



## Implementation of PSAK 109 Concerning Financial Reporting of Zakat, Donation/Charity Accounting at BAZNAS

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### Abstract

*The primary challenge in optimizing zakat donation and alms (ZIS) collection is the public's lack of trust in management institutions. PSAK No. 109 offers a standardized guideline for financial reporting to improve transparency and accountability. This study aims to analyze and reconstruct the financial reports of ZIS at the National Zakat Agency (BAZNAS) in compliance with PSAK 109. Using descriptive research methods, including observations and interviews with the Head of BAZNAS, this study evaluates the financial reporting processes in terms of recognition, measurement, presentation, and disclosure. The findings indicate that BAZNAS adheres to PSAK 109 standards, with financial reports comprising five components: financial position, fund change, managed asset change, cash flow, and notes to the financial statements. This conformity demonstrates improved transparency and accountability in BAZNAS' financial management.*

**Keywords:** : analysis, financial report, baznas, PSAK 109

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### INTRODUCTION

Poverty is an enemy for every country in the world, including Indonesia. One alternative solution to overcome poverty in a country is to increase the receipt of zakat, donation and charity. According to research conducted by Siregar and Hidayat (2024), zakat has a role in poverty alleviation in Indonesia. The same thing was also expressed by Herwanti et al. (2020), through their research it was explained that zakat plays a role in reducing the number of poor people in Mataram City. Malaysia has succeeded in reducing the poverty rate in the Selangor region by not mixing zakat management with state finances, the poverty rate decreased from 228,400 in 2009 to 108,000 in 2012 (Salleh, 2017).

According to the Central Statistics Agency (BPS), the poverty rate as of March 2023 was 9.36% or 25.9 million people. The government has made various efforts to reduce the poverty rate in Indonesia, including by creating new jobs by attracting foreign investors, including increasing economic growth and people's purchasing power. Although various government efforts have been made, the reduction in the poverty rate in Indonesia is still relatively small. Through zakat, donation and charity, Islam provides an alternative solution to overcome poverty and is the main instrument that functions as a distributor of the flow of wealth from the hands of the have to the hands of the have not. The Qur'an, Surah At-Taubah verse 103, expressly authorizes zakat, donation and charity management institutions appointed by the state, which in Indonesia are BAZNAS (National Zakat Agency) and LAZ (Zakat Agency) to collect zakat, donation and charity from entities or individuals who are considered able to pay it, and distribute it to those who are entitled. Zakat, donation and charity are official facilities aimed at creating equality and justice for society, so that the standard of living of society can be improved (Sudirman, 2007).

Zakat is a mandatory contribution and is part of the pillars of Islam that must be done when a Muslim's wealth has reached the nisab. The holy book of the Qur'an often mentions the command to pay zakat along with the command to pray, this shows how important it is for a Muslim to pay zakat which is a social worship that is not only valuable in the eyes of

Allah, but also functions to establish social relations between humans. Donation and charity are voluntary contributions, if donation is in the form of material or property, while charity is broader, it can be non-material such as good deeds that are useful for others, such as picking up nails in the middle of the road, or throwing garbage in the trash and including dhikr. Zakat, donation and charity have been proven to have a domino effect on people's lives, especially freeing the poor from the poverty line, increasing the income and consumption of the lower classes (Muhammad, 2002).

According to Suwardjono, accounting is defined as the art of recording, classifying and summarizing financial transactions and events in an efficient manner and in monetary units, and interpreting the results of this process (Suwardjono, 2016). Harahap (2007: 105) said that financial reports describe the financial condition and business results of a company or organization at a certain time or a certain period of time. While Zakat accounting is a process of recognizing ownership and measuring the value of wealth owned by a muzaki for the purpose of determining the zakat nisab for the wealth in question in order to calculate its zakat.

