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SHARIA ECONOMIC LAW REVIEW ON ZAKAT INSTITUTION AUDITS BY PUBLIC ACCOUNTANTS

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ABSTRACT

The obligation to pay zakat for Muslims is a commitment to piety to Allah SWT and social and economic responsibility to fellow human beings. The role of government and society in optimizing the potential of zakat in Indonesia is marked by the presence of zakat management organizations (OPZ) in the form of amil zakat agencies and institutions. Currently, the government and society have paid high attention to zakat management institutions. Optimal management of zakat from both parties is supported by the stipulation of obligatory rules for zakat management institutions to prepare financial reports which are then audited by the Public Accounting Firm and the Ministry of Religion. The purpose of this research is to describe the implementation of sharia accounting and auditing at the Amil Zakat Ummul Quro Jombang Institute. The research method uses a descriptive qualitative approach. The collection of data used is interview, observation, and documentation. The results of the study state that the financial statements of the Amil Zakat Ummul Quro Institute have been presented by Statement of Financial Accounting Standards (PSAK) 109. The financial statements for 2021 have been audited by the Erfan and Rakhmawan Public Accounting Firm, audit activities are in line with sharia economic law. Sharia audit by the Regional Office of the Ministry of Religion of East Java Province in assessing financial transparency got a score of 32 out of a maximum score of 40.

Keywords: *Accountability, Zakat, Infaq, Sharia Audit.*

A. INTRODUCTION

The Sharia economy which is increasingly growing and developing in Indonesia requires several infrastructures to regulate its implementation in the real, financial philanthropic, or social sectors. One of the important infrastructures in supporting Sharia economic growth is Sharia economic law. The philanthropic or social sector, which includes zakat and infaq, also requires Sharia economic legal

infrastructure to regulate the parties involved in zakat and infaq governance.

Linguistically, zakat comes from the word "zakat" which means increase. For example, "zakat as-syai'u" means something increases, grows, and develops¹. Meanwhile, the terminological meaning of zakat is a certain amount of property required by Allah Subhanahu wa Ta'ala for Muslims and handed over to those who have the right to receive it (mustahiq). Meanwhile, according to Sihab, as

¹ Syakur, Ahmad & Jamaludin Achmad Kholik (2019) "Optimalisasi Zakat Dalam Ekonomi", Jombang, Pustaka Tebu Ireng, halaman 1.

explained by Hasanudin and Harafah,² in the book, they say that etymologically, zakat means: a. Improvement or development (development), because it leads to increased prosperity in the world and increased rewards (tsawab) in the afterlife. b. Purification, because paying zakat purifies the perpetrator from sins.

The meaning of zakat according to several experts is as follows: a. Shaykh Yusuf al-Qardhawi stated that zakat is a certain amount of property that Allah Ta'ala requires to be handed over to Mustahiq who deserves to receive it³. According to Sayid Sabiq, zakat is something that humans must spend as God's right to hand over to the poor, it is called zakat because it can provide blessings, purity of soul, and an increase in wealth.⁴. Al-Buny said that zakat is a mandatory command instructed by God for every Muslim to be implemented and used as the primary capital for happiness in this world and the hereafter. Ash-Shiddieqy said that zakat is a manifestation of cooperation between rich people and the poor. Daradjat said that what is meant by zakat which is developing in society is obligatory shodaqah, while the meaning of shodaqah itself refers to sunnah shodaqah.

Based on the views above, it can be explained as follows:

Zakat as an economic instrument is used to help people overcome various difficulties and meet their living needs. Apart from that, zakat is used as a practical instrument to accumulate wealth so that it can rotate and develop. Second, as a social system, zakat saves people from poverty and inequality in life, overcomes disasters and accidents, and reduces the difference

between the rich and the poor. Third, as a political system, the state is responsible for the management and distribution of assets by paying attention to the principles of justice and prioritizing what is most important. Lastly, as a religious system, zakat is a pillar of faith, so paying it is the main worship to get closer to Allah Subhanahu Wa Ta'ala.

