

## Analysis Of The Implementation Of Zakat And Infaq/Alms Accounting Based On Psak 109 Concerning Zakat And Infaq/Alms Accounting (Study At Baznas Tanggamus Regency)

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### ***Abstract***

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*Zakat is part of the pillars of Islam, namely the third pillar of Islam. Zakat is an obligatory and important act of worship. There are many verses in the Qur'an that explain zakat along with other obligatory acts of worship, namely the shahada, prayer, fasting and pilgrimage for those who are able. 109. This research aims to determine the zakat accounting standards at BAZNAS Tanggamus Regency and to understand their suitability for zakat accounting standards based on the Statement of Financial Accounting Standards (PSAK) No. 109 .*

*This research method is a qualitative research method with a comparative descriptive approach. The data collection method used in this research uses observation, interviews and documentation methods. Meanwhile, data analysis uses comparative descriptive.*

*The results of this research can be concluded that BAZNAS Tanggamus Regency has not implemented PSAK No. 109 Concerning Accounting for Zakat, Infaq/Shadaqah. This can be proven by the non-compliance of the 4 indicators listed in PSAK No. 109, namely recognition, measurement after recognition, presentation and disclosure. This is motivated by the recent educational background of employees and staff who work at BAZNAS Tanggamus Regency. The average educational background of employees and staff is a religious graduate, and the lack of finance staff is the reason why PSAK No. 1 has not been implemented. 109, as well as minimal government supervision and outreach regarding PSAK No. 109 Concerning Zakat, Infaq/Shadaqah Accounting for BAZNAS Tanggamus Regency*

**Keywords:** *Zakat Infaq/Alms, PSAK No. 109, Financial Report of BAZNAS Tanggamus Regency*

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## INTRODUCTION

Zakat is part of the pillars of Islam, namely the third pillar of Islam. Zakat is an obligatory and important act of worship. Many verses in the Qur'an explain that zakat is accompanied by other obligatory acts of worship, namely the creed, prayer, fasting and pilgrimage for those who can afford it. Zakat management is one of the solutions offered to help overcome the increasing level of poverty. This has been exemplified by Rasulullah SAW. along with his companions and tabi'in and tabi'-tabi'in and their successors from the golden age of Islam to the present. Management of zakat according to Law no. 23 of 2011 is an activity of planning, implementing and organizing the collection, distribution and utilization of zakat.

In Indonesia, the institutions authorized to carry out these activities are formal zakat management institutions with legal entities, namely the National Amil Zakat Agency (BAZNAS) which was formed by the government and the Amil Zakat Institution (LAZ) which was formed by the community and confirmed by the government. Indonesia is a country with the largest Muslim population in the world. In 2013 the number of Indonesian Muslim population reached 87.21%. It can be confirmed that with the largest Muslim population, Indonesia also has large zakat potential. Puskas BAZNAS conducted a research on Zakat Potential Mapping Indicators (IPPZ), the results of the IPPZ study showed that the potential for zakat in Indonesia in 2019 reached IDR. 233.8 trillion.

The Amil Zakat Agency as a non-profit entity which aims to manage zakat and distribute it to those in need also applies zakat accounting in recording its daily transactions which will ultimately produce information. Initially BAZ in Indonesia used PSAK No. 45 concerning Financial Reporting for Non-Profit Organizations, but as time progressed and the demand to immediately have a standard standard in reporting, the Zakat Forum together with the Sharia Accounting Association (IAI) prepared zakat accounting.

As a fund collecting institution, zakat institutions are obliged to record every zakat deposit from muzakki, both quantity and type of zakat, then report the management of the zakat to the city, provincial and central BAZNAS and then publish it to the public. To carry out this function, accounting is required. So in simple terms, zakat accounting functions to record and report on the receipt and allocation of zakat. Every institution or company is obliged to record accounting activities that occur within the company which are then presented in the form of financial reports.

PSAK 109 provides regulations regarding accounting for zakat infaq/alms for zakat/amil management institutions. PSAK 109 states that amil is a zakat management organization whose formation is intended to collect and distribute zakat and infaq/alms. This standard has provided comprehensive guidelines for amil, from recognition, measurement to presentation and disclosure that needs to be carried out by amil as an institution that manages funds entrusted to the community.

