

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/07/2020**

----- Laporan Bulan Juli 2020

NO.	INDIKATOR	DESEMBER 2019	JULI 2020	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	230.082.849.720	223.881.043.170	-2,70%
	a. Simpanan Pokok	1.627.630.000	1.715.800.000	5,42%
	b. Simpanan Wajib	216.663.604.000	218.001.607.000	0,62%
	c. Cadangan Modal	11.791.615.720	4.163.636.170	-64,69%
II	JUMLAH ASSET	603.455.385.655	616.578.376.857	2,17%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	839.985.400.000	387.301.600.000	-53,89%
	b. Akumulasi Penyaluran Pembiayaan	4.028.204.900.000	4.415.506.500.000	9,61%
	c. Pembiayaan Efektif	752.987.200.000	719.478.600.000	-4,45%
IV	PIUTANG	431.118.473.201	446.342.995.704	3,53%
	a. Mikro Mitra Usaha (MMU)	371.059.165.457	357.764.524.600	-3,58%
	b. Mikro Mitra Mandiri (MMM)	10.487.038.771	34.915.130.158	232,94%
	c. Mikro Tata Griya (MTG)	8.849.930.546	12.746.330.296	44,03%
	d. Mikro Tata Cendikia (MTC)	4.188.994.000	3.722.649.000	-11,13%
	e. Mikro Tata Sanitasi (MTS)	4.863.859.000	4.724.200.000	-2,87%
	f. Mikro Tata Air (MTA)	15.201.558.000	11.896.447.000	-21,74%
	g. KPR Non DP	6.766.708.750	8.440.243.000	24,73%
	h. Qardul Hasan	1.143.445.729	3.992.679.879	249,18%
	i. Mikro Mitra Ternak (MMT)	348.000.000	398.749.000	14,58%
	j. Karyawan	8.191.172.948	7.724.022.771	-5,70%
	k. Talangan Umroh	18.600.000	18.020.000	-3,12%
V	SIMPANAN	253.473.120.243	211.452.277.031	-16,58%
	a. Sukarela	133.962.943.205	97.925.780.529	-26,90%
	b. Berjangka	110.105.100.000	105.554.200.000	-4,13%
	c. Qurban	1.472.804.203	1.420.969.098	-3,52%
	d. Sanitasi	571.019.077	421.847.035	-26,12%
	e. Umroh	1.602.217.574	1.615.932.025	0,86%
	f. Haji	393.849.640	450.807.365	14,46%
	g. Sicerah	4.771.867.203	3.433.471.089	-28,05%
	h. Siharta	327.380.675	381.181.854	16,43%
	i. Sitasya	265.938.666	248.088.036	-6,71%
VI	Pinjaman Pihak Ke 3	86.711.726.205	155.279.257.111	79,08%
	a. Bank Umum	71.433.948.427	71.673.324.778	0,34%
	b. UPDB	15.277.777.778	83.605.932.333	447,24%
VII	JANGKAUAN PELAYANAN			
	a. Area	13	13	0,00%
	b. Cabang	45	65	44,44%
	c. Kelurahan Terlayani (Kelurahan)	63	83	31,75%
	d. Desa Terlayani (Desa)	625	716	14,56%
	e. Jumlah Rembug Pusat (RP)	7.120	7.677	7,82%
	f. Jumlah Anggota (Orang)	162.763	171.580	5,42%
VIII	JUMLAH KARYAWAN	761	851	11,83%
IX	SHU SETELAH PAJAK	17.201.748.227	1.008.985.184	-94,13%

