

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-06-2024**

NO.	INDIKATOR	DESEMBER 2023	JUNI 2024	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	318.182.952.677	322.373.439.421	1,32%
	a. Simpanan Pokok	2.399.170.000	2.517.050.000	4,91%
	b. Simpanan Wajib	309.223.168.000	311.737.933.000	0,81%
	c. Cadangan Modal	6.560.614.677	8.118.456.421	23,75%
	II JUMLAH ASSET	1.247.541.080.388	1.269.252.936.868	1,74%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.053.732.000.000	512.237.100.000	-51,39%
	b. Akumulasi Penyaluran Pembiayaan	7.973.054.400.000	8.485.291.500.000	6,42%
	c. Pembiayaan Efektif	1.131.240.200.000	1.183.941.300.000	4,66%
	IV PIUTANG	696.363.733.446	744.275.574.156	6,88%
	a. Mikro Mitra Usaha (MMU)	485.453.217.200	508.630.229.900	4,77%
	b. Mikro Mitra Mandiri (MMM)	87.855.171.550	101.844.246.550	15,92%
	c. Mikro Tata Griya (MTG)	16.309.179.000	15.753.932.000	-3,40%
	d. Mikro Tata Cendikia (MTC)	4.545.456.000	4.790.635.000	5,39%
	e. Mikro Tata Sanitasi (MTS)	871.213.000	865.881.000	-0,61%
	f. Mikro Tata Air (MTA)	3.754.586.500	3.222.100.500	-14,18%
	g. KPR Non DP	9.699.974.000	9.863.358.000	1,68%
	h. Qardul Hasan	23.994.800.191	23.531.099.466	-1,93%
	i. Mikro Mitra Ternak (MMT)	548.000.000	1.732.638.000	216,17%
	j. Piutang Karyawan	13.123.826.005	15.114.917.740	15,17%
	k. Talangan Umroh	951.653.000	1.474.938.000	54,99%
	l. Talangan Haji	220.752.000	294.368.000	33,35%
	m. Mikro Mitra Multi Guna	49.035.905.000	57.157.230.000	16,56%
	V SIMPANAN	402.908.708.857	367.703.400.721	-8,74%
	a. Sukarela	179.959.169.052	138.128.840.335	-23,24%
	b. Berjangka	160.322.400.000	150.210.900.000	-6,31%
	c. Qurban	2.512.301.849	1.778.421.895	-29,21%
	d. Sanitasi	499.455.290	527.922.212	5,70%
	e. Umroh	1.728.871.091	1.894.010.948	9,55%
	f. Haji	604.657.214	611.639.441	1,15%
	g. Sicerah	7.636.085.057	6.795.140.403	-11,01%
	h. Siharta	1.918.084.002	2.550.374.086	32,96%
	i. Sitasya	933.036.921	902.401.994	-3,28%
	j. Sidul	19.029.648.381	11.068.099.407	-41,84%
	k. Saham	27.765.000.000	53.235.650.000	91,74%
	VI Pinjaman Pihak Ke 3	444.586.199.199	494.041.271.495	11,12%
	a. Bank Umum	163.252.199.761	216.805.740.341	32,80%
	b. Kewajiban Non Bank	281.333.999.438	277.235.531.154	-1,46%
	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	12.653	1,54%
	f. Jumlah Anggota (Orang)	239.917	251.705	4,91%
	VIII JUMLAH KARYAWAN	1.254	1.183	-5,66%
	IX SHU SETELAH PAJAK	7.789.208.721	6.389.984.133	-17,96%

