

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-10-2022**

----- Laporan Bulan Oktober 2022

NO.	INDIKATOR	DESEMBER 2021	OKTOBER 2022	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	264.883.720.634	310.043.427.845	17,05%
	a. Simpanan Pokok	1.953.770.000	2.159.000.000	10,50%
	b. Simpanan Wajib	258.093.094.000	302.566.868.000	17,23%
	c. Cadangan Modal	4.836.856.634	5.317.559.845	9,94%
	II JUMLAH ASSET	1.004.118.673.521	1.033.129.626.484	2,89%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	954.493.600.000	1.025.346.700.000	7,42%
	b. Akumulasi Penyaluran Pembiayaan	5.709.200.600.000	6.734.547.300.000	17,96%
	c. Pembiayaan Efektif	976.302.000.000	1.256.167.200.000	28,67%
	IV PIUTANG	570.489.768.902	750.303.807.437	31,52%
	a. Mikro Mitra Usaha (MMU)	421.454.849.300	537.765.351.000	27,60%
	b. Mikro Mitra Mandiri (MMM)	60.080.612.542	132.190.220.044	120,02%
	c. Mikro Tata Griya (MTG)	25.059.557.296	16.993.417.296	-32,19%
	d. Mikro Tata Cendikia (MTC)	13.630.784.000	6.694.544.000	-50,89%
	e. Mikro Tata Sanitasi (MTS)	1.664.135.000	1.257.827.000	-24,42%
	f. Mikro Tata Air (MTA)	6.543.506.000	4.552.520.000	-30,43%
	g. KPR Non DP	10.391.499.000	10.141.328.000	-2,41%
	h. Qardul Hasan	16.166.980.429	5.464.971.817	-66,20%
	i. Mikro Mitra Ternak (MMT)	412.078.500	263.521.500	-36,05%
	j. Piutang Karyawan	15.077.326.835	15.803.566.280	4,82%
	k. Talangan Umroh	8.440.000	123.899.000	1368,00%
	l. Talangan Haji	-	410.773.000	100,00%
	m. Mikro Mitra Multi Guna	-	18.641.868.500	100,00%
	V SIMPANAN	300.961.789.697	342.727.404.183	13,88%
	a. Sukarela	154.846.014.472	166.833.509.892	7,74%
	b. Berjangka	133.896.150.000	159.742.700.000	19,30%
	c. Qurban	1.914.183.405	2.034.049.623	6,26%
	d. Sanitasi	379.221.445	361.431.092	-4,69%
	e. Umroh	1.735.351.873	1.284.198.031	-26,00%
	f. Haji	611.437.920	624.863.857	2,20%
	g. Sicerah	5.169.729.598	5.201.149.541	0,61%
	h. Siharta	1.952.638.651	1.310.226.771	-32,90%
	i. Sitasya	457.062.333	603.262.928	31,99%
	j. Sidul	-	4.732.012.448	100%
	VI Pinjaman Pihak Ke 3	403.251.110.745	329.222.017.311	-18,36%
	a. Bank Umum	181.990.904.427	99.043.601.744	-45,58%
	b. Kewajiban Non Bank	221.260.206.318	230.178.415.567	4,03%
	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	971	14,24%
	e. Jumlah Rembug Pusat (RP)	9.277	10.954	18,08%
	f. Jumlah Anggota (Orang)	195.377	215.900	10,50%
	VIII JUMLAH KARYAWAN	1.007	1.208	19,96%
	IX SHU SETELAH PAJAK	2.403.516.056	577.105.727	-75,99%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31-10-2022**