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NERACA
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NO	AKTIVA	DESEMBER 2019	JULI 2020	KENAIKAN (%)	NO	PASIVA	DESEMBER 2019	JULI 2020	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANNAN ANGGOTA:	253.473.120.243	211.452.277.031	-16,58%	
1.1.1.	KAS	21.343.923.755	19.380.505.586	-9,20%	2.1.1.1.	Sukarela	133.962.943.205	97.925.780.529	-26,90%	
1.1.2.	BANK	81.630.372.209	67.280.317.611	-17,58%	2.1.1.2.	Berjangka	110.105.100.000	105.554.200.000	-4,13%	
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	31.367.500.000	28.659.650.000	-8,63%	2.1.1.3.	Qurban	1.472.804.203	1.420.969.098	-3,52%	
1.1.4.	PIUTANG	431.118.473.201	446.342.995.704	3,53%	2.1.1.4.	Sanitasi	571.019.077	421.847.035	-26,12%	
1.1.4.1.	Qord Wal Ijarah	388.931.689.034	399.192.157.158	2,64%	2.1.1.5.	Umroh	1.602.217.574	1.615.932.025	0,86%	
1.1.4.2.	Murabahah	36.437.244.438	38.039.552.067	4,40%	2.1.1.6.	Haji	393.849.640	450.807.365	14,46%	
1.1.4.3.	Ijarah	4.207.594.000	3.706.798.000	-11,90%	2.1.1.7.	Sicerah	4.771.867.203	3.433.471.089	-28,05%	
1.1.4.4.	Musarakah	358.500.000	400.699.000	11,77%	2.1.1.8.	Siharta	327.380.675	381.181.854	16,43%	
1.1.4.5.	Mudharabah	40.000.000	897.853.800	2144,63%	2.1.1.9.	Sitasya	265.938.666	248.088.036	-6,71%	
1.1.4.6.	Qordul Hasan	1.143.445.729	4.105.935.679	259,08%						
1.1.5.	PPAP	(1.509.619.636)	(1.081.297.231)	-28,37%	2.1.2.	KEWAJIBAN BANK	40.205.191.377	20.204.050.917	-49,75%	
1.1.6.	PERLENGKAPAN	237.835.749	891.257.188	274,74%	2.1.3.	KEWAJIBAN NON BANK	6.666.666.667	10.590.812.435	58,86%	
1.1.7.	UANG MUKA	3.438.704.673	6.195.384.631	80,17%	2.1.4.	HUTANG PAJAK	3.206.443.745	3.609.758.443	12,58%	
1.1.8.	SEWA DIBAYAR DIMUKA	3.650.385.376	5.262.409.841	44,16%	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	246.070.925.574	-18,98%	
						2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	31.228.757.050	51.469.273.861	64,81%
						2.2.2.	KEWAJIBAN NON BANK	8.611.111.111	73.015.119.898	747,92%
						2.2.3.	DANA KESEJAHTERAAN	344.295.435	1.587.026.552	360,95%
						2.2.4.	TITIPAN DANA KEBAJIKAN	63.563.748	1.373.625.086	2061,02%
						2.2.5.	DANA PEMBANGUNAN KOPERASI	12.997.318	321.091.516	2370,44%
						2.2.6.	DANA PENDIDIKAN	451.944.277	1.301.431.632	187,96%
						2.2.7.	DANA SOSIAL	74.659.561	857.118.418	1048,04%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	41.479.327	663.530.022	1499,66%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
						JUMLAH KEWAJIBAN JANGKA PANJANG	43.433.625.990	133.193.035.148	206,66%	
						2.3. TITIPAN				
						2.3.1.	ZISWAF	8.933.171.621	12.322.887.781	37,95%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						JUMLAH TITIPAN	8.933.171.621	12.322.887.781	37,95%	
						TOTAL KEWAJIBAN	356.069.287.708	391.586.848.503	9,97%	
					III	EKUITAS :				
						3.1.	SIMPANAN POKOK	1.627.630.000	1.715.800.000	5,42%
						3.2.	SIMPANAN WAJIB	216.663.604.000	218.001.607.000	0,62%
						3.3.	CADANGAN MODAL	11.791.615.720	4.163.636.170	-64,69%
						3.4.	HIBAH	101.500.000	101.500.000	0,00%
						3.5.	SHU SETELAH PAJAK	17.201.748.227	1.008.985.184	-94,13%
						JUMLAH EKUITAS	247.386.097.947	224.991.528.354	-9,05%	
						JUMLAH PASIVA	603.455.385.655	616.578.376.857	2,17%	
	JUMLAH AKTIVA	603.455.385.655	616.578.376.857	2,17%						