

## ANALYSIS OF FINANCIAL STATEMENT PREPARATION ACCORDING TO ISAK 35 AT SMK SWASTA BINA GUNA TANAH JAWA SIMALUNGUN

Dedy Damhuri <sup>a\*)</sup>, Arnida Wahyuni <sup>a)</sup>, Nurwani <sup>a)</sup>

<sup>a)</sup> Universitas Islam Negeri Sumatera Utara, Indonesia

<sup>\*)</sup>Corresponding Author: [dedydamhuri2017@gmail.com](mailto:dedydamhuri2017@gmail.com)

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**Abstract.** The purpose of this research is to determine the preparation of financial reports according to ISAK 35 at the Tanah Java Private Bina Guna Vocational School. This research uses descriptive qualitative methods. Data collection techniques were obtained through observation, interviews and documentation. The data obtained are primary data and secondary data. The results of this research indicate that the financial reports of the Bina Guna Tanah Jawa Private Vocational School are not in accordance with ISAK 35. The obstacles faced by the treasurer's lack of understanding and skills in preparing financial reports in accordance with ISAK 35. For this reason, the School Treasurer must immediately prepare financial reports in accordance with the Interpretation of Accounting Standards Finance 35 which is currently in effect is in the form of preparing a report of financial position, comprehensive income report, report on changes in net assets, cash flow report, and notes to financial reports.

**Keywords :** financial Statements; ISAK 35; non-profit entity

### I. INTRODUCTION

The development of organizations at this time appears to be quite rapid, as evidenced by the classification of organizations into profit-oriented and non-profit. The fundamental difference between these two types of organizations lies in their objectives, where the goal of profit-oriented organizations is to maximize profit to benefit the owners and shareholders, while non-profit organizations aim to benefit the community within the scope of the non-profit organization and do not focus on profit. Although non-profit entities are not oriented towards profit-making, all activities they undertake still intersect with financial issues. Non-profit entities also have specific characteristics related to the sources of funds they possess to carry out operational activities, where non-profit entities obtain funds from donations received from donors who do not expect repayment or a return of economic benefits equivalent to the amount of resources provided (Darmanik, et al., 2022). Nonprofit entities sometimes do not realize the importance of preparing financial statements in accordance with established standards, because they are not aimed at making a profit. In essence, financial reporting today is not only intended for profit-oriented business entities but also regulates the procedures for presenting financial statements for non-profit entities. Financial reporting for non-profit entities is intended as a means of accountability for every resource received. (Afifah & Faturrahman 2021) One of the non-profit entities is a Foundation. Foundations aim to achieve goals in social, religious, or other humanitarian fields that can help the community and the foundation itself. The characteristic of an organization with operational activities funded by donors and not expecting a return on profit categorizes the foundation as a

non-governmental non-profit organization. (Dewi & Farina 2022).

Financial statements depict the financial condition and operating results of a company at a specific point in time or over a specific period. For analysts, financial statements are the most important medium for assessing the performance and economic condition of a company. (Karim & Widajantie 2023). At the first stage, an analyst will not be able to deliver directly to a company. And even if it were done, he still wouldn't be able to learn much about the company's situation. Therefore, the most important thing is the media of financial reports. This financial report serves as an information tool (screen) for analysts in the decision-making process. Financial statements can depict the company's financial position, the company's operating results over a certain period, and the company's cash flow over a specific period. Previous research according to (Rina, et al., 2023) states that the purpose of implementing the preparation of financial statements in accordance with ISAK 35 is to demonstrate accountability and provide complete information in accordance with financial accounting standards. According to (Oktavia, Y. 2021), the purpose of preparing financial statements is to provide financial information that includes changes in the elements of financial statements intended for stakeholders in assessing the company's financial performance in addition to management. Meanwhile, according to (Arista, et al., 2023), ISAK 35 contains accounting principles and methodologies that align with the needs and expectations of religious organizations, thereby assisting in transparent and accountable financial management and reporting. And according to (Nurfaisyah, et al., 2022) based on the Financial Accounting Standards Interpretation ISAK 35, non-profit