Infaq comes from the word "anfaqa" which means going out, by spending part of one's wealth for the benefit of something to hope for a reward from Allah Subhanahu Wa Ta'ala⁵. In terms of Sharia terminology, zakat means giving away part of your income or assets as part of implementing Islamic law. The definition of infaq is something that is spent for good. Infaq has no time limit, neither does the amount large or small. However, infaq is usually synonymous with wealth given for good. If someone gives infaq, goodness will return to himself; otherwise, he would not have fallen into sin⁶. Meanwhile, according to the regulations of the Republic of Indonesia Law no. 23 of 2011 concerning the management of Zakat, infaq is assets spent by someone for the public benefit.⁷

As the country with the largest Muslim population in the world, with more than 237.53 million Muslims, the population reaches 86.9%. Indonesia has enormous zakat potential. The National Zakat Amil Agency (BAZNAS) stated that the potential for national zakat reaches IDR 300 trillion. This potential can provide great benefits as a source of community funds and development funds if mobilized well. Based on this potential, the amount of zakat

² Hasanuddin & Hafarah (2019), *EKONOMI SYARIAH Optimalisasi Zakat*, Kendari : AA-DZ Grafika, h.18

³ Yusuf Qardhawi, *Fiqh Az-zakah*. Terj. Salman Harun dkk, Hukum Zakat, Cetakan 7, (Jakarta : Pustaka Litera Antarnusa, 2004), h. 34

⁴ Mardani, *Aspek Hukum Lembaga Keuangan Syariah di Indonesia*, (Jakarta : Kencana, 2015) h. 399

⁵ Didin Hafidhuddin, *Panduan Praktis Tentang Zakat, Infaq, Dan Sedekah*, (Jakarta : Gema Insani, 1998), h. 14

⁶ Beni Kurniawan, *Manajemen Sedekah*, (Tangerang : Jelajah Nusa, t.t.p) h. 19

⁷ UU Nomor 23 Tahun 2011 tentang *Pengelolaan Zakat*

and waqf funds that can be collected in 2021 shows a figure of IDR 12.5 trillion.⁸

The potential for obtaining zakat from Muslims in Indonesia is so large that it requires the participation of Muslims in collecting zakat, infaq, and alms funds, one of which is by forming zakat amil bodies and institutions (BAZ and LAZ). It is hoped that the role and existence of quality BAZs and LAZs can encourage the achievement of zakat revenues approaching the existing potential. The quality of BAZ and LAZ is formed by adequate knowledge of fiqh or zakat law.

In the teachings of Islam, zakat is used as one of the most appropriate social economic instruments to help the government in alleviating poverty and social contradictions. Zakat, infaq, and alms have the potential to be developed economically. If we look at its growth, zakat has progressed very quickly, especially in the last decade. However, the progress of zakat is very far from the potential zakat should be⁹.

Puskas BAZNAS' observations show that zakat has significant potential for macroeconomic indicators such as GDP and aggregate consumption in 2015-2018. Zakat can be an additional instrument for the government to improve national economic performance. To assist BAZNAS in collecting, distributing, and utilizing zakat, the community can form an LAZ. LAZ must create strategies that are right on target, manage zakat funds well, and transparently display reports on the receipt and distribution of zakat to increase public sympathy and trust. A good strategy will strengthen the organization's position and

ensure that the programs implemented are more targeted and efficient in overcoming problems.

In managing business charities, Muslims must comply with sharia restrictions to avoid things that are forbidden or detrimental. For every step to receive approval and blessings from Allah, it is important to apply the values of Sharia law based on the Koran and Sunnah in life. Zakat management by zakat amil institutions continues to develop in society, including planning, implementation, and coordination in the collection, distribution, and utilization of zakat¹⁰.

Based on this background, this research takes as its object the Amil Zakat Ummul Quro Jombang Institution (LAZ UQ) because it has carried out planning, implementation, and coordination in the collection, distribution, and utilization of zakat. Financial and accounting governance follows the Statement of Financial Accounting Standards (PSAK) 109, with audited financial reports and obtaining an unqualified opinion (WTP) from the Public Accounting Firm (KAP). PSAK 109 regulates the recognition, measurement, presentation, and disclosure of zakat and infaq/alms transactions¹¹.

