KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31-03-2025

NO.	INDIKATOR	DESEMBER 2024	MARET 2025	KENAIKAN (%)
1	*2*	*3*	*4*	*5*
I	**PERMODALAN**	**290.137.883.421**	**278.956.262.301**	**-3,85%**
	a. Simpanan Pokok	2.386.190.000	2.429.560.000	1,82%
	b. Simpanan Wajib	279.633.237.000	266.655.487.000	-4,64%
	c. Cadangan Modal	8.118.456.421	9.871.215.301	21,59%
II	**JUMLAH ASSET**	**1.255.228.578.162**	**1.124.593.053.969**	**-10,41%**
III	**PEMBIAYAAN**			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	846.400.900.000	216.843.200.000	-74,38%
	b. Akumulasi Penyaluran Pembiayaan	8.819.455.300.000	9.036.298.500.000	2,46%
	c. Pembiayaan Efektif	1.095.889.400.000	1.092.786.300.000	-0,28%
IV	**PIUTANG**	**632.312.797.955**	**651.398.004.502**	**3,02%**
	a. Mikro Mitra Usaha (MMU)	361.466.401.500	364.692.001.550	0,89%
	b. Mikro Mitra Mandiri (MMM)	83.852.110.000	89.472.871.000	6,70%
	c. Mikro Tata Griya (MTG)	15.896.981.000	16.119.077.000	1,40%
	d. Mikro Tata Cendikia (MTC)	4.690.776.000	5.210.727.000	11,08%
	e. Mikro Tata Sanitasi (MTS)	781.232.000	739.575.000	-5,33%
	f. Mikro Tata Air (MTA)	3.022.972.500	2.839.152.000	-6,08%
	g. KPR Non DP	10.418.225.000	10.324.270.000	-0,90%
	h. Qardul Hasan	21.639.553.231	20.413.667.043	-5,67%
	i. Mikro Mitra Ternak (MMT)	1.575.886.000	2.582.386.000	63,87%
	j. Piutang Karyawan	15.475.983.724	15.813.498.409	2,18%
	k. Talangan Umroh	2.562.851.000	2.358.855.000	-7,96%
	l. Talangan Haji	290.473.000	251.931.000	-13,27%
	m. Mikro Mitra Multi Guna	110.639.353.000	120.579.993.500	8,98%
V	**SIMPANAN**	**440.101.733.714**	**395.283.839.746**	**-10,18%**
	a. Sukarela	160.980.795.062	141.343.000.789	-12,20%
	b. Berjangka	164.753.525.000	160.196.225.000	-2,77%
	c. Qurban	2.613.243.119	2.999.451.455	14,78%
	d. Sanitasi	457.501.566	397.869.392	-13,03%
	e. Umroh	2.040.615.118	2.198.442.783	7,73%
	f. Haji	919.340.069	849.774.409	-7,57%
	g. Sicerah	9.593.553.510	8.399.316.657	-12,45%
	h. Siharta	3.943.020.414	2.679.486.636	-32,04%
	i. Sitasya	1.367.248.254	1.054.837.942	-22,85%
	j. Sidul	28.437.041.602	5.079.684.683	-82,14%
	k. Saham	64.995.850.000	70.085.750.000	7,83%
VI	**Pinjaman Pihak Ke 3**	**433.310.396.959**	**363.801.646.622**	**-16,04%**
	a. Bank Umum	185.331.786.896	161.243.295.171	-13,00%
	b. Kewajiban Non Bank	247.978.610.063	202.558.351.451	-18,32%
VII	**JANGKAUAN PELAYANAN**			
	a. Area	14	14	0,00%
	b. Cabang	100	100	0,00%
	c. Kelurahan Terlayani (Kelurahan)	197	201	2,03%
	d. Desa Terlayani (Desa)	1.236	1.249	1,05%
	e. Jumlah Rembug Pusat (RP)	12.854	13.090	1,84%
	f. Jumlah Anggota (Orang)	238.619	242.956	1,82%
VIII	**JUMLAH KARYAWAN**	**1.178**	**1.178**	**0,00%**
IX	**SHU SETELAH PAJAK**	**8.763.794.402**	**1.424.673.573**	**-83,74%**

KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
LAPORAN POSISI KEUANGAN
31-03-2025

