



## **Optimization of Fund Resources in the Business Charity of Muhammadiyah in the Gorontalo Region**

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### **Abstract**

*This study aims to determine and analyze the optimization of funding sources at a business charity Muhammadiyah (AUM) Gorontalo region with a long-term goal is the accountable financial management in AUM. This research was conducted on AUM in Gorontalo Region using descriptive qualitative approach. Data collection is done through observation, interview, and documentation. Based on the results of the study can be seen in the financial management AUM financial management has been based on ART Muhammadiyah in accordance with Article 7 paragraph 2 AD Muhammadiyah and for the system of recording each AUM different this is seen in terms of recording financial statements of the overall business charity that became the sample research, the only one implementing the system of recording based on PSAK No. 45 namely Muhammadiyah University of Gorontalo and if in review in terms of optimization of fund sources from the business charity that the research sample has not been optimal in the source of funds because it still relies solely from government and college grants for college level and not optimal in developing a business unit which will increase the source of business charity funds.*

*Keywords: Optimization of Fund Resources, Muhammadiyah, Business Charity of Muhammadiyah*

### **Abstrak**

Penelitian ini bertujuan untuk mengetahui dan menganalisis optimalisasi sumber dana pada amal usaha Muhammadiyah (AUM) wilayah Gorontalo dengan tujuan jangka panjang adalah pengelolaan keuangan yang akuntabel pada AUM. Penelitian ini dilakukan pada AUM di Wilayah Gorontalo yang menggunakan pendekatan kualitatif deskriptif. Pengumpulan data dilakukan melalui observasi, wawancara dan dokumentasi. Berdasarkan hasil penelitian dapat dilihat pengelolaan keuangan di AUM pengelolaannya sudah berpedoman pada ART Muhammadiyah sesuai dengan pasal 7 ayat 2 AD Muhammadiyah dan untuk sistem pencatatan masing-masing AUM berbeda hal ini dilihat dari segi pencatatan laporan keuangan dari keseluruhan amal usaha yang menjadi sampel penelitian, satu-satunya yang menerapkan sistem pencatatan berdasarkan PSAK Nomor 45 yakni Universitas Muhammadiyah Gorontalo dan jika di tinjau dari segi optimalisasi sumber dana dari amal usaha yang menjadi sampel penelitian belum optimal dalam sumber dana karena masih mengandalkan sepenuhnya dari bantuan pemerintah dan mahasiswa untuk tingkat perguruan tinggi dan belum optimal dalam mengembangkan unit usaha yang nantinya akan menambah sumber dana amal usaha.

Kata kunci : Optimalisasi Sumber Dana, Muhammadiyah, Amal Usaha Muhammadiyah

## INTRODUCTION

The development of Islamic organizations in Indonesia grew and developed since this country has not achieved physical independence until the present reform era. The organization itself is a place to channel activities and aspirations for members so that they can implement the ideas that have in the organization. One of the Islamic organizations in Indonesia is the Muhammadiyah Islamic Organization.

The Muhammadiyah organization was established on November 18, 1912, AD or 8 *Zulhijah* 1330 *Hijriah*. Muhammadiyah was established in the city of Yogyakarta more precisely in *Kauman* Yogyakarta, the founder of this organization was Kyai Haji Ahmad Dahlan. Since the establishment of this organization has provided a lot of contributions to the community, nation, and state, as well as the ideal ideals of Muhammadiyah, namely to realize the true Islamic society.

The establishment of the Muhammadiyah branch also reached the Sulawesi region including Gorontalo. Since the presence of the Muhammadiyah organization in the midst of Gorontalo, many people have made changes, for example in the field of education and health as well as in social terms. Gorontalo branch of Muhammadiyah established schools, health centers and social *da'wah* in the Gorontalo community. Seeing the development of Muhammadiyah so rapidly in Gorontalo, the Muhammadiyah leadership branches were formed throughout Gorontalo Province.

Among them are the Charity of Muhammadiyah (AUM) in the Gorontalo region in the health sector, Siti Khadijah's Mother and Child Hospital, the education sector, TK, Muhammadiyah Elementary School, *Ibtidaiyah Madrasah* and Muhammadiyah *Tsanawiyah Madrasah*, Higher Education and pioneering Islamic boarding schools. Whereas in the field of *da'wah* there are places of worship and places of recitation. Muhammadiyah Gorontalo region also has waqf land.

