

Accounting Article

Analysis of the Implementation of the Statement of Financial Accounting Standards 109 concerning Accounting for Zakat and Infaq at the National Amil Zakat Agency of South Tapanuli

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Abstract: PSAK No. 109 was made with the aim of accounting financial statements for zakat and infaq / alms transactions at ZIS fund management institutions. However, in practice, there are often discrepancies between the reports provided by ZIS fund and the standards set by IAI in PSAK No. 109. Thus this research is intended to determine the implementation of PSAK 109 carried out at BAZNAS South Tapanuli which is used for evaluation materials and empirical evidence on the management of ZIS funds in Indonesia. This research is qualitative research with a descriptive approach, which is a qualitative approach in this case is actually a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. The results showed that BAZNAS Tapanuli Selatan has not fully implemented PSAK 109 on Accounting for Zakat and Infaq / Alms where there is still information needed in PSAK 109 on Accounting for Zakat and Infaq / Alms but in the financial statements owned by BAZNAS Tapanuli Selatan it cannot be found. BAZNAS Tapanuli Selatan has provided the information needed in accordance with PSAK No. 109 but in the financial statements of BAZNAS Tapanuli Selatan it cannot be found.

Keywords: PSAK, BAZNAS, Accounting, ZIS

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1. Introduction

Indonesia is a country with the largest Muslim population in the world. This has resulted in many institutions or institutions established in Indonesia based on Islamic law, one of which is the Zakat and Infaq / Donation Management Organization. The Central Bureau of Statistics recorded Indonesia's population of 268.1 million in 2019.1 Of that number, 85% of Indonesia's population is Muslim, thus it can be seen that Indonesia's economic growth potential is quite strong if the organization managing Muslim economic instruments such as Zakat and Infaq / Sedekah can be properly optimized by the government.

The Zakat and Infaq/Sedekah Management Organization was established with the aim of helping Muslims in Indonesia to be able to worship and facilitate the implementation of the fourth pillar of Islam. Zakat and Infaq/Sedekah Management Organizations in Indonesia exist in the form of the National Amil Zakat Agency (BAZNAS), Provincial BAZNAS and Regency / City BAZNAS, and are assisted by Amil Zakat Institutions (LAZ), and Zakat Collection Units (UPZ) that have been formed. This organization is engaged in the receipt and distribution of Zakat and Infaq / Donations funds which have similarities with the banking industry but have differences from the source of funds owned and the purpose of distribution.

The management of Zakat and Infaq/Sedekah funds should be managed properly. Zakat and Infaq/Sedekah Management Organization in managing Zakat and Infaq/Sedekah should have basic business principles, at least have the basic principles of siddiq, amanah, tabligh and fatanah in managing Zakat and Infaq/Sedekah funds. The government supports the management of Zakat and Infaq/Sedekah funds by making Law No. 23 of 2011 concerning Zakat Management. The goal is that Zakat and Infaq / Donation Management Organizations can carry out their functions both according to religion and the state. The law can be used as a legal basis for the establishment of Zakat and Infaq/Sedekah Management Organizations in Indonesia.

South Tapanuli Regency is an area of 4,448.82 km² with a population of 275,098 in 2016.⁷ This shows that the population density of South Tapanuli is 62 people/km² with a majority Muslim population. With abundant natural resources and awareness in giving zakat, in South Tapanuli Regency UPZ has been formed per sub-district in an effort to increase the spirit of zakat awareness in the people of South Tapanuli.

The Indonesian Institute of Accountants (IAI) as a forum for accountants in Indonesia since 2008 has made Exposure Draft Statement of Financial Accounting Standards (ED PSAK) No. 109 concerning Accounting for Zakat and Infaq / Donations. ED PSAK No. 109 was made with the aim of regulating the recognition, measurement, presentation and disclosure of zakat and infaq/edekah transactions.⁸ By equalizing the form of financial statements of Zakat and Infaq/edekah Management Organizations, it will be easier to audit them. Since 2008 ED PSAK No. 109 Accounting for Zakat and Infaq / Alms has been made by IAI. In 2010, to be precise on April 6, PSAK 109 concerning Accounting for Zakat and Infaq / Alms was ratified, but there are still many Zakat and Infaq / Alms Management Organizations that have not implemented it.

