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Implementation Of PSAK 109 At Baznas Bangkalan From The Perspective Of Maqashid Syariah

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Abstract: *This research aims to analyze the implementation of PSAK 109 at the National Amil Zakat Agency of Bangkalan Regency from the perspective of maqashid sharia. The issue raised is the suboptimal integration between the technical fulfillment of zakat financial reporting and the reflection of shariah welfare values in practice at the regional level. This research uses a descriptive-analytical qualitative approach thru in-depth interviews, observation of financial report documents, and documentation studies. Analysis was conducted on five components of the financial statements according to standards, namely the statement of financial position, statement of fund changes, statement of management asset changes, cash flow statement, and notes to the financial statements. The research results show that the financial statements have been prepared in accordance with PSAK 109 regulations, with a clear summary distinguishing between zakat funds, infak/sadaqah, amil funds, and non-halal funds. This practice not only meets the aspects of accountability and transparency but also reflects the safeguarding of wealth, life, and trust as per the objectives of maqashid sharia. The management of productive assets and detailed explanations in the notes to the financial statements demonstrate a sustainable orientation toward the welfare of the mustahik.*

Keywords: *Sharia Accounting, PSAK 109, Maqashid Sharia, BAZNAS Bangkalan, Financial Report*

Abstrak: Penelitian ini bertujuan menganalisis implementasi PSAK 109 pada Badan Amil Zakat Nasional Kabupaten Bangkalan dengan perspektif maqashid syariah. Permasalahan yang diangkat adalah belum optimalnya integrasi antara pemenuhan teknis pelaporan keuangan zakat dan pencerminan nilai kemaslahatan syariah dalam praktik di tingkat daerah. Penelitian ini menggunakan pendekatan kualitatif deskriptif-analitis melalui wawancara mendalam, observasi dokumen laporan keuangan, dan studi dokumentasi. Analisis dilakukan terhadap lima komponen laporan keuangan sesuai standar, yaitu laporan posisi keuangan, laporan perubahan dana, laporan perubahan aset pengelolaan, laporan arus kas, dan catatan atas laporan keuangan. Hasil penelitian menunjukkan bahwa laporan keuangan telah disusun sesuai ketentuan PSAK 109 dengan ringkasan yang jelas antara dana zakat, infak/sedekah, dana amil, dan dana nonhalal. Praktik ini tidak hanya memenuhi aspek akuntabilitas dan transparansi, tetapi juga mencerminkan penjagaan harta, jiwa, dan amanah sebagaimana tujuan maqashid syariah. Pengelolaan aset produktif dan menguraikan rinci dalam catatan atas laporan keuangan menampilkan orientasi kemaslahatan mustahik secara berkelanjutan.

Kata Kunci: Akutansi Syariah, PSAK 109, Maqashid Syariah, BAZNAS Bangkalan, Laporan keuangan

INTRODUCTION

Badan Amil Zakat Nasional (BAZNAS) of Bangkalan Regency is an official institution established under Law No. 23 of 2011 concerning Zakat Management. As the state's representative in managing religious social funds, BAZNAS Bangkalan has a significant responsibility in collecting, managing, and distributing zakat, infak, and sedekah (ZIS) funds professionally and in accordance with sharia principles. The strategic role of this institution does not only lie in the aspect

of fund collection, but also in how these funds are managed and reported transparently and accountably to the public and stakeholders (Puskas BAZNAS, 2020).

To ensure accountability and transparency, BAZNAS is required to implement the Financial Accounting Standards Statement (PSAK) 109 issued by the Indonesian Institute of Accountants (IAI). PSAK 109 provides technical guidelines for the recognition, measurement, presentation, and disclosure of zakat, infak, and sedekah transactions. This standard is designed so that the financial reporting of zakat institutions not only meets conventional accounting standards but also reflects Sharia values. (Ikatan Akuntan Indonesia (IAI), 2025). Research (Susilowati & Khofifa, 2020) emphasizes that "PSAK 109 provides a reporting framework that is not only technically accountable but also reflects Islamic values in the management of social funds".

