

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-04-2023**

----- Laporan Bulan April 2023

NO.	INDIKATOR	DESEMBER 2022	APRIL 2023	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	315.902.279.845	326.335.134.677	3,30%
	a. Simpanan Pokok	2.213.170.000	2.283.910.000	3,20%
	b. Simpanan Wajib	308.371.550.000	317.490.610.000	2,96%
	c. Cadangan Modal	5.317.559.845	6.560.614.677	23,38%
II	JUMLAH ASSET	1.150.327.610.978	1.070.549.612.409	-6,94%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.210.121.800.000	392.136.900.000	-67,60%
	b. Akumulasi Penyaluran Pembiayaan	6.919.322.400.000	7.311.459.300.000	5,67%
	c. Pembiayaan Efektif	1.160.229.000.000	1.205.557.000.000	3,91%
IV	PIUTANG	667.540.663.399	717.167.486.040	7,43%
	a. Mikro Mitra Usaha (MMU)	512.053.708.900	542.923.126.000	6,03%
	b. Mikro Mitra Mandiri (MMM)	64.394.988.550	75.575.599.550	17,36%
	c. Mikro Tata Griya (MTG)	15.047.113.296	15.060.213.296	0,09%
	d. Mikro Tata Cendikia (MTC)	6.115.266.000	5.081.729.000	-16,90%
	e. Mikro Tata Sanitasi (MTS)	1.210.232.000	1.112.300.000	-8,09%
	f. Mikro Tata Air (MTA)	4.073.716.500	3.806.144.500	-6,57%
	g. KPR Non DP	9.778.990.000	10.390.695.000	6,26%
	h. Qardul Hasan	13.506.068.117	14.464.295.597	7,09%
	i. Mikro Mitra Ternak (MMT)	273.116.500	1.094.816.500	300,86%
	j. Piutang Karyawan	16.455.951.536	15.132.772.097	-8,04%
	k. Talangan Umroh	259.679.000	694.412.000	167,41%
	l. Talangan Haji	163.988.000	160.107.000	-2,37%
	m. Mikro Mitra Multi Guna	24.207.845.000	31.975.734.000	32,09%
V	SIMPANAN	353.134.585.990	313.454.296.173	-11,24%
	a. Sukarela	173.676.369.533	144.187.535.280	-16,98%
	b. Berjangka	159.717.700.000	153.102.100.000	-4,14%
	c. Qurban	2.382.834.174	2.874.372.245	20,63%
	d. Sanitasi	391.927.204	400.546.195	2,20%
	e. Umroh	1.541.479.525	1.548.944.735	0,48%
	f. Haji	663.861.903	583.492.081	-12,11%
	g. Sicerah	5.643.449.696	5.925.632.700	5,00%
	h. Siharta	1.457.942.860	2.031.814.959	39,36%
	i. Sitasya	723.588.545	625.298.102	-13,58%
	j. Sidul	6.935.432.550	2.174.559.876	-68,65%
VI	Pinjaman Pihak Ke 3	410.867.231.544	367.969.842.683	-10,44%
	a. Bank Umum	87.038.725.658	63.658.906.732	-26,86%
	b. Kewajiban Non Bank	323.828.505.886	304.310.935.951	-6,03%
VII	JANGKAUAN PELAYANAN			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	164	170	3,66%
	d. Desa Terlayani (Desa)	984	1.021	3,76%
	e. Jumlah Rembug Pusat (RP)	11.208	11.689	4,29%
	f. Jumlah Anggota (Orang)	221.317	228.391	3,20%
VIII	JUMLAH KARYAWAN	1.226	1.262	2,94%
IX	SHU SETELAH PAJAK	6.215.274.160	(6.649.509.777)	-206,99%

