

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-11-2022**

----- Laporan Bulan November 2022

NO.	INDIKATOR	DESEMBER 2021	NOVEMBER 2022	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	264.883.720.634	312.948.473.845	18,15%
	a. Simpanan Pokok	1.953.770.000	2.188.750.000	12,03%
	b. Simpanan Wajib	258.093.094.000	305.442.164.000	18,35%
	c. Cadangan Modal	4.836.856.634	5.317.559.845	9,94%
	II JUMLAH ASSET	1.004.118.673.521	1.027.052.262.228	2,28%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	954.493.600.000	1.118.805.400.000	17,21%
	b. Akumulasi Penyaluran Pembiayaan	5.709.200.600.000	6.828.006.000.000	19,60%
	c. Pembiayaan Efektif	976.302.000.000	1.274.924.000.000	30,59%
	IV PIUTANG	570.489.768.902	748.692.845.249	31,24%
	a. Mikro Mitra Usaha (MMU)	421.454.849.300	516.858.515.456	22,64%
	b. Mikro Mitra Mandiri (MMM)	60.080.612.542	144.263.174.436	140,12%
	c. Mikro Tata Griya (MTG)	25.059.557.296	15.881.786.296	-36,62%
	d. Mikro Tata Cendikia (MTC)	13.630.784.000	6.413.262.000	-52,95%
	e. Mikro Tata Sanitasi (MTS)	1.664.135.000	1.233.702.000	-25,87%
	f. Mikro Tata Air (MTA)	6.543.506.000	4.279.765.500	-34,60%
	g. KPR Non DP	10.391.499.000	10.014.822.000	-3,62%
	h. Qardul Hasan	16.166.980.429	11.804.392.661	-26,98%
	i. Mikro Mitra Ternak (MMT)	412.078.500	278.866.500	-32,33%
	j. Piutang Karyawan	15.077.326.835	16.017.699.900	6,24%
	k. Talangan Umroh	8.440.000	187.584.000	2122,56%
	l. Talangan Haji	-	167.440.000	100,00%
	m. Mikro Mitra Multi Guna	-	21.291.834.500	100,00%
	V SIMPANAN	300.961.789.697	346.156.864.723	15,02%
	a. Sukarela	154.846.014.472	166.385.841.295	7,45%
	b. Berjangka	133.896.150.000	161.847.700.000	20,88%
	c. Qurban	1.914.183.405	2.212.380.048	15,58%
	d. Sanitasi	379.221.445	360.506.305	-4,94%
	e. Umroh	1.735.351.873	1.462.226.170	-15,74%
	f. Haji	611.437.920	674.211.415	10,27%
	g. Sicerah	5.169.729.598	5.420.491.247	4,85%
	h. Siharta	1.952.638.651	1.384.485.798	-29,10%
	i. Sitasya	457.062.333	660.718.997	44,56%
	j. Sidul	-	5.748.303.448	100%
	VI Pinjaman Pihak Ke 3	403.251.110.745	311.857.035.711	-22,66%
	a. Bank Umum	181.990.904.427	92.512.843.840	-49,17%
	b. Kewajiban Non Bank	221.260.206.318	219.344.191.871	-0,87%
	VII JANGKAUAN PELAYANAN			
	a. Area	11	14	27,27%
	b. Cabang	77	100	29,87%
	c. Kelurahan Terlayani (Kelurahan)	93	160	72,04%
	d. Desa Terlayani (Desa)	850	981	15,41%
	e. Jumlah Rembug Pusat (RP)	9.277	11.108	19,74%
	f. Jumlah Anggota (Orang)	195.377	218.875	12,03%
	VIII JUMLAH KARYAWAN	1.007	1.219	21,05%
	IX SHU SETELAH PAJAK	2.403.516.056	5.278.503.383	119,62%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
30-11-2022**