organizations must and are entitled to prepare financial statements and report to financial users. And according to (Sumarlin, et al., 2023) Interpretation (ISAK) No.35 is a standard involved by the substance of non-profit organizations or foundations in preparing their financial statements. The standard used is the Financial Accounting Standards Interpretation (ISAK) 35, which is a standard in the presentation of financial reporting used by Non-Profit Organizations or non-profit entities. Then, in its operations, it is not enough to just comply with those standards, but it needs to be facilitated in order to record or document every accounting/financial transaction of the entity.

(Romdioni & Wahyudi 2023). As a result of the new regulations, non-profit organizations, including mosques, now have to prepare their financial reports in accordance with ISAK 35. With the implementation of ISAK 35, the financial management of the mosque must use acceptable accounting practices to demonstrate accountability to contributors and the community. Transparency or openness in the management of foundations is necessary to carry out various operations and solve various problems. Accounting can be used to provide public transparency. Accounting will build transparency between agents (administrators or managers of public organizations) and stakeholders, preventing information asymmetry and moral hazard in the public sector companies. (Mursidah, et al., 2023). Currently, ISAK 35 is used as the basis for preparing financial statements for non-profit entities. Financial reporting is important for the Foundation to present financial data starting from income derived from donations, endowments, and grants to the recording of its owned assets. All activities involving financial transactions must be recorded to ensure transparency in financial management for parties who need that information. (Safitri, et al., 2022). Based on data from the Ministry of Home Affairs, there were 40,381 community organizations (ormas) and 30,084 foundations registered with the Ministry of Law and Human Rights (Kemenkumham) in 2019. (Hakim, 2019). The author discovered a phenomenon sourced from online news related to foundation financial reports, stating that the financial reports of non-profit organizations, including foundations, can determine whether the foundation is healthy or not, especially from a financial perspective. But the reality is that many non-profit organizations do not have financial reports that comply with ISAK 35. (Julyana, et al., 2024).

SMK Swasta Bina Guna Tanah Jawa is a private school located in Simalungun Regency. SMK Swasta Bina Guna was established in 2010, and the school is managed by Mr. (Ir. Trulyanto Sinaga S.Pd). Since 2010, the preparation of financial statements for the school/foundation has not followed guidelines in accordance with the financial accounting standards for non-profit entities. The financial reports at SMK Swasta Bina Guna are only made haphazardly and are not much different from a regular notebook. In 2010, when the SMK Swasta Bina Guna School first began operating, there was only one financial report, which was the school cash book. Over time, by 2015, the financial reports of SMK Swasta Bina Guna School were expanded to include two more financial reports, making a total of three, namely the cash book for cash inflow,

cash outflow, and bank cash book. SMK Swasta Bina Guna still uses a manual system for recording student tuition payments to this day. The students, when paying their school fees, will give them directly to the school treasurer, and the school treasurer will record in the journal the names and classes of the students who paid the school fees, and then input them into Microsoft Excel as the final report for the preparation of the school's financial report, which will then be given to the school owner/foundation chairman. The problem that occurs is due to the weak preparation of the school's financial reports by the school treasurer, and the recording is done only haphazardly, resulting in the teachers' salaries being delayed sometimes every month. There is also the factor of the treasurer's lack of understanding in preparing financial reports that comply with current accounting standards, and the need to improve transparency further. Therefore, the researcher attempts to analyze and implement financial statements in accordance with the Financial Accounting Standards Interpretation (ISAK 35) so that the foundation can determine whether their annual finances result in profit or loss and also provide clear information to the foundation if needed in making a decision.

