

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/08/2021**

NO.	INDIKATOR	DESEMBER 2020	AGUSTUS 2021	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	232.480.990.170	254.531.689.486	9,48%
	a. Simpanan Pokok	1.773.610.000	1.937.590.000	9,25%
	b. Simpanan Wajib	226.543.744.000	247.757.242.852	9,36%
	c. Cadangan Modal	4.163.636.170	4.836.856.634	16,17%
II	JUMLAH ASSET	697.941.514.685	772.333.498.425	10,66%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	726.502.100.000	607.045.400.000	-16,44%
	b. Akumulasi Penyaluran Pembiayaan	4.754.707.000.000	5.361.752.400.000	12,77%
	c. Pembiayaan Efektif	794.532.100.000	906.438.000.000	14,08%
IV	PIUTANG	472.697.855.942	529.289.454.323	11,97%
	a. Mikro Mitra Usaha (MMU)	363.386.200.200	384.003.572.700	5,67%
	b. Mikro Mitra Mandiri (MMM)	26.685.158.380	46.558.188.542	74,47%
	c. Mikro Tata Griya (MTG)	14.908.240.296	29.192.346.296	95,81%
	d. Mikro Tata Cendikia (MTC)	24.840.449.000	18.659.427.000	-24,88%
	e. Mikro Tata Sanitasi (MTS)	2.944.227.000	2.020.800.000	-31,36%
	f. Mikro Tata Air (MTA)	10.264.376.000	7.307.493.000	-28,81%
	g. KPR Non DP	8.655.745.000	9.229.347.000	6,63%
	h. Qardul Hasan	10.940.017.457	15.995.168.429	46,21%
	i. Mikro Mitra Ternak (MMT)	412.030.200	322.411.500	-21,75%
	j. Karyawan	9.647.832.409	15.990.999.856	65,75%
	k. Talangan Umroh	13.580.000	9.700.000	-28,57%
V	SIMPANAN	260.399.513.894	259.273.881.756	-0,43%
	a. Sukarela	142.355.577.612	131.864.856.674	-7,37%
	b. Berjangka	108.285.000.000	117.326.600.000	8,35%
	c. Qurban	1.484.568.920	1.343.237.581	-9,52%
	d. Sanitasi	421.658.716	364.239.231	-13,62%
	e. Umroh	1.743.577.050	1.774.561.140	1,78%
	f. Haji	484.571.298	595.016.835	22,79%
	g. Sicerah	4.675.117.871	4.728.034.859	1,13%
	h. Siharta	632.577.597	936.769.238	48,09%
	i. Sitasya	316.864.830	340.566.198	7,48%
VI	Pinjaman Pihak Ke 3	173.356.011.385	223.564.898.896	28,96%
	a. Bank Umum	61.289.607.457	48.058.711.798	-21,59%
	b. Kewajiban Non Bank	112.066.403.928	175.506.187.098	56,61%
VII	JANGKAUAN PELAYANAN			
	a. Area	13	11	-15,38%
	b. Cabang	65	72	10,77%
	c. Kelurahan Terlayani (Kelurahan)	85	98	15,29%
	d. Desa Terlayani (Desa)	770	798	3,64%
	e. Jumlah Rembug Pusat (RP)	8.037	8.637	7,47%
	f. Jumlah Anggota (Orang)	177.361	193.759	9,25%
VIII	JUMLAH KARYAWAN	876	976	11,42%
IX	SHU SETELAH PAJAK	3.366.102.322	(809.899.820)	-124,06%