PSAK 109 concerning Accounting for Zakat and infaq/alms is something that is eagerly awaited. The implementation of this PSAK is also expected to create uniform reporting and simplicity of recording. So that the public can read the zakat management accounting reports and monitor their management. Apart from that, the implementation of PSAK 109 also aims to ensure that the zakat management organization has used sharia principles, and to regulate the recognition, measurement, presentation and disclosure of zakat, infaq/alms transactions. Currently, sharia accounting has become an alternative concept to replace conventional accounting. The concept of

sharia accounting does not only prioritize management and capital owners, but also prioritizes other parties, such as consumers, society and even their responsibilities to God.

Zakat is taken from people who are obliged to pay zakat (muzakki) and then given to those who are entitled to receive it (mustahiq), those who take and collect zakat are officers (amil). The amil is assigned by the imam or zakat institution such as BAZNAS to take, write down, calculate and record the zakat taken from the muzakki to be given to those entitled to receive it, namely 8 groups (asnaf).

The zakat funds that BAZNAS can currently collect come from various sources, namely from individuals, and from BAZNAS itself, so that BAZNAS must manage the management of collecting ZIS funds so that the distribution of ZIS funds can be channeled thoroughly so that it can improve the prosperity of its mustahiq. The system for collecting ZIS funds at the BAZNAS Institution in Tanggamus Regency is through a model, namely the zakat pick-up system (zakat collection comes directly to people who want to do zakat), coming to the office, and through the BAZNAS online digital transaction service.

Therefore, it is necessary to manage ZIS optimally and professionally, in order to achieve a goal effectively and efficiently through the management function of zakat management including: planning, organizing, implementing and supervising the collection and distribution and utilization of zakat, infaq and shadaqah. The role of BAZNAS is strived to be able to become an institution that is good at managing ZIS management so that it can run effectively and efficiently so that it can achieve goals within the constraints. One of the efforts made by BAZNAS is to disseminate information about zakat to the community continuously and continuously, through several forums and media, such as Friday sermons, ta'lim assemblies, seminars, discussions and workshops, through mass media, the internet and television. .

The reason the researcher chose to conduct research at BAZNAS Tanggamus Regency is that BAZNAS Tanggamus Regency is one of the places where zakat, infaq and alms are received high every year. So indirectly the potential funds can increase income at BAZNAS Tanggamus Regency. However, the problem that occurs with the object of this research is that research has never been conducted on the application of zakat infaq and shodaqoh accounting used by the BAZNAS of Tanggamus Regency, whereas this is deemed necessary to find out how the BAZNAS of Tanggamus Regency collects, manages and distributes funds so that it can be achieved in increasing aim to empower muztahik and community trust.

The general obstacle in implementing ZIS at BAZNAS Tanggamus Regency is that there is still a lack of human resources so that it is still slow in implementing the system and financial standardization, and time is needed for training and implementation. And problems were found,

namely the data management process was less effective and efficient. Accounting software and computer equipment are needed that can support the level of security and confidentiality of BAZNAS financial data in Tanggamus Regency. So the author is interested in conducting research with the research title: Analysis of the Application of Zakat & Infaq/Alms Accounting Based on PSAK 109 Concerning Accounting for Zakat & Infaq/Alms (Study in BAZNAS Tanggamus Regency).

## **METHODS**

The method used in this research is a qualitative method, namely research where the research results are not obtained through statistical procedures or other quantification methods. The data in this research uses primary data, namely data sourced directly from the field. This research was conducted at the BAZNAS Tanggamus Office. Researchers conducted direct question and answer interviews with administrators/employees or leaders of BAZNAS Tanggamus Regency regarding research discussions. The data collected by researchers is in the form of the BAZNAS profile of Tanggamus Regency and reports on the management of zakat funds.

