

APPENDIX

RAT KSPPS BMT AL-MUTHIIN TUTUP BUKU TAHUN 2017

LAPORAN PERHITUNGAN HASIL USAHA PER 31 DESEMBER 2017

URAIAN	TAHUN 2017	TAHUN 2016	%	
1 Pendapatan Operasional Utama				
a. Bagi Hasil, Mark Up, Fee Pembiayaan				
- Pembiayaan MBA	710.322.044	659.278.688	108%	
- Pembiayaan MDA/MSA	2.000.000			
- Pembiayaan Ijarah	94.971.054	59.841.695	159%	
Jumlah Bagi Hasil, Mark Up, Fee Pembiaya	807.293.098	719.120.383	112%	
b. Pendapatan Operasional Lainnya				
- Pendapatan Administrasi	39.633.884	34.253.500	116%	
- Pendapatan Bagi Hasil BNIS, BPRS & BM	42.194.955	10.752.336	392%	
- Pendapatan Lain-lain	5.970.305	2.194.221	272%	
- Pendapatan PPOB	12.175.009	11.162.005	109%	
- Pendapatan Operasional Lainnya	15.251.976	7.114.667	214%	
Jumlah Pendapatan Operasional Lainnya	115.226.129	65.476.729	176%	
Jumlah Pendapatan Operasional Utama	922.519.227	784.597.112	118%	
2 Pendapatan Non Operasional				
Rencana Pendapatan non operasional adalah sebagai berikut:				
Pendapatan Non Operasional				
- Rugi laba grosir	16.975.485	12.889.570	132%	
Jumlah Pendapatan Non Operasional	16.975.485	12.889.570	132%	
Beban Operasional Utama untuk tahun 2017 adalah sebagai berikut:				
	URAIAN	TAHUN 2017	TAHUN 2016	%
a. Beban Usaha				
- Beban Basil				
Beban Basil Simpanan dan Fee Yayasan				
- Fee Yayasan	10.148.703	9.383.340	108%	
- Fee Pondok Pesantren	10.148.703	9.383.340	108%	
- Bagi Hasil SSR	63.837.720	58.798.363	109%	
- Bagi Hasil Simp MDA	32.967.522	24.436.006	135%	
- Bagi Hasil SPK	11.476.458	10.733.136	107%	
- Beban Bagi Hasil DBS + Mitigasi	9.945.950	10.154.012	98%	
- Beban Bagi Hasil PYD Lainnya	6.000.000	7.300.000	82%	
- Gaji Karyawan	284.349.144	226.433.237	126%	
- Tunjangan kinerja dan Beban Tugas	19.000.000	11.600.000	164%	
- Beban Sewa Kantor	10.933.000	10.933.000	100%	
- Beban Listrik	6.855.469	3.470.303	198%	
- Beban Telepon	4.213.583	2.285.088	184%	
- Beban ATK	10.905.000	13.004.050	84%	
- Beban Transport Operasional	7.453.653	3.453.238	216%	
- Iuran Sampah	265.000	515.000	51%	
- Biaya Koran	1.044.000	957.000	109%	
- Biaya Pemeliharaan Gedung	790.700	3.613.000	22%	
- Biaya Bahan Bakar Genset				
- Biaya Servis peralatan servis	2.233.500			
- Biaya Konsumsi / jamuan tamu	5.324.900	2.328.200	229%	
- Biaya Lembur / makan minum lembur		714.000	0%	
- Biaya Materi/administrasi		2.300.000	104%	
- Beban Perjalanan Dinas	2.401.047	650.000	0%	
- Biaya Keamanan		100.514	0%	
- Biaya Bank		748.000	0%	
- Biaya Pemeliharaan Inventaris		3.365.000	74%	
- Beban Sosialisasi	2.503.800			

RAT KSPPS BMT AL-MUTHI'IN TUTUP BUKU TAHUN 2017

- Penyusutan Inventaris Kantor	23.187.413	13.340.750	174%
- Penyusutan Bangunan Gedung	25.000.000	13.701.580	182%
- Beban Pajak	9.339.295	9.299.448	100%
Jumlah Beban Usaha	560.324.561	453.004.605	124%
b. Beban Perkoperasian			
- Beban Organisasi	75.799.156	66.264.000	114%
- Beban RAT			
- Doorprise anggota	7.000.000	6.000.000	117%
- Konsumsi	8.100.000	7.000.000	77%
- Transport undangan	14.400.000	12.000.000	66%
- Administrasi RAT	6.500.000	4.200.000	100%
- Lain-lain	1.500.000	800.000	100%
- Souvenir RAT	6.700.000	5.000.000	96%
Jumlah Beban Perkoperasian	119.999.156	101.264.000	119%
Jumlah Beban Operasional	680.323.717	554.268.605	123%
4. Beban Non Operasional			
Jumlah Beban Non Operasional untuk tahun 2016 adalah sebagai			
Beban Non Operasional			
- Beban Lain-lain	10.934.851	6.198.450	176%
- Beban Cadangan Kerugian Piutang	25.000.000	22.500.000	111%
- Beban Pengembangan Usaha			
- Infaq	24.330.452	20.851.868	117%
Jumlah Beban Non Operasional	60.265.303	49.550.318	122%
5. Sisa Hasil Usaha (SHU)			
Jumlah Pendapatan Operasional Utama	922.519.227	784.597.112	118%
Jumlah Pendapatan Non Operasional	16.975.485	12.889.570	132%
Total Pendapatan	939.494.712	797.486.682	118%
Jumlah Beban Usaha	560.324.561	453.004.605	124%
Jumlah Beban Perkoperasian	119.999.156	101.264.000	119%
Jumlah Beban Non Operasional	60.265.303	49.550.318	122%
Total Beban	740.589.020	603.818.923	123%
Sisa Hasil Usaha (SHU)	198.905.692	193.667.760	103%

