

Analysis of Management and Utilization of Non-Halal Funds

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ABSTRACT

The purpose of this study is to find out how the practice of managing and utilizing non-halal funds at BAZNAS Palopo City for the last three years, namely 2018 to 2020, and its compliance with PSAK 109. The method used is descriptive qualitative with an inductive approach. This study found that BAZNAS has managed and utilized its non-halal funds properly and is by PSAK 109. However, its utilization from 2018 to 2020 has not been distributed because the receipts are only small; later, humans should not consume it if distributed. More widely used for roads, bridges, and latrines, including office building maintenance.

Keywords: management, non-halal funds, utilization.

INTRODUCTION

The National Amil Zakat Agency (BAZNAS) is a zakat management organization established by the government to collect, manage, and distribute national zakat funds. In terms of zakat management, the amil body is guided by Law no. 23 of 2011 concerning zakat management, whose technical implementation is regulated in PP No. 14 of 2014.

In preparing financial statements, the amil zakat agency must be guided by the Statement of Accounting Standards (PSAK) 109 concerning Zakat, Infaq, and Alms (ZIS) accounting, which was ratified on April 6, 2010, and became effective on January 1, 2012. PSAK 109 regulates recognition, measurement, presentation, and disclosure of Zakat, Infaq, and Alms (ZIS) transactions. One of the discussions in PSAK 109 is regarding the receipt of non-halal funds, where the amil must disclose the existence of non-halal funds (if any), disclose the

policy on the receipt and distribution of funds, the reasons, and the amount.

The following is data on non-halal fund receipts at the Palopo City BAZNAS.

Table 1.1 Data on Non-Halal Fund Receipts

Year	Receipt of non-halal funds
2018	Rp. 115,714
2019	Rp. 94.765
2020	Rp. 31. 242

Source: BAZNAS Palopo City

From the table above, it can be seen that the receipt of non-halal funds at the Palopo City BAZNAS from 2018-2020 has decreased from year to year. Non-halal funds from bank interest and demand deposit services because BAZNAS still has an account with a conventional bank. Conventional accounts are still open considering that many muzakki still use conventional

accounts and deduct their salaries from conventional accounts, including if BAZNAS receives operational funds from the City government, it goes to conventional accounts because there are obstacles when entering into sharia accounts. This means that conventional accounts are only a tool and bridge for transactions, not the main thing in managing zakat funds.

In carrying out its duties, the Amil Zakat Agency cannot be separated from conventional financial institutions because they still dominate all transactions in each country. The transaction generates bank interest which must be recognized as non-halal funds. As we know that interest is against Islamic economics because it is prohibited in principle. Receiving non-halal funds is difficult to avoid and is an emergency in nature. Therefore, Amil is forced to accept non-halal funds, for that the Amil Zakat Agency must disclose the existence of non-halal funds in its financial statements and present them separately from zakat, infaq, and alms funds by PSAK 109 and only channeled for social purposes.

The existence of non-halal fund receipts at the amil zakat agency certainly raises various speculations in the community. Information about the allocation of non-halal funds is needed so that the management of non-halal funds does not become misguided in the perspective of ordinary people. Disclosure of income from non-halal funds is important considering that amil must disclose the existence of non-halal funds, disclosed policies on the receipt and distribution of funds, reasons, and amounts. So that the realization of an honest, professional, and transparent zakat agency in carrying out the mandate of the ummah based on Islamic law.

Although PSAK 109 has required the disclosure of non-halal funds, from previous studies regarding non-halal funds in Zakat Management Organizations, there are still many zakat Management Organizations that have not disclosed non-halal funds by PSAK 109, such as research conducted by Hisamuddin & Sholikha (

2014) regarding the perception, presentation, and disclosure of non-halal funds at BAZNAS and PKPU in Lumajang Regency, the results of the disclosure of non-halal funds at BAZNAS and PKPU have not been by PSAK 109 standards. However, they have been separated separately in terms of recording but are not shown in the financial statements. The results of research conducted by Shahnaz (2015) at the BAZNAS of North Sulawesi Province and Angraeni et al.,

Literature review

Amil Zakat Agency (BAZNAS)

The National Amil Zakat Agency (BAZNAS) is the official and only body established by the government based on the Decree of the President of the Republic of Indonesia No. 8 of 2001, which has the task and function of collecting and distributing zakat, infaq, and alms (ZIS) at the national level. In addition, the enactment of Law Number 23 of 2011 concerning Zakat Management further strengthens the role of BAZNAS as an institution authorized to manage zakat nationally. In the law, BAZNAS has declared a non-structural government institution independent and responsible to the President through the Minister of Religion. Thus, BAZNAS, together with the government, is responsible for overseeing zakat management based on: Islamic law, trustworthiness, expediency, justice, legal certainty, integration, and accountability (BAZNAS.go.id, 2019).

