

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
29-02-2024**

NO.	INDIKATOR	DESEMBER 2023	FEBRUARI 2024	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	318.182.952.677	322.661.062.421	1,41%
	a. Simpanan Pokok	2.399.170.000	2.467.020.000	2,83%
	b. Simpanan Wajib	309.223.168.000	312.075.586.000	0,92%
	c. Cadangan Modal	6.560.614.677	8.118.456.421	23,75%
II	JUMLAH ASSET	1.247.541.080.388	1.322.405.568.230	6,00%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.053.732.000.000	228.830.600.000	-78,28%
	b. Akumulasi Penyaluran Pembiayaan	7.973.054.400.000	8.201.885.000.000	2,87%
	c. Pembiayaan Efektif	1.131.240.200.000	1.170.213.500.000	3,45%
IV	PIUTANG	696.363.733.446	753.827.174.266	8,25%
	a. Mikro Mitra Usaha (MMU)	485.453.217.200	524.895.985.750	8,12%
	b. Mikro Mitra Mandiri (MMM)	87.855.171.550	97.266.528.000	10,71%
	c. Mikro Tata Griya (MTG)	16.309.179.000	16.107.751.000	-1,24%
	d. Mikro Tata Cendikia (MTC)	4.545.456.000	4.725.045.000	3,95%
	e. Mikro Tata Sanitasi (MTS)	871.213.000	931.682.000	6,94%
	f. Mikro Tata Air (MTA)	3.754.586.500	3.660.641.500	-2,50%
	g. KPR Non DP	9.699.974.000	9.764.907.000	0,67%
	h. Qardul Hasan	23.994.800.191	23.159.031.343	-3,48%
	i. Mikro Mitra Ternak (MMT)	548.000.000	1.726.500.000	215,05%
	j. Piutang Karyawan	13.123.826.005	12.324.708.673	-6,09%
	k. Talangan Umroh	951.653.000	1.098.318.000	15,41%
	l. Talangan Haji	220.752.000	313.437.000	41,99%
	m. Mikro Mitra Multi Guna	49.035.905.000	57.852.639.000	17,98%
V	SIMPANAN	402.908.708.857	413.854.086.845	2,72%
	a. Sukarela	179.959.169.052	177.313.635.934	-1,47%
	b. Berjangka	160.322.400.000	158.471.900.000	-1,15%
	c. Qurban	2.512.301.849	2.837.472.136	12,94%
	d. Sanitasi	499.455.290	502.701.399	0,65%
	e. Umroh	1.728.871.091	1.859.007.444	7,53%
	f. Haji	604.657.214	694.773.809	14,90%
	g. Sicerah	7.636.085.057	9.835.660.290	28,81%
	h. Siharta	1.918.084.002	1.838.019.789	-4,17%
	i. Sitasya	933.036.921	970.280.116	3,99%
	j. Sidul	19.029.648.381	24.127.735.928	26,79%
	k. Saham	27.765.000.000	35.402.900.000	27,51%
VI	Pinjaman Pihak Ke 3	444.586.199.199	500.472.280.957	12,57%
	a. Bank Umum	163.252.199.761	185.467.141.855	13,61%
	b. Kewajiban Non Bank	281.333.999.438	315.005.139.102	11,97%
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	1.152	2,86%
	e. Jumlah Rembug Pusat (RP)	12.461	12.651	1,52%
	f. Jumlah Anggota (Orang)	239.917	246.702	2,83%
VIII	JUMLAH KARYAWAN	1.254	1.175	-6,30%
IX	SHU SETELAH PAJAK	7.789.208.721	6.501.850.336	-16,53%

