

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/09/2019**

----- Laporan Bulan September 2019

NO.	INDIKATOR	DESEMBER 2018	SEPTEMBER 2019	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	186.978.070.047	219.653.136.789	17,48%
	a. Simpanan Pokok	1.445.450.000	1.578.750.000	9,22%
	b. Simpanan Wajib	175.197.078.000	204.519.781.000	16,74%
	c. Cadangan Modal	10.335.542.047	13.554.605.789	31,15%
II	JUMLAH ASSET	499.309.722.831	543.173.683.152	8,78%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	688.188.600.000	613.952.700.000	-10,79%
	b. Akumulasi Penyaluran Pembiayaan	3.188.219.500.000	3.802.172.200.000	19,26%
	c. Pembiayaan Efektif	614.048.700.000	710.331.500.000	15,68%
IV	PIUTANG	340.231.386.159	410.748.822.467	20,73%
	a. Mikro Mitra Usaha (MMU)	295.627.584.328	353.149.177.000	19,46%
	b. Mikro Mitra Mandiri (MMM)	5.739.688.560	12.856.369.829	123,99%
	c. Mikro Tata Griya (MTG)	6.159.506.298	12.229.880.296	98,55%
	d. Mikro Tata Cendikia (MTC)	2.781.895.000	3.782.539.000	35,97%
	e. Mikro Tata Sanitasi (MTS)	7.575.520.000	5.351.197.000	-29,36%
	f. Mikro Tata Air (MTA)	16.820.047.000	14.025.227.000	-16,62%
	g. Qardul Hasan	561.406.129	1.159.752.729	106,58%
	h. Mikro Mitra Ternak (MMT)	225.000.000	417.500.000	85,56%
	i. Karyawan	4.739.658.844	7.764.983.613	63,83%
	j. Talangan Umroh	1.080.000	12.196.000	1029,26%
V	SIMPANAN	203.293.889.387	222.291.355.003	9,34%
	a. Sukarela	119.518.727.332	120.087.067.732	0,48%
	b. Berjangka	75.844.000.000	94.283.500.000	24,31%
	c. Qurban	1.316.437.015	1.177.200.880	-10,58%
	d. Sanitasi	642.940.765	586.975.808	-8,70%
	e. Umroh	1.511.832.189	1.501.715.804	-0,67%
	f. Haji	273.645.147	365.723.796	33,65%
	g. Sicerah	4.186.306.939	4.151.532.300	-0,83%
	h. Siharta	-	89.272.311	-
	i. Sitasya	-	48.366.372	-
VI	Pinjaman Pihak Ke 3	84.007.640.486	76.103.570.811	-9,41%
	a. Bank Umum	80.952.084.935	59.159.126.379	-26,92%
	b. UPDB	3.055.555.551	16.944.444.432	454,55%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	5	5	0,00%
	b. Cabang Pembantu	41	45	9,76%
	c. Kelurahan Terlayani (Kelurahan)	61	66	8,20%
	d. Desa Terlayani (Desa)	532	620	16,54%
	e. Jumlah Rembug Pusat (RP)	6.273	7.036	12,16%
	f. Jumlah Anggota (Orang)	144.545	157.875	9,22%
VIII	JUMLAH KARYAWAN	686	739	7,73%
IX	SHU SETELAH PAJAK	16.095.318.709	9.851.666.173	-38,79%

