

Cash Flow Analysis of Mosques in Surakarta Residence, Indonesia

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ABSTRACT

Mosques have the potential to become the center of Muslim activities. This potential can be realized if the administrator can make attractive activities with the right allocation of funds. However, the absence of income and expenditure mapping based on cash flow statements affects the budgeting of planning activities. The research aims to map the cash flow to discover the budgeting possibility of the mosque. The research will be done by initially revealing the source of income and expenditure of the mosque as well as its general cash flow. By using the sample of mosque reports from each sub-district in Surakarta, this study would review the monthly financial statements of the mosques from 2016 to 2019 using content analysis. The research concluded that making budgeting out of the cash flow mapping is possible but vague since there is no clear pattern of both revenue and expenditure. Each type of mosque had a different composition of income, with Friday Shadaqah as the most significant domination for 57%. On the expense side, the Regular Expenses, Other Expenses, and Development Expenses, each contributed 1/3 of the total outcome for all types of a mosque.

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Abstrak: Masjid mempunyai potensi sebagai poros kegiatan Muslim. Potensi tersebut bisa terwujud jika pengurus mampu membuat kegiatan atraktif dengan pengalokasian dana yang tepat. Akan tetapi, ketiadaan pemetaan pemasukan dan pengeluaran laporan kas mempengaruhi penganggaran atas perencanaan kegiatan. Penelitian ini bertujuan untuk membantu menyelesaikan masalah terkait pemetaan arus keuangan masjid agar nantinya bisa digunakan sebagai acuan dalam pencaanangan kegiatan masjid secara keseluruhan. Dengan menggunakan sampel sejumlah masjid dari setiap kecamatan di Surakarta, penelitian ini akan mengklasifikasikan laporan keuangan masjid-masjid tersebut

sejak Maret 2016 hingga Februari 2019 untuk kemudian dipetakan menggunakan metode analisa konten. Penelitian mendapati bahwa hampir keseluruhan pengeluaran dan pemasukan tidak mempunyai pola khusus. Pemasukan setiap kelompok masjid berbeda-beda dengan dominasi Sedekah Jumat sebesar 57%. Adapun Pengeluaran Reguler, Lain-lain serta Pembangunan masing-masing menyumbang 1/3 dari total pengeluaran untuk seluruh kelompok masjid. Dengan ini, pengurus masjid bisa lebih fokus mengelola pemasukan yang mayoritasnya dari Sedekah Jumat untuk berbagai macam kebutuhan masjid.

Kata kunci: arus kas, masjid, donasi, sedekah, infak.

INTRODUCTION

It is well known that Indonesia is a country with the largest Muslim population in the world. Therefore, it is not surprising that the number of places of worship of both mosques and musholla (Islamic Prayer Room) burgeoned in this country because the total population would have to be directly proportional to the building facilities needed for worship. The latest data from the Ministry of Religious Affairs alone found that there were already more than 250,000 mosques registered in the ministry's database. As many as 80% of mosques that have been recorded are *Jami'* mosques, while the number of mosques in public places is less than 18%.¹ Of course, there are still a lot of unmapped *musholla* and mosques because the Ministry of Religious Affairs itself has not yet begun massive and intense data collection.

Mosque in its history played a central and vital role in the development of the people. This function is undoubtedly still expected to have the same impact on the current context. Unfortunately, Auliyah², argues that the mosque has

not been very successful to satisfy its congregation both physically and spiritually. This failure certainly comes from management problems as the main factor, both in human resource management and financial management.

The lack of human resources has been confirmed by various studies conducted at several mosques. For example, the research results of Simanjuntak and Januarsi at a mosque in Tangerang District stated that the lack of human resources is one of the obstacles to applying accounting principles. The study also mentioned the results of an interview with the chairman of the Mosque Prosperity Council who firmly stated that making financial statements according to the provisions of the regulation correctly and adequately is still constrained by the lack of human resources.³ The same thing was found by Andikawati⁴ regarding the application of accounting, and by

¹<http://simas.kemenag.go.id/index.php/home/> accessed on 9 Maret 2019, 12:45WIB

² R Auliyah, "Studi Fenomenologi Peranan Manajemen Masjid At-Taqwa Dalam Pemberdayaan Ekonomi Masyarakat

Bangkalan," *Kompetensi (Competence: Journal of Management Studies)* 8, no. 1 (2014).

³ D. A. Simanjuntak and Y. Januarsi, "Akuntabilitas Dan Pengelolaan Keuangan Di Masjid," in *Simposium Nasional XIV*, 2011.

⁴ D Andikawati, "Laporan Keuangan Lembaga Masjid (Studi Kasus Pada Lembaga Masjid Agung Anaz Mahfudz Dan Masjid Al-Huda)" (Universitas Jember, 2014).

Ruslan⁵ in the management of the mosque's BMTs (*Baitul Mal wa Tamwil*). No wonder then, if there are researchers like Hentika offering ideas related to mosque administration reform in human resources.⁶

The lack of human resources, especially in the area of financial management, makes mosque activities less attractive. It is because the mosque is included in the group of non-profit entities that do not produce profits for the sustainability of activities. According to Drucker⁷, non-profit organizations rely on donations from donors so that their activities can continue. Regarding funding for activities, Ciconte and Jacob state that the more non-commercial activities are carried out by such organizations, the more donations will be obtained from donors.⁸ It also implies that if the donation fund is not managed correctly by making non-commercial activities, then it will reduce the aspects of community trust that is the

principal capital of a non-profit institution.⁹

Management of donation funds to alter the donation into organizational activity is part of financial planning. In terms of mosque financial arrangements, there are at least three main points delivered by Ayub, Muhsin, and Mardjoned, namely mosque budget, source of mosque funds, and mosque financial reports.¹⁰ In a business entity, managing financial resources for operations is often called working capital, which is the company's biggest focus on doing business. (see: the writing of Ross et al.,¹¹).

One factor in the failure of financial planning is the inability to project the source of incoming funds in the current year. The process of strategic planning, operational planning, measurement, and reporting recommended by Bastian cannot work if the initial foundation in the form of knowing the financial potential of the entity fails.¹² Furthermore, budgeting, as the main activity of financial planning, which consists of measurement of incoming and outgoing funds as stated by Nordiawan and Hertianti also cannot automatically be carried out.¹³ The

⁵ I Ruslan, "Pemberdayaan Ekonomi Masyarakat Berbasis Masjid Di Pontianak," *Khatulistiwa* 2, no. 1 (2012).

⁶ N. P. Hentika, "Meningkatkan Fungsi Masjid Melalui Reformasi Administrasi (Studi Pada Masjid Al Falah Surabaya)," *Jurnal Administrasi Publik* 2, no. 2 (2014): 305-311.

