

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-10-2023**

NO.	INDIKATOR	DESEMBER 2022	OKTOBER 2023	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	315,902,279,845	315,816,577,677	-0.03%
	a. Simpanan Pokok	2,213,170,000	2,350,280,000	6.20%
	b. Simpanan Wajib	308,371,550,000	306,905,683,000	-0.48%
	c. Cadangan Modal	5,317,559,845	6,560,614,677	23.38%
	II JUMLAH ASSET	1,150,327,610,972	1,102,830,322,946	-4.13%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1,210,121,800,000	855,222,900,000	-29.33%
	b. Akumulasi Penyaluran Pembiayaan	6,919,322,400,000	7,774,545,300,000	12.36%
	c. Pembiayaan Efektif	1,160,229,000,000	1,125,343,200,000	-3.01%
	IV PIUTANG	667,540,663,399	661,501,169,167	-0.90%
	a. Mikro Mitra Usaha (MMU)	512,053,708,900	470,997,502,500	-8.02%
	b. Mikro Mitra Mandiri (MMM)	64,394,988,550	75,051,265,550	16.55%
	c. Mikro Tata Griya (MTG)	15,047,113,296	16,002,176,000	6.35%
	d. Mikro Tata Cendikia (MTC)	6,115,266,000	4,671,714,000	-23.61%
	e. Mikro Tata Sanitasi (MTS)	1,210,232,000	915,372,000	-24.36%
	f. Mikro Tata Air (MTA)	4,073,716,500	3,510,737,500	-13.82%
	g. KPR Non DP	9,778,990,000	9,770,033,000	-0.09%
	h. Qardul Hasan	13,506,068,117	23,578,780,456	74.58%
	i. Mikro Mitra Ternak (MMT)	273,116,500	941,427,500	244.70%
	j. Piutang Karyawan	16,455,951,536	13,750,065,661	-16.44%
	k. Talangan Umroh	259,679,000	673,618,000	159.40%
	l. Talangan Haji	163,988,000	235,179,000	43.41%
	m. Mikro Mitra Multi Guna	24,207,845,000	41,403,298,000	71.03%
	V SIMPANAN	353,134,585,990	377,176,319,136	6.81%
	a. Sukarela	173,676,369,533	155,066,753,704	-10.72%
	b. Berjangka	159,717,700,000	175,415,500,000	9.83%
	c. Qurban	2,382,834,174	2,260,814,649	-5.12%
	d. Sanitasi	391,927,204	487,499,746	24.39%
	e. Umroh	1,541,479,525	1,668,975,904	8.27%
	f. Haji	663,861,903	668,453,049	0.69%
	g. Sicerah	5,643,449,696	6,595,620,557	16.87%
	h. Siharta	1,457,942,860	1,773,018,156	21.61%
	i. Sitasya	723,588,545	794,694,098	9.83%
	j. Sidul	6,935,432,550	14,339,489,273	106.76%
	k. Saham	-	18,105,500,000	100.00%
	VI Pinjaman Pihak Ke 3	410,867,231,544	325,123,184,546	-20.87%
	a. Bank Umum	87,038,725,658	30,629,841,928	-64.81%
	b. Kewajiban Non Bank	323,828,505,886	294,493,342,618	-9.06%
	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	1,110	12.80%
	e. Jumlah Rembug Pusat (RP)	11,208	12,260	9.39%
	f. Jumlah Anggota (Orang)	221,317	235,028	6.20%
	VIII JUMLAH KARYAWAN	1,226	1,257	2.53%
	IX SHU SETELAH PAJAK	6,215,274,160	13,916,158,238	123.90%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31-10-2023**

