



Analysis Of The Application Of Statement Of Financial Accounting Standards 109 At The Amil Zakat Institution Dsni Amanah Muka Kuning Batam

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ARTICLE INFO

Article history:

Received Jul 30, 2022

Revised Aug 30, 2022

Accepted Sep 9, 2022

Keywords:

PSAK 109
Financial Statements
LAZ DSNI Amanah

ABSTRACT

This study aims to determine the application of zakat accounting on financial Amil Zakat Institution DSNI Amanah Province and to determine the suitability of the application of accounting practices of zakat Amil Zakat Institution DSNI Amanah Province based on PSAK No. 109. The type of research used in this study is a type of qualitative research using an approach descriptive qualitative. Data collection methods used in this study are through literature studies, interviews and documentation. The results of the study concluded that the process of accounting records carried out at the Amil Zakat Institution DSNI Amanah originated from evidence of transactions obtained from the collection, distribution and utilization of zakat funds. The Amil Zakat Institution DSNI Amanah uses a system of recording cash bases and journalizing by applying double entry records. Overall, the Amil Zakat Institution DSNI Amanah Province has not applied accounting practices in accordance with those required by PSAK No. 109, especially in terms of presentation and disclosure. The financial statements made are only in the form of funds cash flow statements and changes in funds reports.

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INTRODUCTION

Zakat is one of the important factors in life in Islam. Currently, as is known to be the third pillar of Islam, zakat must be done by all Muslims and has a standard (muzakki) in order to purify or better known as sanctifying their wealth by giving zakat to mustahik or referred to as receiving zakat. In Law No. 23 of 2011, it is explained that the purpose of zakat is to create economic equality for the community, promote justice and reduce poverty and it is hoped that there will be no gap between the rich and the poor.

Established under Law no. 25 of 2002, Riau Islands is the 32nd state in the country. In its development, Natuna Regency was expanded into two districts, Natuna and Anambas, and Kepri has 2 cities and 5 districts. DSNI Amanah Batam City was established in Batam City which carries out an important mission in the field of religion, which is formally based on the laws and regulations of the Minister of Home Affairs No B.II/2/0385/2006 dated April 3, 2006. One of them formed the board of directors of LAZDSNI Amanah in Batam city.

The concept of accounting requires that the disclosure of financial statements be clarified so that there is no doubt about the use of financial statements, using the technique of consistent recognition and not changing at any time. Thus, it can cause the wrong policy in distributing zakat. Laz's accountability and transparency are based on the Indonesian Institute of Accountants (IAI). Financial Accounting Standards Foundation (PSAK) 109 was used on April 6, 2010.

PSAK 109 exists to match the format of the zakat transaction report. Therefore, LAZ needs to implement PSAK109 in order to provide precise and accurate fund management information. PSAK number 109 defines zakat as the property used by Mouzaki in tandem with the sharia requirements accepted for those who have the right to obtain it (Mustahik). Zakat is a shariah requirement and must be delivered by Musakkim Stahik from Amil or directly. Zakat regulations regulate the requirements of nisab, regular or irregular taking, zakat rates (Qadar) and their allocation. PSAK number 109 defines infaq/sodakoh as a donation of its class, regardless of whether the assignment is determined from the one who gives alms obtained from Amil must be regulated based on the criteria of the concept of Sharia sistematically.

PSAK109 Amil's financial statements are balance sheets, financial turnover reporting, property turnover reporting, calculation of incoming funds and notes to zakat financial statements, Infac, Almus Organization Balance sheets and income, payments and capital turnover reports are a combination of two capitals, Zakat capital and Zakat capital, but with descriptions and additional changes in economic conditions. Be shown. In the annual cash statement. It should be in the form of a comprehensive cash statement that reflects the financial pattern of the zakat management group. This memo describes seven methods and how the accountants used by the group influence students or students studying outside the city.

Islamic accounting is depicted with the metaphor of "belief". the principle of amanah can be reduced to the metaphor of "Zakat". Using another sentence, the authenticity of islamic accounting organizations is no longer profit-oriented or shareholder oriented, but zakat-oriented. Oriented (Kholifah, 2015).

RESEARCH METHOD

Research Design

Design of the study in order to be able to explain the formulation that has been presented to be able to compare with related sources on events that have been found. The knowledge from PSAK 109 is compared with the annual report of the Amil Zakat Institute of DSNI Amanah. Based on the problem, the research design can be systematically designed as follows.