⁷ P Drucker, *Managing the Non-Profit Organization: Principles and Practices* (New York: Routledge Taylor and Francis Group, 2011).

⁸ B. L. Ciconte and J Jacob, *Fundraising Basics: A Complete Guide* (Massachusetts: Jones & Barlett Publishers, 2011).

⁹ Drucker, *Managing the Non-Profit Organization: Principles and Practices*.

¹⁰ M.E. Ayub, Muhsin, and R Mardjoned, *Manajemen Masjid* (Jakarta: Gema Insani, 1996).

¹¹ S. A. Ross et al., *Essentials of Corporate Finance* (New York: McGraw-Hill/Irwin, 2008).

¹² I Bastian, *Akuntansi Sektor Publik: Suatu Pengantar* (Jakarta: Erlangga, 2005).

¹³ D Nordiawan and A Hertianti, *Akuntansi Sektor Publik* (Jakarta: Salemba Empat, 2006).

measurement of incoming funds to obtain precise results should be based on historical data about the ability of a mosque to raise funds. Likewise, the precise measurement of expenditure should be based on a historical study of the mosque's annual operational needs.

Historical studies and budget projections certainly require management skills.¹⁴ argues that skill sets in general form should be able to help mosque administrators implement and achieve work programs that are effectively and efficiently based on mosque potential. In a theoretical setting, of course, all mosque stakeholders understand that these skills sets are important, but in practice, not all mosques have administrators with the expected management skills.

Failure in budgeting results in several incoming funds not being used efficiently. Another impact is the lack of mosque facilities, both service, and infrastructure that support the worship activities of worshippers. Rini has succeeded in documenting three large mosques in Bali that can earn up to 600 million rupiahs annually with an expenditure of no more than 300 million rupiahs.¹⁵ Of course, this massive amount of funds remaining is unfortunate because it can instead be used to increase the salaries of mosque administrators, conduct

¹⁴ A Al-Faruq, *Panduan Lengkap Mengelola Dan Memakmurkan Masjid* (Solo: Pustaka Arafah, 2010).

¹⁵ D. A. Rini, "Analisis Pengelolaan Keuangan Tiga Masjid Di Bali" (Universitas Muhammadiyah Yogyakarta, 2018).

routine studies, renovation of facilities, and other matters. Furthermore, Abdul Haq made a hypothetical potential calculation, that surplus funds for all mosques in West Java amounted to 189 billion rupiahs. The results of their study were a starting point to break the stigma that mosques do not have operational funds for their administrators or the procurement of activities and facilities.¹⁶ These two types of research indeed reflect what Kasri and Ramli found that Indonesian Muslims tend to give their donation through mosques.¹⁷

Here we find the problem that the absence of a budget function consisting of a historical study of cash flows in the past concerning projections of future activities is not carried out by the mosque. On this basis, it is necessary to do research to find out the source of income and expenditure of a mosque and how is the general cash flow of a mosque. Based on this two analysis, the research then aims to map the cash flow to discover the budgeting possibility of the mosque. That way, the mosque management can use the results of the study as a guide for planning activities to be more efficient.

¹⁶ J. A. A. Haq, "Praktik Manajemen Keuangan Masjid Dan Potensi Dana Masjid Studi Kasus Pada Beberapa Masjid Di Kota Bogor" (Universitas Indonesia, 2013).

¹⁷ R. A. Kasri and U. H. Ramli, "Why Do Indonesian Muslims Donate through Mosques? A Theory of Planned Behaviour Approach," *International Journal of Islamic and Middle Eastern Finance and Management* 12, no. 5 (2019): 663–679.

The next chapter of this research would try to explore other literature which has examined the financial management of the mosque to formulate which parts need to be further investigated. After that, the research methodology would be explained in the next chapter. The results of data collection, studies, and discussions on this topic would be presented after the methodology chapter. Finally, conclusions and suggestions for both academics and practitioners in the mosque would be given in the last chapter.

Literature Review

Academics have done much research related to mosque finances consisting of mosque budgets, mosque funding sources, and mosque financial reports. It is just that the majority of research related to mosque financial management highlights the part that is not related to the budgeting function which is based on the analysis of mosque fund flow. Broadly speaking, research by academics on the topic of mosque finances can be categorized into three things. The first is related to mosque accounting and accountability practices in their financial preparation and reporting. The second category is the mosque's potential for economic development using available financial resources. Then, the next is third that discusses the financial management of the mosque.

The first category of research in the form of mosque accounting and accountability is classified as the most compared to the others. From 2019 until the end of February alone,

at least four studies related to the application of accounting can be found. All research conducted by Abadi, Nazila as well as Nigtyas emphasized the importance of applying accounting.^{18,19,20} The research results obtained by them are indeed different, so there are several types of results. The first states that the mosque under study has applied the accounting function and the concept of accountability, as found by Nigtyas and Rahayu. Contrary to this finding, Abadi et. al. and Nazila found that the mosque of the object of the study did not apply an accounting according to the standards set. Isviandri et al., actually evaluated the urgency and impact of the adoption of accounting by Statement of Accounting Standards 45 (PSAK 45), where they found that it was not an important factor for making higher quality financial statements.²¹

¹⁸ Abadi, Deviyanti, and Musviyanti, "Analisis Penyusunan Laporan Keuangan Organisasi Nirlaba Pada Masjid Al Muhajirin Samarinda Berdasarkan PSAK No. 45 (2019). *Jurnal Ilmu Akuntansi Mulawarman (JIAM)*, 3(3)"

¹⁹ Nazila, Siti Rahma. "Analisis Penerapan Pelaporan Keuangan Entitas Nirlaba Berdasarkan PSAK NO. 45 Pada Masjid Di Kota Banda." *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi* 4.2 (2019): 374-382.

²⁰ Nigtyas, Jilma Dwi Ayu, and Nor Rahayu. "Penyusunan Neraca Dan Laporan Arus Kas Di Yayasan Masjid Al Fatah Comal Pemalang Sesuai PSAK No. 45." *BALANCE: Economic, Business, Management and Accounting Journal* 16.1 (2019)."

