

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-10-2024**

NO.	INDIKATOR	DESEMBER 2023	OKTOBER 2024	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	318.182.952.677	300.451.405.421	-5,57%
	a. Simpanan Pokok	2.399.170.000	2.392.010.000	-0,30%
	b. Simpanan Wajib	309.223.168.000	289.940.939.000	-6,24%
	c. Cadangan Modal	6.560.614.677	8.118.456.421	23,75%
II	JUMLAH ASSET	1.247.541.080.388	1.219.427.396.037	-2,25%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.053.732.000.000	712.510.200.000	-32,38%
	b. Akumulasi Penyaluran Pembiayaan	7.973.054.400.000	8.685.564.600.000	8,94%
	c. Pembiayaan Efektif	1.131.240.200.000	1.120.279.800.000	-0,97%
IV	PIUTANG	696.363.733.446	635.402.732.289	-8,75%
	a. Mikro Mitra Usaha (MMU)	485.453.217.200	375.493.190.400	-22,65%
	b. Mikro Mitra Mandiri (MMM)	87.855.171.550	81.029.914.550	-7,77%
	c. Mikro Tata Griya (MTG)	16.309.179.000	15.275.695.000	-6,34%
	d. Mikro Tata Cendikia (MTC)	4.545.456.000	4.644.993.000	2,19%
	e. Mikro Tata Sanitasi (MTS)	871.213.000	788.859.000	-9,45%
	f. Mikro Tata Air (MTA)	3.754.586.500	3.072.161.000	-18,18%
	g. KPR Non DP	9.699.974.000	10.162.301.000	4,77%
	h. Qardul Hasan	23.994.800.191	22.207.228.343	-7,45%
	i. Mikro Mitra Ternak (MMT)	548.000.000	1.313.700.000	139,73%
	j. Piutang Karyawan	13.123.826.005	17.061.626.996	30,00%
	k. Talangan Umroh	951.653.000	2.377.288.000	149,81%
	l. Talangan Haji	220.752.000	314.550.000	42,49%
	m. Mikro Mitra Multi Guna	49.035.905.000	101.661.225.000	107,32%
V	SIMPANAN	402.908.708.857	412.617.517.109	2,41%
	a. Sukarela	179.959.169.052	151.000.778.273	-16,09%
	b. Berjangka	160.322.400.000	160.090.300.000	-0,14%
	c. Qurban	2.512.301.849	2.280.139.752	-9,24%
	d. Sanitasi	499.455.290	464.883.147	-6,92%
	e. Umroh	1.728.871.091	1.985.084.533	14,82%
	f. Haji	604.657.214	782.177.214	29,36%
	g. Sicerah	7.636.085.057	8.785.401.140	15,05%
	h. Siharta	1.918.084.002	3.337.742.863	74,01%
	i. Sitasya	933.036.921	1.258.984.317	34,93%
	j. Sidul	19.029.648.381	22.116.975.870	16,22%
	k. Saham	27.765.000.000	60.515.050.000	117,95%
VI	Pinjaman Pihak Ke 3	444.586.199.199	412.629.168.366	-7,19%
	a. Bank Umum	163.252.199.761	194.828.460.917	19,34%
	b. Kewajiban Non Bank	281.333.999.438	217.800.707.449	-22,58%
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	239.201	-0,30%
VIII	JUMLAH KARYAWAN	1.254	1.177	-6,14%
IX	SHU SETELAH PAJAK	7.789.208.721	12.877.927.497	65,33%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31-10-2024**