Yogyakarta, 31 Desember 2017

Ketua


Riyadi Mujiarto, SE, M,SI

Bendahara



Mochamad Ashadi

RAT KSPPS BMT AL-MUTHIN TUTUP BUKU TAHUN 2017

NERACA
PER 31 DESEMBER 2017

AKTIVA				PASIVA			
NO REK	NAMA REKENING	31-Des-17	31-Des-16	NO REK	NAMA REKENING	31-Des-17	31-Des-16
1	ASET			2	KEWAJIBAN		
1.1	ASET LANCAR	8.331.098.821	6.461.217.588	2.1	KEWAJIBAN JANGKA PENDEK	7.613.183.015	5.653.288.994
1.1.1	Kas	384.998.939	194.800.939	2.1.1	Simpanan Lancar / Tabungan	5.541.747.315	4.156.264.745
1.1.2	Tabungan di Kop Lain / Kas Bank	2.362.035.146	1.140.174.899	2.1.2	Simpanan Berjangka	1.135.035.093	665.477.093
1.1.3	Pembiayaan Yang diberikan	5.557.259.729		2.1.3	Hutang Bagi Hasil	719.082.837	655.168.519
1.1.3.1	a. Umum	5.446.632.389	5.035.789.490	2.1.4	Pembiayaan Diterima Dana Program		
1.1.3.2	b. Khusus				- Dana Bergulir Syariah (DBS) BHLDHJF	95.000.000	35.000.000
	- P 2 KER	39.151.115	39.151.115		- Lainnya		19.973.100
	- Lainnya (DBS/Mitigasi)	71.476.226	95.734.540	2.1.5	Beban Organisasi yang Harus dibayar	111.467.771	111.015.537
1.1.4	Cadangan Penghapusan Piutang	(102.563.352)	(114.878.215)	2.1.6	Hutang Grosir		
1.1.5	Beban dibayar dimuka	559.000	1.492.000	2.2.4	Zis yang segera disalurkan	10.850.000	10.390.000
1.1.6	Piutang Usaha (jasa)	65.459.159	53.142.617	2.2	KEWAJIBAN JANGKA PANJANG	434.003.888	576.869.836
1.1.7	Jaminan Yang Diserahkan	55.000.000		2.2.1	Jaminan Klaim Askesos	24.900.000	24.900.000
1.1.8	Pendapatan yang masih harus diterima	-	12.160.004	2.2.2	- Dana Bergulir Syariah (DBS)	-	60.000.000
1.1.9	Persediaan Barang Habis Pakai (ATK dll)	8.350.200	3.650.200	2.2.3	- P 2 KER	40.000.000	40.000.000
1.2	ASET TIDAK LANCAR	218.354.750	102.281.560	2.2.3	Hutang pembangunan Gedung	172.532.896	250.000.000
1.2.1	Investasi (Puskopsyah)	110.625.000	59.425.000	2.2.4	Zis yang diterima	14.525.245	28.887.529
1.2.2	Penempatan Grosir	42.856.560	42.856.560	2.2.5	Dana Pendidikan	17.921.519	26.238.131
1.1.10	Peningkatan nilai Investasi Grosir	64.873.190		2.2.6	Simpanan Anggota berjasa	71.750.692	65.573.254
1.1.11		-		2.2.7	Simpanan Anggota utk QH	89.111.536	78.008.922
1.2	ASET TETAP	620.408.695	596.907.008	2.2.8	Premi Askesos	3.262.000	3.262.000
1.2.1	Inventaris Kantor	179.028.000	113.475.412	2.3	EKUITAS	1.122.675.363	930.247.326
1.2.2	Akumulasi Penyusutan (Inventaris)	(91.740.631)	(74.689.730)	2.3.1	Simpanan Pokok	254.446.575	219.646.575
1.2.3	Tanah	24.500.000	24.500.000	2.3.2	Simpanan Wajib	222.372.600	183.187.300
	Bangunan Gedung	547.322.906	547.322.906	2.3.3	Tambahan Dana Bergulir	2.657.935	2.657.935
1.2.4	Bangunan			2.3.4	Dana Hibah / Donasi	112.888.185	112.888.185
1.2.5	Akumulasi Penyusutan (BangunanGedung)	(38.701.580)	(13.701.580)	2.3.5	Cadangan-cadangan	280.666.675	203.199.571
				2.3.6	Alokasi Pengembangan Usaha	15.000.000	15.000.000
					Rugi laba Grosir yg belum bagi	35.737.701	
					SHU tahun lalu yang Blm dibagi	(0)	(0)
				2.3.7	SHU Tahun Berjalan	198.905.692	193.667.760
	TOTAL ASET	9.169.862.266	7.160.406.156		TOTAL KEWAJIBAN DAN EKUITAS	9.169.862.266	7.160.406.156

