

**IMPLEMENTATION OF PSAK 109 AT BAZNAS
BANGKALAN**

PUBLIKASI ARTIKEL ILMIAH



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**PROGRAM STUDI EKONOMI SYARIAH
JURUSAN ILMU KEISLAMAN
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Implementation Of PSAK 109 At Baznas Bangkalan

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Abstract : Accountability and transparency in the management of zakat, infak, and sedekah funds are important aspects that must be implemented by zakat management institutions. To realize this, zakat management institutions are required to implement the Financial Accounting Standards Statement (PSAK) 109 as a guideline in the preparation of financial statements. However, in practice, there are still zakat management institutions that have not optimally applied PSAK 109, both in terms of recognition, measurement, presentation, and disclosure of financial statements. This condition necessitates a study on the compliance of PSAK 109 implementation at BAZNAS Bangkalan Regency. This study aims to analyze the implementation of PSAK 109 at BAZNAS Bangkalan Regency. The research uses a qualitative method with a descriptive-analytical approach. Data were obtained thru interviews, observations, and documentation of financial reports, and then analyzed using content analysis techniques. The research results show that BAZNAS Bangkalan Regency has implemented PSAK 109 in the aspects of recognition, measurement, presentation, and disclosure. Zakat, infak/sedekah, amil funds, and non-halal funds are recognized based on valid transaction evidence and recorded according to the value received. The financial statements have also been presented in full accordance with PSAK 109 regulations and supported by adequate Notes to the Financial Statements. Thus, the implementation of PSAK 109 at BAZNAS Bangkalan Regency has complied with applicable standards and is capable of enhancing the transparency and accountability of zakat fund management.

Keywords : Accountability, Sharia Accounting, BAZNAS Bangkalan, PSAK 109, ZIS

Abstrak : Akuntabilitas dan transparansi dalam pengelolaan dana zakat, infak, dan sedekah merupakan aspek penting yang harus diterapkan oleh lembaga amil zakat. Untuk mewujudkan hal tersebut, lembaga pengelola zakat diwajibkan menerapkan Pernyataan Standar Akuntansi Keuangan (PSAK) 109 sebagai pedoman dalam penyusunan laporan keuangan. Namun, pada praktiknya masih terdapat lembaga pengelola zakat yang belum menerapkan PSAK 109 secara optimal, baik dalam aspek pengakuan, pengukuran, penyajian, maupun pengungkapan laporan keuangan. Kondisi ini menimbulkan perlunya kajian mengenai kesesuaian penerapan PSAK 109 pada BAZNAS Kabupaten Bangkalan. Penelitian ini bertujuan untuk menganalisis implementasi PSAK 109 pada BAZNAS Kabupaten Bangkalan. Penelitian menggunakan metode kualitatif dengan pendekatan deskriptif-analitis. Data diperoleh melalui wawancara, observasi, dan dokumentasi laporan keuangan, kemudian dianalisis menggunakan teknik analisis konten. Hasil penelitian menunjukkan bahwa BAZNAS Kabupaten Bangkalan telah menerapkan PSAK 109 pada aspek pengakuan, pengukuran, penyajian, dan pengungkapan. Dana zakat, infak/sedekah, dana amil, dan dana nonhalal diakui berdasarkan bukti transaksi yang sah serta dicatat sesuai nilai yang diterima. Laporan keuangan juga telah disajikan secara lengkap sesuai ketentuan PSAK 109 dan didukung oleh Catatan Atas Laporan Keuangan yang memadai. Dengan demikian, implementasi PSAK 109 di BAZNAS Kabupaten Bangkalan telah sesuai dengan standar yang berlaku serta mampu meningkatkan transparansi dan akuntabilitas pengelolaan dana zakat.

Kata Kunci : Akuntabilitas, Akutansi Syariah, BAZNAS Bangkalan, PSAK 109, ZIS

INTRODUCTION

Badan Amil Zakat Nasional (BAZNAS) of Bangkalan Regency is an official institution established under Law Number 23 of 2011 concerning Zakat Management. As an institution authorized to collect, manage, and distribute zakat, infak, and sedekah (ZIS) funds, BAZNAS Bangkalan has the responsibility to conduct fund management in a professional, transparent, and accountable manner. That accountability becomes an important aspect because the funds managed come from the community and must be accounted for to the muzakki, mustahik, government, and other stakeholders (Puskas BAZNAS, 2020).

In an effort to achieve good financial governance, BAZNAS is required to implement the Financial Accounting Standards Statement (PSAK) 109 on Accounting for Zakat, Infak, and Sedekah issued by the Indonesian Institute of Accountants (IAI). PSAK 109 provides guidelines on the recognition, measurement, presentation, and disclosure of zakat, infak, and sedekah transactions so that the resulting financial statements can be prepared in a uniform, reliable, and easily understandable manner for financial statement users. The implementation of PSAK 109 is also an important instrument in enhancing the transparency and accountability of zakat management institutions thru the presentation of financial information in accordance with applicable accounting standards (Ikatan Akuntan Indonesia (IAI), 2025).

Research conducted by (Susilowati & Khofifa, 2020) shows that the implementation of PSAK 109 can improve the quality of financial reporting for zakat institutions because it provides clear guidelines for the recording and reporting of zakat, infak, and sedekah funds. With the existence of this standard, zakat institutions are expected to present more accurate, transparent, and accountable financial reports.

Nevertheless, the implementation of PSAK 109 in zakat management institutions in various regions still faces several obstacles. Research (Adnan & Hanifah, 2024) shows that the implementation of PSAK 109 is not yet fully optimal in several regional zakat institutions. The issues frequently encountered include the limited human resources who understand Sharia accounting, the suboptimal accounting information systems, and the lack of understanding of the financial statement components required by PSAK 109. These conditions can affect the quality of financial statement presentation and the level of compliance with applicable standards.

BAZNAS Bangkalan Regency, as one of the regional zakat management institutions, is also required to consistently implement PSAK 109 in its financial reporting process. However, until now, there has been limited research specifically examining the implementation of PSAK 109 at BAZNAS Bangkalan. Most previous research has focused more on the implementation of PSAK 109 in zakat institutions in other regions or discussed aspects of sharia accounting in general. Therefore, research is needed to provide an overview of the conformity of BAZNAS Bangkalan's financial reporting practices with the provisions set out in PSAK 109.

Based on previous research, there are research gaps that require further study. First, there is still a lack of research specifically evaluating the implementation of PSAK 109 at the BAZNAS of Bangkalan Regency. Second, previous research generally focuses on zakat institutions in other

regions, thus not providing a picture of the conditions and characteristics of PSAK 109 implementation in Bangkalan. Third, an empirical study is still needed to assess the level of conformity of the recognition, measurement, presentation, and disclosure of BAZNAS Bangkalan's financial statements with the provisions of PSAK 109.

Based on the description, this research aims to analyze the implementation of PSAK 109 at BAZNAS Bangkalan Regency. The analysis is conducted to determine the extent to which the accounting practices and financial reporting applied are in accordance with the provisions of PSAK 109, as well as to identify the obstacles faced in its implementation. The results of this study are expected to contribute to the development of more transparent, accountable, and compliant financial reporting and governance for zakat institutions in accordance with applicable accounting standards.

METHOD

This research is a qualitative study with a descriptive-analytical approach. This approach is used to deeply understand how the implementation of PSAK 109 is carried out by BAZNAS Bangkalan. Qualitative research was chosen because the main focus is on the meaning, process, and social context underlying the practice of zakat financial reporting.

The research was conducted at the BAZNAS office in Bangkalan Regency, East Java. The research subjects consist of the core management of BAZNAS (chairperson, treasurer, and financial reporting section), as well as several muzakki and mustahik who are directly involved in the process of collecting and distributing zakat. The selection of subjects was conducted purposively, based on their roles and relevance to the implementation of PSAK 109.

