Muhasabatuna:
Jurnal Akuntansi dan Keuangan Islam
E-ISSN: 2774-8855, P-ISSN: 2774-4388
Terakreditasi Sinta Kemdikbud Ristek Nomor: 204/E/KPT/2022
Volume 8 Issue 1, Juni 2026 | Page: 055-066

Analysis of the Preparation of Financial Statements for Al-Amin Mosque, Karella Village, Mare District, Bone Regency Based on PSAK 45

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Abstract: *This research aims to understand the preparation of financial statements for Al-Amin Mosque in Karella Village, Mare District, Bone Regency based on PSAK 45, as well as to identify the obstacles faced by the mosque management in preparing financial statements according to these standards and the efforts made to overcome them. This research uses a field research type with a descriptive qualitative approach. Data were obtained thru observation, interviews, and documentation conducted with the mosque administrators, particularly those involved in the mosque's financial management. The research results show that the preparation of financial reports for Al-Amin Mosque in Karella Village, Mare District, Bone Regency is still done simply with a cash in and cash out recording system. The financial statements prepared do not fully comply with PSAK 45 regulations because they do not yet include the statement of financial position, statement of activities, statement of cash flows, and notes to the financial statements in their entirety. The main obstacles faced by the mosque management include limited understanding of accounting and PSAK 45, lack of training, and the absence of an adequate recording system. The efforts that can be made to overcome these obstacles include enhancing the understanding of the management thru training, mentoring, and the development of a simple and easy-to-implement financial recording system. With the implementation of PSAK 45, it is hoped that the financial management of the mosque will become more transparent, accountable, and can increase the trust of the congregation and the community.*

Keywords: *PSAK 45, Mosque Financial Reports, Non-Profit Organization, Accountability, Financial Transparency, Al-Amin Mosque.*

A. INTRODUCTION

Non-profit organizations are service organizations that differ from private organizations; the purpose of these institutions is to provide public services such as education, spirituality, and public health. Unlike profit-oriented organizations, which aim to seek profit. One form of public sector organization that is part of a non-profit organization is the mosque, which serves as a place of worship, a center for religious education, and a venue for individuals to donate a portion of their wealth for charity. Mosques have financial reports as a way to gather funds from donors to manage and report all activities carried out for the prosperity of the mosque. The funds received by the mosque from donors are not intended to provide any rewards. In storing part of their wealth with trust and sincerity to the mosque administrators to be used for funding operational activities, mosque construction, and religious activities, it is better not to expect any reciprocal benefits from the mosque, but rather for the utmost prosperity of the mosque and the congregation in worship. Improving the advancement of the mosque in terms of a good financial system will certainly make it easier for the mosque management or takmir to make decisions related to the development, management, and empowerment of the mosque.[1]

Mosques, as non-profit institutions, play a very important role, not only as places of worship but also as centers for social, educational, and even economic activities for the community. Every day, the mosque receives funds from the community in the form of Friday donations, construction alms, charitable contributions, and others. With this substantial amount of funds, professional management responsibility is greatly needed.[2]

PSAK 45 is an accounting standard designed to assist non-profit organizations, including mosques, in preparing financial statements that are transparent, accurate, and in accordance with applicable accounting principles. This standard regulates the presentation of financial statements for non-profit organizations so that they can provide relevant information to report users, including congregants, mosque administrators, and donors. By implementing PSAK 45, mosques can improve their financial governance to be better and more trustworthy. However, the practice of financial reporting in mosques on the ground is still far from the expected standards. Most mosques still use a very simple recording system, limited to cash inflows and outflows, without preparing financial position reports or notes to the financial statements. This indicates a low level of accountability and transparency in financial management. Based on the research conducted by Sri Opti and Khoirina Farina, out of the 30 mosques studied in Pancoran District, South Jakarta, almost all of them did not prepare financial position reports or notes to the financial statements. The recording that is done is still cash-based and uses the single entry method, which does not comply with PSAK 45 standards. This fact

[1]Rizka Ummu Fadhillah and Ari Susanti, 'Analisis Penerapan ISAK No.35 Laporan Keuangan Entitas Non Laba Pada Masjid Agung Surakarta', *Jurnal Ekonomi, Bisnis Dan Manajemen*, Vol.3, No.3, (2024), h. 17–35.

