



Accounting Analysis of Raudhatul Muhajirin Islamic Boarding School Jambi Based on Boarding Accounting Guidelines

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ABSTRACT

The purpose of this research is to learn about financial records, the application of Islamic boarding school accounting guidelines in preparing financial reports, and the type of financial reporting that follows Islamic boarding school accounting guidelines. This is a descriptive study that employs qualitative methods. Primary and secondary data were used to collect data for this study. Primary data is the result of interviews, questionnaires, and observations based on a prepared list of questions. Meanwhile, secondary data comes from the Raudhatul Muhajirin Islamic Boarding School's financial reports in the form of income and expenditure reports. The findings revealed that the accounting treatment used in the preparation of financial reports at the Raudhatul Muhajirin Islamic Boarding School did not meet Standar Akuntansi Keuangan untuk Entitas Tanpa Akuntabilitas Publik (SAK ETAP), and the financial statements prepared did not meet the Islamic boarding school's accounting guidelines. It is hoped that the research findings can provide knowledge and input, especially for Islamic boarding school administrators, regarding the importance of Islamic boarding school accounting guidelines. Which guidelines based on SAK ETAP aim to provide uniformity and become one of the efforts to improve governance in Islamic boarding schools

INTRODUCTION

Islamic boarding schools as educational institutions not only provide educational facilities in terms of general science (exact and social) but also deepen religious knowledge and community empowerment. According to the Islamic boarding school database (PDPP) of the Directorate of Islamic Education of the Ministry of Religion of the Republic of Indonesia, in 2020 the number of registered Islamic boarding schools in Indonesia reached 27,722 units with a total of 4,173,494 active students spread across various regions in Indonesia and have related problems with accounting, budgeting, allocatability, and so on. RI Presidential Regulation No. 82 of 2021 concerning funding for Islamic boarding schools is also one of the foundations regarding the urgency of preparing financial reports for Islamic boarding school foundations where Islamic boarding schools will receive funds from: (1) the community; (2) the central government; (3) the regional government; (4) other legal and non-binding sources; (5) the Islamic boarding school endowment fund. Therefore, it is mandatory to report the preparation of reports on the use of funds and financial reports to the minister as the responsibility of the Islamic boarding school foundation for financial accountability.

This Pondok Foundation is one of the types D Islamic boarding schools, namely, Islamic boarding schools that organize a boarding school system and a school or madrasah system. The foundation was established in 1976 and is located in Kab. Muaro, Jambi, Jambi Province. The number of students registered on the EMIS database of the Ministry of Religion is 158. The following table shows the acceptance data for the Raudhatul Muhajirin Islamic Boarding School foundation in 2021.

Table 1. Acceptance of the Raudhatul Muhajirin Islamic Boarding School Foundation for the 2021 period

No	Type of Cash Receipt	Total Cash Receipts
1.	Santri Contribution Income	Rp. 583,723,000
2.	Business Unit Income	Rp. 13,200,000
3.	Cash Waqf	Rp. 6,400,000
4.	Boss Fund	Rp. 330,700,000
	Total Cash Receipts	Rp. 934,023,000

Source: Data processed by researchers

Based on the activity and the amount of cash received, both the financial and administrative reporting of this Islamic boarding school should have been adequate according to the Islamic boarding school accounting guidelines, but there were various obstacles in its application. Therefore, researchers are interested in conducting research related to the preparation of financial reports for Islamic boarding schools, given the importance of accounting for these schools in preparing financial reports. This study only focuses on how the process of preparing financial reports is by the Islamic boarding school accounting guidelines at the Raudhatul Muhajirin Muaro Jambi Islamic Boarding School Foundation.

Based on the results of interviews conducted on November 13, 2021, with the general chairperson and the foundation's financial staff, the Raudhatul

Muhajirin Islamic Boarding School only presents reports in the form of receipts and expenditures. The report cannot generally present the accounts that should be in the financial statements, such as total assets, capital, and debt owned by Islamic boarding schools.

This study aims to find out how the form of accounting treatment is applied in the preparation of financial reports, besides that it also aims to determine the application of Islamic boarding school accounting guidelines in preparing financial reports, as well as to determine the form of financial which in accordance with Islamic boarding school accounting guidelines.