The implementation of PSAK 109 at the regional level, such as BAZNAS Bangkalan, still faces various challenges. The research conducted by (Adnan & Hanifah, 2024) explains that "PSAK 109 has not yet been fully internalized by regional zakat institutions, resulting in financial reporting that is still administrative in nature and does not fully reflect the values of maqashid." The challenges include the limited human resources who understand sharia accounting standards, the suboptimal accounting information systems, and the minimal integration between financial reporting and maqashid sharia principles.

Maqashid Syariah, as a philosophical framework of Islamic law, emphasizes the protection of five main aspects: religion (din), life (nafs), intellect (‘aql), lineage (nasl), and property (maal). In the context of zakat management, maqashid syariah serves as an indicator of the success of zakat distribution that not only meets legal-formal aspects but also provides benefits for the mustahik. It is mentioned that the application of maqashid syariah principles in zakat reporting can enhance the effectiveness and fairness of fund distribution (Rokib et al., 2022).

In the financial reporting of BAZNAS Bangkalan, maqashid syariah can be integrated thru a more in-depth disclosure of the impact of zakat distribution on these aspects, such as how ZIS funds contribute to the protection of life thru health programs, the protection of intellect thru education, the protection of lineage thru family support, and the protection of property thru the economic empowerment of mustahik, while also maintaining religious values thru sharia compliance in every transaction (Jalil & Gustanto, 2023).

Although there have been several studies on the implementation of PSAK 109 in national and regional zakat institutions, there is a significant research gap regarding specific analysis of BAZNAS Bangkalan. Previous research has largely focused on the technical aspects of Islamic accounting in general or on zakat institutions in other regions, without deeply integrating the maqashid sharia perspective into the context of financial reporting (Mustafida et al., 2020). This creates a research gap regarding the extent to which BAZNAS Bangkalan's reporting has reflected maqashid values, as well as the specific challenges faced in integrating both to achieve substantial community welfare (Adnan & Hanifah, 2024; Midisen, 2024).

Based on the review of previous research, there are several research gaps that have not been extensively studied. First, there is a contextual gap, namely the lack of research specifically examining the implementation of PSAK 109 at BAZNAS Bangkalan. Second, there is a conceptual gap because previous research has focused more on administrative compliance and technical financial reporting, while the integration of maqashid sharia values such as transparency, justice, trustworthiness, and the welfare of the community has rarely been analyzed in depth. Third, there is an empirical gap related to the absence of studies evaluating the extent to which the implementation

of PSAK 109 can support the achievement of maqashid sharia goals in the management and reporting of zakat funds at the regional level.

This research aims to examine the implementation of PSAK 109 at BAZNAS Bangkalan thru the maqashid syariah approach, thereby providing a more comprehensive picture of the compliance of zakat financial reporting not only from the accounting standards perspective but also from the perspective of maslahah values and sharia accountability.

The results of this research are expected to make a tangible contribution to strengthening sharia-based zakat governance, particularly at the regional level. Additionally, this research can serve as a reference for other zakat institutions in Indonesia to adopt the maqashid approach in financial reporting, making zakat management more meaningful, impactful, and oriented toward the welfare of the community.

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 and to what extent its implementation reflects the principles of maqashid sharia. 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 and the values of maqashid sharia.

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 (SOP), and various other supporting documents that demonstrate the application of PSAK 109 in zakat management(Putri & Murhayati, 2025; Rahmawati et al., 2025; Sari et al., 2025).

Data was analyzed using content analysis techniques. The analysis process began with data reduction, followed by the analysis of document content, interview results, and observation notes to identify relevant categories. The categories were organized based on the research focus, namely compliance with PSAK 109 and the application of maqashid syariah values. The analysis is conducted systematically and interpretively to understand the meaning contained in the data and to find the relationship between financial reporting practices and Sharia principles(Bohm & Sundqvist, 2025; Nicmanis, 2024). 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(Putri & Murhayati, 2025; Rahmawati et al., 2025).

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. Implementation of PSAK 109 at Baznas Bangkalan

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.

