

Application of Zakat, Infaq / Alms accounting based On PSAK 109

Febryandhie Ananda*

Sekolah Tinggi Ilmu Ekonomi KBP

Email: febryandhie@akbpstie.ac.id

Nugroho Noto Diharjo

Fakultas Syariah IAIN Ponorogo

Email: nugroho@iainponorogo.ac.id

Josua Sahala

Universitas Timor

Email: Jose.mid2kill@gmail.com

Corresponding author: febryandhie@akbpstie.ac.id

Abstract. Study this aim for knowing application zakat, infaq / alms accounting based on PSAK 109 at the national amil zakat institution Yakesma Medan. Type research used _ is qualitative . subject study is national amil zakat institution Yakesma Medan. object research used _ is Application of PSAK 109 concerning zakat accounting . Infaq / alms . Data analysis technique used done descriptive qualitative . Research results that application accounting requirements required by PSAK No.109 include recognition , measurement , presentation , and disclosure . In matter confession measurement , and presentation of LAZNAS Yakesma Medan has apply in accordance with PSAK NO.109, meanwhile in matter disclosure of LAZNAS Yakesma Medan not yet disclose completely.

Keywords: Application accounting Zakat, Infaq / Alms , PSAK 109

INTRODUCTION

one _ the problems faced by the Indonesian state are not visit over moment this is poverty . Moment this government keep going try for Upgrade well-being Public poor Indonesia specifically in the field economy . Matter this seen from effort government that has apply two system the economy has known to the world , namely system economy capitalism and the system economy socialism . Though so , second system the until moment this no something works _ full in offer optimal solution . By because that , alternative _ believed many more circles _ promising is system based economy _ sharia because system this based on principles justice and humanity . System economy which based sharia make an effort for Upgrade well-being people human , with media "zakat, infaq , and alms ”. Through

media is required by Islam to his people who already meet requirement zakat for meet his obligation order can increase well-being society . By there is a media that requires it Public for

paying zakat, infaq , and alms cause many popping up useful amil zakat institution for make it easy Public in the process of paying zakat, infaq , and alms . One indicator for measure growth economy is with zakat. When people pay zakat, then level growth economy will more tall and on the contrary (Sarea, 2012)

Consequence many the emergence of Amil Institutions Zakat in economy has make Public give attention special from various party to amil zakat institution. Practice accountancy in the Amil Zakat Institution is absolute required, in matter this practice accountancy sharia takes role. As a Financial Institution sharia, Institute Amil Zakat aim for help Public in collect, Manage, and distribute zakat funds, infaq , or alms from society and to society . Because these funds no regardless from realization faith somebody to sharia Islam then the Amil Zakat Institution must manage these funds in accordance with provision sharia. Amil Zakat Institution could said good if institution they have system administration and system manage institution which ok.

A governance _ could said good if institution the characteristic transparent and accountable in collection as well as distribution of zakat, infaq and alms funds so that reporting of zakat, infaq , and alms funds in institutions zakat manager they could be held accountable . Then, in connection with matter the

Bond Indonesian accountants issue governing standards _ matter that is PSAK No. 109 about zakat accounting, Infak, and alms. Statement this for arrange confession, measurement, presentation, and disclosure transaction zakat, infaq and alms.

Applicability standard this facilitate the Institute Amil Zakat for collect, manage, and manage zakat funds, infaq, and alms. With issued standard the then the Amil Zakat Institution must capable apply system good accounting in collect, manage, and distribute zakat, infaq, and alms funds. And wrong one the most thing main in system accountancy is application zakat accounting, infaq, and alms which there is in PSAK No. 109.

Yakesma Medan is wrong one Institution Amil Zakat which scale National, as one of the Amil Institutions National Level Zakat (LAZNAS) Yakesma Medan keep going make an effort Upgrade mark and benefits. Institution Amil Zakat Indonesia with prioritizing the governance of zakat in a manner professional , though so is the Amil Zakat Institution National (LAZNAS) Yakesma Medan yet make Notes on Report Finance like which required by PSAK No. 109.

According to Setyani (2018) arrived now still many still institution _ not yet implementing PSAK No. 109 for reporting his finances, understanding regarding PSAK No. 109 about zakat,

infaq, and alms already enough good because has follow a number of training which held by BAZNAS however in the practice in presentation report finance still many which not yet do recording which based on PSAK No. 109.

