

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/06/2020**

----- Laporan Bulan Juni 2020

NO.	INDIKATOR	DESEMBER 2019	JUNI 2020	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	230.082.849.720	226.102.892.170	-1,73%
	a. Simpanan Pokok	1.627.630.000	1.715.340.000	5,39%
	b. Simpanan Wajib	216.663.604.000	220.223.916.000	1,64%
	c. Cadangan Modal	11.791.615.720	4.163.636.170	-64,69%
II	JUMLAH ASSET	603.455.385.655	598.043.852.615	-0,90%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	839.985.400.000	308.538.500.000	-63,27%
	b. Akumulasi Penyaluran Pembiayaan	4.028.204.900.000	4.336.743.400.000	7,66%
	c. Pembiayaan Efektif	752.987.200.000	730.970.200.000	-2,92%
IV	PIUTANG	431.118.473.201	434.004.416.984	0,67%
	a. Mikro Mitra Usaha (MMU)	371.059.165.457	343.436.112.000	-7,44%
	b. Mikro Mitra Mandiri (MMM)	10.487.038.771	33.862.847.840	222,90%
	c. Mikro Tata Griya (MTG)	8.849.930.546	12.484.468.296	41,07%
	d. Mikro Tata Cendikia (MTC)	4.188.994.000	3.835.407.000	-8,44%
	e. Mikro Tata Sanitasi (MTS)	4.863.859.000	4.942.277.000	1,61%
	f. Mikro Tata Air (MTA)	15.201.558.000	12.710.352.000	-16,39%
	g. KPR Non DP	6.766.708.750	8.630.130.000	27,54%
	h. Qardul Hasan	1.143.445.729	4.788.228.729	318,75%
	i. Mikro Mitra Ternak (MMT)	348.000.000	388.149.000	11,54%
	j. Karyawan	8.191.172.948	8.901.425.119	8,67%
	k. Talangan Umroh	18.600.000	25.020.000	34,52%
V	SIMPANAN	253.473.120.243	204.317.293.256	-19,39%
	a. Sukarela	133.962.943.205	93.594.882.163	-30,13%
	b. Berjangka	110.105.100.000	102.427.200.000	-6,97%
	c. Qurban	1.472.804.203	1.708.306.585	15,99%
	d. Sanitasi	571.019.077	443.436.230	-22,34%
	e. Umroh	1.602.217.574	1.617.512.123	0,95%
	f. Haji	393.849.640	434.497.286	10,32%
	g. Sicerah	4.771.867.203	3.481.659.089	-27,04%
	h. Siharta	327.380.675	361.844.693	10,53%
	i. Sitasya	265.938.666	247.955.087	-6,76%
VI	Pinjaman Pihak Ke 3	86.711.726.205	140.792.877.305	62,37%
	a. Bank Umum	71.433.948.427	75.701.186.569	5,97%
	b. UPDB	15.277.777.778	65.091.690.736	326,05%
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	703	12,48%
	e. Jumlah Rembug Pusat (RP)	7.120	7.627	7,12%
	f. Jumlah Anggota (Orang)	162.763	171.534	5,39%
VIII	JUMLAH KARYAWAN	761	843	10,78%
IX	SHU SETELAH PAJAK	17.201.748.227	39.671.052	-99,77%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
30/06/2020**

