

**KOPERASI KONSUMEN
BENTENG MUAMALAH INDONESIA
PERKEMBANGAN KINERJA
31 OKTOBER 2023**

| NO. | INDIKATOR | DESEMBER 2022 | OKTOBER 2023 | KENAIKAN (%) |
|----------|---|-----------------------|-----------------------|----------------|
| 1 | 2 | 3 | 4 | 5 |
| | I PERMODALAN | 7,782,602,299 | 9,503,745,577 | 22.12% |
| | a. Simpanan Pokok | 5,466,600,600 | 6,325,100,000 | 15.70% |
| | b. Simpanan Wajib | 2,316,001,699 | 3,022,284,978 | 30.50% |
| | c. Cadangan Modal | - | 156,360,599 | 0.00% |
| | II JUMLAH ASSET | 75,810,978,787 | 99,034,739,786 | 30.63% |
| | III OMZET PENJUALAN | | | |
| | a. Omzet Penjualan Berjalan | 16,202,450,550 | 12,851,134,119 | -20.68% |
| | b. Akumulasi Omzet Penjualan Tahun Berjalan | 111,455,151,648 | 138,908,109,740 | 24.63% |
| | c. Akumulasi Omzet Penjualan | 336,018,687,049 | 474,926,796,789 | 41.34% |
| | IV PERSEDIAAN BARANG DAGANGAN | 4,062,576,769 | 3,481,057,974 | -14.31% |
| | V PIUTANG DAGANG | 52,715,478,161 | 75,627,362,589 | 43.46% |
| | VI HUTANG | 57,982,762,738 | 76,308,930,516 | 31.61% |
| | a. Hutang Koperasi Sekunder BMI | 56,749,265,243 | 67,920,209,508 | 0.00% |
| | b. Hutang Pihak Ke 3 | 238,176,648 | 7,554,166,859 | 3071.67% |
| | c. Hutang Dagang | 995,320,847 | 834,554,149 | -16.15% |
| | VII JANGKAUAN PELAYANAN | | | |
| | 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 | 234 | 24.47% |
| | f. Beras | 2 | 1 | -50.00% |
| | g. Otomotif | 1 | 1 | 0.00% |
| | VIII ANGGOTA | 54,666 | 63,251 | 15.70% |
| | IX JUMLAH KARYAWAN | 245 | 173 | -29.39% |
| | X SHU SETELAH PAJAK | 1,118,263,692 | 504,019,785 | 45.07% |

**KOPERASI KONSUMEN
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NERACA
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----- Laporan Bulan Oktober2023

| NO | AKTIVA | DESEMBER 2022 | OKTOBER 2023 | KENAIKAN (%) | NO | PASIVA | DESEMBER 2022 | OKTOBER 2023 | KENAIKAN (%) |
|----------|---|-----------------------|-----------------------|----------------|------------|---|-----------------------|-----------------------|----------------|
| I | AKTIVA | | | | II | KEWAJIBAN | | | |
| | 1.1. AKTIVA LANCAR: | | | | | 2.1. KEWAJIBAN JANGKA PENDEK | | | |
| | 1.1.01. KAS | 150,266,432 | 16,336,980 | -89.13% | | 2.1.01. Kewajiban Bank | - | - | - |
| | 1.1.02. BANK/Koperasi | 7,761,107,179 | 5,433,595,744 | -29.99% | | 2.1.02. Kewajiban Non Bank | 22,363,578,130 | 19,269,610,267 | -13.83% |
| | 1.1.02.1. Kopsyah BMI SIPOK SIWAB | 30,748,046 | 25,737,831 | -16.29% | | 2.1.02.1. Koperasi Sekunder BMI | 21,625,401,482 | 17,529,328,741 | -18.94% |