The health sector of the charity of the Muhammadiyah business in Gorontalo has a Mother and Child Hospital "Siti Khadijah" whose funds still rely on income from the Hospital itself. Health equipment and infrastructure are gradually developed because of the limited availability of funds.

In the religious field, AUM has 133 mosques where operational costs rely on charity box funds from each congregation. Whereas in the social field AUM has 2 orphanages in financing their needs expecting full help from the helping hand of the people who have the advantages and assistance from the government.

Based on the above background, the author is interested in conducting research with the theme Optimizing the Source of Funds on the Charitable Business of Muhammadiyah (AUM) in the Gorontalo Region.

## LITERATURE REVIEW

Charitable businesses in Gorontalo in financing their operational activities still rely on funds from the Amal business itself. In the field of education, especially universities, in this case, the University of

Muhammadiyah Gorontalo in financing operational activities still relies on SPP (Educational Development Donations), namely a number of costs charged to students to help educational institutions facilitate the teaching and learning process. Generally, every student studying at the University is obliged to pay tuition fees, but at the Muhammadiyah University of Gorontalo, there are some students who are not obliged to pay tuition fees, especially underprivileged students who have academic achievements and these students get recommendations from Muhammadiyah Regional Leaders.

Muhammadiyah University Gorontalo in educating the nation's generation and breaking the poverty line. In addition to SPP, other sources of funding are government grants and grants from individual Muhammadiyah members. From the two main sources, SPP usage is allocated for University operational costs while the grant is allocated for building construction. Considering that the funding source from SPP is limited in accordance with the number of students who are required to pay SPP, in fulfilling the development and implementation of university activities, it is based on the level of priority and its consequences on the institution. So that not all activities and development can be implemented because of limited funds.

## **METHOD**

This study uses a descriptive approach. Descriptive approach research is a research method by describing or describing a phenomenon that appears from qualitative data that has been

analyzed. With this type of case study research that describes the true state of the object of research. This study aims to obtain data, especially matters relating to the optimization of funding sources in the AUM of Gorontalo Region.

The data sources used are secondary data and primary data, namely in the form of fund collection reports conducted by Muhammadiyah Daerah Gorontalo and other sources of literature obtained from the library. In this study writing uses the following data collection techniques, namely: 1). Observation, namely observing and researching directly on the variables that are the target of the study. 2). Interview, namely giving questions to the respondent that has been determined. 3). Documentation, which is collecting data by recording data and information documents at the Muhammadiyah charity in Gorontalo region.

Data collected through observation, questionnaires, and documentation in this study Qualitative data that is descriptive in nature which is expected to explain the problem to be examined. This data analysis technique uses an interactive model according to Miles and Huberman (1992) revealing "that analysis consists of three activities that occur simultaneously, namely: data reduction, data presentation, and conclusion/verification". In this study the three activities can be described as follows: 1). Data reduction, data obtained from the research location which consists of complete data details are summarized and then sorted. The selected data are data related to the research focus. This research is limited to

the last 3 (three) years. 2). Presentation of data, data that has been selected then sorted to be grouped according to similar categories to facilitate researchers in using the data needed. 3). Withdrawal of conclusions/verification, Verification of data is carried out continuously throughout the research process.

## RESULT AND DISCUSSION

The entry of the Muhammadiyah organization into the Gorontalo area first entered in 1929 and was first introduced by Jusuf Otoluwa, one of the sons of the Gorontalo region, after completing the Gunung Sari Kweekschool teacher education in Yogyakarta. (Gorontalo City PDM Archives, in Ibrahim Polontalo, 1989; 5). So mid-1929 the establishment of the Muhammadiyah founding committee in Gorontalo consisting of eleven people; Jusuf Otoluwa, Ahmad Buji, Husasi Akase, Umar Basalama, Muhammad Dunggio, Muhsin Mohammad, Haji Muhammad Sasid. Tom Olil, Utina H. Buluati, Elder Van Gray, Baowe Nasru (PDM Archives of Gorontalo City, in Ibrahim Polontalo, 1989: 5-6)