Regarding the explanation about non-profit organizations, in its financial activities, SMK Swasta Bina Guna needs recording and reporting to maintain stakeholder trust and prevent the misappropriation of the organization's foundation funds. This is certainly important to be done in a company or organization, especially in schools/foundations, namely being held accountable for the use and what they provide through various forms of maximum transparency in the management and preparation of financial reports for SMK Swasta Bina Guna. The purpose of this research is to understand how the financial statements of SMK Swasta Bina Guna are prepared and to determine whether the preparation of financial statements is in accordance with ISAK 35.

#### *Non-Profit Organizations*

Non-profit organizations are entities whose primary purpose is to support a topic or cause by raising public awareness for non-profit objectives, regardless of profit (money) issues. Non-profit organizations include mosques, public schools/foundations, political charities, hospitals and public clinics, government organizations, community legislative support, professional associations, research institutions, museums, and more, including government officials. Non-profit organizations have exclusive goals related to the interests of the people and do not prioritize profit in their activities. The main objectives of these non-profit organizations are education, social services, political protection, and recreation. Therefore, nonprofit institutions are useful and help the government realize a prosperous society because they do not seek profit (Fatika, et al., 2023).

#### *Financial Statements*

Financial statements are the financial information of an organization over a period that outlines the performance of that organization. These financial statements are considered very important to prepare because they can depict the organization's performance over a period. The financial statements that are prepared are expected to provide clear information to their users (Amelia, et al., 2022). Financial reporting needs to pay

attention to how it is prepared so that it can provide clear information to its users. Therefore, the Indonesian Institute of Accountants (IAI) through the Indonesian Institute of Accountants Standard Board (DSAK IAI) and the Indonesian Institute of Accountants Shariah Board (DSAS IAI) as members of the International Federation of Accountants, prepares the Financial Accounting Standards Statements (PSAK) and Financial Accounting Standards Interpretations (ISAK) as well as capital market regulator regulations for entities under the supervision of the Financial Accounting Standards (SAK). The financial statements of a nonprofit organization include the statement of financial position at the end of the period, the statement of comprehensive income, the statement of changes in net assets, the statement of cash flows for a reporting period, and the notes to the financial statements.

*Interpretation of Financial Accounting Standards (ISAK) 35.*

ISAK 35, issued by DSAK IAI, is an interpretation of PSAK 1: presentation of financial statements paragraph 05, which provides examples of how non-profit-oriented entities make adjustments, both adjustments to the descriptions used for certain items in the financial statements and adjustments to the descriptions used for the financial statements themselves. In September 2018, DSAK IAI approved ISAK 35, which became effective for the financial year periods starting on or after January 1, 2020. (Darmanik et al. 2022). ISAK 35 discusses the presentation of financial statements for non-profit entities. ISAK 35 is a replacement for PSAK 45, which addresses the financial reporting of non-profit entities. ISAK 35 focuses on the formation of an accounting framework that helps religious organizations in determining, measuring performance, identifying sources of income and expenditure, and strengthening an effective internal control system in managing their resources. ISAK 35 regulates the components in the preparation of financial statements, including the Statement of Financial Position, Statement of Comprehensive Income, Statement of Changes in Net Assets, Statement of Profit or Loss, and Notes to the Financial Statements. However, in this interpretation, the examples provided are not intended to illustrate all aspects of the Accounting Standards (SAK) or to cover the same form for all non-profit oriented entities. (Dewan Standar Akuntansi Keuangan, 2018).

## II. RESEARCH METHODS

This research uses a descriptive qualitative research method. To obtain and gather the necessary information, the type of data used is qualitative data in the form of descriptions. According to Sugiyono (2021), qualitative research methods are research methods used to study the conditions of natural objects. The emergence of this method is due to a paradigm shift in the perception of reality, phenomena, or phenomena, commonly known as the post-positivist paradigm. This method can be used to collect in-depth data, which are the important data needed in research. This research attempts to describe the natural reality of how the financial statements of the non-profit entity SMK Swasta Bina Guna are presented. The type of data in this research is primary data and secondary data. Primary data in the form of direct interviews with the Chairman of the

Foundation/school owner and the school treasurer. Secondary data in the form of financial reports and the history of the establishment of SMK Swasta Bina Guna school. The subject of the research is the school treasurer who is responsible for preparing the financial reports. Data collection techniques through observation, interviews, and documentation.