²¹ A Isviandri, N Diana, and M. C. Mawardi, "Pengaruh Penerapan PSAK 45 Tentang Pelaporan Keuangan Entitas Nirlaba, Penerapan PSAK 109, Pengendalian Internal Dan Kompetensi Sumber Daya

In terms of financial management for mosque development, researchers such as Alwi²², Suryanto and Saepullah²³, Arif²⁴ as well as Hidayati and Usman²⁵ said that the mosque should be able to play a greater role in empowering the community's economy with its potential. The discussion related to this potential was explored deeper by Suryanto and Saepullah²⁶, who have documented that at least 44% of mosques in Tasikmalaya have income above one million rupiahs per months that it could be used for economic empowerment. In line with the research, Hidayati and Usman²⁷

said that the mosque's *infaq* which he studied reached 2.8 million rupiahs per month, so it was very potential to be used. Arif²⁸, on the other hand, found that the mosque he studied was thriving in carrying out the entrepreneurial function and earned 1.6 billion rupiahs per year. This is similar to Omar et al., who found that mosque that involves entrepreneurial function gain greater monthly income compared to others.²⁹

Furthermore, research related to specific financial management is indeed difficult to find. Even Adnan, who has elaborated very well on the elements of financial governance in mosques in Yogyakarta, could not show similar scientific articles on this topic.³⁰ Apart from Adnan, there are also Santoso and Adnan³¹ as well as Afif and Anggoro³² who discuss the

Manusia Terhadap Kualitas Laporan Keuangan Masjid-Masjid Di Kota Batu," *Jurnal Riset Akuntansi* 8, no. 1 (2019).

²² M.M. Alwi, "Optimalisasi Fungsi Masjid Dalam Pemberdayaan Ekonomi Masyarakat," *Al-Tatwir* 2, no. 1 (2015).

²³ A. Suryanto and A. Saepullah, "Optimalisasi Fungsi Dan Potensi Masjid: Model Pemberdayaan Ekonomi Masyarakat Berbasis Masjid Di Kota Tasikmalaya," *Iqtishoduna: Jurnal Ekonomi Islam* 5, no. 2 (2016): 1-27.

²⁴ M Arif, "Model Pemberdayaan Ekonomi Terhadap Kemandirian Masjid Haji Maraset Jl. Sei Deli Kecamatan Medan Barat," *At-Tawassuth: Jurnal Ekonomi Syariah* 1, no. 1 (2018): 423-443.

²⁵ I. W. Hidayati and N. Usman, "Manajemen Keuangan Masjid Bagi Takmir Masjid Nurul Iman Perumahan Pondok Rejo Asri Sebagai Upaya Meningkatkan Kemakmuran Masjid," *Community Empowerment* 3, no. 1 (2018): 1-7.

²⁶ Suryanto and Saepullah, "Optimalisasi Fungsi Dan Potensi Masjid: Model Pemberdayaan Ekonomi Masyarakat Berbasis Masjid Di Kota Tasikmalaya."

²⁷ Hidayati and Usman, "Manajemen Keuangan Masjid Bagi Takmir Masjid Nurul Iman Perumahan Pondok Rejo Asri Sebagai

Upaya Meningkatkan Kemakmuran Masjid."

²⁸ Arif, "Model Pemberdayaan Ekonomi Terhadap Kemandirian Masjid Haji Maraset Jl. Sei Deli Kecamatan Medan Barat."

²⁹ A. R. C. Omar, M. Y. M Hussin, and F. Muhammad, "Perniagaan Sosial Menerusi Aktiviti Ekonomi Masjid," *Journal of Global Business and Social Entrepreneurship* 1, no. 1 (2017): 39-46.

³⁰ M. A. Adnan, "The Financial Management Practices of the Mosques in the Special Region of Yogyakarta Province, Indonesia," *Tazkia Islamic Finance and Business Review* 8, no. 2 (2014).

³¹ I. M. Santoso and M. A. Adnan, "Perbandingan Pola Manajemen Keuangan Pada Tiga Masjid Besar Di Yogyakarta (Studi Kasus Pada Masjid Jogokariyan, Muttaqien, Dan Gedhe Kauman)," *Jurnal Ekonomi KIAT* 219, no. 1 (2018): 79-93.

³² M Afif and S. Y. Anggoro, "The Analysis of Infaq Fund Administration Masjid Jogokariyan Mantrijeron Yogyakarta in Islamic Perspective," *Ekonomi dan Bisnis*

mosque in Yogyakarta specific only to the Jogokariyan mosque. Outside Java, we can find the results of Rini's research, which also discusses three large mosques in Bali with one documented mosque that has managed to get an income of up to 600 million per year.³³

The three categories of research that are the closest to the topic to be raised this time are the last category. However, from the four studies specifically related to the mosque's financial management, none has discussed in detail the mosque's financial cash flow about predictions and budgetary functions. Only Adnan has tried to discuss it, but with a research orientation, that is not entirely intended to analyze the entire budget for the budgeting function. Therefore, there is still a gap between the needs of practitioners in the field with the study of academics. This scientific work was carried out to fill this gap.

Cash Flow Management Theory

Cash flow management has been the concern of any business entity. However, researchers provide a different definition of it. Soenen concluded that the debate go around five areas in which the term cash flow is used.³⁴ Here, we refer to his

fifth definition of cash flow which is a term that is usually used in cash budgeting. It involves the process of obtaining the forecast of cash flows and related items.

Managing the cash flow to maintain the cash in the desired amount has been a problem since a long time ago. Therefore, Haskin, Higgs, and Ketz propose the usage of a cash flow statement instead of any other statement in the financial report.³⁵ On the other hand, another method is proposed by Cheatham and Cheatham to tackle the problem of cash management.³⁶ It is also important to be mentioned that an older model called Systems Dynamic Methodology has been developed previously by Shehata.³⁷

Referring Cheatham and Cheatham, proposed four tools in utilizing financial statements like cash flow planning. First, converting the income statement to a cash basis. Second, assessing cash flow Effects of Balance Sheet Changes. Third, prepare an informative cash flow statement. Four, projecting cash flow needs. The tools above took small business firms as an example of the implementation.

However, the case of Masjid as our research interest is different as it

Islam (Journal of Islamic Economics and Business) 4, no. 1 (2018): 78-90.

³³ Rini, "Analisis Pengelolaan Keuangan Tiga Masjid Di Bali. *Bachelor Thesis, Faculty of Economics and Business, Universitas Muhammadiyah Yogyakarta.* (2018) "

³⁴ L. A. Soenen, "The Concept of Cash Flow and Techniques for Speeding Up the Flow of Cash," *Management Decision* 25, no. 2 (1987): 7-11.

³⁵ M. E. Haskins, R. D. Higgs, and J. E. Ketz, "Cash Flow Planning," *Planning review* 15, no. 6 (1987): 38-44.

³⁶ L. Cheatham and C. Cheatham, "Utilizing Financial Statements as Cash Flow Planning and Control Tools," *Managerial Finance* 19, no. 8 (1993): 35-49.

