

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-09-2023**

NO.	INDIKATOR	DESEMBER 2022	SEPTEMBER 2023	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	315.902.279.845	315.619.711.677	-0,09%
	a. Simpanan Pokok	2.213.170.000	2.331.330.000	5,34%
	b. Simpanan Wajib	308.371.550.000	306.727.767.000	-0,53%
	c. Cadangan Modal	5.317.559.845	6.560.614.677	23,38%
II	JUMLAH ASSET	1.150.327.610.972	1.106.619.465.283	-3,80%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.210.121.800.000	776.993.600.000	-35,79%
	b. Akumulasi Penyaluran Pembiayaan	6.919.322.400.000	7.696.316.000.000	11,23%
	c. Pembiayaan Efektif	1.160.229.000.000	1.125.486.800.000	-2,99%
IV	PIUTANG	667.540.663.399	665.918.973.685	-0,24%
	a. Mikro Mitra Usaha (MMU)	512.053.708.900	478.184.997.550	-6,61%
	b. Mikro Mitra Mandiri (MMM)	64.394.988.550	73.664.543.000	14,39%
	c. Mikro Tata Griya (MTG)	15.047.113.296	15.584.350.000	3,57%
	d. Mikro Tata Cendikia (MTC)	6.115.266.000	4.719.650.000	-22,82%
	e. Mikro Tata Sanitasi (MTS)	1.210.232.000	946.655.000	-21,78%
	f. Mikro Tata Air (MTA)	4.073.716.500	3.419.955.500	-16,05%
	g. KPR Non DP	9.778.990.000	10.016.180.000	2,43%
	h. Qardul Hasan	13.506.068.117	24.656.657.021	82,56%
	i. Mikro Mitra Ternak (MMT)	273.116.500	852.600.000	212,17%
	j. Piutang Karyawan	16.455.951.536	13.322.743.614	-19,04%
	k. Talangan Umroh	259.679.000	538.095.000	107,22%
	l. Talangan Haji	163.988.000	185.630.000	13,20%
	m. Mikro Mitra Multi Guna	24.207.845.000	39.826.917.000	64,52%
V	SIMPANAN	353.134.585.990	364.279.526.911	3,16%
	a. Sukarela	173.676.369.533	154.487.119.526	-11,05%
	b. Berjangka	159.717.700.000	168.547.000.000	5,53%
	c. Qurban	2.382.834.174	2.115.726.075	-11,21%
	d. Sanitasi	391.927.204	466.178.061	18,95%
	e. Umroh	1.541.479.525	1.796.664.855	16,55%
	f. Haji	663.861.903	584.247.549	-11,99%
	g. Sicerah	5.643.449.696	7.089.855.404	25,63%
	h. Siharta	1.457.942.860	2.336.797.841	60,28%
	i. Sitasya	723.588.545	907.655.837	25,44%
	j. Sidul	6.935.432.550	12.314.281.763	77,56%
	k. Saham	-	13.634.000.000	100,00%
VI	Pinjaman Pihak Ke 3	410.867.231.544	344.238.450.496	-16,22%
	a. Bank Umum	87.038.725.658	36.571.145.364	-57,98%
	b. Kewajiban Non Bank	323.828.505.886	307.667.305.132	-4,99%
VII	JANGKAUAN PELAYANAN			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	164	187	14,02%
	d. Desa Terlayani (Desa)	984	1.089	10,67%
	e. Jumlah Rembug Pusat (RP)	11.208	12.160	8,49%
	f. Jumlah Anggota (Orang)	221.317	233.133	5,34%
VIII	JUMLAH KARYAWAN	1.226	1.262	2,94%
IX	SHU SETELAH PAJAK	6.215.274.160	11.565.196.654	86,08%