**KOPERASI SYARIAH
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NERACA
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NO	AKTIVA	DESEMBER 2020	AGUSTUS 2021	KENAIKAN (%)	NO	PASIVA	DESEMBER 2020	AGUSTUS 2021	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	260.399.513.894	259.273.881.756	-0,43%
1.1.1.	KAS	23.293.498.056	23.662.425.562	1,58%	2.1.1.1.	Sukarela	142.355.577.612	131.864.856.674	-7,37%
1.1.2.	BANK	115.014.706.360	75.033.124.372	-34,76%	2.1.1.2.	Berjangka	108.285.000.000	117.326.600.000	8,35%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	30.939.650.000	51.439.650.000	66,26%	2.1.1.3.	Qurban	1.484.568.920	1.343.237.581	-9,52%
1.1.4.	PIUTANG	472.697.855.942	529.289.454.323	11,97%	2.1.1.4.	Sanitasi	421.658.716	364.239.231	-13,62%
1.1.4.1.	Qord Wal Ijarah	258.849.940.936	69.958.860.367	-72,97%	2.1.1.5.	Umroh	1.743.577.050	1.774.561.140	1,78%
1.1.4.2.	Murabahah	110.118.698.209	355.022.036.027	222,40%	2.1.1.6.	Haji	484.571.298	595.016.835	22,79%
1.1.4.3.	Ijarah	80.327.516.000	76.486.991.000	-4,78%	2.1.1.7.	Sicerah	4.675.117.871	4.728.034.859	1,13%
1.1.4.4.	Musarakah	897.676.500	322.411.500	-64,08%	2.1.1.8.	Siharta	632.577.597	936.769.238	48,09%
1.1.4.5.	Mudharabah	7.465.572.840	181.366.000	-97,57%	2.1.1.9.	Sitasya	316.864.830	340.566.198	7,48%
1.1.4.6.	Qordul Hasan	10.940.017.457	15.995.168.429	46,21%					
1.1.4.7.	Istishna	4.098.434.000	11.322.621.000	176,27%	2.1.2. KEWAJIBAN BANK		27.554.850.113	9.809.030.619	-64,40%
1.1.5.	AKTIVA MURABAHAH	905.900.000	836.693.232	-7,64%	2.1.3. KEWAJIBAN NON BANK		44.997.957.723	29.326.629.778	-34,83%
1.1.6.	PPAP	(1.819.228.566)	(191.555.620)	-89,47%	2.1.4. HUTANG PAJAK		4.538.399.500	7.539.779.158	66,13%
1.1.7.	PERLENGKAPAN	891.669.438	933.499.538	4,69%	2.1.5. DANA INSENTIF		209.823.855	212.975.660	1,50%
1.1.8.	UANG MUKA	4.219.095.169	7.964.449.788	88,77%	2.1.6. DANA BANTUAN TEKNIS		4.202.893	4.202.893	0,00%
1.1.9.	SEWA DIBAYAR DIMUKA	4.543.337.207	5.553.992.276	22,24%	JUMLAH KEWAJIBAN JANGKA PENDEK		337.704.747.978	306.166.499.864	-9,34%
1.1.10.	PAJAK DIBAYAR DIMUKA	-	-	-					
1.1.11.	ANTAR KANTOR AKTIVA	-	-	-	2.2. KEWAJIBAN JANGKA PANJANG				
					2.2.1.	KEWAJIBAN BANK	33.734.757.344	38.249.681.179	13,38%
					2.2.2.	KEWAJIBAN NON BANK	67.068.446.205	146.179.557.320	117,96%
					2.2.3.	DANA KESEJAHTERAAN	1.519.064.552	1.240.111.241	-18,36%
					2.2.4.	TITIPAN DANA KEBAJIKAN	2.518.002.269	4.549.391.159	80,67%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	124.903.516	117.136.234	-6,22%
					2.2.6.	DANA PENDIDIKAN	1.287.931.632	1.127.586.748	-12,45%
					2.2.7.	DANA SOSIAL	265.401.394	468.510.200	76,53%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.587.008.908	1.138.102.791	-28,29%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
					2.2.10.	CADANGAN KERUGIAN	65.389.062	217.181.376	232,14%
					JUMLAH KEWAJIBAN JANGKA PANJANG		110.775.723.045	195.892.076.411	76,84%
	JUMLAH AKTIVA LANCAR	650.686.483.606	694.521.733.471	6,74%					
					2.3. TITIPAN				
					2.3.1.	ZISWAF	13.512.451.170	16.451.632.484	21,75%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					JUMLAH TITIPAN		13.512.451.170	16.451.632.484	21,75%
					TOTAL KEWAJIBAN		461.992.922.193	518.510.208.759	12,23%
	1.2. AKTIVA TETAP:				III EKUITAS :				
1.2.1.	TANAH	22.987.692.750	47.992.909.208	108,78%	3.1.	SIMPANAN POKOK	1.773.610.000	1.937.590.000	9,25%
1.2.2.	GEDUNG KANTOR	19.290.376.484	19.715.388.213	2,20%	3.2.	SIMPANAN WAJIB	226.543.744.000	247.757.242.852	9,36%
1.2.3.	KENDARAAN	9.807.926.000	12.048.701.000	22,85%	3.3.	CADANGAN MODAL	4.163.636.170	4.836.856.634	16,17%
1.2.4.	PERALATAN KANTOR	10.533.104.175	14.031.860.838	33,22%	3.4.	HIBAH	101.500.000	101.500.000	0,00%
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	789.270.000	699,91%	3.5.	SHU SETELAH PAJAK	3.366.102.322	(809.899.820)	-124,06%
1.2.6.	AKUMULASI PENYUSUTAN	(15.462.738.330)	(16.766.364.305)	8,43%					
	JUMLAH AKTIVA TETAP	47.255.031.079	77.811.764.954	64,66%	JUMLAH EKUITAS		235.948.592.492	253.823.289.666	7,58%
					JUMLAH PASIVA		697.941.514.685	772.333.498.425	10,66%
	JUMLAH AKTIVA	697.941.514.685	772.333.498.425	10,66%					