

Application of Zakat Accounting Based on PSAK 109 in The Amil Zakat Agency Ternate City

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ABSTRACT

This study aims to analyze the application of zakat accounting based on PSAK 109 at the Amil Zakat Agency of Ternate City. The method used is descriptive comparative. The results showed that: (1) The accounting process at the Amil Zakat Ternate Agency in City was not fully in accordance with general accounting theory; (2) Recognition and measurement of zakat on Amil Zakat Ternate Agency was in accordance with PSAK 109; (3) Recognition and measurement of *infaq*/alms giving on Amil Zakat Ternate Agency was not fully in accordance with PSAK 109; and (4) Presentation and disclosure on Amil Zakat Ternate Agency was not in accordance with PSAK 109.

Keywords: Amil Zakat Agency Ternate City, PSAK 109, zakat fund accounting

INTRODUCTION

Zakat in Islam, either Zakat ul Mal or Zakat ul Fitr, is one of the obligatory pillars of worship for Muslims. The way to carry out zakat is by giving part of the assets owned to those entitled to receive (*mustahiq*) in accordance with sharia provisions (Uyun, 2015). The order to pay zakat is in the Holy Qur'an (2007) states that "Receive contributions from their wealth, to purify them and sanctify them with it; and pray for them. Your prayer is comfort for them. God is Hearing and Knowing" (*Al-Qur'an Terjemah dan Transliterasi*, 9:103).

Zakat in Islamic jurisprudence is a certain amount of assets disbursed by individuals and institutions according to the commandment Qur'an and Al-Hadith. Zakat is set out in Law No. 23 of 2011, stating the purposes of zakat is to realize community welfare, improve social justice and poverty avoiding high gaps between the rich and the poor. Furthermore, the Indonesian Institute of Accounting (2014) regulates transparency in the management of zakat, in which the purposes of zakat are achievable if the management of zakat is efficient and professional (good zakat governance). This means that zakat should be managed institutionally in accordance with Islamic law, trustworthiness, justice, legal certainty, integration, and accountability.

The management of zakat according to the Law is an activity of planning, implementing and organizing in the collection, distribution and utilization of zakat. In Indonesia, the authority to carry out these activities is a formal and legal body, namely the Amil Zakat National Agency (BAZNAS) formed by the government and Amil Zakat Institution (LAZ), formed by the community and established by the government.

Zakat accounting is the practice of accounting and recording financial statements in the collection and distribution of zakat. It is collected and managed by amil zakat institutions, and be accountable to the people (public). Therefore, it becomes of the utmost importance to provide accountable and transparent its financial information and reports. Zakat accounting as a reporting standard set out in PSAK 109 is a major instrument to provide adequate and accountable financial reports. This allows people (public) to be well-informed and entrust the institution to manage and distribute zakat funds. Quality financial statements, by adjusting the accounting standards of zakat PSAK 109, ascertains the institutions to carry out their duties, including collecting, distributing, and utilizing zakat, so as to report and account for its implementation to the people (Hamka, 2012).

Its transparency of financial reporting and management systems are presumably coming up short, leading people to waver to disburse zakat at the institutions. If this is not addressed, it could undermine their credibility. The public will no longer trust them in such a way that zakat will not be distributed evenly. The people prefer to directly disburse to *mustahiq* in their respective regions. Due to this, we need to pay attention to factors that influence people's trust.

From previous research reveal that there are amil zakat institutions ignoring PSAK No. 109. Istutik (2013) proves that the application of zakat accounting in OPZ is not in accordance with PSAK 109, while Handoko (2013) states that the application of zakat accounting in Dompét Dhuafa Republika foundation as a whole has applied PSAK 109. Furthermore, the results of Pratiwi, Maisyah and Eris (2015) argue that LAZISMU of Malang City is not in accordance with PSAK 109. The inconsistent finding above inspirits the researchers to conduct a research on the Amil Zakat National Agency (BAZNAS) of Ternate City.

RESEARCH METHOD

Yusuf (2014, p. 7) explains that qualitative research are inquiry strategies that emphasize the search for meaning, understanding, concepts, characteristics, symptoms, symbols and descriptions of a phenomenon; focus and multimethod, are natural and holistic; prioritizing quality, using several methods, and serve as a narrative. Simply to say, the purpose of qualitative research is to find answers to a phenomenon or a question through a systematical application of science procedure by using qualitative approach.

Furthermore, Sugiyono (2013, p. 7) argues that qualitative research as a new method, since its newly popularity implementing post positivistic by the philosophy of post positivism. It refers to an artistic method for it is SEBI (less patterned), as well as an interpretive method since the results are bound to the data interpretation found in the field.

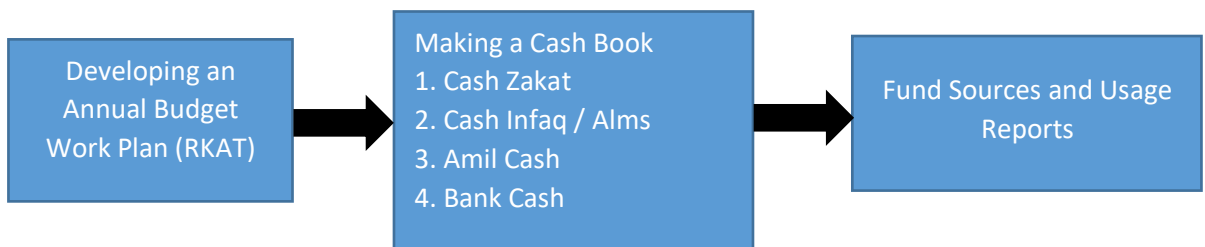
The researchers use a comparative method. According to Sugiyono (2010), the comparative method compares the existence of different variables or samples, or those occurring at different time. According to Mamulati, Naswan and Rizal (2018), it is to compare the theory with the implementation in the field as it is. This study compares Accounting Zakat BAZNAS Ternate with SFAS 109.