[2]Iin Rakhmawati, Fitri Tri Wahyuni, and Suparwi Suparwi, 'Pendampingan Pengembangan Akuntansi Masjid Berdasarkan PSAK 45 Di Kabupaten Kudus', *Abdi Psikonomi*, Vol.1, No.1, (2020), h. 1–10.

reflects a significant gap between the established regulations and the implementation at the mosque management level.[3]

One of the articles supporting this research is the study conducted by La Ode Syarfan, Indra Safri, and Septian Wahyudi titled "Implementation of the Application of Financial Accounting Standards Guidelines PSAK No. 45 on Mosque Financial Reports in Air Dingin Village, Bukit Raya District, Pekanbaru City."The results of this study show that out of the seven mosques that were the subjects of the research, only one mosque has implemented PSAK No. 45, while the other six mosques still prepare financial reports in a simple form consisting of cash receipts and expenditures. The non-optimal implementation of PSAK No. 45 is due to the lack of accounting personnel and the limited human resources with an understanding of accounting.[4]

The similarity between that research and the research conducted by the author lies in the same focus of study, namely analyzing the preparation of mosque financial statements based on PSAK 45 and assessing the conformity of mosque financial reporting practices with nonprofit organization accounting standards. Whereas the difference lies in the object and location of the research. The research by La Ode Syarfan et al. was conducted on seven mosques in Air Dingin Village, Bukit Raya District, Pekanbaru City, while this research was conducted at Al-Amin Mosque in Karella Village, Mare District, Bone Regency. Additionally, La Ode Syarfan et al.'s research focused more on the level of PSAK 45 implementation in several mosques, whereas this research not only analyzes the compliance of financial reports with PSAK 45 but also identifies the obstacles faced by mosque administrators and the efforts made to overcome them.

whereas the theory supporting this research is the Agency Theory proposed by Michael C. Jensen and William H. Meckling in 1976. This theory explains the working relationship between two parties, namely the principal (the grantor of authority) and the agent (the receiver of authority). In this relationship, the principal entrusts the agent to carry out tasks or represent them in making decisions. [5] The capital owner, as the entitled party, has the authority to grant management the power to enhance their well-being thru dividend distribution or improved company performance. Meanwhile,

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[3]Sri Opti and Khoirina Farina, 'Analisis Implementasi PSAK No . 45 Pelaporan Keuangan Masjid Di Kecamatan Pancoran Jakarta Selatan', *Jurnal Ekonomi & Ekonomi Syariah*, Vol.3, No.1, (2020), h. 39–51.

[4]La Ode Syarfan, Indra Safri, and Septian Wahyudi, 'Implementasi Penerapan Pedoman Standar Akuntansi Keuangan Psak No.45 Pada Laporan Keuangan Masjid Di Kelurahan Air Dingin Kecamatan Bukit Raya Kota Pekanbaru', *Journal of Economic, Business and Accounting*, Vol.7, No.45, (2024), h. 59–65.

[5]Michael C Jensen and William H Meckling, 'Theory Of The Firm: Managerial Behavior, Agency Costs and Ownership Structure', *Journal of Financial Economis*, Vol.3, No.1, (1976), h. 55–60.

management, as the party responsible for managing the company's wealth, increases their own interests thru compensation. Thus, under such conditions, each party tends not to provide invalid information. So, there will be an imbalance of information between both parties, also known as information asymmetry. [6]

The relationship between agency theory and mosque management can be explained thru the roles of principals and agents in managing funds and operational activities of the mosque. Agency theory highlights how the working relationship between two parties, namely the congregation or donors as principals and the mosque management as agents, involves the division of tasks, responsibilities, and potential conflicts of interest. In the context of Al-Amin Mosque in Karella village, Mare district, Bone regency, this theory is relevant to explain the dynamics of the relationship between the parties involved in the mosque's financial management, including the receipt and use of funds from donations, alms, and endowments. When there are conflicting interests or an imbalance of information (information asymmetry), the risk of a conflict of interest may arise. Therefore, with the implementation of accounting standards such as PSAK 45, as well as the existence of transparent and accountable financial reporting mechanisms, the potential for conflicts in agency relationships can be minimized. This is important so that the mosque administrators can carry out their duties professionally, and ultimately, the congregation's trust in the management of the mosque's funds can be maintained.

