

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-01-2023**

----- Laporan Bulan Januari 2023

NO.	INDIKATOR	DESEMBER 2022	JANUARI 2023	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	315.902.279.845	320.833.710.677	1,56%
	a. Simpanan Pokok	2.213.170.000	2.237.430.000	1,10%
	b. Simpanan Wajib	308.371.550.000	312.035.666.000	1,19%
	c. Cadangan Modal	5.317.559.845	6.560.614.677	23,38%
	II JUMLAH ASSET	1.150.327.610.978	1.158.125.551.852	0,68%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.210.121.800.000	105.367.200.000	-91,29%
	b. Akumulasi Penyaluran Pembiayaan	6.919.322.400.000	7.024.689.600.000	1,52%
	c. Pembiayaan Efektif	1.160.229.000.000	1.191.961.700.000	2,74%
	IV PIUTANG	667.540.663.399	679.190.871.855	1,75%
	a. Mikro Mitra Usaha (MMU)	512.053.708.900	519.868.140.688	1,53%
	b. Mikro Mitra Mandiri (MMM)	64.394.988.550	67.786.513.550	5,27%
	c. Mikro Tata Griya (MTG)	15.047.113.296	14.356.253.296	-4,59%
	d. Mikro Tata Cendikia (MTC)	6.115.266.000	5.826.609.000	-4,72%
	e. Mikro Tata Sanitasi (MTS)	1.210.232.000	1.186.876.000	-1,93%
	f. Mikro Tata Air (MTA)	4.073.716.500	4.022.525.500	-1,26%
	g. KPR Non DP	9.778.990.000	9.893.324.000	1,17%
	h. Qardul Hasan	13.506.068.117	12.450.525.829	-7,82%
	i. Mikro Mitra Ternak (MMT)	273.116.500	343.716.500	25,85%
	j. Piutang Karyawan	16.455.951.536	16.056.293.492	-2,43%
	k. Talangan Umroh	259.679.000	305.618.000	17,69%
	l. Talangan Haji	163.988.000	172.949.000	5,46%
	m. Mikro Mitra Multi Guna	24.207.845.000	26.921.527.000	11,21%
	V SIMPANAN	353.134.585.990	366.665.934.635	3,83%
	a. Sukarela	173.676.369.533	183.596.422.627	5,71%
	b. Berjangka	159.717.700.000	161.795.200.000	1,30%
	c. Qurban	2.382.834.174	2.535.867.956	6,42%
	d. Sanitasi	391.927.204	403.531.576	2,96%
	e. Umroh	1.541.479.525	1.531.249.056	-0,66%
	f. Haji	663.861.903	644.719.941	-2,88%
	g. Sicerah	5.643.449.696	5.942.294.885	5,30%
	h. Siharta	1.457.942.860	1.240.467.708	-14,92%
	i. Sitasya	723.588.545	783.285.634	8,25%
	j. Sidul	6.935.432.550	8.192.895.252	18,13%
	VI Pinjaman Pihak Ke 3	410.867.231.544	395.638.578.575	-3,71%
	a. Bank Umum	87.038.725.658	82.054.751.699	-5,73%
	b. Kewajiban Non Bank	323.828.505.886	313.583.826.876	-3,16%
	VII JANGKAUAN PELAYANAN			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	164	167	1,83%
	d. Desa Terlayani (Desa)	984	998	1,42%
	e. Jumlah Rembug Pusat (RP)	11.208	11.306	0,87%
	f. Jumlah Anggota (Orang)	221.317	223.743	1,10%
	VIII JUMLAH KARYAWAN	1.226	1.234	0,65%
	IX SHU SETELAH PAJAK	6.215.274.160	2.423.635.599	-61,01%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31-01-2023**

