

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-01-2025**

NO.	INDIKATOR	DESEMBER 2024	JANUARI 2025	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	290.137.883.421	286.885.733.301	-1,12%
	a. Simpanan Pokok	2.386.190.000	2.397.950.000	0,49%
	b. Simpanan Wajib	279.633.237.000	274.616.568.000	-1,79%
	c. Cadangan Modal	8.118.456.421	9.871.215.301	21,59%
	II JUMLAH ASSET	1.255.228.578.162	1.223.619.975.503	-2,52%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	846.400.900.000	70.390.500.000	-91,68%
	b. Akumulasi Penyaluran Pembiayaan	8.819.455.300.000	8.889.845.800.000	0,80%
	c. Pembiayaan Efektif	1.095.889.400.000	1.087.840.300.000	-0,73%
	IV PIUTANG	632.312.797.955	633.620.623.044	0,21%
	a. Mikro Mitra Usaha (MMU)	361.466.401.500	376.084.743.500	4,04%
	b. Mikro Mitra Mandiri (MMM)	83.852.110.000	84.143.977.182	0,35%
	c. Mikro Tata Griya (MTG)	15.896.981.000	15.658.512.000	-1,50%
	d. Mikro Tata Cendikia (MTC)	4.690.776.000	4.812.256.000	2,59%
	e. Mikro Tata Sanitasi (MTS)	781.232.000	755.657.000	-3,27%
	f. Mikro Tata Air (MTA)	3.022.972.500	2.943.172.500	-2,64%
	g. KPR Non DP	10.418.225.000	10.277.781.000	-1,35%
	h. Qardul Hasan	21.639.553.231	21.406.950.231	-1,07%
	i. Mikro Mitra Ternak (MMT)	1.575.886.000	2.128.782.000	35,08%
	j. Piutang Karyawan	15.475.983.724	15.652.966.631	1,14%
	k. Talangan Umroh	2.562.851.000	2.451.792.000	-4,33%
	l. Talangan Haji	290.473.000	270.003.000	-7,05%
	m. Mikro Mitra Multi Guna	110.639.353.000	97.034.030.000	-12,30%
	V SIMPANAN	440.101.733.714	441.126.359.693	0,23%
	a. Sukarela	160.980.795.062	159.410.728.375	-0,98%
	b. Berjangka	164.753.525.000	163.188.525.000	-0,95%
	c. Qurban	2.613.243.119	2.768.171.095	5,93%
	d. Sanitasi	457.501.566	462.073.919	1,00%
	e. Umroh	2.040.615.118	2.061.902.419	1,04%
	f. Haji	919.340.069	963.827.388	4,84%
	g. Sicerah	9.593.553.510	9.891.094.715	3,10%
	h. Siharta	3.943.020.414	3.603.923.797	-8,60%
	i. Sitasya	1.367.248.254	1.369.163.284	0,14%
	j. Sidul	28.437.041.602	31.564.699.701	11,00%
	k. Saham	64.995.850.000	65.842.250.000	1,30%
	VI Pinjaman Pihak Ke 3	433.310.396.959	402.921.957.743	-7,01%
	a. Bank Umum	185.331.786.896	171.267.547.884	-7,59%
	b. Kewajiban Non Bank	247.978.610.063	231.654.409.859	-6,58%
	VII JANGKAUAN PELAYANAN			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	197	195	-1,02%
	d. Desa Terlayani (Desa)	1.236	1.242	0,49%
	e. Jumlah Rembug Pusat (RP)	12.854	12.940	0,67%
	f. Jumlah Anggota (Orang)	238.619	239.795	0,49%
	VIII JUMLAH KARYAWAN	1.178	1.176	-0,17%
	IX SHU SETELAH PAJAK	8.763.794.402	901.716.642	-89,71%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
31-01-2025**

