

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-04-2024**

NO.	INDIKATOR	DESEMBER 2023	APRIL 2024	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	318.182.952.677	323.112.866.421	1,55%
	a. Simpanan Pokok	2.399.170.000	2.485.070.000	3,58%
	b. Simpanan Wajib	309.223.168.000	312.509.340.000	1,06%
	c. Cadangan Modal	6.560.614.677	8.118.456.421	23,75%
II	JUMLAH ASSET	1.247.541.080.388	1.247.781.801.700	0,02%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.053.732.000.000	357.122.400.000	-66,11%
	b. Akumulasi Penyaluran Pembiayaan	7.973.054.400.000	8.330.176.800.000	4,48%
	c. Pembiayaan Efektif	1.131.240.200.000	1.185.092.900.000	4,76%
IV	PIUTANG	696.363.733.446	745.512.659.005	7,06%
	a. Mikro Mitra Usaha (MMU)	485.453.217.200	512.328.253.200	5,54%
	b. Mikro Mitra Mandiri (MMM)	87.855.171.550	100.574.163.550	14,48%
	c. Mikro Tata Griya (MTG)	16.309.179.000	16.068.241.000	-1,48%
	d. Mikro Tata Cendikia (MTC)	4.545.456.000	4.513.093.000	-0,71%
	e. Mikro Tata Sanitasi (MTS)	871.213.000	916.942.000	5,25%
	f. Mikro Tata Air (MTA)	3.754.586.500	3.520.478.500	-6,24%
	g. KPR Non DP	9.699.974.000	10.090.220.000	4,02%
	h. Qardul Hasan	23.994.800.191	22.858.657.343	-4,73%
	i. Mikro Mitra Ternak (MMT)	548.000.000	2.046.000.000	273,36%
	j. Piutang Karyawan	13.123.826.005	14.559.714.412	10,94%
	k. Talangan Umroh	951.653.000	1.530.136.000	60,79%
	l. Talangan Haji	220.752.000	297.942.000	34,97%
	m. Mikro Mitra Multi Guna	49.035.905.000	56.208.818.000	14,63%
V	SIMPANAN	402.908.708.857	349.845.567.476	-13,17%
	a. Sukarela	179.959.169.052	130.816.797.518	-27,31%
	b. Berjangka	160.322.400.000	154.632.700.000	-3,55%
	c. Qurban	2.512.301.849	3.033.577.760	20,75%
	d. Sanitasi	499.455.290	408.333.193	-18,24%
	e. Umroh	1.728.871.091	1.796.889.168	3,93%
	f. Haji	604.657.214	734.562.298	21,48%
	g. Sicerah	7.636.085.057	7.294.614.718	-4,47%
	h. Siharta	1.918.084.002	1.883.668.470	-1,79%
	i. Sitasya	933.036.921	869.242.096	-6,84%
	j. Sidul	19.029.648.381	4.949.282.255	-73,99%
	k. Saham	27.765.000.000	43.425.900.000	56,41%
VI	Pinjaman Pihak Ke 3	444.586.199.199	491.408.190.180	10,53%
	a. Bank Umum	163.252.199.761	177.159.765.173	8,52%
	b. Kewajiban Non Bank	281.333.999.438	314.248.425.007	11,70%
VII	JANGKAUAN PELAYANAN			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	190	191	0,53%
	d. Desa Terlayani (Desa)	1.120	1.159	3,48%
	e. Jumlah Rembug Pusat (RP)	12.461	12.652	1,53%
	f. Jumlah Anggota (Orang)	239.917	248.507	3,58%
VIII	JUMLAH KARYAWAN	1.254	1.180	-5,90%
IX	SHU SETELAH PAJAK	7.789.208.721	4.660.158.796	-40,17%