**KOPERASI SYARIAH
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NERACA
30/09/2019**

----- Laporan Bulan September 2019

NO	AKTIVA	DESEMBER 2018	SEPTEMBER 2019	KENAIKAN (%)	NO	PASIVA	DESEMBER 2018	SEPTEMBER 2019	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	203.293.889.387	222.291.355.003	9,34%
1.1.1.	KAS	18.695.746.660	17.759.124.190	-5,01%	2.1.1.1.	Sukarela	119.518.727.332	120.087.067.732	0,48%
1.1.2.	BANK	86.694.450.322	50.143.935.356	-42,16%	2.1.1.2.	Berjangka	75.844.000.000	94.283.500.000	24,31%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	25.867.500.000	27.367.500.000	5,80%	2.1.1.3.	Qurban	1.316.437.015	1.177.200.880	-10,58%
1.1.4.	PIUTANG	340.231.386.159	410.748.822.467	20,73%	2.1.1.4.	Sanitasi	642.940.765	586.975.808	-8,70%
1.1.4.1.	Qord Wal Ijarah	306.078.093.732	369.645.947.786	20,77%	2.1.1.5.	Umroh	1.511.832.189	1.501.715.804	-0,67%
1.1.4.2.	Murabahah	30.529.146.298	32.065.557.112	5,03%	2.1.1.6.	Haji	273.645.147	365.723.796	33,65%
1.1.4.3.	Ijarah	2.757.240.000	3.745.214.000	35,83%	2.1.1.7.	Sicerah	4.186.306.939	4.151.532.300	-0,83%
1.1.4.4.	Musyarakah	235.500.000	428.000.000	81,74%	2.1.1.8.	Siharta	-	89.272.311	-
1.1.4.5.	Mudharabah	70.000.000	40.000.000	100,00%	2.1.1.9.	Sitasya	-	48.366.372	-
1.1.4.6.	Qordul Hasan	561.406.129	4.824.103.569	759,29%					
1.1.5.	PPAP	(1.018.198.626)	(337.826.498)	-66,82%	2.1.2.	KEWAJIBAN BANK	48.481.610.842	10.876.508.332	-77,57%
1.1.6.	PERLENGKAPAN	359.223.108	269.615.049	-24,94%	2.1.3.	KEWAJIBAN UPDB	3.055.555.551	3.055.555.543	0,00%
1.1.7.	UANG MUKA	2.603.626.560	4.324.898.834	66,11%	2.1.4.	HUTANG PAJAK	1.175.817.277	136.215.216	-88,42%
1.1.8.	SEWA DIBAYAR DIMUKA	4.141.925.377	3.677.649.552	-11,21%	2.1.5.	DANA INSENTIF	64.764.481	146.896.422	126,82%
1.1.9.	PAJAK DIBAYAR DIMUKA	-	-	-	2.1.6.	DANA BANTUAN TEKNIS	16.013.293	149.652.893	834,55%
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-		JUMLAH KEWAJIBAN JANGKA PENDEK	256.087.650.830	236.656.183.409	-7,59%
						2.2. KEWAJIBAN JANGKA PANJANG			
	JUMLAH AKTIVA LANCAR	477.575.659.559	513.953.718.950	7,62%	2.2.1.	KEWAJIBAN BANK	32.470.474.093	48.282.618.047	48,70%
					2.2.2.	KEWAJIBAN UPDB	-	13.888.888.889	-
					2.2.3.	DANA KESEJAHTERAAN	1.813.986.971	2.738.588.378	50,97%
					2.2.4.	TITIPAN DANA KEBAJIKAN	1.753.937.703	1.561.870.950	-10,95%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	37.276.330	27.196.318	-27,04%
					2.2.6.	DANA PENDIDIKAN	152.210.742	563.944.277	270,50%
					2.2.7.	DANA SOSIAL	29.441.780	464.205.324	1476,69%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	154.656.850	272.725.234	76,34%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	1.366.712.220	1.366.712.220	0,00%
						JUMLAH KEWAJIBAN JANGKA PANJANG	37.778.696.689	69.166.749.637	83,08%
						2.3. TITIPAN			
	1.2. AKTIVA TETAP:				2.3.1.	ZISWAF	2.268.486.556	7.744.447.144	241,39%
1.2.1.	TANAH	1.911.199.000	10.347.816.500	441,43%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.2.	GEDUNG KANTOR	15.139.357.750	15.150.287.750	0,07%		JUMLAH TITIPAN	2.268.486.556	7.744.447.144	241,39%
1.2.3.	KENDARAAN	7.294.600.000	7.406.975.000	1,54%		TOTAL KEWAJIBAN	296.134.834.076	313.567.380.190	5,89%
1.2.4.	PERALATAN KANTOR	7.220.247.265	8.262.962.515	14,44%					
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%	III	EKUITAS :			
1.2.6.	AKUMULASI PENYUSUTAN	(9.930.010.743)	(12.046.747.563)	21,32%	3.1.	SIMPANAN POKOK	1.445.450.000	1.578.750.000	9,22%
					3.2.	SIMPANAN WAJIB	175.197.078.000	204.519.781.000	16,74%
	JUMLAH AKTIVA TETAP	21.734.063.272	29.219.964.202	34,44%	3.3.	CADANGAN MODAL	10.335.542.047	13.554.605.789	31,15%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	SHU SETELAH PAJAK	16.095.318.709	9.851.666.173	-38,79%
						JUMLAH EKUITAS	203.174.888.756	229.606.302.962	13,01%
						JUMLAH PASIVA	499.309.722.831	543.173.683.152	8,78%
	JUMLAH AKTIVA	499.309.722.831	543.173.683.152	8,78%					