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NERACA
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NO	AKTIVA	DESEMBER 2022	APRIL 2023	KENAIKAN (%)	NO	PASIVA	DESEMBER 2022	APRIL 2023	KENAIKAN (%)
I AKTIVA					II KEWAJIBAN				
1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
					2.1.1 SIMPANAN ANGGOTA:				
						353.134.585.990	313.454.296.173		-11,24%
1.1.1.	KAS	31.589.615.965	3.479.377.529	-88,99%	2.1.1.1.	Sukarela	173.676.369.533	144.187.535.280	-16,98%
1.1.2.	BANK	226.927.825.064	120.588.105.557	-46,86%	2.1.1.2.	Berjangka	159.717.700.000	153.102.100.000	-4,14%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	89.002.150.000	84.002.150.000	-5,62%	2.1.1.3.	Qurban	2.382.834.174	2.874.372.245	20,63%
1.1.4.	PIUTANG	667.540.663.399	717.167.486.040	7,43%	2.1.1.4.	Sanitasi	391.927.204	400.546.195	2,20%
1.1.4.1.	Qord Wal Ijarah	27.802.674.672	21.710.792.133	-21,91%	2.1.1.5.	Umroh	1.541.479.525	1.548.944.735	0,48%
1.1.4.2.	Murabahah	587.949.060.110	643.130.454.710	9,39%	2.1.1.6.	Haji	663.861.903	583.492.081	-12,11%
1.1.4.3.	Ijarah	20.566.474.000	16.842.078.500	-18,11%	2.1.1.7.	Sicerah	5.643.449.696	5.925.632.700	5,00%
1.1.4.4.	Musyarakah	273.116.500	1.094.316.500	300,68%	2.1.1.8.	Siharta	1.457.942.860	2.031.814.959	39,36%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	723.588.545	625.298.102	-13,58%
1.1.4.6.	Qordul Hasan	13.506.068.117	15.763.939.197	16,72%	2.1.1.10.	Sidul	6.935.432.550	2.174.559.876	-68,65%
1.1.4.7.	Istishna	17.443.270.000	18.625.905.000	6,78%					
1.1.5.	AKTIVA MURABAHAH	1.291.677.845	736.357.823	-42,99%	2.1.2.	KEWAJIBAN BANK	60.620.365.558	35.562.678.776	-41,34%
1.1.6.	PPAP	(1.076.427.762)	(1.414.920.694)	31,45%	2.1.3.	KEWAJIBAN NON BANK	147.716.722.447	107.199.152.512	-27,43%
1.1.7.	PERLENGKAPAN	1.675.866.017	1.457.076.100	-13,06%	2.1.4.	HUTANG PAJAK	3.270.713.197	3.374.897.206	3,19%
1.1.8.	UANG MUKA	25.543.113.488	34.453.799.743	34,88%	2.1.5.	DANA INSENTIF	573.504.290	1.561.693.923	172,31%
1.1.9.	SEWA DIBAYAR DIMUKA	7.537.238.472	7.930.209.165	5,21%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-
1.1.10.	PAJAK DIBAYAR DIMUKA	225.165.838	1.171.934.211	420,48%					
1.1.11.	SEKUNDER	1.335.000.000	1.435.000.000	7,49%					
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-					
					JUMLAH KEWAJIBAN JANGKA PENDEK				
						565.315.891.482	461.152.718.590		-18,43%
					2.2. KEWAJIBAN JANGKA PANJANG				
					2.2.1.	KEWAJIBAN BANK	26.418.360.100	28.096.227.956	6,35%
					2.2.2.	KEWAJIBAN NON BANK	176.111.783.439	197.111.783.439	11,92%
					2.2.3.	DANA KESEJAHTERAAN	373.061.530	1.049.509.202	181,32%
					2.2.4.	TITIPAN DANA KEBAJIKAN	35.816.413	1.405.996.838	3825,57%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	4.597.645	126.148.844	2643,77%
					2.2.6.	DANA PENDIDIKAN	514.296.486	797.540.622	55,07%
					2.2.7.	DANA SOSIAL	314.968.125	870.991.833	176,53%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	7.769.885.912	4.755.420.217	-38,80%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	15.316.524.368	15.316.524.368	0,00%
					2.2.10.	CADANGAN KERUGIAN	570.099.037	654.294.272	14,77%
					JUMLAH KEWAJIBAN JANGKA PANJANG				
						227.429.393.055	250.184.437.591		10,01%
					2.3. TITIPAN				
					2.3.1.	ZISWAF	26.676.241.449	29.993.179.403	12,43%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	4.544.710.871	5.289.831.815	16,40%
					JUMLAH TITIPAN				
						31.220.952.320	35.283.011.218		13,01%
					TOTAL KEWAJIBAN				
						823.966.236.857	746.620.167.399		-9,39%
					III EKUITAS :				
					3.1.	SIMPANAN POKOK	2.213.170.000	2.283.910.000	3,20%
					3.2.	SIMPANAN WAJIB	308.371.550.000	317.490.610.000	2,96%
					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	(6.649.509.777)	-206,99%
					JUMLAH EKUITAS				
						326.361.374.115	323.929.445.010		-0,75%
					JUMLAH AKTIVA				
		1.150.327.610.972	1.070.549.612.409	-6,94%	JUMLAH PASIVA				
						1.150.327.610.972	1.070.549.612.409		-6,94%