

ANALYSIS OF PRESENTATION AND REPORTING OF FINANCIAL TRANSACTIONS IN THE PULAU HARAPAN COOPERATIVE, AGAM DISTRICT

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Abstract:

This research analyzes the presentation and reporting of financial transactions at the Pulau Harapan Cooperative, Agam Regency. This research also aims to analyze the extent to which the presentation is based on Sharia principles and applicable accounting standards. The type of research used is field research, which uses a qualitative approach with a case study method. Data was collected through interviews with cooperative administrators, direct observation, and analysis of financial documents. This research uses daily financial transaction data at the Pulau Harapan Cooperative, Agam Regency. Data is analyzed and processed to produce financial reports based on Sharia Financial Accounting Standards (PSAK). Data analysis was carried out using the triangulation method to ensure the validity and reliability of the data by collecting secondary data in the form of financial transactions. This research concludes that cooperative financial transactions, which only take the form of daily transactions, can prepare financial reports based on the Statement of Sharia Financial Accounting Standards (PSAK) and produce financial reports for each business unit and consolidated financial reports.

Keywords: Presentation, Reporting, Finance

INTRODUCTION

West Sumatra with Minangkabau customs, which have the philosophy of Adat coded Syarak, Syarak codenamed Kitabullah, shows that Minangkabau people make Islam the basis for behavior, activities, and social systems, inseparable from it in carrying out economic activities. (Alfarid et al., 2022)

The hope is to realize Sharia economic principles in every economic and financial activity so that it is far from things Allah forbids in economic transactions, such as interest charged by banks or other financial institutions (Mutafarida & Anam, 2020). Interest is usury, which is forbidden in Islam (Inayah, 2020). Allah says:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

Meaning: People who consume usury cannot stand but stand like someone whom a demon has possessed because they are crazy. This is because they say buying and selling are the same as usury. Allah has permitted buying and selling and prohibited usury. Whoever receives a warning from his Lord then stops, and what he has previously obtained becomes his and his business (is up to) Allah. Whoever repeats it is the inhabitant of hell; they will remain there forever. (Albaqarah: 275).

Usury is taking additional benefits or benefits from a loan (card) given to the borrower as a reward for providing a grace period for the loan. The prohibition of flowers was strengthened by



the issuance of MUI Fatwa No. 1 of 2004 concerning the prohibition of interest in banks and other financial institutions (Rafi & Na'ali, 2018).

Cooperatives, whose roles and functions are almost the same as those of other financial institutions, such as banks, collect funds and then distribute them to parties who need them. Cooperatives collect funds from members who have funds and distribute them to members who need funds (Akbar & Angi, 2021). Cooperatives, in their philosophy, have a social character in building mutual help for the sake of mutual prosperity and economic progress (Saleh et al., 2022). This is in line with the word of Allah in Surah Al-Maidah verse 2, namely:

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ

Meaning: And help you in (doing) righteousness and piety, and do not help you commit sins and enmity. Fear Allah. Indeed, Allah is very severe in punishment. (QS. Al-Madinah:2)

Regarding its founding and philosophy, cooperatives are almost always run by Sharia. However, in their management, they are mixed with interest or service activities taken on the loan's principal without considering the object and transaction agreement. In this case, even if this activity is called a service, it is the same as interest from banks or other conventional financial institutions prohibited by the DSN-MUI fatwa (Nadiya et al., 2023).

Sharia cooperatives are essential in supporting the community's economy through Sharia principles (Rozi et al., 2021). Accurate and transparent presentation of financial transactions is critical to maintaining the trust of cooperative members and other stakeholders (Meini & Setyawati, 2021). This research aims to identify how financial transactions are presented and whether the presentation is by sharia principles and accounting standards.

Most cooperatives in West Sumatra channel their funds to members in the form of providing loans by charging interest or services with a certain percentage taken from the principal of the loan to members, which is paid in principal installments along with interest, without paying attention to the object and transaction agreement used (Nasfi, 2020). Distribution in the form of a loan by taking an additional amount on the loan's principal remains the same as interest even though the term service is used; it is equated with usury, which is prohibited.

Awareness and concern about the dangers of usury in cooperative activities have encouraged many cooperatives to convert from conventional patterns to Sharia pattern cooperatives, and the regional government supports this by forming a Sharia cooperative acceleration team (Galuh et al., 2022). The problem in converting to a Sharia-based cooperative is the method and process of implementing the Sharia cooperative because, in Sharia, the consideration of income and profits is not based on the money lent but on the object being transacted and the contract of the transaction.