NO	AKTIVA	DESEMBER 2021	OKTOBER 2022	KENAIKAN (%)	NO	PASIVA	DESEMBER 2021	OKTOBER 2022	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	300.961.789.697	342.727.404.183	13,88%
1.1.1.	KAS	25.480.517.606	34.904.558.089	36,99%	2.1.1.1.	Sukarela	154.846.014.472	166.833.509.892	7,74%
1.1.2.	BANK	251.524.030.354	54.313.273.227	-78,41%	2.1.1.2.	Berjangka	133.896.150.000	159.742.700.000	19,30%
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	2.034.049.623	6,26%
1.1.4.	PIUTANG	570.489.768.902	750.303.807.437	31,52%	2.1.1.4.	Sanitasi	379.221.445	361.431.092	-4,69%
1.1.4.1.	Qord Wal Ijarah	41.210.593.118	30.440.827.416	-26,13%	2.1.1.5.	Umroh	1.735.351.873	1.284.198.031	-26,00%
1.1.4.2.	Murabahah	451.610.758.855	597.379.299.967	32,28%	2.1.1.6.	Haji	611.437.920	624.863.857	2,20%
1.1.4.3.	Ijarah	33.251.680.000	89.741.216.137	169,88%	2.1.1.7.	Sicerah	5.169.729.598	5.201.149.541	0,61%
1.1.4.4.	Musarakah	15.445.081.500	6.493.616.500	-57,96%	2.1.1.8.	Siharta	1.952.638.651	1.310.226.771	-32,90%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	457.062.333	603.262.928	31,99%
1.1.4.6.	Qordul Hasan	16.166.980.429	8.207.248.417	-49,23%	2.1.1.10.	Sidul	-	4.732.012.448	100,00%
1.1.4.7.	Istishna	12.804.675.000	18.041.599.000	40,90%					
1.1.5.	AKTIVA MURABAHAH	1.114.333.473	1.266.088.724	13,62%	2.1.2.	KEWAJIBAN BANK	97.820.212.662	13.149.181.910	-86,56%
1.1.6.	PPAP	(1.041.324.992)	(10.575.056)	-98,98%	2.1.3.	KEWAJIBAN NON BANK	102.020.199.319	23.716.188.568	-76,75%
1.1.7.	PERLENGKAPAN	1.031.171.263	1.818.416.102	76,34%	2.1.4.	HUTANG PAJAK	2.380.512.182	3.854.089.120	61,90%
1.1.8.	UANG MUKA	9.469.576.357	12.313.092.666	30,03%	2.1.5.	DANA INSENTIF	212.975.660	573.504.290	169,28%
1.1.9.	SEWA DIBAYAR DIMUKA	6.321.853.304	7.497.754.097	18,60%	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	384.020.368.071	-23,71%
1.1.11.	SEKUNDER	-	1.285.000.000	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%
					2.2.2.	KEWAJIBAN NON BANK	119.240.006.999	206.462.226.999	73,15%
	JUMLAH AKTIVA LANCAR	919.867.242.105	940.282.496.551	2,22%	2.2.3.	DANA KESEJAHTERAAN	1.142.979.177	629.394.385	-44,93%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.012.199.834	1.530.263.800	-61,86%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	34.246.234	10.246.145	-70,08%
					2.2.6.	DANA PENDIDIKAN	1.255.466.748	753.988.707	-39,94%
					2.2.7.	DANA SOSIAL	43.864.232	302.868.125	590,47%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	2.250.652.627	7.101.549.912	215,53%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	4.917.536.148	88,79%
					2.2.10.	CADANGAN KERUGIAN	301.751.396	528.120.453	75,02%
	1.2. AKTIVA TETAP:					JUMLAH KEWAJIBAN JANGKA PANJANG	215.056.677.175	308.130.614.508	43,28%
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	18.309.035.000	59,95%	2.3.1.	ZISWAF	18.277.570.136	25.319.890.654	38,53%
1.2.4.	PERALATAN KANTOR	14.733.842.762	19.012.227.073	29,04%	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	-	4.936.719.679	100,00%
1.2.6.	AKUMULASI PENYUSUTAN	(16.767.995.751)	(21.471.042.395)	28,05%		JUMLAH TITIPAN	18.277.570.136	30.256.610.333	65,54%
						TOTAL KEWAJIBAN	736.729.936.831	722.407.592.912	-1,94%
	JUMLAH AKTIVA TETAP	84.251.431.416	92.847.129.933	10,20%	III	EKUITAS :			
					3.1.	SIMPANAN POKOK	1.953.770.000	2.159.000.000	10,50%
					3.2.	SIMPANAN WAJIB	258.093.094.000	302.566.868.000	17,23%
					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	577.105.727	-75,99%
						JUMLAH EKUITAS	267.388.736.690	310.722.033.572	16,21%
	JUMLAH AKTIVA	1.004.118.673.521	1.033.129.626.484	2,89%		JUMLAH PASIVA	1.004.118.673.521	1.033.129.626.484	2,89%