NO	AKTIVA	DESEMBER 2022	OKTOBER 2023	KENAIKAN (%)	NO	PASIVA	DESEMBER 2022	OKTOBER 2023	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANAN ANGGOTA:	353,134,585,990	377,176,319,136	6.81%	
1.1.1.	KAS	31,589,615,965	12,551,204,604	-60.27%	2.1.1.1.	Sukarela	173,676,369,533	155,066,753,704	-10.72%	
1.1.2.	BANK	226,927,825,064	178,607,931,768	-21.29%	2.1.1.2.	Berjangka	159,717,700,000	175,415,500,000	9.83%	
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	89,002,150,000	101,402,150,000	13.93%	2.1.1.3.	Qurban	2,382,834,174	2,260,814,649	-5.12%	
1.1.4.	PIUTANG	667,540,663,399	661,501,169,167	-0.90%	2.1.1.4.	Sanitasi	391,927,204	487,499,746	24.39%	
1.1.4.1.	Qord Wal Ijarah	27,802,674,672	17,681,234,409	-36.40%	2.1.1.5.	Umroh	1,541,479,525	1,668,975,904	8.27%	
1.1.4.2.	Murabahah	587,949,060,110	584,793,030,814	-0.54%	2.1.1.6.	Haji	663,861,903	668,453,049	0.69%	
1.1.4.3.	Ijarah	20,566,474,000	13,588,162,500	-33.93%	2.1.1.7.	Sicerah	5,643,449,696	6,595,620,557	16.87%	
1.1.4.4.	Musyarakah	273,116,500	940,927,500	244.52%	2.1.1.8.	Siharta	1,457,942,860	1,773,018,156	21.61%	
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	723,588,545	794,694,098	9.83%	
1.1.4.6.	Qordul Hasan	13,506,068,117	24,444,788,944	80.99%	2.1.1.10.	Sidul	6,935,432,550	14,339,489,273	106.76%	
1.1.4.7.	Istishna	17,443,270,000	20,053,025,000	14.96%	2.1.1.11.	Saham	-	18,105,500,000	100.00%	
1.1.5.	AKTIVA MURABAHAH	1,291,677,845	2,599,485,465	101.25%						
1.1.6.	PPAP	(1,076,427,762)	(1,220,637,296)	13.40%	2.1.2.	KEWAJIBAN BANK	60,620,365,558	4,461,573,380	-92.64%	
1.1.7.	PERLENGKAPAN	1,675,866,017	1,530,640,474	-8.67%	2.1.3.	KEWAJIBAN NON BANK	147,716,722,447	29,381,559,179	-80.11%	
1.1.8.	UANG MUKA	25,543,113,488	30,821,719,811	20.67%	2.1.4.	HUTANG PAJAK	3,270,713,197	3,981,102,262	21.72%	
1.1.9.	SEWA DIBAYAR DIMUKA	7,537,238,472	6,882,166,654	-8.69%	2.1.5.	DANA INSENTIF	573,504,290	629,402,798	9.75%	
1.1.10.	PAJAK DIBAYAR DIMUKA	225,165,838	1,810,542,145	704.09%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-	
1.1.11.	SEKUNDER	1,335,000,000	1,585,000,000	18.73%		JUMLAH KEWAJIBAN JANGKA PENDEK	565,315,891,482	415,629,956,755	-26.48%	
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	26,418,360,100	26,168,268,548	-0.95%
						2.2.2.	KEWAJIBAN NON BANK	176,111,783,439	265,111,783,439	50.54%
						2.2.3.	DANA KESEJAHTERAAN	373,061,530	470,130,952	26.02%
						2.2.4.	TITIPAN DANA KEBAJIKAN	35,816,413	1,266,839,066	3437.04%
						2.2.5.	DANA PEMBANGUNAN KOPERASI	4,597,645	64,466,530	1302.16%
						2.2.6.	DANA PENDIDIKAN	514,296,486	559,309,522	8.75%
						2.2.7.	DANA SOSIAL	314,968,125	897,591,833	184.98%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	7,769,885,912	1,996,767,884	-74.30%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	15,316,524,368	15,316,524,368	0.00%
						2.2.10.	CADANGAN KERUGIAN	570,099,037	770,405,548	35.14%
							JUMLAH KEWAJIBAN JANGKA PANJANG	227,429,393,055	312,622,087,690	37.46%
	JUMLAH AKTIVA LANCAR	1,051,591,888,326	998,071,372,792	-5.09%		2.3. TITIPAN				
						2.3.1.	ZISWAF	26,676,241,449	32,869,519,384	23.22%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	4,544,710,871	7,732,203,092	70.14%
							JUMLAH TITIPAN	31,220,952,320	40,601,722,476	30.05%
							TOTAL KEWAJIBAN	823,966,236,857	768,853,766,921	-6.69%
	1.2. AKTIVA TETAP:				III	MODAL :				
1.2.1.	TANAH	55,401,068,708	60,407,436,958	9.04%	3.1.	SIMPANAN POKOK	2,213,170,000	2,350,280,000	6.20%	
1.2.2.	GEDUNG KANTOR	23,622,184,095	23,766,019,640	0.61%	3.2.	SIMPANAN WAJIB	308,371,550,000	306,905,683,000	-0.48%	
1.2.3.	KENDARAAN	18,991,367,000	21,281,671,000	12.06%	3.3.	CADANGAN MODAL	5,317,559,845	6,560,614,677	23.38%	
1.2.4.	PERALATAN KANTOR	19,060,560,110	21,393,558,477	12.24%	3.4.	HIBAH	101,500,000	101,500,000	0.00%	
1.2.5.	AKTIVA TIDAK BERWUJUD	690,600,000	690,600,000	0.00%	3.5.	KOMPONEN EKUITAS LAIN	4,142,320,110	4,142,320,110	0.00%	
1.2.6.	AKUMULASI PENYUSUTAN	(22,399,692,628)	(26,149,971,282)	16.74%	3.6.	SHU SETELAH PAJAK	6,215,274,160	13,916,158,238	123.90%	
1.2.7.	ASET PAJAK TANGGUHAN	3,369,635,361	3,369,635,361	0.00%		JUMLAH MODAL	326,361,374,115	333,976,556,025	2.33%	
	JUMLAH AKTIVA TETAP	98,735,722,646	104,758,950,154	6.10%						
						JUMLAH PASIVA	1,150,327,610,972	1,102,830,322,946	-4.13%	
	JUMLAH AKTIVA	1,150,327,610,972	1,102,830,322,946	-4.13%						