Definition of Non-Halal

In PSAK Number 109, non-halal fund receipts are receipts from activities that are not by sharia principles, including receipts of demand deposits or interest from conventional banks. Acceptance of non-halal funds generally occurs in emergency conditions or conditions that are not desired by sharia entities because

they are prohibited in principle. An emergency is a situation (emergency) where if someone does not immediately take action quickly, it will bring him to the brink of destruction or death (Pratama, 2019).

Non-Halal Source of Funds

The existence of non-halal funds in the mail agency is due to the mail agency's account at a conventional bank for the sake of smooth operations so that the amil body cannot avoid the acceptance of non-halal funds. Non-halal funds received by mail zakat agencies come from interest on accounts or demand deposits in conventional banks. According to the Zakat Forum (FOZ) in Lenap (2019), non-halal funds are funds received from conventional banks which are not intentionally stored but are facilities provided for muzakki to facilitate transactions.

Sources of non-halal funds come from two sources; namely, internal funding sources include infaq, alms, and grants. Second, external sources of funds include fines, bank interest, etc. Many opinions and responses from scholars and fiqh experts, both classical and temporary, regarding bank interest and usury. Opinion or Fatwa issued by Imam Sheikh Muhammad Shaltut that "interest-bearing loans are allowed if necessary."

Distribution of Non-Halal Fund Utilization

RESULT and DISCUSSION

Research result

Management and Utilization of Non-Halal Funds at BAZNAS Palopo

Non-halal funds are all receipts from activities that are not by Islamic economic principles, but that does not mean they are generated from corruption, theft, robbery, and

About non-halal acceptance, scholars agree that non-halal funds are not used by the owner but must be donated to other parties. However, the form of submission to other parties differs among scholars; most scholars think that non-halal funds may only be channeled for public facilities (al-mashallah al-ummah), such as road construction and toilets. On the other hand, while some scholars, such as al-Qardhawi and al-Qurrah Dagi, argue that non-halal funds may be channeled for all social needs (ajuh al-Khair), both public facilities (al-mashallah al-ummah), or other than public facilities, such as the consumptive needs of the poor, the poor, including community empowerment programs (Sahroni (2016) in Hartanto et al., 2019).

METHOD

The research design used is descriptive qualitative, which tends to use analysis and emphasizes the meaning process. The qualitative research method aims to obtain a comprehensive picture of a matter according to the view of the human being studied. The data used are primary data by conducting direct interviews with related parties with policies regarding managing and utilizing non-halal funds at BAZNAS Palopo City. While secondary data is in the form of documentation data obtained from the literature, books, meaning that the processed data is sourced from the company under study, including the 2018-2020 BAZNAS financial statements related to non-halal funds, a brief history of the company, structure organization at BAZNAS Palopo City.

others. Instead, it is obtained from bank interest and demand deposits that are accidentally received by sharia entities because they are emergencies and difficult to avoid.

Sources of non-halal funds can be received from conventional bank interest, deposits from people such as stolen money, and sources that

are not known for sure where the funds were obtained. Sources of non-funding receipts at the Palopo City BAZNAS only come from bank interest income. As said by Mr. As'ad Syam as Deputy Chairperson of Palopo City BAZNAS III that:

"BAZNAS received the funds, not because BAZNAS legalized it, but the condition that the person who handed over the funds no longer wanted the funds to be received back, and during our tenure at BAZNAS, the non-halal funds received only came from bank interest income from conventional accounts."

BAZNAS Palopo City began to receive non-halal funds since the existence of a conventional account. The account was opened because there are still many employees/community understandings of the management of Islamic banks, which are considered ineffective, meaning that public trust in Islamic banks is not good, so they are hesitant to save in Islamic

banks. When zakat funds are withdrawn, their salaries are deducted from conventional bank accounts. As stated by Mr. As'ad Syam as Deputy Chairman III of BAZNAS Palopo City, on Tuesday, September 28, 2021,

"BAZNAS accepts non-halal funds, since the existence of conventional bank accounts, this account exists because the effectiveness and services of Islamic banks have not run as expected."