METHODS

This type of research is qualitative and descriptive research. The research was conducted at the Raudhatul Muhajirin Islamic Boarding School, Tangkit Baru Village, Sungai Gelam, Jambi. The research subjects were the chairman of the Islamic boarding school foundation, the treasurer, and the financial staff of the school. The research data consists of primary and secondary data. Data collection techniques include observation, interviews, questionnaires, and documentation, which are explained as follows:

1. Primary data sources are the result of interviews with selected sources or informants and include various matters relating to the financial reports of the Raudhatul Muhajirin Islamic Boarding School, namely the chairman, treasurer, and financial staff of the Raudhatul Muhajirin Islamic Boarding School.
2. Secondary data sources are data obtained from documents related to research; this source is in the form of financial reports of the Raudhatul Muhajirin Islamic Boarding School in the form of income and expenditure reports.

The questionnaire in this study will be filled out by the deputy treasurer. This questionnaire has the answer options "apply" and "not apply," which can reflect the implementation of a regulation. "Applying" is worth 1, and "not applying" is worth 0. The percentage of the questionnaire's answer value is used to calculate the level of implementation suitability. The total value will be divided by the total number of criteria and multiplied by 100 percent (Rahayu et al., 2018).

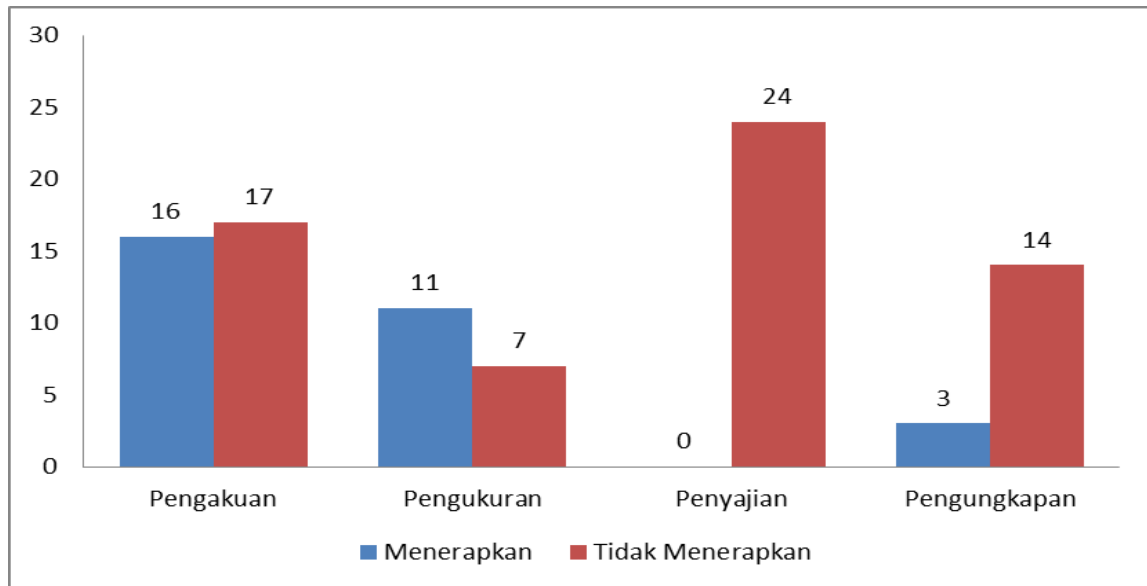
The percentage descriptive technique is used in this study. According to Firdaus and Ritonga (2018), the percentage descriptive technique is a technique for calculating the level of conformity by taking a percentage of the existing data and then describing it. The calculation is done using the following formula:

$$\text{Conformity rate} = (\text{Total score obtained}) / (\text{Total criteria}) \times 100\%$$

RESULTS AND DISCUSSION

Accounting Treatment in Preparing Financial Reports at the Raudhatul Muhajirin Muaro Jambi Islamic Boarding School

Overall the total application of accounting treatment according to SAK ETAP at the Raudhatul Muhajirin Jambi Islamic Boarding School is presented in Figure 1 below:



Source: Processed Results of Researchers

Figure 1. Number of Answers in the Accounting Treatment Questionnaire for the Preparation of Financial Statements at the Raudhatul Muhajirin Islamic Boarding School

The graph above illustrates the results of the questionnaire on accounting treatment which is calculated using the Total Application of Accounting Treatment formula: $\frac{30}{92} \times 100\% = 32.60\%$. The result of 32.60%, when viewed from the set criteria, shows that the implementation of the accounting treatment in preparing the financial reports of the Raudhatul Muhajirin Islamic Boarding School is not by SAK ETAP.