³⁷ H. H. Shehata, "Systems Dynamics and Cash Flow Planning-A Model for Accountants," *Managerial Finance* 2, no. 3 (1976): 163-179.

is a nonprofit organization. Zietlow and Seidner offered four basic steps in making cash budgeting or cash flow planning. First, determine which measure of cash to manage and forecast. Second, decide on the presentation format. Third, collect historical information. Fourth, develop a cash forecast. This cash budgeting aims to cover several purposes such as seasonality and duration mismatch.³⁸

The third step which is collecting historical information is fundamental in helping cash forecasting. It aids information of the seasonal peak of charity occurred in the mosque as well as the pattern that can be used in the future. This study will focus on analyzing the pattern based on that historical information so that it can be used for cash forecasting another mosque as it is stated as the next step in cash budgeting mentioned by Zietlow and Seidner.

METHODS

To get the results of the research, this study employs a case study to generate data from empirical facts on a specific object of interest to know specifically and directly what was happening.³⁹ The result then will be presented descriptively as it suits best to display the empirical data

³⁸ J. Zietlow and A. G. Seidner, *Cash & Investment Management for Nonprofit Organizations* (New Jersey: John Wiley & Sons, 2007).

³⁹ T. S. Nasehudin and N. Gozali, *Metode Penelitian Kuantitatif* (Bandung: Pustaka Setia, 2012).

taken from the sources.⁴⁰ This descriptive presentation is also suitable because the results of the study would be categorized based on cash flow obtained from the mosque's data in Surakarta.

The object that will be investigated in this research is the financial report of mosques. A total of 36 months of financial statements will be collected from mosques to get a comprehensive picture of historical financial data. If it is found that there are mosques that have financial report of less than 36 months, it would be described in the research findings. The report examined is from February 2019 to 36 the previous month or March 2016. The collection of financial statement data is not extended until before March 2016, although it is found that there were months without financial statements in the period under study.

Table I.
*Data of Surakarta Regional
Administrative Division*

Sub-district	Number of villages/urban villages
Banjarsari	13
Jebres	11
Laweyan	11
Pasar Kliwon	9
Serengan	7
Total	51

Source: Regulation of the Minister of Home Affairs (Permendagri) no. 137 of 2017.

⁴⁰ N. K. Ratna, *Metodologi Penelitian Kajian Budaya Dan Ilmu Sosial Humaniora Pada Umumnya* (Pustaka Pelajar, 2010).

The mosques that are the object of the research are located in the city of Surakarta, Central Java. Based on the Ministry of Home Affairs data, Surakarta City has 5 Districts and a total of 51 villages/urban villages (*kelurahan*) (see table I). The number of mosques recorded in the Ministry of Religious Affairs data until the end of February 2019 is 452. Therefore, this study would collect samples by non-probability sampling. There were several reasons for not using a probability sampling model. The first is the uneven number of mosques between villages, urban villages, and districts. If taken randomly based on the margin of error as stated in the Slovin formula, it is feared that there are differences in characteristics between villages, urban villages, and districts, so it is not measurable. Second, the use of non-probability samples that referred to theoretical saturation or generalization of analysis is more suitable for exploring problems in this study.⁴¹ Moreover, Marshall⁴² and Small⁴³ also stated that non-probability samples are more suitable for the problem of social phenomena.

The non-probability sample model that specifically would be used here is purposive sampling by

⁴¹ A. Strauss and J Corbin, *Basics of Qualitative Research* (London: Sage Publications, 1990); R. K. Yin, *Case Study Research: Design and Methods* (Thousand Oaks: Sage Publications, 2014).

⁴² M. N. Marshall, "Sampling for Qualitative Research," *Family Practice* 13, no. 6 (1996): 522-526.

⁴³ M. L. Small, "How Many Cases Do I Need? On Science And The Logic Of Case Selection In Field-Based Research," *Ethnography* 10, no. 1 (2009): 5-38.

selecting only a portion of the mosque as a representation of each village/urban village.⁴⁴ To ensure that the saturation of the theory is achieved, a mosque is chosen from each district. The mosque chosen is specific to only the mosque that has been registered in the Ministry of Religious Affairs's data system.

Table II
Classification of Income and Expenditures

Income Post	Expenditures Post
Friday Shadaqah	Friday Khatib
Regular Shadaqah	Routine study
Donations	Non-routine study
Others	A fee of mosque's caretaker Fee for Quranic Learning teacher Monthly operations (electricity, water, cleaning, mosque maintenance, etc.) Development (includes the procurement) Others

Source: Rini's research with modification.

Furthermore, from the mosques, their cash flow data would be taken. Because the type of income and expenditure varied greatly from one mosque to another, this research categorized it into specific posts.

⁴⁴ W. E. Deming, *Sample Design in Business Research*, 23rd ed. (New Jersey: John Wiley & Sons, 1990).

Based on Rini's Research⁴⁵ which details the expenditure posts and income of several mosques in Bali, we formulated several posts that are sufficient to represent all expenditure and revenue units, as can be seen in Table II.

⁴⁵ Rini, "Analisis Pengelolaan Keuangan Tiga Masjid Di Bali."

Table III
Mosque Classification

No	Mosque Name	Average per Month (in Rupiah)	Average Prediction Per Year	Category	Months of Observation
1	Sampangan	15.363.024	184.356.286	Big Mosque	2017.9 to 2019.3
2	Laweyan	11.628.619	139.543.429		
3	Al-Khoir	10.912.522	130.950.261		
4	Al-Mabrur	7.406.263	88.875.154	Medium Mosque	2016.11 to 2019.2
5	Nurul Hidayah	6.853.342	82.240.109		
6	Nur Kholisoh	5.423.984	65.087.813		
7	Baiturrahman Guwosari	5.332.433	63.989.200		
8	Abu Bakar Sidiq	4.882.974	58.595.692		
9	Baiturrahman Sutogunan	4.864.563	58.374.758		
10	Al-Falah	4.613.100	55.357.200		
11	Baiturrahman Sondakan	4.432.404	53.188.844		
12	Ar-Rahman	2.695.892	32.350.705		
13	Maryam	2.589.494	31.073.931		
14	Al-Furqon	2.541.088	30.493.050		
15	An-Nur	2.509.814	30.117.771		
16	An-Ni'mah	2.310.786	27.729.429		
17	Al-Ikhlas	2.158.442	25.901.300		
18	Al-Muhajirin	1.896.900	22.762.800		
19	Miftahul Jannah	1.872.308	22.467.692		