Zakat accounting is related to three main things, namely the provision of information, management control, and accountability, accounting information is useful for decision making, especially to assist managers in zakat allocation (Mursyidi, 2003). The accounting treatment in this discussion refers to PSAK 109, so the scope of this PSAK is only for amil zakat who receive and distribute zakat, donation and alms, zakat management organizations whose formation is intended to collect and distribute zakat (Sak Syariah, 109.1). Statement of Accounting and Financial Standards (PSAK) Number 109 is a guideline that is used as an accounting standard that aims to regulate the recognition, measurement, presentation and disclosure of zakat, donation and alms transactions. This statement aims to regulate the recognition, measurement, presentation and disclosure of zakat, donation and alms transactions. PSAK 109 must be applied by zakat management organizations (OPZ). PSAK 109 applies to OPZ whose formation is intended to collect and distribute zakat, donation and alms. Professional management of zakat funds is needed by all organizations or institutions tasked with managing zakat, donation and charity (ZIS) in accordance with applicable sharia provisions. Starting from the calculation, collection, distribution and reporting of zakat, donation and charity funds. All parties can directly supervise and control the provisions of zakat, donation and charity that have been regulated by Islamic law. The distrust of zakat payers (muzakki) is partly due to the lack of transparency in reporting the use of zakat funds to the community. Therefore, ZIS management must be accountable and transparent and the rules for reporting the use of zakat funds must be applied to all amils in Indonesia (Nikmatuaniyah, 2012). PSAK 109 is binding for zakat management organizations that have been legally approved by the government, both in the form of zakat amil bodies (BAZ) and zakat amil institutions (LAZ). The implementation of PSAK Number 109 is expected to realize uniformity in reporting and simplicity of recording, so that the public can read the accounting reports of zakat managers and supervise their management (Hisan et al., 2020).

Zakat, donation, and charity (ZIS) are Islamic financial instruments aimed at wealth redistribution to reduce poverty. However, in Indonesia, the potential of ZIS has not been fully realized, partly due to a lack of public trust in zakat management institutions. Financial transparency and accountability are crucial in restoring this trust, which is why the Indonesian Institute of Accountants introduced PSAK No. 109. This standard governs the recognition, measurement, presentation, and disclosure of zakat, donation, and charity financial transactions. This study examines the implementation of PSAK 109 at the National Zakat Agency (BAZNAS) to evaluate whether the agency's financial reports comply with these standards and to assess their role in enhancing transparency.

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Social and Culture

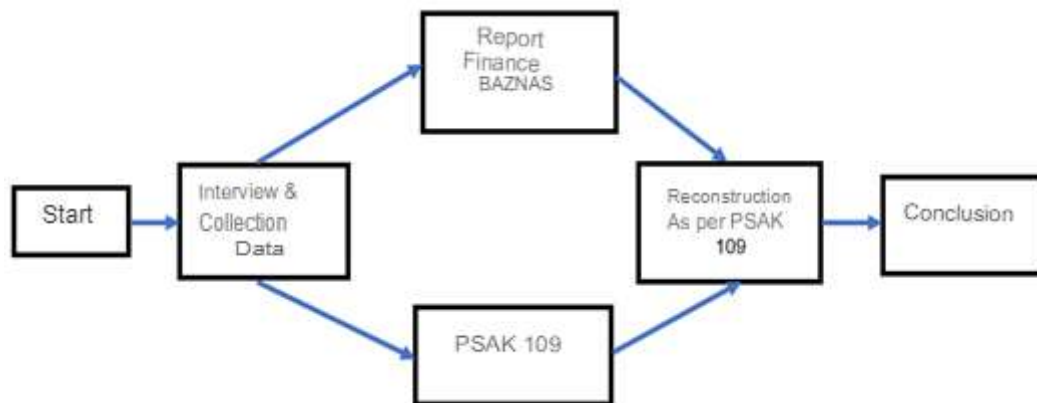
**Our Scope:**  
Humanities, Education, Management, History, Economics, Linguistics, Literature, Religion, Politics, Sociology, Anthropology, and others.



## METHOD

Methodology according to Bogdan and Taylor, (Soekanto, 1986) is a process, principle and procedure that we use to approach problems and find answers to problems. This can be interpreted, methodology is an approach to finding research problems by studying them. The research method used in this study is qualitative descriptive research, a method that is of a nature to collect, describe, describe, compare data and conditions and explain a condition in such a way that a conclusion can be drawn. In writing a qualitative research report, the data (facts) discovered in the field are used to support what is presented in the report (Astiani, A. D., Robbani, H., & Alianny, A., 2024). The selection of the research location at BAZNAS, was motivated by BAZNAS's financial reporting which is required to follow PSAK Number 109, where all money received in the form of zakat, donation and charity must be reported in its financial statements, another reason is the increase in the receipt of zakat, donation and charity funds received by BAZNAS in the 2023 period experienced a significant increase. Another reason is the existence of previous similar research whose results still vary. The research location chosen as a case study in this research is the National Zakat Agency (BAZNAS) located at Jl. Matraman Raya No. 134, Manggis Village, East Jakarta.

