

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-08-2022**

----- Laporan Bulan Agustus 2022

NO.	INDIKATOR	DESEMBER 2021	AGUSTUS 2022	KENAIKAN (%)
I	PERMODALAN	264.883.720.634	301.908.879.845	13,98%
	a. Simpanan Pokok	1.953.770.000	2.078.150.000	6,37%
	b. Simpanan Wajib	258.093.094.000	294.513.170.000	14,11%
	c. Cadangan Modal	4.836.856.634	5.317.559.845	9,94%
II	JUMLAH ASSET	1.004.118.673.521	1.016.327.010.614	1,22%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	954.493.600.000	819.724.600.000	-14,12%
	b. Akumulasi Penyaluran Pembiayaan	5.709.200.600.000	6.528.925.200.000	14,36%
	c. Pembiayaan Efektif	976.302.000.000	1.202.324.200.000	23,15%
IV	PIUTANG	570.489.768.902	725.278.398.929	27,13%
	a. Mikro Mitra Usaha (MMU)	421.454.849.300	537.383.054.400	27,51%
	b. Mikro Mitra Mandiri (MMM)	60.080.612.542	109.196.294.899	81,75%
	c. Mikro Tata Griya (MTG)	25.059.557.296	18.234.946.296	-27,23%
	d. Mikro Tata Cendikia (MTC)	13.630.784.000	7.775.758.000	-42,95%
	e. Mikro Tata Sanitasi (MTS)	1.664.135.000	1.289.500.000	-22,51%
	f. Mikro Tata Air (MTA)	6.543.506.000	4.680.639.000	-28,47%
	g. KPR Non DP	10.391.499.000	9.978.453.000	-3,97%
	h. Qardul Hasan	16.166.980.429	6.066.879.617	-62,47%
	i. Mikro Mitra Ternak (MMT)	412.078.500	302.316.500	-26,64%
	j. Piutang Karyawan	15.077.326.835	15.651.897.217	3,81%
	k. Talangan Umroh	8.440.000	139.985.000	1558,59%
	l. Talangan Haji	-	178.170.000	100,00%
	m. Mikro Mitra Multi Guna	-	14.400.505.000	100,00%
V	SIMPANAN	300.961.789.697	330.885.209.745	9,94%
	a. Sukarela	154.846.014.472	159.332.429.255	2,90%
	b. Berjangka	133.896.150.000	157.642.900.000	17,74%
	c. Qurban	1.914.183.405	1.704.514.075	-10,95%
	d. Sanitasi	379.221.445	355.013.206	-6,38%
	e. Umroh	1.735.351.873	1.412.797.988	-18,59%
	f. Haji	611.437.920	576.910.328	-5,65%
	g. Sicerah	5.169.729.598	4.763.070.403	-7,87%
	h. Siharta	1.952.638.651	1.582.742.105	-18,94%
	i. Sitasya	457.062.333	539.286.963	17,99%
	j. Sidul	-	2.975.545.422	100%
VI	Pinjaman Pihak Ke 3	403.251.110.745	339.085.176.176	-15,91%
	a. Bank Umum	181.990.904.427	113.872.480.220	-37,43%
	b. Kewajiban Non Bank	221.260.206.318	225.212.695.956	1,79%
VII	JANGKAUAN PELAYANAN			
	a. Area	11	14	27,27%
	b. Cabang	77	100	29,87%
	c. Kelurahan Terlayani (Kelurahan)	93	155	66,67%
	d. Desa Terlayani (Desa)	850	936	10,12%
	e. Jumlah Rembug Pusat (RP)	9.277	10.537	13,58%
	f. Jumlah Anggota (Orang)	195.377	207.815	6,37%
VIII	JUMLAH KARYAWAN	1.007	1.183	17,48%
IX	SHU SETELAH PAJAK	2.403.516.056	(4.179.411.998)	-273,89%