NO	AKTIVA	DESEMBER 2021	NOVEMBER 2022	KENAIKAN (%)	NO	PASIVA	DESEMBER 2021	NOVEMBER 2022	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	300.961.789.697	346.156.864.723	15,02%
1.1.1.	KAS	25.480.517.606	36.425.729.108	42,96%	2.1.1.1.	Sukarela	154.846.014.472	166.385.841.295	7,45%
1.1.2.	BANK	251.524.030.354	46.799.544.650	-81,39%	2.1.1.2.	Berjangka	133.896.150.000	161.847.700.000	20,88%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	55.252.150.000	75.502.150.000	36,65%	2.1.1.3.	Qurban	1.914.183.405	2.212.380.048	15,58%
1.1.4.	PIUTANG	570.489.768.902	748.692.845.249	31,24%	2.1.1.4.	Sanitasi	379.221.445	360.506.305	-4,94%
1.1.4.1.	Qord Wal Ijarah	41.210.593.118	28.936.967.036	-29,78%	2.1.1.5.	Umroh	1.735.351.873	1.462.226.170	-15,74%
1.1.4.2.	Murabahah	451.610.758.855	590.752.824.991	30,81%	2.1.1.6.	Haji	611.437.920	674.211.415	10,27%
1.1.4.3.	Ijarah	33.251.680.000	92.770.610.061	179,00%	2.1.1.7.	Sicerah	5.169.729.598	5.420.491.247	4,85%
1.1.4.4.	Musarakah	15.445.081.500	6.478.366.500	-58,06%	2.1.1.8.	Siharta	1.952.638.651	1.384.485.798	-29,10%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	457.062.333	660.718.997	44,56%
1.1.4.6.	Qordul Hasan	16.166.980.429	11.804.392.661	-26,98%	2.1.1.10.	Sidul	-	5.748.303.448	100,00%
1.1.4.7.	Istishna	12.804.675.000	17.949.684.000	40,18%					
1.1.5.	AKTIVA MURABAHAH	1.114.333.473	1.034.743.174	-7,14%	2.1.2.	KEWAJIBAN BANK	97.820.212.662	6.618.424.006	-93,23%
1.1.6.	PPAP	(1.041.324.992)	(10.575.056)	-98,98%	2.1.3.	KEWAJIBAN NON BANK	102.020.199.319	12.881.964.872	-87,37%
1.1.7.	PERLENGKAPAN	1.031.171.263	1.754.508.813	70,15%	2.1.4.	HUTANG PAJAK	2.380.512.182	4.310.535.185	81,08%
1.1.8.	UANG MUKA	9.469.576.357	13.199.142.867	39,38%	2.1.5.	DANA INSENTIF	212.975.660	573.504.290	169,28%
1.1.9.	SEWA DIBAYAR DIMUKA	6.321.853.304	7.646.647.818	20,96%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-
1.1.10.	PAJAK DIBAYAR DIMUKA	225.165.838	2.207.941.661	880,58%		JUMLAH KEWAJIBAN JANGKA PENDEK	503.395.689.520	370.541.293.076	-26,39%
1.1.11.	SEKUNDER	-	1.310.000.000	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	934.562.678.284	1,60%	2.2.2.	KEWAJIBAN NON BANK	119.240.006.999	206.462.226.999	73,15%
					2.2.3.	DANA KESEJAHTERAAN	1.142.979.177	389.711.530	-65,90%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.012.199.834	503.182.677	-87,46%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	34.246.234	7.097.645	-79,27%
					2.2.6.	DANA PENDIDIKAN	1.255.466.748	534.196.486	-57,45%
					2.2.7.	DANA SOSIAL	43.864.232	356.368.125	712,43%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	2.250.652.627	7.287.375.912	223,79%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	5.048.388.948	93,81%
					2.2.10.	CADANGAN KERUGIAN	301.751.396	549.114.461	81,98%
	1.2. AKTIVA TETAP:					JUMLAH KEWAJIBAN JANGKA PANJANG	215.056.677.175	307.032.082.617	42,77%
1.2.1.	TANAH	52.858.119.208	54.444.521.208	3,00%					
1.2.2.	GEDUNG KANTOR	21.290.164.197	21.861.789.047	2,68%	2.3. TITIPAN				
1.2.3.	KENDARAAN	11.446.701.000	18.438.903.000	61,08%	2.3.1.	ZISWAF	18.277.570.136	26.147.254.471	43,06%
1.2.4.	PERALATAN KANTOR	14.733.842.762	19.187.108.675	30,22%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%	2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	-	5.003.154.836	100,00%
1.2.6.	AKUMULASI PENYUSUTAN	(16.767.995.751)	(22.133.337.986)	32,00%		JUMLAH TITIPAN	18.277.570.136	31.150.409.307	70,43%
	JUMLAH AKTIVA TETAP	84.251.431.416	92.489.583.944	9,78%		TOTAL KEWAJIBAN	736.729.936.831	708.723.785.000	-3,80%
					III	EKUITAS :			
					3.1.	SIMPANAN POKOK	1.953.770.000	2.188.750.000	12,03%
					3.2.	SIMPANAN WAJIB	258.093.094.000	305.442.164.000	18,35%
					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	5.278.503.383	119,62%
						JUMLAH EKUITAS	267.388.736.690	318.328.477.228	19,05%
	JUMLAH AKTIVA	1.004.118.673.521	1.027.052.262.228	2,28%		JUMLAH PASIVA	1.004.118.673.521	1.027.052.262.228	2,28%