

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30-09-2024**

NO.	INDIKATOR	DESEMBER 2023	SEPTEMBER 2024	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	318.182.952.677	305.820.562.421	-3,89%
	a. Simpanan Pokok	2.399.170.000	2.429.230.000	1,25%
	b. Simpanan Wajib	309.223.168.000	295.272.876.000	-4,51%
	c. Cadangan Modal	6.560.614.677	8.118.456.421	23,75%
II	JUMLAH ASSET	1.247.541.080.388	1.227.957.339.266	-1,57%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	1.053.732.000.000	660.500.200.000	-37,32%
	b. Akumulasi Penyaluran Pembiayaan	7.973.054.400.000	8.633.554.600.000	8,28%
	c. Pembiayaan Efektif	1.131.240.200.000	1.135.333.800.000	0,36%
			-	
IV	PIUTANG	696.363.733.446	660.238.728.400	-5,19%
	a. Mikro Mitra Usaha (MMU)	485.453.217.200	419.327.201.900	-13,62%
	b. Mikro Mitra Mandiri (MMM)	87.855.171.550	85.356.102.550	-2,84%
	c. Mikro Tata Griya (MTG)	16.309.179.000	15.848.301.000	-2,83%
	d. Mikro Tata Cendikia (MTC)	4.545.456.000	4.937.544.000	8,63%
	e. Mikro Tata Sanitasi (MTS)	871.213.000	818.374.000	-6,06%
	f. Mikro Tata Air (MTA)	3.754.586.500	3.121.468.500	-16,86%
	g. KPR Non DP	9.699.974.000	9.866.363.000	1,72%
	h. Qardul Hasan	23.994.800.191	22.580.041.343	-5,90%
	i. Mikro Mitra Ternak (MMT)	548.000.000	1.493.700.000	172,57%
	j. Piutang Karyawan	13.123.826.005	15.356.251.107	17,01%
	k. Talangan Umroh	951.653.000	2.376.757.000	149,75%
	l. Talangan Haji	220.752.000	327.207.000	48,22%
	m. Mikro Mitra Multi Guna	49.035.905.000	78.829.417.000	60,76%
V	SIMPANAN	402.908.708.857	395.557.725.024	-1,82%
	a. Sukarela	179.959.169.052	142.726.343.022	-20,69%
	b. Berjangka	160.322.400.000	157.748.300.000	-1,61%
	c. Qurban	2.512.301.849	2.121.060.223	-15,57%
	d. Sanitasi	499.455.290	473.418.021	-5,21%
	e. Umroh	1.728.871.091	1.807.170.668	4,53%
	f. Haji	604.657.214	732.667.552	21,17%
	g. Sicerah	7.636.085.057	8.948.975.057	17,19%
	h. Siharta	1.918.084.002	2.611.216.966	36,14%
	i. Sitasya	933.036.921	1.056.364.751	13,22%
	j. Sidul	19.029.648.381	19.105.958.764	0,40%
	k. Saham	27.765.000.000	58.226.250.000	109,71%
VI	Pinjaman Pihak Ke 3	444.586.199.199	435.448.683.610	-2,06%
	a. Bank Umum	163.252.199.761	202.875.816.735	24,27%
	b. Kewajiban Non Bank	281.333.999.438	232.572.866.875	-17,33%
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	242.923	1,25%
VIII	JUMLAH KARYAWAN	1.254	1.162	-7,34%
IX	SHU SETELAH PAJAK	7.789.208.721	11.227.225.566	44,14%