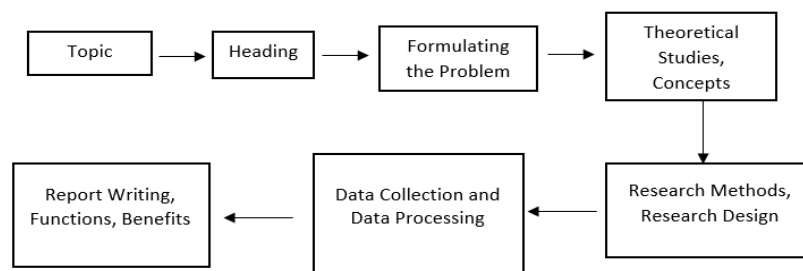


Figure 1. Research Design

Object of Study

The subjects of the study are those who are studied by collecting data for a specific purpose and drawing conclusions. The subject used was the Amil Zakat DSNI Amanah Institution which was addressed at the Nurul Islam Mosque Complex, Batamindo Industrial Estate, Muka Kuning, Batam City, Riau Islands. The survey was conducted in May 2022.

Data Types and Sources

In this study, the types of data used were primary data and secondary data. Primary data is information related to the information directly obtained about the variables of interest in making certain studies.

Data Collection Methods

a. Literature Studies

In this section, information is obtained in books, newspapers, magazine readings and journals or that are very suitable and related to what research is needed when getting clarity on concepts.

b. Interview

The interview is in the form of something that provides direct information in the field and accounting practices adopted by the Amil Zakat DSNI Amanah Institution. The interview model consists of asking several questions to the documentation staff at the Amil Zakat Institute DSNI Amanah.

c. Documentation

The documentation method is an existing secondary data collection method for your agency. This method aims to obtain data from written and written records in the archives obtained in the subject of research, namely in the form of annual financial statements of the Amil Zakat Institution DSNI Amanah.

RESULTS AND DISCUSSIONS

Analysis of the application of zakat accounting in the financial statements of the Amil Zakat Institution DSNI Amanah in 2021

The recording made by LAZ DSNI Amanah is based on proof of receipt of funds from Muzakki, which includes the name of the zakat giver, date of receipt, address, signature, amount of zakat funds, and allocation of funds. These are the reasons and evidence recorded in the journal according to the amounts listed in the evidence. According to the results of an interview with the financial staff of LAZ DSNI Amanah, Mrs. Wissy Nur Anggraini, S.Pd." When Muzakki makes a payment, laz DSNI Amanah officers will provide a Zakat deposit form. This form will be filled out later by Muzakki. Fill in the form will be the deposited Muzakki. Details and types. Of the donated funds, it consists of three appendices. After filling out by muzakki, the first form is forwarded to the Finance Department of LAZ DSNI Amanah and the second is the CRM archive, the third form is for muzakki. After receiving the financial discrepancy, the form data will be entered into the SIAZ system" (Tuesday, June 2022).

The recording system used by LAZ DSNI Amanah is a cash-based recording system. This system is a recording management system in which all transactions are recorded and recorded at the time cash or cash equivalents are received. Income is recognized as income when you receive cash and vice versa. The recording of transactions carried out at LAZ DSNI Amanah is based on proof of transactions for each activity carried out. Evidence is recorded in the diary and diary. According to the results of an interview with the financial staff of LAZ DSNI Amanah, Mrs. Wissy Nur Anggraini, S.Pd. Description: "Our recording uses a computerized system, namely the Zakat Administration Information System (SIAZ), so you just need to enter the transaction deed you received. Automatically records debits and credits and generates balances for each of them. Existing accounts." (Tuesday, June 7, 2022).

As a result of the interview above, the journal edited by LAZ DSNI Amanah applies the double entry books required by PSAK, and after receiving the Zakat funds received, zakat funds increase and the existing Zakat balance. This system is called paired bookkeeping, and transactions are recorded twice, debit and credit. In the accounting process, LAZ DSNI Amanah uses a computerized system called the Zakat Administration Information System (SIAZ). The results or outputs of this system are in the form of accounts and ledger balances derived from entered transactions. The system is connected directly to the central BAZ, so that the central BAZ can easily monitor each LAZ. PSAK is a financial statement that must be prepared by Zakat, infak, and the giving organization, which consists of a balance sheet, reporting changes in funds, reporting changes in assets under management and calculating cash flows requires 5 elements, And notes to financial statements. LAZ DSNI Amanah does not make financial statements required by PSAK.

