JOURNAL OF ACCOUNTING JEKAMI
e- ISSN: 3021-7407
Volume 4 Number 1 January 2024

Analysis of Sources of Income and Financial Receipts of the Al-Muttaqien Mosque

Salfa Seti[1], Fathul Khaeril[2], Sulistiawati[3], Fatmawati[4], Yusriani[5], Trisna Febrianti[6], Muttiarni[7]
Muhammadiyah University of Makassar
E-mail: sallfasallfa7@gmail.com

Article Info

Mosque Income, Mosque Finances, Infaq, Alms, Zakat, Accountability

Abstract

Al-Muttaqien Mosque is a significant place of worship in its community, with various sources of income and financial receipts that support its operations and social activities. This research aims to analyze the mosque's sources of income and the management of its financial revenues. Using a qualitative approach with case studies, this research involved in-depth interviews with mosque administrators, direct observation, and analysis of financial documents. The research results show that the main sources of income for the Al-Muttaqien Mosque include donations, alms, zakat, community donations, as well as economic activities such as renting facilities. Research also reveals the importance of transparency and accountability in managing mosque finances. Even though financial management has been carried out carefully, there are challenges such as limited human resources who have expertise in accounting and the use of technology. Income diversification and waqf management strategies were identified as potential for increasing mosque income in a sustainable manner. This research also emphasizes the need to provide regular financial reports to build congregational trust and increase their participation. With effective management, mosques can have a significant positive impact on society through various social, educational and economic activities. It is hoped that this research will provide useful insights for other mosque administrators in improving the effectiveness and efficiency of financial management in their respective places of worship.

1. Introduction

Mosques have an important role in the lives of Muslims, not only as places of worship but also as centers of social, educational and economic activities. In Indonesia, mosques are often places where people gather to worship, study, and carry out various activities that support community welfare. Therefore, good management of mosque resources, especially income and financial receipts, is very important to ensure the sustainability and effectiveness of the mosque's functions.

Al-Muttaqien Mosque, as one of the mosques that is active in the community, has various sources of income that support its operations and programs. These sources of income include infaq, alms, zakat, community donations, and economic activities managed by the mosque. Infaq and alms are usually obtained from congregants who regularly worship at the mosque, while zakat is collected in accordance with Islamic law and distributed to those who are entitled to it. Apart from that, donations from the public and companies also form an important part of the mosque's income. Economic activities, such as renting mosque facilities for events or managing a canteen, also make a significant contribution to mosque income.

Effective mosque financial management requires a transparent and accountable system. Transparency refers to openness in reporting and use of funds, while accountability refers to the responsibility of mosque administrators in managing these funds in accordance with the mandate given by the congregation and donors. In many mosques, including the al-Muttaqien mosque, challenges in financial management are often related to limited human resources who have expertise in accounting and financial management. However, with strong commitment and the right training, these challenges can be overcome.

In a broader context, good mosque financial management can have a significant positive impact on society. With professionally managed funds, mosques can provide social services such as assistance to the poor, educational scholarships and economic empowerment programs. Apart from that, mosques can also become centers for quality religious education, organize Islamic studies, and support da'wah activities that spread Islamic values widely.

The research aims to identify and analyze sources of income and financial receipts for the Al-Muttaqien Mosque, as well as evaluating how these funds are managed. By understanding the income patterns and financial management systems in this mosque, it is hoped that it can provide useful insight for other mosque administrators in increasing the effectiveness and efficiency of financial management in their respective places of worship.

Al-Muttaqien Mosque is an interesting case study because it has various sources of income and diverse programs. This research will explain in detail the various types of mosque income, methods of collecting funds, and how these funds are managed and distributed for various activities. Apart from that, this research will also identify challenges faced in financial management and provide recommendations for improving existing systems.

2. Research Methods

This research uses a qualitative approach with a case study method focused on the Al-Muttaqien Mosque. This approach was chosen to analyze in depth the sources of income and financial receipts of mosques and evaluate their management. The research method consists of several stages. First, the research was conducted using a case study at the Al-Muttaqien Mosque, which allows detailed analysis of financial management at a specific level. Second, in-depth interviews were conducted with mosque administrators to obtain information regarding various sources of income, fund collection methods, and financial management processes. The interviews used a semi-structured guide to ensure comprehensive and in-depth data, including questions about the type of income received by the mosque, procedures for collecting and recording funds, methods of reporting finances to the congregation, as well as challenges in financial management.

Third, direct observations were carried out at the Al-Muttaqien Mosque to monitor daily activities, fund collection processes and facility management, which helped in understanding financial management practices carried out directly. Fourth, financial document analysis is carried out by assessing the mosque's annual financial reports to understand revenues and expenditures. Documents analyzed include opening balance, income, and expense reports for September 2021, 2022, and 2023, as well as year-over-year data comparisons to identify trends and changes in revenue. Fifth, data collected from interviews, observations and financial documents were analyzed qualitatively to identify patterns in income, financial management and challenges faced. This analysis also includes comparing financial data between years to find significant trends and changes.

