

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
28/02/2020**

----- Laporan Bulan Februari 2020

NO.	INDIKATOR	DESEMBER 2019	FEBRUARI 2020	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	230.082.849.720	239.506.446.365	4,10%
	a. Simpanan Pokok	1.627.630.000	1.675.640.000	2,95%
	b. Simpanan Wajib	216.663.604.000	222.598.841.000	2,74%
	c. Cadangan Modal	11.791.615.720	15.231.965.365	29,18%
II	JUMLAH ASSET	603.455.385.655	608.771.841.860	0,88%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	839.985.400.000	151.505.300.000	-81,96%
	b. Akumulasi Penyaluran Pembiayaan	4.028.204.900.000	4.179.710.200.000	3,76%
	c. Pembiayaan Efektif	752.987.200.000	772.072.600.000	2,53%
IV	PIUTANG	431.118.473.201	447.808.757.270	3,87%
	a. Mikro Mitra Usaha (MMU)	371.059.165.457	373.657.963.300	0,70%
	b. Mikro Mitra Mandiri (MMM)	10.487.038.771	23.602.696.554	125,07%
	c. Mikro Tata Griya (MTG)	8.849.930.546	9.569.980.296	8,14%
	d. Mikro Tata Cendikia (MTC)	4.188.994.000	4.234.790.000	1,09%
	e. Mikro Tata Sanitasi (MTS)	4.863.859.000	4.929.083.000	1,34%
	f. Mikro Tata Air (MTA)	15.201.558.000	14.283.064.000	-6,04%
	g. KPR Non DP	6.766.708.750	7.587.740.000	12,13%
	h. Qardul Hasan	1.143.445.729	992.273.729	-13,22%
	i. Mikro Mitra Ternak (MMT)	348.000.000	415.100.000	19,28%
	j. Karyawan	8.191.172.948	8.503.476.391	3,81%
	k. Talangan Umroh	18.600.000	32.590.000	75,22%
V	SIMPANAN	253.473.120.243	264.187.924.931	4,23%
	a. Sukarela	133.962.943.205	144.685.482.875	8,00%
	b. Berjangka	110.105.100.000	109.830.600.000	-0,25%
	c. Qurban	1.472.804.203	1.617.238.416	9,81%
	d. Sanitasi	571.019.077	533.090.133	-6,64%
	e. Umroh	1.602.217.574	1.720.767.120	7,40%
	f. Haji	393.849.640	421.090.173	6,92%
	g. Sicerah	4.771.867.203	4.643.020.169	-2,70%
	h. Siharta	327.380.675	403.550.377	23,27%
	i. Sitasya	265.938.666	333.085.668	25,25%
VI	Pinjaman Pihak Ke 3	86.711.726.205	78.706.765.953	-9,23%
	a. Bank Umum	71.433.948.427	64.540.099.301	-9,65%
	b. UPDB	15.277.777.778	14.166.666.652	-7,27%
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	678	8,48%
	e. Jumlah Rembug Pusat (RP)	7.120	7.365	3,44%
	f. Jumlah Anggota (Orang)	162.763	167.564	2,95%
VIII	JUMLAH KARYAWAN	761	825	8,41%
IX	SHU SETELAH PAJAK	17.201.748.227	2.889.123.113	-83,20%