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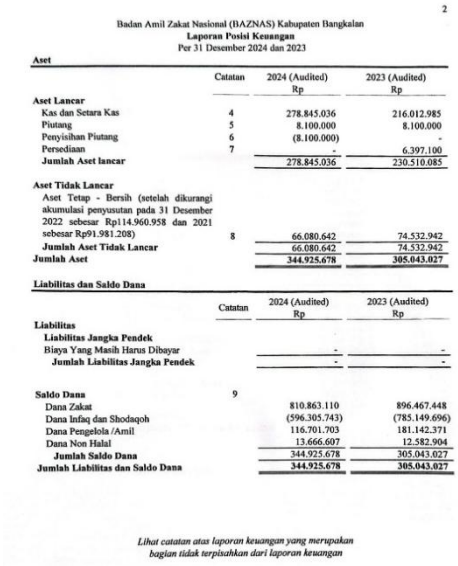
Based on the results of the interview with the finance department regarding the implementation of PSAK 109 at BAZNAS Bangkalan, the financial statements prepared have adhered to the principles of zakat accounting as regulated in the reporting standards of Baznas East Java. This can be seen from the separation 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.



2

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)	-
Persediaan	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 Rp114.960.958 dan 2021 sebesar Rp91.981.208)	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			
Biaya Yang Masih Harus Dibayar		-	-
Jumlah Liabilitas Jangka Pendek		-	-
Saldo Dana	9		
Dana Zakat		810.863.110	896.467.448
Dana Infaq 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

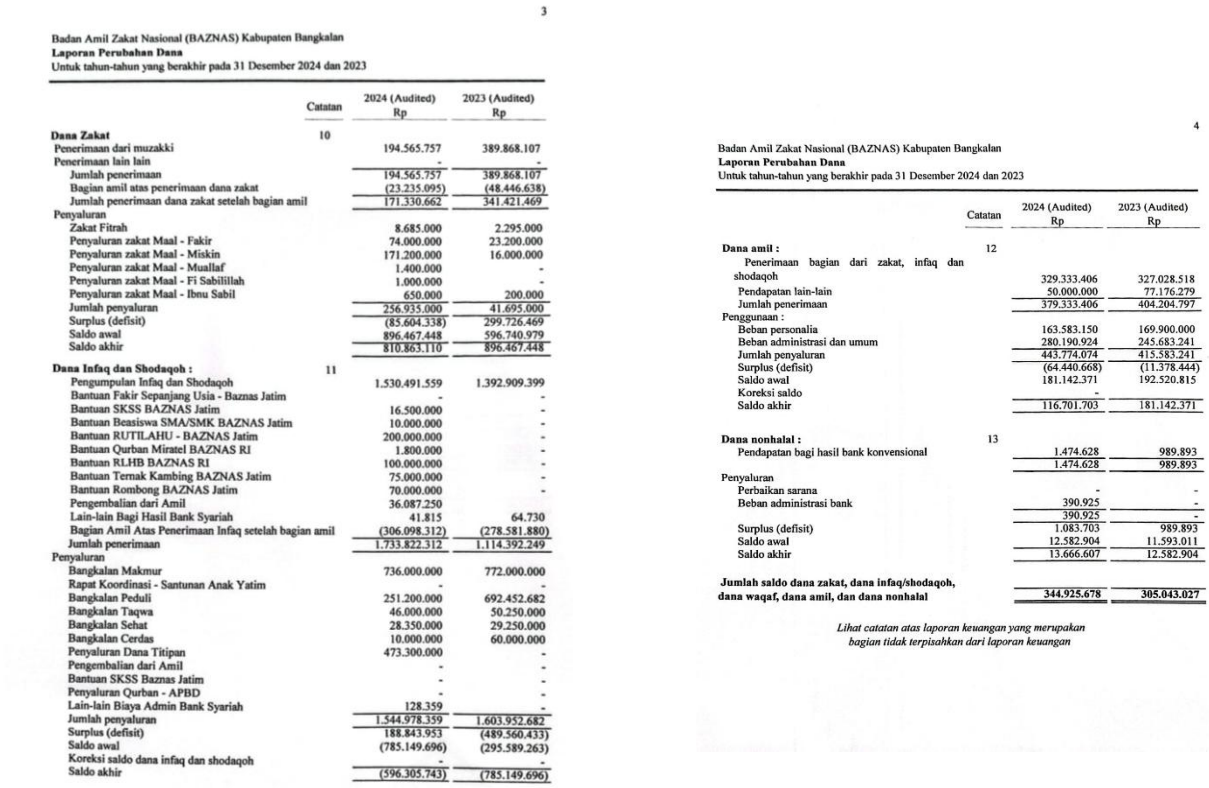
The image above displays the financial position report, which includes various important notes, including assets, liabilities, and fund balances. The total assets, which are divided into current assets and non-current assets, owned by the BAZNAS Bangkalan institution, reached Rp.305,043,027 in 2023 and 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.