LITERATURE REVIEW

DEFINITION ZAKAT INFAQ AND CHARITY

Zakat is called haq because zakat is decree which clear from God (God SWT) and should given to those who are entitled accept it (mustaqiq). As has been mentioned before , sometimes zakat is also called alms . because _ that , all zakat is alms , but no all zakat is zakat, zakat is zakat mandatory . infaq originate from the word anfaqa which means take something (treasure) for interest something . According to terminology law sharia , infaq stated as flower order sharia no including section from property or income / income . Charity originated from said charity which means true _ People which love charity is people which faithful on his confidence . As for the term charity in Islam, meaning the original is tahqiqu shyai'in bisya'i , or set / apply something on something .

ACCOUNTANCY ZAKAT, INFAQ , AND ALMS

Zakat and infaq / alms accounting could interpreted as treatment accountancy on transaction zakat and infaq / alms based on law Islam, which could produce information finance in form report finance , which could used for taking decision and candidate stakeholders (eg muzakki), Muzakchi , government , Public people , Mustahik and party other . Aim accountancy ZIS in accordance with Statement Standard Accountancy Finance (SFAS) 109 is for arrange confirm , measurement , presentation and disclosure transaction zakat and infaq / alms . 109. Amil is organization zakat management in Indonesia, its formation and confirmation arranged with Constitution which aim collect and distribute fund zakat, infaq / alms .

RESEARCH METHOD(S)

Study this use method descriptive qualitative . According to (Sugiyono , 2018) also put forward study qualitative is method research based on _ philosophy postpositivism , used for researching on circumstances object natural , where researcher is as instrument key , technique data collection with triangulation , analysis data is inductive or qualitative , and results study qualitative more emphasize mean than generalization . Technique collection data with observation and interview

FINDINGS AND DUSCUSSION

Zakat, infaq and alms collected by LAZNAS Yakesma Medan come from from inhabitant the people of Medan as well areas other than Medan. Some donors have come deliver the funds alone to the Institute, there are also those who ask for picked up, and there is also which transferred past various bank among them are: Independent Sharia and BRI.

Yakesma Medan channel funds zakat, infact and charity based on the policy that has been made. Yakesma Medan distributes zakat funds to amil amounting to 1/8 from the existing zakat fund, for the Infak fund or Amil charity receives funds of 15-20%. Reception section the biggest is acceptance charity and charity. For disbursement of funds zakat, infaq , and charity to the poor, poor, muallaf , gharimin , fi sabilillah , Ibnu sabil , riqab based on situation in the field .

1) Zakat

Zakat is treasure which must issue muzaki in accordance with provision sharia for given to people which entitled accept (mustahik). As for form recognition, measurement, disclosure, and presentation of zakat on LAZNAS Yakesma Medan is as following:

a. Confession and Measurement Zakat

Receipt of zakat funds LAZNAS Yakesma Medan which accepted from muzaki acknowledged as additional zakat funds and distributed zakat funds acknowledged as fund reduction zakat. Recognition of zakat funds by LAZNAS Yakesma Medan has in accordance with PSAK No. 109, where fund zakat acknowledged when muzaki state his sadness for pay zakat with fill out the zakat payment form and submit amount of money to be given to LAZNAS Yakesma Medan.

Measurement of zakat funds in the form of non-cash assets received , then LAZNAS Yakesma Medan convert asset noncash the into the unit money especially first , follow price market or with use method determination mark fair . Measuremen which done by LAZNAS Yakesma Medan in accordance with PSAK No. 109, where non asset cash which accepted cur based on mark reasonable or use method price market. Recording zakat transactions carried out by LAZNAS Yakesma Medan are recorded moment zakat transactions took place , LAZNAS Yakesma Medan did recording straight to the book cash daily zakat accompanied with proof deposit of zakat funds. PSAK No. 109 states that reception fund zakat noted on moment cash or asset other accepted.

b. Disclosure Zakat

Disclosure which done LAZNAS Yakesma Medan related with zakat transaction is policy percentage distribution of zakat funds to amil and groups recipient fund zakat which will channeled.

c. Presentation Zakat

Presentation which done by LAZNAS Yakesma Medan to fund zakat served in a manner separated in report finance.