## **RESULT AND DISCUSSIONS**

### **A. Implementation of Zakat Infaq and Shodaqoh Accounting at the BAZNAS Institution in Tanggamus Regency**

The ZIS accounting standard currently in effect and used by OPZ as a guideline in its bookkeeping and financial reporting is PSAK No. 109 issued by the Indonesian Association of Accountants (IAI) in 2010. The issuance of this PSAK has undergone a fairly long process of approximately four years since its preparation, starting with the preparation of the Exposure Draft (ED) which was published in 2008. However, currently not all OPZs in Indonesia can apply PSAK no.109. This is because some OPZs experience several obstacles in their implementation. One of the constraining factors is the difficulty in OPZ's human resources.

Zakat accounting in the Statement of Financial Accounting Standards (PSAK) No. 109 aims to regulate the recognition, measurement, presentation and disclosure of zakat and infaq/alms transactions. This PSAK applies to amil, namely an organization/entity managing zakat whose formation and inauguration is regulated based on statutory regulations intended to collect and distribute zakat and infaq/alms, not for sharia entities that receive and distribute ZIS but are not their main activity. refers to PSAK 101 concerning the Presentation of Sharia Financial Reports. Amil who does not obtain permission can also apply PSAK No. 109. PSAK refers to several MUI fatwas (Washilah and Nurhayati: 2013), namely: 1) MUI fatwa no. 8/2011 concerning amil zakat, 2) MUI Fatwa No.13/2011 concerning Zakat Law on Haram Assets, 3) MUI Fatwa

No. 14/2011 challenges the Distribution of Zakat Assets in the form of Managed Assets. 4) MUI Fatwa No. 15/2011 concerning the withdrawal, maintenance and distribution of zakat assets.

#### 1. Analysis of the ZIS Reporting System in Tanggamus Regency

BAZNAS Tanggamus Regency has made regular financial reports every month. ZIS receipt and distribution transactions are recorded every day through an accounting application starting from the input of transactions that have been completed with supporting documents into a journal book in the Excel application, then automatically integrated into the general ledger and trial balance. So that one When transactions are entered into a journal, the final results can be read in financial reports; be it the Balance Sheet or Financial Position Report (LPK), Fund Changes Report (LPD), Cash Flow Report or in CALK or Notes to Financial Reports. Zakat, Infaq/Alms funds and Amil's operational funds in the Fund Change Report are reported separately. So that in one month there will be 3 (three) ZIS fund change reports which include; Change Report. Zakat Funds, Change Reports. Infaq Funds and Change Reports. Dana Amil.

This Excel-based application has been used by BAZNAS Tanggamus Regency for almost 2 years in preparing its financial reports. Even though it sometimes encounters problems in the operational process, this can be quite an obstacle in inputting financial transactions, especially if the volume is quite large. In fact, BAZNAS RI has made efforts so that OPZ financial reports can be presented uniformly and simply by launching a web-based application program called Simba (BAZNAS Information Management System). Simba is an information system created and developed for the purposes of storing data and information held by BAZNAS nationally. Apart from that, Simba is also equipped with the ability to print reports consisting of 88 different types of subreports. Because it is web-based, this application is a system that can be centralized so that it can be used by all zakat organizations/institutions throughout the archipelago without having to carry out a difficult installation process.

However, the operation of the Simba application has not been used optimally by the Province/Regency/City BAZNAS. Including BAZNAS Tanggamus Regency. This is because Amil's human resource capabilities in its operations are inadequate. So the application of the SIMBA application in preparing financial reports at BAZNAS Tanggamus Regency cannot yet be implemented optimally. SIMBA is a web-based application that has adopted PSAK 109. If all OPZs are able to operate SIMBA in preparing their financial reports, it will make it easier to supervise ZIS management, especially for all BAZNAS in Indonesia. The most convincing thing that BAZNAS

Tanggamus Regency has implemented PSAK 109 is that the results of the audit carried out were "Fair", it was also explained that the presentation of financial reports was in accordance with PSAK 109. So this can provide adequate confidence that the management of ZIS at BAZNAS Tanggamus Regency has followed the rules that have been established, especially regarding the application of PSAK 109. BAZNAS Tanggamus Regency has recognized, measured, presented and disclosed financial transactions in both collection and distribution activities.