2. Results

Zakat in language means to grow (numuwu) and increase (ziyadah). If it is said, zaka al-zar', it means that the plant grows and increases. If it is said zakat al-nafaqah, it means that nafaqah grows and increases if it is blessed. This word is also often put forward for the meaning of thaharah (purity).¹³ Meanwhile, according to Islamic religious terms it means "a certain level of property, which is given to those entitled to receive it, with several conditions".¹⁴

Zakat literally means purification, growth, and blessing. According to the term, zakat means the obligation of a Muslim to give out the net value of wealth. According to Hamdan Rasyid in Andi Soemitra, in the Qur'an the word zakat is mentioned 32 times and mostly in conjunction with the word prayer. Even if combined with the command to give infaq, alms for good and feed the poor then the number reaches 115 times.¹⁶ From this it can be understood that the command to pay zakat is mandatory for people who are able as well as infaq / alms in life.

Zakat according to Law No. 23 of 2011 concerning Zakat Management is an asset that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law.

Infak comes from the word anfaqa which means spending something (property) for the benefit of something. Infak is a voluntary expenditure that a person makes, every time he gets as much fortune as he wants. Allah gives freedom to the owner to determine the type of property, how much should be given.¹⁸ Meanwhile, according to the Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management that infaq is Property that is spent by a person or business entity in addition to zakat for the public good.

Amil is one of the eight mustahiq groups, namely people or entities entitled to receive zakat, infaq / alms. Its duties include collecting, managing, and distributing zakat.²⁴ According to PSAK 109, amil is a zakat management entity whose formation and / or confirmation is regulated based on statutory regulations which are intended to collect and distribute zakat, infaq / alms.²⁵ PSAK 109 also explains about amil funds, which are amil's share of zakat and infaq / alms funds and other funds that are designated by the giver for amil. Amil funds are used for amil operational activities.²⁶ In carrying out their duties, amil are given the right to 12.5% to carry out their duties and as administrative costs that must be incurred in managing and distributing zakat funds.

To carry out the management of zakat, the government established BAZNAS which is domiciled in the capital city of the country. BAZNAS is a non-structural government institution that is independent and responsible to the president through the minister.

BAZNAS is a mandatory institution authorized to perform zakat management tasks nationally. In carrying out its duties and functions, BAZNAS can cooperate with related parties in accordance with statutory provisions.

Statement of Financial Accounting Standards 109 which regulates the Accounting of Zakat and Infaq / Alms including recognition, measurement, presentation and disclosure and non-halal has been neatly arranged in PSAK 109.

Recognition is divided into two types of recognition based on its receipt, namely receipt of zakat funds and receipt of infaq / alms funds. Zakat receipts are recognized when cash or other assets are received, while infaq/sedekah receipts received are recognized as related or unrelated infaq/edekah funds in accordance with the purpose of the infaq/edekah giver at the amount received (if in cash) or fair value (if in non-cash form).

The measurement of zakat received from muzakki is recognized as an addition to zakat funds if in the form of cash then at the amount received, if in the form of non-cash then valued at the fair value of the non-cash assets. For the measurement of infaq / alms received can be in the form of cash or non-cash assets. Non-cash assets can be in the form of current or non-current assets. Non-current assets received by amil and mandated to be managed are valued at fair value at the time of receipt and recognized as non-current assets of infaq/sedekah.

From the description that has been presented by researchers in the previous discussion, the researchers obtained the results of research conducted at BAZNAS South Tapanuli as follows.

1. Recognition and Measurement

Receipt of Zakat, Infaq/Sedekah funds of BAZNAS Tapanuli Selatan received from muzakki is recognized as an increase in Zakat Infak Sedekah (ZIS) funds and ZIS funds distributed are recognized as a deduction from ZIS funds. The recognition of zakat funds by BAZNAS Tapanuli Selatan is in accordance with PSAK No. 109, where zakat funds are recognized when Muzzaki states his willingness to pay his zakat and submits an amount of money to be donated to BAZNAS Tapanuli Selatan through a third party, namely Bank Sumut Syariah collection with a period of time that is not determined by BAZNAS.