LAZ UQ has received the trust of BPKH as a distribution partner for the people's endowment funds because of its commitment to implementing governance. Sharia Economic Law is a set of principles, values, principles, and regulations that regulate economic activities based on the Al-Qur'an and Al-Sunnah. In general, the principles of Sharia Economic Law or Islamic Economic Law include

⁸ Anam, Moh. Khoiril "Analisis Manfaat dan Dampak Kegiatan Audit Bagi Perkembangan Lembaga Amil Zakat, Studi Kasus LAZISMU Kota Depok" *Jurnal Emanasasi, Jurnal Ilmu Keislaman dan Sosial* (Vol 4, No.2, Oktober 2021)

⁹ BAZNAS, *Outlook Zakat Indonesia 2018*, (Jakarta: Puskas Baznas, 2007) h.2

¹⁰ *Kompilasi Peraturan Perundang-undangan Zakat Nasional dan Fatwa Majelis Ulama Indonesia*, (Kementerian Agama RI Direktorat Jenderal Bimbingan Masyarakat Islam Direktorat Pemberdayaan Zakat dan Wakaf Tahun 2021), halaman 2.

¹¹ Standar, Dewan Akuntansi "Standar Akuntansi Keuangan Syariah" (Jakarta : Ikatan Akuntan Indonesia 2019), halaman 109.1

monotheism, justice, masalah, kafilah, amar ma'ruf nahi munkar, tazkiyah, falah, ihsan, mas'uliyah, kifayah, and washatiyah. Sharia audits are special audits carried out based on regulations governing the management of zakat, infaq, alms, and other religious social funds. This audit not only examines the operations and governance of funds by Sharia but also the practices and conditions related to the management of these funds¹².

Boynton, explains that auditing is a systematic process of obtaining and evaluating evidence related to management's assertions about economic actions and events¹³. PSAK 109 must be implemented by amil permitted by the regulator, namely the entity that manages zakat by the law. Amil's financial reports are prepared according to the accounting cycle generally used by other business entities. The cycle begins with a transaction supported by a document. From this document, a transaction journal is created starting from the first to the end of the month. Amil transactions include the receipt and distribution of zakat funds, infaq, as well as the use of amil funds. Surah Al-Baqarah verse 282 emphasizes the importance of being careful in matters of wealth as a means of benefiting life in this world and the hereafter. Meanwhile, the Sharia basis for conducting audits can, among other things, be referred to as the interpretation of QS. Al Hujurat [49]: 6

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنْ جَاءَكُمْ فَاسِقٌ بِنَبَأٍ فَتَبَيَّنُوا أَنْ
تُصِيبُوا قَوْمًا بِجَهَالَةٍ فَتُصِحُّوا عَلَىٰ مَا فَعَلْتُمْ نُدْمِينَ
"O you who believe, if a wicked person comes to you with important news, then research the truth so that you do not harm

a people because of (your) ignorance which results in you regretting your actions. "

This verse shows the importance of carefully examining information because it could be the cause of a disaster or disaster. In the context of sharia audits, examining financial reports and other financial information is also very important.¹⁴

B. RESEARCH METHODS

The research used in this research is qualitative, where Bodgon and Taylor state that qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from people who can be observed. This qualitative research uses informants as research subjects in everyday life. Therefore, in this case, researchers must interact as closely as possible with informants to get to know their world more closely and observe and follow the flow of the informant's life naturally¹⁵

This research is field research, more precisely a case study that aims to understand in depth the background of the current situation and the social interactions that occur. This research focuses on auditing the financial reports of the Amil Zakat Ummul Quro Jombang Institution. Using a descriptive-analytical approach and a Sharia Economic Law perspective, researchers collected field data to be analyzed inductively to gain an in-depth understanding of the audit implementation.

The data sources in this thesis come from key informants and supporting informants, where key informants are sources who directly provide data to researchers, in this case, the key informants for this thesis are Mrs. Ima Rusmawati

¹² Laporan Hasil Audit Syariah Pada Lembaga Amil Zakat Ummul Quro Jombang Jawa Timur, Agustus 2022, halaman 1

¹³ Putra, Mahardika Indra "Manajemen Audit Keuangan" Anak Hebat Indonesia, Yogyakarta 2023, halaman 12

¹⁴ Rahayu, Rusti, Muhammad Ardi "Pengaruh Penerapan Audit Syariah Pada Peningkatan

Kepercayaan Publik (Studi Kasus di Lembaga Amil Zakat)", Jurnal Ekonomi dan Keuangan Islam IQTISHADUNA, Volume X no.2, Desember 2018.