## III. RESULT AND DISCUSSION

The results of the interview with the school treasurer, Mr. Pintor Simanungkalit, S.Ak, 2024, indicated that the preparation of financial reports at this school still uses basic knowledge by recording manually, which includes the initial balance, income report, expenditure report, and final balance created each month. Then, the school's income comes from the Bos Fund and Education Fees. And the largest expenditures for this school are the Bos Fund and Teacher/Staff Salaries. Here is the financial report presented by the school treasurer in the financial reporting.

Table 1. Income Report July 2022 - June 2023

NO	Months	Description	TOTAL/MONTHS
<b>Initial Balance</b>			<b>Rp. 143.000.000</b>
1	July	Education Costs	Rp. 116.397.000
2	August	Education Costs	Rp. 112.426.000
3	September	Education Costs	Rp. 116.101.000
4	October	Education Costs	Rp. 105.677.000
5	November	Education Costs	Rp. 109.102.000
6	December	Education Costs	Rp. 103.186.000
7	January	Education Costs	Rp. 104.330.000
8	February	Education Costs	Rp. 105.070.000
9	March	Education Costs	Rp. 106.657.000
10	April	Education Costs	Rp. 102.950.000
11	May	Education Costs	Rp. 104.863.000
12	June	Education Costs	Rp. 107.350.000
Operational Assistance Bos			Rp. 622.720.000
<b>Total Income</b>			<b>Rp.2.059.829.000</b>

Source: Financial Report of Bina Guna Private Vocational School

Table 2. Expenditure Report July 2022 - June 2023

NO	Months	TOTAL/MONTHS
1	July	Rp. 133.261.000
2	August	Rp. 142.846.000
3	September	Rp. 129.106.000
4	October	Rp. 145.076.000
5	November	Rp. 131.143.000
6	December	Rp. 187.831.000
7	January	Rp. 108.860.000
8	February	Rp. 107.250.000
9	March	Rp. 97.885.000
10	April	Rp. 129.266.000
11	May	Rp. 148.680.000
12	June	Rp. 124.662.000
<b>Total Expenditure</b>		<b>Rp. 1.585.866.000</b>

Source: Financial Report of Bina Guna Private Vocational School

Table 3. Compliance of School Financial Statements Private Vocational School Bina Guna According to ISAK 35

ISAK 35 Financial Report	Description
Statement of Financial Position	Not Available
Statement of Comprehensive	Not Available
Statement of Changes in Net Assets	Not Available
Statement of Cash Flows	Not Available
Notes to the Financial Statements (CALK)	Not Available

Here is an example of financial statement preparation in accordance with ISAK 35, realized by the researcher based on data collected from Bina Guna Private Vocational School: *Comprehensive Income Statement*

Table 4. Comprehensive Income Statement

SMK Swasta Bina Guna	
Comprehensive Income Statement	
For the Year Ended June 31, 2023	
<b>WITHOUT RESTRICTION FROM THE RESOURCE PROVIDER Income</b>	
Bos Fund Revenue	Rp 622.720.000
School Fund Revenue	Rp 1.437.109.000
<b>Total Income Without Restrictions</b>	<b>Rp 2.059.829.000</b>
<b>Load</b>	
Unlimited load	
Teacher/Employee Salary Load	Rp 628.080.000
Social load	Rp 61.900.000
Beban Maintenance (Pemeliharaan dan Perbaikan Fasilitas Sekolah)	Rp 65.970.000
Beban Air, Listrik, dan Wifi	Rp 29.396.000
Biaya Audit	Rp 4.000.000
Boss Fund Expenditure Burden	Rp 617.520.000
Cost of the August 17, 1945 Celebration	Rp 15.000.000
Cost of the Teacher's Day Celebration	Rp 15.000.000
Cost of the Christmas Celebration	Rp 10.000.000
Cost of the Holiday Allowance	Rp 40.000.000
Cost of the Isra Mi'raj Celebration	Rp 10.000.000
Cost of the Nature Trekking	Rp 10.000.000
Cost of the Student Farewell Event	Rp 19.000.000
<b>Total Unrestricted Expenses</b>	<b>Rp (1.525.866.000)</b>
<b>Surplus (Deficit) Without Limitations</b>	<b>Rp (533.963.000)</b>