The next problem is in recording and presenting financial reports by Sharia and generally accepted accounting standards because cooperatives as legal entities must record the presentation of financial reports by generally accepted standards; for Sharia financial institutions, including Sharia cooperatives, it is best to refer to the statement sharia financial accounting standards exist in Indonesia, but cooperatives with total assets of at least five billion are required to prepare financial reports by generally accepted standards, because of the demand to be audited by a public accountant.

Based on the above, so that administrators, supervisors and members understand how to implement Sharia cooperatives, it is necessary to provide guidance and assistance to cooperatives in the conversion process so that the implementation of Sharia cooperatives can be implemented well

and by Sharia as well as recording, reporting and presenting financial reports by also with generally accepted sharia financial accounting standards.

The Pulau Harapan Cooperative is located in the Tanjung Raya sub-district, Agama Regency, West Sumatra, which was founded in 2013 and was officially incorporated on September 8, 2015. This cooperative operates in various businesses, including conventional savings and loan businesses. This cooperative is based on information obtained from the cooperative office, which said that the cooperative agreed to implement cooperatives by Sharia but still needs to improve its implementation. Based on information and the strong desire of the cooperative to run the cooperative according to Sharia,

METHODS

The type of research is field research using a qualitative approach with a case study method. Data was collected through interviews with cooperative administrators, direct observation, and analysis of financial documents. Respondents consisted of sharia cooperative administrators, cooperative members, and sharia experts. Data analysis was carried out using the triangulation method to ensure the validity and reliability of the data by collecting secondary data in the form of financial transactions. Data processing uses quantitative and qualitative approaches. Financial transaction data will be analyzed and compiled to produce reports that comply with the Sharia Financial Accounting Standards (PSAK).

RESULT AND DISCUSSION

A cooperative is a business entity consisting of individuals or cooperative legal entities that bases its activities on cooperative principles. It is also a people's economic movement based on the principle of family (Rohmat, 2016). Cooperatives aim to improve and promote the welfare of members and the community and build a social-economic order to create a just and prosperous society based on Pancasila and the 1945 Constitution (Pambudi, 2023).

In order to achieve their goals, cooperatives need to carry out economic activities oriented towards making a profit, bringing prosperity and improving the economic level of members and society (Zakka & Rizaldi, 2022). The implementation of these activities must, of course, be by Sharia principles, namely:

- Ilmuyah shows human belief in Allah as the perfect owner of everything in this universe.
- Prophethood by understanding the prophet as uswatun Hashanah in economic activities.
- Halal is used to obtain and distribute or spend it.
- Justice, which places things according to what is and should be and distributes wealth from the rich to the needy, is also part of a fair attitude.
- Freedom to carry out activities without any arguments prohibiting it, as well as
- benefit, every activity and activity provides benefits and is not easy (Nengsih & Iska, 2016).

Sharia Savings and Loans and Financing activities include:

- Savings, loan business activities, and Sharia financing must be based on Sharia Principles.
- Has a social activity unit (maal) and business enterprise (tanwil).
- The scope of business activities includes:
 - Organizing social activities to empower members and the community in the social and economic fields.
 - Collect funds in the form of term savings or savings based on with or mudharabah agreements,
 - Distribute loans in card form.



- Distribute financing based on contracts that do not conflict with Sharia principles (Nur et al. Setyaningsih, 2021).

Implementation of transaction agreements in accordance with Sharia refers to fatwas issued by the National Sharia Council-Indonesian Ulema Council (DSN-MUI), including:

- Fatwa No.02/DSN-MUI/IV/2000 concerning savings.
- Fatwa No.03/DSN-MUI/IV/2000 concerning Deposits.
- Fatwa No.04/DSN-MUI/IV/2000 concerning Murabahah.
- Fatwa No.05/DSN-MUI/IV/2000 concerning Greetings.
- Fatwa No.06/DSN-MUI/IV/2000 concerning Istishna.
- Fatwa No.07/DSN-MUI/IV/2000 concerning Mudharabah financing.
- Fatwa No.08/DSN-MUI/IV/2000 concerning musyarakah financing.
- Fatwa No.09/DSN-MUI/IV/2000 concerning ijarah financing.
- Fatwa No.10/DSN-MUI/IV/2000 concerning Wakalah.
- Fatwa No.19/DSN-MUI/IV/2000 concerning Al-Qard.

