

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-03-2024**

NO.	INDIKATOR	DESEMBER 2023	MARET 2024	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	318.182.952.677	323.070.269.421	1,54%
	a. Simpanan Pokok	2.399.170.000	2.473.180.000	3,08%
	b. Simpanan Wajib	309.223.168.000	312.478.633.000	1,05%
	c. Cadangan Modal	6.560.614.677	8.118.456.421	23,75%
II	JUMLAH ASSET	1.247.541.080.388	1.279.500.092.382	2,56%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.053.732.000.000	336.359.600.000	-68,08%
	b. Akumulasi Penyaluran Pembiayaan	7.973.054.400.000	8.309.414.000.000	4,22%
	c. Pembiayaan Efektif	1.131.240.200.000	1.299.657.900.000	14,89%
IV	PIUTANG	696.363.733.446	771.446.591.822	10,78%
	a. Mikro Mitra Usaha (MMU)	485.453.217.200	534.486.654.900	10,10%
	b. Mikro Mitra Mandiri (MMM)	87.855.171.550	104.481.249.550	18,92%
	c. Mikro Tata Griya (MTG)	16.309.179.000	16.057.084.000	-1,55%
	d. Mikro Tata Cendikia (MTC)	4.545.456.000	4.610.638.000	1,43%
	e. Mikro Tata Sanitasi (MTS)	871.213.000	902.883.000	3,64%
	f. Mikro Tata Air (MTA)	3.754.586.500	3.588.208.500	-4,43%
	g. KPR Non DP	9.699.974.000	9.976.759.000	2,85%
	h. Qardul Hasan	23.994.800.191	22.932.356.343	-4,43%
	i. Mikro Mitra Ternak (MMT)	548.000.000	1.845.500.000	236,77%
	j. Piutang Karyawan	13.123.826.005	12.672.690.529	-3,44%
	k. Talangan Umroh	951.653.000	1.269.029.000	33,35%
	l. Talangan Haji	220.752.000	304.593.000	37,98%
	m. Mikro Mitra Multi Guna	49.035.905.000	58.318.946.000	18,93%
V	SIMPANAN	402.908.708.857	355.626.218.686	-11,74%
	a. Sukarela	179.959.169.052	140.041.838.564	-22,18%
	b. Berjangka	160.322.400.000	154.146.200.000	-3,85%
	c. Qurban	2.512.301.849	2.933.966.987	16,78%
	d. Sanitasi	499.455.290	424.711.147	-14,97%
	e. Umroh	1.728.871.091	1.869.220.418	8,12%
	f. Haji	604.657.214	697.728.103	15,39%
	g. Sicerah	7.636.085.057	7.251.251.928	-5,04%
	h. Siharta	1.918.084.002	1.772.591.116	-7,59%
	i. Sitasya	933.036.921	854.452.130	-8,42%
	j. Sidul	19.029.648.381	5.978.858.293	-68,58%
	k. Saham	27.765.000.000	39.655.400.000	42,83%
VI	Pinjaman Pihak Ke 3	444.586.199.199	513.387.626.052	15,48%
	a. Bank Umum	163.252.199.761	181.243.602.618	11,02%
	b. Kewajiban Non Bank	281.333.999.438	332.144.023.434	18,06%
VII	JANGKAUAN PELAYANAN			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	190	190	0,00%
	d. Desa Terlayani (Desa)	1.120	1.158	3,39%
	e. Jumlah Rembug Pusat (RP)	12.461	12.652	1,53%
	f. Jumlah Anggota (Orang)	239.917	247.318	3,08%
VIII	JUMLAH KARYAWAN	1.254	1.178	-6,06%
IX	SHU SETELAH PAJAK	7.789.208.721	9.021.989.863	15,83%