The resulting report is only a summary report on the collection of zakat, infak, and alms funds, as well as a report on the distribution of funds. This is in accordance with the results of an interview with Amanah Mrs. Wissay Nur Anggraini, S.Pd., Chief Financial Officer of LAZDSNI "We at LAZDSNI Amanah only make statements of changes in funds, only cash flow statements. As you can see in the magazine / each LAZDSNI Amanah" (Tuesday, June 7, 2022).

Explained by the Head of Finance Section of LAZ DSNI Amanah, the financial statements produced by LAZ DSNI Amanah will be reported as stakeholders to the Central National Amil Zakat Agency, the Regional Office of the Ministry of Religion, the Governor, the DPRD, and the community. Wissay Nur Anggraini, p.Pd, (Tuesday, June 7, 2022).

Non-governmental organizations, zakat institutions, infak, and zakat have a great responsibility in managing the funds they collect. The purpose of the worship is to believe that the entrustment fund is well managed, because the entrustment fund will be more accountable not only to fellow human beings but also to the eternal owner, Allah SWT. A good accountability report reflects the quality of your organization, builds Muzakki's credibility, and impacts your managed assets.

Conformity of Application of Zakat Accounting Practice, Amil Zakat Institution DSNI Amanah based on PSAK No. 109

The accounting process popularized by PSAK 109 includes recognition, presentation and disclosure.

a. Recognition

Table 1. Recognition Conformity Analysis

Component	PSAK 109	Conformity	Information
Zakat Acceptance	A. Receipt of alms donations is recognized in the financial period or non-cash assets are obtained	Appropriate	LAZ DSNI Amanah Only accepts cash donations
	B. The zakat obtained is recognized by the adder of alms donations: <ul style="list-style-type: none"> • The amount obtained if on the income pattern • Fair value if on a non-cash pattern 	Appropriate	
	C. Determination of the reasonable ideal of non-property obtained using the meaning of the market	Appropriate	
	D. If the muzakki stipulates that the distribution of alms through Amil, so there is no piece of Amil in the alms obtained	Appropriate	
	E. If there is an ideal reduction of non-par alms assets, so the estimated failures covered are treated like a deduction for alms donations	Appropriate	
	F. The decline in the view of life of alms assets is recognized as: <ul style="list-style-type: none"> • The deduction of alms donations, if 	Appropriate	

Zakat distribution	<ul style="list-style-type: none"> not caused by the rigor of Amil; • Losses and elaboration of Amil stocks, if caused by Amil silliness 	
	A. Zakat distributed for mustahik, calculated Amil is recognized as a deduction from fitrah donations of: <ul style="list-style-type: none"> • The amount submitted, if on the cash structure. • The amount is recorded, if in the pattern of non-cash assets 	Appropriate
	B. The effectiveness and efficiency of the management of the fitrah is based on the cleverness of Amil.	Appropriate
	C. The determination of the estimate and distribution of the act to the mustahik is determined by Amil such as the use of sharia recommendations, reasonableness, virtue and applicable principles	Appropriate
	D. The load of accumulation and delivery of fitrah should be taken through the Amil section.	Appropriate
	F. The part of the fitrah donation distributed to Amil is recognized as an increase in Amil contribution	Appropriate
	G. Zakat is estimated to be distributed to the mustahik nonamil if it has been granted by the non-Amil mustahik.	

b. Presentation

The presentation of LAZ DSNI Amanah Zakat funds will appear in the report on the collection and distribution of funds. Paragraph 38 of PSAK No. 109 states that "Amil Zakat displays Zakat Funds, Infaq/Grants and Amil Funds individually on the balance sheet". LAZ DSNI Amanah does not separate Dana Zakat and Dana Amil in its collection and distribution report. PSAK proposes that the Amil Zakat institution submit a balance sheet, changes in financial statements, statements of changes in assets under management, cash flow statements and financial statement records, and LAZ DSNI Amanah Kami does not provide a statement regarding your financial position (balance sheet). Sheets). LAZ DSNI Amanah makes financial statements only in the form of cash flow statements and cash flow statements.