Finally, an evaluation was carried out to assess the level of transparency and accountability in mosque financial management, including an assessment of the financial reporting system and fund management practices implemented by mosque administrators. With this method, it is hoped that the research can provide in-depth insight into the financial management of the Al-Muttaqien Mosque and provide recommendations for increasing the effectiveness and efficiency of financial management in the mosque.

3. Results and Discussion

The Muttaqien Mosque currently relies heavily on individual donations and regular donations from the congregation. Even though this donation is a large amount, this

JOURNAL OF ACCOUNTING JEKAMI
e- ISSN: 3021-7407
Volume 4 Number 1 January 2024

dependence also has risks due to fluctuations in the amount and timing of distribution. To reduce risk, an income diversification strategy is important. Apart from that, a more proactive approach in inviting Hajj pilgrims regularly can help maintain financial stability.

Waqf is a potential financial instrument to continuously increase mosque income. Apart from being a source of income, waqf also has a strong social and spiritual influence in Muslim society. A waqf program can be developed by identifying assets that can be donated, such as land belonging to a mosque or investment in other productive assets. Effective waqf management requires trust from the community, which can be built through transparency and accountable management.

Analysis shows that mosque reception finances can vary significantly depending on the season and the presence of special events such as charities or seminars. Understanding these patterns can help in planning finances for the short and medium term. For example, setting fundraising activities before the month of Ramadan or during Eid al-Fitr celebrations can increase results. Effective management in taking advantage of this moment can make a significant contribution to the mosque's annual income.

What is important is that transparency in managing mosque finances cannot be ignored. Provide regular financial reports to Hajj pilgrims. Not only does it build trust but it also makes it possible for them to understand how their donated funds are being used. For public interest. With increasing levels of transparency, mosques can inspire more participation and support from congregants.

From a managerial perspective, this analysis shows the need for more proactive and strategic financial management. This is intended to diversify income sources, increase expenditure efficiency, and develop long-term strategies for the financial sustainability of mosques. Financially, this step can help mosques to not only survive but also grow in providing better services to the community.

Table 1. Condition Report Al- Muttaqien Mosque Finance September 2021

Balance beginning 35,351,436	
income	
infaq congregation of	1,300,000
other income -	
infaq per week	
week I	1,475,000
week II	2,570,000
week III	2,980,000
week IV	2,545,000
week V	-
Total income	**10,870,000**

Table 2. Condition Report Al- Muttaqien Mosque Finance September 2022

Balance beginning	**24,084,491**
Income	
Infaq congregation of	700,000
Infaq Friday blessing	2,335,000
Infaq participant tahsin	150,000
Infaq per week	
Week I	2,285,000
Week II	2,410,000
Week III	2,071,000
week IV	2,607,000
week	2,472,000
Total Income	**15,030,000**

Table 3. Condition Report Al- Muttaqien Mosque Finance September 2023

Balance initial	**7,924,838**
income	
infaq congregation of	600,000
infaq via QRIS	57,500
infaq participant tahsin	400,000
infaq per week	
week I	4,190,000
week II	2,864,000
week III	3,395,000
week IV	3,413,000
week V	-
Total income	**16,181,300**

Al-Muttaqien Mosque currently relies heavily on individual donations and regular donations from the congregation. Although the amount of these donations is quite large, reliance on this source of income carries risks related to fluctuations in the amount and timing of distribution of donations. To reduce this risk, it is important for mosques to implement an income diversification strategy. One way that can be done is by proactively inviting Hajj pilgrims on a regular basis to help maintain financial stability.

Waqf is a potential financial instrument that can continue to increase mosque income. Apart from being a source of income, waqf also has a strong social and spiritual influence in Muslim society. The waqf program can be developed by identifying assets that can be donated, such as land belonging to a mosque or investment in other productive assets. Effective waqf management requires trust from the community, which can be built through transparency and accountability in management.

Analysis shows that mosque revenues can vary significantly depending on the season and the presence of special events such as charity work or seminars. Understanding these patterns can help in financial planning for the short and medium term. For example, holding fundraising activities before the month of Ramadan or during Eid al-Fitr celebrations can increase results. Effective management in exploiting these moments can make a significant contribution to the mosque's annual income.

The importance of transparency in managing mosque finances cannot be ignored. Providing regular financial reports to the congregation is very important. Not only does it build trust, but it also allows congregants to understand how their donated funds are used for the public good. With increased levels of transparency, mosques can inspire more participation and support from congregants.