¹⁵ Idrus Muhammad, Metode Penelitian Ilmu Sosial (Yogyakarta : Erlangga, 2009), 23

Director of the Amil Zakat Institute Ummul Quro Jombang and Mrs. Fitri as Accounting, while the supporting informants in the research were employees or in this case the zakat administrators, the head of LAZ's finance department and the Director of LAZ.

Data collection techniques are very important in research because they are a source of data needed to meet research standards. Data collection methods include observation, interviews, and documentation. Observations were carried out to assess the seriousness of the Amil Zakat Ummul Quro Institution in following audit procedures. The interview with the director of the Amil Zakat Ummul Quro Institute aims to obtain information about the efforts made by the institution to obtain the best audit results. Documentation is used to reveal the audit mechanism for financial reports at institutions.

Data analysis was carried out using a descriptive method to create a description of the situation or event, with a focus on Sharia Economic Law and Sharia maqashid to find conclusions about the role of financial report audits in supporting sharia audits. When testing the validity of data, this qualitative research method uses different terms than quantitative research. Where this validity test is called the "Credibility Test". Credibility Test is a test of trust in qualitative research data. Therefore, researchers use credibility tests, with the aim of:

1. Increasing diligence means making careful and continuous observations, as well as recording data and events accurately and systematically. Researchers increase their perseverance by reading book references, research results, and documentation about Sharia Economic Law, which will be used as analysis material.
2. Triangulation technique/method is a method for checking the validity of data by comparing data

from different sources using different techniques. In this research, technical triangulation was carried out by comparing data from interviews with photo documentation to ensure the correctness of the data.

3. The use of reference materials is important to prove the validity of the data. For example, interview results require evidence in the form of recordings, photos, or authentic documents to strengthen the validity of the research results.

C. RESULTS AND DISCUSSION

The Ummul Quro Amil Zakat Institute is an institution under the auspices of the Ummul Quro' Jombang Foundation which operates in managing zakat funds, social funds, and humanitarian funds. The Ummul Quro' Jombang Foundation was incorporated on October 24 2014 with notarial deed number 74 of 2014 made before Notary Masruchin, S.H., M.Hum. Notary in Jombang. In 2016 there were changes to the Articles of Association of the Ummul Quro Jombang Foundation which were determined based on Anni Nurlaila, S.H., M.Kn. No.4 March 22, 2016.

The institution has legality including the Decree of the MINISTER OF LAW AND HAM NUMBER AHU-08466.50.10.2014 and SK. Head of Regional Office of the Ministry of Religion, East Java Province No. 259 of 2017. The institution is located at Jl. WR.Supratman 38 Jombang, Kepatih Village, Jombang District, Jombang Regency, East Java. LAZ Ummul Quro Jombang operates in the management of zakat, infaq, alms, and DSKL funds based on the Decree of the Head of the Office of the Ministry of Religion of East Java Province Number 259 of 2017. On December 2, 2021, there was a change in the LAZ scale based on the Decree of the Director General of Islamic Guidance Number 932 of 2021.

The vision and mission of the establishment of the Ummul Quro Amil Zakat Institution are to glorify the poor and raise the status of the ummah, as well as to operate in the management of zakat, infaq, sadaqah, and waqf with professionalism. The accounting policy for preparing the Foundation's Financial Report refers to PSAK 109 issued by the Indonesian Accountants Association for Zakat, Infaq, and Shadaqah Management Organizations. Financial reports include reports of financial position, reports of changes in funds, reports of changes in assets under management, cash flow reports, and notes to financial reports. The accounting period is from January 1 to December 31, with all receipts and expenditures recognized on a cash basis and accrual basis.

Cash is recorded based on cash on hand and bank balances, while receivables are recognized without allowance for uncollectible accounts and uncollectible receivables are written off as expenses. Fixed assets are stated at cost and depreciated using the straight-line method, with maintenance and repair costs recognized as expenses when incurred. Liabilities are presented at cash prices, while provisions for Employee Benefits are recognized as an expense. The institution also carries out tax reporting.

