

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-06-2022**

----- Laporan Bulan Juni 2022

NO.	INDIKATOR	DESEMBER 2021	JUNI 2022	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	264.883.720.634	292.262.380.845	10,34%
	a. Simpanan Pokok	1.953.770.000	1.990.340.000	1,87%
	b. Simpanan Wajib	258.093.094.000	284.954.481.000	10,41%
	c. Cadangan Modal	4.836.856.634	5.317.559.845	9,94%
	II JUMLAH ASSET	1.004.118.673.521	1.041.995.838.814	3,77%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	954.493.600.000	587.081.300.000	-38,49%
	b. Akumulasi Penyaluran Pembiayaan	5.709.200.600.000	6.296.281.900.000	10,28%
	c. Pembiayaan Efektif	976.302.000.000	1.114.180.500.000	14,12%
	IV PIUTANG	570.489.768.902	674.065.013.690	18,16%
	a. Mikro Mitra Usaha (MMU)	421.454.849.300	528.418.896.000	25,38%
	b. Mikro Mitra Mandiri (MMM)	60.080.612.542	51.643.510.042	-14,04%
	c. Mikro Tata Griya (MTG)	25.059.557.296	20.928.563.296	-16,48%
	d. Mikro Tata Cendikia (MTC)	13.630.784.000	8.708.805.000	-36,11%
	e. Mikro Tata Sanitasi (MTS)	1.664.135.000	1.340.953.000	-19,42%
	f. Mikro Tata Air (MTA)	6.543.506.000	5.064.967.000	-22,60%
	g. KPR Non DP	10.391.499.000	10.242.161.000	-1,44%
	h. Qardul Hasan	16.166.980.429	16.012.494.429	-0,96%
	i. Mikro Mitra Ternak (MMT)	412.078.500	6.313.104.000	1432,01%
	j. Piutang Karyawan	15.077.326.835	13.718.131.923	-9,01%
	k. Talangan Umroh	8.440.000	32.790.000	288,51%
	l. Talangan Haji	-	186.408.000	100,00%
	m. Mikro Mitra Multi Guna	-	11.454.230.000	100,00%
	V SIMPANAN	300.961.789.697	309.479.519.622	2,83%
	a. Sukarela	154.846.014.472	147.889.601.161	-4,49%
	b. Berjangka	133.896.150.000	148.288.100.000	10,75%
	c. Qurban	1.914.183.405	2.462.079.426	28,62%
	d. Sanitasi	379.221.445	360.776.586	-4,86%
	e. Umroh	1.735.351.873	1.823.299.039	5,07%
	f. Haji	611.437.920	628.270.337	2,75%
	g. Sicerah	5.169.729.598	4.597.053.840	-11,08%
	h. Siharta	1.952.638.651	1.607.252.197	-17,69%
	i. Sitasya	457.062.333	450.285.568	-1,48%
	j. Sidul	-	1.372.801.468	
	VI Pinjaman Pihak Ke 3	403.251.110.745	407.194.020.658	0,98%
	a. Bank Umum	181.990.904.427	165.427.084.566	-9,10%
	b. Kewajiban Non Bank	221.260.206.318	241.766.936.092	9,27%
	VII JANGKAUAN PELAYANAN			
	a. Area	11	14	27,27%
	b. Cabang	77	100	29,87%
	c. Kelurahan Terlayani (Kelurahan)	93	150	61,29%
	d. Desa Terlayani (Desa)	850	906	6,59%
	e. Jumlah Rembug Pusat (RP)	9.277	10.078	8,63%
	f. Jumlah Anggota (Orang)	195.377	199.034	1,87%
	VIII JUMLAH KARYAWAN	1.007	1.146	13,80%
	IX SHU SETELAH PAJAK	2.403.516.056	(9.332.307.734)	-488,28%