With the establishment of the Muhammadiyah's founding committee, on September 8, 1929, or the 6th of *Rabiul Awal* 1348 *Hijriah* was attended by Van Dam as the head of the Gorontalo police, *Abudi Ilahude* as the representative of the Gorontalo civil administration, and *Hoofdbestuur* Muhammadiyah from Yogyakarta namely Mohammad Yunus as the Muhammadiyah Secretary from Yogyakarta inaugurated and inaugurated the position of Muhammadiyah in

Gorontalo with the following structure: Chairman: Tom *Olil*, Deputy chairman: Jusuf Otoluwa, Secretary: Muhammad Dunggio, Treasurer: Muhsin Mohamad, Commissioner: *Haji Yusuf Abas, Umar Basalama, Husain Akase, Musrsid Mohi, Y. Kamaru, Mari Baladrab* (PDM Archives of Gorontalo City, in Ibrahim Polontalo, 1989: 6).

With the establishment of Muhammadiyah, it has made a change in the Gorontalo community. This is because the direction of Muhammadiyah's movement is a change in modern Islam so that changes in the Islamic order in Gorontalo become cleaner than the elements of *bid'ah*. Therefore, one of the goals of Muhammadiyah is to meet the community's need for education and the type of education that is applied according to the conditions of the community.

## Charity of Muhammadiyah

The charity of the Muhammadiyah business is so real and so it touches the people of Gorontalo. After being formed, various activities began and one of them was Muhammadiyah's charity effort. Broadly speaking, Muhammadiyah's business charity can be divided into a. Charity business in the field of education, b. Charity Enterprises in the Health Sector, c. Charity Business in the social field, d. Charitable business in the economic field. Of the four business charities, the business charity in the field of education and business charity in the health sector is Muhammadiyah's largest business charity. The composition of Muhammadiyah business charities in

Gorontalo Province can be seen in the following table:

Table 1. List of Charitable Business Muhammadiyah (AUM) Gorontalo Region

No	The Field	Charitable Business	The Number
1	Education	Kindergarten	33
		Elementary School	5
		<i>Madrasah</i>	8
		Junior High School	6
		<i>MTs</i>	5
		Senior High School and Vocational High School	3
		<i>MA</i> College	1
2	Health	Hospital for mothers and Children	1
4	Religious	Mosque	133
5	Social	Orphanage	2

Source: Muhammadiyah Gorontalo Region, result.

The follow-up of one of these objectives is the establishment of various types of education which include formal, non-formal and informal education. One of the charity efforts of Muhammadiyah in the field of education is the Muhammadiyah University of Gorontalo which is a private university in Gorontalo. besides that, there were also mosques, hospitals, parks, recitation and so on. So to expand the development, Muhammadiyah also held a conference, this was done by Muhammadiyah residents as the heart of the development

of the Gorontalo branch of Muhammadiyah organization itself.

## DISCUSSION

Fund management activities owned by an organization or company includes search activities, management, and storage of funds. The purpose of financial management is to maximize the value of organizations and companies. A financial manager must know how to manage all elements and aspects of finance because that is one of the important functions in achieving organizational goals.

Muhammadiyah as an organization that is not profit-oriented or often referred to as a non-profit organization makes the management of funds entrusted by the community or people as something very important. Not a few organizations that are less reliable in managing the funds earned so that the planned activities become stopped or not even work at all

Because of the nature of creative funding sources, each member of the organization is responsible for ensuring that the funds are used effectively. There are several things that must be considered by branch leaders and branch leaders in financial management according to the Branch and Branch Development Institute (2014), namely: 1) How to manage funding to run the program and achieve the objectives that have been set in accordance with the provisions and rules in the agreement. 2) How branch leaders and branch leaders can set aside a portion of their funds to pay for various operational needs such as office operations, meeting needs, electricity and telephone bills and so on.

Based on interviews conducted by researchers about funding management to run the program and achieve goals that have been set in accordance with the provisions and rules that exist in the organization

"AUM's financial management is guided by Muhammadiyah's ART because AUM is the property of the company, so the company acts as a legal entity. All inventoried forms of ownership, including the financial management of AUM, are always guided by the organization." (Syamsir from the University of Muhammadiyah Gorontalo).