The data used in this study are mixed data, namely primary and secondary data. Primary data according to Indiyanto and Supomo (2011), is a source of research data obtained directly from the original source (without going through an intermediary) and directly either through interviews or observations. Primary data in this study are the results of interviews with the main source/respondent. Secondary data is research data obtained indirectly that was previously collected and reported by an outside party or oneself, although what was collected was original data (Winarno, 1985:163). Secondary data in this study are in the form of financial reports, documents and records in BAZNAS. The data analysis technique used in this study uses five methods according to Moleong's opinion, namely through surveys, interviews, accounting processes, analyzing conformity and reconstruction (Moleong, 2007).



## RESULTS AND DISCUSSION

### Results

Financial reports according to the Indonesian Accounting Association are a record of a company's financial information in one period to assess the performance of the institution (IAI, 2011). The financial report of amil according to PSAK 109 consists of the Financial

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Position Report, Fund Change Report, Managed Asset Change Report, Cash Flow Report and Notes to the Financial Statements.

The following is an example of a financial report that complies with PSAK No. 109

a. Financial Position Statement

**NERACA(LAPORAN POSISI KEUANGAN)**  
**BAZ "XXX"**  
**PER 31 DESEMBER 2XX2**

KETERANGAN	Rp.	KETERANGAN	Rp.
<b>ASET</b>		<b>KEWAJIBAN</b>	
Aset lancar		Kewajiban jangka pendek	
Kas dan bank	XXX	Biaya yang masih harus dibayar	XXX
Instrumen keuangan	XXX		
Piutang	XXX	Kewajiban jangka panjang	
		Imbalan kerja jangka panjang	XXX
<b>Aset tidak lancar</b>		<b>Saldo Dana</b>	
Aset tetap	XXX	Dana zakat	XXX
Akumulasi penyusutan	(XXX)	Dana infak/sedekah	XXX
		Dana amil	XXX
		Dana nonhalal	XXX
<b>JUMLAH ASET</b>	<b>XXX</b>	<b>JUMLAH KEWAJIBAN &amp; SALDO DANA</b>	<b>XXX</b>

Figure 2. Example of Financial Position Report  
Source: PSAK 109

b. Fund Change Report

**Laporan Perubahan Dana**  
**BAZ "XXX"**  
**Untuk Periode yang berakhir 31 Desember 2XX2**

Keterangan	Rp.
<b>DANA ZAKAT</b>	
<b>Penerimaan</b>	
Penerimaan dari muzaki	
Muzaki entitas	XXX
muzaki individual	XXX
Hasil penempatan	XXX
Jumlah penerimaan dana zakat	XXX
Bagian amil atas penerimaan dana zakat	XXX
Jumlah penerimaan dana zakat setelah bagian amil	XXX
<b>Penyaluran</b>	
Fakir miskin	(XXX)
Amil	(XXX)
Riqab	(XXX)
Gharim	(XXX)
Muallaf	(XXX)
Sabilillah	(XXX)
Ibnu sabil	(XXX)
Jumlah penyaluran dana zakat	(XXX)
Surplus(defisit)	XXX
Saldo awal	XXX
Saldo akhir	XXX