Overall, the financial reports prepared by the Raudhatul Muhajirin Muaro Jambi Islamic Boarding School Foundation are quite complete because they have recorded financial transactions but have not used the naming of accounting accounts and are held regularly every month. There are no standards used by financial staff and treasurers as a reference in making financial reports, due to a lack of knowledge about accounting standards. The monthly reports that have been prepared so far are only cash flow reports, which contain cash in and cash out from operating activities in a format that is still not by SAK ETAP. Islamic boarding school financial reports are done manually by writing them in a special book and then inputting them into Microsoft Excel without using any accounting software.

Application of Islamic Boarding School Accounting Guidelines in the Preparation of Financial Statements at the Raudhatul Muhajirin Muaro Jambi Islamic Boarding School

Islamic boarding school accounting guidelines are used to provide a framework for preparing financial reports that are more measurable and accountable. Islamic boarding school accounting guidelines contain guidelines related to financial reporting for Islamic boarding schools. This manual refers to SAK ETAP and ISAK 35.

The Chairman of the Dala Foundation in the interview stated that they had heard of Islamic boarding school accounting guidelines but had not studied

them. The deputy treasurer also conveyed the same thing; in her interview, she stated that she had heard of these Islamic boarding school accounting guidelines but had not studied and applied them because they were quite difficult and still used simple standards.

Based on the data obtained from the Raudhatul Muhajirin Islamic Boarding School, the financial statements prepared are still very simple, namely in the form of cash records containing only receipts and disbursement transaction records. The Raudhatul Muhajirin Islamic Boarding School does not present its assets in its financial statements. Islamic boarding school accounting guidelines, complete Islamic boarding school financial reports consist of a statement of financial position, an activity report, a cash flow statement, and notes to financial statements. The Raudhatul Muhajirin Islamic Boarding School has not implemented Islamic boarding school accounting guidelines in preparing and presenting its financial statements. This is because the Islamic boarding school has not studied and understood the existence of Islamic boarding school accounting guidelines, which are a reference in preparing Islamic boarding school financial reports.

The deputy treasurer explained that the Islamic boarding school's financial report is in a simple form and contains records of receipts and expenditures made by the school for one month. The acceptance consists of:

1. Santri contributions are accepted, namely monthly payments, initial boarding fees, and re-registration fees. Santri in this hut is classified into mukim and non-mukim students. For mukim students at the MI, MTS, and MA levels, an administrative fee of Rp. 50,000, cabinet infaq of Rp. 400,000, and monthly infaq of Rp. 550,000 are required. Non-mukim students, on the other hand, must pay a monthly infaq of Rp. 120,000.
2. Donations from other parties, such as the community and the environment outside the lodge,
3. Revenue from business units: department store business units: Rp. 700,000 per month; pineapple garden: Rp. 500,000

The expenditures made by Islamic boarding schools are routine expenditures listed in the foundation's annual budget for operational activities of Islamic boarding schools, such as expenditures for consumption costs, administrative and general costs, honoraria for teachers, and other costs that support the operational activities of other Islamic boarding schools.

Based on the results of interviews with the deputy treasurer, it is known that the preparation of financial statements so far has only been based on what he understands, and his understanding of the preparation of financial reports is still limited to recording cash books.

Forms of Financial Reports by the Islamic Boarding School Accounting Guidelines.

Following are the researchers' recommendations regarding the presentation of financial reports by Islamic boarding school accounting guidelines at the Raudhatul Muhajirin Islamic Boarding School, Jambi. This financial report recommendation format is a format derived from the Islamic

boarding school accounting manual which is then adapted to the Islamic boarding school's financial condition.

A. Statement of financial position

The statement of financial position presents the assets, liabilities, and net assets of the foundation and the correlation between these elements at any given time. The following is a recommendation for the financial position report of the Raudhatul Muhajirin Islamic Boarding School based on the Islamic boarding school's accounting guidelines:

Table 2. Report on the Financial Position of Raudhatul Muhajirin Islamic Boarding School based on the Islamic Boarding School Accounting Guidelines

