

**APPLICATION AND IMPLEMENTATION OF ZIS ACCOUNTING
BASED ON PSAK 109 AT AMIL ZAKAT INSTITUTIONS (CASE STUDY
ON LAZNAS BSM UMMAH)**

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ABSTRACT

This study is based on the background and also aims to determine the existence of zakat and infaq accounting reports based on PSAK 109. This study uses qualitative methods, the approach used in this study is descriptive. The method used is samples of accounting data from 2020 and 2021. The subject of this study is LAZNAS BSM Umat and the object of this study is the application and implementation of ZIS accounting based on PSAK 109 at amil zakat institution (case study at LAZNAS BSM Umat). From the result of this study, the appropriate zakat and infaq/shodaqoh accounting report based on PSAK 109, therefore can be a communication medium between amil institution and other parties, because ZIS financial report is a form of operation responsibility from the activity of collection and distribution of zakat, infaq, and sadaqah (ZIS). To be a transparent and accountable financial report, therefore there should be an accounting standard to organize this. For the application of ZIS accounting in the presentation of financial reports at LAZNAS BSM Umat has implemented ZIS accounting regulations issued by the Indonesian Accounting Association (IAI) 2010.

Keywords: Zakat and infaq/shadaqah Accounting in PSAK 109

INTRODUCTION

Indonesia is a country where the majority of the population is Muslim. As a Muslim, zakat is obligatory to be issued, zakat is the fourth pillar of Islam which obliges every Muslim to spend part of their property for those who have fulfilled certain conditions, as explained in the Al-Quran and As-Sunnah. Judging from the Muslim population of Indonesia, the potential of zakat, infaq and alms is very large. In Indonesia, the management of zakat, infaq and alms funds itself has been regulated in Law No. 23 of 2011 concerning the management of zakat. Management of zakat according to Law no. 23 of 2011 is an activity of planning, implementing, distributing and utilizing zakat. One of the managers of zakat, infaq and alms in Indonesia that carries out these activities is the Amil Zakat Institute (LAZ). (Maulida & Purnomo, 2021)

The Amil Zakat Institution (LAZ) is a non-profit entity whose purpose is to manage zakat, infaq and alms and distribute them to mustahik (the party entitled to receive zakat) and LAZ also applies accounting in recording transaction activities. (Maulida & Purnomo, n.d.) One of the purposes of recording is to produce information. The financial statements of the Amil Zakat Institution (LAZ) must be based on the Statement of Financial Accounting Standards (PSAK). For the reference for financial accounting records of zakat, infaq and alms, refer to PSAK No. 109.

Statement of Financial Accounting Standards (PSAK) No. 109 was ratified on April 6, 2010. The purpose of the establishment of PSAK No. 109, namely to equate the form of the Zakat and Infaq/Alms (ZIS) transaction reports. By equating the form of the ZIS financial report, it will make it easier for the auditing process (Purnomo & Khakim, 2019). The audit is a form of transparency and provides information to the public. Therefore, the management of ZIS funds must apply PSAK No. 109. In the Islamic financial accounting standards, it is explained that the ZIS financial statements must be based on PSAK No. 109. However, in Indonesia, there are still most of the ZIS fund managers who have not implemented the ZIS PSAK accounting standard no. 109. In determining the management of ZIS funds in accordance with PSAK No. 109 will create accountability and transparent financial reports (Purnomo, 2015)

One of the ZIS management institutions in Indonesia, one of which is Laznas BSM Ummah. Those present with the aim of optimizing the potential and collecting ZIS funds and social donations. In this case the researcher wants to know the obedience and compliance of Laznas BSM Ummah in managing ZIS funds based on the Islamic financial accounting standard PSAK No. 109.

