

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-12-2024**

NO.	INDIKATOR	DESEMBER 2023	DESEMBER 2024	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	318.182.952.677	290.137.883.421	-8,81%
	a. Simpanan Pokok	2.399.170.000	2.386.190.000	-0,54%
	b. Simpanan Wajib	309.223.168.000	279.633.237.000	-9,57%
	c. Cadangan Modal	6.560.614.677	8.118.456.421	23,75%
	II JUMLAH ASSET	1.247.541.080.388	1.255.228.578.162	0,62%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.053.732.000.000	846.400.900.000	-19,68%
	b. Akumulasi Penyaluran Pembiayaan	7.973.054.400.000	8.819.455.300.000	10,62%
	c. Pembiayaan Efektif	1.131.240.200.000	1.095.889.400.000	-3,12%
	IV PIUTANG	696.363.733.446	632.312.797.955	-9,20%
	a. Mikro Mitra Usaha (MMU)	485.453.217.200	361.466.401.500	-25,54%
	b. Mikro Mitra Mandiri (MMM)	87.855.171.550	83.852.110.000	-4,56%
	c. Mikro Tata Griya (MTG)	16.309.179.000	15.896.981.000	-2,53%
	d. Mikro Tata Cendikia (MTC)	4.545.456.000	4.690.776.000	3,20%
	e. Mikro Tata Sanitasi (MTS)	871.213.000	781.232.000	-10,33%
	f. Mikro Tata Air (MTA)	3.754.586.500	3.022.972.500	-19,49%
	g. KPR Non DP	9.699.974.000	10.418.225.000	7,40%
	h. Qardul Hasan	23.994.800.191	21.639.553.231	-9,82%
	i. Mikro Mitra Ternak (MMT)	548.000.000	1.575.886.000	187,57%
	j. Piutang Karyawan	13.123.826.005	15.475.983.724	17,92%
	k. Talangan Umroh	951.653.000	2.562.851.000	169,31%
	l. Talangan Haji	220.752.000	290.473.000	31,58%
	m. Mikro Mitra Multi Guna	49.035.905.000	110.639.353.000	125,63%
	V SIMPANAN	402.908.708.857	440.101.733.714	9,23%
	a. Sukarela	179.959.169.052	160.980.795.062	-10,55%
	b. Berjangka	160.322.400.000	164.753.525.000	2,76%
	c. Qurban	2.512.301.849	2.613.243.119	4,02%
	d. Sanitasi	499.455.290	457.501.566	-8,40%
	e. Umroh	1.728.871.091	2.040.615.118	18,03%
	f. Haji	604.657.214	919.340.069	52,04%
	g. Sicerah	7.636.085.057	9.593.553.510	25,63%
	h. Siharta	1.918.084.002	3.943.020.414	105,57%
	i. Sitasya	933.036.921	1.367.248.254	46,54%
	j. Sidul	19.029.648.381	28.437.041.602	49,44%
	k. Saham	27.765.000.000	64.995.850.000	134,09%
	VI Pinjaman Pihak Ke 3	444.586.199.199	433.310.396.959	-2,54%
	a. Bank Umum	163.252.199.761	185.331.786.896	13,52%
	b. Kewajiban Non Bank	281.333.999.438	247.978.610.063	-11,86%
	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	1.236	10,36%
	e. Jumlah Rembug Pusat (RP)	12.461	12.895	3,48%
	f. Jumlah Anggota (Orang)	239.917	238.619	-0,54%
	VIII JUMLAH KARYAWAN	1.254	1.178	-6,06%
	IX SHU SETELAH PAJAK	7.789.208.721	8.763.794.402	12,51%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31-12-2024**

