

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-11-2024**

NO.	INDIKATOR	DESEMBER 2023	NOVEMBER 2024	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	318.182.952.677	295.566.443.421	-7,11%
	a. Simpanan Pokok	2.399.170.000	2.382.040.000	-0,71%
	b. Simpanan Wajib	309.223.168.000	285.065.947.000	-7,81%
	c. Cadangan Modal	6.560.614.677	8.118.456.421	23,75%
II	JUMLAH ASSET	1.247.541.080.388	1.262.232.943.679	1,18%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.053.732.000.000	770.288.700.000	-26,90%
	b. Akumulasi Penyaluran Pembiayaan	7.973.054.400.000	8.743.343.100.000	9,66%
	c. Pembiayaan Efektif	1.131.240.200.000	1.098.435.300.000	-2,90%
IV	PIUTANG	696.363.733.446	629.033.757.878	-9,67%
	a. Mikro Mitra Usaha (MMU)	485.453.217.200	385.324.061.500	-20,63%
	b. Mikro Mitra Mandiri (MMM)	87.855.171.550	82.198.937.550	-6,44%
	c. Mikro Tata Griya (MTG)	16.309.179.000	15.243.478.000	-6,53%
	d. Mikro Tata Cendikia (MTC)	4.545.456.000	4.421.031.000	-2,74%
	e. Mikro Tata Sanitasi (MTS)	871.213.000	801.888.000	-7,96%
	f. Mikro Tata Air (MTA)	3.754.586.500	3.184.648.500	-15,18%
	g. KPR Non DP	9.699.974.000	10.103.067.000	4,16%
	h. Qardul Hasan	23.994.800.191	22.253.766.043	-7,26%
	i. Mikro Mitra Ternak (MMT)	548.000.000	1.512.886.000	176,07%
	j. Piutang Karyawan	13.123.826.005	15.731.262.285	19,87%
	k. Talangan Umroh	951.653.000	2.351.257.000	147,07%
	l. Talangan Haji	220.752.000	303.567.000	37,51%
	m. Mikro Mitra Multi Guna	49.035.905.000	85.603.908.000	74,57%
V	SIMPANAN	402.908.708.857	422.113.309.204	4,77%
	a. Sukarela	179.959.169.052	154.221.351.360	-14,30%
	b. Berjangka	160.322.400.000	159.966.300.000	-0,22%
	c. Qurban	2.512.301.849	2.423.857.731	-3,52%
	d. Sanitasi	499.455.290	580.624.710	16,25%
	e. Umroh	1.728.871.091	2.017.209.419	16,68%
	f. Haji	604.657.214	835.366.342	38,16%
	g. Sicerah	7.636.085.057	9.189.087.657	20,34%
	h. Siharta	1.918.084.002	3.512.703.931	83,14%
	i. Sitasya	933.036.921	1.342.270.829	43,86%
	j. Sidul	19.029.648.381	24.899.987.225	30,85%
	k. Saham	27.765.000.000	63.124.550.000	127,35%
VI	Pinjaman Pihak Ke 3	444.586.199.199	452.661.067.886	1,82%
	a. Bank Umum	163.252.199.761	189.632.519.864	16,16%
	b. Kewajiban Non Bank	281.333.999.438	263.028.548.022	-6,51%
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	238.204	-0,71%
VIII	JUMLAH KARYAWAN	1.254	1.175	-6,30%
IX	SHU SETELAH PAJAK	7.789.208.721	10.644.607.418	36,66%