3

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		-	-
Jumlah penerimaan		194.565.757	389.868.107
Bagian amil atas penerimaan dana zakat		(23.235.095)	(48.446.638)
Jumlah penerimaan dana zakat setelah bagian amil		171.330.662	341.421.469
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 Miratel BAZNAS RI		1.800.000	-
Bantuan RLHB 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)

4

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
		1.474.628	989.893
Penyaluran			
Perbaikan sarana		-	-
Beban administrasi bank		390.925	-
		390.925	-
Surplus (defisit)		1.083.703	989.893
Saldo awal		12.582.904	11.593.011
Saldo akhir		13.666.607	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

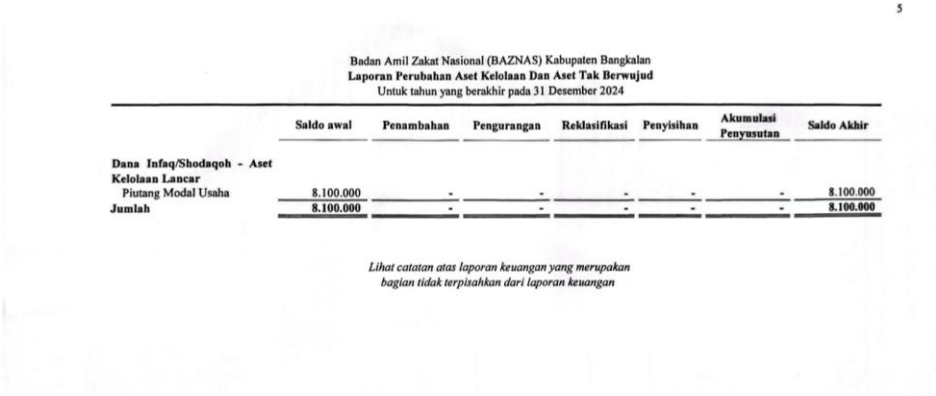
This image is a report on the changes in funds prepared by BAZNAS Bangkalan based on the programs funded by the BAZNAS Bangkalan institution. In the process of preparing this report, BAZNAS Bangkalan records each stage of fund collection using proof of receipt (such as receipts) and fund distribution 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, 2021) 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.



5

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.

6

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
Dana Zakat		
Arus kas dari aktivitas operasi		
Penerimaan dana		
Penerimaan zakat maal	194.565.757	389.868.107
Penggunaan dana		
Penyaluran untuk amil	(23.235.095)	(48.446.638)
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)
Arus kas bersih dari aktivitas operasi	(85.604.338)	299.726.469
Arus kas dari aktivitas investasi		
(Penambahan)/pengurangan aset tetap	-	-
(Penambahan)/pengurangan aset kelolaan	-	-
Arus kas bersih dari aktivitas investasi	-	-
Arus kas dari aktivitas pendanaan		
Penambahan/(pengurangan) hutang jangka panjang	-	-
Arus kas bersih dari aktivitas pendanaan	-	-
Kenaikan (penurunan) kas dan setara kas	(85.604.338)	299.726.469
Kas dan setara kas awal tahun	896.467.448	596.740.979
Kas dan setara kas akhir tahun	**810.863.110**	**896.467.448**
Dana Infaq dan Shodaqoh		
Arus kas dari aktivitas operasi		
Penerimaan dana		
Penerimaan dana infaq dan shodaqoh	2.039.878.809	1.392.909.399
Penerimaan lain-lain dana infaq	41.815	64.730
Penggunaan dana		
Penyaluran untuk amil dari dana infaq dan shodaqoh	(306.098.312)	(278.581.880)
Bangkalan Maknur	(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)	-
Penyaluran lain-lain	(128.359)	-
Penambahan/pengurangan aset dan liabilitas		
(Penambahan)/pengurangan piutang	-	1.500.000
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)**

