

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-08-2023**

NO.	INDIKATOR	DESEMBER 2022	AGUSTUS 2023	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	315,902,279,845	316,661,133,677	0.24%
	a. Simpanan Pokok	2,213,170,000	2,307,410,000	4.26%
	b. Simpanan Wajib	308,371,550,000	307,793,109,000	-0.19%
	c. Cadangan Modal	5,317,559,845	6,560,614,677	23.38%
	II JUMLAH ASSET	1,150,327,610,972	1,110,978,020,903	-3.42%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1,210,121,800,000	701,124,100,000	-42.06%
	b. Akumulasi Penyaluran Pembiayaan	6,919,322,400,000	7,620,446,500,000	10.13%
	c. Pembiayaan Efektif	1,160,229,000,000	1,333,550,300,000	14.94%
	IV PIUTANG	667,540,663,399	666,347,302,185	-0.18%
	a. Mikro Mitra Usaha (MMU)	512,053,708,900	480,046,203,688	-6.25%
	b. Mikro Mitra Mandiri (MMM)	64,394,988,550	73,638,597,550	14.35%
	c. Mikro Tata Griya (MTG)	15,047,113,296	15,445,243,000	2.65%
	d. Mikro Tata Cendikia (MTC)	6,115,266,000	4,806,001,000	-21.41%
	e. Mikro Tata Sanitasi (MTS)	1,210,232,000	1,000,686,000	-17.31%
	f. Mikro Tata Air (MTA)	4,073,716,500	3,346,024,500	-17.86%
	g. KPR Non DP	9,778,990,000	10,192,166,000	4.23%
	h. Qardul Hasan	13,506,068,117	23,393,804,264	73.21%
	i. Mikro Mitra Ternak (MMT)	273,116,500	565,612,500	107.10%
	j. Piutang Karyawan	16,455,951,536	14,552,937,683	-11.56%
	k. Talangan Umroh	259,679,000	586,040,000	125.68%
	l. Talangan Haji	163,988,000	190,970,000	16.45%
	m. Mikro Mitra Multi Guna	24,207,845,000	38,583,016,000	59.38%
	V SIMPANAN	353,134,585,990	353,908,378,160	0.22%
	a. Sukarela	173,676,369,533	152,302,290,585	-12.31%
	b. Berjangka	159,717,700,000	167,502,000,000	4.87%
	c. Qurban	2,382,834,174	1,904,513,132	-20.07%
	d. Sanitasi	391,927,204	449,831,241	14.77%
	e. Umroh	1,541,479,525	1,694,577,255	9.93%
	f. Haji	663,861,903	549,916,604	-17.16%
	g. Sicerah	5,643,449,696	6,844,580,215	21.28%
	h. Siharta	1,457,942,860	1,238,480,955	-15.05%
	i. Sitasya	723,588,545	862,295,638	19.17%
	j. Sidul	6,935,432,550	10,436,392,535	50.48%
	k. Saham	-	10,123,500,000	100.00%
	VI Pinjaman Pihak Ke 3	410,867,231,544	359,373,860,561	-12.53%
	a. Bank Umum	87,038,725,658	42,339,660,422	-51.36%
	b. Kewajiban Non Bank	323,828,505,886	317,034,200,139	-2.10%
	VII JANGKAUAN PELAYANAN			
	a. Area	14	14	0.00%
	b. Cabang	100	100	0.00%
	c. Kelurahan Terlayani (Kelurahan)	164	185	12.80%
	d. Desa Terlayani (Desa)	984	1,067	8.43%
	e. Jumlah Rembug Pusat (RP)	11,208	12,000	7.07%
	f. Jumlah Anggota (Orang)	221,317	230,741	4.26%
	VIII JUMLAH KARYAWAN	1,226	1,252	2.12%
	IX SHU SETELAH PAJAK	6,215,274,160	10,129,281,040	62.97%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31-08-2023**