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NERACA
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NO	AKTIVA	DESEMBER 2023	SEPTEMBER 2024	KENAIKAN (%)	NO	PASIVA	DESEMBER 2023	SEPTEMBER 2024	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	402.908.708.857	395.557.725.024	-1,82%
1.1.1.	KAS	12.433.509.164	13.534.525.828	8,86%	2.1.1.1.	Sukarela	179.959.169.052	142.726.343.022	-20,69%
1.1.2.	BANK	273.059.182.733	265.173.743.408	-2,89%	2.1.1.2.	Berjangka	160.322.400.000	157.748.300.000	-1,61%
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	2.121.060.223	-15,57%
1.1.4.	PIUTANG	696.363.733.446	660.238.728.400	-5,19%	2.1.1.4.	Sanitasi	499.455.290	473.418.021	-5,21%
1.1.4.1.	Qord Wal Ijarah	16.815.624.691	17.631.099.326	4,85%	2.1.1.5.	Umroh	1.728.871.091	1.807.170.668	4,53%
1.1.4.2.	Murabahah	620.806.261.064	580.765.785.231	-6,45%	2.1.1.6.	Haji	604.657.214	732.667.552	21,17%
1.1.4.3.	Ijarah	13.081.600.500	16.058.201.500	22,75%	2.1.1.7.	SiceraH	7.636.085.057	8.948.975.057	17,19%
1.1.4.4.	Musyarakah	967.500.000	1.493.200.000	54,34%	2.1.1.8.	Siharta	1.918.084.002	2.611.216.966	36,14%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	933.036.921	1.056.364.751	13,22%
1.1.4.6.	Qordul Hasan	23.994.800.191	22.580.041.343	-5,90%	2.1.1.10.	Sidul	19.029.648.381	19.105.958.764	0,40%
1.1.4.7.	Istishna	20.697.947.000	21.710.401.000	4,89%	2.1.1.11.	Saham	27.765.000.000	58.226.250.000	109,71%
1.1.5.	AKTIVA MURABAHAH	6.253.614.154	24.571.920.621	292,92%					
1.1.6.	PPAP	(3.870.856.160)	(2.003.490.548)	-48,24%	2.1.2.	KEWAJIBAN BANK	76.242.376.350	34.852.780.343	-54,29%
1.1.7.	PERLENGKAPAN	1.426.819.411	1.425.046.222	-0,12%	2.1.3.	KEWAJIBAN NON BANK	154.528.507.452	45.077.719.540	-70,83%
1.1.8.	UANG MUKA	32.774.383.263	40.654.750.722	24,04%	2.1.4.	HUTANG PAJAK	4.628.579.160	4.431.974.015	-4,25%
1.1.9.	SEWA DIBAYAR DIMUKA	6.985.700.428	8.558.343.552	22,51%	2.1.5.	DANA INSENTIF	629.402.798	1.797.783.344	185,63%
1.1.10.	PAJAK DIBAYAR DIMUKA	5.174.687.260	5.177.294.700	0,05%	2.1.6.	DANA BANTUAN TEKNIS	-	18.599.100	-
1.1.11.	SEKUNDER	1.635.000.000	1.860.000.000	13,76%		JUMLAH KEWAJIBAN JANGKA PENDEK	638.937.574.617	481.736.581.366	-24,60%
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG			
					2.2.1.	KEWAJIBAN BANK	87.009.823.411	168.023.036.392	93,11%
					2.2.2.	KEWAJIBAN NON BANK	126.805.491.986	187.495.147.335	47,86%
					2.2.3.	DANA KESEJAHTERAAN	64.186.707	326.695.285	408,98%
					2.2.4.	TITIPAN DANA KEBAJIKAN	101.359.545	1.727.656.410	1604,48%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	46.466.530	184.813.749	297,74%
					2.2.6.	DANA PENDIDIKAN	559.309.522	948.769.958	69,63%
					2.2.7.	DANA SOSIAL	497.591.833	776.791.275	56,11%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	1.337.939.078	208.845.740	-84,39%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	20.546.916.415	19.020.320.218	-7,43%
					2.2.10.	CADANGAN KERUGIAN	810.840.820	1.005.200.021	23,97%
						JUMLAH KEWAJIBAN JANGKA PANJANG	237.779.925.847	379.717.276.383	59,69%
	JUMLAH AKTIVA LANCAR	1.138.537.923.699	1.116.743.012.905	-1,91%		2.3. TITIPAN			
					2.3.1.	ZISWAF	33.895.052.059	38.315.503.792	13,04%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	8.008.895.841	8.192.719.112	2,30%
						JUMLAH TITIPAN	41.903.947.900	46.508.222.904	10,99%
						TOTAL KEWAJIBAN	918.621.448.364	907.962.080.653	-1,16%
	1.2. AKTIVA TETAP:				III	MODAL :			
1.2.1.	TANAH	62.670.628.208	65.386.125.708	4,33%	3.1.	SIMPANAN POKOK	2.399.170.000	2.429.230.000	1,25%
1.2.2.	GEDUNG KANTOR	23.766.019.640	26.958.696.779	13,43%	3.2.	SIMPANAN WAJIB	309.223.168.000	295.272.876.000	-4,51%
1.2.3.	KENDARAAN	21.542.691.000	21.542.691.000	0,00%	3.3.	CADANGAN MODAL	6.560.614.677	8.118.456.421	23,75%
1.2.4.	PERALATAN KANTOR	22.474.985.230	25.731.912.911	14,49%	3.4.	HIBAH	101.500.000	101.500.000	0,00%
1.2.5.	AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	0,00%	3.5.	KOMPONEN EKUITAS LAIN	2.845.970.626	2.845.970.626	0,00%
1.2.6.	AKUMULASI PENYUSUTAN	(26.662.089.000)	(32.465.335.398)	21,77%	3.6.	SHU SETELAH PAJAK	7.789.208.721	11.227.225.566	44,14%
1.2.7.	ASET PAJAK TANGGUHAN	4.520.321.611	3.369.635.361	-25,46%		JUMLAH MODAL	328.919.632.024	319.995.258.613	-2,71%
	JUMLAH AKTIVA TETAP	109.003.156.689	111.214.326.361	2,03%					
						JUMLAH PASIVA	1.247.541.080.388	1.227.957.339.266	-1,57%
	JUMLAH AKTIVA	1.247.541.080.388	1.227.957.339.266	-1,57%					