Other fatwas were related to and occurring in transactions in cooperatives. The recording, recognition, reporting and presentation of Sharia finance is based on the Statement of Sharia Financial Accounting Standards, namely:

1. PSAK no. 101 concerning Presentation of Sharia Financial Reports.
2. PSAK no. 102 concerning Murabahah Accounting.
3. PSAK no. 103 concerning Accounting Greetings.
4. PSAK no. 104 concerning Istishna Accounting¹.
5. PSAK no. 105 on Mudarabah Accounting.
6. PSAK no. 106 concerning Musyarakah Accounting.
7. PSAK no. 107 concerning Ijarah Accounting.

Presentation of Financial Transactions. Harapan Island Cooperative, Agam Regency has operated operational activities based on Sharia principles. The transactions that occurred have been recorded but are only limited to recording daily transactions and have not been presented by Sharia PSAK. Financial transactions in Sharia cooperatives are presented concerning Sharia principles, such as the prohibition of usury, gharar and maisir. Sharia cooperatives use sharia contracts such as mudharabah, musyarakah, murabahah, and ijarah in their financial transactions (Ali et al., 2023). Based on the results of observations and field reviews, the Pulau Harapan Cooperative has implemented financing agreements based on Sharia principles. The contract used in transactions at the Pulau Harapan cooperative is the Murabahah contract.

Sharia cooperatives are financial institutions that operate based on Islamic sharia principles. The aim is to provide financial services that comply with Islamic law, which prohibits riba (interest), gharar (uncertainty), and maisir (speculation). The presentation of financial transactions in Sharia cooperatives must reflect compliance with these principles and follow applicable Sharia accounting standards (Zulkifli et al., 2019). In detail, it can be explained as follows:

1. Prohibition of Usury: In Islam, transactions containing interest are prohibited. Sharia cooperatives must ensure that all financing transactions do not contain elements of usury.
2. Prohibition of Gharar: Transactions must be free from excessive uncertainty. Clear and transparent information about products and services is essential.
3. Maisir Prohibition: Speculation and gambling are prohibited. Sharia cooperatives must avoid high-risk and speculative transactions.

Meanwhile, the contracts in sharia cooperatives can be explained as follows (Maharani & Hidayat, 2020):

1. Mudharabah: A partnership agreement between the capital owner (rab al-maal) and the manager (mudharib), where profits are shared according to the agreement, and losses are borne by the capital owner.
2. Musyarakah: A cooperative agreement between two or more parties that combines capital for a joint business, with profits and losses shared in proportion to the capital.
3. Murabahah: A sale and purchase agreement with an agreed profit margin. Cooperatives buy goods and resell them to members at prices that include costs and a profit margin.
4. Ijarah is a rental agreement in which the cooperative rents goods or services to members in exchange for an agreed-upon rent.

Sharia Accounting Standards. Sharia cooperatives in Indonesia generally follow the Statement of Sharia Financial Accounting Standards (PSAK), which includes PSAK 101-109. Some crucial points in PSAK Syariah are:

1. PSAK 101: Presentation of Sharia Financial Reports: This regulation regulates the format and content of financial reports, which must reflect transactions by Sharia principles.
2. PSAK 102: Murabahah Accounting: Regulates accounting treatment for murabahah transactions.
3. PSAK 103: Salam Accounting: This regulation regulates the accounting treatment for salam transactions, namely contracts for the sale and purchase of goods with payment in advance and delivery later.
4. PSAK 104: Istishna Accounting: This regulation regulates the accounting treatment of Krishna transactions, namely contracts for the sale and purchase of goods in manufacturing.

In this case, the Pulau Harapan cooperative has not made any records based on the contracts.

Compliance with Accounting Standards. Most Sharia cooperatives have implemented Sharia accounting standards (PSAK 101-109) in presenting their financial reports. However, several cooperatives, including the Pulau Harapan cooperative and Agam Regency, still need to fully comply with this standard due to limited human resources who understand Sharia accounting.

Compliance with accounting standards is essential for Sharia cooperatives to ensure that the financial reports prepared are reliable, transparent and by Sharia principles. In Indonesia, Sharia cooperatives must follow the Statement of Sharia Financial Accounting Standards (PSAK) issued by the Indonesian Accountants Association (IAI).

Transparency and Accountability of Financial Reporting. Sharia cooperatives have generally attempted to increase transparency and accountability in presenting financial transactions through internal and external audits. However, there are still challenges in increasing cooperative members' understanding of the financial reports presented.

Transparency and accountability are two fundamental principles in Sharia cooperative governance which play an important role in maintaining the trust of members and other stakeholders. Transparent and accountable financial transaction reporting helps ensure that Sharia principles and applicable accounting standards carry out cooperative activities.

