

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-05-2024**

NO.	INDIKATOR	DESEMBER 2023	MEI 2024	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	318.182.952.677	323.272.370.421	1,60%
	a. Simpanan Pokok	2.399.170.000	2.502.650.000	4,31%
	b. Simpanan Wajib	309.223.168.000	312.651.264.000	1,11%
	c. Cadangan Modal	6.560.614.677	8.118.456.421	23,75%
II	JUMLAH ASSET	1.247.541.080.388	1.238.681.905.660	-0,71%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.053.732.000.000	435.316.700.000	-58,69%
	b. Akumulasi Penyaluran Pembiayaan	7.973.054.400.000	8.408.371.100.000	5,46%
	c. Pembiayaan Efektif	1.131.240.200.000	1.119.608.800.000	-1,03%
IV	PIUTANG	696.363.733.446	742.205.928.294	6,58%
	a. Mikro Mitra Usaha (MMU)	485.453.217.200	508.437.904.900	4,73%
	b. Mikro Mitra Mandiri (MMM)	87.855.171.550	100.779.167.550	14,71%
	c. Mikro Tata Griya (MTG)	16.309.179.000	16.012.116.000	-1,82%
	d. Mikro Tata Cendikia (MTC)	4.545.456.000	4.720.365.000	3,85%
	e. Mikro Tata Sanitasi (MTS)	871.213.000	893.557.000	2,56%
	f. Mikro Tata Air (MTA)	3.754.586.500	3.362.344.500	-10,45%
	g. KPR Non DP	9.699.974.000	9.847.143.000	1,52%
	h. Qardul Hasan	23.994.800.191	22.679.123.743	-5,48%
	i. Mikro Mitra Ternak (MMT)	548.000.000	2.022.000.000	268,98%
	j. Piutang Karyawan	13.123.826.005	15.059.393.601	14,75%
	k. Talangan Umroh	951.653.000	1.511.476.000	58,83%
	l. Talangan Haji	220.752.000	301.758.000	36,70%
	m. Mikro Mitra Multi Guna	49.035.905.000	56.579.579.000	15,38%
V	SIMPANAN	402.908.708.857	362.239.958.468	-10,09%
	a. Sukarela	179.959.169.052	135.878.762.969	-24,49%
	b. Berjangka	160.322.400.000	152.877.000.000	-4,64%
	c. Qurban	2.512.301.849	3.151.693.476	25,45%
	d. Sanitasi	499.455.290	398.511.972	-20,21%
	e. Umroh	1.728.871.091	1.841.736.781	6,53%
	f. Haji	604.657.214	640.098.230	5,86%
	g. Sicerah	7.636.085.057	7.419.342.956	-2,84%
	h. Siharta	1.918.084.002	1.820.826.650	-5,07%
	i. Sitasya	933.036.921	873.727.197	-6,36%
	j. Sidul	19.029.648.381	8.237.858.237	-56,71%
	k. Saham	27.765.000.000	49.100.400.000	76,84%
VI	Pinjaman Pihak Ke 3	444.586.199.199	468.494.271.204	5,38%
	a. Bank Umum	163.252.199.761	172.141.444.624	5,45%
	b. Kewajiban Non Bank	281.333.999.438	296.352.826.580	5,34%
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	1.156	3,21%
	e. Jumlah Rembug Pusat (RP)	12.461	12.572	0,89%
	f. Jumlah Anggota (Orang)	239.917	250.265	4,31%
VIII	JUMLAH KARYAWAN	1.254	1.179	-5,98%
IX	SHU SETELAH PAJAK	7.789.208.721	5.966.997.783	-23,39%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31-05-2024**

