

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-04-2022**

----- Laporan Bulan April 2022

NO.	INDIKATOR	DESEMBER 2021	APRIL 2022	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	264.883.720.634	286.143.066.845	8,03%
	a. Simpanan Pokok	1.953.770.000	1.998.820.000	2,31%
	b. Simpanan Wajib	258.093.094.000	278.826.687.000	8,03%
	c. Cadangan Modal	4.836.856.634	5.317.559.845	9,94%
	II JUMLAH ASSET	1.004.118.673.521	958.420.688.715	-4,55%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	954.493.600.000	468.239.700.000	-50,94%
	b. Akumulasi Penyaluran Pembiayaan	5.709.200.600.000	6.177.440.300.000	8,20%
	c. Pembiayaan Efektif	976.302.000.000	1.119.839.600.000	14,70%
	IV PIUTANG	570.489.768.902	703.259.703.960	23,27%
	a. Mikro Mitra Usaha (MMU)	421.454.849.300	545.866.708.000	29,52%
	b. Mikro Mitra Mandiri (MMM)	60.080.612.542	64.934.146.542	8,08%
	c. Mikro Tata Griya (MTG)	25.059.557.296	24.348.670.296	-2,84%
	d. Mikro Tata Cendikia (MTC)	13.630.784.000	9.897.358.000	-27,39%
	e. Mikro Tata Sanitasi (MTS)	1.664.135.000	1.425.400.000	-14,35%
	f. Mikro Tata Air (MTA)	6.543.506.000	5.499.257.000	-15,96%
	g. KPR Non DP	10.391.499.000	10.371.585.000	-0,19%
	h. Qardul Hasan	16.166.980.429	15.905.993.829	-1,61%
	i. Mikro Mitra Ternak (MMT)	412.078.500	301.931.500	-26,73%
	j. Piutang Karyawan	15.077.326.835	15.836.457.793	5,03%
	k. Talangan Umroh	8.440.000	20.380.000	141,47%
	l. Talangan Haji	-	193.898.000	100,00%
	m. Mikro Mitra Multi Guna	-	8.657.918.000	100,00%
	V SIMPANAN	300.961.789.697	290.682.438.666	-3,42%
	a. Sukarela	154.846.014.472	138.533.715.161	-10,53%
	b. Berjangka	133.896.150.000	140.709.250.000	5,09%
	c. Qurban	1.914.183.405	2.416.294.275	26,23%
	d. Sanitasi	379.221.445	357.619.832	-5,70%
	e. Umroh	1.735.351.873	1.686.058.027	-2,84%
	f. Haji	611.437.920	582.102.661	-4,80%
	g. Sicerah	5.169.729.598	4.583.034.076	-11,35%
	h. Siharta	1.952.638.651	1.123.848.213	-42,44%
	i. Sitasya	457.062.333	365.185.036	-20,10%
	j. Sidul	-	325.331.385	
	VI Pinjaman Pihak Ke 3	403.251.110.745	347.561.805.368	-13,81%
	a. Bank Umum	181.990.904.427	158.750.335.894	-12,77%
	b. Kewajiban Non Bank	221.260.206.318	188.811.469.474	-14,67%
	VII JANGKAUAN PELAYANAN			
	a. Area	11	14	27,27%
	b. Cabang	77	100	29,87%
	c. Kelurahan Terlayani (Kelurahan)	93	139	49,46%
	d. Desa Terlayani (Desa)	850	895	5,29%
	e. Jumlah Rembug Pusat (RP)	9.277	10.073	8,58%
	f. Jumlah Anggota (Orang)	195.377	199.882	2,31%
	VIII JUMLAH KARYAWAN	1.007	1.141	13,31%
	IX SHU SETELAH PAJAK	2.403.516.056	(6.844.190.278)	-384,76%