Transparency refers to providing information that is complete, accurate, and accessible to all stakeholders. To achieve transparency in financial reporting, sharia cooperatives must:

1. Clear presentation of financial reports

- Financial reports must be prepared by the Sharia Statement of Financial Accounting Standards (PSAK) and presented in a format that is easy for cooperative members to understand.



- The information must cover all aspects of the cooperative's financial performance, including assets, liabilities, equity, income and expenses.

Table 1. Implementation of SAK ETAP, according to the Indonesian Accountants Association

Estimation	SAK ETAP
Presentation of Financial Reports	The minimum items that must be on the balance sheet are fewer. Silent on extraordinary items, profit and loss statements (without having to present comprehensive profit and loss), cash flow using the indirect method
Fixed Assets and Investment Properties	Fixed assets and investment properties use the cost method unless government regulations require a revaluation model to be applied.
Intangible Assets	Intangible assets are amortized over ten years. The measurement uses the cost method.
Financial Instruments	Scope: investment in specific securities- Trading classification, held to maturity, and available for sale.
Supply	LIFO is not permitted; other provisions are the same as PSAK

2. Disclosure of Relevant Information

- Sharia cooperatives must disclose all relevant financial transaction information, including the Sharia contracts used.
- Notes to financial reports must include a detailed explanation of the accounting policies and the assumptions used in preparing the report.

3. Information Accessibility

- Financial reports and related information must be accessible to all cooperative members and stakeholders.
- Sharia cooperatives can use digital media, such as websites or mobile applications, to facilitate access to information.

Accountability refers to the cooperative's responsibility to report its financial performance to members and other stakeholders. Cooperative management must prepare and present financial reports and ensure that all financial transactions are recorded and reported by Sharia principles and applicable accounting standards.

Transparency and accountability in reporting financial transactions are vital to maintaining the trust of members and other stakeholders in Sharia cooperatives. By implementing these principles, Sharia cooperatives can ensure that their financial operations comply with Sharia principles and are reliable and accountable. Through training, information technology and effective communication, Sharia cooperatives can achieve high transparency and accountability.

Use of Information Technology. Cooperatives can use information technology such as Sharia accounting software to present financial transactions. This helps in improving the accuracy and efficiency of presenting financial reports. The Harapan Island cooperative has yet to use technology to prepare financial reports. The data is recorded manually in the cash book and then input into Excel data. Based on this data, financial reports are prepared based on the generally accepted accounting cycle, which starts from posting to the ledger, preparing a trial balance, recording adjusting journal entries, making a balance sheet after adjustments and preparing financial reports.



Based on this procedure, a report on the financial position of the Pulau Harapan cooperative is produced below:

Table 2. Harapan Island Cooperative Financial Report, Waserda Unit

Harapan Island Cooperative Waserda Unit Balance Sheet As of June 2022			
Assets		Liabilities	
Current assets		Short Term Liabilities	
Cash	IDR 28,647,861.00	Member Services	IDR 4,339.00
Merchandise Inventory	IDR 125,155,684.00	Non-Member Services	IDR 18,835,883.00
Entrusted goods	IDR 10,587,500.00	Education Fund	IDR 1,920,731.00
Zakat Fund	IDR 3,687,000.00	Management and Supervisory Fund	IDR 23,273,480.00
Total Current Assets	IDR 168,078,045.00	Social Fund	IDR 1,142,231.00
		Kespeg Fund	IDR 6,135,009.00
		Pemdaker Fund	IDR 2,037,231.00
Inclusion		Total Short-Term Liabilities	IDR 53,348,903.00
Inclusion of Pokklasar Principal Savings	IDR 100,000.00		
Pokklasar Mandatory Savings Inclusion	IDR 120,000.00	Long Liability	
Inclusion of Pokklasar Arisan	IDR 500,000.00	Debt on USP	IDR 11,960,100.00
Pokklasar Basic Food Capital Inclusion	IDR 500,000.00	Debt to KJA	IDR 1,744,500.00
Total Participation	IDR 1,220,000.00	Long-term obligation	IDR 13,704,600.00
		Total Liabilities	IDR 67,053,503.00
Fixed Assets			
inventory	IDR 22,770,074.00	Capital	
Inventory Depreciation Accum	IDR 10,193,000.00	PNPM Grant	IDR 38,564,000.00
Total Fixed Assets	IDR 12,577,074.00	Reserve	IDR 49,911,296.00
		SHU	IDR 26,346,320.00
		Total Capital	IDR 114,821,616.00
Amount	IDR 181,875,119.00	Amount	IDR 181,875,119.00