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<b>DANA INFAK/SEDEKAH</b>	
<b>Penerimaan</b>	
Infak/sedekah terikat atau muqayyadah	XXX
Infak/sedekah tidak terikat atau mutlaqoh	XXX
Bagian amil atas penerimaan dana infak/sedekah	(XXX)
Hasil pengelolaan	XXX
Jumlah penerimaan dana infak/sedekah	XXX
<b>Penyaluran</b>	
Infak/sedekah terikat atau muqayyadah	(XXX)
Infak/sedekah tidak terikat atau mutlaqoh	(XXX)
Alokasi pemanfaatan dari aset kelolaan	(XXX)
Jumlah penyaluran dana infak/sedekah	(XXX)
Surplus(defisit)	XXX
Saldo awal	XXX
Saldo akhir	XXX
<b>DANA AMIL</b>	
<b>Penerimaan</b>	
Bagian amil dari dana zakat	XXX
Bagian amil dari dana infak dan sedekah	XXX
Penerimaan amil lainnya	XXX
Jumlah penerimaan dana amil	XXX
<b>Penggunaan</b>	
Beban pegawai	(XXX)
Beban penyusutan	(XXX)
Beban umum dan administrasi lainnya	(XXX)
Jumlah penggunaan dana amil	(XXX)
Surplus(defisit)	XXX
Saldo awal	XXX
Saldo akhir	XXX
<b>DANA NONHALAL LAINNYA</b>	
<b>Penerimaan</b>	
Bunga bank	XXX
Jasa giro	XXX
Penerimaan nonhalal lainnya	XXX
Jumlah penerimaan dana nonhalal	XXX
<b>Penggunaan</b>	
Jumlah penggunaan dana nonhalal	(XXX)
Surplus(defisit)	XXX
Saldo awal	XXX
Saldo akhir	XXX
<b>Jumlah saldo dana zakat infak/sedekah Dana amil dan dana nonhalal</b>	<b>XXX</b>

Figure 3. Fund Change Report

Source: PSAK 109





c. Report on Changes in Assets Under Management

**LAPORAN PERUBAHAN ASET KELOLAAN  
BAZ "XXX"  
Untuk Periode yang Berakhir 31 Desember 2XX2**

	Saldo Awal	Penambahan	Pengurangan	Penyisihan	Akumulasi Penyusutan	Saldo Akhir
<b>Dana Infak/Sedekah Aset Kelolaan Lancar (Misal: Piutang Bergulir)</b>	XXX	XXX	(XXX)	(XXX)	-	XXX
<b>Dana Infak/Sedekah Aset Kelolaan tidak Lancar (Misal: Rumah Sakit, Sekolah)</b>	XXX	XXX	(XXX)	-	(XXX)	XXX

**Figure 4.** Report on Changes in Assets Under Management  
*Source: PSAK 109*

d. Cash Flow Statement

Cash flow statement, an entity presents a cash flow statement in accordance with PSAK 109: Cash flow statement and the relevant PSAK, namely PSAK No. 2, so no example is given in PSAK 109.

e. Notes to Financial Statements (CALK)

The notes to the financial statements present notes to the financial statements in accordance with PSAK 101: Presentation of Sharia Financial Statements and relevant PSAKs.

This research is a qualitative descriptive research. In this study, the researcher describes the implementation of zakat, donation and charity accounting in PSAK 109 at BAZNAS. Qualitative research, According to Strauss and Corbin (1997) in Sujarweni (2015:11) what is meant by qualitative research is a type of research that produces findings that cannot be achieved (obtained) using statistical procedures or other methods of quantification (measurement). Qualitative research aims to understand the phenomenon by providing an explanation in the form of a clear description of a social phenomenon through a case study approach to draw conclusions regarding the implementation of PSAK No. 109 at BAZNAS. The object of the research was carried out at BAZNAS, located at Jl. Matraman Raya No.134, Kb. Manggis, Kec. Matraman, East Jakarta 13150.

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## Presentation of Zakat, Donation and Alms Funds