Note: Classification is based on the average annual prediction of all incoming data. The calculation used predictions because there are differences in the number of observable monthly financial data. The prediction is taken from the average income based on all data obtained multiplied by 12 months. Figures of money are in Rupiah

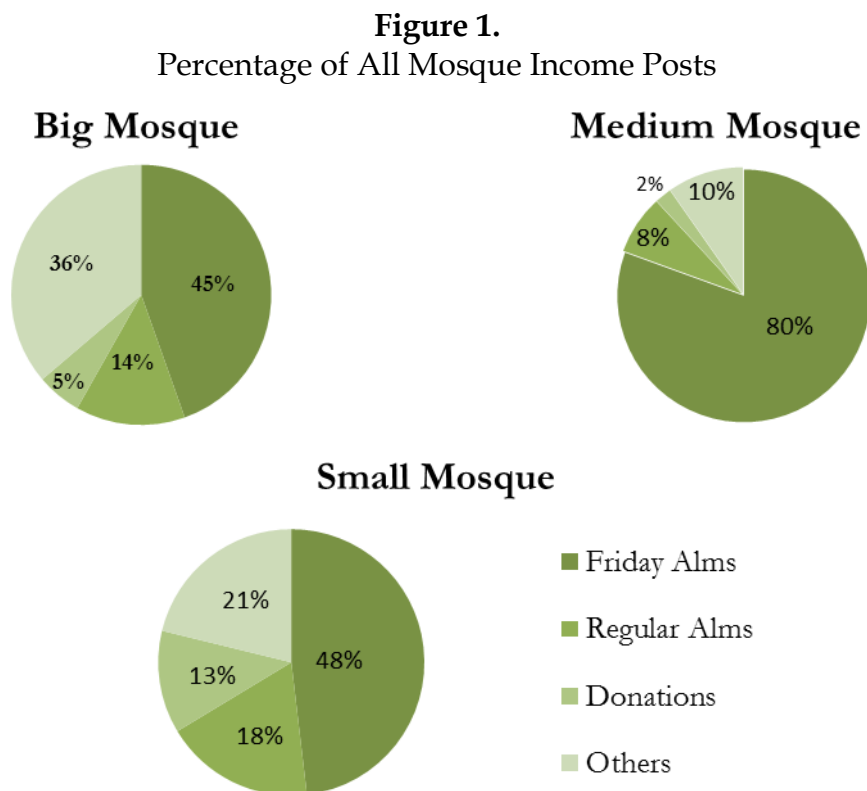
The results of the data collected would then be assessed using the content analysis method because this research is related to financial documents owned by the mosque. By using this content analysis, it could then be formulated which income posts brought the biggest funds so that they could be more utilized. Likewise, what could be known about expenditure items is that they are too large to be streamlined or too

small to be optimized. Monthly balances could also be assessed by content analysis to find out what mosque development potentials it could do based on the remaining cash.

RESULT AND DISCUSSION

The number of mosques in Indonesia is indeed very large, considering the majority of the population is Muslim. Unfortunately, there are still many of them who do not have transparency or accountability in terms of management or finance. Therefore, the data collection in this study experienced significant difficulties in

obtaining data. Not infrequently, the mosque management refused to be asked for financial data, even though, in essence, the pilgrims as public citizens have the right to know it. In addition, many mosques also have incomplete data, resulting in the mosque being removed from the data processing list for research.



In the end, there are 19 mosques whose data are processed in this study. Based on these data, then the mosque is classified into three groups. The first group (Big mosque) is a mosque with an average annual income of 100 million rupiahs and above; the second group (medium mosque) has an income of 50-100

million rupiahs; then, the third group (small mosque) is a mosque with an income of 50 million rupiahs below. Table III summarizes the classification of the mosques. It should be noted that the classification is based on all incoming data whereas the data in the following

discussion is based on the observed month column in table III.

To be able to maximize the mosque's budgeting function, the first and most important thing to do is mapping the income and expenditure items. With this mapping, it could be seen the major

milestones and financial strengths of a mosque, and at the same time, find out where the most significant expenditure is. We would begin by describing the analysis of the cumulative income from each mosque in each group. Figure 1 gives a further picture of it.

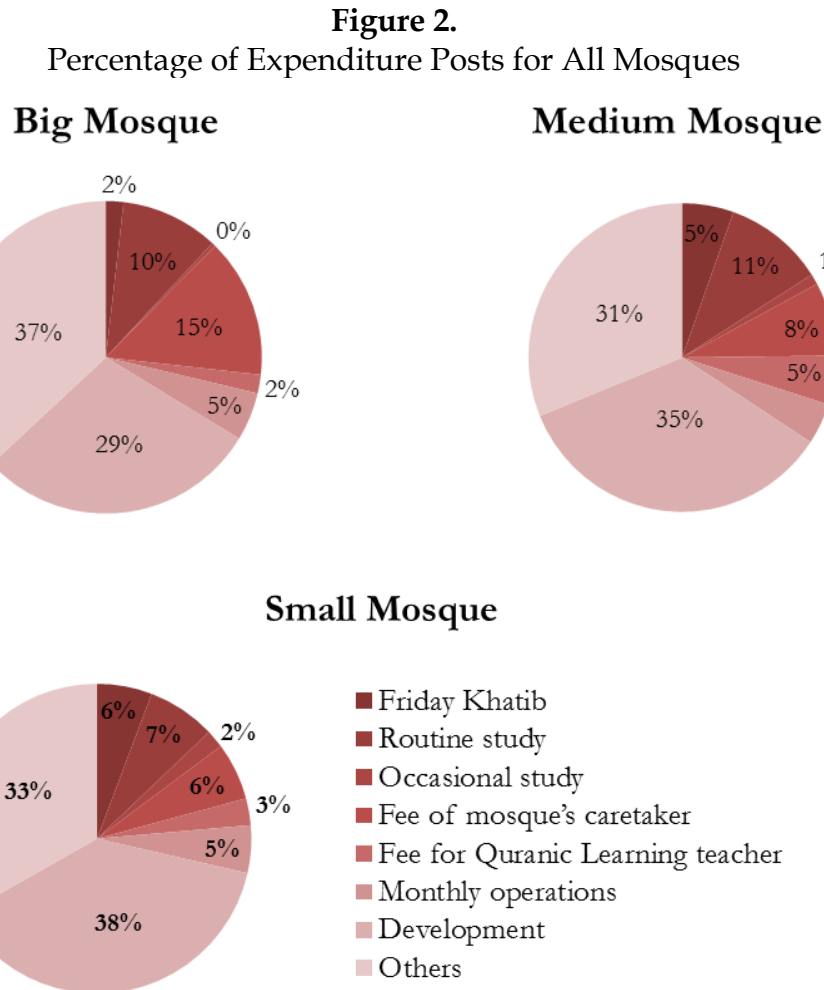


Figure 1 clearly illustrates that the main financial strength of a mosque is the income obtained from the Friday *Shadaqah*. The Friday *Shadaqah* dominates almost half of all income in each mosque group.