Fund Balance is net assets, which consist of Zakat Funds, Infaq Funds, Amil Funds, Waqf Funds, and Sharia Prohibited Funds. Amil funds are calculated from 12.5% zakat proceeds and 20% alms infaq, while CSR funds or collaboration with other social institutions are recognized as tied infaq funds. The ownership rights to these funds are calculated according to the agreement of both parties. The data that is the object of research and audit of financial reports is the financial report of the Amil Zakat Ummul Quro Institution for 2021, including the Financial Position Report,

Fund Change Report, Asset Management Report, Cash Flow Report, and Notes to Financial Reports.

Presenting financial reports is an important part of the zakat Amil's duties, by the Fatwa of the Indonesian Ulema Council Number 8 of 2011.

This includes withdrawing/collecting zakat, maintaining zakat, and distributing zakat, including reporting. Research on the Amil Zakat Institute examines the management and performance of mail in collecting and distributing zakat, infaq, and alms, including the effectiveness of distributing funds to amil as one of the 8 asnaf entitled to receive zakat funds. Financial report analysis aims to evaluate compliance with PSAK 109 and Sharia economic law which regulates the management of zakat, infaq, and maintenance.

Ulema Council Fatwa Number 8 of 2011 concerning Amil Zakat mandates reporting of zakat funds, infaq managed by Amil. The financial reports presented by LAZ Ummul Quro management based on PSAK 109 are evaluated in the form of a general audit of the financial reports by the Public Accounting Office and a sharia audit by the Ministry of Religion referring to the Fatwa of the Indonesian Ulema Council¹⁶. Rasulullah SAW assigned Ibnu Al-Lutbiyyah as Amil Zakat in the Bani Sulaim area and then evaluated his performance (HR Bukhari and Muslim). According to fiqhiyyah Qaida, the law of means follows the law of the intended achievement, and if an obligation can only be carried out through an action, then that action becomes mandatory.

General audits and sharia audits of the Amil Zakat Institution's financial reports are complementary and both are required according to fiqhiyyah qaidah. The sharia audit found differences in the realization of

¹⁶ Majelis Ulama Indonesia "Amil Zakat", Fatwa No 8 Tahun 2011

the presentation of ZIS and DSKL fund collection between the 2021 Audited Financial Report and the Zakat Management Implementation Report to BAZNAS, but in general, Ummul Quro Jombang's ZIS and DSKL fund collection has exceeded the set target.

Effectiveness of Zis fund distribution

No	Description	Ratio (%)	Interpretation
1	ZIS distribution to collection ratio (ACR).	86,07%	Efektive
2	ACR ratio in 2021	117,12%	Very effective
3	Zakat fund distribution ratio	95,55%	Very effective
4	Infaq & Alms distribution ratio	85,39%	Efektive
5	Zakat, Infaq & Alms fund turnover ratio	1,72%	Very effective
6	Average deposited ZIS funds	6,97%	Good

Efficient use of Amil funds:

No	Description	Nilai Rasio	Nilai Maksimal	Interpretasi
1	Operational costs for Amil's total rights	134,43%	80,00	Not efficient
2	Operational costs to total collection	10,51%	12,50	Efficient
3	HR costs to total collection	4,40%	10,00	Efficient
4	Amil's right to zakat	12,50%	12,50	Good
5	Amil's right to Infaq/Alms & DSKL	7,44%	20,00	Good

MUI Fatwa No. 14/2011 concerning the Distribution of Zakat Assets in the Form of Managed Assets and PSAK 109 emphasize the importance of financial asset reports in overall financial reports. Managed assets, which come from zakat assets and are used for mustahiq zakat, must be distributed under certain conditions, including ensuring that only mustahiq receives the benefits. The Public Accounting Office examined the managed assets report, procurement documents, records, depreciation values, and book values, and found no irregularities in the process. The Ummul Quro Amil Zakat

Institute separates the recording of fixed assets obtained from Zakat and infaq.