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NERACA
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NO	AKTIVA	DESEMBER 2021	APRIL 2022	KENAIKAN (%)	NO	PASIVA	DESEMBER 2021	APRIL 2022	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	300.961.789.697	290.682.438.666	-3,42%
1.1.1.	KAS	25.480.517.606	5.919.658.928	-76,77%	2.1.1.1.	Sukarela	154.846.014.472	138.533.715.161	-10,53%
1.1.2.	BANK	251.524.030.354	80.216.021.453	-68,11%	2.1.1.2.	Berjangka	133.896.150.000	140.709.250.000	5,09%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	55.252.150.000	55.252.150.000	0,00%	2.1.1.3.	Qurban	1.914.183.405	2.416.294.275	26,23%
1.1.4.	PIUTANG	570.489.768.902	703.259.703.960	23,27%	2.1.1.4.	Sanitasi	379.221.445	357.619.832	-5,70%
1.1.4.1.	Qord Wal Ijarah	41.210.593.118	34.324.164.263	-16,71%	2.1.1.5.	Umroh	1.735.351.873	1.686.058.027	-2,84%
1.1.4.2.	Murabahah	451.610.758.855	591.344.618.768	30,94%	2.1.1.6.	Haji	611.437.920	582.102.661	-4,80%
1.1.4.3.	Ijarah	33.251.680.000	35.117.863.000	5,61%	2.1.1.7.	Sicerah	5.169.729.598	4.583.034.076	-11,35%
1.1.4.4.	Musyarakah	15.445.081.500	8.501.431.500	-44,96%	2.1.1.8.	Siharta	1.952.638.651	1.123.848.213	-42,44%
1.1.4.5.	Mudharabah	-	102.340.000	-	2.1.1.9.	Sitasya	457.062.333	365.185.036	-20,10%
1.1.4.6.	Qordul Hasan	16.166.980.429	16.602.612.429	2,69%	2.1.1.10.	Sidul	-	325.331.385	100,00%
1.1.4.7.	Istishna	12.804.675.000	17.266.674.000	34,85%					
1.1.5.	AKTIVA MURABAHAH	1.114.333.473	268.343.809	-75,92%	2.1.2.	KEWAJIBAN BANK	97.820.212.662	67.868.016.316	-30,62%
1.1.6.	PPAP	(1.041.324.992)	(227.221.530)	-78,18%	2.1.3.	KEWAJIBAN NON BANK	102.020.199.319	69.571.462.475	-31,81%
1.1.7.	PERLENGKAPAN	1.031.171.263	1.508.069.913	46,25%	2.1.4.	HUTANG PAJAK	2.380.512.182	2.937.183.672	23,38%
1.1.8.	UANG MUKA	9.469.576.357	8.527.560.449	-9,95%	2.1.5.	DANA INSENTIF	212.975.660	573.504.290	169,28%
1.1.9.	SEWA DIBAYAR DIMUKA	6.321.853.304	8.073.767.160	27,71%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-
1.1.10.	PAJAK DIBAYAR DIMUKA	225.165.838	674.195.518	100,00%		JUMLAH KEWAJIBAN JANGKA PENDEK	503.395.689.520	431.632.605.419	-14,26%
1.1.11.	SEKUNDER	-	1.135.000.000	-		2.2. KEWAJIBAN JANGKA PANJANG			
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	84.170.691.765	90.882.319.578	7,97%
	JUMLAH AKTIVA LANCAR	919.867.242.105	864.607.249.660	-6,01%	2.2.2.	KEWAJIBAN NON BANK	119.240.006.999	119.240.006.999	0,00%
					2.2.3.	DANA KESEJAHTERAAN	1.142.979.177	1.118.775.267	-2,12%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.012.199.834	2.454.170.759	-38,83%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	34.246.234	33.515.145	-2,13%
					2.2.6.	DANA PENDIDIKAN	1.255.466.748	1.247.762.550	-0,61%
					2.2.7.	DANA SOSIAL	43.864.232	172.752.686	293,83%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	2.250.652.627	6.071.037.544	169,75%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	4.072.207.548	56,33%
					2.2.10.	CADANGAN KERUGIAN	301.751.396	395.697.236	31,13%
						JUMLAH KEWAJIBAN JANGKA PANJANG	215.056.677.175	225.688.245.312	4,94%
	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	21.699.461.417	18,72%
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	18.492.835.000	61,56%		JUMLAH TITIPAN	18.277.570.136	21.699.461.417	18,72%
1.2.4.	PERALATAN KANTOR	14.733.842.762	17.834.062.728	21,04%		TOTAL KEWAJIBAN	736.729.936.831	679.020.312.148	-7,83%
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	735.450.000	6,49%	III	EKUITAS :			
1.2.6.	AKUMULASI PENYUSUTAN	(16.767.995.751)	(18.560.726.778)	10,69%	3.1.	SIMPANAN POKOK	1.953.770.000	1.998.820.000	2,31%
	JUMLAH AKTIVA TETAP	84.251.431.416	93.813.439.055	11,35%	3.2.	SIMPANAN WAJIB	258.093.094.000	278.826.687.000	8,03%
					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	(6.844.190.278)	-384,76%
						JUMLAH EKUITAS	267.388.736.690	279.400.376.567	4,49%
	JUMLAH AKTIVA	1.004.118.673.521	958.420.688.715	-4,55%		JUMLAH PASIVA	1.004.118.673.521	958.420.688.715	-4,55%