

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-09-2022**

----- Laporan Bulan September 2022

NO.	INDIKATOR	DESEMBER 2021	SEPTEMBER 2022	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	264.883.720.634	306.366.460.845	15,66%
	a. Simpanan Pokok	1.953.770.000	2.126.930.000	8,86%
	b. Simpanan Wajib	258.093.094.000	298.921.971.000	15,82%
	c. Cadangan Modal	4.836.856.634	5.317.559.845	9,94%
	II JUMLAH ASSET	1.004.118.673.521	1.014.716.167.706	1,06%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	954.493.600.000	917.081.600.000	-3,92%
	b. Akumulasi Penyaluran Pembiayaan	5.709.200.600.000	6.626.282.200.000	16,06%
	c. Pembiayaan Efektif	976.302.000.000	1.229.804.600.000	25,97%
	IV PIUTANG	570.489.768.902	737.655.692.154	29,30%
	a. Mikro Mitra Usaha (MMU)	421.454.849.300	541.099.779.400	28,39%
	b. Mikro Mitra Mandiri (MMM)	60.080.612.542	116.975.912.288	94,70%
	c. Mikro Tata Griya (MTG)	25.059.557.296	17.817.190.296	-28,90%
	d. Mikro Tata Cendikia (MTC)	13.630.784.000	7.148.991.000	-47,55%
	e. Mikro Tata Sanitasi (MTS)	1.664.135.000	1.269.561.000	-23,71%
	f. Mikro Tata Air (MTA)	6.543.506.000	4.596.386.000	-29,76%
	g. KPR Non DP	10.391.499.000	9.895.851.000	-4,77%
	h. Qardul Hasan	16.166.980.429	6.694.176.817	-58,59%
	i. Mikro Mitra Ternak (MMT)	412.078.500	301.816.500	-26,76%
	j. Piutang Karyawan	15.077.326.835	15.535.238.853	3,04%
	k. Talangan Umroh	8.440.000	132.464.000	1469,48%
	l. Talangan Haji	-	174.718.000	100,00%
	m. Mikro Mitra Multi Guna	-	16.013.607.000	100,00%
	V SIMPANAN	300.961.789.697	340.228.378.346	13,05%
	a. Sukarela	154.846.014.472	164.766.574.543	6,41%
	b. Berjangka	133.896.150.000	160.706.400.000	20,02%
	c. Qurban	1.914.183.405	1.865.410.118	-2,55%
	d. Sanitasi	379.221.445	371.720.098	-1,98%
	e. Umroh	1.735.351.873	1.249.301.266	-28,01%
	f. Haji	611.437.920	598.675.146	-2,09%
	g. Sicerah	5.169.729.598	4.950.631.622	-4,24%
	h. Siharta	1.952.638.651	1.315.093.897	-32,65%
	i. Sitasya	457.062.333	577.656.887	26,38%
	j. Sidul	-	3.826.914.769	100%
	VI Pinjaman Pihak Ke 3	403.251.110.745	321.321.336.014	-20,32%
	a. Bank Umum	181.990.904.427	106.490.954.529	-41,49%
	b. Kewajiban Non Bank	221.260.206.318	214.830.381.485	-2,91%
	VII JANGKAUAN PELAYANAN			
	a. Area	11	14	27,27%
	b. Cabang	77	100	29,87%
	c. Kelurahan Terlayani (Kelurahan)	93	155	66,67%
	d. Desa Terlayani (Desa)	850	957	12,59%
	e. Jumlah Rembug Pusat (RP)	9.277	10.784	16,24%
	f. Jumlah Anggota (Orang)	195.377	212.693	8,86%
	VIII JUMLAH KARYAWAN	1.007	1.192	18,37%
	IX SHU SETELAH PAJAK	2.403.516.056	(2.669.161.019)	-211,05%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
30-09-2022**

