

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-01-2024**

NO.	INDIKATOR	DESEMBER 2023	JANUARI 2024	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	318.182.952.677	320.015.405.421	0,58%
	a. Simpanan Pokok	2.399.170.000	2.431.450.000	1,35%
	b. Simpanan Wajib	309.223.168.000	309.465.499.000	0,08%
	c. Cadangan Modal	6.560.614.677	8.118.456.421	23,75%
II	JUMLAH ASSET	1.247.541.080.388	1.373.280.405.071	10,08%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.053.732.000.000	110.735.300.000	-89,49%
	b. Akumulasi Penyaluran Pembiayaan	7.973.054.400.000	8.083.789.700.000	1,39%
	c. Pembiayaan Efektif	1.131.240.200.000	1.149.722.800.000	1,63%
IV	PIUTANG	696.363.733.446	717.597.215.560	3,05%
	a. Mikro Mitra Usaha (MMU)	485.453.217.200	494.200.295.033	1,80%
	b. Mikro Mitra Mandiri (MMM)	87.855.171.550	93.498.995.717	6,42%
	c. Mikro Tata Griya (MTG)	16.309.179.000	16.333.879.000	0,15%
	d. Mikro Tata Cendikia (MTC)	4.545.456.000	4.637.489.000	2,02%
	e. Mikro Tata Sanitasi (MTS)	871.213.000	921.208.000	5,74%
	f. Mikro Tata Air (MTA)	3.754.586.500	3.738.630.500	-0,42%
	g. KPR Non DP	9.699.974.000	9.921.120.000	2,28%
	h. Qardul Hasan	23.994.800.191	23.399.470.110	-2,48%
	i. Mikro Mitra Ternak (MMT)	548.000.000	1.574.000.000	187,23%
	j. Piutang Karyawan	13.123.826.005	12.374.553.200	-5,71%
	k. Talangan Umroh	951.653.000	913.100.000	-4,05%
	l. Talangan Haji	220.752.000	320.443.000	45,16%
	m. Mikro Mitra Multi Guna	49.035.905.000	55.764.032.000	13,72%
V	SIMPANAN	402.908.708.857	428.373.573.416	6,32%
	a. Sukarela	179.959.169.052	198.440.634.219	10,27%
	b. Berjangka	160.322.400.000	159.332.400.000	-0,62%
	c. Qurban	2.512.301.849	2.679.717.181	6,66%
	d. Sanitasi	499.455.290	519.339.044	3,98%
	e. Umroh	1.728.871.091	1.791.557.980	3,63%
	f. Haji	604.657.214	639.669.148	5,79%
	g. Sicerah	7.636.085.057	7.691.675.699	0,73%
	h. Siharta	1.918.084.002	1.922.233.998	0,22%
	i. Sitasya	933.036.921	998.196.818	6,98%
	j. Sidul	19.029.648.381	21.561.749.329	13,31%
	k. Saham	27.765.000.000	32.796.400.000	100,00%
VI	Pinjaman Pihak Ke 3	444.586.199.199	537.285.992.034	20,85%
	a. Bank Umum	163.252.199.761	208.935.827.889	27,98%
	b. Kewajiban Non Bank	281.333.999.438	328.350.164.145	16,71%
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	1.140	1,79%
	e. Jumlah Rembug Pusat (RP)	12.461	12.589	1,03%
	f. Jumlah Anggota (Orang)	239.917	243.145	1,35%
VIII	JUMLAH KARYAWAN	1.254	1.173	-6,46%
IX	SHU SETELAH PAJAK	7.789.208.721	5.764.628.750	-25,99%