Even the Big Mosque group that has an average income above 100 million rupiahs has a portion of revenue from the Friday *Shadaqah*, which can be said to be the same. Even other income is sourced from an

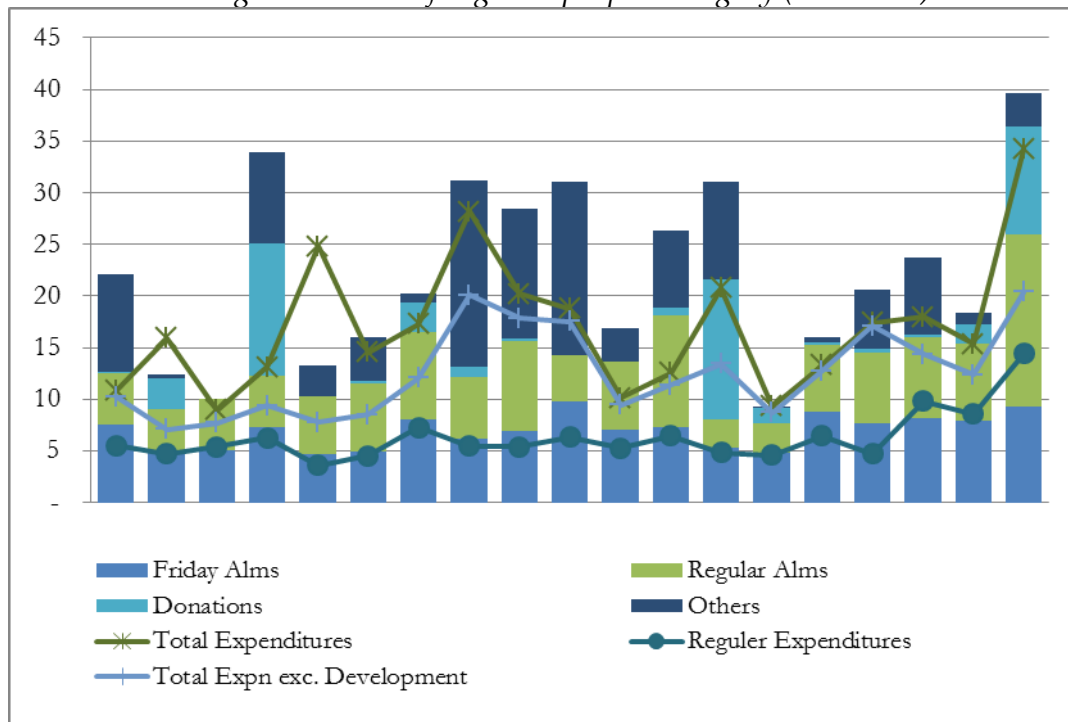
autonomous body, the income of Shadaqah pilgrimage, National Amil Zakat Agency (BAZNAS), and others. Of course, it should still be noted that the results of other income contributed significantly to the overall income. Therefore, other income, including local rental sales in the mosque area, needs to be maintained for the Big Mosque.

Another striking difference between Big and Small Mosques is

the number of donations. The Big Mosque no longer relies on donations to finance its needs due to income from other funds, as explained above. It can be understood because usually procurement and development requires large costs; often, the mosque cash can not support it. The procurement mechanism for Small Mosques is usually announced to the people, and donations are requested.

Figure 3.

Average Cash Flow of Big Mosque per Category (in million)



Note: Data presentations started from September 2017 to March 2019 in sequence. Total expenditure is the entire mosque expenditure. Regular expenses are all expenses for the mosque minus other things and development.

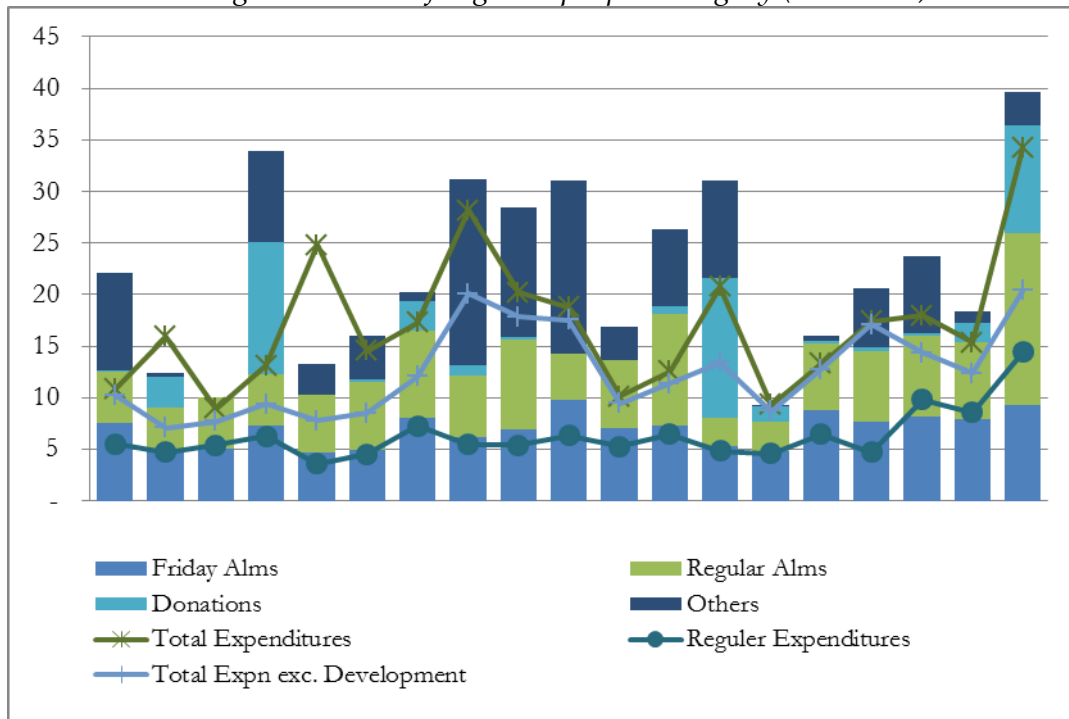
The Medium Mosque, it has a very different character than the other two groups. The majority of the income of the Medium Mosque is Friday's Shadaqah funds. Indeed, the Medium Mosque has a relatively larger mosque size with a strategic location compared to the Small

Mosque so it receives a high Friday Shadaqah fund. The Medium Mosque, indeed in the majority, does not have an autonomous body or a place of pilgrimage, which is profitable, so the amount of income is stagnant and can not be included in the Big Mosque group.