**KOPERASI SYARIAH
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NERACA
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NO	AKTIVA	DESEMBER 2021	AGUSTUS 2022	KENAIKAN (%)	NO	PASIVA	DESEMBER 2021	AGUSTUS 2022	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	300.961.789.697	330.885.209.745	9,94%
1.1.1.	KAS	25.480.517.606	35.720.040.006	40,19%	2.1.1.1.	Sukarela	154.846.014.472	159.332.429.255	2,90%
1.1.2.	BANK	251.524.030.354	69.408.477.234	-72,40%	2.1.1.2.	Berjangka	133.896.150.000	157.642.900.000	17,74%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	55.252.150.000	68.002.150.000	23,08%	2.1.1.3.	Qurban	1.914.183.405	1.704.514.075	-10,95%
1.1.4.	PIUTANG	570.489.768.902	725.278.398.929	27,13%	2.1.1.4.	Sanitasi	379.221.445	355.013.206	-6,38%
1.1.4.1.	Qord Wal Ijarah	41.210.593.118	32.185.501.543	-21,90%	2.1.1.5.	Umroh	1.735.351.873	1.412.797.988	-18,59%
1.1.4.2.	Murabahah	451.610.758.855	583.284.279.912	29,16%	2.1.1.6.	Haji	611.437.920	576.910.328	-5,65%
1.1.4.3.	Ijarah	33.251.680.000	80.049.481.357	140,74%	2.1.1.7.	Sicerah	5.169.729.598	4.763.070.403	-7,87%
1.1.4.4.	Musyarakah	15.445.081.500	6.501.816.500	-57,90%	2.1.1.8.	Siharta	1.952.638.651	1.582.742.105	-18,94%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	457.062.333	539.286.963	17,99%
1.1.4.6.	Qordul Hasan	16.166.980.429	6.066.879.617	-62,47%	2.1.1.10.	Sidul	-	2.975.545.422	100,00%
1.1.4.7.	Istishna	12.804.675.000	17.190.440.000	34,25%					
1.1.5.	AKTIVA MURABAHAH	1.114.333.473	722.822.159	-35,13%	2.1.2.	KEWAJIBAN BANK	97.820.212.662	27.978.060.386	-71,40%
1.1.6.	PPAP	(1.041.324.992)	(14.275.056)	-98,63%	2.1.3.	KEWAJIBAN NON BANK	102.020.199.319	43.750.468.957	-57,12%
1.1.7.	PERLENGKAPAN	1.031.171.263	1.254.511.518	21,66%	2.1.4.	HUTANG PAJAK	2.380.512.182	3.669.594.037	54,15%
1.1.8.	UANG MUKA	9.469.576.357	13.788.270.233	45,61%	2.1.5.	DANA INSENTIF	212.975.660	573.504.290	169,28%
1.1.9.	SEWA DIBAYAR DIMUKA	6.321.853.304	7.590.841.637	20,07%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-
1.1.10.	PAJAK DIBAYAR DIMUKA	225.165.838	1.088.931.265	383,61%		JUMLAH KEWAJIBAN JANGKA PENDEK	503.395.689.520	406.856.837.415	-19,18%
1.1.11.	SEKUNDER	-	1.235.000.000	100,00%		2.2. KEWAJIBAN JANGKA PANJANG			
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	84.170.691.765	85.894.419.834	2,05%
	JUMLAH AKTIVA LANCAR	919.867.242.105	924.075.167.925	0,46%	2.2.2.	KEWAJIBAN NON BANK	119.240.006.999	181.462.226.999	52,18%
					2.2.3.	DANA KESEJAHTERAAN	1.142.979.177	650.150.885	-43,12%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.012.199.834	2.085.367.059	-48,02%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	34.246.234	13.246.145	-61,32%
					2.2.6.	DANA PENDIDIKAN	1.255.466.748	1.201.277.507	-4,32%
					2.2.7.	DANA SOSIAL	43.864.232	251.506.038	473,37%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	2.250.652.627	6.159.828.306	173,69%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	4.640.658.648	78,16%
					2.2.10.	CADANGAN KERUGIAN	301.751.396	485.525.437	60,90%
						JUMLAH KEWAJIBAN JANGKA PANJANG	215.056.677.175	282.844.206.858	31,52%
	1.2. AKTIVA TETAP:					2.3. TITIPAN			
1.2.1.	TANAH	52.858.119.208	53.940.021.208	2,05%	2.3.1.	ZISWAF	18.277.570.136	23.812.143.044	30,28%
1.2.2.	GEDUNG KANTOR	21.290.164.197	21.371.796.897	0,38%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	11.446.701.000	18.309.035.000	59,95%	2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	-	4.982.855.450	100,00%
1.2.4.	PERALATAN KANTOR	14.733.842.762	18.416.412.523	24,99%		JUMLAH TITIPAN	18.277.570.136	28.794.998.494	57,54%
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%		TOTAL KEWAJIBAN	736.729.936.831	718.496.042.767	-2,47%
1.2.6.	AKUMULASI PENYUSUTAN	(16.767.995.751)	(20.476.022.939)	22,11%		III EKUITAS :			
	JUMLAH AKTIVA TETAP	84.251.431.416	92.251.842.689	9,50%	3.1.	SIMPANAN POKOK	1.953.770.000	2.078.150.000	6,37%
					3.2.	SIMPANAN WAJIB	258.093.094.000	294.513.170.000	14,11%
					3.3.	CADANGAN MODAL	4.836.856.634	5.317.559.845	9,94%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	SHU SETELAH PAJAK	2.403.516.056	(4.179.411.998)	-273,89%
						JUMLAH EKUITAS	267.388.736.690	297.830.967.847	11,39%
	JUMLAH AKTIVA	1.004.118.673.521	1.016.327.010.614	1,22%		JUMLAH PASIVA	1.004.118.673.521	1.016.327.010.614	1,22%