NO	AKTIVA	DESEMBER 2022	JANUARI 2023	KENAIKAN (%)	NO	PASIVA	DESEMBER 2022	JANUARI 2023	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	346.199.153.440	366.665.934.635	5,91%
1.1.1.	KAS	31.589.615.965	32.275.726.536	2,17%	2.1.1.1.	Sukarela	173.676.369.533	183.596.422.627	5,71%
1.1.2.	BANK	226.927.825.064	217.111.146.739	-4,33%	2.1.1.2.	Berjangka	159.717.700.000	161.795.200.000	1,30%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	89.002.150.000	86.502.150.000	-2,81%	2.1.1.3.	Qurban	2.382.834.174	2.535.867.956	6,42%
1.1.4.	PIUTANG	667.540.663.399	679.190.871.855	1,75%	2.1.1.4.	Sanitasi	391.927.204	403.531.576	2,96%
	1.1.4.1. Qord Wal Ijarah	27.802.674.672	27.150.246.828	-2,35%	2.1.1.5.	Umroh	1.541.479.525	1.531.249.056	-0,66%
	1.1.4.2. Murabahah	587.949.060.110	601.919.572.410	2,38%	2.1.1.6.	Haji	663.861.903	644.719.941	-2,88%
	1.1.4.3. Ijarah	20.566.474.000	19.328.789.500	-6,02%	2.1.1.7.	Sicerah	5.643.449.696	5.942.294.885	5,30%
	1.1.4.4. Musyarakah	273.116.500	343.716.500	25,85%	2.1.1.8.	Siharta	1.457.942.860	1.240.467.708	-14,92%
	1.1.4.5. Mudharabah	-	-	-	2.1.1.9.	Sitasya	723.588.545	783.285.634	8,25%
	1.1.4.6. Qordul Hasan	13.506.068.117	13.248.672.617	-1,91%	2.1.1.10.	Sidul	6.935.432.550	8.192.895.252	18,13%
	1.1.4.7. Istishna	17.443.270.000	17.199.874.000	-1,40%					
1.1.5.	AKTIVA MURABAHAH	1.291.677.845	1.467.538.655	13,61%	2.1.2.	KEWAJIBAN BANK	60.620.365.558	54.365.859.781	-10,32%
1.1.6.	PPAP	(1.076.427.762)	(1.442.397.762)	34,00%	2.1.3.	KEWAJIBAN NON BANK	147.716.722.447	137.472.043.437	-6,94%
1.1.7.	PERLENGKAPAN	1.675.866.017	1.618.564.570	-3,42%	2.1.4.	HUTANG PAJAK	3.270.713.197	3.809.288.021	16,47%
1.1.8.	UANG MUKA	25.543.113.488	31.730.570.578	24,22%	2.1.5.	DANA INSENTIF	573.504.290	4.302.668.786	650,24%
1.1.9.	SEWA DIBAYAR DIMUKA	7.537.238.472	7.878.806.465	4,53%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-
1.1.10.	PAJAK DIBAYAR DIMUKA	225.165.838	633.491.945	181,34%		JUMLAH KEWAJIBAN JANGKA PENDEK	565.315.891.482	566.615.794.660	0,23%
1.1.11.	SEKUNDER	1.335.000.000	1.335.000.000	0,00%		2.2. KEWAJIBAN JANGKA PANJANG			
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	26.418.360.100	27.688.891.918	4,81%
					2.2.2.	KEWAJIBAN NON BANK	176.111.783.439	176.111.783.439	0,00%
	JUMLAH AKTIVA LANCAR	1.051.591.888.326	1.058.301.469.581	0,64%	2.2.3.	DANA KESEJAHTERAAN	373.061.530	1.127.081.335	202,12%
					2.2.4.	TITIPAN DANA KEBAJIKAN	35.816.413	445.909.038	1144,99%
	24.770.428.739,00				2.2.5.	DANA PEMBANGUNAN KOPERASI	4.597.645	139.376.844	2931,48%
	(6.960.141.839,00)				2.2.6.	DANA PENDIDIKAN	514.296.486	823.560.194	60,13%
					2.2.7.	DANA SOSIAL	314.968.125	700.031.833	122,25%
	1.2. AKTIVA TETAP:				2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	7.769.885.912	8.384.540.412	7,91%
1.2.1.	TANAH	55.401.068.708	56.831.756.208	2,58%	2.2.9.	KEWAJIBAN IMBALAN PASTI	15.316.524.368	15.316.524.368	0,00%
1.2.2.	GEDUNG KANTOR	23.622.184.095	23.622.184.095	0,00%	2.2.10.	CADANGAN KERUGIAN	570.099.037	591.007.871	3,67%
1.2.3.	KENDARAAN	18.991.367.000	19.089.083.000	0,51%		JUMLAH KEWAJIBAN JANGKA PANJANG	227.429.393.055	231.328.707.252	1,71%
1.2.4.	PERALATAN KANTOR	19.060.560.110	19.160.453.110	0,52%		2.3. TITIPAN			
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%	2.3.1.	ZISWAF	26.676.241.449	27.549.578.300	3,27%
1.2.6.	AKUMULASI PENYUSUTAN	(22.399.692.628)	(22.939.629.503)	2,41%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.7.	ASET PAJAK TANGGUHAN	3.369.635.361	3.369.635.361	0,00%	2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	4.544.710.871	5.130.305.254	12,89%
	JUMLAH AKTIVA TETAP	98.735.722.646	99.824.082.271	1,10%		JUMLAH TITIPAN	31.220.952.320	32.679.883.554	4,67%
						TOTAL KEWAJIBAN	823.966.236.857	830.624.385.466	0,81%
					III	EKUITAS :			
					3.1.	SIMPANAN POKOK	2.213.170.000	2.237.430.000	1,10%
					3.2.	SIMPANAN WAJIB	308.371.550.000	312.035.666.000	1,19%
					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	2.423.635.599	-61,01%
						JUMLAH EKUITAS	326.361.374.115	327.501.166.386	0,35%
	JUMLAH AKTIVA	1.150.327.610.972	1.158.125.551.852	0,68%		JUMLAH PASIVA	1.150.327.610.972	1.158.125.551.852	0,68%