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NERACA
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NO	AKTIVA	DESEMBER 2023	APRIL 2024	KENAIKAN (%)	NO	PASIVA	DESEMBER 2023	APRIL 2024	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANAN ANGGOTA:	402.908.708.857	349.845.567.476	-13,17%	
1.1.1.	KAS	12.433.509.164	19.956.161.459	60,50%	2.1.1.1.	Sukarela	179.959.169.052	130.816.797.518	-27,31%	
1.1.2.	BANK	273.059.182.733	211.726.183.845	-22,46%	2.1.1.2.	Berjangka	160.322.400.000	154.632.700.000	-3,55%	
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	106.302.150.000	102.552.150.000	-3,53%	2.1.1.3.	Qurban	2.512.301.849	3.033.577.760	20,75%	
1.1.4.	PIUTANG	696.363.733.446	745.512.659.005	7,06%	2.1.1.4.	Sanitasi	499.455.290	408.333.193	-18,24%	
1.1.4.1.	Qord Wal Ijarah	16.815.624.691	17.570.865.548	4,49%	2.1.1.5.	Umrroh	1.728.871.091	1.796.889.168	3,93%	
1.1.4.2.	Murabahah	620.806.261.064	667.091.678.614	7,46%	2.1.1.6.	Haji	604.657.214	734.562.298	21,48%	
1.1.4.3.	Ijarah	13.081.600.500	14.898.943.500	13,89%	2.1.1.7.	Sicerah	7.636.085.057	7.294.614.718	-4,47%	
1.1.4.4.	Musyarakah	967.500.000	2.045.500.000	111,42%	2.1.1.8.	Siharta	1.918.084.002	1.883.668.470	-1,79%	
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	933.036.921	869.242.096	-6,84%	
1.1.4.6.	Qordul Hasan	23.994.800.191	22.858.657.343	-4,73%	2.1.1.10.	Sidul	19.029.648.381	4.949.282.255	-73,99%	
1.1.4.7.	Istishna	20.697.947.000	21.047.014.000	1,69%	2.1.1.11.	Saham	27.765.000.000	43.425.900.000	56,41%	
1.1.5.	AKTIVA MURABAHAH	6.253.614.154	8.700.292.102	39,12%						
1.1.6.	PPAP	(3.870.856.160)	(4.550.588.634)	17,56%	2.1.2.	KEWAJIBAN BANK	76.242.376.350	88.746.032.325	16,40%	
1.1.7.	PERLENGKAPAN	1.426.819.411	1.269.629.898	-11,02%	2.1.3.	KEWAJIBAN NON BANK	154.528.507.452	97.442.933.021	-36,94%	
1.1.8.	UANG MUKA	32.774.383.263	40.785.362.441	24,44%	2.1.4.	HUTANG PAJAK	4.628.579.160	3.458.525.244	-25,28%	
1.1.9.	SEWA DIBAYAR DIMUKA	6.985.700.428	7.171.853.006	2,66%	2.1.5.	DANA INSENTIF	629.402.798	1.797.783.344	185,63%	
1.1.10.	PAJAK DIBAYAR DIMUKA	5.174.687.260	5.175.415.680	0,01%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-	
1.1.11.	SEKUNDER	1.635.000.000	1.735.000.000	6,12%		JUMLAH KEWAJIBAN JANGKA PENDEK	638.937.574.617	541.290.841.410	-15,28%	
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	87.009.823.411	88.413.732.848	1,61%
						2.2.2.	KEWAJIBAN NON BANK	126.805.491.986	216.805.491.986	70,97%
						2.2.3.	DANA KESEJAHTERAAN	64.186.707	436.645.285	580,27%
						2.2.4.	TITIPAN DANA KEBAJIKAN	101.359.545	1.999.272.646	1872,46%
						2.2.5.	DANA PEMBANGUNAN KOPERASI	46.466.530	241.196.749	419,08%
						2.2.6.	DANA PENDIDIKAN	559.309.522	948.769.958	69,63%
						2.2.7.	DANA SOSIAL	497.591.833	892.552.269	79,37%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.337.939.078	912.211.258	-31,82%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	20.546.916.415	19.949.331.889	-2,91%
						2.2.10.	CADANGAN KERUGIAN	810.840.820	897.425.302	10,68%
							JUMLAH KEWAJIBAN JANGKA PANJANG	237.779.925.847	331.496.630.190	39,41%
						2.3.	TITIPAN			
						2.3.1.	ZISWAF	33.895.052.059	35.922.319.501	5,98%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	8.008.895.841	8.351.514.756	4,28%
							JUMLAH TITIPAN	41.903.947.900	44.273.834.257	5,66%
							TOTAL KEWAJIBAN	918.621.448.364	917.061.305.857	-0,17%
					III	MODAL :				
					3.1.	SIMPANAN POKOK	2.399.170.000	2.485.070.000	3,58%	
					3.2.	SIMPANAN WAJIB	309.223.168.000	312.509.340.000	1,06%	
					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	4.660.158.796	-40,17%	
						JUMLAH MODAL	328.919.632.024	330.720.495.843	0,55%	
						JUMLAH PASIVA	1.247.541.080.388	1.247.781.801.700	0,02%	
	JUMLAH AKTIVA	1.247.541.080.388	1.247.781.801.700	0,02%						