### a. Financial Position Statement

**BADAN AMIL ZAKAT NASIONAL**  
**LAPORAN POSISI KEUANGAN**  
**31 DESEMBER 2023**  
**(Dinyatakan dalam rupiah)**

	<u>Tahun 2023</u>
<b>ASET</b>	
<b>Aset Lancar</b>	
Kas dan Setara Kas	277.085.607.280
Piutang	746.596.199
Piutang Penyaluran	49.931.630.375
Persediaan	12.733.269.596
Beban Dibayar di Muka	2.333.649.188
Uang Muka Program	49.398.935.589
Uang Jaminan	179.000.000
<b>Jumlah Aset Lancar</b>	<b>392.408.688.227</b>
<b>Aset Tidak Lancar</b>	
Aset Tetap bersih	2.955.225.383
Aset Kelolaan bersih	25.228.356.982
Aset Hak Guna	646.868.252
Aset Lain-lain	985.695.018
<b>Jumlah Aset Tidak Lancar</b>	<b>29.816.145.635</b>
<b>TOTAL ASET</b>	<b>422.224.833.862</b>
<b>LIABILITAS DAN SALDO DANA</b>	
<b>Liabilitas Jangka Pendek</b>	
Titipan Penyaluran	83.816.082.670
Beban yang Harus Dibayar	219.416.029
Utang Pajak	825.208.566
Utang Lain-lain	2.252.613.343
<b>Jumlah Liabilitas Jangka Pendek</b>	<b>87.113.320.608</b>
<b>Liabilitas Jangka Panjang</b>	
Liabilitas Sewa	702.586.354
Liabilitas Imbalan Kerja	9.680.789.500
<b>Jumlah Liabilitas Jangka Panjang</b>	<b>10.383.375.854</b>
<b>Saldo Dana</b>	
Dana Zakat	170.034.440.737
Dana Infak dan Sedekah	159.971.338.012
Dana Amil	-5.277.641.348
<b>Jumlah Saldo Dana</b>	<b>324.728.137.401</b>
<b>TOTAL LIABILITAS DAN SALDO DANA</b>	<b>422.224.833.862</b>

Figure 5. BAZNAS Financial Position Report 2023

Source: BAZNAS

b. Fund Change Report

**BADAN AMIL ZAKAT NASIONAL  
LAPORAN PERUBAHAN DANA  
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2023  
(Dinyatakan dalam rupiah)**

	<u>Tahun 2023</u>
<b>DANA ZAKAT</b>	
<b>Penerimaan</b>	
Zakat Perdagangan	176.524.287.118
Zakat Maal	461.348.157.079
Zakat Fitrah	11.296.313.988
Bagi Hasil atas Penempatan Dana Zakat	302.608.648
Selisih Lebih Nilai Tukar/Penilaian	-
Penerimaan Lain Tanpa Hak Amil	146.309.179
<b>Jumlah Penerimaan Dana Zakat</b>	<b><u>649.617.676.012</u></b>
<b>Penyaluran</b>	
Fakir	-254.136.686.148
Miskin	-55.554.330.122
Amil	-83.165.311.532
Muallaf	-426.764.511
Gharim	-350.909.004
Fisabilillah	-214.533.067.147
Ibnu Sabil	-334.972.080
Alokasi Pemanfaatan Aset Kelolaan	-1.647.633.980
Selisih Kurang Nilai Tukar/Penilaian	-44.782.225
<b>Jumlah Penyaluran Dana Zakat</b>	<b><u>-610.194.456.749</u></b>
<b>Surplus (Defisit) Dana Zakat</b>	<b>39.423.219.263</b>
Saldo Awal Dana Zakat	
Saldo Awal Dana	130.288.568.704
Koreksi Saldo Awal	322.652.771
Saldo Awal Dana Zakat	<u>130.611.221.475</u>
<b>Saldo Akhir Dana Zakat</b>	<b><u>170.034.440.737</u></b>
<b>DANA INFAK/SEDEKAH</b>	
<b>Penerimaan</b>	
Infak/Sedekah Terikat	219.922.968.457
Infak/Sedekah Tidak Terikat	11.176.820.407
Bagi Hasil Atas Penempatan Dana	
Infak/Sedekah	52.654.569
Penerimaan Lain-lain Dana Infak/Sedekah	428.391.489
<b>Jumlah Penerimaan Dana Infak/Sedekah</b>	<b><u>231.580.834.922</u></b>
<b>Penyaluran</b>	
Amil	-13.183.216.887
Infak/Sedekah Terikat	-88.650.092.906
Infak/Sedekah Tidak Terikat	-10.730.162.347
Alokasi Pemanfaatan Aset Kelolaan	-822.368.782
Penyaluran lain-lain	-
<b>Jumlah Penyaluran Dana Infak/Sedekah</b>	<b><u>-113.385.840.922</u></b>
<b>Surplus (Defisit) Dana Infak/Sedekah</b>	<b>118.194.994.000</b>
Saldo Awal Dana Infak/Sedekah	
Saldo Awal Dana	39.806.553.169
Koreksi Saldo Awal	1.969.784.842
Saldo Awal Dana Infak/Sedekah	<u>41.776.344.011</u>
<b>Saldo Akhir Dana Infak/Sedekah</b>	<b><u>159.971.338.012</u></b>

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**DANA AMIL****Penerimaan & Pendapatan**