2) Infaq

Infaq is gift voluntary from the muzaki for for hope reward from God SWT. Reception fund infaq could form money and goods which could converted in rupiah like gold and rice Infaq funds received from the muzaki live noted on the books LAZNAS Yakesma Medan. As for form confession, measurement, disclosure, and presentation LAZNAS Yakesma Medan on infaq is as following:

a. Confession and measurement infaq

Received LAZNAS Yakasma Medan infaq funds received from the muzaki acknowledged as infaq fund increase as well as and infaq that is distributed acknowledged as fund reduction infaq. Measurement of infaq funds received by LAZNAS Yakesma Medan Dalam form asset non-cash, especially LAZNAS Yakesma Medan formerly convert non - cash assets to in rupiah accordingly with market price . The recording was carried out by LAZNAS Yakesma Medan done moment transaction infaq accepted, then LAZNAS Yakesma Medan did recording live on book daily infaq accompanied with proof deposit fund infaq .

b. Presentation infaq

LAZNAS Yakesma Medan do presentation fund infaq in a manner deep apart report finance.

c. Disclosure infaq

Institution Amil Zakat National (LAZNAS) Yakesma Medan only disclose percentage distribution of infaq funds that will be distributed to amil, temporarily for non amil other no.

3) Charity

Alms is emit treasure and give it to which entitled accept it with sincere heart _ without restricted time and amount certain. Alms received by LAZNAS Yakesma Medan _ in the form of cash and stuff that can converted in rupiah.

As for form confession, measurement, disclosure, and presentation LAZNAS Yakesma Medan on Alms is as following:

a. Confession and measurement Alms

Charity which accepted as adder funds charity as well as funds distributed alms acknowledged as alms fund deduction. Alms fund measurement received by LAZNAS Yakesma Medan is measured amount of funds received. Recording which done LAZNAS Yakesma Medan done moment transaction alms accepted, so LAZNAS Yakesma Medan do recording live on book alms accompanied with proof deposit fund alms.

b. Presentation Alms

LAZNAS Yakesma Medan do presentation fund alms in a manner separated in report finance.

c. Disclosure Alms

Institution Amil Zakat National (LAZNAS) Yakesma Medan no disclose percentage distribution fund alms which will distributed _ to amil and non amil.

Preparation report finance made by LAZNAS Yakesma Medan is as following:

- a) Report Position Finance (Balance Sheet)
- b) Report Change Fund
- c) report Change Asset Manage
- d) Report Current Cash

b. Confession and measurement

Recognition and Measurement of ZIS LAZNAS Yakesma Medan already in accordance with PSAK No. 109. Because of the LAZNAS acknowledge and measure ZIS funds received from muzaki as ZIS fund raiser. PSAK No. 109 states that zakat is received from muzaki recognized and measured as increase in zakat funds by amount received recording what LAZNAS Yakesma Medan has done for ZIS funds in accordance with PSAK No. 109. LAZNAS Yakesma Medan did recording if institution the already accept and ZIS. PSAK No. 109 states that receipt of zakat funds is recorded at the time of cash or asset other accepted.

c. Disclosure

Disclosure which done LAZNAS Yakesma Medan no in accordance with PSAK No.109, matter this due to LAZNAS Yakesma Medan no disclose connection party - party related

between amil and non-amil mustahik , percentage division , and the reasons .. Disclosure this should poured in Notes on Report Finance (CaLK) while LAZNAS Yakesma Medan does not make CaLK the . PSAK No. 109 states that something institution must disclose Policy connection related parties _ between amil and mustahik nominal, percentage distribution, and reasons. Disclosure this poured in Notes on Report finance.

d. Presentation

The presentation was carried out by LAZNAS Yakesma Medan in accordance with PSAK No. 109. LAZNAS Yakesma Medan did deep segregation of ZIS funds report finance. In Statement Standard Accountancy Finance (PSAK) No. 109 mentions amil presents fund zakat, infaq / alms and fund amil served in a manner separated in report finance.

e. Component Report Finance

Component report financial statements made by LAZNAS Yakesma Medan yet in accordance with PSAK No. 109. PSAK No. 109 requires 5 components necessary finances _ made by something organization or institution namely: balance sheet, Report change fund, Report Change Asset management, Reports Cash Flow, and Records on Report Finance. Temporary LAZNAS Yakesma Medan only make balance sheet, Report Change Fund, Report Change Asset Management, and Report Current Cash.

Results study this in line with study (Rahmawati , 2013) where results his research state that BAZNAS Regency Sidoarjo and LAZ LMI Sidoarjo Branch has use PSAK 109 standards in matter recognition , measurement , and disclosure although not yet as perfect like which which there is on PSAK 109 and still must customize . Then study this no in line with results study which put forward by (P & Umm , 2011) that laz DPU DT Branch Semarang not yet in accordance with PSAK 109 and (Wati et al., 2017) which state that Baznas Manado no apply PSAK 109 also.