NO	AKTIVA	DESEMBER 2023	DESEMBER 2024	KENAIKAN (%)	NO	PASIVA	DESEMBER 2023	DESEMBER 2024	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	402.908.708.857	440.101.733.714	9,23%
	1.1.1. KAS	12.433.509.164	17.526.044.149	40,96%	2.1.1.1. Sukarela	179.959.169.052	160.980.795.062	-10,55%	
	1.1.2. BANK	273.059.182.733	307.252.119.227	12,52%	2.1.1.2. Berjangka	160.322.400.000	164.753.525.000	2,76%	
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	106.302.150.000	98.552.150.000	-7,29%	2.1.1.3. Qurban	2.512.301.849	2.613.243.119	4,02%	
	1.1.4. PIUTANG	696.363.733.446	632.312.797.955	-9,20%	2.1.1.4. Sanitasi	499.455.290	457.501.566	-8,40%	
	1.1.4.1. Qord Wal Ijarah	16.815.624.691	16.955.336.326	0,83%	2.1.1.5. Umroh	1.728.871.091	2.040.615.118	18,03%	
	1.1.4.2. Murabahah	620.806.261.064	554.127.020.898	-10,74%	2.1.1.6. Haji	604.657.214	919.340.069	52,04%	
	1.1.4.3. Ijarah	13.081.600.500	15.917.570.500	21,68%	2.1.1.7. Sicerah	7.636.085.057	9.593.553.510	25,63%	
	1.1.4.4. Musyarakah	967.500.000	1.575.386.000	62,83%	2.1.1.8. Siharta	1.918.084.002	3.943.020.414	105,57%	
	1.1.4.5. Mudharabah	-	-	-	2.1.1.9. Sitasya	933.036.921	1.367.248.254	46,54%	
	1.1.4.6. Qordul Hasan	23.994.800.191	21.639.553.231	-9,82%	2.1.1.10. Sidul	19.029.648.381	28.437.041.602	49,44%	
	1.1.4.7. Istishna	20.697.947.000	22.097.931.000	6,76%	2.1.1.11. Saham	27.765.000.000	64.995.850.000	134,09%	
	1.1.5. AKTIVA MURABAHAH	6.253.614.154	30.271.269.577	384,06%					
	1.1.6. PPA	(3.870.856.160)	(4.750.387.473)	22,72%	2.1.2. KEWAJIBAN BANK	76.242.376.350	116.170.658.983	52,37%	
	1.1.7. PERLENGKAPAN	1.426.819.411	1.575.799.626	10,44%	2.1.3. KEWAJIBAN NON BANK	154.528.507.452	153.286.179.397	-0,80%	
	1.1.8. UANG MUKA	32.774.383.263	37.085.373.969	13,15%	2.1.4. HUTANG PAJAK	4.628.579.160	5.581.548.487	20,59%	
	1.1.9. SEWA DIBAYAR DIMUKA	6.985.700.428	9.067.939.595	29,81%	2.1.5. DANA INSENTIF	629.402.798	1.797.783.344	185,63%	
	1.1.10. PAJAK DIBAYAR DIMUKA	5.174.687.260	5.178.270.620	0,07%	2.1.6. DANA BANTUAN TEKNIS	-	20.813.000	-	
	1.1.11. SEKUNDER	1.635.000.000	1.935.000.000	18,35%	JUMLAH KEWAJIBAN JANGKA PENDEK	638.937.574.617	716.958.716.925	12,21%	
	1.1.12. ANTAR KANTOR AKTIVA	-	-	-					
			46.153.313.564		2.2. KEWAJIBAN JANGKA PANJANG				
			-		2.2.1. KEWAJIBAN BANK	87.009.823.411	69.161.127.913	-20,51%	
			-		2.2.2. KEWAJIBAN NON BANK	126.805.491.986	94.692.430.666	-25,32%	
	JUMLAH AKTIVA LANCAR	1.138.537.923.699	1.136.006.377.245	-0,22%	2.2.3. DANA KESEJAHTERAAN	64.186.707	155.460.184	142,20%	
					2.2.4. TITIPAN DANA KEBAJIKAN	101.359.545	1.918.489.210	1792,76%	
					2.2.5. DANA PEMBANGUNAN KOPERASI	46.466.530	80.199.849	72,60%	
					2.2.6. DANA PENDIDIKAN	559.309.522	556.846.958	-0,44%	
					2.2.7. DANA SOSIAL	497.591.833	476.791.275	-4,18%	
					2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN	1.337.939.078	802.964.772	-39,98%	
					2.2.9. KEWAJIBAN IMBALAN PASTI	20.546.916.415	20.315.722.989	-1,13%	
					2.2.10. CADANGAN KERUGIAN	810.840.820	1.080.539.091	33,26%	
					JUMLAH KEWAJIBAN JANGKA PANJANG	237.779.925.847	189.240.572.907	-20,41%	
					2.3. TITIPAN				
					2.3.1. ZISWAF	33.895.052.059	39.075.777.861	15,28%	
					2.3.2. ANTAR KANTOR PASIVA	-	-	-	
					2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	8.008.895.841	5.532.164.487	-30,92%	
					JUMLAH TITIPAN	41.903.947.900	44.607.942.348	6,45%	
					TOTAL KEWAJIBAN	918.621.448.364	950.807.232.180	3,50%	
					III MODAL :				
					3.1. SIMPANAN POKOK	2.399.170.000	2.386.190.000	-0,54%	
					3.2. SIMPANAN WAJIB	309.223.168.000	279.633.237.000	-9,57%	
					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	5.418.168.159	90,38%	
					3.6. SHU SETELAH PAJAK	7.789.208.721	8.763.794.402	12,51%	
					JUMLAH MODAL	328.919.632.024	304.421.345.982	-7,45%	
	JUMLAH AKTIVA	1.247.541.080.388	1.255.228.578.162	0,62%	JUMLAH PASIVA	1.247.541.080.388	1.255.228.578.162	0,62%	