**KOPERASI SYARIAH
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NERACA
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NO	AKTIVA	DESEMBER 2019	FEBRUARI 2020	KENAIKAN (%)	NO	PASIVA	DESEMBER 2019	FEBRUARI 2020	KENAIKAN (%)
	I AKTIVA					II KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	253.473.120.243	264.187.924.931	4,23%
	1.1.1. KAS	21.343.923.755	19.429.382.273	-8,97%		2.1.1.1. Sukarela	133.962.943.205	144.685.482.875	8,00%
	1.1.2. BANK	81.630.372.209	71.278.486.002	-12,68%		2.1.1.2. Berjangka	110.105.100.000	109.830.600.000	-0,25%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	31.367.500.000	21.867.500.000	-30,29%		2.1.1.3. Qurban	1.472.804.203	1.617.238.416	9,81%
	1.1.4. PIUTANG	431.118.473.201	447.808.757.270	3,87%		2.1.1.4. Sanitasi	571.019.077	533.090.133	-6,64%
	1.1.4.1. Qord Wal Ijarah	388.931.689.034	404.745.536.531	4,07%		2.1.1.5. Umroh	1.602.217.574	1.720.767.120	7,40%
	1.1.4.2. Murabahah	36.437.244.438	37.379.988.010	2,59%		2.1.1.6. Haji	393.849.640	421.090.173	6,92%
	1.1.4.3. Ijarah	4.207.594.000	4.217.859.000	0,24%		2.1.1.7. Sicerah	4.771.867.203	4.643.020.169	-2,70%
	1.1.4.4. Musyarakah	358.500.000	433.100.000	20,81%		2.1.1.8. Siharta	327.380.675	403.550.377	23,27%
	1.1.4.5. Mudharabah	40.000.000	40.000.000	0,00%		2.1.1.9. Sitasya	265.938.666	333.085.668	25,25%
	1.1.4.6. Qordul Hasan	1.143.445.729	992.273.729	-13,22%					
	1.1.5. PPAP	(1.509.619.636)	(1.236.431.414)	-18,10%		2.1.2. KEWAJIBAN BANK	40.205.191.377	33.803.967.464	-15,92%
	1.1.6. PERLENGKAPAN	237.835.749	200.092.624	-15,87%		2.1.3. KEWAJIBAN UPDB	6.666.666.667	5.555.555.555	-16,67%
	1.1.7. UANG MUKA	3.438.704.673	5.113.840.453	48,71%		2.1.4. HUTANG PAJAK	3.206.443.745	4.883.061.624	52,29%
	1.1.8. SEWA DIBAYAR DIMUKA	3.650.385.376	6.533.478.162	78,98%		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	308.644.536.322	1,63%
						2.2. KEWAJIBAN JANGKA PANJANG			
	JUMLAH AKTIVA LANCAR	571.277.575.327	570.995.105.370	-0,05%		2.2.1. KEWAJIBAN BANK	31.228.757.050	30.736.131.837	-1,58%
						2.2.2. KEWAJIBAN UPDB	8.611.111.111	8.611.111.097	0,00%
						2.2.3. DANA KESEJAHTERAAN	344.295.435	1.621.276.552	370,90%
						2.2.4. TITIPAN DANA KEBAJIKAN	63.563.748	1.070.025.848	1583,39%
						2.2.5. DANA PEMBANGUNAN KOPERASI	12.997.318	417.066.023	3108,86%
						2.2.6. DANA PENDIDIKAN	451.944.277	1.301.431.632	187,96%
						2.2.7. DANA SOSIAL	74.659.561	354.395.922	374,68%
						2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN	41.479.327	264.557.302	537,81%
						2.2.9. KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
						JUMLAH KEWAJIBAN JANGKA PANJANG	43.433.625.990	46.980.814.376	8,17%
	1.2. AKTIVA TETAP:					2.3. TITIPAN			
	1.2.1. TANAH	11.275.951.500	16.039.546.500	42,25%		2.3.1. ZISWAF	8.933.171.621	10.649.421.684	19,21%
	1.2.2. GEDUNG KANTOR	17.709.874.150	17.709.874.150	0,00%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
	1.2.3. KENDARAAN	7.406.975.000	7.436.436.000	0,40%		JUMLAH TITIPAN	8.933.171.621	10.649.421.684	19,21%
	1.2.4. PERALATAN KANTOR	7.990.361.647	9.423.392.997	17,93%		TOTAL KEWAJIBAN	356.069.287.708	366.274.772.382	2,87%
	1.2.5. AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%					
	1.2.6. AKUMULASI PENYUSUTAN	(12.304.021.969)	(12.931.183.157)	5,10%		III EKUITAS :			
						3.1. SIMPANAN POKOK	1.627.630.000	1.675.640.000	2,95%
	JUMLAH AKTIVA TETAP	32.177.810.328	37.776.736.490	17,40%		3.2. SIMPANAN WAJIB	216.663.604.000	222.598.841.000	2,74%
						3.3. CADANGAN MODAL	11.791.615.720	15.231.965.365	29,18%
						3.4. HIBAH	101.500.000	101.500.000	0,00%
						3.5. SHU SETELAH PAJAK	17.201.748.227	2.889.123.113	-83,20%
						JUMLAH EKUITAS	247.386.097.947	242.497.069.478	-1,98%
	JUMLAH AKTIVA	603.455.385.655	608.771.841.860	0,88%		JUMLAH PASIVA	603.455.385.655	608.771.841.860	0,88%