Raudhatul Muhajirin Islamic Boarding School Foundation Statement of Financial Position For the Year Ended December 31, 2021	
ASSET	
Current assets	
Cash	IDR 548,475,500
Accounts receivable	IDR 2,556,500
Amount	IDR 551,032,000
Non-Current Assets	
Fixed Assets & Inventory	IDR 1,978,795,000
Equipment	IDR 3,241,000
Amount	IDR 1,982,036,000
Total Assets	IDR 2,533,068,000
LIABILITIES	
Total Liabilities	-
NET ASSETS	
Unrestricted Net Assets	IDR 547,873,000
Temporary Restricted Net Assets	IDR 1,210,195,000
Permanently Restricted Net Assets	IDR 775,000,000
Total Net Assets	IDR 2,533,068,000
Total Liabilities and Net Assets	IDR 2,533,068,000

Source: Data processed by researchers

1. Assets are resources controlled by the Islamic boarding school foundation as a result of past events and future economic benefits expected to be obtained by the foundation; the total assets of the raudhatul muhajirin Islamic boarding school in 2021 are Rp. 2,533,068,000. Assets are grouped into current assets and non-current assets. In the report on the financial position of Pondok Pesantren Raudhatul Muhajirin, current assets consist of cash and receivables. Cash was presented in the amount of Rp. 548,475,500. Receivables from Islamic boarding schools amounted to Rp. 2,556,500. Non-current assets include fixed assets and cottage inventory with a nominal value of Rp. 1,978,795,000 and equipment with a nominal

value of Rp. 3,241,000 were obtained from equipment purchase transactions.

2. Liabilities and net assets. Pondok Pesantren Raudhatul Muhajirin has no obligations or debts, so there are no liabilities in the statement of financial position. Net assets without restrictions, net assets with temporary restrictions, and net assets with permanent restrictions were presented in the net assets group. Unrestricted net assets are the accumulation of unrestricted income and expenses from Islamic boarding schools, according to the Islamic boarding school accounting guidelines. In the report on the financial position of Pondok Pesantren Raudhatul Muhajirin, net assets without restrictions of Rp. 547,873,000 were obtained from the amount of cash income in the form of student contributions and business unit income minus operating expenses for a year. The net assets of temporary restrictions at the Raudhatul Muhajirin Islamic Boarding School are Rp. 1,210,195.

B. Activity Report

Activity reports detail the financial performance of Islamic boarding schools over a specific reporting period. Activity reports detail the effects of transactions and other events on the amount and nature of net assets, the relationships between transactions and other events, and how resources are used in the delivery of programs or services. The following is a recommendation for the activity report of the Raudhatul Muhajirin Islamic Boarding School based on the Islamic boarding school's accounting guidelines:

Table 3. Activity Report of the Raudhatul Muhajirin Islamic Boarding School based on the Islamic Boarding School Accounting Guidelines

Raudhatul Muhajirin Islamic Boarding School Foundation Activity Report For the Year Ended December 31, 2021	
NET ASSET CHANGES WITHOUT LIMITATIONS	
Unrestricted Income	
Student Monthly Income	IDR 567,783,000
Business Unit Income	IDR 13,200,000
Amount	IDR 580,983,000
Unlimited Load	
Salary expense	IDR 9,880,000
General and Administrative Expenses	IDR 1,789,300
Electricity, Water, and Telephone Expenses	IDR 1,698,500
Internet load	IDR 2,542,000
Education Burden	IDR 4,351,000
Accommodation and Consumption Expenses	IDR 11,152,000
Health Burden	IDR 1,697,200
Amount	IDR 33,110,000
Increase in Net Assets Without Restrictions	IDR 547,873,000
Cash Waqf	IDR 6,400,000
Building	IDR 1,062,000,000

Equipment & Inventory	IDR 141,795,000
Total Temporary Restricted Net Assets	IDR 1,210,195,000
PERMANENT RESTRICTION NET ASSET CHANGES	
Land	IDR 775,000,000
Total Permanent Restriction Net Assets	IDR 775,000,000
Increase in Net Assets	IDR 2,533,068,000
Beginning Net Assets	-
Ending Net Assets	IDR 2,533,068,000

Source: Data processed by researchers

1. Changes in net assets without restrictions

From the activity report of the Raudhatul Muhajirin Islamic Boarding School for the 2021 period, it is known that net assets without restrictions have increased by IDR 547,873,000. These results are obtained from the accumulation of income and expenses without restrictions. Unrestricted income of the Raudhatul Muhajirin Islamic Boarding School, namely income from the contributions of students and business unit income. while unrestricted expenses consist of expenses used to finance all operational activities of Islamic boarding schools such as salaries, general and administrative expenses, electricity, water and telephone expenses, internet expenses, education expenses, and accommodation and consumption expenses.