----- Laporan Bulan Juni 2020

NO	AKTIVA	DESEMBER 2019	JUNI 2020	KENAIKAN (%)	NO	PASIVA	DESEMBER 2019	JUNI 2020	KENAIKAN (%)
I AKTIVA					II KEWAJIBAN				
1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
					2.1.1 SIMPANAN ANGGOTA:				
					253.473.120.243				
					204.317.293.256				
					-19,39%				
1.1.1.	KAS	21.343.923.755	18.744.341.010	-12,18%	2.1.1.1.	Sukarela	133.962.943.205	93.594.882.163	-30,13%
1.1.2.	BANK	81.630.372.209	59.634.036.177	-26,95%	2.1.1.2.	Berjangka	110.105.100.000	102.427.200.000	-6,97%
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	1.708.306.585	15,99%
1.1.4.	PIUTANG	431.118.473.201	434.004.416.984	0,67%	2.1.1.4.	Sanitasi	571.019.077	443.436.230	-22,34%
1.1.4.1.	Qord Wal Ijarah	388.931.689.034	386.228.480.598	-0,70%	2.1.1.5.	Umroh	1.602.217.574	1.617.512.123	0,95%
1.1.4.2.	Murabahah	36.437.244.438	38.733.102.657	6,30%	2.1.1.6.	Haji	393.849.640	434.497.286	10,32%
1.1.4.3.	Ijarah	4.207.594.000	3.818.016.000	-9,26%	2.1.1.7.	Sicerah	4.771.867.203	3.481.659.089	-27,04%
1.1.4.4.	Musarakah	358.500.000	396.589.000	10,62%	2.1.1.8.	Siharta	327.380.675	361.844.693	10,53%
1.1.4.5.	Mudharabah	40.000.000	40.000.000	0,00%	2.1.1.9.	Sitasya	265.938.666	247.955.087	-6,76%
1.1.4.6.	Qordul Hasan	1.143.445.729	4.788.228.729	318,75%					
1.1.5.	PPAP	(1.509.619.636)	(1.126.160.498)	-25,40%	2.1.2.	KEWAJIBAN BANK	40.205.191.377	24.231.912.708	-39,73%
1.1.6.	PERLENGKAPAN	237.835.749	845.896.964	255,66%	2.1.3.	KEWAJIBAN NON BANK	6.666.666.667	9.508.878.893	42,63%
1.1.7.	UANG MUKA	3.438.704.673	5.262.205.245	53,03%	2.1.4.	HUTANG PAJAK	3.206.443.745	6.126.588.631	91,07%
1.1.8.	SEWA DIBAYAR DIMUKA	3.650.385.376	8.167.480.589	123,74%	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				
					244.398.700.236				
					-19,53%				
JUMLAH AKTIVA LANCAR					2.2. KEWAJIBAN JANGKA PANJANG				
571.277.575.327					2.2.1. KEWAJIBAN BANK				
554.191.866.471					31.228.757.050				
-2,99%					51.469.273.861				
					64,81%				
					2.2.2. KEWAJIBAN NON BANK				
					8.611.111.111				
					55.582.811.843				
					545,48%				
					2.2.3. DANA KESEJAHTERAAN				
					344.295.435				
					1.596.576.552				
					363,72%				
					2.2.4. TITIPAN DANA KEBAJIKAN				
					63.563.748				
					1.182.486.648				
					1760,32%				
					2.2.5. DANA PEMBANGUNAN KOPERASI				
					12.997.318				
					341.666.023				
					2528,74%				
					2.2.6. DANA PENDIDIKAN				
					451.944.277				
					1.301.431.632				
					187,96%				
					2.2.7. DANA SOSIAL				
					74.659.561				
					920.358.067				
					1132,74%				
					2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN				
					41.479.327				
					600.342.022				
					1347,33%				
					2.2.9. KEWAJIBAN IMBALAN PASTI				
					2.604.818.163				
					2.604.818.163				
					0,00%				
					JUMLAH KEWAJIBAN JANGKA PANJANG				
					43.433.625.990				
					115.599.764.811				
					166,15%				
1.2. AKTIVA TETAP:					2.3. TITIPAN				
					2.3.1. ZISWAF				
					8.933.171.621				
					11.801.324.346				
					32,11%				
					2.3.2. ANTAR KANTOR PASIVA				
					-				
					-				
					JUMLAH TITIPAN				
					8.933.171.621				
					11.801.324.346				
					32,11%				
					TOTAL KEWAJIBAN				
					356.069.287.708				
					371.799.789.393				
					4,42%				
1.2.1. TANAH					III EKUITAS :				
11.275.951.500					3.1. SIMPANAN POKOK				
19.926.049.000					1.627.630.000				
76,71%					1.715.340.000				
					5,39%				
					3.2. SIMPANAN WAJIB				
					216.663.604.000				
					220.223.916.000				
					1,64%				
					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				
					39.671.052				
					-99,77%				
					JUMLAH EKUITAS				
					247.386.097.947				
					226.244.063.222				
					-8,55%				
JUMLAH AKTIVA					JUMLAH PASIVA				
603.455.385.655					603.455.385.655				
598.043.852.615					598.043.852.615				
-0,90%					-0,90%				