

Analysis Of Accounting Application Of Zakat, Infaq And Shadaqah And Accountability In The Presentation Of Financial Statements

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Abstract: *The performance of zakat, infaq, and shadaqah management institutions can be seen with fund accounting, namely the recording system and appearance of entities in accounting such as assets and liabilities which are grouped based on the benefits in each account. In this case, the accounting treatment of zakat, infaq, and shadaqah includes acknowledgment, recording, and presentation of financial statements of zakat, infaq, and shadaqah management institutions. The purpose of this study was to determine the application of accounting for zakat, infaq and shadaqah as well as accountability in the presentation of financial statements based on PSAK 109 and to determine the application of accountability in the presentation of financial statements at LAZIS Al-Haromain Kediri City Branch based on PSAK 101.*

This research is a descriptive qualitative research, in which the presentation and processing of data is carried out in a descriptive manner by focusing on the data obtained, but this research is not used to test hypotheses or not use hypotheses. Sources of data in this study came from primary data and secondary data. Data collection procedures by means of interviews, observation and documentation.

The results of this study are that at the recognition and measurement stage, LAZIS Al-Haromain is not fully in accordance with PSAK 109, where LAZIS Al-Haromain has not fully determined the receipt of non-cash assets from donors using the fair value required by PSAK 109. So far, LAZIS Al-Haromain has not journalized This non-cash infaq shadaqah receipt has an impact on the balance in the components of the financial statements, including the balance sheet (statement of financial position), reports on the use of infaq funds, and notes to financial statements. And the distribution of cash infaq shadaqah so far has not been journalized because in the early stages of receipt of infaq and cash shadaqah it was not journalized so that up to the distribution stage it also could not be journalized and directly in the form of a distribution report only. And at the stage of amil's financial statements based on PSAK 109, LAZIS Al-Haromain is not fully compliant. The implementation of accountability by LAZIS Al-Haromain in the presentation of financial statements and reporting is almost in accordance with the indicators of honesty and legal accountability, process accountability, program accountability, and policy accountability and is based on PSAK 101.

Keywords: Accounting, Accountability, Infaq, Sadaqah, Zakat, Application, Presentation. Finance, Reports.

INTRODUCTION

Management of Zakat, Infaq and Sadaqah (ZIS) is an effort to distribute the wealth of the people so as to reduce economic disparities that occur in society and have the

potential to increase welfare in social life. Zakat, infaq and shadaqah are sources of funds that come from patterns of benevolence in society that exist among Muslims, therefore they should be processed and utilized optimally so as to minimize

things that are not good in their management, because zakat, infaq and shadaqah funds are in accountability. In its management, it will be directly linear with Allah SWT, the Prophet Muhammad has also explained regarding the collection, distribution and utilization of zakat, infaq and shadaqah funds.

In zakat management organizations, in every muamalah activity including income, collection and distribution of zakat, infaq, and shadaqah funds, recording and reporting must be carried out. The goal is a medium of accountability for zakat management to donors, the general public and the government. Accountability in the form of financial statements must be communicative to the parties using the report. Therefore, in the financial statements, an accounting standard for zakat management is needed.

The performance of zakat, infaq, and shadaqah management institutions can be seen with fund accounting, namely the recording system and appearance of entities in accounting such as assets and liabilities which are grouped based on the benefits in each account. In this case, the accounting treatment of zakat, infaq, and shadaqah includes acknowledgment, recording, and presentation of financial statements of zakat, infaq, and shadaqah management institutions. Accounting is the art of recording that is applied to describe an institution's responsibilities.

The Sharia Financial Accounting Board (DSAK) has issued PSAK (Statement of Financial

Accounting Standards) No. 109 concerning accounting for the Amil Zakat, Infaq, and Shadaqah Institution (LAZIS) relating to the accounting for zakat, infaq and shadaqah, namely regulating the recognition, measurement, presentation and disclosure of zakat and infaq and shadaqah transactions which are designated for zakat management institutions and No. 101 regulates the presentation of financial statements for LAZIS. PSAK is issued to guide standardization in recording transactions and writing financial reports by each zakat management institution. Because of the PSAK above, there is uniformity and comparability in the recording and writing of financial reports, so that it can facilitate external audits to carry out audits of the financial statements of zakat management institutions.