The data were analyzed in several stages including: (1) Describing the general description of the accounting of the Amil Zakat Ternate Agency; (2) Performing the

analysis related to recognition, measurement, presentation, and reporting; and (3) Comparing the accounting of the Amil Zakat Ternate Agency with PSAK 109 to conclude its suitability.

RESULTS AND DISCUSSION

The process of accounting Amil Zakat Ternate Agency is as follows.



Accounting Recognition and Measurement of Amil Zakat Ternate Agency

Zakat and alms are recognized when BAZNAS receives cash and at the time of issuing cash. At the time of recognition and distribution, measurements can be made. Acceptance of zakat funds, donation / alms is divided into five parts while distribution and utilization are divided into two parts. The types of receipt of zakat funds, donations / alms are:

- a. Receipts of Zakat, Alms / Internal Alms
- b. Receipts of Alms, Infaq / Alms Giving
 - Zakat Maal
 - Zakat on Profession/Income
 - Alms of Nature
- c. Receipts Bank's Profit-Sharing

The table below shows the process of Accounting Recognition.

Receipts of zakat	zakat maal, zakat on profession, and zakat fitrah are recognized when amil receives it in cash by bank account transfer or direct payment. Thus, this is in accordance with PSAK 109, paragraphs 10, 11 and 16.
Distribution	PASK 109, paragraphs 17, 18 and 20, reads the Agency determines the amount or percentage to be distributed to <i>Mustahiq</i> . It has a policy to distribute zakat funds to five <i>asnaf</i> , including: (1) The poor; (2) <i>Fisabilillah</i> ; (3) <i>Amil</i> ; (4) <i>Ibn Sabit</i> ; and (5) <i>Ghorimin</i>
Receipts of Infaq/alms	The Agency acknowledges receipt of funds as a donation in cash. They did not explain the recognition of donated or unrestricted funds. Receipts of <i>infaq</i> entirely is unrestricted funds. It is measured at the amount received. The acceptance of assets of non-cash lancer, the car ambulance, is not recognized appropriate value of the fair, and does not recognize a decrease in the value of assets. Therefore, it is not in accordance with PSAK No. 109, paragraphs 24, 26, 28, 29, 30, and 31.

Distribution of <i>infaq/alms</i>	Donation / charity distributed to <i>mustahiq</i> is recognized as deduction donation fund / charity when the program is implemented, making presentations and serving in the balance sheet finance. The Agency do not specify the amount or percentage of the portion for the recipients and does not include it in the balance sheet financial position report. This is in accordance with PSAK No. 109, paragraph 33 yet not in paragraphs 35 and 38.
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Accounting Presentation of Amil Zakat Ternate Agency

Amil Zakat Ternate Agency merely presents reports according to the source and utilization of funds as a form of transparency to *muzakki* who provide the funds. Statements of sources and uses of funds are made based on the accumulation of zakat cash books, *infaq/alms* cash books, bank cash books, and amil cash books for one year. They function as the reports on changes to funds in PSAK 109, yet differently formatted.

The presentation is as follows.

Zakat Funds, <i>Infaq/Alms</i> Funds, Amil Funds, and Non-Halal Funds	Amil does not make a balance but reports the sources and uses of funds. This is not in accordance with PSAK 109 Paragraph 38
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Accounting Disclosure of Amil Zakat Ternate Agency

It can be done when an institution makes complete financial statements. In practice, Amil Zakat Ternate Agency solely made a report on the sources and use of funds. This report presents the total receipts and distribution of zakat, donation/alms. It cannot disclose what is in PSAK 109 due to the limited information in the statements.

Zakat, <i>Infaq</i> and Alms	Disclosure of zakat, <i>infaq</i> and alms related to the distribution of RKAT by 70% is limited to the <i>asnaf</i> , the poor, <i>fisabilillah</i> , <i>amil</i> , <i>ibnu sabil</i> , and <i>ghorimin</i> . Distribution of zakat for the Agency is 1/8. They do not determine the policy distribution of <i>infaq</i> , alms, as well as non-amil. In addition, there is no fair value determination of the Baitul Qohar Mosque. Accordingly, SFAS Pragraph 30, 31, 33, 35, 38, 39 and 40 do not comply.
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CONCLUSIONS

The analyses lead to general conclusions that the adoption of SFAS 109 on Amil Zakat Ternate Agency was not entirely appropriate since:

1. The accounting process in Amil Zakat Ternate Agency was not fully in accordance with general accounting theory;
2. The recognition and measurement of Amil Zakat Ternate Agency was in accordance with PSAK 109;
3. Recognition and measurement of *infaq/alms* in Amil Zakat Ternate Agency was not fully in accordance with PSAK 109;

4. Presentation and disclosure of Amil Zakat Ternate Agency was not in accordance with PSAK 109.

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