| | 1.1.02.2. Kopsyah BMI PUSAT KOPMEN | 2,519,719,877 | 1,226,534,945 | -51.32% | | 2.1.02.2. UPDB | 500,000,000 | 83,333,331 | -83.33% |
| | 1.1.02.3. Kopsyah BMI DoBMI | 22,522,717 | 8,878,418 | -60.58% | | 2.1.02.3. Pembiayaan Kendaraan | 238,176,648 | 1,434,724,195 | 502.38% |
| | 1.1.02.4. Kopsyah ANIPAY | - | 5,488,820 | 0.00% | | 2.1.02.4. LPDB | - | 222,224,000 | 0.00% |
| | 1.1.02.5. Kopsyah BMI MTG | 15,277,734 | 14,923,961 | -2.32% | | 2.1.03. Hutang Dagang | 995,320,847 | 834,554,149 | -16.15% |
| | 1.1.02.6. Giro BSI | 208,634,915 | 69,326,940 | -66.77% | | 2.1.04. Hutang Pajak | 735,542,303 | 730,981,839 | -0.62% |
| | 1.1.02.7. BANK BSI | 350,727,419 | 34,560,107 | -90.15% | | 2.1.05. Pembayaran diterima dimuka | 221,712,181 | 158,933,031 | 0.00% |
| | 1.1.02.8. BCA SYARIAH | 632,456,097 | 130,407,850 | -79.38% | | 2.1.06. Dana Insentif | - | 19,423,582 | 0.00% |
| | 1.1.02.9. BANK MANDIRI | - | 135,330,000 | - | | JUMLAH KEWAJIBAN JANGKA PENDEK | 24,316,153,461 | 21,013,502,868 | -13.58% |
| | 1.1.02.10. BANK BRI | 377,518,032 | 381,766,274 | 1.13% | | 2.2. KEWAJIBAN JANGKA PANJANG | | | |
| | 1.1.02.11. BANK BJB | 701,420,876 | 1,420,876 | -99.80% | | 2.2.01. Kewajiban Bank | - | 1,300,000,000 | - |
| | 1.1.02.12. DOITBMI CASH | 1,811,904,913 | 1,369,920,321 | -24.39% | | 2.2.02. Kewajiban Non Bank | 36,082,197,094 | 54,904,766,100 | 52.17% |
| | 1.1.02.13. DOITBMI POINT | 490,892,810 | 235,413,075 | -52.04% | | 2.2.02.1. Koperasi Sekunder BMI | 35,123,863,761 | 50,390,880,767 | 43.47% |
| | 1.1.02.14. DEPOSITE FLIP | 149,283,743 | 68,556,500 | -54.08% | | 2.2.02.2. UPDB | 958,333,333 | 958,333,333 | 0.00% |
| | 1.1.02.15. DEPOSITE E-WALLET | - | 75,329,826 | 0.00% | | 2.2.02.3. LPDB | - | 3,555,552,000 | 0.00% |
| | 1.1.02.16. DEPOSITO BANK | 450,000,000 | 1,650,000,000 | 266.67% | | 2.2.03. Dana Kesejahteraan | - | 78,180,300 | 0.00% |
| | 1.1.03. Koperasi Sekunder | 1,425,000,000 | 1,675,000,000 | 17.54% | | 2.2.04. Dana Pembangunan Koperasi | - | 15,636,060 | 0.00% |
| | 1.1.03.1. Simpanan Pokok | 1,000,000,000 | 1,000,000,000 | 0.00% | | 2.2.05. Dana Pendidikan | - | 39,090,150 | 0.00% |
| | 1.1.03.2. Simpanan Wajib | 425,000,000 | 675,000,000 | 58.82% | | 2.2.06. Dana Sosial | - | 23,454,090 | 0.00% |
| | 1.1.04. Persediaan Barang Dagangan | 4,062,576,769 | 3,481,057,974 | -14.31% | | 2.2.07. Dana Kebajikan | 40,483,905 | 98,799,325 | 144.05% |
