

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/04/2020**

----- Laporan Bulan April 2020

NO.	INDIKATOR	DESEMBER 2019	APRIL 2020	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	230.082.849.720	236.682.078.158	2,87%
	a. Simpanan Pokok	1.627.630.000	1.709.240.000	5,01%
	b. Simpanan Wajib	216.663.604.000	222.559.939.000	2,72%
	c. Cadangan Modal	11.791.615.720	12.412.899.158	5,27%
II	JUMLAH ASSET	603.455.385.655	602.991.809.582	-0,08%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	839.985.400.000	267.154.700.000	-68,20%
	b. Akumulasi Penyaluran Pembiayaan	4.028.204.900.000	4.295.359.600.000	6,63%
	c. Pembiayaan Efektif	752.987.200.000	768.109.500.000	2,01%
IV	PIUTANG	431.118.473.201	463.355.335.907	7,48%
	a. Mikro Mitra Usaha (MMU)	371.059.165.457	363.714.178.400	-1,98%
	b. Mikro Mitra Mandiri (MMM)	10.487.038.771	36.692.043.840	249,88%
	c. Mikro Tata Griya (MTG)	8.849.930.546	12.799.835.296	44,63%
	d. Mikro Tata Cendikia (MTC)	4.188.994.000	4.473.739.000	6,80%
	e. Mikro Tata Sanitasi (MTS)	4.863.859.000	4.664.741.000	-4,09%
	f. Mikro Tata Air (MTA)	15.201.558.000	21.264.753.000	39,89%
	g. KPR Non DP	6.766.708.750	6.942.798.000	2,60%
	h. Qardul Hasan	1.143.445.729	2.932.525.629	156,46%
	i. Mikro Mitra Ternak (MMT)	348.000.000	740.896.700	112,90%
	j. Karyawan	8.191.172.948	9.103.885.042	11,14%
	k. Talangan Umroh	18.600.000	25.940.000	39,46%
V	SIMPANAN	253.473.120.243	210.966.726.401	-16,77%
	a. Sukarela	133.962.943.205	98.738.116.429	-26,29%
	b. Berjangka	110.105.100.000	103.522.200.000	-5,98%
	c. Qurban	1.472.804.203	1.672.235.803	13,54%
	d. Sanitasi	571.019.077	494.278.812	-13,44%
	e. Umroh	1.602.217.574	1.611.708.528	0,59%
	f. Haji	393.849.640	437.384.916	11,05%
	g. Sicerah	4.771.867.203	3.854.721.463	-19,22%
	h. Siharta	327.380.675	359.950.171	9,95%
	i. Sitasya	265.938.666	276.130.279	3,83%
VI	Pinjaman Pihak Ke 3	86.711.726.205	131.839.451.731	52,04%
	a. Bank Umum	71.433.948.427	83.783.896.191	17,29%
	b. UPDB	15.277.777.778	48.055.555.540	214,55%
VII	JANGKAUAN PELAYANAN			
	a. Area	13	13	0,00%
	b. Cabang Pembantu	45	65	44,44%
	c. Kelurahan Terlayani (Kelurahan)	63	83	31,75%
	d. Desa Terlayani (Desa)	625	688	10,08%
	e. Jumlah Rembug Pusat (RP)	7.120	7.576	6,40%
	f. Jumlah Anggota (Orang)	162.763	170.924	5,01%
VIII	JUMLAH KARYAWAN	761	839	10,25%
IX	SHU SETELAH PAJAK	17.201.748.227	487.674.268	-97,16%