**KOPERASI SYARIAH
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NERACA
31-03-2024**

NO	AKTIVA	DESEMBER 2023	MARET 2024	KENAIKAN (%)	NO	PASIVA	DESEMBER 2023	MARET 2024	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1. SIMPANAN ANGGOTA:	402.908.708.857	355.626.218.686	-11,74%	
1.1.1.	KAS	12.433.509.164	17.056.977.290	37,19%	2.1.1.1.	Sukarela	179.959.169.052	140.041.838.564	-22,18%	
1.1.2.	BANK	273.059.182.733	216.691.336.491	-20,64%	2.1.1.2.	Berjangka	160.322.400.000	154.146.200.000	-3,85%	
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	2.933.966.987	16,78%	
1.1.4.	PIUTANG	696.363.733.446	771.446.591.822	10,78%	2.1.1.4.	Sanitasi	499.455.290	424.711.147	-14,97%	
1.1.4.1.	Qord Wal Ijarah	16.815.624.691	15.930.014.365	-5,27%	2.1.1.5.	Umrroh	1.728.871.091	1.869.220.418	8,12%	
1.1.4.2.	Murabahah	620.806.261.064	694.714.477.614	11,91%	2.1.1.6.	Haji	604.657.214	697.728.103	15,39%	
1.1.4.3.	Ijarah	13.081.600.500	15.004.571.500	14,70%	2.1.1.7.	Sicerah	7.636.085.057	7.251.251.928	-5,04%	
1.1.4.4.	Musyarakah	967.500.000	2.033.500.000	110,18%	2.1.1.8.	Siharta	1.918.084.002	1.772.591.116	-7,59%	
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	933.036.921	854.452.130	-8,42%	
1.1.4.6.	Qordul Hasan	23.994.800.191	22.932.356.343	-4,43%	2.1.1.10.	Sidul	19.029.648.381	5.978.858.293	-68,58%	
1.1.4.7.	Istishna	20.697.947.000	20.831.672.000	0,65%	2.1.1.11.	Saham	27.765.000.000	39.655.400.000	100,00%	
1.1.5.	AKTIVA MURABAHAH	6.253.614.154	6.584.889.618	5,30%						
1.1.6.	PPAP	(3.870.856.160)	(4.397.598.634)	13,61%	2.1.2.	KEWAJIBAN BANK	76.242.376.350	93.403.945.422	22,51%	
1.1.7.	PERLENGKAPAN	1.426.819.411	1.292.269.885	-9,43%	2.1.3.	KEWAJIBAN NON BANK	154.528.507.452	115.338.531.448	-25,36%	
1.1.8.	UANG MUKA	32.774.383.263	41.799.723.365	27,54%	2.1.4.	HUTANG PAJAK	4.628.579.160	3.180.524.678	-31,29%	
1.1.9.	SEWA DIBAYAR DIMUKA	6.985.700.428	7.455.560.466	6,73%	2.1.5.	DANA INSENTIF	629.402.798	2.187.243.780	247,51%	
1.1.10.	PAJAK DIBAYAR DIMUKA	5.174.687.260	5.175.234.180	0,01%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-	
1.1.11.	SEKUNDER	1.635.000.000	1.710.000.000	4,59%		JUMLAH KEWAJIBAN JANGKA PENDEK	638.937.574.617	569.736.464.014	-10,83%	
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	87.009.823.411	87.839.657.196	0,95%
						2.2.2.	KEWAJIBAN NON BANK	126.805.491.986	216.805.491.986	70,97%
						2.2.3.	DANA KESEJAHTERAAN	64.186.707	445.433.285	593,97%
						2.2.4.	TITIPAN DANA KEBAJIKAN	101.359.545	1.995.320.245	1868,56%
						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	892.552.269	79,37%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.337.939.078	783.128.103	-41,47%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	20.546.916.415	19.908.416.589	-3,11%
						2.2.10.	CADANGAN KERUGIAN	810.840.820	878.822.768	8,38%
						JUMLAH KEWAJIBAN JANGKA PANJANG	237.779.925.847	330.738.789.148	39,09%	
						2.3. TITIPAN				
						2.3.1.	ZISWAF	33.895.052.059	35.670.391.504	5,24%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	8.008.895.841	8.314.717.806	3,82%
						JUMLAH TITIPAN	41.903.947.900	43.985.109.310	4,97%	
						TOTAL KEWAJIBAN	918.621.448.364	944.460.362.472	2,81%	
					III	MODAL :				
					3.1.	SIMPANAN POKOK	2.399.170.000	2.473.180.000	3,08%	
					3.2.	SIMPANAN WAJIB	309.223.168.000	312.478.633.000	1,05%	
					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	9.021.989.863	15,83%	
					JUMLAH MODAL	328.919.632.024	335.039.729.910	1,86%		
					JUMLAH PASIVA	1.247.541.080.388	1.279.500.092.382	2,56%		
	JUMLAH AKTIVA	1.247.541.080.388	1.279.500.092.382	2,56%						