| | 1.1.05. Piutang Dagang | 52,715,478,161 | 75,627,362,589 | 43.46% | | 2.2.08. Perlindungan Dana Investasi | 1,010,933,657 | 326,661,546 | -67.69% |
| | 1.1.06. Perlangkapan | 540,625,985 | 461,094,935 | -14.71% | | 2.2.09. Kewajiban Imbalan Pasti | 108,796,495 | 325,889,484 | 199.54% |
| | 1.1.07. Sewa Dibayar Dimuka | 1,191,955,711 | 971,044,490 | -18.53% | | 2.2.10. Modal Penyertaan (Sijago) | 625,000,000 | 5,804,000,000 | 828.64% |
| | 1.1.08. Uang Muka | 2,166,686,312 | 1,845,055,968 | -14.84% | | JUMLAH KEWAJIBAN JANGKA PANJANG | 37,867,411,151 | 62,916,477,055 | 66.15% |
| | 1.1.09. Pajak Bayar Dimuka | - | - | - | | 2.3. SALDO DOIT BMI | 2,800,000,000 | 3,000,000,000 | 7.14% |
| | 1.1.10. Antar Kantor Aktiva (AKA) | - | - | - | | 2.3.01. Saldo DoBMI Cash | 2,000,000,000 | 2,000,000,000 | 0.00% |
| | 1.1.11. Penyisihan Piutang Tak Tertagih | (165,105,020) | (165,105,020) | 0.00% | | 2.3.02. Saldo DoBMI Point | 800,000,000 | 1,000,000,000 | 25.00% |
| | JUMLAH AKTIVA LANCAR | 69,848,591,529 | 89,345,443,660 | 27.91% | | 2.4. TITIPAN | | | |
| | | | | | | 2.4.01. Titipan Voucher | - | - | - |
| | | | | | | 2.4.02. Titipan Barang | 332,450,149 | 629,381,297 | 89.32% |
| | | | | | | 2.4.03. Titipan Ziswaf | 66,665,481 | 78,751,127 | 18.13% |
| | | | | | | 2.4.05. Titipan Dana Kesehatan Karyawan | - | 161,856,958 | 0.00% |
| | | | | | | 2.4.06. Titipan Simpanan | 1,863,893,249 | 1,119,023,157 | -39.96% |
| | | | | | | 2.4.07. Titipan Setoran Investasi | - | 107,981,962 | 0.00% |
| | | | | | | 2.4.08. Antar Kantor Passiva (AKP) | - | - | - |
| | | | | | | JUMLAH TITIPAN | 2,263,008,879 | 2,096,994,501 | -7.34% |
| | | | | | | JUMLAH KEWAJIBAN | 67,246,573,491 | 89,026,974,424 | 32.39% |
| | 1.2. AKTIVA TETAP : | | | | III | MODAL : | | | |
| | 1.2.1. TANAH | - | 1,660,000,000 | 0.00% | | 3.1. SIMPANAN POKOK | 5,466,600,600 | 6,325,100,000 | 15.70% |
| | 1.2.2. GEDUNG KANTOR | 2,848,588,978 | 3,570,916,078 | 25.36% | | 3.2. SIMPANAN WAJIB | 2,316,001,699 | 3,022,284,978 | 30.50% |
| | 1.2.3. KENDARAAN | 2,717,252,047 | 4,443,615,047 | 63.53% | | 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) | (2,807,781,400) | 42.91% | | 3.6. LABA-RUGI | 1,118,263,692 | 504,019,785 | -54.93% |
| | NILAI BUKU | 5,962,387,258 | 9,689,296,126 | 62.51% | | JUMLAH EKUITAS | 8,564,405,296 | 10,007,765,362 | 16.85% |
| | 1.2.7. ASET LAIN-LAIN | - | - | - | | JUMLAH PASIVA | 75,810,978,787 | 99,034,739,786 | 30.63% |
| | JUMLAH AKTIVA TETAP | 5,962,387,258 | 9,689,296,126 | 62.51% | | | | | |
| | JUMLAH AKTIVA | 75,810,978,787 | 99,034,739,786 | 30.63% | | | | | |