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NO	AKTIVA	DESEMBER 2019	APRIL 2020	KENAIKAN (%)	NO	PASIVA	DESEMBER 2019	APRIL 2020	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANAN ANGGOTA:	253.473.120.243	210.966.726.401	-16,77%	
1.1.1.	KAS	21.343.923.755	22.157.351.923	3,81%	2.1.1.1.	Sukarela	133.962.943.205	98.738.116.429	-26,29%	
1.1.2.	BANK	81.630.372.209	35.174.334.348	-56,91%	2.1.1.2.	Berjangka	110.105.100.000	103.522.200.000	-5,98%	
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	31.367.500.000	29.367.500.000	-6,38%	2.1.1.3.	Qurban	1.472.804.203	1.672.235.803	13,54%	
1.1.4.	PIUTANG	431.118.473.201	463.355.335.907	7,48%	2.1.1.4.	Sanitasi	571.019.077	494.278.812	-13,44%	
1.1.4.1.	Qord Wal Ijarah	388.931.689.034	401.562.153.930	3,25%	2.1.1.5.	Umroh	1.602.217.574	1.611.708.528	0,59%	
1.1.4.2.	Murabahah	36.437.244.438	38.571.059.408	5,86%	2.1.1.6.	Haji	393.849.640	437.384.916	11,05%	
1.1.4.3.	Ijarah	4.207.594.000	4.205.720.000	-0,04%	2.1.1.7.	Sicarah	4.771.867.203	3.854.721.463	-19,22%	
1.1.4.4.	Musarakah	358.500.000	991.114.000	176,46%	2.1.1.8.	Siharta	327.380.675	359.950.171	9,95%	
1.1.4.5.	Mudharabah	40.000.000	7.343.600.000	18259,00%	2.1.1.9.	Sitasya	265.938.666	276.130.279	3,83%	
1.1.4.6.	Qordul Hasan	1.143.445.729	10.681.688.569	834,17%						
1.1.5.	PPAP	(1.509.619.636)	(1.164.089.499)	-22,89%	2.1.2.	KEWAJIBAN BANK	40.205.191.377	32.316.326.019	-19,62%	
1.1.6.	PERLENGKAPAN	237.835.749	716.873.209	201,42%	2.1.3.	KEWAJIBAN NON BANK	6.666.666.667	11.917.188.141	78,76%	
1.1.7.	UANG MUKA	3.438.704.673	4.381.859.034	27,43%	2.1.4.	HUTANG PAJAK	3.206.443.745	2.459.124.724	-23,31%	
1.1.8.	SEWA DIBAYAR DIMUKA	3.650.385.376	5.201.826.367	42,50%	2.1.5.	DANA INSENTIF	146.865.172	209.823.855	42,87%	
1.1.9.	PAJAK DIBAYAR DIMUKA	-	-	-	2.1.6.	DANA BANTUAN TEKNIS	4.202.893	4.202.893	0,00%	
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-		JUMLAH KEWAJIBAN JANGKA PENDEK	303.702.490.097	257.873.392.033	-15,09%	
						2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	31.228.757.050	51.467.570.172	64,81%
						2.2.2.	KEWAJIBAN NON BANK	8.611.111.111	36.138.367.399	319,67%
						2.2.3.	DANA KESEJAHTERAAN	344.295.435	1.606.276.552	366,54%
						2.2.4.	TITIPAN DANA KEBAJIKAN	63.563.748	1.808.640.728	2745,40%
						2.2.5.	DANA PEMBANGUNAN KOPERASI	12.997.318	405.866.023	3022,69%
						2.2.6.	DANA PENDIDIKAN	451.944.277	1.301.431.632	187,96%
						2.2.7.	DANA SOSIAL	74.659.561	20.887.560	-72,02%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	41.479.327	885.246.072	2034,19%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
						JUMLAH KEWAJIBAN JANGKA PANJANG	43.433.625.990	96.239.104.301	121,58%	
						2.3. TITIPAN				
						2.3.1.	ZISWAF	8.933.171.621	11.608.060.822	29,94%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						JUMLAH TITIPAN	8.933.171.621	11.608.060.822	29,94%	
						TOTAL KEWAJIBAN	356.069.287.708	365.720.557.156	2,71%	
					III	EKUITAS :				
					3.1.	SIMPANAN POKOK	1.627.630.000	1.709.240.000	5,01%	
					3.2.	SIMPANAN WAJIB	216.663.604.000	222.559.939.000	2,72%	
					3.3.	CADANGAN MODAL	11.791.615.720	12.412.899.158	5,27%	
					3.4.	HIBAH	101.500.000	101.500.000	0,00%	
					3.5.	SHU SETELAH PAJAK	17.201.748.227	487.674.268	-97,16%	
						JUMLAH EKUITAS	247.386.097.947	237.271.252.426	-4,09%	
	JUMLAH AKTIVA	603.455.385.655	602.991.809.582	-0,08%		JUMLAH PASIVA	603.455.385.655	602.991.809.582	-0,08%	