7

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
Dana Amil		
Arus kas dari aktivitas operasi		
Penerimaan dana		
Bagian amil dari dana zakat	23.235.095	48.446.638
Bagian amil dari dana infaq dan shodaqoh	306.098.312	278.581.880
Pendapatan lain-lain amil	50.000.000	77.176.279
Penggunaan dana		
Beban personalia	(163.583.150)	(169.900.000)
Beban administrasi dan umum	(253.913.624)	(222.670.941)
Arus kas bersih dari aktivitas operasi	(38.163.368)	11.633.856
Arus kas dari aktivitas investasi		
(Penambahan)/pengurangan aset tetap	(17.825.000)	(3.613.200)
Penambahan/pengurangan persediaan	6.397.100	(6.397.100)
Arus kas bersih dari aktivitas investasi	(11.427.900)	(10.010.300)
Arus kas dari aktivitas pendanaan		
Penambahan/(pengurangan) hutang jangka panjang	-	-
Arus kas bersih dari aktivitas pendanaan	-	-
Kenaikan (penurunan) kas dan setara kas	(49.591.268)	1.623.556
Kas dan setara kas awal tahun	100.212.329	98.588.773
Kas dan setara kas akhir tahun	**50.621.061**	**100.212.329**
Dana Non Halal		
Arus kas dari aktivitas operasi		
Penerimaan dana		
Pendapatan bunga bank konvensional dan lain-lain	1.474.628	989.893
Penggunaan dana		
Biaya administrasi bank konvensional	-	-
Penyaluran dana non halal	(390.925)	-
Arus kas bersih dari aktivitas operasi	1.083.703	989.893
Arus kas dari aktivitas investasi		
(Penambahan)/pengurangan aset tetap	-	-
Arus kas bersih dari aktivitas investasi	-	-
Arus kas dari aktivitas pendanaan		
Penambahan/(pengurangan) hutang jangka panjang	-	-
Arus kas bersih dari aktivitas pendanaan	-	-
Kenaikan (penurunan) kas dan setara kas	1.083.703	989.893
Kas dan setara kas awal tahun	12.582.904	11.593.011
Kas dan setara kas akhir tahun	**13.666.607**	**12.582.904**
Total kas dan setara kas akhir tahun	**270.745.036**	**216.012.985**

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, 2021a) 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 the understanding of financial statement users regarding the information presented.