In line with this matter based on an interview with Titin who is the treasurer of the RSIA Siti Khadijah :

"The financial management at Siti Khadijah's Mother and Child Hospital is based on Muhammadiyah ART and the recording system used is the accounting system in general".

Almost the same as the interview conducted at the RSIA, an interview with Asna who is the Chairperson of the *Aisyiyah Limboto Putri Orphanage* explained that :

*"The Aisyiyah Limboto Orphanage manages its finances based on the ADART Muhammadiyah, while the recording system used has not used the accounting records system in general, the records we do are simple records in the form of recording incoming funds."*

From the results of interviews with 3 AUM above it can be concluded that the AUM in Gorontalo in its financial management has been guided by Muhammadiyah ART. This is in accordance with Article 7 paragraph 2 of

the Muhammadiyah AD, namely the Muhammadiyah business is realized in the form of charitable efforts, programs and activities whose types and operations are regulated in the Bylaws. And this is also consistent with the book Management and finance in the branches and branches of Muhammadiyah arranged by branch and branch development agencies, the central leadership of Muhammadiyah, namely the management of funds to run the program and achieve the goals set in accordance with the existing rules and regulations. disaggregated

In the struggle to carry out its business towards the realization of a just and prosperous society which is blessed by Allah SWT, Muhammadiyah bases all its motives and charitable efforts on the principles concluded in the Proverbs of the Articles of Association. Muhammadiyah's business leaders and charities in various fields and levels are obliged to make the business charity with its overall management as the mandate of the people that must be fulfilled and accounted for as well as possible.

Every business charity has needs in accordance with the field of business charity, to meet these needs must be faced with optimal readiness. One of the elements possessed by business charities to provide optimal results is in terms of finance. Financial management is an important part of Muhammadiyah's charitable business management which will also determine the running of business charity management activities.

Subsequent interview questions with Mr. *Syamsir* from the University of

Muhammadiyah Gorontalo. about the implementation of business charity management.

*"In the mechanism of preparing the campus APB, most of it comes from student income. Every year, it is reflected in campus planning and administration policies. "*

From the interview illustrates that the biggest source of income, which is sourced from student funds and funds, can be seen from planning and implementation. In line with this, the interview was carried out with the RSIA treasurer Siti Khadijah

*"In relation to financial management, the source of funds from this hospital consists of payments from patients, donors, grants and assistance from the government and for the use of these funds adjusted to the RAPB prepared annually"*

While the interview with Asna who is the head of the orphanage confirmed that :

*"The source of income from orphanages is the results of the rice fields owned by the orphanage, Copy Photos, assistance from donors and for the use of funds based largely on situational" From the 3 interview excerpts above, it can be seen that Muhammadiyah University of Gorontalo in allocating campus expenditure has been stated in the planning that is prepared annually as well as RSIA allocation and expenditure allocation has been stated in RSIA RAPB."*

Unlike the orphanage that does not plan in allocating funds and spending because it meets the needs of an orphanage based on situational. This is contrary to the book on administrative

and financial management of the level of financial soundness that is good at the point of departure that the budget is made at the beginning of each work period and updates every month to monitor how much the budget has been spent on operational expenses.

### **Contemporary Accounting Theory related to the efficiency of financial management**

The acquisition of nonprofit organizational resources that is different from the profit organization, is a special characteristic of nonprofit organizations. These resources are based on Muhammadiyah's Statutes / Articles of Association obtained from Government Agencies, non-binding private donations, non-binding individual grants, Sales of services that become business charitable activities, Management / member contributions and also (*arisan* members and savings and loans, if any) etc., which will be used to finance all program activities and operations. This is the reason behind the existence of PSAK No. 45 concerning non-profit organization financial reporting. Financial reporting regulated in SFAS No. 45 there are four financial reports that must be prepared by non-profit organizations, namely the Financial Position Report, Activity Report, Cash Flow Statement, and Notes to Financial Statements.

As stipulated in SFAS No. 45, namely: 1) a statement of financial position that provides information about assets, liabilities and net assets. 2) Report on activities that present income as an addition to unrestricted net assets, except if their use is limited by

contributors, and presents expenses as deductible unrestricted net assets. 3) Cash flow statement that presents information about cash receipts and disbursements in a period. 4) Notes to financial statements that provide clear information to disclose matters relating to other financial reports.