This research is expected to contribute theoretically by enriching the study of non-profit accounting, as well as practically providing recommendations to mosque administrators, academics, the government, and accounting professional organizations in designing training, simple systems, and community-based accounting guidelines suitable for rural mosques. With these recommendations, it is hoped that the financial management of mosques can be carried out in a more structured manner and easily implemented by mosque administrators who do not have an accounting background. In the future, mosques will not only be centers of worship but also models of accountable and professional financial management in accordance with Islamic values such as trust, honesty, and social responsibility.

B. METHODS

This research is a field study, where the researcher directly collects data at the research location. Data were obtained from observation, interviews, and documentation activities conducted at Al-Amin Mosque in Karella Village,

[6]Brigham dan Gapenski dalam kutipan Sean P Collins and Others, 'Pengaruh Good Corporate Governance Dan Profitabilitas Terhadap Nilai Perusahaan', *Jurnal Akuntansi Unesa*, Vol.5, No.2, (2021), h. 24–68.

Mare District, Bone Regency, with the aim of understanding the actual conditions of the mosque's financial report preparation by assessing its compliance with PSAK 45, as well as identifying the obstacles faced by the management in the preparation process and their efforts to overcome them. The approach used in this research is a descriptive qualitative approach. This approach was chosen because it aims to analyze and deeply describe how the financial reports of Al-Amin Mosque in Karella Village, Mare District, Bone Regency are prepared based on PSAK 45, as well as to explain the obstacles and efforts made by the mosque management in preparing the financial reports based on PSAK 45. Thru a qualitative approach, this research can understand the phenomena that occur directly, obtain information from sources, and describe the findings according to the existing context.

This research focuses on the Al-Amin Mosque in Karella Village, Mare District, Bone Regency. The reason the researcher chose this location is that before selecting this title, the researcher conducted observations at the site and encountered a case that became the basis for the research. The research was conducted from December to February 2026. Primary data is a source of data that provides information directly to the interviewer. [7] This data is collected thru informants or in the form of respondents by making direct notes during observations at Al-Amin Mosque, Karella Village, Mare District, Bone Regency. Secondary data is a type of published data, which can include books, documents, and other sources related to PSAK 45.

The subjects of this research are the administrators of Al-Amin Mosque in Karella Village, Mare District, Bone Regency, which consist of the chairman, treasurer, mosque imam, and one congregation member who has information related to the mosque's financial management. Meanwhile, the object of the research is the financial report of Al-Amin Mosque, which is analyzed based on PSAK 45 to assess the appropriateness of its preparation and to identify the obstacles and efforts made in its implementation. Data collection was conducted thru observation, interviews, and documentation. Observation was used to directly observe the process of managing and preparing the mosque's financial reports, while interviews were conducted with informants to obtain information regarding the preparation of the financial position report, activity report, cash flow report, notes on financial reports, financial recording system, financial transparency and accountability, the management's understanding of PSAK 45, human resource limitations, financial report preparation training, and the efforts made to overcome various challenges faced. Documentation was carried out by collecting cash books, financial reports, transaction records, and other supporting documents related to the mosque's financial reporting. The

[7]Undari Sulung and Mohammad Muspawi, 'Memahami Sumber Data Penelitian : Primer, Sekunder Dan Tersier', Jurnal Edu Research Indonesia Institute For Corporate Learning and Studies, Vol.5, No.3, (2024), h. 110–16.

data obtained were then analyzed using descriptive qualitative data analysis techniques thru three stages: data reduction by selecting and grouping relevant data, presentation of data in the form of systematic narrative descriptions, and drawing conclusions based on patterns and relationships between data to answer the problem formulation regarding the compliance of the financial statements of Al-Amin Mosque in Karella Village with PSAK 45, the obstacles faced in its implementation, and the efforts made to overcome them.