Table 2. Presentation Suitability Analysis

Component	PSAK 109	Conformity	Information
Presentation	A. Amil infak presents infak donations, and Amil donations separately on the demands of financial value	Not Yet Compliant	LAZ DSNI Amanah does not make a difference in donations from zakat as well as those derived from Amil donations
	B. The components of complete financial demands in Amil are formed on: <ul style="list-style-type: none"> • balance sheet (statement of financial value); • donation change report; • reports on the deformation of managed wealth; • cash flow statement; and writings on financial demands. 	Not Yet Compliant	The preparation of financial records of LAZ DSNI Amanah is in accordance with PSAK 109 on accounting and zakat financial notices, but has not fully implemented it PSAK submits five elements of financial recording prepared by the Zakat Management Agency: balance sheets, complaints of donation deformation, reports of changes in assets managed, estimated income directions and criticisms on financial records. But LAZ DSNI has solely been trusted to make donation deformation reports and cash direction reports

c. Disclosure

PSAK No. 109 requires all agencies engaged in zakat to disclose the activities of the agency in detail in a summary such as financial statements. The record will determine the rules and procedures for distributing zakat donations, infak, and donations, the rules for disbursing funds, and the nominal used to collect donations in natura and non-halal forms. related relationships. And other things that may be important to express. LAZ DSNI does not disclose the requirements of PSAK 109 with respect to disclosure of management policies, which must be entered by PSAK and described in the notes to the financial statements. LAZ DSNI Amanah does not comment on financial statements, so LAZ DSNI Amanah Only explains the cash flow statement and cash flow statement

Table 4. Disclosure suitability analysis

Component	PSAK 109	Conformity	Information
Disclosure	a. The policy of circulating infaq/derma is similar to limiting the level of preference for the division of infaq/derma and the acceptance of infaq/derma	Not Yet Compliant	LAZ DSNI Amanah Does not disclose its fund management services and does not correct the demands required by PSAK, namely records regarding financial statements
	b. The policy of dividing infaq/derma position of preference is similar to the allocation of the provision of evidence and the power of services.	Not Yet Compliant	
	c. Reasonable ethos restriction methods used	Not Yet Compliant	
	d. The existence of infaq/derma that is not continuously channeled but managed first, revealed estimates and portions.	Not Yet Compliant	
	e. The use of infaq / derma services plays a role in managing assets if there is an estimate and percentage revealed and the reason	Not Yet Compliant	
	f. The relationship of similarly related factors: relationship regulations, channeled estimates, and their percentages	Not Yet Compliant	
	g. The existence of non-halal donations, if there is disclosure about the services of agreements, channeling, evidence and the amount	Not Yet Compliant	
	h. Amil performance in the approval and distribution of zakat, infaq and derma services	Not Yet Compliant	

Discussion

PSAK No. 109 is a rule when dealing with the approach, presentation, presentation and disclosure, and financial calculations. PSAK No. 109 regulates how transactions are recognized and recognized, when they are recognized, how they are presented, and how they are disclosed on financial reporting. The purpose of PSAK No. 109 is to form financial reporting more easily understood by users.

PSAK109 about zakat payments is highly anticipated. The implementation of PSAK is also expected to achieve uniformity of reporting and record integrity. To allow people to read the accounting reports of zakat managers and supervise their management. In addition, the application of PSAK 109 is also intended to ensure that LAZ DSNI Amanah applies the rules

contained in PSAK 109. Because LAZ DSNI Amanah is a publicly funded organization, LAZ DSNI Amanah promises to always pay attention to aspects of transparency and accountability. Bookkeeping is a way to explain your daily operational activities. With PSAK109 on Zakat Reconciliation, LAZ DSNI Amanah laid a solid foundation in the accounting and financial reporting system. This requires LAZ DSNI Amanah to follow the rules contained in PSAK 109 when preparing financial statements.

a. Zakat Recognition

Recognition is the process of creating an account, describing an item both verbally and monetarily, and putting it into account the calculation of unable and measuring profits. Those accounts that allow this standard must be recognized on the weigher and the profit is empty. Ignoring an account cannot be changed past the disclosure of the accounting authority used, or through the record or subject of explanation. Acceptance of infaq or donations is recognized such as infaq contributions or important or unimportant gifts, based on the target of the giver. Non-income assets owned are considered reasonable to be determined through market definitions. If the market price is not available, it will be determined through the calculation of other reasonable points rules such as using the relevant PSAK rules. Infaq or legitimate giving will be recognized for example Amil contribution in Amil fragment and infaq participant segment or gift will be recognized as infaq/gift contribution. The amount or regularity of the participants' disabilities and the regularity of giving are determined by Amil in understanding of sharia thinking and Amil's creed. The recognitions applied by LAZDSNIAmanah are:

- 1) The recording system used by LAZ DSNI Amanah is a cash-based recording system. A cash-based system is the process of recording accounting transactions where transactions are recorded when cash is received or used. In the cash base, income is recognized at the time cash is received and expenses are recognized at the time cash is used. This is a recording system in which all transactions are recorded and recorded at the time when cash or cash equivalents are received. Income is recognized as income when you receive cash and vice versa. LAZ DSNI Amanah has applied the provisions of PSAK 109 for the first recognition of zakat. That is, the receipt of zakat is recognized at the time of receiving cash or other property.
- 2) The calculation of zakat funds carried out at LAZ DSNI Amanah is in accordance with the provisions of Islamic law. LAZ DSNI Amanah measures the amount of zakat funds used by muzakki according to the price of zakat assets at the time of zakat payment. As stated in PSAK 109, Zakat received from Muzakki is taken into account as additional Zakat funds and, in physical terms, is equal to the fair value of physical assets. Use the market price to determine the fair value of the non-cash asset received. If the market price is not available, other methods of determining the fair value regulated by the relevant PSAK may be used.
- 3) LAZ DSNI Amanah Dana Zakat will be recorded in the system according to the amount and type of funds received and will be added to zakat funds. The distribution of THE LAZ DSNI Amanah Zakat Fund will be used according to the previously planned work program. LAZ DSNI Amanah uses small cash from the Amil fund to pay employee salaries and daily operating costs. Amil has a portion of 13.5% of dana Zakat's total income. In this case LAZ DSNI Amanah also applies PSAK 109 for the first recognition, which states that the Zakat received will be recognized as Amil funds for the Amil part and Zakat funds for the non-Amil part. The determination of the amount or proportion of each part of the mustahik is determined by Amil in accordance with Sharia principles and Amil guidelines. If Muzakki stipulates that Mustahik must receive zakat distribution through Amil, then the zakat money received will be fully recognized as

zakat money. If Amil receives Ujrfee for this service, this will be recognized as an additional payment for Amil funds.

- 4) In PSAK 109, in the initial recognition assessment, if non-cash Zakat assets experience a decrease in value, the amount of loss incurred will be treated as a deduction of Zakat Funds or deductions of Amil Funds, depending on the cause. loss, declared to need to be deducted. Depreciation of zakat funds is recognized as a deduction of zakat funds if it is not for the negligence of Amil, and as a deduction of losses and Amil funds if it is due to Amil negligence. In this case, the practice of LAZ DSNI is in accordance with the Mandate of PSAK109.
- b. Presentation
- 1) PSAK 109 states that amil zakat has separate zakat and Amil funds on its balance sheet. The PSAK statement is actually not quite right in LAZDSNI Amanah, because the annual report of LAZ DSNI Amanah shows that Zakat and Amil funds are not separated.
 - 2) According to PSAK 109, the complete financial statements include balance sheets, statements of changes in funds, reports of changes in assets under management, statements of cash flows, and financial statements. However, in reality, the preparation of the financial statements of LAZ DSNI Amanah has implemented PSAK 109 in accounting and financial reporting of zakat, but it is not yet complete. However, LAZ DSNI Amanah only reports changes in cash statements and cash flows
 - 3) Disclosure
PSAK number 109 means that each zakat management organization discloses the activities of the institution contained in the records of the financial statements. Notes on financial statements include zakat, infak, policies and procedures for distributing zakat funds, policies for disbursement of funds, determination of fair value used when receiving funds in the form of natura rather than halal funds, including disclosure of related relationships and explanations of other matters. Disclosure is considered important. LAZ DSNI Amanah does not disclose the matters required by PSAK 109 in connection with the disclosure of the Conduct Policy, which is requested by PSAK and listed and described in the notes to the financial statements. LAZ DSNI Amanah does not comment on financial statements, so LAZ DSNI Amanah only makes cash flow statements and cash flow statements. Disclosures in the DSNI Amanah are summarized in the form of cash change statements and cash flow statements.