NO	AKTIVA	DESEMBER 2021	SEPTEMBER 2022	KENAIKAN (%)	NO	PASIVA	DESEMBER 2021	SEPTEMBER 2022	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	300.961.789.697	340.228.378.346	13,05%
1.1.1.	KAS	25.480.517.606	32.617.148.735	28,01%	2.1.1.1.	Sukarela	154.846.014.472	164.766.574.543	6,41%
1.1.2.	BANK	251.524.030.354	50.943.345.266	-79,75%	2.1.1.2.	Berjangka	133.896.150.000	160.706.400.000	20,02%
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	1.865.410.118	-2,55%
1.1.4.	PIUTANG	570.489.768.902	737.655.692.154	29,30%	2.1.1.4.	Sanitasi	379.221.445	371.720.098	-1,98%
1.1.4.1.	Qord Wal Ijarah	41.210.593.118	31.434.872.659	-23,72%	2.1.1.5.	Umroh	1.735.351.873	1.249.301.266	-28,01%
1.1.4.2.	Murabahah	451.610.758.855	598.101.191.440	32,44%	2.1.1.6.	Haji	611.437.920	598.675.146	-2,09%
1.1.4.3.	Ijarah	33.251.680.000	76.978.452.738	131,50%	2.1.1.7.	Sicerah	5.169.729.598	4.950.631.622	-4,24%
1.1.4.4.	Musarakah	15.445.081.500	6.501.316.500	-57,91%	2.1.1.8.	Siharta	1.952.638.651	1.315.093.897	-32,65%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	457.062.333	577.656.887	26,38%
1.1.4.6.	Qordul Hasan	16.166.980.429	6.694.176.817	-58,59%	2.1.1.10.	Sidul	-	3.826.914.769	100,00%
1.1.4.7.	Istishna	12.804.675.000	17.945.682.000	40,15%					
1.1.5.	AKTIVA MURABAHAH	1.114.333.473	1.096.805.098	-1,57%	2.1.2.	KEWAJIBAN BANK	97.820.212.662	20.596.534.695	-78,94%
1.1.6.	PPAP	(1.041.324.992)	(10.575.056)	-98,98%	2.1.3.	KEWAJIBAN NON BANK	102.020.199.319	33.368.154.486	-67,29%
1.1.7.	PERLENGKAPAN	1.031.171.263	1.812.954.731	75,82%	2.1.4.	HUTANG PAJAK	2.380.512.182	3.762.975.545	58,07%
1.1.8.	UANG MUKA	9.469.576.357	12.451.574.374	31,49%	2.1.5.	DANA INSENTIF	212.975.660	573.504.290	169,28%
1.1.9.	SEWA DIBAYAR DIMUKA	6.321.853.304	7.310.611.701	15,64%	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	398.529.547.362	-20,83%
1.1.11.	SEKUNDER	-	1.260.000.000	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	921.728.638.268	0,20%	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	636.994.385	-44,27%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.012.199.834	2.114.443.459	-47,30%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	34.246.234	13.246.145	-61,32%
					2.2.6.	DANA PENDIDIKAN	1.255.466.748	1.192.578.707	-5,01%
					2.2.7.	DANA SOSIAL	43.864.232	272.168.125	520,48%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	2.250.652.627	6.657.226.974	195,79%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	4.640.658.648	78,16%
					2.2.10.	CADANGAN KERUGIAN	301.751.396	506.729.639	67,93%
						JUMLAH KEWAJIBAN JANGKA PANJANG	215.056.677.175	283.390.692.915	31,77%
	1.2. AKTIVA TETAP:					2.3. TITIPAN			
1.2.1.	TANAH	52.858.119.208	54.444.521.208	3,00%	2.3.1.	ZISWAF	18.277.570.136	24.551.833.936	34,33%
1.2.2.	GEDUNG KANTOR	21.290.164.197	21.831.476.897	2,54%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	11.446.701.000	18.309.035.000	59,95%	2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	-	4.445.293.667	100,00%
1.2.4.	PERALATAN KANTOR	14.733.842.762	18.683.003.423	26,80%		JUMLAH TITIPAN	18.277.570.136	28.997.127.603	58,65%
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%		TOTAL KEWAJIBAN	736.729.936.831	710.917.367.880	-3,50%
1.2.6.	AKUMULASI PENYUSUTAN	(16.767.995.751)	(20.971.107.090)	25,07%		III EKUITAS :			
	JUMLAH AKTIVA TETAP	84.251.431.416	92.987.529.438	10,37%	3.1.	SIMPANAN POKOK	1.953.770.000	2.126.930.000	8,86%
					3.2.	SIMPANAN WAJIB	258.093.094.000	298.921.971.000	15,82%
					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	(2.669.161.019)	-211,05%
						JUMLAH EKUITAS	267.388.736.690	303.798.799.826	13,62%
	JUMLAH AKTIVA	1.004.118.673.521	1.014.716.167.706	1,06%		JUMLAH PASIVA	1.004.118.673.521	1.014.716.167.706	1,06%