C. RESULT AND DISCUSSION

1. Preparation of the financial report for Masjid Al-Amin, Karella Village, Mare District, Bone Regency based on PSAK 45

In analyzing the preparation of the financial statements of Masjid Al-Amin in Karella Village, Mare District, Bone Regency based on PSAK 45 (Statement of Financial Accounting Standards for non-profit entities), indicators are needed that can reflect the conformity of the financial statements with the applicable standards. PSAK 45 regulates that the financial statements of non-profit organizations consist of the statement of financial position, statement of activities, statement of cash flows, and notes to the financial statements. Therefore, this research analysis is focused on several indicators as follows:

a. Compliance with the preparation of the statement of financial position
b. Compliance with the preparation of the statement of activities
c. Compliance with the preparation of the statement of cash flows
d. Preparation of notes to the financial statements
e. The financial recording system used
f. The level of transparency and accountability of the financial statements

The Financial Accounting Standards Statement (PSAK) No. 45 is the standard used by non-profit organizations or institutions in preparing their financial statements. The specific regulations for non-profits using PSAK No. 45 differ from other organizations due to the difference in the sources of funds obtained, which are mostly derived from public or community contributions that do not expect any form of reciprocity or reward in return for their donations to the organization. Financial statements are one of the reflections of an organization's performance. If the financial statements can be presented well and completely, it can be said that the organization's performance is good and competent. Conversely, if an organization presents poor financial statements, the company or organization is considered to be lacking and incompetent.[8]

Financial statements are one of the reflections of an organization's performance. If the financial statements can be presented well and completely,

[8]Nina Dwi Setyaningsih Mohammad Rizka Cholid Fauzi, 'Penyusunan Laporan Keuangan Masjid Berdasakan Psak 45', *El Muhasaba*, Vol.11, No.2, (2020), h. 14–22.

it can be said that the organization's performance is good and competent. Conversely, if an organization presents poor financial statements, the company or organization is considered less good and incompetent.[9]

The statement of financial position is one of the financial statements that must be prepared by non-profit organizations. According to PSAK 45, the statement of financial position aims to present information regarding the organization's assets, liabilities, and net assets at the end of the reporting period. This information is necessary to provide an overview of the organization's financial condition and the resources it possesses in carrying out its operational activities. In addition, the financial position report serves as a means of accountability to stakeholders, including donors, congregants, and the community, regarding the resources managed by the non-profit organization. Thru the financial position report, financial report users can determine the amount of assets owned, the obligations that must be fulfilled, and the net assets that constitute the organization's wealth. This information is very important for assessing the organization's ability to maintain its operational continuity, manage its resources, and achieve the organization's goals effectively and efficiently. Therefore, the preparation of a complete financial position report in accordance with PSAK 45 becomes one of the important indicators in realizing transparency and accountability in the financial management of non-profit organizations, including mosques. [10]

The activity report is one of the components of the financial statements of a non-profit organization, aimed at presenting information regarding income, expenses, profits, losses, and changes in net assets over a reporting period. According to PSAK 45, the activity report is used to assess the organization's performance in managing its resources and to account for the use of funds to interested parties. The information presented in the activity report is very important because it can show the sources of income obtained by the organization and the use of funds in carrying out its operational activities.[11]

The findings of this study align with the theory that non-profit organizations must present complete financial reports to ensure transparency and accountability to stakeholders. In the context of a mosque, congregants and the community are the parties entitled to obtain information regarding the

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[9]Sri Ambarwati dan Syamsul Huda"Laporan Keuangan Sebagai Alat Ukur Kinerja Pada Keuangan Perusahaan PT Indonesia Tbk Pada Tahun 2017-2018," *Akuntoteknologi: Jurnal Ilmiah dan Teknologi,* Vol.15, No. 1, (2023), h.13.

[10]Mhd Reza Alfarizi, Arnida Wahyuni Lubis, and Nurwani, 'Analisis Penerapan ISAK 35 Tentang Penyajian Laporan Keuangan Entitas Berorientasi Nonlaba', *Jurnal Ilmiah Keagamaan Dan Kemasyarakatan*, Vol.18, No.35 (2024), h. 23.

[11] Hastoni, Bambang Pamungkas dan Dinah Sobar Mustikawati," Analisis Penerapan Psak 45 (Revisi 2011) Terhadap Penyusunan Laporan Keuangan Entitas Nirlaba (Studi Kasus Pada Yayasan Dharma Setia Kosgoro)," *Jurnal Ilmiah Akuntansi Kesatuan,* Vol. 3, No. 2, (2015), h. 82

management of funds entrusted to the administrators. [12] Therefore, the implementation of PSAK 45 becomes important as a guideline in creating a more structured, understandable, and accountable reporting system. Based on the description, it can be concluded that the preparation of financial statements for Masjid Al-Amin in Karella Village, Mare District, Bone Regency, is not yet fully in accordance with PSAK 45. Although the management has made efforts to implement the principle of transparency thru the recording of income and expenditure, the reporting system used still requires development to produce complete, accountable financial reports that comply with non-profit organization accounting standards.