Accountability is an obligation to provide accountability, answer and explain the performance of the actions of a leader/legal entity of an organization to parties who have the right or authority to ask for information or accountability. So that the public can judge whether a public organization can be said to be accountable or not. With the existence of accountable financial reports, it is expected to increase public trust in the Zakat Management Agency so that the absorption of the community's zakat potential goes well, because people prefer to distribute their zakat through institutions that can distribute the zakat on target. As discussed in PSAK (Statement of Financial Accounting Standards) 101

and PSAK (Statement of Financial Accounting Standards) 109.

Accounting records in several zakat management organizations are not in accordance with the guidelines in PSAK No. 109 and No. 101. It can be found in several previous research results with similar discussions, while the use of PSAK 109 is mandatory in BAZNAS regulations. Another problem is that some LAZs do not understand the use of rules in their financial statements. In addition, problems that often arise are the application of the cash basis system of recording, combining zakat and non-zakat funds into one in the financial statements, LAZ does not understand yet about separating the zakat funds and management funds, moreover there are LAZs that have not implemented recognition and measurement of non-cash infaq receipts using fair value required by PSAK 109 and presentation of financial statements based on PSAK 101.

LAZIS Al-Haromain Kediri City Branch began operating in 2017 located at Persada Permai Housing Block B No. 43, Kwadungan, Ngasem, Kediri Regency. The institution has a unique donor market segmentation because to date no less than 1,500 donors from various groups have distributed their zakat, infaq, shadaqah and waqf funds through LAZIS Al-Haromain.

This research is important for researchers to do because there are several findings related to the incompatibility between the financial statements of

LAZIS Al-Haromain with the provisions of PSAK 101 and PSAK 109.

Table 1
Findings Between PSAK 101 and 109 with LAZIS

Finding	PSAK 101	PSAK 109	LAZIS Al-Haromain
Financial Reporting System	There is a separation between reports on the use and sources of zakat income with reports on the use and sources of benevolent funds		Reports on the use and sources of zakat income with reports on the use and sources of benevolent funds are still one and have not been separated
Financial Statement Components		There are five components in financial statements	Only four components of financial statements
Recording of infaq/alms received		Recorded in the journal	Manually recorded in a notebook
Assets section of financial statements	Written to the fullest		Not written to the fullest

The purpose of this study was to determine the application of accounting for zakat, infaq and shadaqah as well as accountability in the presentation of the financial statements of LAZIS Al-Haromain Kediri City Branch based on PSAK 109 and to determine the application of accountability in the presentation of financial statements of LAZIS Al-

Haromain Kediri City Branch based on PSAK 101.

THEORITICAL REVIEW

Zakat, Infaq, and Sadaqah Management Institutions

Zakat in Indonesia is managed by Law no. 23 of 2011 contains the management of zakat. The enactment of the Law on November 25, 2011 replaced Law no. 38 of 1999 concerning the management of zakat. Guided by Law no. 23 of 2011 article 28 paragraph 1 contains BAZNAS to receive zakat, infaq, shadaqah as well as social funds. While paragraph 2 contains a statement that the distribution and use of infaq, shadaqah, as well as other religious social funds must be carried out in accordance with paragraph 1 adhering to Islamic law and in accordance with the interests of the donor. Meanwhile, paragraph 3 explains the necessity of recording the use of infaq, shadaqah, and social funds in the books of account. Article 1 concerning the management of zakat is planning, implementing and coordinating activities in the collection, distribution and utilization of zakat. In article 2 of Law no. 23 of 2011 is to explain the necessity of managing zakat based on Islamic law, trust, benefit, justice, legal certainty, integrated, accountable.