In the activities of collecting Zakat, Infaq, and Alms (ZIS) funds in order to facilitate the distribution of funds, the Palopo City BAZNAS does have one conventional bank account and several Islamic bank accounts, so that the receipt of zakat, infaq, and alms funds raises other revenues, namely non-halal funds from bank interest income, demand deposits, and profit-sharing. The following is a list of the Palopo City BAZNAS bank accounts:

Table 1.2 List of Palopo City BAZNAS Bank Accounts

No	Bank name	Account number
1	Bank Mandiri Syariah	7021940938
2	BRI Syariah	1046177793
3	Bank Sulselbar Syariah	5500630000000037
4	Conventional Sulselbar Bank	0900020000002060
5	Bank Muamalat Indonesia	8020013613
6	BNI Syariah	7771111191

Source: CALK BAZNAS Palopo City 2019, data processed.

The receipt of non-halal funds at the Palopo City BAZNAS every year has decreased. This is because the Palopo City BAZNAS has tightened or attempted to eliminate transactions that affect the receipt of non-halal funds even though it has not been fully completed. This is done in order to increase public confidence in the management of the public funds it manages. This is as stated by Mr. As'ad Syam on Tuesday, September 28, 2020. He said that "The development of non-halal funds at BAZNAS Palopo City is decreasing every year because BAZNAS management tightens transactions which have

an impact on receipt of non-halal funds. This is done to increase trust in the management of public funds in BAZNAS, that there is still revenue because this condition has not been resolved,

By the explanation above, in the financial statements of BAZNAS Palopo City, non-halal funds have indeed decreased every year. Therefore, the following is the receipt of non-halal funds owned by BAZNAS Palopo City for 2018 to 2020 as presented in the notes to the financial statements as follows:

Table 1.3 non-halal fund receipts 2018, 2019, and 2020

Receipt of bank services	2020	2019	2018
Conventional bank service funds	Rp. 241,721	Rp. 210,479	Rp. 115,714

Source: CALK BAZNAS Palopo City In 2019 and 2020, Data processed

So the receipt of non-halal funds at the Palopo City BAZNAS in 2018 is Rp. 115,714; in 2019, received non-halal funds of Rp. 94,765 (Rp. 210,479 – Rp. 115.714) and for 2020 only received non-halal funds of Rp. 31,242 obtained from (Rp. 241,721 – Rp. 210,479). As for the presentation of the financial position statements for 2018, 2019, and 2020, the balance of non-halal funds increases every year, namely in 2018 by Rp. 22,156,281, in 2019 worth Rp. 35,052,348 and in 2020 Rp. 46,062,487 is due to a merger between conventional bank service funds and Islamic bank service funds. However, the report on changes in funds from bank service income has been separated between non-halal bank interest and bank services from Islamic banks and explained in detail. Mr. As'ad Syam also explained this on Tuesday,

In the report on changes in the Palopo City BAZNAS funds, the distribution of non-halal funds from 2018 to 2020 was only used for bank administration payments which the bank automatically deducted. In addition, in 2018, in addition to administrative costs, there was a reduction in funds from the distribution of bank profit-sharing funds (see attachment to financial statements). BAZNAS Palopo City in distributing non-halal funds for activities that are not allowed to enter the human body. The management of these funds may only go through 3 J's (bridges, roads, and latrines), including the maintenance of office buildings. This is as stated by Mr. As'ad Syam that "BAZNAS distributes non-halal funds received (if any) through activities that humans do not consume so that they are used more for roads, bridges, and latrines.

Managing non-halal funds is carried out like the management of ZIS funds in general; after the funds are recorded, planning for their use is carried out in the correct function. Of course,

these funds are not to be shared by the leadership and staff, but all these funds are properly recorded as to where the source is, and when used, there is a joint decision and evidence of the use of the said funds. However, for now, the non-halal funds have not been disbursed because the amount is relatively small while the reduced balance for 2018 is used for payment of administrative expenses and for 2019 and 2020 only administrative costs (see the report on changes in funds in the attachment to the financial statements).