2. The obstacles faced by the management of Masjid Al-Amin in Karella Village, Mare District, Bone Regency in preparing financial reports in accordance with PSAK 45 and the efforts made to overcome them.

In analyzing the constraints faced by the management of Al-Amin Mosque in Karella Village, Mare District, Bone Regency in preparing financial reports based on PSAK 45 and the efforts made to overcome them, indicators are needed that can illustrate the factors influencing the process of preparing the mosque's financial reports. The preparation of financial statements in accordance with PSAK 45 requires an understanding of accounting, a good recording system, and adequate human resources. Therefore, the analysis of this research is focused on several indicators, namely the level of understanding of the management regarding PSAK 45, the limitations of human resources, the lack of training or mentoring, and the efforts made by the management to improve the preparation of mosque financial reports to be better and in accordance with the applicable accounting standards.[13]

Based on the results of the interview conducted with the treasurer and the head of the mosque management of Al-Amin Mosque in Karella Village, Mare District, Bone Regency, the following information was obtained: Hernis (Mosque Treasurer) stated*:*

> "We continue to strive to record every cash inflow and outflow properly so that all funds managed by the mosque can be known and accounted for to the congregation. Every financial transaction that occurs is recorded in the cash book as a form of responsibility of the management in managing the mosque's finances. Although the preparation of financial reports we are currently doing is still simple and not yet fully in accordance with PSAK 45, we continue to strive to maintain

[12] Ignasius Rian Gultom and Agus T. Poputra, 'Analisis Penerapan Psak No.45 Tentang Laporan Keuangan Organisasi Nirlaba Dalam Mencapai Transparansi Dan Akuntabilitas Kantor Sinode GMIM', *Jurnal EMBA*, Vol.3, No.4, (2015), h. 527–537.

[13]Suratman, Yulianti Dan Nirsetyo Wahdi', Pendampingan Penyusunan Aplikasi Laporan Keuangan Masjid Yang Akuntabel Sesuai Psak 45, *Jurnal Masyarakat Mandiri*, Vol. 3, No.2 (2019), h. 39.

transparency and orderliness in financial recording so that information regarding the mosque's income and expenses can be known by the congregation."[14]

The statement was reinforced by Kasimuddin, S.Pd, the Chairman of the Takmir of Al-Amin Mosque in Karella Village, Mare District, Bone Regency, who stated that:

" To address the existing limitations, we are striving to seek information and learn independently about better financial recording methods. Additionally, we continue to record every income and expenditure of the mosque regularly to ensure that financial management runs smoothly. However, in the future, we hope for training or assistance in preparing the mosque's financial reports so that we can understand and implement better financial reporting in accordance with PSAK 45.."[15]

Based on the results of interviews with the treasurer and the head of the mosque management of Al-Amin Mosque in Karella Village, it can be understood that the mosque management has made various efforts to overcome the challenges in preparing financial reports. These efforts are carried out by consistently recording every cash receipt and expenditure regularly, as well as striving to maintain financial transparency to the congregation. In addition, the management also has the desire to improve their ability in preparing financial statements thru training or mentoring related to PSAK 45.

Improvement efforts are an important step in overcoming various obstacles faced by an organization. According to management theory, improvement efforts are made to enhance the effectiveness of task execution and achieve organizational goals more effectively. In the financial management of non-profit organizations, efforts to improve the competence of the management and the enhancement of the financial recording system are essential so that the resulting financial reports can meet the principles of transparency, accountability, and comply with applicable standards.

Based on the research findings, it is known that the management of Al-Amin Mosque in Karella Village continues to strive to record every cash receipt and expenditure, although they still use a simple recording system. The management also strives to maintain transparency by regularly conveying financial information to the congregation thru various religious activities held at the mosque. In addition, the hope of obtaining training or mentoring indicates that the management has a desire to improve the quality of the mosque's financial management and reporting.

