

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-07-2024**

NO.	INDIKATOR	DESEMBER 2023	JULI 2024	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	318.182.952.677	318.909.863.421	0,23%
	a. Simpanan Pokok	2.399.170.000	2.503.600.000	4,35%
	b. Simpanan Wajib	309.223.168.000	308.287.807.000	-0,30%
	c. Cadangan Modal	6.560.614.677	8.118.456.421	23,75%
II	JUMLAH ASSET	1.247.541.080.388	1.265.035.645.324	1,40%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.053.732.000.000	565.163.800.000	-46,37%
	b. Akumulasi Penyaluran Pembiayaan	7.973.054.400.000	8.538.218.200.000	7,09%
	c. Pembiayaan Efektif	1.131.240.200.000	1.174.022.900.000	3,78%
IV	PIUTANG	696.363.733.446	713.633.839.289	2,48%
	a. Mikro Mitra Usaha (MMU)	485.453.217.200	477.886.515.900	-1,56%
	b. Mikro Mitra Mandiri (MMM)	87.855.171.550	96.153.104.550	9,45%
	c. Mikro Tata Griya (MTG)	16.309.179.000	15.860.194.000	-2,75%
	d. Mikro Tata Cendikia (MTC)	4.545.456.000	5.131.963.000	12,90%
	e. Mikro Tata Sanitasi (MTS)	871.213.000	835.885.000	-4,06%
	f. Mikro Tata Air (MTA)	3.754.586.500	3.102.995.500	-17,35%
	g. KPR Non DP	9.699.974.000	9.932.151.000	2,39%
	h. Qardul Hasan	23.994.800.191	23.106.138.010	-3,70%
	i. Mikro Mitra Ternak (MMT)	548.000.000	1.582.800.000	188,83%
	j. Piutang Karyawan	13.123.826.005	15.212.494.329	15,92%
	k. Talangan Umroh	951.653.000	1.634.390.000	71,74%
	l. Talangan Haji	220.752.000	355.629.000	61,10%
	m. Mikro Mitra Multi Guna	49.035.905.000	62.839.579.000	28,15%
V	SIMPANAN	402.908.708.857	381.802.950.186	-5,24%
	a. Sukarela	179.959.169.052	144.290.091.864	-19,82%
	b. Berjangka	160.322.400.000	152.181.500.000	-5,08%
	c. Qurban	2.512.301.849	1.872.732.112	-25,46%
	d. Sanitasi	499.455.290	539.002.840	7,92%
	e. Umroh	1.728.871.091	1.675.071.249	-3,11%
	f. Haji	604.657.214	600.714.944	-0,65%
	g. Sicerah	7.636.085.057	6.914.863.575	-9,44%
	h. Siharta	1.918.084.002	2.632.164.861	37,23%
	i. Sitasya	933.036.921	975.625.714	4,56%
	j. Sidul	19.029.648.381	14.046.433.027	-26,19%
	k. Saham	27.765.000.000	56.074.750.000	101,96%
VI	Pinjaman Pihak Ke 3	444.586.199.199	474.146.417.671	6,65%
	a. Bank Umum	163.252.199.761	212.029.231.943	29,88%
	b. Kewajiban Non Bank	281.333.999.438	262.117.185.728	-6,83%
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	250.360	4,35%
VIII	JUMLAH KARYAWAN	1.254	1.191	-5,02%
IX	SHU SETELAH PAJAK	7.789.208.721	10.415.097.131	33,71%