Data in this study were collected thru three main techniques. First, in-depth interviews were conducted with BAZNAS administrators and relevant stakeholders to obtain a comprehensive understanding of the financial reporting practices implemented. Second, direct observation was conducted on financial reporting documents and the zakat distribution process to see firsthand how these procedures are implemented. Third, a documentation study was carried out on financial reports, internal standard operating procedures (SOPs), and various other supporting documents that demonstrate the application of PSAK 109 in zakat management.

Data is analyzed using content analysis techniques. The analysis process begins with data reduction, followed by document content analysis, interview results, and observation notes to identify relevant categories. The categories were organized based on the research focus, namely compliance with PSAK 109. The analysis is conducted systematically and interpretatively to understand the meaning contained in the data and to find the connection between financial reporting practices and Sharia principles.

To ensure the validity of the data, the researcher used source and method triangulation techniques. Triangulation is conducted by comparing data from interviews, observations, and documentation. Additionally, validation is carried out thru member checks, which involve confirming the interview results with informants to ensure the accuracy of the interpretation.

RESULTS AND DISCUSSION

Badan Amil Zakat Nasional of Bangkalan Regency is an official government institution at the regional level that operates under the coordination of the National Amil Zakat Agency, established based on the Decree of the President of the Republic of Indonesia Number 8 of 2001 and reinforced by Law Number 23 of 2011 concerning Zakat Management. In those provisions, BAZNAS is established as a non-structural government agency that is independent and accountable to the President thru the Minister of Religious Affairs. This institution has the task of collecting, managing, and distributing zakat, infak, and sedekah funds professionally in accordance with sharia principles. The BAZNAS Office of Bangkalan Regency is located at Jalan Letnan Abdullah, Bangkalan, East Java, in the city center area, making it easily accessible to the public.

BAZNAS Bangkalan Regency has a vision to become a trustworthy and accountable zakat management institution in realizing the welfare of the community. This vision is elaborated thru the mission of strengthening institutional roles in line with poverty alleviation programs, optimizing zakat collection especially from civil servants, enhancing the effectiveness of distribution to mustahik based on the principles of equity and regional justice, improving the competence and professionalism of amil, and strengthening the zakat planning, control, and reporting system thru the utilization of management information systems and digitalization. The goal of zakat management in this institution is aimed at increasing the effectiveness and efficiency of services as well as maximizing the benefits of zakat in supporting welfare and poverty alleviation (*BAZNAS Bangkalan*, n.d.).

A. PSAK 109

PSAK 109 (Statement of Financial Accounting Standards Number 109) is a sharia accounting standard that regulates the accounting treatment of zakat, infak, and sedekah issued by the Indonesian Institute of Accountants (IAI). PSAK 109 is prepared as a guideline for zakat management organizations, both the National Zakat Amil Agency (BAZNAS) and Zakat Amil Institutions (LAZ), in preparing financial statements that are transparent, accountable, and in accordance with sharia principles (Ikatan Akuntan Indonesia (IAI), 2025).

The main objective of PSAK 109 is to provide uniformity in the recording and reporting of zakat, infak, sedekah, amil funds, and non-halal funds so that the financial information produced can be understood and trusted by stakeholders, especially muzakki, mustahik, the government, and the community. PSAK 109 regulates four main aspects of zakat accounting, namely recognition, measurement, presentation, and disclosure of zakat, infak, and sedekah transactions. The implementation of PSAK 109 also plays an important role in enhancing the transparency and accountability of zakat management institutions thru the preparation of financial statements in accordance with sharia accounting standards (Potton, 2023).

In PSAK 109, it is explained that zakat, infak/sedekah, amil funds, and non-halal funds must be recorded separately because each has different characteristics and usage purposes. In addition, this standard also requires zakat management organizations to prepare five components of financial statements, which consist of the statement of financial position, statement of fund changes, statement of managed asset changes, cash flow statement, and notes to the financial statements. The presentation

of the financial statements is a form of accountability of the institution to the community and stakeholders (Rezandi & Nur Rahmanti, 2023)

The implementation of PSAK 109 becomes an important indicator in assessing the level of accountability of zakat management institutions because this standard ensures that the entire process of collecting, managing, and distributing funds is carried out transparently and can be accounted for to the public. With the proper implementation of PSAK 109, the quality of financial reporting of zakat institutions can improve, thereby strengthening public trust in the management of zakat, infak, and sedekah funds (Saifuddin & Anik, 2025).

B. Implementation of PSAK 109 at Baznas Bangkalan

Based on the results of interviews and financial statement document analysis, BAZNAS Bangkalan Regency has implemented PSAK 109 provisions in the aspects of recognition, measurement, presentation, and disclosure of zakat, infak, sedekah, amil funds, and non-halal funds transactions.

1. Recognition

According to PSAK 109, the receipt of zakat and infak/sedekah is recognized when cash or other assets are received by the amil. The funds received must be immediately recognized as an addition to the zakat fund or infak/sedekah fund according to their source. The portion of the funds that is the amil's right must also be recognized as the amil's fund (Yulianti, 2021).

At BAZNAS Bangkalan, the receipt of zakat, infak/sedekah, and other funds is recognized when the funds are received from the muzakki and evidenced by receipt documents such as receipts or transfer proofs. The received funds are then separated based on the type of fund, namely zakat funds, infak/sedekah funds, amil funds, and non-halal funds. The recognition is evident in the fund change report, which details the receipt of each type of fund during the reporting period.

This is reinforced by interview results stating that every receipt of funds at BAZNAS Bangkalan is always based on official transaction evidence such as receipts or transfer proofs. These proofs become the main basis in the accounting recording process so that every incoming fund can be clearly identified according to its source and type. Thus, the recognition process is not only carried out administratively but is also supported by an orderly and accountable documentation system.

In addition, the distribution of funds to mustahik is recognized as a reduction in zakat or infak/sedekah funds at the time the funds are distributed. This practice is in accordance with the provisions of PSAK 109, which stipulates that the distribution of funds must be recognized at the time of disbursement to the beneficiaries (Faizal et al., 2024). The results of this study are consistent with (Abidah et al., 2024) which shows that the recognition of funds in accordance with PSAK 109 provisions is an important basis for realizing the accountability of financial reporting for zakat management institutions.

2. Measurement

PSAK 109 regulates that the receipt of zakat and infak/sedekah in cash form is measured at the amount of cash received. Meanwhile, if the receipt is in the form of non-cash assets, it must be measured based on the fair value of the assets on the date of receipt (Potton, 2023).

In practice, most of BAZNAS Bangkalan's receipts are in the form of cash and bank transfers, so the measurement is done at the nominal value received. All funds are recorded based on the actual amount that enters the BAZNAS account. The measurement of fixed assets and managed assets is also carried out based on the acquisition value, which is then reduced by the accumulated depreciation according to the applied accounting policy.

This is reinforced by the results of an interview with the finance department, which stated that all fund receipts are recorded at the actual value received without any re-evaluation or value changes. The informant explained that because the majority of the funds come from cash deposits and bank transfers, the recording is done based on the nominal value stated in the transaction receipts. Thus, the measurement is conducted objectively and can be verified thru supporting documents such as transfer receipts and bank statements.

In addition, the informant also emphasized that the fixed assets owned by BAZNAS Bangkalan are recorded based on acquisition cost and then depreciated according to the applicable accounting policies. This process is carried out to reflect the asset value more realistically in the financial position report.

This is evident in the financial position report, which shows the value of current assets, fixed assets, and accumulated depreciation recorded systematically. Thus, the measurement of financial transactions at BAZNAS Bangkalan has reflected the provisions of PSAK 109 regarding the basis for measuring managed assets and funds.

3. Presentation

PSAK 109 requires zakat management organizations to present zakat funds, infak/sedekah funds, amil funds, non-halal funds, and managed assets separately in the financial statements. The purpose is for users of the financial statements to clearly and transparently understand the sources and uses of each fund (Rezandi & Nur Rahmanti, 2023).