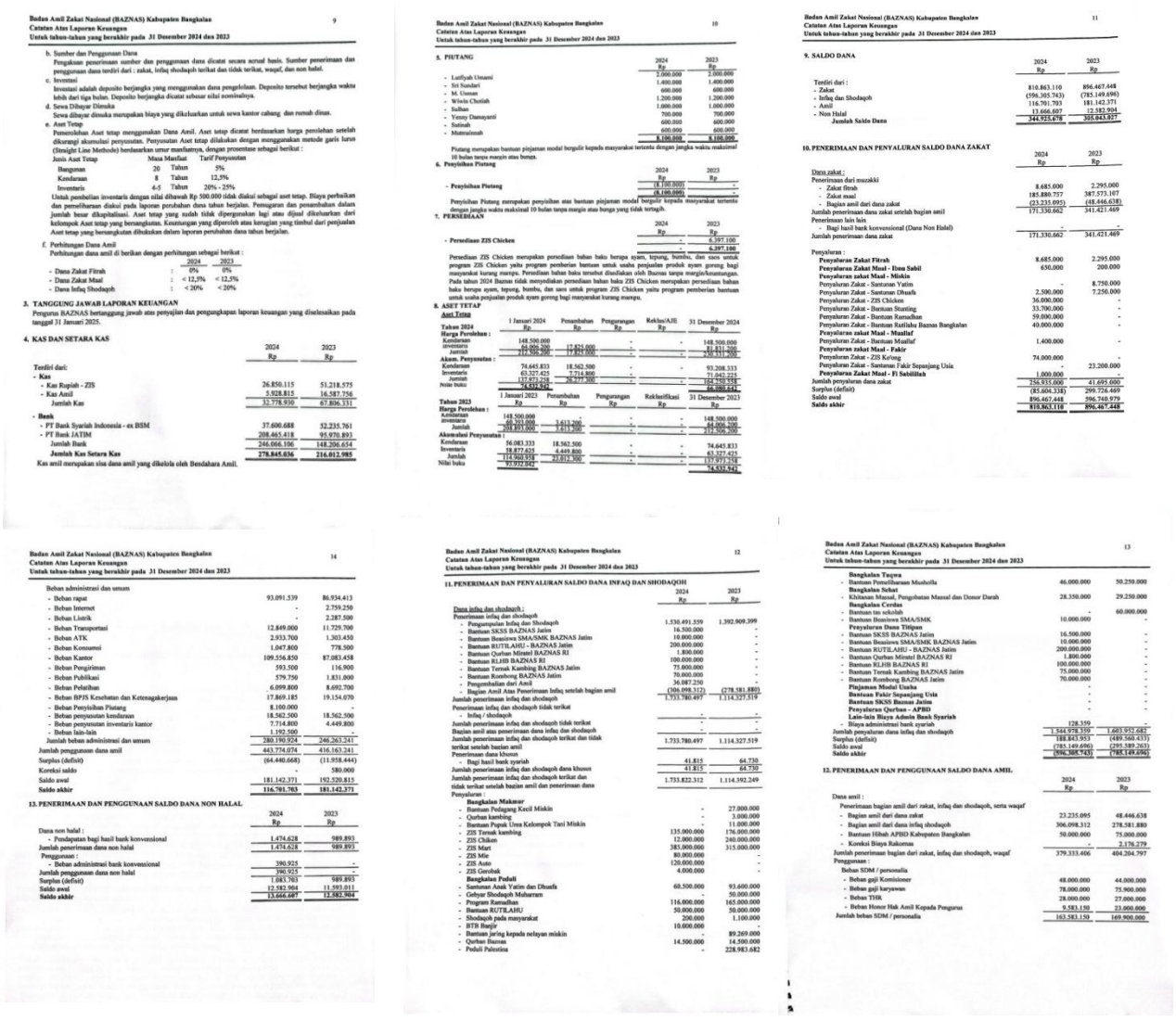


Figure 5. Figure Notes to the Financial Statements

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, employe 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, 2021a) 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.

B. Implementation of PSAK 109 from the Perspective of Maqashid Syariah

The implementation of PSAK 109: Accounting for Zakat and Infak/Sedekah at BAZNAS Bangkalan not only demonstrates compliance with the reporting standards set by the Indonesian Institute of Accountants but also represents the practice of managing the community's trust in accordance with Sharia values. PSAK 109 regulates the separation, recognition, measurement, presentation, and disclosure of zakat, infak/sedekah, amil funds, and non-halal funds so that financial statements become transparent and accountable. This practice is considered by many studies to be capable of improving the quality of accountability of zakat institutions and strengthening public trust (Yulianti, 2021).

If viewed thru the perspective of maqashid al-syari'ah as developed by Abu Ishaq al-Shatibi, then zakat accounting is essentially a means of preserving public interest thru the protection of religion (hifz al-din), wealth (hifz al-mal), life (hifz al-nafs), intellect (hifz al-'aql), and lineage (hifz al-nasl). This concept positions financial reporting practices not merely as technical activities, but as part of the mechanism for safeguarding the trust of the community (Farikhin et al., 2023).