As for expenditure posts, it can be seen in figure 2. In this figure, it is found that the majority of expenditures are procurement and development and others, each of which reaches an average of 1/3 of total expenditure. When referring to the income posts mentioned above, the amount of Shadaqah is actually enough to finance the overall procurement and construction of a

mosque. These funds become insufficient because there are indeed many other costs outside of development. The use of other funds themselves is mostly for social functions such as visiting sick people, and funerals as well as communal consumption such as consumption of community service and consumption of recitation.

Figure 4.
Average Cash Flow of Big Mosque per Category (in million)



Note: Data presentations started from September 2017 to March 2019 in sequence. Total expenditure is the entire mosque expenditure. Regular expenses are all expenses for the mosque minus other things and development.

Another interesting thing that can be observed is that the greater the mosque's income, the greater the mosque caretaker's fees. Following the theory that the salary must be according to the job, then it can be said that there is a positive relationship between the level of

honorary, the level of difficulty managing the mosque, and the level of the number of funds received by the mosque. In another perspective, mosque administrators need to continue to innovate in order to create trust in the surrounding community

so that they are willing to continue donating their assets to the mosque.

Apart from procurement and construction expenses and others, the remaining 1/3 of all expenses are expenses related to routine mosque activities such as recitation, administrator salaries, etc. The percentage of each expenditure category varies greatly between groups of mosques. However, expenses for the operational needs of all mosques illustrate that regardless of the size and location of the mosque, all of them have the same level of expenditure, which is around 5%.

The income posts mentioned above, if broken down in monthly details, they produce an interesting graph as in figure 3. In that figure, we can see that there are no specific trends that can be deduced from the 19 months of data analyzed. All income posts have very volatile values and are unpredictable. Other income posts that contribute 1/3 of the total income (see figure 1) also do not provide certainty about when the money from the mosque and pilgrimage autonomous bodies is collected until it can be used. Then, if seen from the pattern of donation funds, which appears to have a considerable portion, it can be concluded that indeed, the Big Mosque does not rely on donations. However, the Big Mosque announces to pilgrims, if indeed at some point, it requires donations.

If it is combined with the expenditure side, then we can see that basically Friday *Shadaqah* can

cover all the expenses of regular expenses without any additional income. As can be seen, regular expenditure tends to have a flat trend without fluctuations in the value of approximately 5-7 million rupiahs. Indeed, only in 2019 did the trend disappear altogether. With the average trend, it can be said that with the income of Friday *Shadaqah*, which averaged 7 million rupiahs, the mosque can allocate all funds outside of Friday *Shadaqah* for other purposes. Because the mosque management fee is already quite large (see Figure 2), then the optimization of funds can be for conducting large study sessions or other events.

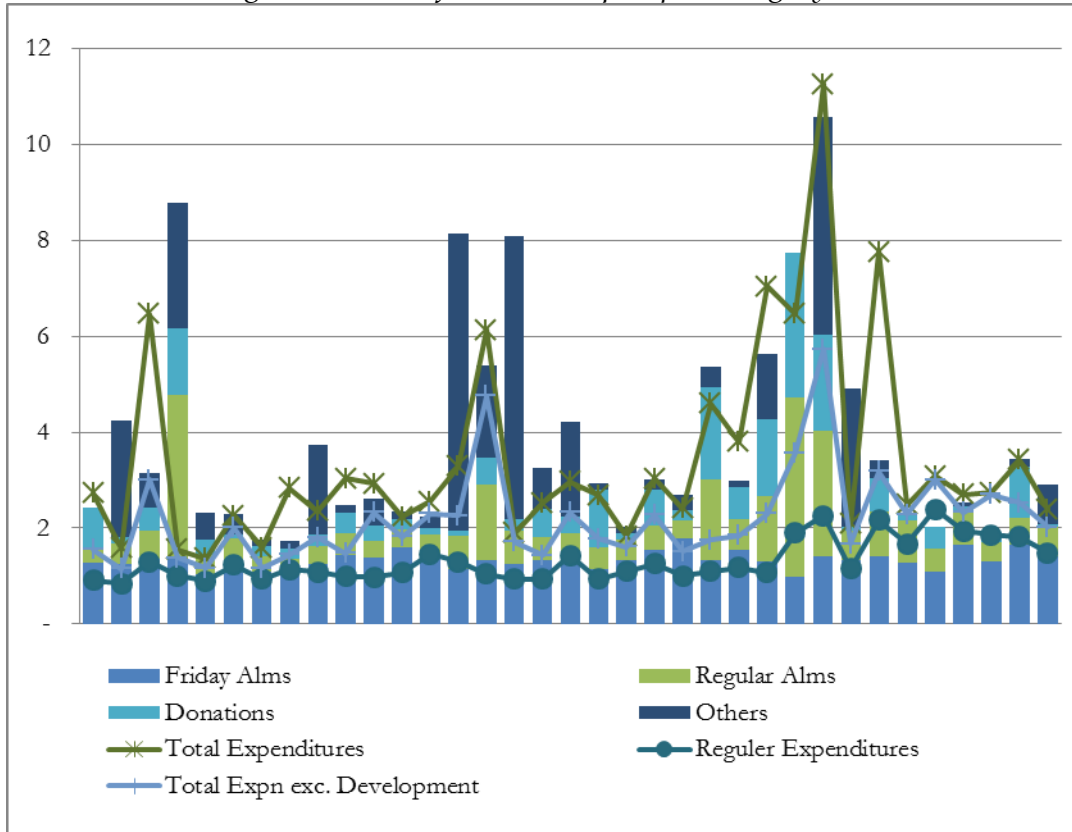
Another important point is the development of the main function of the mosque to include social functions that are implemented by the non-development expenditure line in Figure 3. To meet this need, the mosque simply relies on income from Regular *Shadaqah*, which contributes 14% of the total income (see Figure 1). Even with Regular *Shadaqah*, the mosque still has a balance. Therefore, to carry out large-scale construction activities, the mosque can still rely on balances from Friday *Shadaqah* and Regular *Shadaqah*, in addition to calculating the incoming funds from donations and others.

In terms of detailed income for the medium mosque, we also did not find any specific trends from 28 months of observable data that can be used as guidelines in preparing the budget. It is just that the income of Friday *Shadaqah* has fluctuations

that tend to be tolerable and . Friday Shadaqah has an average contribution of 5 million rupiahs with a minimum income of 4 million. It should also be noted that the Ramadan factor could influence

predictable the height of Friday Shadaqah on the 6th month so mosque officials must be more careful when making it a reference.