Zakat funds are not allocated for investment or productive economic programs by LAZ Ummul Quro. The productive economic program uses infaq funds to comply with MUI Fatwa No. 4/2003 concerning the Use of Zakat Funds for Investment. This fatwa emphasizes the importance of distributing zakat quickly and allows delays in distribution under certain circumstances. Zakat investments must comply with sharia principles, have government permission, and be monitored by competent parties. In financial report audits, the Public Accounting Firm tests transactions for compliance with sharia principles:¹⁷

The Public Accounting Firm uses several audit procedures to assess the fairness of financial statements of Sharia entities, including the Amil Zakat Institution. This process involves an in-depth understanding of Sharia transactions and contracts used, evaluation of internal controls related to compliance with Sharia principles, as well as inquiries from various internal parties such as directors, internal audit, and risk management. In addition, risk assessments and responses to non-compliance with sharia principles are carried out which could result in material misstatements. This response includes tests of controls, tests of the substance of transactions/balances by examining the underlying documents, confirmation procedures, requests for information from third parties, as well as the use of auditor or management experts, and management representation letters. All of these steps are directed at providing confidence in the fairness of Sharia entity financial statements.

The Sharia auditors of the Ministry of Religion of the Republic of Indonesia have standards that are different from those of Public Accounting Firm auditors. Based on

¹⁷ Sunaryo, Tarko "Aspek Audit atas Laporan Keuangan Syariah" 2022 Institut Akuntan Publik Indonesia.

the results of document testing, interviews, and confirmation to LAZ Ummul Quro Jombang regarding Sharia Compliance, several things were found that were not optimal, which will be explained as follows¹⁸ :

- 1). The management and governance of LAZ Ummul Quro Jombang still require improvement in several aspects, especially those related to sharia supervision. They do not yet have a Standard Operating Procedure (SOP) that regulates Sharia supervision, and the report on the results of Sharia supervision that has been prepared has not been widely published. Apart from that, this organization also does not have an institutional structure tasked with enforcing Amil Zakat's code of ethics. Therefore, the necessary corrective steps in management and governance include the formation of SOPs, publication of sharia supervision reports, and the establishment of institutional organs responsible for enforcing Amil Zakat's code of ethics.
- 2). In the aspect of collecting Zakat, Infaq, and Alms funds, several shortcomings need to be corrected by LAZ Ummul Quro Jombang. First, even though the funds received are guaranteed not to come from money laundering, assets resulting from corruption, or other criminal acts, they are still not supported by verification documents that ensure full ownership of the zakat funds submitted and that they have reached the haul period. Second, the institution does not yet have a Sharia policy regarding the collection of ZIS and DSKL funds, and well as a lack of zakat outreach and education. Third, the collection of zakat funds does not fully comply with sharia provisions because there is no internal policy or SOP that regulates ZIS fund assessment standards, including the halal source of funds, nishab of assets, haul period, and appropriate verification procedures. Therefore, it is necessary to take steps such as increasing verification of ownership of zakat funds, creating sharia policies regarding fund collection, as well as implementing SOPs that meet sharia standards in managing zakat funds.
- 3). In terms of distributing Zakat, Infaq, and Alms funds, LAZ Ummul Quro Jombang still does not have technical instructions or official guidelines, and there is no SK/SOP approved by the leadership for the process of distributing ZIS funds. This condition causes sharia compliance in organizational management, collection, and distribution of ZIS and DSKL funds to not be fully fulfilled, with quality control not being optimal. As a result, LAZ leadership has not fully complied with regulations related to organizational management and governance, collection and distribution of ZIS and DSKL funds, and the role of the Sharia Supervisory Board has not been optimized. Based on the audit results, it was recommended to the Ministry of Religion to order LAZ Ummul Quro Jombang to take the necessary corrective steps.
- 4). For collecting ZIS and DSK funds, the steps include setting collection targets for each type of fund, preparing RKAT according to the LAZ Strategic Plan, and preparing an Annual Performance Report. In addition, it is necessary to improve internal control over the collection and reporting of funds, which can be realized through a signed written commitment. Another step is to order the person responsible for collecting funds to carry out their duties well. Important steps that need to be taken include declaring the

¹⁸ Aziz, Aceng Abdul "Laporan Hasil Audit Tujuan Tertentu (Audit Syariah) Pada Lembaga

correct ownership of zakat, ZIS, and DSKL funds submitted to LAZ Ummul Quro Jombang and ensuring that the source of these funds is halal and does not come from criminal activity. In addition, reconciliation and coordination between financial collection and reporting are required to ensure data consistency. Establishing standard policies and procedures for fund collection and escrow accounts is essential while maintaining detailed and regular data collection on Mustahik, muzakki, and munfiq. All of these steps need to be outlined in an official commitment contained in a legally signed statement.