Recognition of Non-Halal Funds by BAZNAS Palopo City

PSAK 109 Paragraph 33 explains, "Non-halal receipts are recognized as non-halal funds, separate from zakat funds, infaq/alms funds, and amil funds. Non-halal assets are distributed by sharia". Therefore, BAZNAS Palopo City recognizes the receipt of non-halal funds as non-halal funds. Moreover, when it is recorded, the journal is recognized as a debt. This is as stated by Lisa Saskia as BAZNAS finance staff:

"We recognize non-halal funds as debt; that is why the journal is

Bank services Rp.xxx

Receipt of non-halal funds Rp.xxx."

Non-halal funds are recognized as debts/deposits whose designation should not be recognized as income because the funds are designated separately and are distributed by sharia provisions. Based on the financial reports of BAZNAS Palopo City from 2018 to 2020, it only used its non-halal funds for bank administration costs which the bank automatically deducted, and in 2018 distributed the funds for the distribution of bank profit-sharing funds.

Presentation of Non-Halal Funds by BAZNAS Palopo

In the statement of PSAK 109, Paragraph 34 states, "Amil presents zakat funds, infaq/alms funds, family funds, and non-halal funds separately in the balance sheet (statement of financial position)." Accordingly, Palopo City BAZNAS itself has presented its non-halal funds by PSAK 109. As stated by Mr. As'ad Syam as Deputy Chairman III of Palopo City BAZNAS,:

"The presentation of non-halal funds in the financial statements of BAZNAS Palopo City is carried out according to PSAK 109 standards, where there is a separate report on reports of changes in non-halal funds, and of course, the balance of these non-halal funds is part of the balance sheet at BAZNAS Palopo City."

ASET	Catatan	2019	2018
ASET LANCAR			
Kas Dan Setara Kas	3.2b	1.329.686.313	751.191.091
Piutang Pelaksanaan	4.2b	18.100.000	7.000.000
Jumlah Aset Lancar		1.347.786.313	758.191.091
ASET TIDAK LANCAR			
Aset Tetap-Setelah Dikurangi Akumulasi Penyusutan Sebesar Rp. 328.839.139.20 tahun 2019 dan Rp. 270.152.034.00.- tahun 2018	5.2f	1.110.810.933	1.120.569.038
ASET LAIN-LAIN			
Aset Lain-Lain	6	6.000.000	8.000.000
Jumlah Aset Tidak Lancar		1.116.810.933	1.128.569.038
TOTAL ASET		2.464.597.246	1.886.760.129
KEWAJIBAN DAN EKUITAS			
KEWAJIBAN LANCAR			
Kewajiban Lancar	7	3.592.525	-
Jumlah Kewajiban Lancar		3.592.525	-
EKUITAS			
Dana Zakat	8.2g	851.932.142	697.157.379
Dana Infaq dan Sadaqah	8.2g	1.563.856.959	1.164.936.296
Dana APBD	8.2g	10.160.172	2.510.172
Dana Amil	8.2g	-	-
Dana Non Halal	8.2g	36.052.348	22.156.281
Total Ekuitas		2.461.004.621	1.886.760.129
TOTAL KEWAJIBAN DAN EKUITAS		2.464.597.246	1.886.760.129

Source: BAZNAS Palopo City

Figure 1.1 Financial Position Report of BAZNAS Palopo

In the picture of the statement of the financial position above, the presentation of non-halal funds in the financial statements has been carried out separately from zakat funds, infaq / alms, amil funds. Ms. Lisa Sasgia also confirmed this as the finance staff regarding the presentation of non-halal funds that "It has been

presented separately from Zakat, Infaq, and Alms funds."