Infaq according to the terminology means issuing wealth because of obedience, obedience and love for Allah SWT as a form of gratitude for the favors or fortune that Allah SWT has bestowed upon him. While the meaning of shadaqah is all gifts / activities that aim to expect a reward from Allah SWT (Purnomo et al., 2022) Sadaqah has a very broad dimension, not only the dimension of giving something in the form of wealth, but can be in the form of doing good, both for oneself and for others. According to Law 23 of 2011, Infaq is assets issued by a person or business entity outside of zakat for the public benefit. While alms are

assets or non-assets issued by a person or business entity outside of zakat for the general benefit (Maulida & Purnomo, n.d.) For accounting purposes, sadaqah is considered the same as infaq, whether its use is determined or not. So according to the Statement of Financial Accounting Standards (PSAK) No.109 Infak/Alms are assets that are given voluntarily by the owner, whether the designation is limited (determined) or not (Astami, 2000) The nature of Zakat is obligatory for a person or legal entity (entity) who is Muslim which has accumulated to meet the nisab and haul. While the nature of Infaq and Sadaqah is sunnah, so the expenditure is more voluntary which is a form of piety and love of a servant for the blessings of Allah SWT that has been given to him (Jasafat, 2017)

In terms of its activities, accounting can be defined as the process of recording, classifying, summarizing, reporting, and analyzing the financial data of an organization (Jusup, 2005) According to (Mulyadi, 1993) accounting is "the process of processing financial data to produce financial information that is used to enable decision makers to make judgments based on information in decision making". So zakat and infaq/alms accounting can be interpreted as an accounting process for zakat and infaq/alms transactions based on Islamic Sharia principles that can produce financial information in the form of financial reports that can be used for decision making by interested parties such as muzakki and alms. prospective muzakki, government, community/ummah, mustahik and other parties. The purpose of accounting for ZIS according to Statement of Financial Accounting Standards (PSAK) No.109 is to regulate the recognition, measurement, presentation and disclosure of transactions or be used to assist amil who receive and distribute ZIS or an entity whose main activity is to receive and distribute ZIS (Harazimy, n.d.)

This accounting standard is an important issue in the profession and all report user mechanisms that have an interest in it. Therefore, the mechanism for preparing accounting standards must be regulated in such a way that it can provide satisfaction to all interested parties in the financial statements (Tho'in & Adrian, n.d.). Current financial standards are generally prepared by official institutions recognized by the government, the profession and the public. In Indonesia, the authority to compose this is the Financial Accounting Standards Committee which is under the auspices of the IAI (Indonesian Accounting Association) (Hidayat & Mukhlisin, 2020). The Accounting Standards Committee submits its work to the Indonesian Financial Accounting Standards ratification committee and it will finally be determined and will finally be determined and ratified at the IAI congress. (Ikatan Akuntansi Indonesia, 2011)

Accounting for zakat in the Statement of Financial Accounting Standards (PSAK) No.109 aims to regulate the recognition, measurement of presentation and disclosure of zakat and infaq/alms transactions. This PSAK applies to amil, which is an organization/entity that manages zakat, whose formation and inauguration is regulated based on laws and regulations which are intended to collect and distribute zakat and infaq/alms, not for Sharia entities that receive and distribute ZIS but are not the main activity. For these entities, refer to PSAK 101 regarding the presentation of Islamic Financial Statements. Amil who does not get a permit can

also apply PSAK No.109. This PSAK refers to several MUI fatwas (Nurhayati & Washilah, 2013) namely:

- 1) MUI Fatwa No. 8/2011 regarding amil zakat.
- 2) MUI Fatwa No.13/2011 concerning Zakat Law on Haram Assets.
- 3) MUI Fatwa No. 14/2011 concerning 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.

RESEARCH METHODS

This research was compiled using a qualitative method, which is a compiler for certain phenomena, which are sourced from several journals and books that are relevant to the title presented by the author. The author uses this method to examine the phenomena that occur based on the results of the previous authors' research with data in the form of a description in words and language to explain the phenomenon regarding the level of development of the application and implementation of zakat and infaq/alms accounting based on PSAK No. 109 as a civilization in the ZIS amil institution and observing developments in Indonesia from year to year until finally being able to guide the author to one title, namely "Application and Implementation of Zakat and Infaq / Alms Accounting Based on Psak No.109 at the Zis Amil Institution".