- 5). Carrying out comprehensive ZIS socialization/campaigns and ZIS education to the Muslim community by collaborating with the Ministry of Religion, BAZNAS, and other agencies.
- 6). Adding other ZIS collection units such as collection units at educational institutions, agencies or business entities, and so on.
- 7). Distribution of ZIS and DSK Funds
 1. Important steps in managing zakat, infaq, and alms funds include preparing a guidebook and improving Standard Operating Procedures (SOP) for fund distribution and use programs, as well as comprehensive documentation from planning to reporting. The duties of the person responsible for LAZ Ummul Quro assets include safeguarding, security, and optimizing asset utilization. Analysis of mustahik is used to determine the distribution of funds in an effective and timely manner, while the commitment to the program for using ZIS funds aims to alleviate poverty and change the status of mustahik. More measurable and targeted planning needs to be done both at the beginning and end of the year,

- including channeling the remaining balance of funds for the next period.
2. Management of LAZ Ummul Quro Jombang: To increase operational efficiency and effectiveness, steps such as requesting a branch operational permit from the Ministry of Religion Office, making an MoU with partners, and preparing SOPs for employee duties need to be carried out. In addition, it is important to ensure that employees do not double as administrators of BAZNAS and other LAZs, as well as add objectives to the strategic plan document. The RKAT document also needs to be updated to include information about program location, number of beneficiaries, and program impact. Guidelines for creating and revising RKAT as well as coordination with the head of the foundation to determine job descriptions and employee salaries are also needed. Finally, plans for participation in training and certification need to be made for Amil, while the finance department must be asked to take certain actions.
 3. Sharia Compliance: Required corrective steps include preparing SK/SOP according to Sharia, publishing reports on Sharia supervision results, and ensuring consistency with financial accounting standards. The results of the audit by the Erfan and Rakhmawan Public Accounting Firm on the 2021 LAZ Ummul Quro financial statements obtained a fair opinion in all material respects. However, in the sharia aspect, it is important to complement the auditor's competency with certification and consider whether an opinion on sharia compliance is required. The results of a Sharia audit by the Ministry of Religion

show that LAZ Ummul Quro Jombang's Sharia compliance index for 2021 reached the "GOOD" category, with the transparency index assessed as "SUFFICIENTLY TRANSPARENT".

Sharia Compliance Index

No.	Component	Maximum Value	Value	Total Value
A	Management and Governance	35,00	25,30	67,43 = Good
B	Collection of ZIS and DSKL funds	30,00	13,13	
C	Distribution of ZIS and SDKL funds	30,00	24,00	
D	Zakat Regulations	5,00	5,00	

Indeks Transparansi OPZ

No.	Component	Maximum Value	Value	Total Value
1	Financial Transparency	40,00	32,00	73,25 = Simply Transparent
2	Management Transparency	30,00	19,50	
3	Program Transparency	30,00	21,75	

D. CONCLUSION

The implementation of financial report audits by the Public Accounting Firm at the Amil Zakat Ummul Quro Institution complies with audit standards, especially PSAK 109, to ensure the quality of financial reports. Sharia audit analysis by the Ministry of Religion provides a good assessment of transparency. Both audit results by the Public Accounting Firm and the Ministry of Religion are of accountable quality, with adequate audit procedures and sufficient auditor competence. However, it is important to remember that financial statement audit activities do not always assess the quality of sharia compliance. Therefore, management and auditors need to deepen their understanding of muamalah fiqh, especially regarding zakat, infaq, and alms. The results of the Sharia audit by the Ministry of Religion must be a serious concern for management and auditors and need to be followed up by increasing understanding of Sharia principles in the management of zakat, infaq, and alms funds.

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