	Catatan	2019	2018
PENYALURAN			
1. Intensif, Honor, dan TPP Pelaksana	10	223.620.000	144.723.000
2. Operasional Kantor		7.397.700	5.148.150
3. Operasional Adm dan Umum		125.104.435	85.615.921
4. Pengadaan Asset tetap Kelolaan		-	-
5. Beban Penyusutan		58.687.105	57.036.246
6. Amortisasi Asset Lainnya		2.000.000	2.000.000
Jumlah Penyaluran Dana Amil		416.809.240	294.523.317
Surplus (Defisit) Dana Amil Tahun Berjalan		-	-
Saldo Awal Dana Amil		-	-
Saldo Akhir Dana Amil		-	-
DANA JASA BANK			
PENERIMAAN	9		
1. Dana Jasa Bank - Syariah		19.220.705	15.363.182
2. Dana Jasa Bank Konvensional		210.479	115.714
Jumlah Penerimaan Dana Jasa Bank		19.431.184	15.478.876
PENYALURAN	10		
1. Beban Adm Bank		6.535.118	3.283.145
2. Distribusi Dana bagi Hasil Bank		-	2.000.000
Jumlah Penyaluran Dana Jasa Bank		6.535.118	5.283.145
Surplus (Defisit) Dana Jasa Bank Tahun Berjalan		12.896.066	10.195.731
Saldo Awal Dana Jasa Bank		22.156.281	11.960.551
Saldo Akhir Dana Jasa Bank		35.052.348	22.156.281
JUMLAH SALDO AKHIR		2.461.004.621	1.886.760.129

Source: BAZNAS Palopo City

Figure 1.2 Report on Changes in Palopo City BAZNAS Funds

In the picture of the change in the BAZNAS funds in Palopo City, it can be seen that non-halal funds/conventional service funds are presented separately from Islamic bank service funds.

	2019	2018
ARUS KAS DARI AKTIVITAS OPERASI :		
Penerimaan Zakat Maal - Penerimaan dan Jasa	1.089.276.985	642.312.343
Penerimaan Zakat Maal - Uang	44.200.750	123.200.000
Penerimaan Zakat Maal - Perbaikan, Perawatan danelihara	30.500.000	16.773.748
Penerimaan Zakat Maal - Perbaikan dan Perawatan	2.307.900	2.670.500
Penerimaan Dana Zakat Maal	1.163.465.216	785.117.583
Penerimaan Infaq - Penerimaan dan Jasa	204.613.201	46.191.800
Penerimaan Infaq - Infaq	89.800.000	80.000.000
Penerimaan Infaq - RTM	475.188.250	402.194.750
Penerimaan Sadaqah	61.851.000	6.851.000
Penerimaan Dana Infaq dan Sadaqah	631.263.451	511.937.550
Pendistribusian Zakat - Amil Fakir	471.388.000	1.300.000
Pendistribusian Zakat - Amil Miskin	222.320.000	28.000.000
Pendistribusian Zakat - Amil Muallaf	1.760.000	39.880.000
Pendistribusian Zakat - Amil Orangtua	-	6.800.000
Pendistribusian Zakat - Amil Janda	128.800.000	-
Pendistribusian Zakat - Amil Ibu Sakti	290.000	4.000.000
Pendistribusian Zakat - Program Palopo Tabung	1.700.000	8.500.000
Pendistribusian Zakat - Program Palopo Cerdas	9.800.000	244.500.000
Pendistribusian Zakat - Program Palopo Peduli	27.209.300	180.000
Pendistribusian Dana Zakat	663.474.900	543.240.000
Pendistribusian Infaq - Amil Fisabilillah	-	17.250.000
Pendistribusian Infaq - Amil Ibu Sakti	-	500.000
Pendistribusian Infaq - Program Palopo Taqwa	161.636.500	62.000.000
Pendistribusian Infaq - Program Palopo Cerdas	1.000.000	9.000.000
Pendistribusian Infaq - Operasional Amil	14.500.000	11.750.700
Penyaluran Dana Infaq	177.136.500	201.633.700
Operasional Amil - Gaji dan Insentif	223.620.000	144.723.000
Operasional Amil - Operasional Kantor	9.997.700	5.148.150
Operasional Amil - Adm dan Umum	125.104.435	85.615.921
Penyaluran Dana Amil	358.722.135	235.487.071
Arus Kas Bersih dari Aktivitas Operasi	589.335.931	216.154.962
Arus Kas Bersih dari Aktivitas Investasi	36.600.900	30.474.000
Pembelian Peralatan Kantor	12.248.500	129.278.000
Arus Kas Bersih dari Aktivitas Investasi	48.849.400	166.752.000