Yogyakarta, 31 Desember 2017

Pengawas

Drs. H. Sujawanto, Akt

Ketua

Riyadi Mujarto, SE, M.Si

Ketua II

HM. Jazuli, SAg

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INTERVIEW RESULTS

Interview at 12 desember 2018

1. What financing products are offered by BMT Al Muthiin to customers or members?
2. What consideration and conditions must be fulfilled by members to apply for financing Muddarabah?
3. What is the submission procedure for obtaining mudharabah financing at BMT AL Muthiin?
4. What expenses do members have to bear when obtaining mudharabah financing?
5. Has BMT Al muthiin implemented the pillars and terms of mudharabah financing?
6. How is the application of Mudharabah Financing Accounting Measurement to BMT Muthiin?
7. How is the implementation of Mudharabah Financing accounting presented to BMT Al muthiin?
8. How is the application of Disclosure of Mudharabah Financing accounting to BMT Al Muthiin?

9. How is the application of Mudharabah Financing accounting recognition to BMT Al muthiin?

ANSWERS

1. Financing products offered by BMT AL Muthiin have several types, including mudarabah, ijarah, musyarakah, murabahah, wadiah, kafalah, ijarah and Al qord financing.

2. Consideration / Background for the granting of Mudharabah funds to the customers themselves, we will from the BMT conduct a survey and see in advance the types of business activities and what products will be produced by the mudarabah fund manager.

3. The procedure for submitting mudarabah financing to AL Muthiin's BMT includes:

- Members come to Al Muthiin BMT to apply for financing.

The steps that must be taken for the mudharabah financing approval process are:

- prospective mudharabah / mudharabah fund borrower opens a savings account at BMT AL MUTHIIN

- prospective mudarib make a request for financing by taking and filling out the form provided by the BMT.

- Prospective mudharib must fulfill the requirements for mudharabah financing from BMT by opening an account, photocopy of KTP, photocopy of family card and filling out mudharabah financing forms

- The file and form of mudharabah financing submission is submitted to the manager to assess its feasibility which includes the type of business that will be carried out by mudharib along with the feasibility of completing the data from mudharib.

- Conduct interviews with mudharib for data mining for BMT regarding the amount of funding and the use of funds. The data obtained is used to determine the amount of installments, the amount of profit sharing, and the length of the financing period. The interview process was also conducted to assess the 5C aspects of Islamic finance at al Muthiin BMT. In the process of submitting financing, it is then discussed by management and through stages to be processed and analyzed based on 5C, namely: Character, Capacity, Capital, Collateral, Condition of economy

- Business location survey

Business location surveys for mudharabah financing are conducted to compare and assess data between the results of interviews with field results to find out the truth and examine the suitability between the results of prospective mudharib interviews and files received by BMT.

- Taking financing approval decisions

After BMT surveys the business location and gets a suitable result about the suitability of the document and the results of the interview, the BMT management will decide on the agreement regarding mudharabah financing, whether it will be implemented or not.

- If the financing is approved, direct contracting and fundraising are carried out.

4. The financial burden or dependents that must be borne by the member when obtaining mudharabah financing, namely the fund manager / customer is obliged to pay a deposit for the profit of the business every month according to the percentage of the agreement in the mudharabah agreement.

5. In the process, BMT al muthiin has headed for the application of Islamic sharia principles but because not all customers make financial reporting about their business activities, the calculation of ratios can sometimes be different or not in accordance with the agreed distribution ratio at the start of the mudharabah financing agreement.

6. The process of recognizing accounting in the almuthiin BMT has been recognized as an investment at the beginning of the financing used to finance the customer's business activities. Customer business activities can also be started when funds from BMT have been received / liquid.

7. The measurement process based on accounting for BMT al muthiin is measured in cash as much as the amount of funds provided by the BMT to the customer / manager. Bmt al muthiin only acquired types of transactions in the form of cash and did not serve transactions in the form of non cash.

8. The process of presenting financing values is already in the annual balance sheet and has been recorded until there are no errors in the recording process of the mudharabah financing by bmt al muthiin

9. In the process of disclosure, agreement on ratio / profit sharing, amount of funding, and profit sharing written in the SHU according to the amount available.