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NERACA
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NO	AKTIVA	DESEMBER 2023	JUNI 2024	KENAIKAN (%)	NO	PASIVA	DESEMBER 2023	JUNI 2024	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANAN ANGGOTA:	402.908.708.857	367.703.400.721	-8,74%	
1.1.1.	KAS	12.433.509.164	20.666.979.903	66,22%	2.1.1.1.	Sukarela	179.959.169.052	138.128.840.335	-23,24%	
1.1.2.	BANK	273.059.182.733	241.712.246.360	-11,48%	2.1.1.2.	Berjangka	160.322.400.000	150.210.900.000	-6,31%	
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	1.778.421.895	-29,21%	
1.1.4.	PIUTANG	696.363.733.446	744.275.574.156	6,88%	2.1.1.4.	Sanitasi	499.455.290	527.922.212	5,70%	
1.1.4.1.	Qord Wal Ijarah	16.815.624.691	18.131.386.326	7,82%	2.1.1.5.	Umroh	1.728.871.091	1.894.010.948	9,55%	
1.1.4.2.	Murabahah	620.806.261.064	663.669.767.864	6,90%	2.1.1.6.	Haji	604.657.214	611.639.441	1,15%	
1.1.4.3.	Ijarah	13.081.600.500	15.961.181.500	22,01%	2.1.1.7.	Sicerah	7.636.085.057	6.795.140.403	-11,01%	
1.1.4.4.	Musyarakah	967.500.000	2.052.000.000	112,09%	2.1.1.8.	Siharta	1.918.084.002	2.550.374.086	32,96%	
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	933.036.921	902.401.994	-3,28%	
1.1.4.6.	Qordul Hasan	23.994.800.191	23.531.099.466	-1,93%	2.1.1.10.	Sidul	19.029.648.381	11.068.099.407	-41,84%	
1.1.4.7.	Istishna	20.697.947.000	20.930.139.000	1,12%	2.1.1.11.	Saham	27.765.000.000	53.235.650.000	91,74%	
1.1.5.	AKTIVA MURABAHAH	6.253.614.154	7.505.272.511	20,01%						
1.1.6.	PPAP	(3.870.856.160)	(4.370.683.010)	12,91%	2.1.2.	KEWAJIBAN BANK	76.242.376.350	79.311.294.238	4,03%	
1.1.7.	PERLENGKAPAN	1.426.819.411	1.317.235.987	-7,68%	2.1.3.	KEWAJIBAN NON BANK	154.528.507.452	60.430.039.168	-60,89%	
1.1.8.	UANG MUKA	32.774.383.263	35.474.231.744	8,24%	2.1.4.	HUTANG PAJAK	4.628.579.160	3.409.472.574	-26,34%	
1.1.9.	SEWA DIBAYAR DIMUKA	6.985.700.428	7.729.420.687	10,65%	2.1.5.	DANA INSENTIF	629.402.798	1.797.783.344	185,63%	
1.1.10.	PAJAK DIBAYAR DIMUKA	5.174.687.260	5.176.335.500	0,03%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-	
1.1.11.	SEKUNDER	1.635.000.000	1.785.000.000	9,17%		JUMLAH KEWAJIBAN JANGKA PENDEK	638.937.574.617	512.651.990.045	-19,76%	
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	87.009.823.411	137.494.446.103	58,02%
						2.2.2.	KEWAJIBAN NON BANK	126.805.491.986	216.805.491.986	70,97%
						2.2.3.	DANA KESEJAHTERAAN	64.186.707	371.945.285	479,47%
						2.2.4.	TITIPAN DANA KEBAIKAN	101.359.545	2.254.711.300	2124,47%
						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	371.085.178	-72,26%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	20.546.916.415	19.693.198.589	-4,15%
						2.2.10.	CADANGAN KERUGIAN	810.840.820	936.785.980	15,53%
							JUMLAH KEWAJIBAN JANGKA PANJANG	237.779.925.847	380.010.183.397	59,82%
	JUMLAH AKTIVA LANCAR	1.138.537.923.699	1.158.823.763.838	1,78%		2.3. TITIPAN				
						2.3.1.	ZISWAF	33.895.052.059	36.565.045.178	7,88%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	8.008.895.841	8.314.824.068	3,82%
							JUMLAH TITIPAN	41.903.947.900	44.879.869.246	7,10%
							TOTAL KEWAJIBAN	918.621.448.364	937.542.042.688	2,06%
					III	MODAL :				
					3.1.	SIMPANAN POKOK	2.399.170.000	2.517.050.000	4,91%	
					3.2.	SIMPANAN WAJIB	309.223.168.000	311.737.933.000	0,81%	
					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	6.389.984.133	-17,96%	
						JUMLAH MODAL	328.919.632.024	331.710.894.180	0,85%	
	JUMLAH AKTIVA	1.247.541.080.388	1.269.252.936.868	1,74%		JUMLAH PASIVA	1.247.541.080.388	1.269.252.936.868	1,74%	