2. Changes in net assets of temporary restrictions

Changes in net assets of temporary restrictions at the Raudhatul Muhajirin Islamic Boarding School amounting to Rp. 1,210,195,000 were the result of temporary restriction income in this case in the form of cash waqf, building balances as well as equipment and inventory.

3. Changes in net assets with permanent restrictions

Changes in net assets with permanent restrictions on the Raudhatul Muhajirin Islamic Boarding School amounting to Rp. 775,000,000 is the result of the balance of land owned.

C. Cash flow statement

The cash flow statement is a report that provides information on the cash receipts and payments of Islamic boarding school foundations for a certain reporting period. Cash and cash equivalents are classified as cash flows from operating, investing, and financing. The following is a recommendation for the cash flow report of the Raudhatul Muhajirin Islamic Boarding School based on the Islamic boarding school's accounting guidelines:

Table 4. Raudhatul Muhajirin Islamic Boarding School Cash Flow Report based on Islamic Boarding School Accounting Guidelines

Raudhatul Muhajirin Islamic Boarding School Foundation	
Cash flow statement	
For the year ended December 31, 2021	
OPERATING CASH FLOW	
Reconciliation of changes in net assets to net cash	
Change in Net Assets	IDR 2,533,068,000
accounts receivable	-IDR 2,556,500
The amount of net cash received from operating activities	IDR 2,530,511,500
INVESTMENT CASH FLOW	
Purchase of Non-Current Assets	IDR 1,982,036,000
Total net cash disbursed from investing activities	IDR 1,982,036,000
Net cash increase	IDR 548,475,500
Initial cash balance	-
Ending cash balance	IDR 548,475,500

Source: Data processed by researchers

1. Operating Cash Flow

Cash flows from operating activities are presented using the indirect method. Total net cash received from operating activities amounted to Rp. 2,530,511,500 is obtained from the result of the amount of change in net assets in the activity report reduced by cottage receivables. The objective of this calculation is to reconcile net assets to net cash.

2. Investment cash flow

Investment cash flow presents the amount of net cash disbursed from investing activities by Pondok Pesantren Raudhatul Muhajirin. Total net cash disbursed from investing activities amounted to Rp. 1,982,036,000. The investment activity carried out by the Islamic boarding school is in the form of purchasing equipment worth Rp. 3,241,000, Land Rp. 775,000,000, Building Rp. 1,062,000,000 and equipment & inventory Rp. 141,795,000.

3. Net cash increase

The increase in net cash at the Raudhatul Muhajirin Islamic Boarding School in the 2021 period is Rp. 548,475,500. Information about cash flows is useful for users of financial statements as a basis for assessing the ability of Islamic boarding schools to generate cash and cash equivalents and assessing the need to use these cash flows.

D. Notes to Financial Statements

Notes to Financial Statements are an integral part of the financial reports of Islamic boarding school foundations. The notes to the financial statements contain explanations of financial statement items and other important information. The following is a recommendation for notes on the financial reports

of the Raudhatul Muhajirin Islamic Boarding School based on the Islamic boarding school's accounting guidelines:

Table 5. Notes on the Financial Report of the Raudhatul Muhajirin Islamic Boarding School based on the Islamic Boarding School Accounting Guidelines

