

**KOPERASI KONSUMEN  
BENTENG MUAMALAH INDONESIA  
PERKEMBANGAN KINERJA  
30 NOVEMBER 2023**

NO.	INDIKATOR	DESEMBER 2022	NOVEMBER 2023	KENAIKAN (%)
1	2	3	4	5
	<b>I PERMODALAN</b>	<b>7,782,602,299</b>	<b>9,623,636,387</b>	<b>23.66%</b>
	a. Simpanan Pokok	5,466,600,600	6,385,500,000	16.81%
	b. Simpanan Wajib	2,316,001,699	3,081,775,788	33.06%
	c. Cadangan Modal	-	156,360,599	0.00%
	<b>II JUMLAH ASSET</b>	<b>75,810,978,787</b>	<b>98,719,431,341</b>	<b>30.22%</b>
	<b>III OMZET PENJUALAN</b>			
	a. Omzet Penjualan Berjalan	16,202,450,550	11,366,165,553	-29.85%
	b. Akumulasi Omzet Penjualan Tahun Berjalan	111,455,151,648	150,274,275,293	34.83%
	c. Akumulasi Omzet Penjualan	336,018,687,049	486,292,962,342	44.72%
	<b>IV PERSEDIAAN BARANG DAGANGAN</b>	<b>4,062,576,769</b>	<b>3,370,517,654</b>	<b>-17.03%</b>
	<b>V PIUTANG DAGANG</b>	<b>52,715,478,161</b>	<b>72,062,281,388</b>	<b>36.70%</b>
	<b>VI HUTANG</b>	<b>57,982,762,738</b>	<b>76,055,762,828</b>	<b>31.17%</b>
	a. Hutang Koperasi Sekunder BMI	56,749,265,243	67,920,209,508	0.00%
	b. Hutang Pihak Ke 3	238,176,648	7,360,652,831	2990.42%
	c. Hutang Dagang	995,320,847	774,900,489	-22.15%
	<b>VII JANGKAUAN PELAYANAN</b>			
	a. Divisi	3	4	33.33%
	b. Toko Bangunan	4	3	-25.00%
	c. Elektronik	2	1	-50.00%
	d. Cafe Kopi Rindoe Benteng	2	1	-50.00%
	e. BMI POINT	188	232	23.40%
	f. Beras	2	1	-50.00%
	g. Otomotif	1	1	0.00%
	<b>VIII ANGGOTA</b>	<b>54,666</b>	<b>63,855</b>	<b>16.81%</b>
	<b>IX JUMLAH KARYAWAN</b>	<b>245</b>	<b>156</b>	<b>-36.33%</b>
	<b>X SHU SETELAH PAJAK</b>	<b>1,118,263,692</b>	<b>20,242,631</b>	<b>1.81%</b>