Arus Kas dari Aktivitas Pendapatan		
Penerimaan dari APBD	500.000.000	500.000.000
Penerimaan dari Jasa Syariah & Non Halal	19.431.184	15.478.878
Penerimaan Hibah Kemendagri Prov Sulsel	25.000.000	-
Penerimaan Bazznas Pusat	1.050.000	-
Penerimaan Dana Muallaf	3.325.625	-
Penerimaan Dana Piutang	7.000.000	-
Hutang Jangka Pendek	267.000	-
Penyuluran Dana APBD	(492.350.000)	(497.489.828)
Penyuluran Dana Jasa Syariah dan Non Halal	(6.535.118)	(5.283.145)
Penyuluran Piutang	(18.100.000)	(7.000.000)
Arus Kas Bersih dari Aktivitas Pendanaan	39.088.691	5.705.903
Kenaikan (Penurunan) Kas dan Setara Kas		
Kas dan Setara Kas Pada Awal Periode	578.495.222	62.138.784
Kas dan Setara Kas Pada Akhir Periode	751.191.091	689.052.327
Kas dan Setara Kas Pada Akhir Periode	1.329.886.313	751.191.091
Kas dan Setara Kas		
Kas Bendahara	1.706.680	5.638.285
BSM	64.557.317	13.908.287
Bank Sulsel Konven	16.956.669	1.202.114
Bank Sulsel Syariah	834.280.941	684.729.796
Musamalah	175.538.697	45.622.639
BRU Syariah	32.756.260	-
BNI Syariah	203.889.750	-
Kas Setara Kas	1.329.886.313	751.191.091

Source: BAZNAS Palopo City

Figure 1.3 Cash Flow Statement of BAZNAS Palopo

BADAN AMIL ZAKAT NASIONAL KOTA PALOPO Catatan Atas Laporan Keuangan Untuk Tahun Yang Berakhir Pada Tanggal 31 Desember 2019 (Ditajikan dalam rupiah penuh, kecuali dinyatakan lain)			
2. IKHTISAR KEBLUKAAN AKUNTANSI (lanjutan)			
g. Saldo Dana			
a. Dana zakat adalah bagian nominal atas penerimaan zakat. b. Dana infaq/sedekah adalah bagian nominal atas penerimaan infaq/sedekah. c. Dana amil adalah sebahagian yang diisihkan dari dana zakat dan dana infaq/sedekah dan diperuntukkan bagi amil digunakan untuk operasional pengelolaan amil. d. Dana jasa bank adalah semua penerimaan dari kegiatan perbankan, baik dari bank syariah maupun bank konvensional (dana nonhalal).			
9. PENERIMAAN DANA (lanjutan)			
d. Dana Amil			
Dana Amil BAZNAS Kota Palopo tahun 2019 dan 2018 sebagai berikut:			
No	Uraian	2019	2018
1	Dana Zakat	145.355.952	96.139.630
2	Dana Infaq dan Sedekah	194.292.690	102.205.510
3	Hibah Kewil Ajarna Prov Sulsel	25.000.000	-
4	Hibah Bazznas Pusat	1.050.000	-
5	Alokasi Pinjaman Infaq Operasional Amil	81.110.588	94.178.172
	Jumlah	416.809.240	294.523.317
e. Dana Jasa Bank			
Dana Jasa Bank BAZNAS Kota Palopo tahun 2019 dan 2018 sebagai berikut:			
No	Uraian	2019	2018
1	Dana Jasa Bank Syariah	19.220.705	15.383.162
3	Dana Jasa Bank Konvensional	210.479	115.714
	Jumlah	19.431.184	15.478.878
e. Penyuluran Dana Jasa Bank			
Menupakan penyuluran jasa giro bank konvensional dan bagi hasil bank Syariah BAZNAS Kota Palopo 2019 dan 2018 sebagai berikut:			
No	Uraian	2019	2018
1	Beban Adm Bank	6.535.118	3.283.145
2	Distribusi Dana bagi Hasil Bank	-	2.000.000
	Jumlah	6.535.118	5.283.145

Source: BAZNAS Palopo City

Figure 1.4 CALK BAZNAS Palopo

In the picture notes on the financial statements of BAZNAS Palopo City, non-halal funds are presented separately from zakat, infaq, and alms.