Bagian Amil dari Dana Zakat	83.165.311.532
Bagian Amil dari Dana Infak/Sedekah	14.231.216.887
Bagian Amil dari Asnaf Fisabilillah	30.000.000.000
Bagi Hasil atas Penempatan Dana Amil	195.031.022
Penerimaan Donasi Operasional	4.617.029.250
Penerimaan Insentif Program Kemaslahatan BPK	780.908.171
Penerimaan Kontribusi Peserta Rakornas	1.263.753.300
Keuntungan (Kerugian) Asumsi Aktuaria	1.073.425.371
Penerimaan Lain	571.430.155

<b>Jumlah Penerimaan Dana Amil</b>	<b>135.898.105.688</b>
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**Penyaluran dan Beban**

Beban Pegawai	-51.887.447.616
Beban Publikasi dan Dokumentasi	-8.549.112.609
Beban Perjalanan Dinas	-5.514.754.569
Beban Umum dan Administrasi	-13.008.447.560
Beban Penyusutan	-1.363.511.093
Beban Jasa Pihak Ketiga	-21.896.787.478
Beban Operasional Upz dan Mitra	-32.066.855.458

<b>Jumlah Beban Dana Amil</b>	<b>-134.286.916.383</b>
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**Surplus (Defisit) Dana Amil**

1.611.189.305

Saldo Awal Dana Amil

-6.560.086.461

Saldo Awal Dana

-328.744.192

Koreksi Saldo Awal

-6.888.830.653

Saldo Awal Dana Amil

**Saldo Akhir Dana Amil****-5.277.641.348****Figure 6.** BAZNAS Fund Change Report 2023

Source: BAZNAS

## 1. Recognition of Zakat, Donation and Charity Accounting

**Table 1. Report on Receipt of Zakat, Donation and Alms in 2023**

No.	Description(Receipt)	Amount
1	Trade Zakat	176,524,287,118
2	Zakat on wealth	461.348.157.079
3	Zakat al-Fitr	11,296,313,988
4	Profit Sharing on Zakat Fund Placement	302,608,648
5	Other Receipts Without Amil Rights	146,309,179
6	Tied Alms/Charity	219,922,968,457
7	Unrestricted Alms/Charity	11,176,820,407
8	Profit Sharing on Alms/Donation Funds Placement	52,654,569
9	Other Receipts of Alms/Charity Funds	428,391,489
<b>Amount</b>		<b>881.198.510.934</b>

Source: BAZNAS Financial Data, processed

Based on the data obtained from the field, as stated above, the recognition process carried out by BAZNAS in 2023 was obtained in accordance with the guidelines for the Financial Accounting Standards Statement (PSAK) Number 109. It was clarified from an interview with the Chairman of BAZNAS Prof. Dr. KH. Noor Achmad, on April 26, 2024, that the receipt of zakat, donation, charity and other non-halal funds was recognized both in cash and non-cash and recorded according to the date of receipt. Based on the findings obtained in the form of data and interview results, it can be concluded that the method of

compiling records is adjusted to the guidelines for PSAK Number 109, then the data is inputted into the application according to the use of the application used by the Institution.

## 2. Measurement of Zakat, Donation and Alms

Measurement of the receipt of zakat, donation and alms funds is carried out in the following manner: every receipt of zakat, donation and alms funds in the form of other than rupiah, whether in foreign currency, rice, gold or others, will be measured or assessed by adjusting the market price at the time the goods are received. So that when recorded in the financial report, it is already in the form of rupiah currency. This is in accordance with the currency used as the accounting standard at BAZNAS. Likewise, when distributing zakat, donation and alms funds to mustahik, the rupiah currency standard is used.

## 3. Disclosure of Zakat, Donation and Alms

BAZNAS in the process of distributing zakat funds is recognized as a reduction in zakat funds. In the records of the National Zakat Agency, the budget that is distributed is clearer, for example, the distribution of the poor and asnaf fisabilillah is the largest, which is 39% and 33% of the total zakat funds distributed. While in the process of distributing donation and charity funds, it is recognized as a reduction in donation and charity funds. The National Zakat Agency records the largest distribution of bound donation and charity, namely social & humanitarian and da'wah, while the largest distribution of unbound donation and charity is da'wah and the amil section. BAZNAS when preparing financial reports that have disclosed all transactions related to receiving or distributing ZIS funds. Based on data and interview results, it can be explained that: "Receipts of zakat or donation and charity in the form of cash or non-cash are recorded according to the date of receipt, as well as their distribution, according to the nominal amount that has been issued".