<b>With Restrictions From Resource Providers Restricted Income</b>	
Income from cash donations for scholarships from the foundation	Rp 60.000.000
<b>Total Restricted Income</b>	<b>Rp 60.000.000</b>
<b>Total income</b>	<b>Rp 2.119.829.000</b>
<b>Load</b>	
<b>Total Load With Restrictions</b>	-
<b>TOTAL LOAD</b>	<b>Rp (1.525.866.000)</b>
<b>Surplus (Deficit) With Restrictions</b>	<b>Rp 60.000.000</b>
<b>OTHER COMPREHENSIVE INCOME</b>	-
<b>TOTAL OTHER COMPREHENSIVE INCOME</b>	<b>Rp 593.963.000</b>

**Source: Data processed**

From the comprehensive income above, it is known that the unrestricted income from the resource provider at the Bina Guna Private Vocational School, the donation of the boss's fund in one year is Rp. 622,720,000,- and the tuition income in one year is Rp. 1,437,109,000,-. Meanwhile, the total burden without restrictions is Rp. 1,525,866,000,-. So that overall the non-profit entity here, namely the Bina Guna Private Vocational School, experienced a surplus of Rp. 533,963,000,-. So the overall comprehensive income at the Bina Guna Private Vocational School is Rp. 593,963,000,-

In the cash flow report of SMK Swasta Bina Guna for the year 2023, in accordance with ISAK 35 guidelines, information is provided regarding the funds managed by SMK Swasta Bina Guna amounting to Rp 2,059,829,000. These funds were used to finance all activities of SMK Swasta Bina Guna, totaling Rp 1,442,866,000, resulting in a surplus of Rp 616,963,000. It can also be noted that the cash balance at the end of the reporting period was Rp 473,963,000. In the net asset change report of SMK Swasta Bina Guna, which complies with ISAK 35 guidelines, it provides information regarding the change in unrestricted net assets amounting to Rp 143,000,000. And restricted net assets amounting to Rp 617,520,000. These changed to Rp 676,963,000 and Rp 677,520,000 due to SMK Swasta Bina Guna experiencing a surplus of Rp 533,963,000 and Rp 60,000,000. Therefore, it can be confirmed that the total net assets for the period ending amounted to Rp 1,354,483,000.

In the financial position report above, which complies with ISAK 35, it provides information that cash and cash equivalents amount to Rp 473,963,000,- and non-current assets amount to Rp 474,520,000,-. Thus, the total assets owned by SMK Swasta Bina Guna amount to Rp 1,354,483,000,-. And during that period, SMK Swasta Bina Guna had no debts, so the liabilities in the financial position report are zero.