The measurement of Zakat, Infaq / Alms made by BAZNAS is well implemented because BAZNAS Tapanuli Selatan does not receive non-cash assets so the measurement is carried out using units of money by following market prices or by other methods of determining fair value in accordance with what is regulated in the relevant PSAK.

2. Recording

Recording conducted by BAZNAS Tapanuli Selatan when Zakat, Infaq / Alms transactions are received, BAZNAS Tapanuli Selatan records directly (cash basis) in the daily cash book of Zakat, Infaq / Alms. Accompanied by proof of deposit of zakat, Infaq / Alms. The cash basis method according to Financial Reporting under the Cash Basis of Accounting is an accounting basis that only recognizes transactions and events when cash is received and paid in cash. Transactions and events when cash is received and paid in cash. PSAK No. 109 (paragraph 9) states that zakat receipts are recognized when cash or assets are received and paid in cash.

3. Presentation

The presentation carried out by BAZNAS Tapanuli Selatan is that BAZNAS Tapanuli Selatan has not presented 5 components of the financial statements completely in accordance with PSAK No. 109 consisting of the Statement of Financial Position, Statement of Changes in Funds, Statement of Changes in Managed Assets, Statement of Cash Flows, Notes to Financial Statements.

Baznas Tapanuli Selatan provides a report in the form of a General Ledger (attached) which is quite informative in accordance with the needs of PSAK 109.

4. Disclosure

The disclosure made by BAZNAS Tapanuli Selatan is not fully in accordance with PSAK No. 109 because it does not detail every receipt of zakat funds that occurs in a certain period, where this will have an impact on BAZNAS Tapanuli Selatan which is used by the community as an organization for collecting and allocating zakat, namely the financial statements become not transparent and not informative.

The description of data in financial reporting from the research results is presented as follows:

Table I.1

Differences in Recording BAZNAS South Tapanuli with PSAK No. 109

No	Element	BAZNAS Tapanuli Selatan	PSAK No. 109
1	Recognition	1. Baznas recognizes zakat, infaq and shadaqah funds when it receives money from muzakki. 2. ZIS funds received are recognized as an addition to the ZIS fund. 3. ZIS funds disbursed are recognized as a deduction from ZIS funds.	PSAK No. 109 1. Zakat revenue is recognized when cash or non-cash assets are received. 2. The distribution of zakat to Mustahiq is recognized as a deduction of zakat funds in the amount of: a. The amount given if in the form of cash; b. The carrying amount if in the form of assets.
2	Presentation	1. Baznas provides financial reports. 2. There is no share of amil funds or nil.	1. Amil presents ZIS funds and amil funds separately. 2. Zakat received received is recognized as zakat funds for the non-amil portion.
3	Disclosure	1. Baznas does not specify the source of receipt of zakat mal funds. 2. There is additional revenue sharing from Bank Sumut Syariah Branch	1. Amil discloses the following -the following matters related to zakat transactions. 2. Amil discloses the policy of zakat distribution, such as the determination of distribution priority scale, and recipients.

3. Discussion

From the description that has been presented by researchers in the previous discussion, the researchers obtained the results of research conducted at BAZNAS South Tapanuli as follows.

1. Accounting Practices for Zakat, Infaq / Sadaqah at BAZNAS South Tapanuli Every amil zakat institution is obliged to report and account for the management of zakat, infaq, and sadaqah as well as social funds.

Every amil zakat institution is obliged to report and be accountable for the management of zakat, infaq, and alms and other social funds to muzakki. This is related to the function of the institution which is authorized to manage, distribute, and utilize ZIS funds. The funds collected come from muzakki which must be distributed in accordance with sharia provisions. Therefore, zakat management institutions must report accountability for ZIS funds that are managed fairly and transparently. BAZNAS Tapanuli Selatan is no exception as an authorized institution that is obliged to report on the accountability of the management of zakat funds originating from muzakki.