RESULTS AND DISCUSSION

Implementation of ZIS Accounting at Laznas BSM Ummah

The financial report recording system used by Laznas BSM Ummah is still relatively simple and uses a single entry method where when there is an income it is recorded when cash is received and expenses are recorded when cash is issued. The following is a record of the distribution and receipt of ZIS funds at Laznas BSM Ummah:

a) Funding

Laznas BSI Ummah distributes zakat and infaq/alms funds in five main programs, namely Mitra ummah, Educate the ummah, Simpati ummah, sharia micro-institutions, and the BSI assistance and socialization program.

Distribution of Zakat and Infaq/Alms Funds for Laznas BSI Ummah

	<u>2020</u>	<u>2021</u>
ummah partner		
independent village partner	8.813.917. 943	
independent UMKM partners	845.836.000	

Community	Economic	
Empowerment Assistance	548.866.073	537.345.000
blessing cart	242.222.800	
independent mushroom center	201.415.356	1.070.290.231
economic partner of da'i		7.504.000.000
	10.652.258.172	9.111.635.231
Didik Umat		
Sahabat pelajar Indonesia	6.630.226.773	3.296.360.000
Bantuan beasiswa	3.377.542.500	9.165.062.250
Sarana & prasarana pendidikan	3.459.435.620	3.649.508.750
Islamic Sociopreneur	1.230.650.228	35.370.000
Development Progran (ISDP)		
Ta'jil On The Road	272.550.000	
Beasiswa tahfiz	195.00.000	
Training, workshop & seminar	172.692.000	630.808.348
Mechanicpreneur	126.147.000	
	15.464.244.121	16.777.109.348
Simpat Umat		
Bantuan kesehatan	5.741.854.300	6.204.700.898
Kebencanaan dan lingkungan	3.337.124.907	749.184.316
hidup		
Kurban	2.169.717.000	887.711.300
Bantuan sarana prasarana ibadah	2.143.596.246	1.646.816.946
Bantuan keislaman	1.971.171.286	3.294.270.450
Bantuan kemanusiaan dan	1.935.399.408	1.646.982.224
santunan		
Sahabat anak yatim	1.462.281.100	5.987.505.526
Umrah marbot	1.452.500.000	
Bantuan sarana prasarana umum	13.780.000	997.031.000
Program jum'at berkah		476.006.500
Bantuan lainnya	322.147.105	337.642.148

	20.549.571.352	22.263.851,308
Lembaga keuangan mikro syariah	128.663.717.840	45.006.000.000
Bantuan dana sosial BSI		
Program BMS - BMS Mengalirkan Berkah	17.710.622.898	9.544.097.161
Sahabat haji	14.029.410.100	
Kurban	7.855.062.860	3.027.299.195
Bantuan sarana prasarana ibadah	7.529.596.846	3.832.392.397
Bantuan sarana prasarana umum	6.449.741.470	4.078.967.885
Bantuan sarana prasarana pendidikan	3.019.275.506	2.812.526.747
Bantuan keislaman dan sosial lainnya	2.915.603.100	7.932.038.724
Bantuan beasiswa	1.089.440.000	6.648.325.456
Bantuan kemanusiaan dan santunan	952.015.027	1.445.201.760
Bantuan kebencanaan	368.956.298	678.271.800
Bantuan lainnya	37.318.500	131.941.100
	61.957.042.605	40.131.062.225
Jumlah Pengeluaran Dana	237.286.834.090	133.289.658.112

Penerimaan Dana

Penerimaan Dana dengan Pihak Berelasi

	2020	2021
Penerima Zakat		
Zakat individu yang dikumpulkan melalui BSM	15.262.642.513	15.190.991.412
Zakat entitas BSM	12.591.853.814	11.469.688.939
	27.854.496.327	26.660.680.351
Penerima infak/Sedekah		
Terikat	86.102.788.468	21.249.000.000

Tidak terikat	7.529.055.933	4.082.986.929
	93.631.844.401	25.331.986.929
Jumlah Penerimaan	121.486.340.728	51.992.667.280
Presentase terhadap jumlah		
penerimaan zakat dan infak/sesekah	46%	38%