Utilization of Non-Halal Funds

PSAK 109 explains that non-halal assets are distributed according to sharia principles, meaning that the use of non-halal funds must be distributed based on sharia provisions. Judging from the financial reports that there are non-halal funds at the Palopo City BAZNAS, the receipts during 2018, 2019, and 2020 were only slightly used by the amil, only used for bank administration fees, besides that in 2018, it was used for the distribution of bank profit-sharing funds. The policy for managing non-halal funds at BAZNAS Palopo City, as discussed earlier, is that it is only used for 3 J (roads, bridges, and latrines) and may not enter the human body. This is also like what Lisa Saskia, a financial staff of BAZNAS Palopo City, said:

".....The incoming zakat and infaq funds are deposited to the bank; the result is the non-halal funds for bank services. However, it has its purpose. It cannot go into the stomach."

The policy for receiving non-halal funds at BAZNAS Palopo City is carried out by utilizing non-halal funds in the correct function, as stated in the previous answer, and before these funds are used, a plenary meeting of leadership is held to make decisions on the use of these non-halal funds.

In general, BAZNAS Palopo City always implements fund administration properly, whether the funds are halal or non-halal and are recorded in the presentation of BAZNAS's financial statements. The assumption that the leadership and executive elements use non-halal funds is an opinion that cannot be trusted because the leaders and implementers of BAZNAS are afraid of sin and want to be safe in the hereafter.

Discussion

Management and Utilization of Non-Halal Funds at BAZNAS Palopo

The source of non-halal fund receipts at BAZNAS Palopo City only comes from bank interest income which cannot be avoided because BAZNAS still has conventional accounts in carrying out its activities. Therefore, BAZNAS receives non-halal funds; since the existence of conventional bank accounts, these accounts exist because the effectiveness and services of Islamic banks have not been running as expected.

Conventional bank accounts are opened only as a tool and transaction bridge to facilitate muzakki considering that there are still many muzak, such as employees who use conventional accounts, because there is still much public understanding of the management of Islamic banks that is not yet effective so that when zakat funds are withdrawn, their salaries are deducted at conventional banks. However, in the activities of collecting Zakat, Infaq, and Alms (ZIS) funds in order to facilitate the distribution of funds, BAZNAS Palopo City does have one conventional bank account, namely the Sulsebar bank and several Islamic bank accounts, namely the Sulsebar Syariah bank, Muamalat bank, BNI Syariah, BRI Syariah, and Mandiri Syariah, so that the receipt of zakat, infaq, and alms funds raise other revenues, namely non-halal funds from bank interest income, demand deposits, and profit-sharing.

Looking at the accounts owned by the Palopo City BAZNAS, it is clear that the non-halal funds received came from the conventional Sulsebar bank account. It was emphasized that this conventional account was only a tool and a bridge for transactions, not the main role in managing zakat funds at the Palopo City BAZNAS. Management of zakat funds still prioritizes sharia accounts. So that the receipt of non-halal funds received decreased in 2018 by Rp. 115,714, 2019 only Rp. 94,765, and 2020 of Rp. 31,242.

The receipt of non-halal funds at the Palopo City BAZNAS every year has decreased. This is

because the Palopo City BAZNAS has tightened or attempted to eliminate transactions that affect the receipt of non-halal funds even though it has not been fully completed. This is done in order to increase public confidence in the management of the public funds it manages.

Because the receipt of non-halal funds received by BAZNAS from 2018 to 2020 is only small, for now, it has not been distributed and is only used for bank administration fees which the bank automatically deducts. For the distribution of non-halal funds received by BAZNAS, as explained by Mr. As ad Syam previously, the distribution of non-halal funds received, if any, is only through activities that do not enter the human body, meaning that the funds are not for human consumption. Instead, it is used for roads, bridges, and latrines, including building maintenance.

The method of managing non-halal funds at BAZNAS Palopo City is carried out like the management of ZIS funds in general; after the funds are recorded, planning for their use is carried out in the correct function. These funds are not to be shared by the leadership and staff. However, all the funds are properly recorded as to where the source is, and if used, there is still a joint decision and evidence on the use of the funds in question, and before the funds are used, a plenary meeting of the leadership is held to make decisions regarding the use of these funds. Utilization of the non-halal funds.