In the financial position report of the National Amil Zakat Agency of Bangkalan Regency, the review of zakat, infak/sadaqah, amil funds, and non-halal funds shows the application of the principle of hifz al-mal in the management of community funds. Each type of fund is treated according to its characteristics and legal provisions, so there is no mixing that could potentially lead to management deviations. This practice also reflects hifz al-din because the institution manages finances in accordance with sharia regulations. This finding is consistent with research stating that the separation of funds according to PSAK 109 contributes to the improvement of the financial reporting quality of zakat institutions (Susilowati & Khofifa, 2020). Also in line with the research (Rahma et al., 2025) which shows that the implementation of PSAK 109 thru the separation of the classification of zakat, infak/sedekah, and amil funds not only enhances the transparency of financial reports but also reflects the implementation of maqashid syariah values in the governance of zakat institutions.

In the fund change report, the mechanism for receiving and distributing zakat to asnaf based on sharia provisions demonstrates the implementation of the principle of trust as part of hifz al-din, while also protecting the rights of mustahik within the framework of hifz al-mal. The transparency of the fund distribution process shows clear management transparency, allowing for the traceability of fund usage. This condition is in line with research findings that state that the transparency of fund distribution affects the increase in muzakki's trust (Yulianti, 2021).

In the report on changes in managed assets, the recording of business capital receivables sourced from donations shows a fund management orientation that is not only consumptive but also productive and sustainable. In the perspective of maqashid sharia, this practice reflects hifz al-nafs thru the improvement of the mustahik's quality of life, hifz al-'aql thru strengthening business capacity, and hifz al-nasl thru the welfare of the mustahik's family lineage. A model of productive zakat management like this is recommended in contemporary maqashid syariah studies (Tiaranissa & Fitriah, 2025).

In the cash flow statement, cash flow discounts based on the type of fund demonstrate managerial prudence in maintaining the institution's liquidity without neglecting the rights of the beneficiaries. This structured cash control represents the application of hifz al-mal in the

financial management aspect of zakat institutions. This finding is in line with research that emphasizes the importance of cash flow constraints in enhancing the accountability of zakat fund management (Susilowati & Khofifa, 2020).

Meanwhile, the Notes to the Financial Statements, which include explanations regarding accounting policies, recording methods, and details of fund receipts and disbursements, demonstrate transparency in providing information to the public. That transparency is a release of the ethical trust in Islam related to hifz al-din and is an important element in building the legitimacy of zakat social institutions in the eyes of the community (Pertiwi & Herianingrum, 2024).

Thus, it can be concluded that the financial report of BAZNAS Bangkalan for the year 2023–2024 not only complies with PSAK 109 as the zakat accounting standard but also reflects the actual implementation of Maqashid Syari'ah values. The practice of transparent, accountable, trustworthy, and productive reporting shows that the management of community funds in this institution has met accounting standards as well as Sharia objectives, thus can be considered as professional zakat financial governance in line with Islamic principles.

CONCLUSION

This research concludes that the implementation of PSAK 109 at BAZNAS Bangkalan Regency has been carried out well and in accordance with the established zakat accounting standards. The five components of the financial statements, namely the statement of financial position, statement of fund changes, statement of management asset changes, cash flow statement, and notes to the financial statements, have been presented completely, systematically, and transparently. The separation of records between zakat funds, infak/sedekah, amil funds, and non-halal funds demonstrates the consistent application of accountability principles and facilitates the tracing of fund flows from collection to distribution. From the perspective of maqashid sharia, the practice of financial reporting not only meets the technical aspects of accounting standards but also reflects the values of safeguarding wealth, life, and trust in the management of community funds. The management of assets in the form of business capital, transparency of cash flows, and detailed disclosures in the notes to the financial statements demonstrate a sustainable empowerment orientation for mustahik. Thus, the zakat governance at BAZNAS Bangkalan can be assessed as professional, transparent, accountable, and aligned with sharia objectives in realizing the welfare of the community.

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