**KOPERASI SYARIAH
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NERACA
31-07-2024**

NO	AKTIVA	DESEMBER 2023	JULI 2024	KENAIKAN (%)	NO	PASIVA	DESEMBER 2023	JULI 2024	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANAN ANGGOTA:	402.908.708.857	381.802.950.186	-5,24%	
1.1.1.	KAS	12.433.509.164	20.839.772.319	67,61%	2.1.1.1.	Sukarela	179.959.169.052	144.290.091.864	-19,82%	
1.1.2.	BANK	273.059.182.733	251.603.399.187	-7,86%	2.1.1.2.	Berjangka	160.322.400.000	152.181.500.000	-5,08%	
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	1.872.732.112	-25,46%	
1.1.4.	PIUTANG	696.363.733.446	713.633.839.289	2,48%	2.1.1.4.	Sanitasi	499.455.290	539.002.840	7,92%	
1.1.4.1.	Qord Wal Ijarah	16.815.624.691	18.351.280.326	9,13%	2.1.1.5.	Umroh	1.728.871.091	1.675.071.249	-3,11%	
1.1.4.2.	Murabahah	620.806.261.064	633.415.633.453	2,03%	2.1.1.6.	Haji	604.657.214	600.714.944	-0,65%	
1.1.4.3.	Ijarah	13.081.600.500	16.094.817.500	23,03%	2.1.1.7.	Sicerah	7.636.085.057	6.914.863.575	-9,44%	
1.1.4.4.	Musyarakah	967.500.000	1.582.300.000	63,55%	2.1.1.8.	Siharta	1.918.084.002	2.632.164.861	37,23%	
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	933.036.921	975.625.714	4,56%	
1.1.4.6.	Qordul Hasan	23.994.800.191	23.106.138.010	-3,70%	2.1.1.10.	Sidul	19.029.648.381	14.046.433.027	-26,19%	
1.1.4.7.	Istishna	20.697.947.000	21.083.670.000	1,86%	2.1.1.11.	Saham	27.765.000.000	56.074.750.000	101,96%	
1.1.5.	AKTIVA MURABAHAH	6.253.614.154	13.427.696.902	114,72%						
1.1.6.	PPAP	(3.870.856.160)	(4.085.894.749)	5,56%	2.1.2.	KEWAJIBAN BANK	76.242.376.350	44.535.310.840	-41,59%	
1.1.7.	PERLENGKAPAN	1.426.819.411	1.293.986.906	-9,31%	2.1.3.	KEWAJIBAN NON BANK	154.528.507.452	74.622.038.393	-51,71%	
1.1.8.	UANG MUKA	32.774.383.263	46.139.135.741	40,78%	2.1.4.	HUTANG PAJAK	4.628.579.160	3.918.339.848	-15,34%	
1.1.9.	SEWA DIBAYAR DIMUKA	6.985.700.428	7.717.579.383	10,48%	2.1.5.	DANA INSENTIF	629.402.798	1.797.783.344	185,63%	
1.1.10.	PAJAK DIBAYAR DIMUKA	5.174.687.260	5.176.643.280	0,04%	2.1.6.	DANA BANTUAN TEKNIS	-	244.099.100	-	
1.1.11.	SEKUNDER	1.635.000.000	1.810.000.000	10,70%		JUMLAH KEWAJIBAN JANGKA PENDEK	638.937.574.617	506.920.521.711	-20,66%	
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	87.009.823.411	167.493.921.103	92,50%
						2.2.2.	KEWAJIBAN NON BANK	126.805.491.986	187.495.147.335	47,86%
						2.2.3.	DANA KESEJAHTERAAN	64.186.707	339.695.285	429,23%
						2.2.4.	TITIPAN DANA KEBAJIKAN	101.359.545	2.391.606.000	2259,53%
						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	892.552.269	79,37%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.337.939.078	90.808.196	-93,21%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	20.546.916.415	19.237.049.293	-6,38%
						2.2.10.	CADANGAN KERUGIAN	810.840.820	958.925.714	18,26%
							JUMLAH KEWAJIBAN JANGKA PANJANG	237.779.925.847	380.033.288.902	59,83%
						2.3. TITIPAN				
						2.3.1.	ZISWAF	33.895.052.059	37.706.902.615	11,25%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	8.008.895.841	8.102.500.918	1,17%
							JUMLAH TITIPAN	41.903.947.900	45.809.403.533	9,32%
						TOTAL KEWAJIBAN	918.621.448.364	932.763.214.146	1,54%	
					III	MODAL :				
						3.1.	SIMPANAN POKOK	2.399.170.000	2.503.600.000	4,35%
						3.2.	SIMPANAN WAJIB	309.223.168.000	308.287.807.000	-0,30%
						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	10.415.097.131	33,71%
							JUMLAH MODAL	328.919.632.024	332.272.431.178	1,02%
						JUMLAH AKTIVA	1.247.541.080.388	1.265.035.645.324	1,40%	
						JUMLAH PASIVA	1.247.541.080.388	1.265.035.645.324	1,40%	