

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-08-2024**

NO.	INDIKATOR	DESEMBER 2023	AGUSTUS 2024	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	318.182.952.677	311.953.865.421	-1,96%
	a. Simpanan Pokok	2.399.170.000	2.474.540.000	3,14%
	b. Simpanan Wajib	309.223.168.000	301.360.869.000	-2,54%
	c. Cadangan Modal	6.560.614.677	8.118.456.421	23,75%
II	JUMLAH ASSET	1.247.541.080.388	1.252.930.238.699	0,43%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.053.732.000.000	612.025.400.000	-41,92%
	b. Akumulasi Penyaluran Pembiayaan	7.973.054.400.000	8.585.079.800.000	7,68%
	c. Pembiayaan Efektif	1.131.240.200.000	1.155.666.800.000	2,16%
			-	
IV	PIUTANG	696.363.733.446	685.945.305.578	-1,50%
	a. Mikro Mitra Usaha (MMU)	485.453.217.200	446.057.362.900	-8,12%
	b. Mikro Mitra Mandiri (MMM)	87.855.171.550	90.698.202.550	3,24%
	c. Mikro Tata Griya (MTG)	16.309.179.000	16.061.904.000	-1,52%
	d. Mikro Tata Cendikia (MTC)	4.545.456.000	5.195.283.000	14,30%
	e. Mikro Tata Sanitasi (MTS)	871.213.000	826.285.000	-5,16%
	f. Mikro Tata Air (MTA)	3.754.586.500	3.107.338.500	-17,24%
	g. KPR Non DP	9.699.974.000	9.751.086.000	0,53%
	h. Qardul Hasan	23.994.800.191	22.861.273.410	-4,72%
	i. Mikro Mitra Ternak (MMT)	548.000.000	1.567.800.000	186,09%
	j. Piutang Karyawan	13.123.826.005	15.201.199.218	15,83%
	k. Talangan Umroh	951.653.000	1.956.522.000	105,59%
	l. Talangan Haji	220.752.000	343.529.000	55,62%
	m. Mikro Mitra Multi Guna	49.035.905.000	72.317.520.000	47,48%
V	SIMPANAN	402.908.708.857	395.261.207.393	-1,90%
	a. Sukarela	179.959.169.052	149.427.777.189	-16,97%
	b. Berjangka	160.322.400.000	156.116.700.000	-2,62%
	c. Qurban	2.512.301.849	2.026.119.161	-19,35%
	d. Sanitasi	499.455.290	544.495.342	9,02%
	e. Umroh	1.728.871.091	1.710.534.791	-1,06%
	f. Haji	604.657.214	650.930.935	7,65%
	g. Sicerah	7.636.085.057	7.691.745.101	0,73%
	h. Siharta	1.918.084.002	2.561.352.018	33,54%
	i. Sitasya	933.036.921	991.476.513	6,26%
	j. Sidul	19.029.648.381	16.605.826.343	-12,74%
	k. Saham	27.765.000.000	56.934.250.000	105,06%
VI	Pinjaman Pihak Ke 3	444.586.199.199	455.083.740.472	2,36%
	a. Bank Umum	163.252.199.761	207.738.713.991	27,25%
	b. Kewajiban Non Bank	281.333.999.438	247.345.026.481	-12,08%
VII	JANGKAUAN PELAYANAN			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	190	197	3,68%
	d. Desa Terlayani (Desa)	1.120	1.185	5,80%
	e. Jumlah Rembug Pusat (RP)	12.461	12.655	1,56%
	f. Jumlah Anggota (Orang)	239.917	247.454	3,14%
VIII	JUMLAH KARYAWAN	1.254	1.180	-5,90%
IX	SHU SETELAH PAJAK	7.789.208.721	10.727.041.116	37,72%