NO	AKTIVA	DESEMBER 2024	JANUARI 2025	KENAIKAN (%)	NO	PASIVA	DESEMBER 2024	JANUARI 2025	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	440.101.733.714	441.126.359.693	0,23%
1.1.1.	KAS	17.526.044.149	18.910.982.800	7,90%	2.1.1.1.	Sukarela	160.980.795.062	159.410.728.375	-0,98%
1.1.2.	BANK	307.252.119.227	257.948.281.352	-16,05%	2.1.1.2.	Berjangka	164.753.525.000	163.188.525.000	-0,95%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	98.552.150.000	98.552.150.000	0,00%	2.1.1.3.	Qurban	2.613.243.119	2.768.171.095	5,93%
1.1.4.	PIUTANG	632.312.797.955	633.620.623.044	0,21%	2.1.1.4.	Sanitasi	457.501.566	462.073.919	1,00%
1.1.4.1.	Qord Wal Ijarah	16.955.336.326	16.819.214.326	-0,80%	2.1.1.5.	Umroh	2.040.615.118	2.061.902.419	1,04%
1.1.4.2.	Murabahah	554.127.020.898	556.304.637.987	0,39%	2.1.1.6.	Haji	919.340.069	963.827.388	4,84%
1.1.4.3.	Ijarah	15.917.570.500	15.046.783.500	-5,47%	2.1.1.7.	Sicerah	9.593.553.510	9.891.094.715	3,10%
1.1.4.4.	Musyarakah	1.575.386.000	2.086.286.000	32,43%	2.1.1.8.	Siharta	3.943.020.414	3.603.923.797	-8,60%
1.1.4.5.	Mudharabah	-	-	-	2.1.1.9.	Sitasya	1.367.248.254	1.369.163.284	0,14%
1.1.4.6.	Qordul Hasan	21.639.553.231	21.406.950.231	-1,07%	2.1.1.10.	Sidul	28.437.041.602	31.564.699.701	11,00%
1.1.4.7.	Istishna	22.097.931.000	21.956.751.000	-0,64%	2.1.1.11.	Saham	64.995.850.000	65.842.250.000	1,30%
1.1.5.	AKTIVA MURABAHAH	30.271.269.577	36.425.482.421	20,33%	2.1.2.	KEWAJIBAN BANK	116.170.658.983	101.157.345.625	-12,92%
1.1.6.	PPAP	(4.750.387.473)	(4.805.413.221)	1,16%	2.1.3.	KEWAJIBAN NON BANK	153.286.179.397	136.961.979.193	-10,65%
1.1.7.	PERLENGKAPAN	1.575.799.626	1.537.996.461	-2,40%	2.1.4.	HUTANG PAJAK	5.581.548.487	5.739.293.599	2,83%
1.1.8.	UANG MUKA	37.085.373.969	43.927.409.898	18,45%	2.1.5.	DANA INSENTIF	1.797.783.344	7.056.059.985	292,49%
1.1.9.	SEWA DIBAYAR DIMUKA	9.067.939.595	10.524.616.409	16,06%	2.1.6.	DANA BANTUAN TEKNIS	20.813.000	20.813.000	-
1.1.10.	PAJAK DIBAYAR DIMUKA	5.178.270.620	5.178.616.020	0,01%	JUMLAH KEWAJIBAN JANGKA PENDEK	716.958.716.925	692.061.851.095	-3,47%	
1.1.11.	SEKUNDER	1.935.000.000	2.487.500.000	28,55%					
1.1.12.	ANTAR KANTOR AKTIVA	-	-	-	2.2. KEWAJIBAN JANGKA PANJANG				
					2.2.1.	KEWAJIBAN BANK	69.161.127.913	70.110.202.259	1,37%
					2.2.2.	KEWAJIBAN NON BANK	94.692.430.666	94.692.430.666	0,00%
					2.2.3.	DANA KESEJAHTERAAN	155.460.184	1.003.764.919	545,67%
					2.2.4.	TITIPAN DANA KEBAJIKAN	1.918.489.210	2.269.581.710	18,30%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	80.199.849	255.475.738	218,55%
					2.2.6.	DANA PENDIDIKAN	556.846.958	995.036.678	78,69%
					2.2.7.	DANA SOSIAL	476.791.275	739.705.107	55,14%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	802.964.772	1.210.391.772	50,74%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	20.315.722.989	20.286.023.089	-0,15%
					2.2.10.	CADANGAN KERUGIAN	1.080.539.091	1.106.818.609	2,43%
					JUMLAH KEWAJIBAN JANGKA PANJANG	189.240.572.907	192.669.430.547	1,81%	
					2.3. TITIPAN				
					2.3.1.	ZISWAF	39.075.777.861	39.468.990.070	1,01%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					2.3.3.	TITIPAN DANA KESEHATAN KARYAWAN	5.532.164.487	6.112.585.689	10,49%
					JUMLAH TITIPAN	44.607.942.348	45.581.575.759	2,18%	
					TOTAL KEWAJIBAN	950.807.232.180	930.312.857.401	-2,16%	
					III MODAL :				
					3.1.	SIMPANAN POKOK	2.386.190.000	2.397.950.000	0,49%
					3.2.	SIMPANAN WAJIB	279.633.237.000	274.616.568.000	-1,79%
					3.3.	CADANGAN MODAL	8.118.456.421	9.871.215.301	21,59%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	KOMPONEN EKUITAS LAIN	5.418.168.159	5.418.168.159	0,00%
					3.6.	SHU SETELAH PAJAK	8.763.794.402	901.716.642	-89,71%
					JUMLAH MODAL	304.421.345.982	293.307.118.102	-3,65%	
					JUMLAH PASIVA	1.255.228.578.162	1.223.619.975.503	-2,52%	
	JUMLAH AKTIVA	1.255.228.578.162	1.223.619.975.503	-2,52%					