NO	AKTIVA	DESEMBER 2024	MARET 2025	KENAIKAN (%)	NO	PASIVA	DESEMBER 2024	MARET 2025	KENAIKAN (%)
I	**AKTIVA**				II	**KEWAJIBAN**			
	1.1. AKTIVA LANCAR:					**2.1. KEWAJIBAN JANGKA PENDEK**			
						2.1.1 SIMPANAN ANGGOTA:	**440.101.733.714**	**395.283.839.746**	**-10,18%**
	1.1.1. KAS	17.526.044.149	4.327.734.704	-75,31%		2.1.1.1. Sukarela	160.980.795.062	141.343.000.789	-12,20%
	1.1.2. BANK	307.252.119.227	169.672.649.063	-44,78%		2.1.1.2. Berjangka	164.753.525.000	160.196.225.000	-2,77%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	98.552.150.000	81.302.150.000	-17,50%		2.1.1.3. Qurban	2.613.243.119	2.999.451.455	14,78%
	1.1.4. PIUTANG	**632.312.797.955**	**651.398.004.502**	**3,02%**		2.1.1.4. Sanitasi	457.501.566	397.869.392	-13,03%
	1.1.4.1. Qord Wal Ijarah	16.955.336.326	16.611.511.694	-2,03%		2.1.1.5. Umroh	2.040.615.118	2.198.442.783	7,73%
	1.1.4.2. Murabahah	554.127.020.898	573.856.101.265	3,56%		2.1.1.6. Haji	919.340.069	849.774.409	-7,57%
	1.1.4.3. Ijarah	15.917.570.500	15.349.782.500	-3,57%		2.1.1.7. Sicerah	9.593.553.510	8.399.316.657	-12,45%
	1.1.4.4. Musyarakah	1.575.386.000	2.581.886.000	63,89%		2.1.1.8. Siharta	3.943.020.414	2.679.486.636	-32,04%
	1.1.4.5. Mudharabah	-	-	-		2.1.1.9. Sitasya	1.367.248.254	1.054.837.942	-22,85%
	1.1.4.6. Qordul Hasan	21.639.553.231	20.413.667.043	-5,67%		2.1.1.10. Sidul	28.437.041.602	5.079.684.683	-82,14%
	1.1.4.7. Istishna	22.097.931.000	22.585.056.000	2,20%		2.1.1.11. Saham	64.995.850.000	70.085.750.000	7,83%
	1.1.5. AKTIVA MURABAHAH	30.271.269.577	35.778.891.494	18,19%					
	1.1.6. PPAP	(4.750.387.473)	(4.756.755.854)	0,13%		2.1.2. KEWAJIBAN BANK	116.170.658.983	91.177.557.370	-21,51%
	1.1.7. PERLENGKAPAN	1.575.799.626	1.489.622.617	-5,47%		2.1.3. KEWAJIBAN NON BANK	153.286.179.397	107.865.920.785	-29,63%
	1.1.8. UANG MUKA	37.085.373.969	48.570.328.378	30,97%		2.1.4. HUTANG PAJAK	5.581.548.487	7.360.518.469	31,87%
	1.1.9. SEWA DIBAYAR DIMUKA	9.067.939.595	10.898.377.844	20,19%		2.1.5. DANA INSENTIF	1.797.783.344	629.408.563	-64,99%
	1.1.10. PAJAK DIBAYAR DIMUKA	5.178.270.620	5.179.388.920	0,02%		2.1.6. DANA BANTUAN TEKNIS	20.813.000	20.813.000	-
	1.1.11. SEKUNDER	1.935.000.000	2.537.500.000	31,14%		**JUMLAH KEWAJIBAN JANGKA PENDEK**	**716.958.716.925**	**602.338.057.933**	**-15,99%**
	1.1.12. ANTAR KANTOR AKTIVA	-	-	-					
						2.2. KEWAJIBAN JANGKA PANJANG			
						2.2.1. KEWAJIBAN BANK	69.161.127.913	70.065.737.801	1,31%
						2.2.2. KEWAJIBAN NON BANK	94.692.430.666	94.692.430.666	0,00%
	JUMLAH AKTIVA LANCAR	**1.136.006.377.245**	**1.006.397.891.668**	**-11,41%**		2.2.3. DANA KESEJAHTERAAN	155.460.184	972.319.919	525,45%
						2.2.4. TITIPAN DANA KEBAJIKAN	1.918.489.210	2.663.294.162	38,82%
						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	2.839.491.464	253,63%
	1.2. AKTIVA TETAP:					2.2.9. KEWAJIBAN IMBALAN PASTI	20.315.722.989	15.040.394.822	-25,97%
						2.2.10. CADANGAN KERUGIAN	1.080.539.091	1.170.197.386	8,30%
	1.2.1. TANAH	73.418.812.220	73.988.864.458	**0,78%**		**JUMLAH KEWAJIBAN JANGKA PANJANG**	**189.240.572.907**	**189.434.083.743**	**0,10%**
	1.2.2. GEDUNG KANTOR	27.527.999.636	27.538.438.636	**0,04%**		**2.3. TITIPAN**			
						2.3.1. ZISWAF	39.075.777.861	40.728.706.252	4,23%
	1.2.3. KENDARAAN	21.057.716.000	21.057.716.000	**0,00%**		2.3.2. ANTAR KANTOR PASIVA	-	-	-
						2.3.3. TITIPAN DANA KESEHATAN KARYAWAN	5.532.164.487	6.191.602.008	11,92%
	1.2.4. PERALATAN KANTOR	25.396.753.218	25.769.780.481	**1,47%**		**JUMLAH TITIPAN**	**44.607.942.348**	**46.920.308.260**	**5,18%**
	1.2.5. AKTIVA TIDAK BERWUJUD	690.600.000	690.600.000	**0,00%**		**TOTAL KEWAJIBAN**	**950.807.232.180**	**838.692.449.936**	**-11,79%**
	1.2.6. AKUMULASI PENYUSUTAN	(33.339.139.215)	(35.319.696.332)	**5,94%**	III	**MODAL :**			
						3.1. SIMPANAN POKOK	2.386.190.000	2.429.560.000	**1,82%**
	1.2.7. ASET PAJAK TANGGUHAN	4.469.459.058	4.469.459.058	**0,00%**		3.2. SIMPANAN WAJIB	279.633.237.000	266.655.487.000	**-4,64%**
						3.3. CADANGAN MODAL	8.118.456.421	9.871.215.301	**21,59%**
	JUMLAH AKTIVA TETAP	**119.222.200.917**	**118.195.162.301**	**-0,86%**		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	1.424.673.573	**-83,74%**
						JUMLAH MODAL	**304.421.345.982**	**285.900.604.033**	**-6,08%**
	JUMLAH AKTIVA	**1.255.228.578.162**	**1.124.593.053.969**	**-10,41%**		**JUMLAH PASIVA**	**1.255.228.578.162**	**1.124.593.053.969**	**-10,41%**