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NERACA
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NO	AKTIVA	DESEMBER 2023	AGUSTUS 2024	KENAIKAN (%)	NO	PASIVA	DESEMBER 2023	AGUSTUS 2024	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANAN ANGGOTA:	402.908.708.857	395.261.207.393	-1,90%	
1.1.1.	KAS	12.433.509.164	13.928.511.886	12,02%	2.1.1.1.	Sukarela	179.959.169.052	149.427.777.189	-16,97%	
1.1.2.	BANK	273.059.182.733	265.422.943.907	-2,80%	2.1.1.2.	Berjangka	160.322.400.000	156.116.700.000	-2,62%	
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	106.302.150.000	97.552.150.000	-8,23%	2.1.1.3.	Qurban	2.512.301.849	2.026.119.161	-19,35%	
1.1.4.	PIUTANG	696.363.733.446	685.945.305.578	-1,50%	2.1.1.4.	Sanitasi	499.455.290	544.495.342	9,02%	
1.1.4.1.	Qord Wal Ijarah	16.815.624.691	17.834.766.326	6,06%	2.1.1.5.	Umroh	1.728.871.091	1.710.534.791	-1,06%	
1.1.4.2.	Murabahah	620.806.261.064	606.520.122.342	-2,30%	2.1.1.6.	Haji	604.657.214	650.930.935	7,65%	
1.1.4.3.	Ijarah	13.081.600.500	16.057.881.500	22,75%	2.1.1.7.	Sicarah	7.636.085.057	7.691.745.101	0,73%	
1.1.4.4.	Musarakah	967.500.000	1.567.300.000	61,99%	2.1.1.8.	Siharta	1.918.084.002	2.561.352.018	33,54%	
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	933.036.921	991.476.513	6,26%	
1.1.4.6.	Qordul Hasan	23.994.800.191	22.861.273.410	-4,72%	2.1.1.10.	Sidul	19.029.648.381	16.605.826.343	-12,74%	
1.1.4.7.	Istishna	20.697.947.000	21.103.962.000	1,96%	2.1.1.11.	Saham	27.765.000.000	56.934.250.000	105,06%	
1.1.5.	AKTIVA MURABAHAH	6.253.614.154	19.832.316.187	217,13%						
1.1.6.	PPAP	(3.870.856.160)	(3.315.846.524)	-14,34%	2.1.2.	KEWAJIBAN BANK	76.242.376.350	39.715.677.599	-47,91%	
1.1.7.	PERLENGKAPAN	1.426.819.411	1.453.918.893	1,90%	2.1.3.	KEWAJIBAN NON BANK	154.528.507.452	59.849.879.146	-61,27%	
1.1.8.	UANG MUKA	32.774.383.263	47.292.111.544	44,30%	2.1.4.	HUTANG PAJAK	4.628.579.160	4.179.590.210	-9,70%	
1.1.9.	SEWA DIBAYAR DIMUKA	6.985.700.428	8.312.550.372	18,99%	2.1.5.	DANA INSENTIF	629.402.798	1.797.783.344	185,63%	
1.1.10.	PAJAK DIBAYAR DIMUKA	5.174.687.260	5.176.977.460	0,04%	2.1.6.	DANA BANTUAN TEKNIS	-	38.599.100	-	
1.1.11.	SEKUNDER	1.635.000.000	1.835.000.000	12,23%		JUMLAH KEWAJIBAN JANGKA PENDEK	638.937.574.617	500.842.736.792	-21,61%	
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-						
						2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	87.009.823.411	168.023.036.392	93,11%
						2.2.2.	KEWAJIBAN NON BANK	126.805.491.986	187.495.147.335	47,86%
						2.2.3.	DANA KESEJAHTERAAN	64.186.707	332.695.285	418,32%
						2.2.4.	TITIPAN DANA KEBAJIKAN	101.359.545	1.803.389.942	1679,20%
						2.2.5.	DANA PEMBANGUNAN KOPERASI	46.466.530	184.813.749	297,74%
						2.2.6.	DANA PENDIDIKAN	559.309.522	948.769.958	69,63%
						2.2.7.	DANA SOSIAL	497.591.833	766.446.269	54,03%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.337.939.078	490.667.442	-63,33%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	20.546.916.415	19.173.755.620	-6,68%
						2.2.10.	CADANGAN KERUGIAN	810.840.820	982.166.108	21,13%
						JUMLAH KEWAJIBAN JANGKA PANJANG	237.779.925.847	380.200.888.100	59,90%	
						2.3. TITIPAN				
						2.3.1.	ZISWAF	33.895.052.059	38.099.091.425	12,40%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	8.008.895.841	8.159.145.219	1,88%
						JUMLAH TITIPAN	41.903.947.900	46.258.236.644	10,39%	
						TOTAL KEWAJIBAN	918.621.448.364	927.301.861.536	0,94%	
					III	MODAL :				
						3.1.	SIMPANAN POKOK	2.399.170.000	2.474.540.000	3,14%
						3.2.	SIMPANAN WAJIB	309.223.168.000	301.360.869.000	-2,54%
						3.3.	CADANGAN MODAL	6.560.614.677	8.118.456.421	23,75%
						3.4.	HIBAH	101.500.000	101.500.000	0,00%
						3.5.	KOMPONEN EKUITAS LAIN	2.845.970.626	2.845.970.626	0,00%
						3.6.	SHU SETELAH PAJAK	7.789.208.721	10.727.041.116	37,72%
						JUMLAH MODAL	328.919.632.024	325.628.377.163	-1,00%	
						JUMLAH AKTIVA	1.247.541.080.388	1.252.930.238.699	0,43%	
						JUMLAH PASIVA	1.247.541.080.388	1.252.930.238.699	0,43%	