Based on the financial statements for the years 2023 and 2024, BAZNAS Bangkalan has separately presented the balances of zakat funds, infak/sedekah funds, amil funds, and non-halal funds in both the statement of financial position and the statement of changes in funds. Additionally, the institution has also prepared the five components of the financial statements required by PSAK 109, namely:

- a. Financial Position Report
- b. Fund Change Report
- c. Managed Asset Change Report
- d. Cash Flow Report
- e. Notes to the Financial Statements (CaLK).

This is reinforced by interview results stating that although in manual recording the financial report terms are not always formally mentioned according to PSAK 109, in practice, BAZNAS Bangkalan has all the components of the report. The informant explained that every month the institution prepares financial reports which are then distributed to the Zakat

Collection Unit (UPZ) as a form of accountability. In addition, the reports are also submitted periodically to the relevant parties as a form of transparency and oversight.

Thus, although there are differences in the naming of terms at the manual recording stage, substantively, the presentation of financial statements at BAZNAS Bangkalan is in accordance with PSAK 109 provisions. The presentation shows that the generated financial information is more structured, transparent, and easily understood by stakeholders.

4. Disclosure

PSAK 109 requires zakat management organizations to disclose the accounting policies used, methods for determining fund allocation, details of fund receipts and disbursements, the relationship between amil and mustahik if any, as well as other relevant information in the Notes to the Financial Statements (Zahara et al., 2023).

At BAZNAS Bangkalan, disclosure is carried out thru the Notes to the Financial Statements, which explain the sources of zakat, infak/sedekah, amil funds, and non-halal funds, the recording methods used, details of assets and liabilities, as well as the programs for distributing funds to the community. The disclosure provides adequate information regarding the activities of fund collection and distribution, thereby enhancing the transparency and accountability of the institution.

Overall, the implementation of PSAK 109 at BAZNAS Bangkalan Regency shows that the institution has applied the principles of recognition, measurement, presentation, and disclosure in accordance with the applicable zakat accounting standards. This is reflected in the separation of funds based on their types, the preparation of complete financial statements, and the transparent presentation of information in the Notes to the Financial Statements. Thus, the implementation of PSAK 109 at BAZNAS Bangkalan not only meets the compliance aspects of sharia accounting standards but also strengthens accountability and public trust in the management of zakat, infak, and sedekah funds.

C. Financial Statements in Accordance with PSAK 109

In the preparation of financial statements, the management at BAZNAS Bangkalan has the responsibility to ensure that the financial statements are prepared transparently, accurately, and in accordance with the applicable accounting standards for zakat management institutions. One of the standards used in the financial reporting of zakat institutions is PSAK 109 issued by the Indonesian Institute of Accountants. This standard regulates the recognition, measurement, presentation, and disclosure of transactions related to zakat, infak, and sedekah funds.

In the preparation of financial statements, the management at BAZNAS Bangkalan has the responsibility to ensure that the financial statements are prepared transparently, accurately, and in accordance with the applicable accounting standards for zakat management institutions. One of the standards used in the financial reporting of zakat institutions is PSAK 109 issued by the Indonesian Institute of Accountants. This standard regulates the recognition, measurement, presentation, and disclosure of transactions related to zakat, infak, and sedekah funds.

Based on the results of the interview with the finance department regarding the implementation of PSAK 109 at BAZNAS Bangkalan, the financial statements prepared have adhered

to the principles of zakat accounting as regulated in the reporting standards of Baznas East Java. This can be seen from the separation of the recording of zakat funds, infak/sedekah, and amil funds in the financial statements. In addition, the presented report also reflects transparency in the management of funds collected from the community. The implementation of PSAK 109 aims to enhance accountability and public trust in the management of zakat funds by BAZNAS Bangkalan.

Analysis of BAZNAS Bangkalan's financial statements According to PSAK 109, financial statements consist of five main components, namely the statement of financial position, statement of fund changes, statement of managed asset changes, cash flow statement, and notes to the financial statements (CALK). Detailed explanations of each report element will be provided next. The statement of financial position presents information related to assets, accumulated depreciation, fund balances, and liabilities. Specific information regarding the statement of financial position from the BAZNAS Bangkalan institution can be found in the table provided below.

a. Financial Position Report

The financial position report in PSAK 109 serves to show the assets, liabilities, and fund balances managed by the zakat institution at a specific point in time. In the context of BAZNAS, this report reflects assets derived from zakat funds, infak/sedekah, amil funds, and other managed assets. The financial position report serves as an important indicator in assessing the health of the zakat financial institution and the institution's ability to maintain its operational sustainability.

Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bangkalan
Laporan Posisi Keuangan
Per 31 Desember 2024 dan 2023

Aset	Catatan	2024 (Audited) Rp	2023 (Audited) Rp
Aset Lancar			
Kas dan Setara Kas	4	278.845.036	216.012.985
Piutang	5	8.100.000	8.100.000
Penyisihan Piutang	6	(8.100.000)	-
Perediaan	7	-	6.397.100
Jumlah Aset Lancar		278.845.036	230.510.085
Aset Tidak Lancar			
Aset Tetap - Bersih (setelah dikurangi akumulasi penyusutan pada 31 Desember 2022 sebesar Rp14.960.958 dan 2021 sebesar Rp91.981.200)	8	66.080.642	74.532.942
Jumlah Aset Tidak Lancar		66.080.642	74.532.942
Jumlah Aset		344.925.678	305.043.027
Liabilitas dan Saldo Dana			
	Catatan	2024 (Audited) Rp	2023 (Audited) Rp
Liabilitas			
Liabilitas Jangka Pendek		-	-
Hutang Yang Masih Harus Dibayar		-	-
Jumlah Liabilitas Jangka Pendek		-	-
Saldo Dana	9		
Dana Zakat		810.863.110	896.467.448
Dana Infak dan Shodaqoh		(596.305.743)	(785.149.696)
Dana Pengelola /Amil		116.701.703	181.142.371
Dana Non Halal		13.666.607	12.582.904
Jumlah Saldo Dana		344.925.678	305.043.027
Jumlah Liabilitas dan Saldo Dana		344.925.678	305.043.027

Lihat catatan atas laporan keuangan yang merupakan bagian tidak terpisahkan dari laporan keuangan

Figure 1. Financial Position Report Figure

The image above displays the financial position report, which includes various important notes, including assets, liabilities, and fund balances. The total assets, which are divided into current assets and non-current assets, owned by the BAZNAS Bangkalan institution, reached Rp.305,043,027 in 2023 and Rp.344,925,678 in 2024. In the liability records, there were no transactions in the financial statements of BAZNAS Bangkalan during the 2023 and 2024 periods. The total fund balance amounted to Rp.305,043,027 in 2023 and Rp.344,925,678 in 2024, sourced from zakat, infak/sedekah, management/amil funds, and non-halal funds.

From the analysis results, the financial position report of BAZNAS Bangkalan presents assets, liabilities, or obligations, and fund balances as of December 2023 and 2024, including assets (current and non-current), liabilities (short-term and long-term), and fund balances (zakat, infaq/sadaqah, amil, and management). Therefore, the presentation of the financial position report at BAZNAS Bangkalan is in accordance with PSAK 109 due to the recording in the financial position. This is in line with the research conducted by (Adnan & Hanifah, 2024; Suwidya et al., 2023; Yulianti, 2021). who studied the Financial Report Analysis of LAZIZMU Bangkalan from the perspective of PSAK 109, the Analysis of the Implementation of PSAK 109 on Zakat, Infaq, and Sadaqah Accounting at the National Amil Zakat Agency of Bengkulu Province, and the Analysis of the Implementation of PSAK 109 on Zakat and Infaq/Sadaqah Accounting at BAZNAS Kota Bandung.

b. Fund Change Report

The fund movement report that illustrates the movement of zakat, infak/sedekah, amil fund, and non-halal fund during the reporting period. This report includes the receipt of funds from muzakki and the distribution of funds to mustahik in accordance with sharia principles. The presentation of the fund change report is important to show the extent to which the collected funds have been distributed effectively and in accordance with sharia principles.

Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bangkalan
Laporan Perubahan Dana
Untuk tahun-tahun yang berakhir pada 31 Desember 2024 dan 2023

	Catatan	2024 (Audited) Rp	2023 (Audited) Rp
Dana Zakat	10		
Penerimaan dari muzakki		194.565.757	389.868.107
Penerimaan lain-lain		194.565.757	389.868.107
Jumlah penerimaan		(23.235.095)	(48.446.638)
Bagian amil atas penerimaan dana zakat		171.330.662	341.421.469
Jumlah penerimaan dana zakat setelah bagian amil			
Penyaluran			
Zakat Fitrah		8.685.000	2.295.000
Penyaluran zakat Maal - Fakir		74.000.000	23.200.000
Penyaluran zakat Maal - Miskin		171.200.000	16.000.000
Penyaluran zakat Maal - Muallaf		1.400.000	-
Penyaluran zakat Maal - Fi Sabilillah		1.000.000	-
Penyaluran zakat Maal - Ibnu Sabil		650.000	200.000
Jumlah penyaluran		256.935.000	41.695.000
Surplus (defisit)		(85.604.338)	299.726.469
Saldo awal		896.467.448	596.740.979
Saldo akhir		810.863.110	896.467.448
Dana Infaq dan Shodaqoh :	11		
Pengumpulan Infaq dan Shodaqoh		1.530.491.559	1.392.909.399
Bantuan Fakir Sepanjang Usia - Baznas Jatim		-	-
Bantuan SKSS BAZNAS Jatim		16.500.000	-
Bantuan Beasiswa SMA/SMK BAZNAS Jatim		10.000.000	-
Bantuan RUTILAHU - BAZNAS Jatim		200.000.000	-
Bantuan Qurban Minsati BAZNAS RI		1.800.000	-
Bantuan R.H.B BAZNAS RI		100.000.000	-
Bantuan Ternak Kambing BAZNAS Jatim		75.000.000	-
Bantuan Rombong BAZNAS Jatim		70.000.000	-
Pengembalian dari Amil		36.087.250	-
Lain-lain Bagi Hasil Bank Syariah		41.815	64.730
Bagian Amil Atas Penerimaan Infaq setelah bagian amil		(306.098.312)	(278.581.880)
Jumlah penerimaan		1.733.822.312	1.114.392.249
Penyaluran			
Bangkalan Makmur		736.000.000	772.000.000
Rapat Koordinasi - Santunan Anak Yatim		-	-
Bangkalan Peduli		251.200.000	692.452.682
Bangkalan Taqwa		46.000.000	50.250.000
Bangkalan Sehat		28.350.000	29.250.000
Bangkalan Cerdas		10.000.000	60.000.000
Penyaluran Dana Titipan		473.300.000	-
Pengembalian dari Amil		-	-
Bantuan SKSS Baznas Jatim		-	-
Penyaluran Qurban - APBD		-	-
Lain-lain Biaya Admin Bank Syariah		128.359	-
Jumlah penyaluran		1.544.978.359	1.603.952.682
Surplus (defisit)		188.843.953	(489.560.433)
Saldo awal		(785.149.696)	(295.589.263)
Koreksi saldo dana infaq dan shodaqoh		-	-
Saldo akhir		(596.305.743)	(785.149.696)

Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bangkalan
Laporan Perubahan Dana
Untuk tahun-tahun yang berakhir pada 31 Desember 2024 dan 2023

	Catatan	2024 (Audited) Rp	2023 (Audited) Rp
Dana amil :	12		
Penerimaan bagian dari zakat, infaq dan shodaqoh		329.333.406	327.028.518
Pendapatan lain-lain		50.000.000	77.176.279
Jumlah penerimaan		379.333.406	404.204.797
Penggunaan :			
Beban personalia		163.583.150	169.900.000
Beban administrasi dan umum		280.190.924	245.683.241
Jumlah penyaluran		443.774.074	415.583.241
Surplus (defisit)		(64.440.668)	(11.378.444)
Saldo awal		181.142.371	192.520.815
Koreksi saldo		-	-
Saldo akhir		116.701.703	181.142.371
Dana nonhalal :	13		
Pendapatan bagi hasil bank konvensional		1.474.628	989.893
Jumlah penerimaan		1.474.628	989.893
Penyaluran			
Perbaikan sarana		-	-
Beban administrasi bank		390.925	-
Surplus (defisit)		390.925	989.893
Saldo awal		1.083.703	11.593.011
Saldo akhir		12.582.904	12.582.904
Jumlah saldo dana zakat, dana infaq/shodaqoh, dana waqaf, dana amil, dan dana nonhalal		344.925.678	305.043.027

Lihat catatan atas laporan keuangan yang merupakan bagian tidak terpisahkan dari laporan keuangan

Figure 2. Figure of the Fund Change Report

This image is a report on the changes in funds prepared by BAZNAS Bangkalan based on the programs funded by the BAZNAS Bangkalan institution. In the process of preparing this report, BAZNAS Bangkalan records each stage of fund collection using proof of receipt (such as receipts) and fund distribution with relevant activity documentation. Based on the data above, the zakat fund receipts during the 2023 period amounted to Rp.341,421,469 and the 2024 period amounted to Rp.171,330,662, sourced from muzakki funds and others. Meanwhile, the expenditure from distribution activities reached Rp.41,595,000 in 2023 and Rp.256,935,000 in 2024, which were distributed to 5 asnaf. The funds were allocated to the

categories of the poor, needy, new converts, those in the way of Allah, and travelers in need. Meanwhile, the infak shodaqoh received amounted to Rp.1,114,392,249 in 2023 and Rp.1,733,822,312 in 2024. The infaq/shodaqoh funds disbursed reached Rp.1,603,952,682 in 2023 and Rp.1,544,978,359 in 2024 for social assistance such as SKSS assistance, RTLH assistance, and other social aid. The amil funds received were Rp.404,204,797 in 2023 and Rp.379,333,406 in 2024, originating from zakat, infaq/shodaqoh, and other income, with amil fund expenditures amounting to Rp.415,583,241 in 2023 and Rp.443,774,074 in 2024 for various needs such as personnel expenses, administrative and general expenses. Non-halal funds reached Rp.989,893 in 2023 and Rp.1,474,628 in 2024, originating from profit-sharing income from conventional banks, with expenditures amounting to Rp.989,893 in 2023 and Rp.1,083,703 in 2024 for facility improvements and bank administrative costs.

From the analysis results, the fund change report at the BAZNAS Bangkalan institution explicitly separates various types of receipts and distributions for zakat, infaq/sadaqah, amil funds, and non-halal funds in the financial report. Each type of receipt, including zakat and infaq/sadaqah, is archived individually. Distribution is also divided into two categories: zakat and infaq/sedekah. The distribution of zakat is further divided into eight recipient categories: amil, faqir, miskin, riqab, muallaf, fi sabilillah, and ibnu sabil. The amil fund is divided into two main categories: receipts and expenditures, with the use of these funds specifically allocated for operational expenses. Non-halal funds are also divided into two types: income and distribution. This is in line with the research (Adnan & Hanifah, 2024; Komariah et al., 2022; Suwidya et al., 2023; Yulianti, 2021b) that examines the Financial Report Analysis of LAZIZMU Bangkalan from the perspective of PSAK 109, the Financial Report Analysis of Zakat, Infaq, and Sadaqah (ZIS) Fund Based on the Sharia Accounting Standards Statement (PSAK) 109 (Case Study in Baznas Kota Denpasar), the Analysis of the Implementation of PSAK 109 for Zakat, Infaq, and Sadaqah Accounting at the National Amil Zakat Agency of Bengkulu Province, and the Analysis of the Implementation of PSAK 109 on Zakat and Infaq/Sadaqah Accounting at BAZNAS Kota Bandung.

c. Report on Changes in Managet Assets

The asset management change report presents information regarding assets managed by the zakat institution, such as waqf assets or productive assets used for mustahik empowerment programs. This report shows how these assets increase, decrease, or experience value changes over a certain period. The presentation of this report reflects the commitment of the zakat institution in the productive and sustainable management of assets.

Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bangkalan Laporan Perubahan Aset Kelolaan Dan Aset Tak Berwujud Untuk tahun yang berakhir pada 31 Desember 2024							
	Saldo awal	Penambahan	Pengurangan	Reklasifikasi	Penyisihan	Akumulasi Penyusutan	Saldo Akhir
Dana Infaq/Shodaqoh - Aset							
Kelolaan Lancar							
Piutang Modal Usaha	8.100.000	-	-	-	-	-	8.100.000
Jumlah	8.100.000	-	-	-	-	-	8.100.000

Lihat catatan atas laporan keuangan yang merupakan bagian tidak terpisahkan dari laporan keuangan

Figure 3. Figure of the Managed Asset Change Report

Based on the displayed report, BAZNAS Bangkalan Regency presents the Report on Changes in Managed Assets and Intangible Assets for the period ending December 31, 2024. This report shows that the managed assets originating from donations in the form of business capital receivables had an initial balance of Rp.8,100,000. During the reporting period, there were no transactions of additions, reductions, reclassifications, provisions, or accumulated depreciation. Therefore, the final balance of the managed assets remains at Rp.8,100,000.

This indicates that during the year 2024, there was no change in the managed assets provided to the beneficiaries in the form of business capital. The business capital receivables are still recorded as managed assets because the funds disbursed are still in the management process or have not experienced a change in value during the reporting period. This condition indicates that the management of infaq and sadaqah funds in the form of economic empowerment is still consistently recorded without any additional or reduced transactions during that period. These findings are in line with (Komariah et al., 2022; Suwidya et al., 2023) which discuss the analysis of the implementation of PSAK 109 on zakat, infaq, and sedekah accounting at the National Zakat Amil Agency in Bengkulu Province, and the analysis of the implementation of PSAK 109 on zakat and infaq/sedekah accounting at the Bandung City Baznas.

d. Cash Flow Statement

The cash flow statement presents information regarding cash inflows and outflows from operational activities, investments, and disruptions. This report is important for assessing the liquidity of the zakat institution as well as the institution's ability to meet its short-term obligations. In practice, the cash flow statement also serves as a tool to maintain the effectiveness of zakat fund management in supporting social and economic programs.

Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bangkalan Laporan Arus Kas Untuk tahun-tahun yang berakhir pada 31 Desember 2024 dan 2023			Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bangkalan Laporan Arus Kas Untuk tahun-tahun yang berakhir pada 31 Desember 2024 dan 2023		
	2024 (Audited) Rp	2023 (Audited) Rp		2024 (Audited) Rp	2023 (Audited) Rp
Dana Zakat			Dana Amil		
Arus kas dari aktivitas operasi			Arus kas dari aktivitas operasi		
Penerimaan dana			Penerimaan dana		
Penerimaan zakat maal	194.565.757	389.868.107	Bagian amil dari dana zakat	23.235.095	48.446.638
Penggunaan dana			Bagian amil dari dana infaq dan shodaqoh	306.098.312	278.581.880
Penyuluhan untuk amil	(23.235.095)	(48.446.638)	Pendapatan lain-lain amil	50.000.000	77.176.279
Zakat Fitrh	(8.685.000)	(2.295.000)	Penggunaan dana		
Penyuluhan zakat Maal - Fakir	(74.000.000)	(23.200.000)	Beban personalia	(163.583.150)	(169.900.000)
Penyuluhan zakat Maal - Miskin	(171.200.000)	(16.000.000)	Beban administrasi dan umum	(253.913.624)	(222.670.941)
Penyuluhan zakat Maal - Muallaf	(1.400.000)	-	Arus kas bersih dari aktivitas operasi	(38.163.368)	11.633.856
Penyuluhan zakat Maal - F1 Sahillilah	(1.000.000)	-	Arus kas dari aktivitas investasi		
Penyuluhan zakat Maal - Ibtis Sabil	(650.000)	(200.000)	(Penambahan)/pengurangan aset tetap	(17.825.000)	(3.613.200)
Arus kas bersih dari aktivitas operasi	(85.604.338)	299.726.469	Penambahan/pengurangan persediaan	6.397.100	(6.397.100)
Arus kas dari aktivitas investasi			Arus kas bersih dari aktivitas investasi	(11.427.900)	(10.010.300)
(Penambahan)/pengurangan aset tetap	-	-	Arus kas dari aktivitas pendanaan		
(Penambahan)/pengurangan aset kelolaan	-	-	Penambahan(pengurangan) hutang jangka panjang	-	-
Arus kas bersih dari aktivitas investasi	-	-	Arus kas bersih dari aktivitas pendanaan	-	-
Arus kas dari aktivitas pendanaan			Kenaikan (penurunan) kas dan setara kas	(49.591.268)	1.623.556
Penambahan(pengurangan) hutang jangka panjang	-	-	Kas dan setara kas awal tahun	100.212.329	98.588.773
Arus kas bersih dari aktivitas pendanaan	-	-	Kas dan setara kas akhir tahun	50.621.061	100.212.329
Kenaikan (penurunan) kas dan setara kas	(85.604.338)	299.726.469			
Kas dan setara kas awal tahun	896.467.448	596.740.979	Dana Non Halal		
Kas dan setara kas akhir tahun	810.863.110	896.467.448	Arus kas dari aktivitas operasi		
Dana Infaq dan Shodaqoh			Penerimaan dana		
Arus kas dari aktivitas operasi			Pendapatan bunga bank konvensional dan lain-lain	1.474.628	989.893
Penerimaan dana			Penggunaan dana		
Penerimaan dana infaq dan shodaqoh	2.039.878.809	1.392.909.399	Biaya administrasi bank konvensional	-	-
Penerimaan lain-lain dana infaq	41.815	64.730	Penyuluhan dana non halal	(390.925)	-
Penggunaan dana			Arus kas bersih dari aktivitas operasi	1.083.703	989.893
Penyuluhan untuk amil dari dana infaq dan shodaqoh	(306.098.312)	(278.581.880)	Arus kas dari aktivitas investasi		
Bangkalan Makmur	(736.000.000)	(772.000.000)	(Penambahan)/pengurangan aset tetap	-	-
Rapet Kordinasi - Santunan Anak Yatim	-	-	Arus kas bersih dari aktivitas investasi	-	-
Bangkalan Peduli	(251.200.000)	(692.452.682)	Arus kas dari aktivitas pendanaan		
Bangkalan Taqwa	(46.000.000)	(50.250.000)	Penambahan(pengurangan) hutang jangka panjang	-	-
Bangkalan Sehat	(28.350.000)	(29.250.000)	Arus kas bersih dari aktivitas pendanaan	-	-
Bangkalan Cerdas	(10.000.000)	(60.000.000)	Kenaikan (penurunan) kas dan setara kas	1.083.703	989.893
Penyuluhan Dana Tilpaan	(473.300.000)	-	Kas dan setara kas awal tahun	12.582.904	11.593.011
Penyuluhan lain-lain	(128.359)	-	Kas dan setara kas akhir tahun	13.666.607	12.582.904
Penambahan/pengurangan aset dan liabilitas					
(Penambahan)/pengurangan piutang	-	1.500.000	Total kas dan setara kas akhir tahun	270.745.036	216.012.985
Arus kas bersih dari aktivitas operasi	188.843.953	(488.060.433)			
Arus kas dari aktivitas investasi					
(Penambahan)/pengurangan aset tetap	-	-			
Arus kas bersih dari aktivitas operasi	-	-			
Arus kas dari aktivitas pendanaan					
Penambahan(pengurangan) hutang jangka panjang	-	-			
Arus kas bersih dari aktivitas pendanaan	-	-			
Kenaikan (penurunan) kas dan setara kas	188.843.953	(488.060.433)			
Kas dan setara kas awal tahun	(793.249.696)	(305.189.263)			
Kas dan setara kas akhir tahun	(604.405.743)	(793.249.696)			

Lihat catatan atas laporan keuangan yang merupakan bagian tidak terpisahkan dari laporan keuangan

Figure 4. Cash Flow Statement Figure

Based on the cash flow report presented by BBAZNAS Bangkalan Regency for the years ending December 31, 2024, and 2023, the report shows cash movements categorized by source of funds, namely zakat funds, infak/sadaqah funds, amil funds, and non-halal funds. This presentation illustrates how cash receipts and expenditures are managed in the operational activities of the zakat institution.

