

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-06-2023**

----- Laporan Bulan Juni 2023

NO.	INDIKATOR	DESEMBER 2022	JUNI 2023	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	315.902.279.845	318.805.192.677	0,92%
	a. Simpanan Pokok	2.213.170.000	2.297.090.000	3,79%
	b. Simpanan Wajib	308.371.550.000	309.947.488.000	0,51%
	c. Cadangan Modal	5.317.559.845	6.560.614.677	23,38%
II	JUMLAH ASSET	1.150.327.610.972	1.060.370.468.986	-7,82%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.210.121.800.000	555.440.800.000	-54,10%
	b. Akumulasi Penyaluran Pembiayaan	6.919.322.400.000	7.474.763.200.000	8,03%
	c. Pembiayaan Efektif	1.160.229.000.000	1.170.320.400.000	0,87%
IV	PIUTANG	667.540.663.399	698.250.224.128	4,60%
	a. Mikro Mitra Usaha (MMU)	512.053.708.900	507.995.633.900	-0,79%
	b. Mikro Mitra Mandiri (MMM)	64.394.988.550	77.814.274.550	20,84%
	c. Mikro Tata Griya (MTG)	15.047.113.296	15.168.457.000	0,81%
	d. Mikro Tata Cendikia (MTC)	6.115.266.000	4.855.802.000	-20,60%
	e. Mikro Tata Sanitasi (MTS)	1.210.232.000	1.063.297.000	-12,14%
	f. Mikro Tata Air (MTA)	4.073.716.500	3.531.723.500	-13,30%
	g. KPR Non DP	9.778.990.000	10.705.820.000	9,48%
	h. Qardul Hasan	13.506.068.117	25.278.666.463	87,17%
	i. Mikro Mitra Ternak (MMT)	273.116.500	522.212.500	91,21%
	j. Piutang Karyawan	16.455.951.536	14.657.423.215	-10,93%
	k. Talangan Umroh	259.679.000	528.479.000	103,51%
	l. Talangan Haji	163.988.000	202.496.000	23,48%
	m. Mikro Mitra Multi Guna	24.207.845.000	35.925.939.000	48,41%
V	SIMPANAN	353.134.585.990	338.505.724.056	-4,14%
	a. Sukarela	173.676.369.533	150.808.249.853	-13,17%
	b. Berjangka	159.717.700.000	164.216.500.000	2,82%
	c. Qurban	2.382.834.174	2.760.256.615	15,84%
	d. Sanitasi	391.927.204	422.701.396	7,85%
	e. Umroh	1.541.479.525	1.676.689.305	8,77%
	f. Haji	663.861.903	537.885.964	-18,98%
	g. Sicerah	5.643.449.696	6.398.933.599	13,39%
	h. Siharta	1.457.942.860	2.300.713.315	57,81%
	i. Sitasya	723.588.545	821.864.740	13,58%
	j. Sidul	6.935.432.550	6.323.919.269	-8,82%
	k. Saham		2.238.010.000	100,00%
VI	Pinjaman Pihak Ke 3	410.867.231.544	330.005.041.297	-19,68%
	a. Bank Umum	87.038.725.658	53.636.081.190	-38,38%
	b. Kewajiban Non Bank	323.828.505.886	276.368.960.107	-14,66%
VII	JANGKAUAN PELAYANAN			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	164	180	9,76%
	d. Desa Terlayani (Desa)	984	1.041	5,79%
	e. Jumlah Rembug Pusat (RP)	11.208	11.813	5,40%
	f. Jumlah Anggota (Orang)	221.317	229.709	3,79%
VIII	JUMLAH KARYAWAN	1.226	1.262	2,94%
IX	SHU SETELAH PAJAK	6.215.274.160	2.078.997.244	-66,55%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
30-06-2023**