NO	AKTIVA	DESEMBER 2023	MEI 2024	KENAIKAN (%)	NO	PASIVA	DESEMBER 2023	MEI 2024	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANAN ANGGOTA:	402.908.708.857	362.239.958.468	-10,09%	
1.1.1.	KAS	12.433.509.164	23.346.475.707	87,77%	2.1.1.1.	Sukarela	179.959.169.052	135.878.762.969	-24,49%	
1.1.2.	BANK	273.059.182.733	204.226.471.887	-25,21%	2.1.1.2.	Berjangka	160.322.400.000	152.877.000.000	-4,64%	
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	106.302.150.000	102.552.150.000	-3,53%	2.1.1.3.	Qurban	2.512.301.849	3.151.693.476	25,45%	
1.1.4.	PIUTANG	696.363.733.446	742.205.928.294	6,58%	2.1.1.4.	Sanitasi	499.455.290	398.511.972	-20,21%	
1.1.4.1.	Qord Wal Ijarah	16.815.624.691	18.115.109.437	7,73%	2.1.1.5.	Umroh	1.728.871.091	1.841.736.781	6,53%	
1.1.4.2.	Murabahah	620.806.261.064	662.445.707.614	6,71%	2.1.1.6.	Haji	604.657.214	640.098.230	5,86%	
1.1.4.3.	Ijarah	13.081.600.500	15.665.816.500	19,75%	2.1.1.7.	Sicerah	7.636.085.057	7.419.342.956	-2,84%	
1.1.4.4.	Musyarakah	967.500.000	2.021.500.000	108,94%	2.1.1.8.	Siharta	1.918.084.002	1.820.826.650	-5,07%	
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	933.036.921	873.727.197	-6,36%	
1.1.4.6.	Qordul Hasan	23.994.800.191	22.679.123.743	-5,48%	2.1.1.10.	Sidul	19.029.648.381	8.237.858.237	-56,71%	
1.1.4.7.	Istishna	20.697.947.000	21.278.671.000	2,81%	2.1.1.11.	Saham	27.765.000.000	49.100.400.000	76,84%	
1.1.5.	AKTIVA MURABAHAH	6.253.614.154	7.818.337.942	25,02%	2.1.2.	KEWAJIBAN BANK	76.242.376.350	84.046.244.597	10,24%	
1.1.6.	PPAP	(3.870.856.160)	(4.024.697.730)	3,97%	2.1.3.	KEWAJIBAN NON BANK	154.528.507.452	79.547.334.594	-48,52%	
1.1.7.	PERLENGKAPAN	1.426.819.411	1.362.477.714	-4,51%	2.1.4.	HUTANG PAJAK	4.628.579.160	3.677.508.176	-20,55%	
1.1.8.	UANG MUKA	32.774.383.263	39.610.316.600	20,86%	2.1.5.	DANA INSENTIF	629.402.798	1.797.783.344	185,63%	
1.1.9.	SEWA DIBAYAR DIMUKA	6.985.700.428	7.491.209.747	7,24%	2.1.6.	DANA BANTUAN TEKNIS	-	-	-	
1.1.10.	PAJAK DIBAYAR DIMUKA	5.174.687.260	5.175.957.320	0,02%		JUMLAH KEWAJIBAN JANGKA PENDEK	638.937.574.617	531.308.829.179	-16,84%	
1.1.11.	SEKUNDER	1.635.000.000	1.760.000.000	7,65%		2.2. KEWAJIBAN JANGKA PANJANG				
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-		2.2.1.	KEWAJIBAN BANK	87.009.823.411	88.095.200.027	1,25%
						2.2.2.	KEWAJIBAN NON BANK	126.805.491.986	216.805.491.986	70,97%
	JUMLAH AKTIVA LANCAR	1.138.537.923.699	1.131.524.627.481	-0,62%		2.2.3.	DANA KESEJAHTERAAN	64.186.707	424.695.285	561,66%
						2.2.4.	TITIPAN DANA KEBAJIKAN	101.359.545	2.173.312.696	2044,16%
						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	339.299.178	-74,64%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	20.546.916.415	19.693.198.589	-4,15%
						2.2.10.	CADANGAN KERUGIAN	810.840.820	916.249.440	13,00%
	1.2. AKTIVA TETAP:						JUMLAH KEWAJIBAN JANGKA PANJANG	237.779.925.847	330.529.966.177	39,01%
1.2.1.	TANAH	62.670.628.208	63.042.325.708	0,59%		2.3. TITIPAN				
1.2.2.	GEDUNG KANTOR	23.766.019.640	23.812.674.215	0,20%		2.3.1.	ZISWAF	33.895.052.059	36.251.072.730	6,95%
1.2.3.	KENDARAAN	21.542.691.000	21.542.691.000	0,00%		2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.4.	PERALATAN KANTOR	22.474.985.230	24.833.342.694	10,49%		2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	8.008.895.841	8.405.198.744	4,95%
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%			JUMLAH TITIPAN	41.903.947.900	44.656.271.474	6,57%
1.2.6.	AKUMULASI PENYUSUTAN	(26.662.089.000)	(30.133.990.799)	13,02%			TOTAL KEWAJIBAN	918.621.448.364	906.495.066.830	-1,32%
1.2.7.	ASET PAJAK TANGGUHAN	4.520.321.611	3.369.635.361	-25,46%	III	MODAL :				
						3.1.	SIMPANAN POKOK	2.399.170.000	2.502.650.000	4,31%
	JUMLAH AKTIVA TETAP	109.003.156.689	107.157.278.179	-1,69%		3.2.	SIMPANAN WAJIB	309.223.168.000	312.651.264.000	1,11%
						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	5.966.997.783	-23,39%
							JUMLAH MODAL	328.919.632.024	332.186.838.830	0,99%
	JUMLAH AKTIVA	1.247.541.080.388	1.238.681.905.660	-0,71%			JUMLAH PASIVA	1.247.541.080.388	1.238.681.905.660	-0,71%