Table 3. Harapan Island Cooperative Financial Report, KSPPS

Harapan Island Cooperative Balance Sheet - KSPPS Jun-22			
Assets		Liabilities	
Treasure Fluent		Obligation Period Short	
Cash	IDR 12,891,400.00	Savings Debt Volunteer	IDR 816,000.00
Placement in Bank	IDR 200,000.00	Member Services	IDR 3,166,195.00
Financing Mudharabah	IDR 58,760,000.00	Education Fund	IDR 228,373.00
Waserda Unit Receivables	IDR 11,960,100.00	Social Fund	IDR 153,373.00
KIA Unit Receivables	IDR 2,000,000.00	Pemdaker Fund	IDR 228,373.00
Gas Unit Receivables	IDR 5,000,000.00	Kespeg Fund	IDR 456,745.00

Receivables Multiservice	IDR 1,500,000.00	Management and Supervisory Fund	IDR 638,590.00
Total Assets Fluent	IDR 92,311,500.00	Total Liabilities Quick	IDR 5,687,649.00
Treasure Still		Liabilities Long-term	-
inventory	IDR 24,824,000.00	Total Liabilities	IDR 5,687,649.00
Akm Shrinkage	IDR 640,000.00		
Total Assets Still	IDR 24,184,000.00	Capital	
		Savings Tree	IDR 13,500,000.00
		Mandatory Savings	IDR 63,743,000.00
		Business Savings	IDR 5,660,000.00
		Grant	IDR 23,224,000.00
		Reserved fund	IDR 2,055,351.00
		SHU	IDR 2,625,500.00
		Total Capital	IDR 110,807,851.00
Amount	IDR 116,495,500.00	Amount	IDR 116,495,500.00

Table 4. Harapan Island Cooperative Joint Financial Report

**Harapan Island Cooperative Joint Balance Sheet
 Combined Balance Sheet
 As of May 2022**

Assets		Liabilities	
Treasure Fluent		Obligation Period Short	
Cash	IDR 41,539,261.00	Savings Debt Volunteer	IDR 816,000.00
Placement in Bank	IDR 200,000.00	Member Services	IDR 3,170,534.00
Merchandise Inventory	IDR 125,155,684.00	Member Services	IDR 18,835,883.00
Entrusted goods	IDR 10,587,500.00	Education Fund	IDR 2,149,104.00
Financing Mudharabah	IDR 58,760,000.00	Management and Supervisory Fund	IDR 23,912,070.00
Waserda Unit Receivables	IDR 11,960,100.00	Social Fund	IDR 1,295,604.00
KIA Unit Receivables	IDR 2,000,000.00	Kespeg Fund	IDR 6,591,754.00
Gas Unit Receivables	IDR 5,000,000.00	Pemdaker Fund	IDR 2,265,604.00
Receivables Multiservice	IDR 1,500,000.00	Total Liabilities Period Short	IDR 59,036,552.00
Zakat Fund	IDR 3,687,000.00		
Total Assets Fluent	IDR 260,389,545.00	Obligation Long-term	
		Debt on USP	IDR 11,960,100.00
		Debt to KJA	IDR 1,744,500.00
		Total Liabilities Long-term	IDR 13,704,600.00
Inclusion		Total Liabilities	IDR 72,741,152.00
Inclusion Savings Tree Poklasar	IDR 100,000.00		
Inclusion Poklasar Mandatory Savings	IDR 120,000.00	Capital	
Inclusion Lottery Club Poklasar	IDR 500,000.00	Savings Tree	IDR 13,500,000.00
Food Capital Inclusion Poklasar	IDR 500,000.00	Mandatory Savings	IDR 63,743,000.00
Total Participation	IDR 1,220,000.00		





Treasure Still		Business Savings	IDR 5,660,000.00
Inventory	IDR 47,594,074.00	Grant	IDR 61,788,000.00
Depreciation Accum Inventory	IDR 10,833,000.00	Reserve	IDR 51,966,647.00
Total Assets Still	IDR 36,761,074.00	SHU	IDR 28,971,820.00
		Total Capital	IDR 225,629,467.00
Amount	IDR 289,370,619.00	Amount	Rp . 289,370,619.00

CONCLUSION

Initially, the process of recording transactions had applied the principle of accountability, where transactions were recorded based on transaction evidence but were not prepared according to standards. The recording carried out did not use technology in the form of a particular application but only recorded in the Microsoft Excel application.

The research has prepared a financial report for the Harapan Island Sharia Cooperative. The reports are profit and loss reports, financial position reports, and notes to financial reports. Profit and loss reports are prepared based on business units, namely the Waserda business unit and reports on savings and loans and sharia financing business units. Next, a consolidated report describes the cooperative's financial position for all business units.

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