Figure 5.
Average Cash Flow of Small Mosques per Category (in million)



Note: Data presentations started from April 2016 to February 2019 in sequence. Other income data in 2018.5 is deliberately omitted for the convenience of graphic presentations because both of them have too high a value of Rp. 6,915,000. Total expenditure is the entire mosque expenditure. Regular expenses are all expenses for the mosque minus other things and development.

As for expenditure, we can see that regular expenditure has a flat trend of around 3 million rupiahs. This need is certainly very fulfilled with the capacity of Friday Shadaqah, which has never touched a value below 4 million rupiahs. It is, of course, important to note that, based on figure 4 above, several months

require higher expenditure. If observed in more detail, it is found that there is a trend that can be concluded; namely, High Regular Expenditures occur at the end of the year, which on the 11th and 12th months.

Friday Shadaqah does have many surpluses if it is only used for

Regular Expenditures, as stated above. It is not uncommon enough to cover non-development expenses as well. However, we need to remember that the income of the mosque while 80% comes from Friday Shadaqah. It means that the main strength of funding is only one source. Thus, when the mosque carries out procurement and construction, these funds become very less. Relying on donations for development is apparently not efficient enough

because it is proven never to exceed 1 million. It can indicate two things; first, that is, the surplus of funds is sufficient for development so that the mosque management deliberately does not make a fundraiser; secondly, the fundraising of donations is not optimal. Relying on other income consisting of refunds of excess activities and debt payments cannot be relied upon to support development spending because the financial flows cannot be predicted.

Table IV.
Balance of All Types of Mosques

Mosque Group	Total Balance (in Rupiah)	Number of Mosques Observed	The average balance per mosque (in Rupiah)
Big Mosque	88.375.340	3	29.458.447
Medium Mosque	197.821.473	8	24.727.684
Small Mosque	96.125.478	8	12.015.685

Furthermore, from figure 5, the condition of the Small Mosque in terms of revenue trends, in general, is slightly different from the other two mosque groups. First, in general, we can conclude that in the 5-7 months there has always been a drastic increase in revenue. What should be noted is that the main contributor to the surge is other funds. As for Friday's Shadaqah funds, graphically, it seems to fluctuate. However, when seen in nominal terms, we find that the fluctuation range is only 1.5 to 1.8 million rupiahs. The income for Regular Shadaqah is quite stagnant, at a value of 300-500 thousand rupiahs with notes that 5-7 months are not counted.

The mosque's regular expenditure from 2016.4 to 2018.4 is quite stable and has a flat trend with values ranging from 1 million rupiahs. However, this trend does not apply at all when entering the second quarter of 2018 until the end of the observable data. The main reason for the swelling of regular expenses is routine and non-routine study. Surely it is good and not a problem at all because the mosque optimizes the income balance that has accumulated from previous years. If the expenditure range returns to the pre-2018.4 trend, then Friday Shadaqah can also cover regular expenses.

Then for non-development conclusion of whether Regular Shadaqah can help cover it or not. It is because half of the data shown in figure 5 above shows that Regular Sadaqah can cover these shortcomings, while the other half is not. Thus, Non-Development Expenditure budgets cannot be made based on Regular *Shadaqah*. If the developers want to be continued, it must see the ability of the mosque to raise donations and other funding. The balance obtained from the number of months observed can be seen in table IV. The important thing to note is that the balance presented in table IV is only the balance of the processed data. This research also finds that the mosques observed have significant values of accumulated past few years balance.

CONCLUSION

The mosque does have an important role in the lives of Muslims as we find in many stories in history. However, the ability of mosques to carry out their functions certainly has some support, including good financial budgeting arrangements. This research has successfully documented how the flow of funds in and out of the mosque is mapped based on its type. In very short words, we conclude that making budgeting out of the cash flow mapping is possible but vague since there is no clear pattern of both revenue and expenditure.

For overall income, we found that 57% of mosque funding sources are Friday Shadaqah. The contribution of Friday Shadaqah to the Big Mosque is 45%, the Medium

expenditure, we cannot draw a Mosque even reached 80%, and the Small Mosque reached 48%. As for overall expenditure, we found that both Regular (non-Others and Development) Expenditure, Other Expenditures, and Development Expenditures, each average consumed 1/3 of the total expenditure. When details on revenue posts are broken down, there is almost no specific trend that could be used as a reference for budgeting projections. For Friday Shadaqah, it is found that all the mosques have a non-volatile income of 7 million, 5 million, and 1.5-1.8 million rupiahs for the Big, Medium, and Small Mosques, respectively. In the Regular Shadaqah, no pattern could be read except in the Small Mosque, which has a stagnant income of between 300-500 thousand rupiahs per month. As for Other Income, there is also only a pattern at the Small Mosque, namely a high spike every year in the 5-7 months that could be associated with the month of Ramadan. This surge also occurred at the Small Shadaqah Regular Mosque in the same month.

In the details of expenditure, there are three main categories. For regular expenses, all mosque groups tended to have a flat pattern with the note that for Big Mosques, this pattern disappeared in 2019; Medium Mosques always fluctuated at the end of the month; Small Mosques disappeared in 2018.4. Another important thing is that Regular Spending is always enough to be closed with Friday Shadaqah. For non-development expenditures, it is found that in Big mosques, it is

sufficiently covered with Friday and Regular *Shadaqah* Income; Medium Mosques are sufficiently closed with Friday *Shadaqah*; while Small Mosques could not be made conclusions whether Friday *Shadaqah* and Regular are sufficiently covered. For all expenses, the Big Mosque still has a balance from the Friday and Regular *Shadaqah*; the Medium Mosque only has a fund post from Others, which is risky; the Small Mosque could only use from Donations and Others.

manager also could save a portion of money for further needs.

Suggestion and Policy Implication

Most of the mosques are highly dependent on Friday Alm as their main supporting income. This is because of the obligatory characteristic of Jumat Prayer for Muslims as well as the prophetic advice in form hadith regarding the virtue of giving alm on Friday. The mosque manager (*ta'mir*) could make the Jumat Prayer event to be more attractive. For instance, a mosque manager could hire a more professional preacher who is well known among the congregants. In addition to that, the mosque manager could also provide a venue for those who want to donate a pack of meals or provide a fresh and cool beverage for the congregants.

Mosque managers also should be more calculative about their expenditure. They must check the average Friday Alm income before deciding on any extra expenditure. On the opposite, based on that calculation, the mosque

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