NO	AKTIVA	DESEMBER 2022	JUNI 2023	KENAIKAN (%)	NO	PASIVA	DESEMBER 2022	JUNI 2023	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	353.134.585.990	338.505.724.056	-4,14%
1.1.1.	KAS	31.589.615.965	19.155.567.052	-39,36%	2.1.1.1.	Sukarela	173.676.369.533	150.808.249.853	-13,17%
1.1.2.	BANK	226.927.825.064	116.200.959.161	-48,79%	2.1.1.2.	Berjangka	159.717.700.000	164.216.500.000	2,82%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	89.002.150.000	83.302.150.000	-6,40%	2.1.1.3.	Qurban	2.382.834.174	2.760.256.615	15,84%
1.1.4.	PIUTANG	667.540.663.399	698.250.224.128	4,60%	2.1.1.4.	Sanitasi	391.927.204	422.701.396	7,85%
1.1.4.1.	Qord Wal Ijarah	27.802.674.672	19.504.798.151	-29,85%	2.1.1.5.	Umroh	1.541.479.525	1.676.689.305	8,77%
1.1.4.2.	Murabahah	587.949.060.110	618.477.898.514	5,19%	2.1.1.6.	Haji	663.861.903	537.885.964	-18,98%
1.1.4.3.	Ijarah	20.566.474.000	14.625.125.500	-28,89%	2.1.1.7.	Sicerah	5.643.449.696	6.398.933.599	13,39%
1.1.4.4.	Musyarakah	273.116.500	1.199.212.500	339,08%	2.1.1.8.	Siharta	1.457.942.860	2.300.713.315	57,81%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	723.588.545	821.864.740	13,58%
1.1.4.6.	Qordul Hasan	13.506.068.117	25.278.666.463	87,17%	2.1.1.10.	Sidul	6.935.432.550	6.323.919.269	-8,82%
1.1.4.7.	Istishna	17.443.270.000	19.164.523.000	9,87%	2.1.1.11.	Saham	-	2.238.010.000	100,00%
1.1.5.	AKTIVA MURABAHAH	1.291.677.845	1.269.023.713	-1,75%	2.1.2.	KEWAJIBAN BANK	60.620.365.558	25.539.853.234	-57,87%
1.1.6.	PPAP	(1.076.427.762)	(1.129.751.812)	4,95%	2.1.3.	KEWAJIBAN NON BANK	147.716.722.447	79.257.176.668	-46,35%
1.1.7.	PERLENGKAPAN	1.675.866.017	1.795.244.040	7,12%	2.1.4.	HUTANG PAJAK	3.270.713.197	4.029.730.414	23,21%
1.1.8.	UANG MUKA	25.543.113.488	27.488.439.758	7,62%	2.1.5.	DANA INSENTIF	573.504.290	1.561.693.923	172,31%
1.1.9.	SEWA DIBAYAR DIMUKA	7.537.238.472	7.494.091.726	-0,57%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-
1.1.10.	PAJAK DIBAYAR DIMUKA	225.165.838	1.171.934.211	420,48%		JUMLAH KEWAJIBAN JANGKA PENDEK	565.315.891.482	448.894.178.295	-20,59%
1.1.11.	SEKUNDER	1.335.000.000	1.485.000.000	11,24%		2.2. KEWAJIBAN JANGKA PANJANG			
1.1.11.	SEKUNDER	-	-	-	2.2.1.	KEWAJIBAN BANK	26.418.360.100	28.096.227.956	6,35%
1.1.12.	ANTAR KANTOR AKTIVA				2.2.2.	KEWAJIBAN NON BANK	176.111.783.439	197.111.783.439	11,92%
					2.2.3.	DANA KESEJAHTERAAN	373.061.530	835.934.102	124,07%
	JUMLAH AKTIVA LANCAR	1.051.591.888.326	956.482.881.977	-9,04%	2.2.4.	TITIPAN DANA KEBAJIKAN	35.816.413	1.911.501.018	5236,94%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	4.597.645	41.233.044	796,83%
					2.2.6.	DANA PENDIDIKAN	514.296.486	797.540.622	55,07%
					2.2.7.	DANA SOSIAL	314.968.125	960.191.833	204,85%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	7.769.885.912	3.896.770.596	-49,85%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	15.316.524.368	15.316.524.368	0,00%
					2.2.10.	CADANGAN KERUGIAN	570.099.037	692.088.174	21,40%
						JUMLAH KEWAJIBAN JANGKA PANJANG	227.429.393.055	249.659.795.152	9,77%
						2.3. TITIPAN			
					2.3.1.	ZISWAF	26.676.241.449	31.298.741.438	17,33%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	4.544.710.871	5.389.744.070	18,59%
						JUMLAH TITIPAN	31.220.952.320	36.688.485.508	17,51%
						TOTAL KEWAJIBAN	823.966.236.857	735.242.458.955	-10,77%
					III	EKUITAS :			
					3.1.	SIMPANAN POKOK	2.213.170.000	2.297.090.000	3,79%
					3.2.	SIMPANAN WAJIB	308.371.550.000	309.947.488.000	0,51%
					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	2.078.997.244	-66,55%
						JUMLAH EKUITAS	326.361.374.115	325.128.010.031	-0,38%
						JUMLAH PASIVA	1.150.327.610.972	1.060.370.468.986	-7,82%
	JUMLAH AKTIVA	1.150.327.610.972	1.060.370.468.986	-7,82%					