Accounting for Zakat, Infaq and Sadaqah Based on PSAK No. 109

Accounting is the language of business by presenting information

about the economic condition of the company and the results of operations in a certain period and becomes a form of management responsibility as well as decision-making material. Accounting is described through the process of classifying, recording, summarizing, reporting and analyzing the company's financial data.

Zakat accounting is the process of recording, clarifying, processing, presenting transaction data, or events related to finance in accordance with the Shari'ah stipulated in the recording of zakat, infaq, shadaqah originating from donors and then given to mustahik or other parties through the ZIS management agency (ZIS). Zakat, Infaq and Sadaqah).

PSAK No.109 is a rule that assesses the recognition, measurement, presentation, and disclosure of ZIS transactions that apply to entities with the main activity of receiving and distributing ZIS.

ZIS accounting is applied referring to PSAK (Statement of Financial Accounting Standards) No.109, including the activities of receiving and distributing ZIS. PSAK No. 109 must be applied by ZIS management institutions, both those that have received permission from the government or those that have not. PSAK 109 is explained in several DSN MUI fatwas.

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Infaq and Sadaqah Based on PSAK No. 109

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about the economic condition of the company and the results of operations in a certain period and becomes a form of management responsibility as well as decision-making material. Accounting is described through the process of classifying, recording, summarizing, reporting and analyzing the company's financial data.

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RESEARCH METHODS

This research is a descriptive qualitative research, in which the presentation and processing of data is carried out in a descriptive manner

by focusing on the data obtained, but this research is not used to test hypotheses or not use hypotheses. This study describes a qualitative description of accounting information with the criteria of understandability, relevance, reliability, comparability, and consistency. Sources of data in this study came from primary data in the form of interviews with resource persons, namely the Head of Branch, Treasurer, and General Administration of LAZIS Al-Haromain Kediri City Branch. As for secondary sources. That is related to the system of recording and financial reports of LAZIS Al-Haromain Kediri City Branch. Data collection procedures by means of interviews, observation and documentation.

RESEARCH RESULTS AND DISCUSSION

Application of Accounting for Zakat, Infaq, and Sadaqah at LAZIS Al Haramain Kediri Reviewed Based on PSAK 10

The process of preparing financial statements carried out by LAZIS Al-Haromain begins with collecting evidence such as books, receipts, proof of cash in, evidence of cash out, and others. The evidence is recorded in journals and ledgers, then periodic financial reports are made. LAZIS Al-Haromain has now made accounting records using a computerized accounting system. LAZIS Al-Haromain divides funds into 5 posts, namely: First, Zakat funds, namely

funds from zakat fitrah and zakat assets received by the institution to be distributed to 8 asnaf mustahiq in accordance with sharia. The funds may not be distributed other than the 8 asnaf mustahiq. The distribution for amil from zakat funds is 10% and the rest is for 7 other mustahiq asnaf; Accounting for Zakat, Second, Infaq/Shadaqah funds, which are received by the institution from donors whose utilization becomes the full authority of the institution's management. Where the distribution of the infaq/shadaqah is for amil 10-20% and the rest is for the LAZIS Al-Haromain programs; Third, Waqf Funds, namely in the form of assets received by the institution for certain purposes, either in the form of goods or in cash, where the allocation has been determined by the muwakif; Fourth, the Amil/Management Fund, namely the part of the amil/manager that comes from zakat funds (10% of the collected zakat funds), and infaq/shadaqah funds (10-20% of the collected infaq funds).