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[14]Hernis Bendahara Masjid, 'Upaya Yang Dilakukan Pengurus' wawancara oleh penulis di kediaman narasumber, Desa Karella, Kec. Mare, Kab. Bone, 25 Februari 2026.

[15]Kasimuddin S.Pd Ketua Takmir Masjid, 'Upaya Yang Dilakukan Pengurus' wawancara oleh penulis di kediaman narasumber, Desa Karella, Kec. Mare, Kab. Bone, 26 Februari 2026.

The condition shows that although the management faces various obstacles, such as limited understanding of PSAK 45, limited human resources, a still simple recording system, and lack of training, the management continues to strive to manage the finances responsibly. The efforts made demonstrate the management's commitment to continuously improve the mosque's financial management despite still facing various limitations in the implementation of PSAK 45. Therefore, support in the form of training, mentoring, and enhancing the competence of the management is necessary so that the preparation of the financial reports of Al-Amin Mosque in Karella Village can be carried out in a more systematic, transparent, accountable manner, and in accordance with PSAK 45 regulations.[16]

From an accountability perspective, these constraints have the potential to reduce the quality of financial information conveyed to the congregation. Nevertheless, the research results show that the management continues to strive to maintain public trust by openly conveying information on the receipt and expenditure of funds to the congregation. This attitude demonstrates an awareness of the importance of accountability in the management of community funds, even tho its implementation is still limited. Based on the research findings, efforts that can be made to overcome these obstacles include enhancing the competence of the management thru training and mentoring related to non-profit organization accounting, providing guidelines for preparing simple and easy-to-understand financial reports, and implementing a more structured recording system. With these efforts, it is hoped that the management will be able to prepare financial reports that are more in line with PSAK 45, thereby increasing transparency, accountability, and public trust in the financial management of Masjid Al-Amin.

The findings of this study are in line with the research by Anisa Syafitri, Elyanti Rosmanidar, and Marissa Putriana, which shows that the limitations in accounting understanding, lack of training, and limited human resources are the main obstacles in the implementation of financial reporting standards in mosques.[17] In addition, the research by Enriko Tedja Sukmana, Muhammad Riza Hafizi, and Iyah also found that mosque financial reports are generally still prepared in a simple manner and are not yet fully in accordance with PSAK 45.[18] The research findings indicate that the challenges faced by Al-Amin Mosque in Karella Village, Mare District, Bone Regency are not isolated

[16]Sylla Indah, Ning Rahayu, and Siska Yulia Weny, 'Jurnal Manajemen Pendidikan *(JMP)*', Vol.15, No.1, (2026), h. 78–93.

[17]Anisa Syafitri, Elyanti Rosmanidar, and Marissa Putriana, 'Akuntabilitas Dan Transparansi Pengelolaan Keuangan Masjid Muhajirin', *El-Journal Al-Dzahab*, Vol.4, No.1, (2023), h. 31–40.

[18]Enriko Tedja Sukmana, Muhammad Riza Hafizi, and Iyah, 'Akuntabilitas Pengelolaan Keuangan Masjid Mengacu Pada PSAK 45', *Jurnal Akuntansi Inovatif*, Vol.2, No.1, (2024), h. 22–28.

conditions, but rather issues also encountered in various other mosques in their efforts to achieve transparent and accountable financial management.

CONCLUSION

Based on the research results regarding the preparation of financial statements for Al-Amin Mosque in Karella Village, Mare District, Bone Regency according to PSAK 45, it was concluded that the preparation of the mosque's financial statements is still done simply thru the recording of cash receipts and expenditures. The financial reporting practices applied are not yet fully in accordance with PSAK 45 as they do not include the statement of financial position, statement of activities, statement of cash flows, and notes to the financial statements. Nevertheless, the mosque management has made efforts to apply the principles of transparency and accountability in managing the mosque's funds by providing financial information to the congregation.

In addition, the challenges faced in preparing financial reports in accordance with PSAK 45 include the limited understanding of the management regarding non-profit organization accounting, the lack of training, and the absence of a structured financial recording system. These conditions result in the financial reports being limited to recording cash inflows and outflows. Therefore, it is necessary to enhance the competence of the management thru training and mentoring, as well as the implementation of a more systematic recording system so that financial reports can be prepared in accordance with applicable standards.

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