Source and Distribution of BSI Ummah Laznas Funds

a) Zakat fund

Zakat funds are funds that come from zakat receipts, either in the form of zakat mal or zakat fitrah. The zakat funds collected by Laznas BSM Ummah are zakat in general (excluding zakat fitrah) from individuals and corporations (companies). Zakat funds are distributed according to the predetermined asraf, namely the indigent, the poor, converts, fisabilillah, ghanimah, travelers (ibn sabil), slaves and amil. Zakat funds at Laznas BSM Ummah are channeled through consumptive distribution as well as through education, health, and economic empowerment programs.

b) Infaq/alms fund

Infaq/alms collected by Laznas BSI Ummah are funds that come from receipts of infaq/alms and grants, both individuals and corporations (companies). Included in infaq/alms funds are Corporate Social Responsibility (CSR) funds from third parties and social funds from related parties because they have the same nature. The distribution of infaq/alms received by Laznas BSI Ummah is used for education, health, and direct empowerment programs that are consumptive. At Laznas BSI Ummah, infaq/alms are distributed in the form of fixed assets (managed assets), managed assets are:

I. Ambulance

The asset management ambulance car is a free ambulance intended for the community. Currently, the foundation has four units of free ambulances.

II. Orphanage

Assets managed by the orphanage are managed assets intended for orphans who can't afford them.

III. prayer room

The asset managed by the prayer room car is a gift from Bank Mandiri Syariah which

c) Amil fund

Amil funds are foundation operational management funds originating from the amil division for zakat funds, and infaq/alms funds intended for amil. At Laznas BSI Ummah, amil funds are used to finance the foundation's operations in carrying out fundraising and distribution activities which include amil fees, service development, socialization, infrastructure financing, and other operational costs.

ZIS Accounting Treatment at Laznas BSI Ummah

a) Confession

Recognition is the process of establishing an item that meets the definition of elements of financial statements and the recognition criteria. Recognition explains the recording of ZIS receipts that are recognized when ZIS funds are received, whether in the form of cash or non-cash and also explains the timing and recognition of organizational gains or losses. At Laznas BSI Ummah recognizes ZIS receipts when cash is received either in cash or by bank transfer. Cash received by Laznas BSI Ummah is recognized as additional ZIS funds in the number of funds received. In the distribution of ZIS funds at Laznas BSI Ummah, it is recognized as a reduction in ZIS funds in the amount of the disbursed funds.

b) Measurement

Measurement is the process of determining the total amount to recognize and include each element of the financial statements in the statement of Financial Position/Balance Sheet. Laznas BSI Ummah has never received ZIS in the form of non-cash assets. Laznas BSI Ummah only has non-cash non-current assets in the form of prayer rooms and ambulances purchased from infaq/alms funds which are valued at cost. Laznas BSI Ummah has not audited through an independent auditor, but the audits carried out are still using internal audits.

c) Disclosure

Disclosure means providing sufficient information and explanation regarding the results of the activities of a business unit from the submitted financial statements. Laznas BSI Ummah has prepared a statement of financial position (Balance), a report on changes in funds, a report on changes in assets under management, and cash flows as a sufficient explanation of the activities of Laznas BSI Ummah.

d) Presentation

Laznas BSI Ummah has presented a statement of financial position (balance sheet), a report on changes in funds, a report on assets under management, and a cash flow report. The presentation of the financial statements of Laznas BSI Ummah can be seen in the following attachment:

Table 1.1
 Laznas BSI Umat
 Laporan Posisi Keuangan
 Untuk tahun yang berakhir 31 Desember 2020 dan 2021

	Catatan	2020	2021
ASET			
Aset Lancar			
Kas dan setara kas	5	88.924.829.878	73.257.586.054
Piutang penyaluran	6	6.151.171.462	1.208.860.300
Piutang lain-lain	7	1.462.464.192	875.864.573
Biaya dibayar dimuka		180.395.505	53.658.334
Aset lain-lain	8	606.394.031	280.767.070

