

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-03-2022**

----- Laporan Bulan Maret 2022

NO.	INDIKATOR	DESEMBER 2021	MARET 2022	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	264.883.720.634	281.255.023.271	6,18%
	a. Simpanan Pokok	1.953.770.000	2.088.040.000	6,87%
	b. Simpanan Wajib	258.093.094.000	273.849.423.426	6,10%
	c. Cadangan Modal	4.836.856.634	5.317.559.845	9,94%
	II JUMLAH ASSET	1.004.118.673.521	995.814.496.502	-0,83%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	954.493.600.000	350.773.500.000	-63,25%
	b. Akumulasi Penyaluran Pembiayaan	5.709.200.600.000	6.059.974.100.000	6,14%
	c. Pembiayaan Efektif	976.302.000.000	1.038.802.900.000	6,40%
	IV PIUTANG	570.489.768.902	684.412.762.221	19,97%
	a. Mikro Mitra Usaha (MMU)	421.454.849.300	533.701.871.400	26,63%
	b. Mikro Mitra Mandiri (MMM)	60.080.612.542	51.583.788.967	-14,14%
	c. Mikro Tata Griya (MTG)	25.059.557.296	25.557.336.296	1,99%
	d. Mikro Tata Cendikia (MTC)	13.630.784.000	10.743.708.000	-21,18%
	e. Mikro Tata Sanitasi (MTS)	1.664.135.000	1.478.465.000	-11,16%
	f. Mikro Tata Air (MTA)	6.543.506.000	5.703.533.000	-12,84%
	g. KPR Non DP	10.391.499.000	10.505.626.000	1,10%
	h. Qardul Hasan	16.166.980.429	16.784.253.429	3,82%
	i. Mikro Mitra Ternak (MMT)	412.078.500	294.681.500	-28,49%
	j. Piutang Karyawan	15.077.326.835	21.685.122.629	43,83%
	k. Talangan Umroh	8.440.000	21.530.000	155,09%
	l. Talangan Haji	-	198.150.000	100,00%
	m. Mikro Mitra Multi Guna	-	6.154.696.000	100,00%
	V SIMPANAN	300.961.789.697	316.416.256.705	5,14%
	a. Sukarela	154.846.014.472	163.919.423.625	5,86%
	b. Berjangka	133.896.150.000	140.416.750.000	4,87%
	c. Qurban	1.914.183.405	2.350.476.139	22,79%
	d. Sanitasi	379.221.445	394.590.187	4,05%
	e. Umroh	1.735.351.873	1.678.403.524	-3,28%
	f. Haji	611.437.920	583.579.503	-4,56%
	g. Sicerah	5.169.729.598	5.132.867.583	-0,71%
	h. Siharta	1.952.638.651	1.178.661.095	-39,64%
	i. Sitasya	457.062.333	450.332.627	-1,47%
	j. Sidul	-	311.172.422	
	VI Pinjaman Pihak Ke 3	403.251.110.745	358.253.905.436	-11,16%
	a. Bank Umum	181.990.904.427	161.190.103.283	-11,43%
	b. Kewajiban Non Bank	221.260.206.318	197.063.802.153	-10,94%
	VII JANGKAUAN PELAYANAN			
	a. Area	11	14	27,27%
	b. Cabang	77	100	29,87%
	c. Kelurahan Terlayani (Kelurahan)	93	131	40,86%
	d. Desa Terlayani (Desa)	850	895	5,29%
	e. Jumlah Rembug Pusat (RP)	9.277	9.985	7,63%
	f. Jumlah Anggota (Orang)	195.377	208.804	6,87%
	VIII JUMLAH KARYAWAN	1.007	1.139	13,11%
	IX SHU SETELAH PAJAK	2.403.516.056	1.255.560.944	-47,76%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31-03-2022**