In the preparation process, the recording of BAZNAS Tapanuli Selatan's financial statements is inseparable from the process of collecting evidence of receipts and expenditures of zakat funds which are then recorded historically. The recording cycle is recorded and recognized at the time of the transaction or Cash Basic receipt and expenditure of zakat funds. The process of recording the receipt and distribution of zakat funds at BAZNAS Tapanuli Selatan does not have a special recording journal.

However, to make it easier to find out changes in zakat funds and as a reference in making accountability reports on the management of zakat funds in the form of reports on changes in funds and reports on the receipt and distribution of zakat funds, BAZNAS Tapanuli Selatan uses a cash book that will record all cash receipts and expenditures of zakat funds made in cash or bank transfers.⁶⁰

The cash book table is divided into three cash book posts in the form of zakat cash book, infaq cash book and alms cash book. The classification is based on the source of zakat funds managed by BAZNAS South Tapanuli. From the results of the analysis related to the accountability report on the management of zakat funds by BAZNAS South Tapanuli applying fund accounting by dividing and recording the zakat fund revenue post into 3 revenue posts, namely:

- a) Zakat Funds, are property zakat funds obtained from individuals and institutions that have been obtained through the Zakat Management Unit (UPZ) or related agencies in the South Tapanuli area which are received via bank transfer.
- b) Infaq Funds, are infaq funds received with various amounts according to the ability of individuals who want to give through BAZNAS South Tapanuli.
- c) Alms Funds, which are alms funds received with varying amounts according to the ability of individuals who wish to give alms through BAZNAS Tapanuli Selatan.

In accordance with the ability of individuals who want to give through BAZNAS Tapanuli Selatan. When looking at the process of recording ZIS funds collected by BAZNAS Tapanuli Selatan, the zakat funds obtained are divided into 3 parts, namely Cash Zakat funds, Cash Infaq funds and Cash Alms. The recording system model is commonly known as the fund accounting system, which is a method of recording and displaying entities in accounting such as assets and liabilities grouped according to their respective uses. In this case, the recording of BAZNAS Tapanuli Selatan divides the zakat, infaq and sadaqah cash funds according to their sources, namely zakat cash funds, infaq cash funds, and sadaqah cash funds.

The accounting treatment of zakat of BAZNAS Tapanuli Selatan is not fully in accordance with PSAK No. 109, this is shown in terms of presentation and disclosure of zakat. The following accounting treatment of zakat BAZNAS South Tapanuli that is not in accordance with PSAK No. 109 will be expressed by researchers as follows.⁶¹

- a) Presentation

The presentation made by BAZNAS South Tapanuli is not fully in accordance with PSAK No. 109 (paragraph: 12) states that zakat received is recognized as amil funds for the amil part and zakat funds for the non-amil part.

- b) Disclosure

The disclosures made by BAZNAS Tapanuli Selatan are not fully in accordance with PSAK No. 109 (Paragraph 35) Amil discloses the following matters related to zakat transactions. Amil discloses zakat distribution policies, such as determining the priority scale of distribution, and receipt of zakat funds. From the discussion, it

is known that the accounting presentation of zakat of BAZNAS Tapanuli Selatan is not in accordance with PSAK No. 109.

2. Study of the Implementation of PSAK 109 at BAZNAS South Tapanuli

Related to the financial reporting of zakat and infaq/alms funds, currently an accounting reporting standard has been prepared that specifically regulates the recording of amil zakat financial statements. The Statement of Financial Accounting Standards (PSAK) 109 on zakat and infaq/edekah has been effective since early 2012. This is an effort to report the management of zakat and infaq/edekah funds fairly and transparently with a uniform format so that it can be understood by its users.

As a form of accountability for the management of zakat and infaq/edekah funds managed by BAZNAS. So, it is appropriate as a party that manages these funds can be reported transparently. As the purpose of sharia accounting is to reveal the truth, certainty, openness, justice, and accountability of the transactions carried out. So that trust in the performance of the management of zakat funds can grow in muzakki so that it can foster awareness in paying zakat.