## 2. Accounting Information System for Receipt and Distribution of BAZNAS Funds Tanggamus Regency

a. There are two alternative systems for receiving funds in BAZNAS Tanggamus Regency. The following is a description of alternatives that can be used:

1. Cash Alternative, agencies can come directly to the BAZNAS Tanggamus Regency office to pay by filling in the form available at BAZNAS Tanggamus Regency. Then the administration section will create a receipt/receipt slip and then give it to the donor.
2. Alternative transfer, the agency transfers funds to the BAZNAS account in Tanggamus Regency. After making the transfer, the agency confirmed it to BAZNAS Tanggamus Regency and BAZNAS Tanggamus Regency immediately received confirmation from the agency.

b. BAZNAS Fund Distributor Accounting Information System in Tanggamus Regency, before carrying out distribution or distribution, first separates the funds that have been collected from the agency between the distribution of zakat funds as specified in the Al-Qur'an, namely the eight groups of asnaf, while for the distribution of infaq and shodaqoh it can be distributed to people who need help.

## B. Conformity of Accounting for Zakat Infaq and Alms with PSAK 109 (Revised 2010) at the BAZNAS Institution, Tanggamus Regency

### 1. Confession

The receipt of zakat funds, infaq/alms from BAZNAS Tanggamus Regency received by Muzakki is recognized as an addition to ZIS funds and the ZIS funds distributed are recognized as a deduction from ZIS funds. Recognition of zakat funds by BAZNAS Tanggamus Regency is in accordance with PSAK No.109, where recognition of ZIS funds by BAZNAS Tanggamus Regency is carried out when Muzakki expresses his willingness to pay his zakat by filling in the Willingness to Pay Zakat form. After Muzakki fills out the Willingness to Pay Zakat form and hands over the amount of money that will

be donated to the daily general and collection sector implementer. Muzakki will receive proof of ZIS payment. The Daily Executive for General Affairs and Collections will submit receipts for ZIS payments from Muzakki to the Daily Executive for General Finance. Meanwhile, distribution of zakat distributed to mustahik is recognized as a reduction in zakat funds equal to the amount handed over. If the muzakki determines the mustahik who must receive zakat distribution through amil, then the entire zakat assets received are recognized as zakat funds. If the amil receives ujah/fee for these services, it is recognized as an addition to the amil's funds. This shows that BAZNAS is good in the process of allocating ZIS funds.

## 2. Measurement

The ZIS measurements carried out by BAZNAS Tanggamus Regency are in accordance with PSAK No. 109 in terms of reducing the number of assets and distribution of zakat infaq/shadaqah. The decrease in the amount of assets (paragraph: 15) states that the decrease in the value of zakat assets is recognized as: (a) a reduction in zakat funds, if not caused by the amil's negligence (b) loss and reduction in the amil's funds, if caused by the amil's negligence. Zakat distribution (paragraph: 16) states that zakat distributed to mustahik, including amil, is recognized as a deduction from zakat funds in the amount of: (a) the amount handed over, if in cash; (b) carrying amount, if in non-cash form. The decrease in total assets (paragraph: 30) states that the decrease in the value of non-current infaq/shadaqah assets is recognized as: (a) a reduction in infaq/shadaqah funds, if not caused by the amil's negligence; (b) loss and reduction of amil's funds, if caused by amil's negligence. And distribution of infaq/shadaqah (paragraph: 33) states that distribution of infaq/shadaqah funds is recognized as a deduction from infaq/shadaqah funds in the amount of (a) the amount handed over, if in cash; (b) carrying amount, if in non-cash form. BAZNAS Tanggamus Regency admitted that during its operational activities it had never received ZIS in the form of non-cash assets, such as land or building waqf.

## 3. Presentation

The presentation made by BAZNAS Tanggamus Regency is not in accordance with PSAK No. 109 (Paragraph: 38) states that Amil presents ZIS funds and Amil funds are presented separately in the statement of financial position. Where BAZNAS Tanggamus Regency has no (nil) amil share of amil rights from the receipt of zakat funds.