**KOPERASI KONSUMEN  
BENTENG MUAMALAH INDONESIA  
NERACA  
30 NOVEMBER 2023**

----- Laporan Bulan November 2023

NO	AKTIVA	DESEMBER 2022	NOVEMBER 2023	KENAIKAN (%)	NO	PASIVA	DESEMBER 2022	NOVEMBER 2023	KENAIKAN (%)
<b>I</b>	<b>AKTIVA</b>				<b>II</b>	<b>KEWAJIBAN</b>			
	<b>1.1. AKTIVA LANCAR:</b>					<b>2.1. KEWAJIBAN JANGKA PENDEK</b>			
	1.1.01. KAS	150,266,432	15,770,489	-89.50%		2.1.01. Kewajiban Bank	-	-	-
	1.1.02. BANK/Koperasi	7,761,107,179	7,981,776,852	2.84%		2.1.02. Kewajiban Non Bank	22,363,578,130	19,102,953,343	-14.58%
	1.1.02.1. Kopsyah BMI SIPOK SIWAB	30,748,046	73,829,484	140.11%		2.1.02.1. Koperasi Sekunder BMI	21,625,401,482	17,529,328,741	-18.94%
	1.1.02.2. Kopsyah BMI PUSAT					2.1.02.2. UPDB	500,000,000	41,666,664	-91.67%
	KOPMEN	2,519,719,877	3,144,844,801	24.81%		2.1.02.3. Pembiayaan Kendaraan	238,176,648	1,420,845,938	496.55%
	1.1.02.3. Kopsyah BMI DoBMI	22,522,717	8,706,911	-61.34%		2.1.02.4. LPDB	-	111,112,000	0.00%
	1.1.02.4. Kopsyah ANIPAY	-	6,248,175	0.00%		2.1.03. Hutang Dagang	995,320,847	774,900,489	-22.15%
	1.1.02.5. Kopsyah BMI MTG	15,277,734	220,674,960	1344.42%		2.1.04. Hutang Pajak	735,542,303	724,387,854	-1.52%
	1.1.02.6. Giro BSI	208,634,915	45,896,949	-78.00%		2.1.05. Pembayaran diterima dimuka	221,712,181	460,852,009	0.00%
	1.1.02.7. BANK BSI	350,727,419	32,311,033	-90.79%		2.1.06. Pendapatan diterima dimuka	-	-	0.00%
	1.1.02.8. BCA SYARIAH	632,456,097	68,927,529	-89.10%		2.1.07. Dana Insentif	-	19,423,582	0.00%
	1.1.02.9. BANK BPRS	-	135,320,000	0.00%					
	1.1.02.9. BANK DBS	-	10,000,000	0.00%		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>24,316,153,461</b>	<b>21,082,517,277</b>	<b>-13.30%</b>
	1.1.02.10. BANK BRI	377,518,032	423,958,948	12.30%					
	1.1.02.11. BANK BJB	701,420,876	2,744,576	-99.61%		<b>2.2. KEWAJIBAN JANGKA PANJANG</b>			
	1.1.02.12. DOITBMI CASH	1,811,904,913	1,495,207,804	-17.48%		2.2.01. Kewajiban Bank	-	1,273,142,896	-
	1.1.02.13. DOITBMI POINT	490,892,810	514,714,359	4.85%		2.2.02. Kewajiban Non Bank	36,082,197,094	54,904,766,100	52.17%
	1.1.02.14. DEPOSITO FLIP	149,283,743	71,010,984	-52.43%		2.2.02.1. Koperasi Sekunder BMI	35,123,863,761	50,390,880,767	43.47%
	1.1.02.15. DEPOSITE E-WALLET	-	77,380,339	0.00%		2.2.02.2. UPDB	958,333,333	958,333,333	0.00%
	1.1.02.16. DEPOSITO BANK	450,000,000	1,650,000,000	266.67%		2.2.02.3. LPDB	-	3,555,552,000	0.00%
	1.1.03. Koperasi Sekunder	1,425,000,000	1,700,000,000	19.30%		2.2.03. Dana Kesejahteraan	-	78,180,300	0.00%
	1.1.03.1. Simpanan Pokok	1,000,000,000	1,000,000,000	0.00%		2.2.04. Dana Pembangunan Koperasi	-	15,636,060	0.00%
	1.1.03.2. Simpanan Wajib	425,000,000	700,000,000	64.71%		2.2.05. Dana Pendidikan	-	39,090,150	0.00%
	1.1.04. Persediaan Barang Dagangan	4,062,576,769	3,370,517,654	-17.03%		2.2.06. Dana Sosial	-	23,454,090	0.00%