Ideally, when referring to PSAK 109 concerning zakat and infaq / alms, the financial statements of zakat management institutions include: Balance Sheet, Statement of Changes in Funds, Statement of Activities on the sources and uses of funds, cash flow statement, and Notes to the financial statements. From the results of analysis and observation of the management and recording of BAZNAS Tapanuli Selatan's accountability report, there are several things that when compared to PSAK 109 concerning zakat and infaq/edekah there are still many that are not in accordance.

In practice, the process of recording the financial statements of BAZNAS South Tapanuli begins with the collection of transaction evidence of both the receipt and expenditure of zakat and infaq/alms funds. Furthermore, from this evidence, it is recorded in the historical cash table according to the type of funds received (zakat funds, infaq funds, or alms funds), where in the recording, BAZNAS Tapanuli Selatan only conducts bookkeeping using a single entry recording system, when there is a receipt of zakat and infaq / alms received, it is immediately recorded and recognized as cash in, while when distributing zakat and infaq / alms funds distributed in cash in the form of direct distribution or through programmed programs, it will be recorded and recognized as cash out. Whereas ideally when referring to recording based on PSAK 109. The recording of the distribution of zakat and infaq/edekah funds will be different.

From this difference, it is understood that cash receipts of zakat and infaq/edekah funds will increase the zakat and infaq/edekah funds, and the distribution of zakat funds will reduce the cash of zakat and infaq/edekah funds, which is called the double entry recording system, where transactions are recorded twice on debit and credit. With a system like this, it will facilitate the preparation of financial reporting because of the accurate and continuous calculation of profits (credits) and losses (debits). While the recording carried out by BAZNAS South Tapanuli only applies the single entry method, the recording system is indeed simple and easy to understand, but it cannot produce complete financial reports, it is difficult to find bookkeeping errors that occur and difficult to control.

The recording system used results in financial reports made by BAZNAS South Tapanuli only reports on changes in zakat and infaq / alms funds. Whereas ideally the financial statements in accordance with PSAK 109 there are five types, namely: Balance sheet, statement of changes in funds, statement of changes in assets under management, cash flow statement, and notes to the financial statements. Furthermore, we can examine the contents of PSAK 109 by comparing the accountability report of BAZNAS Tapanuli Selatan in terms of recognition, measurement, disclosure and presentation.

4. Materials and Methods

The type of research used is descriptive qualitative research, which is a qualitative approach in this case is actually a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. This research is using data analysis.

The following is the data analysis in this study:

1. Studying and collecting all available data from various sources, namely from interviews, personal documents, official documents and pictures.
2. Data reduction is identifying the smallest part found in the data that has meaning when it is related to the focus and meaning of the data research problem. Namely checking for completeness and looking for what is still lacking and putting aside what is not needed.

3. Arranging data in units, namely compiling data into a systematic sentence arrangement.
4. Categorizing data, namely grouping data from observations (field observations) and interviews, based on respondents' answers to questions given by researchers.
5. The data interpretation stage is interpreting the data to take the real meaning or picture.
6. Drawing conclusions, namely summarizing the discussion of data into several sentences that are short and concise and understandable.

5. Conclusions

Based on the results of research conducted by researchers at BAZNAS South Tapanuli on the Implementation of PSAK 109 at BAZNAS South Tapanuli. So, researchers can conclude that BAZNAS Tapanuli Selatan has not fully implemented PSAK 109 at BAZNAS Tapanuli Selatan.

From the results of the analysis related to the accountability report for the management of zakkat funds, BAZNAS Tapanuli Selatan applies accounting and by dividing and recording zakar fund revenue posts into 3 revenue posts, namely:

- a) Zakat Funds, are property zakat funds obtained from individuals and institutions that have been obtained through the Zakat Management Unit (UPZ) or related agencies in the South Tapanuli area which are received via bank transfer.
- b) Infaq Funds, are infaq funds received with various amounts according to the ability of individuals who want to give through BAZNAS South Tapanuli.
- c) Alms Fund, is an alms fund received in various amounts according to the ability of individuals who want to give alms through BAZNAS South Tapanuli.

The accounting treatment of zakat of BAZNAS Tapanuli Selatan is not fully in accordance with PSAK No. 109, this is shown in terms of presentation and disclosure of zakat.

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