From a managerial perspective, this analysis shows the need for more proactive and strategic financial management. It aims to diversify income sources, increase expenditure efficiency, and develop long-term strategies for the mosque's financial sustainability. Financially, this step can help mosques not only survive but also thrive in providing better services to the community.

Based on the Al-Muttaqien Mosque's financial reports for September 2021, 2022 and 2023, there are significant fluctuations in income. In September 2021, total income reached IDR 10,870,000, while in 2022 it increased to IDR 15,030,000. In 2023, total income will increase again to IDR 16,181,300. This increase shows that although there are fluctuations in monthly income, there is an increasing trend which can be used as a positive indication in the management of mosque finances. However, more planned financial management and income diversification strategies are still needed to maintain the sustainability and financial stability of mosques in the future.

4. Closing

This study reveals that the al-Muttaqien Mosque has various sources of income which are managed with the principles of transparency and accountability. The main sources of income for mosques include infaq, alms, zakat, community donations and economic activities managed by the mosque. Financial management is carried out carefully through detailed recording of every receipt and expenditure as well as regular reporting to the congregation.

The research results also show that although financial management at the al-Muttaqien Mosque is quite good, there are still several challenges that must be overcome, such as limited human resources who are competent in accounting and financial management, as well as the use of technology in financial management. Mosque management has made efforts to increase transparency and accountability, but additional steps need to be taken to optimize financial management. This study highlights the importance of good financial management to ensure the continuity of mosque operations and programs. With effective management, mosques can have a significant positive impact on society through various social, educational and economic activities.

Bibliography

Al- Qardawi , Yusuf. (1999). Zakat Fiqh: A Comparative Study. London: Dar Al-Taqwa Ltd.

Chapra , M. Umer. (2008). The Islamic Vision of Development in the Light of Maqasid Al-Shariah. Islamic Research and Training Institute.

Fathurrahman , F., & Hasanah , U. (2015). Management Mosque Finance in the Modern Era. Journal of Islamic Economics, 9(1), 45-58.

Educational and Cultural Data and Statistics (PDSPK). (2020). Islamic Religious and Religious Education Statistics .

Yusuf, M. (2012). Improvement Strategy Mosque Income : A Study Case at Bandung Grand Mosque. Journal of Sharia Economics, 4(2), 67-78.

Abdul Aziz, A., & Hassan, A. (2020). Financial Management Practices in Religious Organizations: A Case Study of Mosques in Malaysia. Journal of Management and Sustainability, 10(1), 12-25. https://doi.org/10.5539/jms.v10n1p12

Ahmad, Z., & Rahman, H. (2019). The Role of Waqf in Enhancing Financial Sustainability of Mosques: A Case Study from Bangladesh. Journal of Islamic Economics, Banking and Finance, 15(4), 55-68. https://doi.org/10.12816/0052966

Alhabshi , SO, & Abdul Rahman, AR (2018). Financial Management Practices in Religious Institutions: A Case Study of Mosques in Saudi Arabia. International Journal of Economics and Financial Issues, 8(5), 245-252.

Aziz, A., & Hassan, A. (2017). Financial Sustainability of Mosques: A Study of Management Practices in Malaysia. Journal of Islamic Accounting and Business Research, 8(3), 367-380. https://doi.org/10.1108/JIABR-05-2017-0047

Hossain, M. S., & Akhter, S. (2021). Financial Management of Mosques: A Case Study of Australia. Journal of Islamic Business and Management, 11(2), 183-198. https://doi.org/10.26501/JIBM.2021.9010017

Ahmad, Z., & Rahman, H. (2019). The Role of Waqf in Enhancing Financial Sustainability of Mosques: A Case Study from Bangladesh. Journal of Islamic Economics, Banking and Finance, 15(4), 55-68. https://doi.org/10.12816/0052966

Alhabshi , SO, & Abdul Rahman, AR (2018). Financial Management Practices in Religious Institutions: A Case Study of Mosques in Saudi Arabia. International Journal of Economics and Financial Issues, 8(5), 245-252.

Aziz, A., & Hassan, A. (2020). Financial Management Practices in Religious Organizations: A Case Study of Mosques in Malaysia. Journal of Management and Sustainability, 10(1), 12-25. https://doi.org/10.5539/jms.v10n1p12

Hossain, M. S., & Akhter, S. (2021). Financial Management of Mosques: A Case Study of Australia. Journal of Islamic Business and Management, 11(2), 183-198. https://doi.org/10.26501/JIBM.2021.9010017

Ibrahim, MY, & Heng, TM (2021). The Role of Waqf in Enhancing the Financial Sustainability of Mosques: A Case Study of Singapore. Journal of Islamic Economics, Banking and Finance, 17(1), 78-94. https://doi.org/10.12816/0056266