Financial Statements

The components of the financial statements According to PSAK 109 consist of:

- a. Statement of Financial Position
The balance sheet of many companies is similar to the balance sheet of other companies, especially in terms of assets and liabilities. The difference is only in the equity part, where the balance sheet replaces the term equity with the balance sheet of funds. This is B. In a company, there is no ownership system. Amil's balance sheet shows assets, liabilities and funds. The representation of assets and liabilities is no different from the balance sheet. According to PSAK 109, the fund has four groups:
 - a) Zakat fund is half the income that must be spent by alms (muzakki) to be handed over to alms participants (mustashiq). Alms payment is made if the nisab and haul are fulfilled.
 - b) Infak/giving funds are substances given voluntarily by the owner, whose designation is limited or unrestricted.
 - c) Dana Amil is amil deduction from alms donations and other donations that beiring donations that are intended by the benefactor for hisab amil.

- d) Nonhalal funds are all approvals on drafts that do not agree with sharia schools, such as other approvals for the goodness of current accounts or usury sourced from conventional banks.
- b. Fund Change Report
The capital change report, etc. has the same function as the shareholders' equity change report. This report is called the Fund Change Report because it presents various receipts and distributions of Zakat Funds and Infaq/Alms Funds. Also various receipts and use of Amil and non-Halal funds. In particular, the distribution of Zakat funds will be accounted for individually for each Msthasiq in accordance with Sharia provisions.
- c. Managed Assets Change Report
In contrast to sharia zakat funds, the allocation of infaq/alms funds is more flexible. It does not have to be directly distributed to beneficiaries, but can be managed by Amil so that the funds can provide broad and long-term benefits. An asset trend report is a report that describes the trend of fund balances for each type of fund over a period of time in terms of the number and value of assets under management, both current assets and long-term time assets.
- d. Cash Flow Statement
The cash flow statement shows the final balance of the company classified as net cash flow from operating activities, net cash flow from investment activities, and net cash flow from funding activities. The sum of the three groups of cash flows is added to the initial cash balance to generate a cash balance at the end of the reported accounting period. The cash in hand from this statement should correspond to the cash in the hands in the group of assets on the balance sheet.
- e. Notes to Financial Statements
A complete financial statement usually includes annotations that describe the company's overall picture, the company's accounting policies, and a description of key items in the company's financial statements. The preparation of financial statements of LAZ DSNI Amanah has implemented PSAK 109 in accounting and financial reporting of zakat, but has not fully implemented it. PSAK provides five elements of financial statements prepared by the Zakat Management Agency: balance sheet, statement of changes in funds, statement of changes in assets under management, calculation of cash flows and notes to financial statements. The LAZ DSNI Amanah report only changes the cash statement and cash flow. We have determined that the financial statements in accordance with PSAK 109 are inconsistent with the financial statements of LAZ DSNIA because they do not implement the five components in accordance with the recommendations of PSAK 109.

CONCLUSION

Based on the discussion and analysis carried out by the author in the previous chapter, it can be concluded that: The receipt of zakat carried out by LAZ DSNI Amanah is in accordance with the provisions stated in PSAK 109. The distribution of zakat carried out by LAZ DSNI Amanah is in accordance with the provisions stated in PSAK 109. Based on the analysis of the suitability of the presentation that has been discussed in the previous chapter, it can be concluded that the LAZ DSNI Amanah in terms of the presentation of financial statements is not in accordance with PSAK 109 because LAZ DSNI Amanah has not yet separated between zakat funds and Amil funds. And LAZ DSNI Amanah only makes a report on changes in funds and a statement of cash flow, while in PSAK it requires five components of financial statements made by zakat management institutions, namely statements of financial position (balance sheet) reports of changes in funds, reports of changes in assets under management, statements of cash flows, and notes to financial statements.

PSAK No. 109 requires that every zakat management organization make disclosures about the activities of institutions listed in the records of financial statements. However, LAZ DSNI Amanah only makes a statement of changes in funds and a statement of cash flow. So the conclusion in terms of the disclosure of LAZ DSNI Amanah is not in accordance with the standards applicable to PSAK 109. The accounting treatment required by PSAK No. 109 includes recognition, presentation and disclosure. In terms of recognition LAZ DSNI Amanah has implemented in accordance with the standards required in PSAK 109. Meanwhile, in terms of presentation and disclosure of LAZ DSNI Amanah has not presented the required components of the financial statements and has not made and included policies regarding the management of its funds in the notes to the financial statements. LAZ DSNI Amanah only presents reports in the form of fund changes and cash flow statements.

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