BAZNAS Tanggamus Regency provides financial reports, consisting of a financial position report (balance sheet), fund changes report, changes in assets under management report, cash flow report, and notes to financial reports

#### 4. Disclosure

The disclosures made by BAZNAS Tanggamus Regency are not fully in accordance with PSAK No. 109 (Paragraph: 39) Amil revealed the following things related to zakat transactions. Amil revealed the zakat distribution policy, such as determining the priority scale for distribution and receipt of zakat funds; (b) the use of zakat funds in the form of managed assets that are still controlled by the amil or other parties controlled by the amil, if any, the amount and percentage of all distribution of zakat funds and the reasons for this shall be disclosed. The note component of the financial report presented by BAZNAS Tanggamus district is a general description that states the basis for measuring and preparing financial reporting.

BAZNAS Tanggamus Regency has not fully implemented PSAK No. 109 (Revised 2010) Concerning Accounting for Zakat, Infaq/Shadaqah. This can be proven by the non-compliance of the 4 indicators listed in PSAK No. 109, namely recognition, measurement after recognition, presentation and disclosure which can also be seen in 4 financial reports in accordance with PSAK No. 109 Concerning Accounting for Zakat, Infaq/Shadaqah, namely financial position reports, fund change reports, cash flow reports and notes to financial reports.

BAZNAS Tanggamus Regency, in recording its financial reports, uses a single entry system which results in the absence of debit and credit information as well as recording transaction accounts that are not in accordance with PSAK No. 109 . In receiving zakat and infaq/alms funds, BAZNAS Tanggamus Regency does not directly receive funds but uses 2 banks, one of which is a conventional bank.

BAZNAS Tanggamus Regency in measuring after recognition or distribution is carried out at an uncertain time and without prior planning, BAZNAS does not have a structured schedule so that the target funds in distribution do not run well. BAZNAS Tanggamus Regency also involves other parties outside BAZNAS members in its distribution, because in this unstructured distribution BAZNAS usually hands over large amounts of money to parties who will then distribute it directly to each asnaf. This is one of the reasons why BAZNAS does not record the distribution of zakat, infaq/shadaqah funds in detail, and does not record non-cash assets and their depreciation. In presenting financial reports, BAZNAS Tanggamus Regency does not report amil funds in the financial position report. Likewise, disclosures that are not reported make the information provided to Muzzaki incomplete.

BAZNAS Tanggamus Regency has not implemented PSAK No. 109 Regarding Zakat Accounting, Infaq/Shadaqah is also based on the latest educational background of employees and staff who work at BAZNAS Tanggamus Regency. The most recent educational background of employees and staff on average is a religious graduate, and the lack of finance staff is the reason why PSAK No. 1 has not been implemented. 109, as well as minimal government supervision and outreach regarding PSAK No. 109 Concerning Zakat, Infaq/Shadaqah Accounting for BAZNAS Tanggamus Regency

## CONCLUSION

Based on the description and discussion above, several conclusions can be found as follows:

1. BAZNAS Tanggamus Regency is an institution that manages and distributes zakat infaq sadakah to posts that have been determined in Islam. ZIS receipt and distribution transactions are recorded every day through an accounting application starting from the input of transactions that have been completed with supporting documents into a journal book in the Excel application, then automatically integrated into the general ledger and trial balance. This excel-based application has been used by BAZNAS Tanggamus Regency for almost 2 years in preparing its financial reports. Tanggamus uses the BAZNAS Management Information System (SIMBA), which is a reporting application created by BAZNAS RI for the preparation of web-based financial reports that have been adapted to PSAK 109.
2. BAZNAS Tanggamus Regency should implement PSAK No. 109 (Revised 2010) Concerning Accounting for Zakat, infaq/shadaqah, because it can be proven that the 4 indicators listed in PSAK No. 109, namely recognition, measurement after recognition, presentation and disclosure which can also be seen in 4 financial reports in accordance with PSAK No. 109 Concerning Accounting for Zakat, Infaq/Shadaqah, namely financial position reports, fund change reports, cash flow reports and notes to financial reports.

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