NO	AKTIVA	DESEMBER 2023	OKTOBER 2024	KENAIKAN (%)	NO	PASIVA	DESEMBER 2023	OKTOBER 2024	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	402.908.708.857	412.617.517.109	2,41%
	1.1.1. KAS	12.433.509.164	21.112.732.097	69,81%	2.1.1.1. Sukarela	179.959.169.052	151.000.778.273	-16,09%	
	1.1.2. BANK	273.059.182.733	268.069.595.162	-1,83%	2.1.1.2. Berjangka	160.322.400.000	160.090.300.000	-0,14%	
	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	2.280.139.752	-9,24%	
	1.1.4. PIUTANG	696.363.733.446	635.402.732.289	-8,75%	2.1.1.4. Sanitasi	499.455.290	464.883.147	-6,92%	
	1.1.4.1. Qord Wal Ijarah	16.815.624.691	17.451.831.326	3,78%	2.1.1.5. Umroh	1.728.871.091	1.985.084.533	14,82%	
	1.1.4.2. Murabahah	620.806.261.064	557.156.848.120	-10,25%	2.1.1.6. Haji	604.657.214	782.177.214	29,36%	
	1.1.4.3. Ijarah	13.081.600.500	15.728.674.500	20,24%	2.1.1.7. Sicerah	7.636.085.057	8.785.401.140	15,05%	
	1.1.4.4. Musyarakah	967.500.000	1.313.200.000	35,73%	2.1.1.8. Siharta	1.918.084.002	3.337.742.863	74,01%	
	1.1.4.5. Mudharabah	-	-	-	2.1.1.9. Sitasya	933.036.921	1.258.984.317	34,93%	
	1.1.4.6. Qordul Hasan	23.994.800.191	22.207.228.343	-7,45%	2.1.1.10. Sidul	19.029.648.381	22.116.975.870	16,22%	
	1.1.4.7. Istishna	20.697.947.000	21.544.950.000	4,09%	2.1.1.11. Saham	27.765.000.000	60.515.050.000	117,95%	
	1.1.5. AKTIVA MURABAHAH	6.253.614.154	23.516.339.609	276,04%					
	1.1.6. PPAP	(3.870.856.160)	(1.956.439.319)	-49,46%	2.1.2. KEWAJIBAN BANK	76.242.376.350	19.946.170.014	-73,84%	
	1.1.7. PERLENGKAPAN	1.426.819.411	1.396.920.178	-2,10%	2.1.3. KEWAJIBAN NON BANK	154.528.507.452	30.305.560.114	-80,39%	
	1.1.8. UANG MUKA	32.774.383.263	46.247.302.314	41,11%	2.1.4. HUTANG PAJAK	4.628.579.160	5.121.421.628	10,65%	
	1.1.9. SEWA DIBAYAR DIMUKA	6.985.700.428	8.211.360.448	17,55%	2.1.5. DANA INSENTIF	629.402.798	1.797.783.344	185,63%	
	1.1.10. PAJAK DIBAYAR DIMUKA	5.174.687.260	5.177.669.140	0,06%	2.1.6. DANA BANTUAN TEKNIS	-	18.599.100	-	
	1.1.11. SEKUNDER	1.635.000.000	1.885.000.000	15,29%	JUMLAH KEWAJIBAN JANGKA PENDEK	638.937.574.617	469.807.051.309	-26,47%	
	1.1.12. ANTAR KANTOR AKTIVA	-	-	-					
					2.2. KEWAJIBAN JANGKA PANJANG				
					2.2.1. KEWAJIBAN BANK	87.009.823.411	174.882.290.903	100,99%	
					2.2.2. KEWAJIBAN NON BANK	126.805.491.986	187.495.147.335	47,86%	
	JUMLAH AKTIVA LANCAR	1.138.537.923.699	1.106.615.361.918	-2,80%	2.2.3. DANA KESEJAHTERAAN	64.186.707	193.334.037	201,21%	
					2.2.4. TITIPAN DANA KEBAJIKAN	101.359.545	1.900.026.010	1774,54%	
					2.2.5. DANA PEMBANGUNAN KOPERASI	46.466.530	184.813.749	297,74%	
					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	447.852.571	-66,53%	
					2.2.9. KEWAJIBAN IMBALAN PASTI	20.546.916.415	18.987.646.319	-7,59%	
					2.2.10. CADANGAN KERUGIAN	810.840.820	1.029.633.407	26,98%	
					JUMLAH KEWAJIBAN JANGKA PANJANG	237.779.925.847	386.546.305.564	62,56%	
	1.2. AKTIVA TETAP:				2.3. TITIPAN				
	1.2.1. TANAH	62.670.628.208	67.386.125.708	7,52%	2.3.1. ZISWAF	33.895.052.059	38.557.689.745	13,76%	
	1.2.2. GEDUNG KANTOR	23.766.019.640	27.153.418.549	14,25%	2.3.2. ANTAR KANTOR PASIVA	-	-	-	
	1.2.3. KENDARAAN	21.542.691.000	21.542.691.000	0,00%	2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	8.008.895.841	8.239.545.875	2,88%	
	1.2.4. PERALATAN KANTOR	22.474.985.230	25.820.210.511	14,88%	JUMLAH TITIPAN	41.903.947.900	46.797.235.620	11,68%	
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%	TOTAL KEWAJIBAN	918.621.448.364	903.150.592.493	-1,68%	
	1.2.6. AKUMULASI PENYUSUTAN	(26.662.089.000)	(33.150.647.010)	24,34%					
	1.2.7. ASET PAJAK TANGGUHAN	4.520.321.611	3.369.635.361	-25,46%	III MODAL :				
	JUMLAH AKTIVA TETAP	109.003.156.689	112.812.034.119	3,49%	3.1. SIMPANAN POKOK	2.399.170.000	2.392.010.000	-0,30%	
					3.2. SIMPANAN WAJIB	309.223.168.000	289.940.939.000	-6,24%	
					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	12.877.927.497	65,33%	
					JUMLAH MODAL	328.919.632.024	316.276.803.544	-3,84%	
	JUMLAH AKTIVA	1.247.541.080.388	1.219.427.396.037	-2,25%	JUMLAH PASIVA	1.247.541.080.388	1.219.427.396.037	-2,25%	