Jumlah aset lancar		<u>97.325.255.068</u>	<u>75.676.736.331</u>
Aset tidak lancar			
Aset tetap – bersih	9	1.562.347.191	1.242.661.115
Aset Kelolaan – bersih	10	<u>2.990.816.667</u>	<u>2.333.475.000</u>
Jumlah aset tidak lancar		<u>4.553.163.858</u>	<u>3.576.136.115</u>
JUMLAH ASET		<u>101.878.418.926</u>	<u>79.252.872.446</u>
LIABILITAS DAN SALDO DANA			
Liabilitas jangka pendek			
Akrual	11	306.919.950	77.200.000
Utang pajak		89.732.897	33.394.738
Utang lain-lain	12	<u>2.617.963.764</u>	<u>4.544.600</u>
Jumlah liabilitas jangka pendek		<u>3.014.616.611</u>	<u>115.139.338</u>
Saldo dana			
Dana zakat		29.501.932.001	36.436.108.790
Dana infak/sedekah		63.173.415.748	36.868.759.591
Dana amil		<u>6.188.454.566</u>	<u>5.832.864.727</u>
Jumlah saldo dana		<u>98.863.802.315</u>	<u>79.137.733.108</u>
JUMLAH LIABILITAS DAN SALDO DANA		<u>101.878.418.926</u>	<u>79.252.872.446</u>

The financial position report data (Balance Sheet) presented by Laznas BSM Ummah, it is by the provisions of PSAK No. 109. Where the provisions of PSAK No. 109 in the statement of financial position, amil presents the financial position by taking into account the provisions of the relevant SAK including, but not limited to, the following items:

Asset

- a) Cash and cash equivalents
- b) Receivables
- c) Effect
- d) Fixed assets and accumulated depreciation

Liability

- a) Accrued fees

- b) Employee benefit liability
Fund balance
a) Zakat funds
b) Infaq/alms fund
c) Amyl fund

Tabel 1.2
Laznas BSI Umat
Laporan Perubahan Dana
Untuk tahun yang berakhir 31 Desember 2020 dan 2021

	Catatan	2020	2021
DANA ZAKAT			
Penerimaan			
Penerimaan dari muzaki			
Muzaki individual		18.313.178.138	15.190.991.412
Muzakir entitas		12.591.853.814	11.469.688.939
Hasil penempatan		300.817.788	835.923.709
Jumlah		31.205.849.740	27.496.604.060
Penyaluran			
	13		
Amil		(3.839.906.132)	(3.325.947.417)
Fakir miskin		(30.631.863.980)	(32.807.681.196)
Fisabilillah		(3.439.172.150)	(7.228.000.000)
Gharimin		(63.692.600)	(108.199.224)
Mualaf		(13.000.000)	(605.000.000)
Alokasi pemanfaatan aset kelolaan			
Penyusutan aset		(152.391.667)	(225.999.160)
Jumlah		(38.140.026.529)	(44.300.826.997)
Defisit		(6.934.176.789)	(16.804.222,937)
Saldo awal		36.436.108.790	53.240.331.727
Saldo akhir		29.501.932.001	36.436.108.790
DANA INFAK/SEDEKAH			
Penerimaan			
Infak/sedekah terikat		227.883.721.772	107.401.109.177
Infak/sedekah tidak terikat		8.094.577.768	4.094.963.929
Hasil penempatan		720.745.837	331.993.926

Jumlah		<u>236.699.045.377</u>	<u>111.828.067.032</u>
Penyaluran	13		
Amil		(7.245.017.194)	(3.218.609.423)
Infak/sedekah terikat		(194.036.702.519)	(86.660.613.018)
Infak/sedekah tidak terikat		(9.102.402.841)	(5.880.164.674)
Alokasi pemanfaatan aset kelolaan			
Penyusutan asset		<u>(10.266.666)</u>	<u>—</u>
Jumlah		<u>(210.394.389.220)</u>	<u>(95.759.387.115)</u>
Surplus		26.304.656.157	16.068.679.917
Saldo awal		36.868.759.591	20.800.079.674
Saldo akhir		<u>63.173.415.748</u>	<u>36.868.759.591</u>
DANA AMIL			
Penerimaan			
Bagian amil dari dana zakat		3.839.906.132	3.325.947.417
Bagian amil dari dana infak/sedekah		7.245.017.194	3.218.609.423
Hasil penempatan		<u>82.209.484</u>	<u>87.480.907</u>
Jumlah		11.167.132.810	6.632.073.747
Penggunaan			
Beban administrasi dan umum	14	(8.648.825.271)	(6.322.104.549)
Beban penghimpunan dan penyaluran	15	<u>(2.162.717.700)</u>	<u>(175.699.861)</u>
Jumlah		<u>(10.811.542.971)</u>	<u>(6.497.804.410)</u>
Surplus		355.589.839	134.233.337
Saldo awal		5.832.864.727	5.698.631.390
Saldo akhir		<u>6.188.454.566</u>	<u>5.832.864.727</u>