The accounting policies of the amil zakat institutions are made based on rules according to sharia and adapted to the circumstances or cycles that occur in the amil zakat institutions, namely in accordance with the Statement of Financial Accounting Standards (PSAK) No. 109 and Law no. 23 of 2011 concerning Zakat Management. In addition, decision making and policies at amil zakat institutions are based on the results of FOZ meetings throughout Indonesia as a benchmark for the progress and development of an LAZ. The policies

contained in LAZIS Al-Haromain are as follows: First, Recognition of receipt of zakat, infaq, and alms funds at LAZIS Al-Haromain using the (cash basic) method, namely if at one time the funds are received there is an obligation for the amil to distribute the funds. the zakat, infaq and alms; Second, the measurement of the recording of the cash value in the journal is adjusted to that contained in the proof of the transaction; Third, the presentation of financial statements currently contained in LAZIS Al-Haromain, namely there are four reports, namely balance sheets, reports on changes in funds, cash flow statements and notes to financial statements.

In accordance with sharia provisions and statements in the FOZ (Zakat Organization Forum) the amil portion of zakat funds is 20% -30% of infaq/shadaqah funds which are adjusted to the conditions and developments contained in LAZIS Al-Haromain. So far, the determination of the fair value in the form of non-cash assets received has not fully used the market price. Meanwhile, in the management of non-cash assets using the straight-line depreciation method. In the process of distributing zakat, infaq and alms funds, LAZIS Al-Haromain uses CA (Cash Advice) or down payment for distribution is evidence of internal financial transactions between divisions at LAZIS Al-Haromain which is used as proof of receipt of funds to the program division and if zakat funds, Infaq and alms have been distributed by the program division, the CA must

be returned along with proof of distribution as an archive. Then, the finance division makes cash out and makes financial statements.

The financial statements of LAZIS Al-Haromain are presented like other forms of financial reports of amil zakat institutions. Includes statements of financial position, reports of changes in funds, reports of assets under management, reports of cash flows and notes to financial statements. To find out whether the financial statements of LAZIS Al-Haromain have implemented PSAK 109, of course further analysis is needed. Through the comparison stage between the financial statements of LAZIS Al-Haromain in 2021 with PSAK 109. The following is a description: First, Recognition and Measurement. Based on the results of interviews and data that the authors have obtained so far, in the case that LAZIS Al-Haromain is not in accordance with PSAK 109, which is not yet fully infaq/non-cash shadaqah, measurements are made according to market prices or using the relevant PSAK. In addition, the data that the author has obtained so far has not been all of the distribution of infaq/alms funds in the journal as it should be in PSAK 109. Recording and journalizing is only done for the distribution of infaq/shadaqah in the form of cash, while the distribution of infaq/shadaqah in the form of non-cash has not been journalized as in PSAK 109 regulations This is because at the initial stage of receiving non-cash infaq/shadaqah, no journalizing is carried out, so that up

to the distribution stage it cannot be journalized; Second, Amil's Financial Statements Based on PSAK 109. That the financial statements include: Statements of financial position, reports on the use of funds, reports on changes in assets under management, cash flow statements and notes to financial statements.

Accountability in the Presentation of LAZIS Al-Haromain Financial Statements Based on PSAK 101

As the author mentioned earlier in chapter 2 that to implement accountability, what public sector organizations and non-profit organizations must do consists of several dimensions. Among them, there are four dimensions of accountability that must be fulfilled and serve as indicators for the accountability of public sector organizations and other non-profit organizations contained in Mardiasmo's book as follows: First, Accountability for Probity and Legality. Honesty accountability is related to the avoidance of abuse of office. The parties that manage LAZIS Al-Haromain completely avoid corruption and collusion in managing the ZIS funds they collect. This is evidenced by the fact that every transaction that occurs at LAZIS Al-Haromain is directly recorded and transferred to the related financial statements. And this financial report will later be accounted for by related parties such as auditors, central government, donors, and the wider community. And to avoid suspicion by other