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NERACA
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NO	AKTIVA	DESEMBER 2023	FEBRUARI 2024	KENAIKAN (%)	NO	PASIVA	DESEMBER 2023	FEBRUARI 2024	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	402.908.708.857	413.854.086.845	2,72%
1.1.1.	KAS	12.433.509.164	16.073.577.677	29,28%	2.1.1.1.	Sukarela	179.959.169.052	177.313.635.934	-1,47%
1.1.2.	BANK	273.059.182.733	278.564.781.776	2,02%	2.1.1.2.	Berjangka	160.322.400.000	158.471.900.000	-1,15%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	106.302.150.000	106.302.150.000	0,00%	2.1.1.3.	Qurban	2.512.301.849	2.837.472.136	12,94%
1.1.4.	PIUTANG	696.363.733.446	753.827.174.266	8,25%	2.1.1.4.	Sanitasi	499.455.290	502.701.399	0,65%
1.1.4.1.	Qord Wal Ijarah	16.815.624.691	15.778.287.809	-6,17%	2.1.1.5.	Umroh	1.728.871.091	1.859.007.444	7,53%
1.1.4.2.	Murabahah	620.806.261.064	678.466.017.614	9,29%	2.1.1.6.	Haji	604.657.214	694.773.809	14,90%
1.1.4.3.	Ijarah	13.081.600.500	13.915.525.500	6,37%	2.1.1.7.	Sicerah	7.636.085.057	9.835.660.290	28,81%
1.1.4.4.	Musyarakah	967.500.000	1.726.000.000	78,40%	2.1.1.8.	Siharta	1.918.084.002	1.838.019.789	-4,17%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	933.036.921	970.280.116	3,99%
1.1.4.6.	Qordul Hasan	23.994.800.191	23.159.031.343	-3,48%	2.1.1.10.	Sidul	19.029.648.381	24.127.735.928	26,79%
1.1.4.7.	Istishna	20.697.947.000	20.782.312.000	0,41%	2.1.1.11.	Saham	27.765.000.000	35.402.900.000	100,00%
1.1.5.	AKTIVA MURABAHAH	6.253.614.154	7.240.477.393	15,78%	2.1.2.	KEWAJIBAN BANK	76.242.376.350	98.025.720.835	28,57%
1.1.6.	PPAP	(3.870.856.160)	(4.448.187.771)	14,91%	2.1.3.	KEWAJIBAN NON BANK	154.528.507.452	128.199.647.116	-17,04%
1.1.7.	PERLENGKAPAN	1.426.819.411	1.331.090.680	-6,71%	2.1.4.	HUTANG PAJAK	4.628.579.160	4.525.451.251	-2,23%
1.1.8.	UANG MUKA	32.774.383.263	40.757.233.898	24,36%	2.1.5.	DANA INSENTIF	629.402.798	2.187.243.780	247,51%
1.1.9.	SEWA DIBAYAR DIMUKA	6.985.700.428	7.452.625.469	6,68%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-
1.1.10.	PAJAK DIBAYAR DIMUKA	5.174.687.260	5.175.036.620	0,01%		JUMLAH KEWAJIBAN JANGKA PENDEK	638.937.574.617	646.792.149.827	1,23%
1.1.11.	SEKUNDER	1.635.000.000	1.685.000.000	3,06%		2.2. KEWAJIBAN JANGKA PANJANG			
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	87.009.823.411	87.441.421.020	0,50%
	JUMLAH AKTIVA LANCAR	1.138.537.923.699	1.213.960.960.008	6,62%	2.2.2.	KEWAJIBAN NON BANK	126.805.491.986	186.805.491.986	47,32%
					2.2.3.	DANA KESEJAHTERAAN	64.186.707	553.652.061	762,56%
					2.2.4.	TITIPAN DANA KEBAJIKAN	101.359.545	1.372.502.745	1254,09%
					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	889.552.269	78,77%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.337.939.078	1.127.230.165	-15,75%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	20.546.916.415	19.693.198.589	-4,15%
					2.2.10.	CADANGAN KERUGIAN	810.840.820	859.251.572	5,97%
						JUMLAH KEWAJIBAN JANGKA PANJANG	237.779.925.847	299.932.267.114	26,14%
	1.2. AKTIVA TETAP:					2.3. TITIPAN			
1.2.1.	TANAH	62.670.628.208	63.042.325.708	0,59%	2.3.1.	ZISWAF	33.895.052.059	35.103.419.900	3,57%
1.2.2.	GEDUNG KANTOR	23.766.019.640	23.812.674.215	0,20%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	21.542.691.000	21.542.691.000	0,00%	2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	8.008.895.841	8.467.348.006	5,72%
1.2.4.	PERALATAN KANTOR	22.474.985.230	23.967.492.438	6,64%		JUMLAH TITIPAN	41.903.947.900	43.570.767.906	3,98%
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%		TOTAL KEWAJIBAN	918.621.448.364	990.295.184.847	7,80%
1.2.6.	AKUMULASI PENYUSUTAN	(26.662.089.000)	(27.980.810.500)	4,95%	III	MODAL :			
1.2.7.	ASET PAJAK TANGGUHAN	4.520.321.611	3.369.635.361	-25,46%	3.1.	SIMPANAN POKOK	2.399.170.000	2.467.020.000	2,83%
	JUMLAH AKTIVA TETAP	109.003.156.689	108.444.608.222	-0,51%	3.2.	SIMPANAN WAJIB	309.223.168.000	312.075.586.000	0,92%
					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	6.501.850.336	-16,53%
						JUMLAH MODAL	328.919.632.024	332.110.383.383	0,97%
	JUMLAH AKTIVA	1.247.541.080.388	1.322.405.568.230	6,00%		JUMLAH PASIVA	1.247.541.080.388	1.322.405.568.230	6,00%