In the zakat fund, the cash flow from operating activities in 2024 shows a fund receipt of Rp.194,565,757 with a total fund usage distributed to various categories of mustahik such as the poor, needy, new converts, those in the path of Allah, and stranded travelers. After deducting the fund disbursements, the net cash flow from operating activities amounted to Rp.85,604,338. However, overall, there was a cash decrease of Rp.85,604,338, resulting in an ending cash and cash equivalents balance of Rp.810,863,110 compared to the beginning balance of Rp.896,467,448.

Next, regarding the funds from donations and almsgiving, the total funds received in 2024 reached Rp.2,039,878,809 with additional income of Rp.41,815. The funds were then used for various distribution programs such as Bangkalan Makmur, Bangkalan Peduli, Bangkalan Taqwa, Bangkalan Sehat, Bangkalan Cerdas, and other assistance programs. The total fund usage reached Rp.2,251,200,000, resulting in a net cash flow from operating activities of Rp.188,843,953.

In the amil fund, cash flow comes from the amil's share of zakat and infak/sadaqah funds as well as other income. The receipt of amil funds in 2024 was recorded at Rp.50,000,000 with total administrative and general expenses amounting to Rp.253,913,624. This resulted in a net cash flow from operating activities of Rp.38,163,368 after accounting for investment activities related to fixed assets and inventory.

Meanwhile, for non-halal funds, the cash source comes from interest income from conventional banks and other sources that do not comply with sharia principles amounting to Rp.1,474,628. These funds are then redistributed, resulting in a net cash flow of Rp1,083,703.

Overall, the total cash and cash equivalents at the end of 2024 were recorded at Rp.270,745,036 compared to Rp.216,012,985 in 2023. This increase indicates that despite the significant disbursement of funds in various social programs, BAZNAS Bangkalan was still able to maintain cash and cash equivalents stability at the end of the reporting period.

The presentation of the cash flow statement, which separates the sources of zakat, infak/sedekah, amil funds, and non-halal funds, is in accordance with the provisions of PSAK 109, which requires zakat management institutions to present a cash flow statement as part of the financial statements to provide information on cash receipts and usage over a specific period. This is in line with research (Adnan & Hanifah, 2024; Komariah et al., 2022; Suwidya et al., 2023; Yulianti, 2021b) that discusses the Analysis of LAZIZMU Bangkalan's financial statements from the perspective of PSAK 109, the Analysis of zakat, infaq, and sedekah (zis) financial statements based on the Sharia Accounting Standards (PSAK) 109 (case study at BAZNAS Denpasar City), the Analysis of the implementation of PSAK 109 on zakat, infaq, and sedekah accounting at the National Zakat Amil Agency of Bengkulu Province, and the Analysis of the implementation of PSAK 109 on zakat and infaq/sedekah accounting at BAZNAS Bandung City.

e. Notes to the Financial Statement (CaLK)

In addition to the four main reports, PSAK 109 also requires the existence of Notes to the Financial Statements (CaLK) which serve to provide additional explanations regarding accounting policies, measurement methods, and details of the items in the financial statements. CaLK plays an important role in enhancing transparency and details of the items in the financial statements of financial statement users regarding the information presented.

Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bangkalan	
Catatan Atas Laporan Keuangan	
Untuk tahun-tahun yang berakhir pada 31 Desember 2024 dan 2023	
9	
b. Sumber dan Penggunaan Dana	
Penggunaan penerimaan sumber dan penggunaan dana dicatat secara akrual basis. Sumber penerimaan dan penggunaan dana terdiri dari: zakat, infiq shodaqoh terikat dan tidak terikat, waqaf, dan non halal.	
c. Investasi	
Investasi adalah deposito berjangka yang menggunakan dana pengalihan. Deposito tersebut berjangka waktu lebih dari tiga bulan. Deposito berjangka dicatat sebesar nilai nominalnya.	
d. Sewa Dibayar Dimuka	
Sewa dibayar dimuka merupakan biaya yang dikeluarkan untuk sewa kantor cabang dan rumah dinas.	
e. Aset Tetap	
Pemeriksaan Aset tetap menggunakan Dana Amil. Aset tetap dicatat berdasarkan harga pembelian setelah dikurangi akumulasi penyusutan. Penyusutan Aset tetap dilakukan dengan menggunakan metode garis lurus (Straight Line Methods) berdasarkan umur manfaatnya, dengan persentase sebagai berikut:	
Jenis Aset Tetap	Masa Manfaat
Bangunan	20 Tahun
Kendaraan	8 Tahun
Inventaris	4-5 Tahun
	20% - 25%
Untuk pembelian inventaris dengan nilai dibawah Rp 500.000 tidak dicatat sebagai aset tetap. Biaya perbaikan dan pemeliharaan dicatat pada laporan perubahan dana tahun berjalan. Pengukuran dan penambahan dalam jumlah besar dikapitalisasi. Aset tetap yang sudah tidak dipergunakan lagi atau dijual dikeluarkan dari kelompok Aset tetap yang berangsurkan. Keuntungan yang diperoleh atas kerugian yang timbul dari penjualan Aset tetap yang berangsurkan dilakukan dalam laporan perubahan dana tahun berjalan.	
f. Perhitungan Dana Amil	
Perhitungan dana amil di berikan dengan perhitungan sebagai berikut:	
	2024
- Dana Zakat Fitrah	0%
- Dana Zakat Maal	< 12,5%
- Dana Infiq Shodaqoh	< 20%
3. TANGGUNG JAWAB LAPORAN KEUANGAN	
Pengaruh BAZNAS bertanggung jawab atas penyajian dan pengungkapan laporan keuangan yang disajikan pada tanggal 31 Januari 2025.	
4. KAS DAN SETARA KAS	
	2024
	Rp
Terdiri dari:	
- Kas	
- Kas Rupiah - ZIS	26.850.115
- Kas Amil	5.928.815
- Jumlah Kas	32.778.930
- Bank	
- PT Bank Syariah Indonesia - ex BSM	37.600.688
- PT Bank JATIM	208.465.418
- Jumlah Bank	246.066.106
- Jumlah Kas Setara Kas	278.845.036
Kas amil merupakan sisa dana amil yang dikelola oleh Bendahara Amil.	

Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bangkalan	
Catatan Atas Laporan Keuangan	
Untuk tahun-tahun yang berakhir pada 31 Desember 2024 dan 2023	
11	
9. SALDO DANA	
	2024
	Rp
Terdiri dari:	
- Zakat	810.863.110
- Infiq dan Shodaqoh	596.305.743
- Amil	116.701.703
- Non Halal	13.666.007
- Jumlah Saldo Dana	344.975.478
10. PENERIMAAN DAN PENYALURAN SALDO DANA ZAKAT	
	2024
	Rp
Dana zakat:	
- Penerimaan dari muzakki	8.685.000
- Zakat fitrah	185.880.757
- Zakat maal	23.335.095
- Bagian amil dari dana zakat	171.330.662
- Jumlah penerimaan dana zakat setelah bagian amil	341.421.469
- Penerimaan lain lain	-
- Bagi hasil bank konvensional (Dana Non Halal)	-
- Jumlah penerimaan dana zakat	341.421.469
Penyaluran:	
- Penyaluran Zakat Fitrah	8.685.000
- Penyaluran Zakat Maal - Miskin	650.000
- Penyaluran Zakat - Santunan Yatim	8.750.000
- Penyaluran Zakat - Santunan Dhuafa	7.250.000
- Penyaluran Zakat - ZIS Chicken	36.000.000
- Penyaluran Zakat - Bantuan Stunting	33.700.000
- Penyaluran Zakat - Bantuan Ramadhan	59.000.000
- Penyaluran Zakat - Bantuan Rutilahu BAZNAS Bangkalan	40.000.000
- Penyaluran zakat Maal - Musallaf	-
- Penyaluran zakat Maal - Fakir	1.400.000
- Penyaluran Zakat - ZIS Kotong	74.000.000
- Penyaluran Zakat - Santunan Fakir Sepanjang Usia	-
- Penyaluran Zakat Maal - FI Sabillillah	1.000.000
- Jumlah penyaluran dana zakat	256.935.000
- Surplus (defisit)	(85.604.318)
- Saldo awal	896.467.448
- Saldo akhir	810.863.110

Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bangkalan	
Catatan Atas Laporan Keuangan	
Untuk tahun-tahun yang berakhir pada 31 Desember 2024 dan 2023	
10	
5. PIUTANG	
	2024
	Rp
- Lutfiyah Umami	2.500.000
- Sri Sundari	1.400.000
- M. Usman	600.000
- Wicak Chotiah	1.200.000
- Sulhan	1.000.000
- Yenny Damayanti	700.000
- Samihah	600.000
- Maimunah	600.000
- Jumlah	8.100.000
Piutang merupakan bantuan pinjaman modal bergilir kepada masyarakat tertentu dengan jangka waktu maksimal 10 bulan tanpa margin atau bunga.	
6. PENYISIHAN PIUTANG	
	2024
	Rp
- Penyisihan Piutang	(8.100.000)
Penyisihan Piutang merupakan penyisihan atas bantuan pinjaman modal bergilir kepada masyarakat tertentu dengan jangka waktu maksimal 10 bulan tanpa margin atau bunga yang tidak tertagih.	
7. PERSEDIAAN	
	2024
	Rp
- Persediaan ZIS Chicken	6.397.100
Persediaan ZIS Chicken merupakan persediaan bahan baku berupa ayam, tepung, bumbu, dan saus untuk program ZIS Chicken yaitu program pemberian bantuan untuk usaha penjualan produk ayam goreng bagi masyarakat kurang mampu. Persediaan bahan baku tersebut disediakan oleh BAZNAS tanpa margin/keuntungan. Pada tahun 2024 BAZNAS tidak menyediakan persediaan bahan baku ZIS Chicken merupakan persediaan bahan baku berupa ayam, tepung, bumbu, dan saus untuk program ZIS Chicken yaitu program pemberian bantuan untuk usaha penjualan produk ayam goreng bagi masyarakat kurang mampu.	
8. ASET TETAP	
Aset Tetap	
	1 Januari 2024
	Rp
Tahun 2024	
Harga Perolehan:	
- Kendaraan	148.500.000
- Inventaris	64.600.200
- Jumlah	213.100.200
Akumulasi Penyusutan:	
- Kendaraan	74.645.833
- Inventaris	63.327.425
- Jumlah	137.973.258
Nilai buku	74.529.422
	31 Desember 2024
	Rp
Tahun 2023	
Harga Perolehan:	
- Kendaraan	148.500.000
- Inventaris	64.600.200
- Jumlah	213.100.200
Akumulasi Penyusutan:	
- Kendaraan	56.083.333
- Inventaris	58.977.021
- Jumlah	115.060.354
Nilai buku	74.529.422

Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bangkalan	
Catatan Atas Laporan Keuangan	
Untuk tahun-tahun yang berakhir pada 31 Desember 2024 dan 2023	
12	
11. PENERIMAAN DAN PENYALURAN SALDO DANA INFAQ DAN SHODAQOH	
	2024
	Rp
Dana infiq dan shodaqoh:	
- Penerimaan infiq dan shodaqoh	1.530.491.559
- Pengumpulan infiq dan shodaqoh	16.500.000
- Bantuan SKSS BAZNAS Jatim	10.000.000
- Bantuan Bosticon SMA/SMK BAZNAS Jatim	200.000.000
- Bantuan RUTILAHU - BAZNAS Jatim	1.800.000
- Bantuan Qur'an Mirat BAZNAS RI	100.000.000
- Bantuan KLB BAZNAS RI	75.000.000
- Bantuan Kambing BAZNAS Jatim	70.000.000
- Bantuan Komong BAZNAS Jatim	36.087.250
- Pengembalian dari Amil	(306.098.312)
- Jumlah penerimaan infiq dan shodaqoh	1.733.780.497
Penerimaan infiq dan shodaqoh tidak terikat	-
- Infiq / shodaqoh	-
Jumlah penerimaan infiq dan shodaqoh tidak terikat	-
Bagian amil atas penerimaan dana infiq dan shodaqoh	-
Jumlah penerimaan infiq dan shodaqoh terikat dan tidak terikat setelah bagian amil	1.733.780.497
Penerimaan dana Musau	41.815
- Bagi hasil bank syariah	64.730
Jumlah penerimaan infiq dan shodaqoh dan khums	41.815
Jumlah penerimaan infiq dan shodaqoh terikat dan tidak terikat setelah bagian amil dan penerimaan dana	1.733.822.312
Penyaluran:	
- Bangkalan Makmur	-
- Bantuan Pedagang Kecil Miskin	27.000.000
- Bantuan kambing	3.000.000
- Bantuan Pupuk Urea Kelompok Tani Miskin	11.000.000
- ZIS Ternak kambing	135.000.000
- ZIS Chicken	12.000.000
- ZIS Mart	385.000.000
- ZIS Mite	80.000.000
- ZIS Auto	120.000.000
- ZIS Cerebral	4.000.000
- Bangkalan Peduli	-
- Santunan Anak Yatim dan Dhuafa	60.500.000
- Orbyur Shodaqoh Muhammadiyah	50.000.000
- Program Karashol	116.000.000
- Bantuan RUTILAHU	50.000.000
- Shodaqoh pada masyarakat	200.000
- BTK Bangir	10.000.000
- Bantuan jaring kepada nelayan miskin	-
- Bantuan BAZNAS	14.500.000
- Peduli Palestina	228.983.682

Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bangkalan			Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bangkalan		
Catatan Atas Laporan Keuangan			Catatan Atas Laporan Keuangan		
Untuk tahun-tahun yang berakhir pada 31 Desember 2024 dan 2023			Untuk tahun-tahun yang berakhir pada 31 Desember 2024 dan 2023		
	2024	2023		2024	2023
Beban administrasi dan umum			Bangkalan Tagwa		
- Beban input	93.091.539	86.934.413	- Bantuan Pemeliharaan Musholla	46.000.000	50.250.000
- Beban Internet	-	2.759.250	- Bantuan Sehat	28.350.000	29.250.000
- Beban Listrik	-	2.287.500	- Bantuan Masak, Pengobatan Masak dan Donor Darah	-	-
- Beban Transportasi	12.849.000	11.729.700	- Bantuan Cerdas	-	60.000.000
- Beban ATK	2.933.700	1.303.450	- Bantuan tak terduga	10.000.000	-
- Beban Konsumsi	1.047.800	778.500	- Bantuan Bantuan SMA/SMK	-	-
- Beban Kantor	109.556.850	87.083.458	- Bantuan Bantuan SMA/SMK BAZNAS Jatim	16.500.000	-
- Beban Pengiriman	593.500	116.900	- Bantuan Rutihah - BAZNAS Jatim	200.000.000	-
- Beban Publikasi	579.750	1.831.000	- Bantuan Rutihah - BAZNAS RI	1.800.000	-
- Beban Pelatihan	6.099.800	8.692.700	- Bantuan Rutihah BAZNAS RI	100.000.000	-
- Beban BPJS Kesehatan dan Ketenagakerjaan	17.869.185	19.154.070	- Bantuan Ternak Kambing BAZNAS Jatim	75.000.000	-
- Beban Penyisihan Piutang	8.100.000	-	- Bantuan Rombong BAZNAS Jatim	70.000.000	-
- Beban penyusutan kendaraan	18.562.500	18.562.500	- Bantuan Modal Usaha	-	-
- Beban penyusutan inventaris kantor	7.714.800	4.449.800	- Bantuan Fakir Sepanjang Usia	-	-
- Beban lain-lain	1.192.500	-	- Bantuan SKSS Bazzas Jatim	-	-
Jumlah beban administrasi dan umum	280.190.924	246.363.241	- Bantuan Rutihah - APBD	-	-
Jumlah penerimaan dana amil	443.774.074	416.163.241	- Lain-lain Biaya Admin Bank Syariah	128.359	-
Surplus (defisit)	(64.440.668)	(11.958.444)	- Biaya administrasi bank syariah	1.544.978.359	1.603.972.682
Koreksi saldo	-	580.000	Jumlah penyaluran dana infak dan shodaqoh	188.843.953	(489.560.433)
Saldo awal	181.142.371	192.520.815	Surplus (defisit)	(785.149.696)	(295.589.263)
Saldo akhir	116.701.783	181.142.371	Saldo awal	(896.308.743)	(785.149.696)
13. PENERIMAAN DAN PENGGUNAAN SALDO DANA NON HALAL			12. PENERIMAAN DAN PENGGUNAAN SALDO DANA AMIL		
	2024	2023		2024	2023
	Rp	Rp		Rp	Rp
Dana non halal :			Dana amil :		
- Pendapatan bagi hasil bank konvensional	1.474.628	989.893	- Penerimaan bagian amil dari zakat, infak dan shodaqoh, serta wasaf	-	-
Jumlah penerimaan dana non halal	1.474.628	989.893	- Bagian amil dari dana zakat	23.235.095	48.446.638
Penggunaan :			- Bagian amil dari dana infak shodaqoh	306.098.312	278.581.880
- Beban administrasi bank konvensional	390.925	-	- Bantuan Hibah APBD Kabupaten Bangkalan	50.000.000	75.000.000
Jumlah penggunaan dana non halal	390.925	-	- Koreksi Biaya Rakor	-	2.176.279
Surplus (defisit)	1.083.703	989.893	Jumlah penerimaan bagian dari zakat, infak dan shodaqoh, wasaf	379.333.406	404.204.797
Saldo awal	12.582.904	11.593.011	Penggunaan :		
Saldo akhir	13.666.607	12.582.904	- Beban SDM / personalia	-	-
			- Beban gaji Komisiner	48.000.000	44.000.000
			- Beban gaji karyawan	78.000.000	75.900.000
			- Beban THR	28.000.000	27.000.000
			- Beban Honor Hak Amil Kepada Pengurus	9.583.150	23.000.000
			Jumlah beban SDM / personalia	163.583.150	169.900.000

Figure 5. Figure Notes to the Financial Statements

Based on the image above, the notes to the financial statements of BAZNAS Bangkalan Regency explain the accounting policies, financial position, as well as the receipt and distribution of funds managed by the institution. Financial recording uses the cash basis method, where income is recognized when cash is received and expenses are recognized when cash is paid. The funds received come from zakat, infak, and sedekah, non-halal funds, as well as profit-sharing from Islamic banks and are stored in the form of cash or Islamic bank accounts. In 2024, cash and cash equivalents were recorded at Rp.278,845,036, an increase compared to 2023, which was Rp.185,012,952. Receivables in the form of revolving capital loans to the community also increased to Rp.8,100,000 from Rp.2,000,000 previously. The inventory of the ZIS Chicken program was recorded at Rp.6,397,100 and remained relatively stable compared to the previous year. Meanwhile, the book value of fixed assets in 2024 is Rp.93,208,333, a decrease from Rp.174,973,952 in 2023 due to asset depreciation. The total fund balance managed in 2024 is Rp.944,565,678, an increase compared to Rp.565,043,027 in 2023. The receipt of zakat comes from zakat fitrah and zakat maal, which are then distributed to mustahik thru various social programs such as assistance for the poor, business assistance, health assistance, educational assistance, and assistance for uninhabitable houses. Additionally, the receipt of infak and sedekah in 2024 reached Rp.1,733,780,497, which was distributed to various social, educational, health, and community economic empowerment programs.

In the section on amil funds, the amil fund revenue for 2024 amounts to Rp.379,333,406, which comes from the amil portion of zakat funds as well as donations and almsgiving. The funds are used for operational needs such as commissioner salaries, employee salaries, board member honorariums, as well as administrative and operational costs of the institution. After deducting the use of funds, the final balance of the amil fund for the year 2024 is recorded at Rp.116,701,783. The non-halal fund comes from conventional bank

interest income amounting to Rp1,474,628, which is used for bank administrative costs of Rp.390,925, resulting in a surplus of Rp.1,083,703. With an initial balance of Rp.12,582,904, the final balance of the non-halal fund in 2024 becomes Rp.13,666,607. Overall, the notes to the financial statements indicate that the fund management at the National Amil Zakat Agency of Bangkalan Regency has clearly separated the funds for zakat, infak/sadaqah, amil funds, and non-halal funds, thereby providing transparency in the management of the funds received and distributed to the community. This is in line with the research (Adnan & Hanifah, 2024; Komariah et al., 2022; Suwidya et al., 2023; Yulianti, 2021b) that discusses the Financial Report Analysis of LAZIZMU Bangkalan from the perspective of PSAK 109, the Financial Report Analysis of Zakat, Infaq, and Sadaqah (ZIS) based on the Sharia Accounting Standards Statement (PSAK) 109 (case study at BAZNAS Denpasar City), the Analysis of the Implementation of PSAK 109 on Zakat, Infaq, and Sadaqah Accounting at the National Amil Zakat Agency of Bengkulu Province, and the Analysis of the Implementation of PSAK 109 on Zakat and Infaq/Sadaqah Accounting at BAZNAS Bandung City.

Based on the results of the above report, it can be affirmed that the preparation of financial statements at BAZNAS Bangkalan has adhered well to the PSAK 109 provisions set by the Indonesian Institute of Accountants. The clear separation between zakat funds, infak/sedekah, amil funds, and non-halal funds in all components of the financial statements reflects the consistent application of transparency and accountability principles.

The completeness of the five components of the financial report, accompanied by orderly and informative presentation, demonstrates that the institution is capable of managing ZIS funds professionally while maintaining the continuity of its operations. Thus, the implementation of PSAK 109 not only meets the aspects of accounting standard compliance but also strengthens public trust in the management of zakat funds at BAZNAS Bangkalan.

CONCLUSION

Based on the research findings, the implementation of PSAK 109 at BAZNAS Bangkalan Regency has been carried out in accordance with the applicable sharia accounting standards. In terms of recognition, BAZNAS Bangkalan has recognized the receipt and distribution of zakat, infak/sedekah, amil funds, and non-halal funds based on valid transaction evidence. In terms of measurement, all funds are recorded at their received value, while fixed assets are measured based on acquisition cost and depreciated according to applicable accounting policies.

In terms of presentation, BAZNAS Bangkalan has prepared five components of financial statements required by PSAK 109, namely the statement of financial position, statement of fund changes, statement of managed asset changes, cash flow statement, and notes to the financial statements. In addition, the separation between zakat funds, infak/sadaqah, amil funds, and non-halal funds has been clearly implemented, making the supervision and accountability processes easier. In terms of disclosure, information regarding accounting policies, sources of income, fund distribution, as well as details of assets and liabilities have been adequately presented thru the Notes to the Financial Statements.

Thus, the implementation of PSAK 109 at BAZNAS Bangkalan Regency not only demonstrates compliance with sharia accounting standards but also supports the realization of transparency, accountability, and increased public trust in the management of zakat, infak, and sedekah funds.

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