parties, LAZIS Al-Haromain itself includes financial reports on the official LAZIS Al-Haromain website; Second, legal accountability is related to ensuring compliance with other laws and regulations required in the use of public funding sources. LAZIS Al-Haromain complies with the law, whether based on sharia, based on laws made by the government, and based on established standards, namely: Based on the legal basis and provisions of the Islamic religion, LAZIS Al-Haromain applies ZIS fund management by referring to QS At-Taubah verse 60 and 103 and QS Al-Baqarah verse 110, Legislation, LAZIS Al-Haromain in this case refers to the Constitution no. 23 of 2011 as a result of the amendment of the Constitution no. 38 of 1999, the financial statements are prepared with a statement of financial accounting standards (PSAK No. 109), although it has been applied by LAZIS Al-Haromain but this is not fully in accordance with PSAK 109; Third, process accountability. Process accountability is related to whether the procedures used in carrying out tasks are good enough in terms of the adequacy of accounting information systems, management information systems, and administrative procedures. Regarding the realization of process accountability, LAZIS Al-Haromain has a LAZIS Al-Haromain financial system. Being web-based, this application is a centralized system so that it can be used by all zakat agencies or institutions throughout the archipelago without having to go through a complicated installation

process. As for the accounting information system, LAZIS Al-Haromain uses accounting software in compiling financial reports; Fourth, Program Accountability (program accountability). Program accountability is related to considering whether the stated objectives can be achieved or not, and whether alternative programs have been considered that provide optimal results with minimal costs. One of the missions of LAZIS Al-Haromain is to make mustahik a muzakki, where LAZIS Al-Haromain will provide productive assistance to be developed by mustahik; Fifth, Policy Accountability. Policy accountability is related to the accountability of the government, both central and local, or the policies taken by the government to the wider community. Related to this, LAZIS Al-Haromain has an accounting policy in compiling financial reports which are listed in the notes to the financial statements. LAZIS Al-Haromain in daily activities is led by a daily chairman and assisted by several field employees who at the end of each year submit financial reports of their activities to the Director of LAZIS Al-Haromain Center. In evaluating the performance of the entity, LAZIS Al-Haromain's financial statements have been audited by an independent auditor with an unqualified opinion. as explained by Mrs. Anis as the treasurer of LAZIS Al-Haromain Kediri City Branch, namely that they have tried to provide financial reporting according to the indicators of

accounting stability and the number of reports has adjusted accordingly.

Based on the description above, it can be concluded that the accountability implementation applied by LAZIS Al-Haromain almost conforms to the indicators described in Mardiasmo's book, namely accountability of honesty and legal accountability, process accountability, program accountability, and policy accountability.

Conclusion

At the stage of recognition and measurement, LAZIS Al-Haromain has not fully complied with PSAK 109, where LAZIS Al-Haromain has not fully determined the receipt of non-cash assets from donors using the fair value required by PSAK 109. So far, LAZIS Al-Haromain has not journalized receipts of non-cash infaq shadaqah This has an impact on the balances in the components of the financial statements including the balance sheet (statement of financial position), reports on the use of infaq funds, and notes to financial statements. And the distribution of cash infaq shadaqah so far has not been journalized because in the early stages of receipt of infaq and cash shadaqah it was not journalized so that up to the distribution stage it also could not be journalized and directly in the form of a distribution report only. And at the stage of amil's financial statements based on PSAK 109, LAZIS Al-Haromain is not fully compliant. This is because LAZIS Al-Haromain still has four

components of financial statements, namely the balance sheet (statement of financial position), reports on changes in funds, cash flow statements, and notes to financial statements. Where should be in PSAK 109 amil is required to have five components of financial statements, namely a balance sheet (statement of financial position), a report on changes in funds, a report on changes in assets under management, a cash flow statement, and notes to the financial statements.

The implementation of accountability by LAZIS Al-Haromain in the presentation of financial statements and reporting is almost in accordance with the indicators of honesty and legal accountability, process accountability, program accountability, and policy accountability and is based on PSAK 101. This is because . LAZIS Al-Haromain in daily activities is led by a daily chairman and assisted by several field employees who at the end of each year submit financial reports of their activities to the Director of LAZIS Al-Haromain Center. In evaluating the performance of the entity, LAZIS Al-Haromain's financial statements have been audited by an independent auditor with an unqualified opinion

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