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NERACA
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NO	AKTIVA	DESEMBER 2023	JANUARI 2024	KENAIKAN (%)	NO	PASIVA	DESEMBER 2023	JANUARI 2024	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANAN ANGGOTA:	402.908.708.857	428.373.573.416	6,32%	
1.1.1.	KAS	12.433.509.164	16.096.942.553	29,46%	2.1.1.1.	Sukarela	179.959.169.052	198.440.634.219	10,27%	
1.1.2.	BANK	273.059.182.733	367.911.318.654	34,74%	2.1.1.2.	Berjangka	160.322.400.000	159.332.400.000	-0,62%	
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	2.679.717.181	6,66%	
1.1.4.	PIUTANG	696.363.733.446	717.597.215.560	3,05%	2.1.1.4.	Sanitasi	499.455.290	519.339.044	3,98%	
1.1.4.1.	Qord Wal Ijarah	16.815.624.691	16.009.037.586	-4,80%	2.1.1.5.	Umrroh	1.728.871.091	1.791.557.980	3,63%	
1.1.4.2.	Murabahah	620.806.261.064	642.366.244.364	3,47%	2.1.1.6.	Haji	604.657.214	639.669.148	5,79%	
1.1.4.3.	Ijarah	13.081.600.500	13.209.639.500	0,98%	2.1.1.7.	Sicerah	7.636.085.057	7.691.675.699	0,73%	
1.1.4.4.	Musyarakah	967.500.000	1.573.500.000	62,64%	2.1.1.8.	Siharta	1.918.084.002	1.922.233.998	0,22%	
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	933.036.921	998.196.818	6,98%	
1.1.4.6.	Qordul Hasan	23.994.800.191	23.399.470.110	-2,48%	2.1.1.10.	Sidul	19.029.648.381	21.561.749.329	13,31%	
1.1.4.7.	Istishna	20.697.947.000	21.039.324.000	1,65%	2.1.1.11.	Saham	27.765.000.000	32.796.400.000	100,00%	
1.1.5.	AKTIVA MURABAHAH	6.253.614.154	5.772.953.416	-7,69%						
1.1.6.	PPAP	(3.870.856.160)	(4.194.417.228)	8,36%	2.1.2.	KEWAJIBAN BANK	76.242.376.350	121.654.406.869	59,56%	
1.1.7.	PERLENGKAPAN	1.426.819.411	1.378.716.675	-3,37%	2.1.3.	KEWAJIBAN NON BANK	154.528.507.452	141.544.672.159	-8,40%	
1.1.8.	UANG MUKA	32.774.383.263	40.346.306.514	23,10%	2.1.4.	HUTANG PAJAK	4.628.579.160	4.441.293.174	-4,05%	
1.1.9.	SEWA DIBAYAR DIMUKA	6.985.700.428	7.367.851.496	5,47%	2.1.5.	DANA INSENTIF	629.402.798	5.302.928.030	742,53%	
1.1.10.	PAJAK DIBAYAR DIMUKA	5.174.687.260	5.174.815.740	0,00%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-	
1.1.11.	SEKUNDER	1.635.000.000	1.660.000.000	1,53%		JUMLAH KEWAJIBAN JANGKA PENDEK	638.937.574.617	701.316.873.648	9,76%	
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	87.009.823.411	87.281.421.020	0,31%
						2.2.2.	KEWAJIBAN NON BANK	126.805.491.986	186.805.491.986	47,32%
						2.2.3.	DANA KESEJAHTERAAN	64.186.707	619.227.361	864,73%
						2.2.4.	TITIPAN DANA KEBAJIKAN	101.359.545	708.058.645	598,56%
						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	887.052.269	78,27%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.337.939.078	1.142.953.435	-14,57%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	20.546.916.415	20.546.916.415	0,00%
						2.2.10.	CADANGAN KERUGIAN	810.840.820	830.575.160	2,43%
							JUMLAH KEWAJIBAN JANGKA PANJANG	237.779.925.847	300.011.662.998	26,17%
						2.3. TITIPAN				
						2.3.1.	ZISWAF	33.895.052.059	34.728.469.455	2,46%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	8.008.895.841	8.495.894.173	6,08%
							JUMLAH TITIPAN	41.903.947.900	43.224.363.628	3,15%
						TOTAL KEWAJIBAN	918.621.448.364	1.044.552.900.274	13,71%	
					III	MODAL :				
						3.1.	SIMPANAN POKOK	2.399.170.000	2.431.450.000	1,35%
						3.2.	SIMPANAN WAJIB	309.223.168.000	309.465.499.000	0,08%
						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	5.764.628.750	-25,99%
							JUMLAH MODAL	328.919.632.024	328.727.504.797	-0,06%
						JUMLAH PASIVA	1.247.541.080.388	1.373.280.405.071	10,08%	
	JUMLAH AKTIVA	1.247.541.080.388	1.373.280.405.071	10,08%						