

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-12-2023**

NO.	INDIKATOR	DESEMBER 2022	DESEMBER 2023	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	315.902.279.845	318.182.952.677	0,72%
	a. Simpanan Pokok	2.213.170.000	2.399.170.000	8,40%
	b. Simpanan Wajib	308.371.550.000	309.223.168.000	0,28%
	c. Cadangan Modal	5.317.559.845	6.560.614.677	23,38%
II	JUMLAH ASSET	1.150.327.610.972	1.247.541.080.388	8,45%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.210.121.800.000	1.053.732.000.000	-12,92%
	b. Akumulasi Penyaluran Pembiayaan	6.919.322.400.000	7.973.054.400.000	15,23%
	c. Pembiayaan Efektif	1.160.229.000.000	1.131.240.200.000	-2,50%
IV	PIUTANG	667.540.663.399	696.363.733.446	4,32%
	a. Mikro Mitra Usaha (MMU)	512.053.708.900	485.453.217.200	-5,19%
	b. Mikro Mitra Mandiri (MMM)	64.394.988.550	87.855.171.550	36,43%
	c. Mikro Tata Griya (MTG)	15.047.113.296	16.309.179.000	8,39%
	d. Mikro Tata Cendikia (MTC)	6.115.266.000	4.545.456.000	-25,67%
	e. Mikro Tata Sanitasi (MTS)	1.210.232.000	871.213.000	-28,01%
	f. Mikro Tata Air (MTA)	4.073.716.500	3.754.586.500	-7,83%
	g. KPR Non DP	9.778.990.000	9.699.974.000	-0,81%
	h. Qardul Hasan	13.506.068.117	23.994.800.191	77,66%
	i. Mikro Mitra Ternak (MMT)	273.116.500	548.000.000	100,65%
	j. Piutang Karyawan	16.455.951.536	13.123.826.005	-20,25%
	k. Talangan Umroh	259.679.000	951.653.000	266,47%
	l. Talangan Haji	163.988.000	220.752.000	34,61%
	m. Mikro Mitra Multi Guna	24.207.845.000	49.035.905.000	102,56%
V	SIMPANAN	353.134.585.990	402.908.708.857	14,09%
	a. Sukarela	173.676.369.533	179.959.169.052	3,62%
	b. Berjangka	159.717.700.000	160.322.400.000	0,38%
	c. Qurban	2.382.834.174	2.512.301.849	5,43%
	d. Sanitasi	391.927.204	499.455.290	27,44%
	e. Umroh	1.541.479.525	1.728.871.091	12,16%
	f. Haji	663.861.903	604.657.214	-8,92%
	g. Sicerah	5.643.449.696	7.636.085.057	35,31%
	h. Siharta	1.457.942.860	1.918.084.002	31,56%
	i. Sitasya	723.588.545	933.036.921	28,95%
	j. Sidul	6.935.432.550	19.029.648.381	174,38%
	k. Saham	-	27.765.000.000	100,00%
VI	Pinjaman Pihak Ke 3	410.867.231.544	444.586.199.199	8,21%
	a. Bank Umum	87.038.725.658	163.252.199.761	87,56%
	b. Kewajiban Non Bank	323.828.505.886	281.333.999.438	-13,12%
VII	JANGKAUAN PELAYANAN			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	164	190	15,85%
	d. Desa Terlayani (Desa)	984	1.120	13,82%
	e. Jumlah Rembug Pusat (RP)	11.208	12.461	11,18%
	f. Jumlah Anggota (Orang)	221.317	239.917	8,40%
VIII	JUMLAH KARYAWAN	1.226	1.254	2,28%
IX	SHU SETELAH PAJAK	6.215.274.160	7.789.208.721	25,32%