Notes to the Financial Statements

Table 5 Notes to the Financial Statements

<b>SMK Swasta Bina Guna</b> <b>Notes on Financial Statements</b> <b>For the year period ending on June 31, 2023</b>	
	<p>Overview</p> <p>SMK Swasta Bina Guna is a non-profit school/foundation entity that started in 2010.</p> <p>This school/foundation is located on Jl. Kompleks Sekolah Swasta Balimbingan, Kecamatan Tanah Jawa.</p>
	<p>Preparation of Financial Statements</p> <p>The Financial Statements of SMK Swasta Bina Guna are prepared in accordance with the Interpretation of Financial Accounting Standards 35 using the accrual basis method.</p> <p>Accounting Policies of Non-Profit Entity SMK Swasta Bina Guna</p>
a.	<p>Measurement Basis</p> <p>In the preparation of financial statements, SMK Bina Guna only records the opening balance, income statement, and expenditure statement used as a one-period report.</p>
b.	<p>Cash and Cash Equivalents</p> <p>Cash and cash equivalents of SMK Swasta Bina Guna are kept in banks and physically stored, used for daily operational expenses.</p>
c.	<p>Depreciation Method</p> <p>The non-profit entity SMK Swasta Bina Guna does not apply depreciation on fixed assets such as equipment and land.</p>
d.	<p>Revenue</p> <p>Revenue received by SMK Swasta Bina Guna comes from the Bos Fund, student education fees (SPP), and scholarships from the foundation.</p>
e.	<p>Liabilities</p> <p>Trade liabilities are not owned by SMK Swasta Bina Guna</p>
f.	<p>Equity</p> <p>Equity is based on the owner's capital of the non-profit entity SMK Swasta Bina Guna</p>

Preparation of Financial Statements at Bina Guna Private Vocational School According to ISAK 35

General schools/foundations are non-profit institutions, which means they do not generate profit. The school conducts teaching and learning activities that require accurate financial reporting to support the teaching and learning process more effectively and sustainably. In the preparation of financial statements, it is necessary to enhance transparency so that users of financial statements can understand the condition of the company and assess the performance of the company. The results of the interview with the school treasurer indicate that the incompleteness of financial records and financial reports prepared by the treasurer of SMK Swasta Bina Guna may be due to a lack of understanding of financial report preparation based on the interpretation of Financial Accounting Standards 35. The school treasurer admitted that he does not fully understand how to prepare financial reports in accordance with ISAK 35. The financial report preparation carried out by the school treasurer is only a simple preparation consisting of the opening balance, recording of income, recording of expenses, and closing balance. It is known from the interview process with the school/foundation owner, Mr. (Ir. Trulyanto Sinaga S.

Pd, 2024), that he stated, "The preparation of the school's financial reports does not yet comply with the currently enforced financial accounting standards, and financial reporting still lacks improvement in terms of transparency, due to the simple preparation of financial reports, which results in incomplete and inaccurate records where the financial records are unclear and lead to delays in the payment of teachers/staff salaries." Therefore, the researcher concludes that in this condition, it is necessary to have records that comply with the currently applicable financial accounting standards. To improve further in financial recording, which is usually done every month. So that it does not complicate the authorities or stakeholders in identifying and assessing the health of the business being run, especially from a financial perspective, and makes it easier for business actors to make the best decisions in the next period.

The obstacles in the preparation of this financial report may occur due to the lack of understanding and skills of the treasurer in recording in accordance with the current financial reporting presentation standards. The treasurer only follows the recording as it has been done in previous years without any evaluation or updates. The lack of access to technology can also be an obstacle because the owners of Nonprofit Entities do not have adequate access to the technology or accounting software needed to prepare and maintain financial reports efficiently. The school authorities stated that bringing in parties related to the development of the accounting information system program requires a considerable amount of funds, so the school prefers to record manually instead.

IV. CONCLUSION

Based on the research results, it was found that SMK Swasta Bina Guna Tanah Jawa Simalungun has been preparing financial reports every month, but the financial reports presented are limited to cash income and expenditure information only. This is due to the lack of understanding and skills of the school treasurer in recording financial reports according to the financial accounting standards for non-profit organizations, namely the Financial Accounting Standards Interpretation 35 (ISAK 35) currently in effect. This is evidenced by the form of financial reports prepared by the treasurer, which are limited to cash income and expenditure information without any information about comprehensive income statements, financial position statements, cash flow statements, changes in net asset statements, and notes to the financial statements. The obstacle is the lack of access to technology, which can also be a hindrance because the owners of Non-Profit Entities do not have adequate access to the technology or accounting software needed to prepare and maintain financial reports efficiently. Bringing in parties related to the creation of accounting information system programs requires a substantial amount of funds, so the school chooses to record manually instead.

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