**JUMLAH DANA ZAKAT,
DANA INFAK/
SEDEKAH, DAN DANA AMIL**

98.863.802.315

79.137.733.108

In the reporting data on changes in funds that have been presented by Laznas BSI Ummah by the provisions of PSAK No. 109. In reporting data on changes in Laznas BSI Ummah funds, the amil presents a change report including, but not limited to, the following items:

Zakat Funds:

- a) Recipients of zakat funds
- b) Distribution of zakat funds:
- c) Initial balance of zakat funds
- d) Final balance of zakat funds

Infaq/alms fund:

- a) Recipients of infaq/alms
 - Infaq / tied alms (muqayyadah)
 - Infaq/alms are not bound (mutlaqah)
- b) Distribution of infaq/alms
 - Infaq / tied alms (muqayyadah)
 - Infaq/alms are not bound (mutlaqah)
- c) Initial balance of infaq/alms fund
- d) Ending balance of infaq/alms fund

Amyl fund

- a) Recipient of amil funds
 - Amyl's share of zakat funds
 - Amyl's share of infaq/alms funds
 - Another admission
- b) Use of amil funds
- c) Initial balance of amil funds
- d) Ending balance of amil funds

Table 1.3
Laznas BSM Umat
Laporan Aset Kelolaan
Per 31 Desember 2020 dan 2021

	2020				
	Saldo awal	Penambahan	Pengurangan	Penyusutan	Saldo akhir
Griya yatim	2.100.000.000	—	—	—	2.100.000.000
Mobil mushola	—	770.000.000	—	(10.266.666)	759.733.334
Mobil ambulan	233.475.000	50.000.000	—	(152.391.667)	131.083.333
	<u>2.333.475.000</u>	<u>820.000.000</u>	—	<u>(162.658.333)</u>	<u>2.990.816.667</u>

		2021			
	Saldo awal	Penambahan	Pengurangan	Penyusutan	Saldo akhir
Griya yatim	2.100.000.000	—	—	—	2.100.000.000
Mobil ambulans	385.875.000	—	—	(152.400.000)	233.475.000
Griya sehat	73.599.160	—	—	(73.599.160)	—
	<u>2.559.474.160</u>	<u>—</u>	<u>—</u>	<u>(225.999.160)</u>	<u>2.33.475.000</u>

In the asset management report, Lanas BSI Ummah has complied with the provisions of PSAK No. 109. Where amil presents a report on changes in assets under management which includes, but is not limited to the following patterns:

- a) Assets under management which include current assets and accumulated allowances
- b) Assets under management which includes non-current assets and accumulated depreciation
- c) Addition and subtraction
- d) Beginning balance
- e) Ending balance

Tabel 1.4
Laznas BSM Umat
Laporan Arus Kas
Per 31 Desember 2020 dan 2021

Uraian	2020	2021
Arus Kas Dari Aktivitas Operasi		
Kenaikan/(penurunan) asset bersih	19.726	(601)
Ditambah/(dikurangi) unsur yang tidak mempengaruhi arus kas operasi:		
Penyusutan asset tetap	269	249
Penyusutan asset kelolaan	163	226
Keuntungan penjualan asset tetap	(0.45)	-
Arus kas operasi sebelum perubahan asset dan liabilitas	20.158	(126)
Perubahan asset dan liabilitas	(4.942)	322