<p>Raudhatul Muhajirin Islamic Boarding School Foundation Notes to Financial Statements For the year ended December 31, 2021</p>
<p>1. General</p> <p>The Raudhatul Muhajirin Islamic Boarding School Foundation was established based on Notary Deed No. 33 June 22, 1978, by Sheikh Muhammad Said bin Muhammad Yunus and his 4 sons, namely: H. Andi Tolla' (Fuang Fetta Billa), H. Andi Syamsul Bahru (Fuang Fetta Jaga), Drs. H. Andi Sanisiyu (Fuang Fetta Dunni) and H. Andi Pawellangi (Fuang Fetta Kasau). In 2016, the notarial deed was renewed with No. 150/2016.</p>
<p>2. Summary of Accounting Policies</p> <p>The following are the main points of important accounting policies implemented by Islamic boarding schools that influence the presentation of the financial position and activity reports of Islamic boarding schools:</p>
<p>a. Fundamentals of accounting and recording periods</p> <p>Islamic boarding school financial reports are presented in accordance with Islamic boarding school accounting guidelines and use SAK ETAP. The financial statements are prepared on an actual basis based on the concept of historical cost (historical cost) and are described in the accounting policies of each of these accounts. The recording of pesantren financial reports is presented on an annual basis.</p>
<p>b. Cash, Cash consists of cash balances</p>
<p>c. accounts receivable</p> <p>Islamic boarding schools do not make reserves for losses on uncollectible accounts.</p>
<p>d. Fixed assets</p> <p>Fixed assets used in pesantren operations are stated at cost (at cost) without deducting accumulated depreciation.</p>
<p>e. Income and expenses</p> <p>Revenue is recognized when cash is received, expenses are expensed when there is an obligation for a transaction made.</p>
<p>f. Net assets without restrictions</p> <p>Unrestricted net assets are the accumulation of unrestricted income and expenses from Islamic boarding schools. Net assets without restrictions as of 2021 are Rp. 547,873,000, the results are obtained from the amount of cash income in the form of student contributions, business unit income minus operational expenses for a year.</p>
<p>g. Temporary Restricted Net Assets</p> <p>The net assets of temporary restrictions at the Raudhatul Muhajirin Islamic Boarding School are Rp. 1,210,195,000 Represents the result of temporary income from Islamic boarding schools. Temporary restriction</p>

income in this case is in the form of cash waqf, building balances as well as equipment & inventory.

h. Permanently Restricted Net Assets

Net assets with permanent restrictions on the Raudhatul Muhajirin Islamic Boarding School amounting to Rp. 775,000,000 is the result of the balance of land owned.

Source: Research processed data

CONCLUSIONS AND RECOMMENDATIONS

1. Accounting treatment is used in the preparation of financial reports at the Raudhatul Muhajirin Islamic Boarding School, which consists of recognition, measurement, presentation, and disclosure. The accounting treatment in the form of acknowledgment shows that the acknowledgment in preparing the financial reports of the Raudhatul Muhajirin Islamic Boarding School is not in accordance has a poor implementation, while the accounting treatment in the form of measurement shows that the measurement in preparing the financial reports of the Raudhatul Muhajirin Islamic Boarding School is quite by SAK ETAP and has a fairly good implementation. The accounting treatment in the form of presentation in the preparation of the financial reports of the Raudhatul Muhajirin Islamic Boarding School is very inconsistent with SAK ETAP and has very poor implementation. The accounting treatment in the form of disclosure in the preparation of the Raudhatul Muhajirin Islamic Boarding School's financial reports is very inconsistent with SAK ETAP and has very poor implementation. So overall, it can be concluded that the accounting treatment in preparing financial reports at the Raudhatul Muhajirin Islamic Boarding School is not by SAK ETAP and has bad implementation.
2. Accounting treatment is used in the preparation of financial reports at the Raudhatul Muhajirin Islamic Boarding School, which consists of recognition, measurement, presentation, and disclosure. The accounting treatment in the form of acknowledgment shows that the acknowledgment in preparing the financial reports of the Raudhatul Muhajirin Islamic Boarding School is not by SAK ETAP and has a poor implementation, while the accounting treatment in the form of measurement shows that the measurement in preparing the financial reports of the Raudhatul Muhajirin Islamic Boarding School is quite by SAK ETAP and has a fairly good implementation. The accounting treatment in the form of presentation in the preparation of the financial reports of the Raudhatul Muhajirin Islamic Boarding School is very inconsistent with SAK ETAP and has very poor implementation. The accounting treatment in the form of disclosure in the preparation of the Raudhatul Muhajirin Islamic Boarding School's financial reports is very inconsistent with SAK ETAP and has very poor implementation. So overall, it can be concluded that the accounting treatment in preparing financial reports at the Raudhatul Muhajirin Islamic Boarding School is not by SAK ETAP and has bad implementation.

3. The implementation of the preparation of financial reports based on Islamic boarding school accounting guidelines issued by IAI and BI in 2018 has been carried out by researchers. In the discussion of this study, recommendations for the preparation of appropriate financial reports based on Islamic boarding school accounting guidelines have been presented, so that the recommendations are expected to be applied in the preparation of further Islamic boarding school financial reports.

FURTHER STUDY

This research has limitations, namely as follows:

1. Limited data needed by researchers because Islamic boarding schools do not have complete and supporting data such as data related to receivables & receivables, other than that the data they have such as monthly financial reports is very simple.
2. The research data is fully based on the results of respondents' answers through questionnaires and interviews. Respondents' answers do not necessarily reflect the actual situation.

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