CONCLUSION

From study on could concluded as following : Process recording which carried out by LAZNAS Yakesma Medan sourced from proof obtained transactions _ from activity collection , distribution , and utilization of infaq funds , and alms . Proof obtained _ made base in drafting report his finances. System recording which is used by LAZNAS YAKESMA Medan is system recording *cash basis* (based cash). System this is something system recording where all form transaction will noted and recognized on moment cash or equivalent cash accepted.

Application accountancy which required by PSAK No. 109 covers confession, measurement, presentation, and disclosure. In matter confession measurement, and presentation LAZNAS Yakesma Medan has apply in accordance with PSAK NO.109. Whereas in matter disclosure LAZNAS Yakesma Medan not yet disclose completely.

SUGGESTION

- 1) Institution Amil Zakat National (LAZNAS) Yakesma Medan expected could make Notes on Report Finance.
- 2) For researcher next expected could expand subject study so that can compare Among Institution Amil Zakat with Institution Amil Zakat other

REFERENCES

- Al-Qur'an dan Terjemahannya Departemen Agama Republik Indonesia
Amir, Amri. (2015). *Ekonomi dan Keuangan Islam*. Rafikatama, Pustaka Muda Departemen Pemberdayaan zakat dan wakaf Tahun 2017
- Arifin, Gus. (2016). *Dalil-Dalil dan Keutamaan Zakat, Infak, Dan Sedekah*. Jakarta: Elex Media Komputindo.
- Hadijah, S. (2019). Analisis Penerapan PSAK 109 Tentang Akuntansi Zakat, Infaq, dan Sedekah pada Badan Amil Zakat Nasional Kabupaten Majene. *Journal of Economic, Public, and Accounting (JEPA)*, 1(2), 58-67.
- Ikatan Akuntan Indonesia. (2016). *Standart Akuntansi Keuangan Syariah per 1 Januari 2012* Kementrian Agama Republik Indonesia Direktorat Bimbingan Masyarakat Islam
- Mufraini, M. A. (2006). *Akuntansi dan manajemen zakat*. Prenadamedia Group.
- Nilasari, Y. (2021). Preparation of PSAK 109 ZIS Financial Statements Using Excel for Accounting for the Nurul Huda Jatiseeng Mosque. *Al-Amwal: Jurnal Ekonomi dan Perbankan Syari'ah*, 13(2), 181-202.
- P, A. K., & Umah, U. K. (2011). Penerapan Akuntansi Zakat Pada Lembaga Amil Zakat (Studi Pada LAZ DPU DT Cabang Semarang). *VALUE ADDED*, Vol. 7 , No.2, Maret 2011 – Agustus 2011 <http://jurnal.unimus.ac>. 7(109), 68–97.
- Purnomo, A., & Zahra, A. (2022). Application and Implementation of ZIS Accounting Based on PSAK 109 at Amil Zakat Institutions (Case Study on Laznas BSM Ummah). *Maqrizi: Journal of Economics and Islamic Economics*, 2(1), 17-32.

- Rahmawati, I. D. (2013). Penerapan Akuntansi Zakat (PSAK 109) Pada Lembaga Amil Zakat (LAZ) Lembaga Manajemen Infaq (LMI) Cabang Sidoarjo Dan Badan Amil Zakat Nasional (Baznas) Kabupaten Sidoarjo. 109.
- Olivia, H., Qorib, A., & Nurlaila, N. (2021, February). The Implementation Of Analysis Zakat Accounting Standards And Accountability Of Financial Reports. In Proceeding International Seminar of Islamic Studies (Vol. 2, No. 1, pp. 402-411).
- Sarea, A. (2012). Zakat As a Benchmark to evaluate economic growth: An alternative approach. *International Journal of Business and Social Sciences* Vol 3 No 18.
- Setyani. (2018). Penerapan PSAK 109 Pada Penyusunan Laporan keuangan di Badan Amil Zakat (BAZNAS) Kabupaten Gresik Periode Januari - Desember 2017. Universitas Islam Negeri Sunan Ampel Surabaya.
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta.
- Wati, S., Arief, H. S., Manossoh, H., & Alexander, S. W. (2017). Analisis penerapan psak no. 109 tentang akuntansi zakat, infaq/sedekah pada badan amil zakat nasional kota manado. *12(109)*, 98–107.
- Yudiana, Y. (2020). The Implementation of PSAK 109 on Infaq Shadaqah Funds in Zakat Institutions (Study in DMC Dompot Dhuafa). *ILTIZAM Journal of Shariah Economics Research*, 4(2), 16-35.