	1.1.05. Piutang Dagang	52,715,478,161	72,062,281,388	36.70%		2.2.07. Dana Kebajikan	40,483,905	106,338,825	162.67%
	1.1.06. Perlengkapan	540,625,985	461,321,435	-14.67%		2.2.08. Perlindungan Dana Investasi	1,010,933,657	264,258,546	-73.86%
	1.1.07. Sewa Dibayar Dimuka	1,191,955,711	895,498,073	-24.87%		2.2.09. Kewajiban Imbalan Pasti	108,796,495	325,889,484	199.54%
	1.1.08. Uang Muka	2,166,686,312	2,760,284,495	27.40%		2.2.10. Modal Penyertaan (Sijago)	625,000,000	6,069,000,000	871.04%
	1.1.09. Pajak Bayar Dimuka	-	-	-					
	1.1.10. Antar Kantor Aktiva (AKA)	-	-	-		<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>37,867,411,151</b>	<b>63,099,756,451</b>	<b>66.63%</b>
	1.1.11. Penyisihan Piutang Tak Tertagih	(165,105,020)	(165,105,020)	0.00%					
	<b>JUMLAH AKTIVA LANCAR</b>	<b>69,848,591,529</b>	<b>89,082,345,366</b>	<b>27.54%</b>		<b>2.3. SALDO DOIT BMI</b>	<b>2,800,000,000</b>	<b>3,000,000,000</b>	<b>7.14%</b>
						2.3.01. Saldo DoBMI Cash	2,000,000,000	2,000,000,000	0.00%
						2.3.02. Saldo DoBMI Point	800,000,000	1,000,000,000	25.00%
						<b>2.4. TITIPAN</b>			
						2.4.01. Titipan Voucher	-	-	-
						2.4.02. Titipan Barang	332,450,149	702,059,698	111.18%
						2.4.03. Titipan Ziswaf	66,665,481	79,520,401	19.28%
						2.4.05. Titipan Dana Kesehatan Karyawan	-	160,384,917	0.00%
						2.4.06. Titipan Simpanan	1,863,893,249	888,048,617	-52.36%
						2.4.07. Titipan Setoran Investasi	-	63,264,962	0.00%
						2.4.08. Antar Kantor Passiva (AKP)	-	-	-
						<b>JUMLAH TITIPAN</b>	<b>2,263,008,879</b>	<b>1,893,278,595</b>	<b>-16.34%</b>
						<b>JUMLAH KEWAJIBAN</b>	<b>67,246,573,491</b>	<b>89,075,552,323</b>	<b>32.46%</b>
	<b>1.2. AKTIVA TETAP :</b>					<b>III MODAL :</b>			
	1.2.1. TANAH	-	1,660,000,000	0.00%		3.1. SIMPANAN POKOK	5,466,600,600	6,385,500,000	16.81%
	1.2.2. GEDUNG KANTOR	2,848,588,978	3,570,916,078	25.36%		3.2. SIMPANAN WAJIB	2,316,001,699	3,081,775,788	33.06%
	1.2.3. KENDARAAN	2,717,252,047	4,497,738,047	65.53%		3.3. CADANGAN MODAL	-	156,360,599	0.00%
	1.2.4. PERALATAN KANTOR	2,361,304,034	2,822,546,401	19.53%		3.4. HIBAH	-	-	-
	1.2.5. AKTIVA TIDAK BERWUJUD	-	-	-		3.5. LABA-RUGI TAHUN LALU	(336,460,695)	-	-100.00%
	1.2.6. AKUMULASI PENYUSUTAN	(1,964,757,801)	(2,914,114,551)	48.32%		3.6. LABA-RUGI	1,118,263,692	20,242,631	-98.19%
	<b>NILAI BUKU</b>	<b>5,962,387,258</b>	<b>9,637,085,975</b>	<b>61.63%</b>					
	1.2.7. ASET LAIN-LAIN	-	-	-		<b>JUMLAH EKUITAS</b>	<b>8,564,405,296</b>	<b>9,643,879,018</b>	<b>12.60%</b>
	<b>JUMLAH AKTIVA TETAP</b>	<b>5,962,387,258</b>	<b>9,637,085,975</b>	<b>61.63%</b>					
						<b>JUMLAH PASIVA</b>	<b>75,810,978,787</b>	<b>98,719,431,341</b>	<b>30.22%</b>
	<b>JUMLAH AKTIVA</b>	<b>75,810,978,787</b>	<b>98,719,431,341</b>	<b>30.22%</b>					