## 4. Presentation of BAZNAS Financial Reports

BAZNAS made a financial position report for the period from January to December 2023. The financial position report starting from current assets consists of cash and cash equivalents with a balance of Rp. 277,085,607,280, other current assets (receivables, inventory, down payments and guarantees) Rp. 115,323,080,947, non-current assets Rp. 29,816,145,635, so that the total assets amount to Rp. 422,224,833,862, Obligations/liabilities in the financial report of the National Zakat Agency are divided into two, namely, short-term liabilities and long-term liabilities. The short-term liabilities consist of distribution deposits, expenses that must be paid, tax debts and other debts with a total balance of Rp. 87,113,320,608, while the long-term liabilities consist of rent and employee benefits amounting to Rp. 10,383,375,854. The balance of the funds consists of zakat funds with a balance of Rp. 170,034,440,737, donation and charity funds with a balance of Rp. 159,971,338,012, and amil funds with a balance of Rp. - 5,277,641,348 and the total liabilities and fund balance is Rp. 422,224,833,862. After reviewing and analyzing the balance sheet (financial position report) BAZNAS has fully presented the items in the balance sheet. The BAZNAS fund change report has been separated with details of zakat funds with a final balance of Rp. 170,034,440,737, donation and charity funds with a balance of Rp. 159,971,338,012 amil funds with a balance of Rp. -5,277,641,348. The cash flow statement shows a net cash balance from operating activities of Rp.209,471,687,142 and net cash from investing activities with a balance of Rp. -4,633,094,234, a cash balance from financing activities of Rp. 207,769,713,117 and a final cash and cash equivalents balance of Rp. 277,085,607,280, and these figures are the same as the cash or cash equivalents balance in the statement of financial position.

## Discussion

Based on the results of data analysis, the figures and tables above show that BAZNAS has prepared its financial statements in accordance with implementing PSAK No. 109. Starting from the process of receiving zakat, donation and charity which is recognized

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according to the nominal deposited to BAZNAS received from muzaki. The distribution of zakat, donation and charity funds recognized when the distribution process takes place is in accordance with the nominal distributed to mustahik. Measurements in the form of other than rupiah, such as foreign currency, rice, gold and others have been measured according to market prices. Disclosures have also been made regarding the receipt and distribution of zakat, donation and charity funds with the rupiah currency standard. The presentation in the financial statements which is presented separately between zakat, donation and charity funds and amil funds, and other non-halal funds, with this separate presentation can make it easier for parties in need. Cash flow is also presented in accordance with PSAK No. 2 concerning cash flow reports that have been set. In general, the financial reporting of BAZNAS zakat, donation and alms accounting for the 2023 period is in accordance with PSAK 109.

## CONCLUSIONS

The National Zakat Agency applies a cash basic recording system in its accounting application. Cash basic is one of the basic recording or accounting recording methods where an entity recognizes income if cash is actually received in cash or non-cash (via a bank) and recognizes the costs incurred or distributed at that time. The preparation of financial reports at BAZNAS uses an up-to-date application. In the input process, the bookkeeping section is disciplined in the process of incoming and outgoing finances, carried out professionally and accountably based on evidence, so that the data presented is in accordance with the existing data. PSAK No. 109 is the basis for BAZNAS in preparing its financial reports. The existing indicators show that the accounting process starting from recognition, measurement and presentation as well as disclosure in the BAZNAS financial reports is in accordance with PSAK No. 109. The financial reports consisting of financial position reports, changes in funds, changes in managed assets, cash flow reports and notes to the financial statements have been prepared in accordance with PSAK No. 109.

It is recommended for BAZNAS, especially the bookkeeping section, that the accounting process that is in accordance with PSAK 109 can be maintained for the next period, so that it can increase the level of public trust and can provide input and examples for other zakat managers. For subsequent researchers, they can conduct more detailed interviews on the bookkeeping process, so that more complete and comprehensive information can be produced and explore the implementation of PSAK 109 in other regions and zakat institutions to provide a more complete picture of its impact on zakat management practices across Indonesia.

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