NO	AKTIVA	DESEMBER 2021	MARET 2022	KENAIKAN (%)	NO	PASIVA	DESEMBER 2021	MARET 2022	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	300.961.789.697	316.416.256.705	5,14%
1.1.1.	KAS	25.480.517.606	32.475.770.119	27,45%	2.1.1.1.	Sukarela	154.846.014.472	163.919.423.625	5,86%
1.1.2.	BANK	251.524.030.354	107.572.152.814	-57,23%	2.1.1.2.	Berjangka	133.896.150.000	140.416.750.000	4,87%
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	2.350.476.139	22,79%
1.1.4.	PIUTANG	570.489.768.902	684.412.762.221	19,97%	2.1.1.4.	Sanitasi	379.221.445	394.590.187	4,05%
1.1.4.1.	Qord Wal Ijarah	41.210.593.118	36.053.487.596	-12,51%	2.1.1.5.	Umroh	1.735.351.873	1.678.403.524	-3,28%
1.1.4.2.	Murabahah	451.610.758.855	570.671.370.696	26,36%	2.1.1.6.	Haji	611.437.920	583.579.503	-4,56%
1.1.4.3.	Ijarah	33.251.680.000	26.402.498.000	-20,60%	2.1.1.7.	Sicerah	5.169.729.598	5.132.867.583	-0,71%
1.1.4.4.	Musyarakah	15.445.081.500	17.494.181.500	13,27%	2.1.1.8.	Siharta	1.952.638.651	1.178.661.095	-39,64%
1.1.4.5.	Mudharabah	-	102.340.000	-	2.1.1.9.	Sitasya	457.062.333	450.332.627	-1,47%
1.1.4.6.	Qordul Hasan	16.166.980.429	16.784.253.429	3,82%	2.1.1.10.	Sidul	-	311.172.422	100,00%
1.1.4.7.	Istishna	12.804.675.000	16.904.631.000	32,02%					
1.1.5.	AKTIVA MURABAHAH	1.114.333.473	861.434.863	-22,70%	2.1.2.	KEWAJIBAN BANK	97.820.212.662	77.719.292.653	-20,55%
1.1.6.	PPAP	(1.041.324.992)	(907.595.030)	-12,84%	2.1.3.	KEWAJIBAN NON BANK	102.020.199.319	77.823.795.154	-23,72%
1.1.7.	PERLENGKAPAN	1.031.171.263	855.687.018	-17,02%	2.1.4.	HUTANG PAJAK	2.380.512.182	2.435.923.847	2,33%
1.1.8.	UANG MUKA	9.469.576.357	13.972.518.897	47,55%	2.1.5.	DANA INSENTIF	212.975.660	573.504.290	169,28%
1.1.9.	SEWA DIBAYAR DIMUKA	6.321.853.304	8.329.712.228	31,76%	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	474.968.772.649	-5,65%
1.1.11.	SEKUNDER	-	1.110.000.000	-		2.2. KEWAJIBAN JANGKA PANJANG			
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	84.170.691.765	83.470.810.630	-0,83%
	JUMLAH AKTIVA LANCAR	919.867.242.105	904.608.788.648	-1,66%	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	1.123.275.267	-1,72%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.012.199.834	2.694.615.859	-32,84%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	34.246.234	36.515.145	6,63%
					2.2.6.	DANA PENDIDIKAN	1.255.466.748	1.247.762.550	-0,61%
					2.2.7.	DANA SOSIAL	43.864.232	188.312.686	329,31%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	2.250.652.627	5.116.334.895	127,33%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	3.761.015.548	44,39%
					2.2.10.	CADANGAN KERUGIAN	301.751.396	372.823.374	23,55%
						JUMLAH KEWAJIBAN JANGKA PANJANG	215.056.677.175	217.251.472.953	1,02%
	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	20.982.166.685	14,80%
1.2.2.	GEDUNG KANTOR	21.290.164.197	21.376.735.497	0,41%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	11.446.701.000	17.596.185.000	53,72%		JUMLAH TITIPAN	18.277.570.136	20.982.166.685	14,80%
1.2.4.	PERALATAN KANTOR	14.733.842.762	15.498.814.962	5,19%		TOTAL KEWAJIBAN	736.729.936.831	713.202.412.287	-3,19%
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	726.480.000	5,20%		III EKUITAS :			
1.2.6.	AKUMULASI PENYUSUTAN	(16.767.995.751)	(17.932.528.813)	6,94%	3.1.	SIMPANAN POKOK	1.953.770.000	2.088.040.000	6,87%
	JUMLAH AKTIVA TETAP	84.251.431.416	91.205.707.854	8,25%	3.2.	SIMPANAN WAJIB	258.093.094.000	273.849.423.426	6,10%
					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	1.255.560.944	-47,76%
						JUMLAH EKUITAS	267.388.736.690	282.612.084.215	5,69%
	JUMLAH AKTIVA	1.004.118.673.521	995.814.496.502	-0,83%		JUMLAH PASIVA	1.004.118.673.521	995.814.496.502	-0,83%