Management and Utilization of Non-Halal Funds at BAZNAS Palopo City Based on PSAK 109

In general, the National Amil Zakat Agency (BAZNAS) of Palopo City, in the preparation of its financial statements, has begun to apply PSAK 109 since 2017, although in previous years, it has also been implemented, the details of the explanation cannot be stated. therefore, for, the preparation of

PSAK 109 Paragraph 33 that non-halal funds are recognized as non-halal funds and distributed according to sharia. In this case, BAZNAS Palopo City has recognized the receipt of non-halal funds as non-halal funds. So if there

is an acceptance, BAZNAS will admit it as a debt. In doing the journaling, then:
 rec. Bank Services Rp.xxx
 Receipt of non-halal funds Rp.xxx

It is recognized as debt because it is not allowed to increase BAZNAS's income. After all, the funds are allocated separately according to sharia provisions. From the data from the 2018 to 2020 BAZNAS financial statements, the non-halal is used for bank administration fees automatically deducted when making transactions, and in 2018 apart from being used for bank administration costs, they also channeled funds for the distribution of bank profit-sharing funds.

In terms of presentation, BAZNAS has also presented separately between non-halal funds, zakat funds, infaq/alms, and amil funds in the statement of financial position presented using non-halal funds accounts. The fund change report is presented in the bank service fund

account and then further detailed between conventional bank service funds and sharia bank service funds. Furthermore, the statement of cash flows is presented in cash flows from income activities. In the presentation in the notes, the financial statements have been presented separately from zakat funds, infaq / alms, and amil funds.

A statement that the distribution of non-halal funds is by sharia. Palopo City BAZNAS, in managing its non-halal funds, only goes through 3 J (bridges, roads, latrines) were during 2018, 2019, and 2020 only used for payment of bank administration fees which are automatically deducted by the bank as stated by Dr. Yusuf Qardawi that non-halal funds must be channeled according to sharia provisions by avoiding consumption and worship facilities.

Based on the researcher's analysis, the following table summarizes the results of the study to make it easier to understand.

Table 1.4 Analysis of Management and Utilization of Non-Halal Funds at BAZNAS Palopo City by PSAK 109

Accounting Treatment	Rules in PSAK 109	Suitability
Recognition and Measurement	In paragraph 33, it is explained, "Non-halal receipts are recognized as non-halal funds, separated from zakat funds, infaq/alms funds, and amil funds. Non-halal assets are distributed by sharia".	BAZNAS Palopo City has recognized the receipt of non-halal funds (conventional bank interest) as non-halal funds. Therefore, from 2018 to 2020, the amil used non-halal funds to pay for admin fees, but in 2018 apart from admin fees, they were also used to distribute profit-sharing funds.
Presentation	Paragraph 34 states, "Amil presents zakat funds, infaq/alms funds, family funds, and non-halal funds separately in the balance sheet (statement of financial position)."	BAZNAS has presented non-halal funds separately from zakat, infaq/alms, and amil funds in its financial position report, capital change report, cash flow statement, as well as in the notes to its financial statements.

Disclosure	It is also stated in Paragraph 37 point A that "The existence of non-halal non-halal funds, if any, is disclosed regarding the policy on the receipt and distribution of funds, the reasons, the amount.	Palopo City BAZNAS has disclosed non-halal funds in its financial report notes. Moreover, it is disclosed regarding the policy on the receipt and distribution of non-halal funds.
Source and distribution	All receipts from activities that are not by sharia principles include receiving demand deposits or interest from conventional banks.	The source of non-halal fund receipts at BAZNAS is in the form of interest income from conventional accounts. Moreover, 2018, 2019, and 2020 were only used for bank administration fees. It has not been distributed because the receipts are only small.

CONCLUSION

Conclusion

BAZNAS Palopo City has managed and utilized its non-halal funds properly. Where the source of receipt of non-halal funds at BAZNAS comes from interest income from conventional bank accounts it has. Conventional accounts remain only as a tool and transaction bridge to facilitate muzak, considering that many muzakki still use conventional accounts. In addition, the Palopo City BAZNAS in managing and utilizing its non-halal funds is by PSAK 109 and sharia provisions. The receipt of non-halal funds is received in an emergency and cannot be avoided; its management in the financial statements has also been recognized as non-halal funds and presented separately from ZIS funds and has been disclosed regarding the policies for receiving and distributing funds, reasons, and amounts.

Suggestion

It is hoped that researchers can be directly involved in the preparation of financial statements and distribution of non-halal funds in further research and have more references. For all Amil Boards, it is expected to avoid receiving non-halal funds to increase public confidence in the management of their Ummah funds.

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