

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

NO.	INDIKATOR	DESEMBER 2022	SEPTEMBER 2023	KENAIKAN (%)
I	PERMODALAN	7,782,602,299	9,393,940,677	20.70%
	a. Simpanan Pokok	5,466,600,600	6,270,100,000	14.70%
	b. Simpanan Wajib	2,316,001,699	2,967,480,078	28.13%
	c. Cadangan Modal	-	156,360,599	0.00%
II	JUMLAH ASSET	75,810,978,787	97,485,411,474	28.59%
III	OMZET PENJUALAN			
	a. Omzet Penjualan Berjalan	16,202,450,550	14,948,836,371	-7.74%
	b. Akumulasi Omzet Penjualan Tahun Berjalan	111,455,151,648	126,056,975,621	13.10%
	c. Akumulasi Omzet Penjualan	336,018,687,049	462,075,662,670	37.51%
IV	PERSEDIAAN BARANG DAGANGAN	4,062,576,769	3,312,073,916	-18.47%
V	PIUTANG DAGANG	52,715,478,161	73,304,088,302	39.06%
VI	HUTANG	57,982,762,738	75,312,765,381	29.89%
	a. Hutang Koperasi Sekunder BMI	56,749,265,243	67,920,209,508	0.00%
	b. Hutang Pihak Ke 3	238,176,648	6,451,104,841	2608.54%
	c. Hutang Dagang	995,320,847	941,451,032	-5.41%
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	232	23.40%
	f. Beras	2	1	-50.00%
	g. Otomotif	1	1	0.00%
VIII	ANGGOTA	54,666	62,701	14.70%
IX	JUMLAH KARYAWAN	245	175	-28.57%
X	SHU SETELAH PAJAK	1,118,263,692	478,205,281	42.76%

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

----- Laporan Bulan September 2023

NO	AKTIVA	DESEMBER 2022	SEPTEMBER 2023	KENAIKAN (%)	NO	PASIVA	DESEMBER 2022	SEPTEMBER 2023	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
	1.1.01. KAS	150,266,432	208,040,516	38.45%		2.1.01. Kewajiban Bank	-	-	-
	1.1.02. BANK/Koperasi	7,761,107,179	6,372,814,351	-17.89%		2.1.02. Kewajiban Non Bank	22,363,578,130	19,466,548,249	-12.95%
	1.1.02.1. Kopsyah BMI SIPOK SIWAB	30,748,046	19,771,168	-35.70%		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	1,339,085,235	-46.86%		2.1.02.2. UPDB	500,000,000	124,999,998	-75.00%
	1.1.02.3. Kopsyah BMI DoBMI	22,522,717	91,139,431	304.66%		2.1.02.3. Pembiayaan Kendaraan	238,176,648	1,478,883,510	520.92%
	1.1.02.4. Kopsyah ANIPAY	-	5,488,820	0.00%		2.1.02.4. LPDB	-	333,336,000	0.00%
	1.1.02.5. Kopsyah BMI MTG	15,277,734	226,756,271	1384.23%		2.1.03. Hutang Dagang	995,320,847	941,451,032	-5.41%
	1.1.02.6. Giro BSI	208,634,915	277,894,361	33.20%		2.1.04. Hutang Pajak	735,542,303	739,775,370	0.58%
	1.1.02.7. BANK BSI	350,727,419	78,721,781	-77.55%		2.1.05. Pembayaran diterima dimuka	221,712,181	108,702,049	0.00%
	1.1.02.8. BCA SYARIAH	632,456,097	165,286,940	-73.87%		2.1.06. Dana Insentif	-	19,423,582	
	1.1.02.9. BANK MANDIRI	-	-	-		JUMLAH KEWAJIBAN JANGKA PENDEK	24,316,153,461	21,275,900,282	-12.50%
	1.1.02.10. BANK BRI	377,518,032	201,651,346	-46.58%		2.2. KEWAJIBAN JANGKA PANJANG			
	1.1.02.11. BANK BJB	701,420,876	1,420,876	-99.80%		2.2.01. Kewajiban Bank	-	-	-
	1.1.02.12. DOITBMI CASH	1,811,904,913	1,928,671,444	6.44%		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	281,277,477	-42.70%		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	43,031,945	-71.17%		2.2.02.2. UPDB	958,333,333	958,333,333	0.00%
	1.1.02.15. DEPOSITE E-WALLET	-	62,617,256	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	1,650,000,000	15.79%		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	650,000,000	52.94%		2.2.06. Dana Sosial	-	23,454,090	0.00%
	1.1.04. Persediaan Barang Dagangan	4,062,576,769	3,312,073,916	-18.47%		2.2.07. Dana Kebajikan	40,483,905	74,569,325	84.19%
	1.1.05. Piutang Dagang	52,715,478,161	73,304,088,302	39.06%		2.2.08. Perlindungan Dana Investasi	1,010,933,657	289,036,546	-71.41%
	1.1.06. Perlengkapan	540,625,985	438,703,435	-18.85%		2.2.09. Kewajiban Imbalan Pasti	108,796,495	325,889,484	199.54%
	1.1.07. Sewa Dibayar Dimuka	1,191,955,711	1,051,839,160	-11.76%		2.2.10. Modal Penyertaan (Sijago)	625,000,000	5,289,000,000	746.24%
	1.1.08. Uang Muka	2,166,686,312	1,617,337,624	-25.35%		JUMLAH KEWAJIBAN JANGKA PANJANG	37,867,411,151	61,039,622,055	61.19%
	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	87,789,792,284	25.69%		2.4. TITIPAN			
						2.4.01. Titipan Voucher	-	-	-
						2.4.02. Titipan Barang	332,450,149	675,563,940	103.21%
						2.4.03. Titipan Ziswaf	66,665,481	79,137,864	18.71%
						2.4.05. Titipan Dana Kesehatan Karyawan	-	149,466,059	0.00%
						2.4.06. Titipan Simpanan	1,863,893,249	1,328,478,357	-28.73%
						2.4.07. Titipan Setoran Investasi	-	65,096,959	0.00%
						2.4.08. Antar Kantor Passiva (AKP)	-	-	-
						JUMLAH TITIPAN	2,263,008,879	2,297,743,179	1.53%
						JUMLAH KEWAJIBAN	67,246,573,491	87,613,265,516	30.29%
	1.2. AKTIVA TETAP :				III	MODAL :			
	1.2.1. TANAH	-	1,660,000,000	0.00%		3.1. SIMPANAN POKOK	5,466,600,600	6,270,100,000	14.70%
	1.2.2. GEDUNG KANTOR	2,848,588,978	3,533,416,078	24.04%		3.2. SIMPANAN WAJIB	2,316,001,699	2,967,480,078	28.13%
	1.2.3. KENDARAAN	2,717,252,047	4,416,752,047	62.54%		3.3. CADANGAN MODAL	-	156,360,599	0.00%
	1.2.4. PERALATAN KANTOR	2,361,304,034	2,780,821,401	17.77%		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)	(2,695,370,336)	37.19%		3.6. LABA-RUGI	1,118,263,692	478,205,281	-57.24%
	NILAI BUKU	5,962,387,258	9,695,619,190	62.61%		JUMLAH EKUITAS	8,564,405,296	9,872,145,958	15.27%
	1.2.7. ASET LAIN-LAIN	-	-	-		JUMLAH PASIVA	75,810,978,787	97,485,411,474	28.59%
	JUMLAH AKTIVA TETAP	5,962,387,258	9,695,619,190	62.61%					
	JUMLAH AKTIVA	75,810,978,787	97,485,411,474	28.59%					