**KOPERASI SYARIAH
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NERACA
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NO	AKTIVA	DESEMBER 2021	JUNI 2022	KENAIKAN (%)	NO	PASIVA	DESEMBER 2021	JUNI 2022	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	300.961.789.697	309.479.519.622	2,83%
1.1.1.	KAS	25.480.517.606	24.766.515.561	-2,80%	2.1.1.1.	Sukarela	154.846.014.472	147.889.601.161	-4,49%
1.1.2.	BANK	251.524.030.354	156.472.408.679	-37,79%	2.1.1.2.	Berjangka	133.896.150.000	148.288.100.000	10,75%
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	2.462.079.426	28,62%
1.1.4.	PIUTANG	570.489.768.902	674.065.013.690	18,16%	2.1.1.4.	Sanitasi	379.221.445	360.776.586	-4,86%
1.1.4.1.	Qord Wal Ijarah	41.210.593.118	32.042.546.669	-22,25%	2.1.1.5.	Umroh	1.735.351.873	1.823.299.039	5,07%
1.1.4.2.	Murabahah	451.610.758.855	568.860.788.092	25,96%	2.1.1.6.	Haji	611.437.920	628.270.337	2,75%
1.1.4.3.	Ijarah	33.251.680.000	31.746.909.000	-4,53%	2.1.1.7.	Sicerah	5.169.729.598	4.597.053.840	-11,08%
1.1.4.4.	Musyarakah	15.445.081.500	8.510.146.500	-44,90%	2.1.1.8.	Siharta	1.952.638.651	1.607.252.197	-17,69%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	457.062.333	450.285.568	-1,48%
1.1.4.6.	Qordul Hasan	16.166.980.429	16.012.494.429	-0,96%	2.1.1.10.	Sidul	-	1.372.801.468	100,00%
1.1.4.7.	Istishna	12.804.675.000	16.892.129.000	31,92%					
1.1.5.	AKTIVA MURABAHAH	1.114.333.473	1.019.384.402	-8,52%	2.1.2.	KEWAJIBAN BANK	97.820.212.662	54.887.611.243	-43,89%
1.1.6.	PPAP	(1.041.324.992)	(118.099.248)	-88,66%	2.1.3.	KEWAJIBAN NON BANK	102.020.199.319	60.304.709.093	-40,89%
1.1.7.	PERLENGKAPAN	1.031.171.263	1.381.340.438	33,96%	2.1.4.	HUTANG PAJAK	2.380.512.182	3.903.434.983	63,97%
1.1.8.	UANG MUKA	9.469.576.357	13.271.040.626	40,14%	2.1.5.	DANA INSENTIF	212.975.660	573.504.290	169,28%
1.1.9.	SEWA DIBAYAR DIMUKA	6.321.853.304	8.083.529.381	27,87%	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	429.148.779.231	-14,75%
1.1.11.	SEKUNDER	-	1.185.000.000	-					
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-	2.2.	KEWAJIBAN JANGKA PANJANG			
					2.2.1.	KEWAJIBAN BANK	84.170.691.765	110.539.473.323	31,33%
					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	1.088.925.267	-4,73%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.012.199.834	2.265.341.059	-43,54%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	34.246.234	13.246.145	-61,32%
					2.2.6.	DANA PENDIDIKAN	1.255.466.748	1.247.762.550	-0,61%
					2.2.7.	DANA SOSIAL	43.864.232	204.693.938	366,65%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	2.250.652.627	5.627.127.014	150,02%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	4.309.890.748	65,46%
					2.2.10.	CADANGAN KERUGIAN	301.751.396	441.673.948	46,37%
						JUMLAH KEWAJIBAN JANGKA PANJANG	215.056.677.175	307.200.360.991	42,85%
					2.3.	TITIPAN			
					2.3.1.	ZISWAF	18.277.570.136	22.615.125.481	23,73%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						JUMLAH TITIPAN	18.277.570.136	22.615.125.481	23,73%
						TOTAL KEWAJIBAN	736.729.936.831	758.964.265.703	3,02%
					III	EKUITAS :			
					3.1.	SIMPANAN POKOK	1.953.770.000	1.990.340.000	1,87%
					3.2.	SIMPANAN WAJIB	258.093.094.000	284.954.481.000	10,41%
					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	(9.332.307.734)	-488,28%
						JUMLAH EKUITAS	267.388.736.690	283.031.573.111	5,85%
						JUMLAH PASIVA	1.004.118.673.521	1.041.995.838.814	3,77%
	JUMLAH AKTIVA	1.004.118.673.521	1.041.995.838.814	3,77%					