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NERACA
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NO	AKTIVA	DESEMBER 2022	SEPTEMBER 2023	KENAIKAN (%)	NO	PASIVA	DESEMBER 2022	SEPTEMBER 2023	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1. SIMPANAN ANGGOTA:	353,134,585,990	364,279,526,911	3.16%	
1.1.1.	KAS	31,589,615,965	26,961,068,628	-14.65%	2.1.1.1.	Sukarela	173,676,369,533	154,487,119,526	-11.05%	
1.1.2.	BANK	226,927,825,064	165,632,807,983	-27.01%	2.1.1.2.	Berjangka	159,717,700,000	168,547,000,000	5.53%	
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	2,115,726,075	-11.21%	
1.1.4.	PIUTANG	667,540,663,399	665,918,973,685	-0.24%	2.1.1.4.	Sanitasi	391,927,204	466,178,061	18.95%	
1.1.4.1.	Qord Wal Ijarah	27,802,674,672	18,090,731,900	-34.93%	2.1.1.5.	Umroh	1,541,479,525	1,796,664,855	16.55%	
1.1.4.2.	Murabahah	587,949,060,110	589,350,868,764	0.24%	2.1.1.6.	Haji	663,861,903	584,247,549	-11.99%	
1.1.4.3.	Ijarah	20,566,474,000	13,256,453,500	-35.54%	2.1.1.7.	Sicerah	5,643,449,696	7,089,855,404	25.63%	
1.1.4.4.	Musarakah	273,116,500	873,527,500	219.84%	2.1.1.8.	Siharta	1,457,942,860	2,336,797,841	60.28%	
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	723,588,545	907,655,837	25.44%	
1.1.4.6.	Qordul Hasan	13,506,068,117	24,656,657,021	82.56%	2.1.1.10.	Sidul	6,935,432,550	12,314,281,763	77.56%	
1.1.4.7.	Istishna	17,443,270,000	19,690,735,000	12.88%	2.1.1.11.	Saham	-	13,634,000,000	100.00%	
1.1.5.	AKTIVA MURABAHAH	1,291,677,845	1,484,642,877	14.94%						
1.1.6.	PPAP	(1,076,427,762)	(1,143,972,151)	6.27%	2.1.2.	KEWAJIBAN BANK	60,620,365,558	8,390,925,141	-86.16%	
1.1.7.	PERLENGKAPAN	1,675,866,017	1,603,842,694	-4.30%	2.1.3.	KEWAJIBAN NON BANK	147,716,722,447	42,555,521,693	-71.19%	
1.1.8.	UANG MUKA	25,543,113,488	29,689,330,838	16.23%	2.1.4.	HUTANG PAJAK	3,270,713,197	3,746,015,679	14.53%	
1.1.9.	SEWA DIBAYAR DIMUKA	7,537,238,472	7,117,939,486	-5.56%	2.1.5.	DANA INSENTIF	573,504,290	629,402,798	9.75%	
1.1.10.	PAJAK DIBAYAR DIMUKA	225,165,838	1,689,594,431	650.38%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-	
1.1.11.	SEKUNDER	1,335,000,000	1,560,000,000	16.85%		JUMLAH KEWAJIBAN JANGKA PENDEK	565,315,891,482	419,601,392,222	-25.78%	
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	26,418,360,100	28,180,220,223	6.67%
						2.2.2.	KEWAJIBAN NON BANK	176,111,783,439	265,111,783,439	50.54%
						2.2.3.	DANA KESEJAHTERAAN	373,061,530	543,279,512	45.63%
						2.2.4.	TITIPAN DANA KEBAJIKAN	35,816,413	1,518,375,267	4139.33%
						2.2.5.	DANA PEMBANGUNAN KOPERASI	4,597,645	75,325,557	1538.35%
						2.2.6.	DANA PENDIDIKAN	514,296,486	559,309,522	8.75%
						2.2.7.	DANA SOSIAL	314,968,125	899,391,833	185.55%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	7,769,885,912	2,335,311,863	-69.94%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	15,316,524,368	15,316,524,368	0.00%
						2.2.10.	CADANGAN KERUGIAN	570,099,037	750,474,184	31.64%
							JUMLAH KEWAJIBAN JANGKA PANJANG	227,429,393,055	315,289,995,768	38.63%
	JUMLAH AKTIVA LANCAR	1,051,591,888,326	1,001,916,378,471	-4.72%		2.3. TITIPAN				
						2.3.1.	ZISWAF	26,676,241,449	32,179,842,381	20.63%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	4,544,710,871	8,119,506,471	78.66%
							JUMLAH TITIPAN	31,220,952,320	40,299,348,852	29.08%
							TOTAL KEWAJIBAN	823,966,236,857	775,190,736,842	-5.92%
	1.2. AKTIVA TETAP:				III	MODAL :				
1.2.1.	TANAH	55,401,068,708	59,725,711,958	7.81%	3.1.	SIMPANAN POKOK	2,213,170,000	2,331,330,000	5.34%	
1.2.2.	GEDUNG KANTOR	23,622,184,095	23,766,019,640	0.61%	3.2.	SIMPANAN WAJIB	308,371,550,000	306,727,767,000	-0.53%	
1.2.3.	KENDARAAN	18,991,367,000	21,875,271,000	15.19%	3.3.	CADANGAN MODAL	5,317,559,845	6,560,614,677	23.38%	
1.2.4.	PERALATAN KANTOR	19,060,560,110	20,890,149,561	9.60%	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)	(25,614,300,708)	14.35%	3.6.	SHU SETELAH PAJAK	6,215,274,160	11,565,196,654	86.08%	
1.2.7.	ASET PAJAK TANGGUHAN	3,369,635,361	3,369,635,361	0.00%		JUMLAH MODAL	326,361,374,115	331,428,728,441	1.55%	
	JUMLAH AKTIVA TETAP	98,735,722,646	104,703,086,812	6.04%		JUMLAH PASIVA	1,150,327,610,972	1,106,619,465,283	-3.80%	
	JUMLAH AKTIVA	1,150,327,610,972	1,106,619,465,283	-3.80%						