Piutang panyaluran	(587)	(536)
Piutang lain-lain	(127)	(51)
Biaya dibayar dimuka	(326)	270
Aset lain-lain	230	60
Akrual	56	33
Utang pajak	2.613	5
Utang lain-lain	(3.082)	103
Arus kas bersih yang diperoleh dari/(digunakan) untuk aktivitas operasi	17,076	(23)
Arus Kas Dari Aset Investasi		
Penjualan aset tetap	0.45	-
Pembelian aset tetap	(589)	(333)
Peembelian aset kelolaan	(820)	-
Arus kas bersih yang digunakan untuk aktivitas investasi	(1.409)	(333)
Kenaikan (Penurunan)		
Bersih Kas dan Setara Kas	15.667	(356)
Kas Dan Setara Kas Awal Tahun	73.258	73.614
Kas Dan Setara Kas Akhir Tahun	88.925	73.258

Application of ZIS Accounting According to PSAK No. 109 At Laznas BSI People

ZIS accounting is an information tool between ZIS fund management institutions as management and various interested parties need the information. The financial report of Laznas BSI Ummah has been prepared using generally accepted accounting principles and practices referring to PSAK No. 109. The presentation of the financial statements of Laznas BSI Ummah according to PSAK 109 is complete. The financial reports prepared by Laznas BSI Ummah are:

- a. Balance Sheet (Statement of Financial Position)
- b. Fund Change Report
- c. Manage Asset Change Report
- d. Cash flow statement
- e. Notes to Financial Statements

The explanation from the Laznas BSI Ummah report is:

a) **Statement of Financial Position (Balance Sheet)**

The financial position report of Laznas BSM Ummah is a report of amil's financial position, this report presents a list that has been compiled at the end of the financial year (annual balance sheet), expressed in the form of figures and the form of preparing a statement of financial position in the form of an account (Account Form). The financial statements of Laznas BSI Ummah are prepared based on the concept of cost and are prepared using the accrual method. The Financial Position Report that has been prepared and presented by Laznas BSI Ummah is by the Accounting provisions of ZIS PSAK 109.

b) Fund Change Report

The statement of changes in funds is a change of financial position from one period to another. The statement of changes in funds is a complement to the statement of financial position (balance sheet). Laznas BSI Ummah presents a report on changes in funds that explains the receipt and distribution of ZIS funds. The report on changes in ZIS funds that have been made by Laznas BSI Ummah is by the provisions of PSAK 109.

c) Manage Asset Change Report

The report on changes in assets under management is a report on asset management of ZIS funds which includes the cost, accumulated depreciation, and net value, of assets under management. Laznas BSI Ummah has published and presented a report on changes in management assets that are by PSAK 109. The assets managed by Laznas BSI Ummah are ambulance cars, orphanages, and prayer rooms.

d) Cash flow statement

The cash flow statement describes the sources and disbursements of cash flows in a certain period. Laznas BSI Ummah has loaded and presented a cash flow report that should be reported at the end of the accounting period. The statement of cash flows is prepared using the indirect method which presents receipts and disbursements of cash and cash equivalents classified into operating, investing, and financing activities. The cash flow report that has been prepared by Laznas BSI Ummah is by the provisions of PSAK No. 109.

e) Notes to Financial Statements

The notes to the financial statements provide additional explanations from the main financial statements that cannot be explained in detail in the body of the report. Laznas BSI Ummah has published and presented notes on the financial statements regarding the disclosure of ZIS fund accounting treatment. Notes on the financial statements of Laznas BSI Ummah are presented in a systematic manner, each item in the statement of financial position, reports on sources and uses of funds, and reports on cash flows is related to the information contained in the notes of the financial statements.

CONCLUSION

An appropriate ZIS financial report can then be a medium of communication between amil institutions and other parties, because the ZIS financial report is a form of operational responsibility for an activity of collecting and distributing Zakat, Infaq and Alms (ZIS) funds. In order for financial reports to be transparent and accountable, there must be accounting standards that regulate this. The preparation of ZIS financial reports refers to PSAK 109. Based on the results of the analysis and discussion that has been put forward on the financial statements of Laznas BSI Ummah, it can be concluded that the application of ZIS accounting (Zakat, Infak, Alms) in the presentation of financial statements at Laznas BSI Ummah has implemented accounting Zakat and Infaq/Alms issued by the Indonesian Accounting Association (IAI) in 2010.

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