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NERACA
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NO	AKTIVA	DESEMBER 2022	DESEMBER 2023	KENAIKAN (%)	NO	PASIVA	DESEMBER 2022	DESEMBER 2023	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANAN ANGGOTA:	353.134.585.990	402.908.708.857	14,09%	
1.1.1.	KAS	31.589.615.965	12.433.509.164	-60,64%	2.1.1.1.	Sukarela	173.676.369.533	179.959.169.052	3,62%	
1.1.2.	BANK	226.927.825.064	273.059.182.733	20,33%	2.1.1.2.	Berjangka	159.717.700.000	160.322.400.000	0,38%	
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	89.002.150.000	106.302.150.000	19,44%	2.1.1.3.	Qurban	2.382.834.174	2.512.301.849	5,43%	
1.1.4.	PIUTANG	667.540.663.399	696.363.733.446	4,32%	2.1.1.4.	Sanitasi	391.927.204	499.455.290	27,44%	
1.1.4.1.	Qord Wal Ijarah	27.802.674.672	16.815.624.691	-39,52%	2.1.1.5.	Umroh	1.541.479.525	1.728.871.091	12,16%	
1.1.4.2.	Murabahah	587.949.060.110	620.806.261.064	5,59%	2.1.1.6.	Haji	663.861.903	604.657.214	-8,92%	
1.1.4.3.	Ijarah	20.566.474.000	13.081.600.500	-36,39%	2.1.1.7.	Sicerah	5.643.449.696	7.636.085.057	35,31%	
1.1.4.4.	Musarakah	273.116.500	967.500.000	254,24%	2.1.1.8.	Siharta	1.457.942.860	1.918.084.002	31,56%	
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	723.588.545	933.036.921	28,95%	
1.1.4.6.	Qordul Hasan	13.506.068.117	23.994.800.191	77,66%	2.1.1.10.	Sidul	6.935.432.550	19.029.648.381	174,38%	
1.1.4.7.	Istishna	17.443.270.000	20.697.947.000	18,66%	2.1.1.11.	Saham	-	27.765.000.000	100,00%	
1.1.5.	AKTIVA MURABAHAH	1.291.677.845	6.253.614.154	384,15%						
1.1.6.	PPAP	(1.076.427.762)	(3.870.856.160)	259,60%	2.1.2.	KEWAJIBAN BANK	60.620.365.558	76.242.376.350	25,77%	
1.1.7.	PERLENGKAPAN	1.675.866.017	1.426.819.411	-14,86%	2.1.3.	KEWAJIBAN NON BANK	147.716.722.447	154.528.507.452	4,61%	
1.1.8.	UANG MUKA	25.543.113.488	32.774.383.263	28,31%	2.1.4.	HUTANG PAJAK	3.270.713.197	4.628.579.160	41,52%	
1.1.9.	SEWA DIBAYAR DIMUKA	7.537.238.472	6.985.700.428	-7,32%	2.1.5.	DANA INSENTIF	573.504.290	629.402.798	9,75%	
1.1.10.	PAJAK DIBAYAR DIMUKA	225.165.838	5.174.687.260	2198,17%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-	
1.1.11.	SEKUNDER	1.335.000.000	1.635.000.000	22,47%		JUMLAH KEWAJIBAN JANGKA PENDEK	565.315.891.482	638.937.574.617	13,02%	
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	26.418.360.100	87.009.823.411	229,35%
						2.2.2.	KEWAJIBAN NON BANK	176.111.783.439	126.805.491.986	-28,00%
						2.2.3.	DANA KESEJAHTERAAN	373.061.530	64.186.707	-82,79%
						2.2.4.	TITIPAN DANA KEBAJIKAN	35.816.413	101.359.545	183,00%
						2.2.5.	DANA PEMBANGUNAN KOPERASI	4.597.645	46.466.530	910,66%
						2.2.6.	DANA PENDIDIKAN	514.296.486	559.309.522	8,75%
						2.2.7.	DANA SOSIAL	314.968.125	497.591.833	57,98%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	7.769.885.912	1.337.939.078	-82,78%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	15.316.524.368	20.546.916.415	34,15%
						2.2.10.	CADANGAN KERUGIAN	570.099.037	810.840.820	42,23%
							JUMLAH KEWAJIBAN JANGKA PANJANG	227.429.393.055	237.779.925.847	4,55%
	JUMLAH AKTIVA LANCAR	1.051.591.888.326	1.138.537.923.699	8,27%		2.3. TITIPAN				
						2.3.1.	ZISWAF	26.676.241.449	33.895.052.059	27,06%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	4.544.710.871	8.008.895.841	76,22%
							JUMLAH TITIPAN	31.220.952.320	41.903.947.900	34,22%
						TOTAL KEWAJIBAN	823.966.236.857	918.621.448.364	11,49%	
					III	MODAL :				
						3.1.	SIMPANAN POKOK	2.213.170.000	2.399.170.000	8,40%
						3.2.	SIMPANAN WAJIB	308.371.550.000	309.223.168.000	0,28%
						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	2.845.970.626	-31,30%
						3.6.	SHU SETELAH PAJAK	6.215.274.160	7.789.208.721	25,32%
							JUMLAH MODAL	326.361.374.115	328.919.632.024	0,78%
	JUMLAH AKTIVA	1.150.327.610.972	1.247.541.080.388	8,45%		JUMLAH PASIVA	1.150.327.610.972	1.247.541.080.388	8,45%	