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NERACA
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NO	AKTIVA	DESEMBER 2023	NOVEMBER 2024	KENAIKAN (%)	NO	PASIVA	DESEMBER 2023	NOVEMBER 2024	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANAN ANGGOTA:	402.908.708.857	422.113.309.204	4,77%	
1.1.1.	KAS	12.433.509.164	14.756.108.622	18,68%	2.1.1.1.	Sukarela	179.959.169.052	154.221.351.360	-14,30%	
1.1.2.	BANK	273.059.182.733	316.270.171.361	15,82%	2.1.1.2.	Berjangka	160.322.400.000	159.966.300.000	-0,22%	
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	106.302.150.000	98.552.150.000	-7,29%	2.1.1.3.	Qurban	2.512.301.849	2.423.857.731	-3,52%	
1.1.4.	PIUTANG	696.363.733.446	629.033.757.878	-9,67%	2.1.1.4.	Sanitasi	499.455.290	580.624.710	16,25%	
1.1.4.1.	Qord Wal Ijarah	16.815.624.691	17.174.890.326	2,14%	2.1.1.5.	Umroh	1.728.871.091	2.017.209.419	16,68%	
1.1.4.2.	Murabahah	620.806.261.064	551.260.947.009	-11,20%	2.1.1.6.	Haji	604.657.214	835.366.342	38,16%	
1.1.4.3.	Ijarah	13.081.600.500	15.329.766.500	17,19%	2.1.1.7.	SiceraH	7.636.085.057	9.189.087.657	20,34%	
1.1.4.4.	Musyarakah	967.500.000	1.512.386.000	56,32%	2.1.1.8.	Siharta	1.918.084.002	3.512.703.931	83,14%	
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	933.036.921	1.342.270.829	43,86%	
1.1.4.6.	Qordul Hasan	23.994.800.191	22.253.766.043	-7,26%	2.1.1.10.	Sidul	19.029.648.381	24.899.987.225	30,85%	
1.1.4.7.	Istishna	20.697.947.000	21.502.002.000	3,88%	2.1.1.11.	Saham	27.765.000.000	63.124.550.000	127,35%	
1.1.5.	AKTIVA MURABAHAH	6.253.614.154	27.144.291.725	334,06%						
1.1.6.	PPAP	(3.870.856.160)	(1.892.095.099)	-51,12%	2.1.2.	KEWAJIBAN BANK	76.242.376.350	14.995.395.997	-80,33%	
1.1.7.	PERLENGKAPAN	1.426.819.411	1.368.471.314	-4,09%	2.1.3.	KEWAJIBAN NON BANK	154.528.507.452	16.366.734.020	-89,41%	
1.1.8.	UANG MUKA	32.774.383.263	47.845.648.066	45,98%	2.1.4.	HUTANG PAJAK	4.628.579.160	5.397.014.340	16,60%	
1.1.9.	SEWA DIBAYAR DIMUKA	6.985.700.428	8.350.201.955	19,53%	2.1.5.	DANA INSENTIF	629.402.798	1.797.783.344	185,63%	
1.1.10.	PAJAK DIBAYAR DIMUKA	5.174.687.260	5.177.975.600	0,06%	2.1.6.	DANA BANTUAN TEKNIS	-	36.213.000	-	
1.1.11.	SEKUNDER	1.635.000.000	1.910.000.000	16,82%		JUMLAH KEWAJIBAN JANGKA PENDEK	638.937.574.617	460.706.449.905	-27,89%	
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	87.009.823.411	174.637.123.867	100,71%
						2.2.2.	KEWAJIBAN NON BANK	126.805.491.986	246.661.814.002	94,52%
						2.2.3.	DANA KESEJAHTERAAN	64.186.707	177.784.037	176,98%
						2.2.4.	TITIPAN DANA KEBAJIKAN	101.359.545	1.635.028.860	1513,10%
						2.2.5.	DANA PEMBANGUNAN KOPERASI	46.466.530	80.199.849	72,60%
						2.2.6.	DANA PENDIDIKAN	559.309.522	648.769.958	15,99%
						2.2.7.	DANA SOSIAL	497.591.833	776.791.275	56,11%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.337.939.078	892.536.571	-33,29%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	20.546.916.415	18.587.646.319	-9,54%
						2.2.10.	CADANGAN KERUGIAN	810.840.820	1.055.445.459	30,17%
							JUMLAH KEWAJIBAN JANGKA PANJANG	237.779.925.847	445.153.140.197	87,21%
						2.3. TITIPAN				
						2.3.1.	ZISWAF	33.895.052.059	38.929.845.755	14,85%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	8.008.895.841	8.284.986.357	3,45%
							JUMLAH TITIPAN	41.903.947.900	47.214.832.112	12,67%
							TOTAL KEWAJIBAN	918.621.448.364	953.074.422.214	3,75%
					III	MODAL :				
					3.1.	SIMPANAN POKOK	2.399.170.000	2.382.040.000	-0,71%	
					3.2.	SIMPANAN WAJIB	309.223.168.000	285.065.947.000	-7,81%	
					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	10.644.607.418	36,66%	
						JUMLAH MODAL	328.919.632.024	309.158.521.465	-6,01%	
	JUMLAH AKTIVA	1.247.541.080.388	1.262.232.943.679	1,18%		JUMLAH PASIVA	1.247.541.080.388	1.262.232.943.679	1,18%	