NO	AKTIVA	DESEMBER 2022	AGUSTUS 2023	KENAIKAN (%)	NO	PASIVA	DESEMBER 2022	AGUSTUS 2023	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	353,134,585,990	353,908,378,160	0.22%
1.1.1.	KAS	31,589,615,965	26,880,181,149	-14.91%	2.1.1.1.	Sukarela	173,676,369,533	152,302,290,585	-12.31%
1.1.2.	BANK	226,927,825,064	170,363,177,479	-24.93%	2.1.1.2.	Berjangka	159,717,700,000	167,502,000,000	4.87%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	89,002,150,000	100,202,150,000	12.58%	2.1.1.3.	Qurban	2,382,834,174	1,904,513,132	-20.07%
1.1.4.	PIUTANG	667,540,663,399	666,347,302,185	-0.18%	2.1.1.4.	Sanitasi	391,927,204	449,831,241	14.77%
1.1.4.1.	Qord Wal Ijarah	27,802,674,672	18,888,637,169	-32.06%	2.1.1.5.	Umroh	1,541,479,525	1,694,577,255	9.93%
1.1.4.2.	Murabahah	587,949,060,110	588,627,782,264	0.12%	2.1.1.6.	Haji	663,861,903	549,916,604	-17.16%
1.1.4.3.	Ijarah	20,566,474,000	14,097,459,500	-31.45%	2.1.1.7.	SiceraH	5,643,449,696	6,844,580,215	21.28%
1.1.4.4.	Musarakah	273,116,500	985,112,500	260.69%	2.1.1.8.	Siharta	1,457,942,860	1,238,480,955	-15.05%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	723,588,545	862,295,638	19.17%
1.1.4.6.	Qordul Hasan	13,506,068,117	24,150,245,752	78.81%	2.1.1.10.	Sidul	6,935,432,550	10,436,392,535	50.48%
1.1.4.7.	Istishna	17,443,270,000	19,598,065,000	12.35%	2.1.1.11.	Saham	-	10,123,500,000	100.00%
1.1.5.	AKTIVA MURABAHAH	1,291,677,845	2,557,109,067	97.97%					
1.1.6.	PPAP	(1,076,427,762)	(1,301,953,126)	20.95%	2.1.2.	KEWAJIBAN BANK	60,620,365,558	14,159,440,199	-76.64%
1.1.7.	PERLENGKAPAN	1,675,866,017	1,680,210,377	0.26%	2.1.3.	KEWAJIBAN NON BANK	147,716,722,447	55,922,416,700	-62.14%
1.1.8.	UANG MUKA	25,543,113,488	29,969,285,253	17.33%	2.1.4.	HUTANG PAJAK	3,270,713,197	3,089,840,553	-5.53%
1.1.9.	SEWA DIBAYAR DIMUKA	7,537,238,472	7,299,703,178	-3.15%	2.1.5.	DANA INSENTIF	573,504,290	629,402,798	9.75%
1.1.10.	PAJAK DIBAYAR DIMUKA	225,165,838	1,689,594,431	650.38%	2.1.6.	DANA BANTUAN TEKNIS	-	75,000,000	-
1.1.11.	SEKUNDER	1,335,000,000	1,535,000,000	14.98%		JUMLAH KEWAJIBAN JANGKA PENDEK	565,315,891,482	427,784,478,410	-24.33%
1.1.11.	SEKUNDER	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG			
1.1.12.	ANTAR KANTOR AKTIVA				2.2.1.	KEWAJIBAN BANK	26,418,360,100	28,180,220,223	6.67%
					2.2.2.	KEWAJIBAN NON BANK	176,111,783,439	261,111,783,439	48.26%
	JUMLAH AKTIVA LANCAR	1,051,591,888,326	1,007,221,759,993	-4.22%	2.2.3.	DANA KESEJAHTERAAN	373,061,530	675,024,828	80.94%
					2.2.4.	TITIPAN DANA KEBAJIKAN	35,816,413	2,098,030,768	5757.74%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	4,597,645	9,875,557	114.80%
					2.2.6.	DANA PENDIDIKAN	514,296,486	656,066,622	27.57%
					2.2.7.	DANA SOSIAL	314,968,125	900,191,833	185.80%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	7,769,885,912	2,717,912,125	-65.02%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	15,316,524,368	15,316,524,368	0.00%
					2.2.10.	CADANGAN KERUGIAN	570,099,037	731,055,076	28.23%
						JUMLAH KEWAJIBAN JANGKA PANJANG	227,429,393,055	312,396,684,839	37.36%
						2.3. TITIPAN			
					2.3.1.	ZISWAF	26,676,241,449	32,022,437,100	20.04%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	4,544,710,871	7,740,185,727	70.31%
						JUMLAH TITIPAN	31,220,952,320	39,762,622,827	27.36%
						TOTAL KEWAJIBAN	823,966,236,857	779,943,786,076	-5.34%
					III	EKUITAS :			
					3.1.	SIMPANAN POKOK	2,213,170,000	2,307,410,000	4.26%
					3.2.	SIMPANAN WAJIB	308,371,550,000	307,793,109,000	-0.19%
					3.3.	CADANGAN MODAL	5,317,559,845	6,560,614,677	23.38%
					3.4.	HIBAH	101,500,000	101,500,000	0.00%
					3.5.	KOMPONEN EKUITAS LAIN	4,142,320,110	4,142,320,110	0.00%
					3.6.	SHU SETELAH PAJAK	6,215,274,160	10,129,281,040	62.97%
						JUMLAH EKUITAS	326,361,374,115	331,034,234,827	1.43%
						JUMLAH PASIVA	1,150,327,610,972	1,110,978,020,903	-3.42%
	JUMLAH AKTIVA	1,150,327,610,972	1,110,978,020,903	-3.42%					