In the financial statements prepared by each Muhammadiyah Charitable Business, not all business charities, there are financial position reports, activity reports, cash flow reports, and notes to financial statements as specified in PSAK No. 45. For business charities in the field of education such as *Ibtidaiyah*, *Madrasah Tsanawiyah*, and *Madrasah Aliyah*, use PMK Number 187 of 2016 concerning technical guidelines (*JUKNIS*) of *BOS*. According to Mulyono (2010), the School Operational Assistance Program (*BOS*) is a government program which is basically to provide funding for non-operational costs for basic education units as implementing compulsory education programs. because it is related to the source of funds derived from *BOS* funds and Government Assistance so as to be responsible for using *BOS* Guidelines.

Based on the results of interviews with 2 informants, the deputy headmaster of Muhammadiyah Junior High School 1, *Ibu Satriati Kuku*, revealed:

Sources of funding for the Muhammadiyah Kota SMP 1 school are obtained from *BOS* funds and government assistance funds for the development of school facilities so as to report using *JUKNIS* for *BOS* Funds.

The same thing was also revealed by informant 3 Treasure, Drs. Hasna Mohammad, who stated:

The source of funding for the Limboto Muhammadiyah Vocational High School Vocational School funds comes from *BOS* funds and government assistance to both the Regional and Central Government for the development of school facilities.

However, for the *Muhammadiyah Ibtidaiyah Madrasah*, the recording is used two types of recording reports, this is because the source of funds for *Ibtidaiyah* apart from *BOS* funds also comes from the school committee, so that the accountability report uses *JUKNIS BOS* and accountability of the committee uses simple records that contain school committee funds. This is in accordance with the results of interviews with informants 1 *Ibtidaiyah Madrasah* school principal Mrs. Yusnawaty Abdullah S, Pd who stated:

for school funding sources come from School Operational Assistance (*BOS*), Committees and School Coordination in the implementation of school activities for the development of school facilities so that the form of the report is accounted for based on the *BOS GUIDANCE* and the committee's accountability report is used for entry and use of the committee's funds.

According to (Director General of Secondary Education about *BOS* High School Technical Instructions for 2014: 30). The management of the *BOS SMA* program refers to the concept of School-Based Management which contains meaning, namely: 1) Self-Management and Participatory Program

implementation is carried out in a self-managed manner (planned, done and supervised by itself) by involving school citizens and the community to actively participate in providing support for program planning, implementation, and supervision in accordance with applicable regulations. 2) Transparent Fund management must be done openly so that school citizens and the public can provide advice, criticism, and supervise and control the implementation of the program. 3) Accountability Fund management must be accounted for, in accordance with the agreed implementation guidelines. 4) Democratic Development of planning, decision making and problem-solving is carried out through deliberation/consensus giving the opportunity for each individual to submit suggestions, criticisms, or opinions. 5) Effective and Efficient Fund utilization must be effective and efficient. Students who are released from funds/or assisted by their school fees must be agreed upon carefully and in accordance with the established criteria. 6) Administrative Order and Reporting Schools recipients of funds must compile and submit reports on the results of the implementation of activities and financial accountability requirements required. 7) Mutual Trust Funding is based on mutual trust between the grant and recipient of funds. Therefore, it is important for us to maintain this trust by holding the mandate and commitment shown solely to build a better education.

Other charities of the Muhammadiyah business are universities, orphanages, hospitals

because the source of funds comes from the provision of services, assistance, and grants, the reporting should use *PSAK* No. 45 The financial statements compiled by the Muhammadiyah Charitable Enterprises are developing only income and expenditure data reports that provide information about the state of AUM in the period concerned whether it has a surplus or deficit. Data reports on AUM's income and expenses are presented by adding up all income obtained by AUM and then deducting costs or expenses made by AUM. When compared with activity reports, as specified in *SFAS* No. 45, the data of income and expenditure data presented by AUM cannot provide information regarding changes in net assets, relationships between transactions and other events that affect net assets, and how resources are used in implementing various programs and services. The information presented in the income and expenditure data report only reflects the amount of income and expenditure of the Muhammadiyah Business Charity which is then disputed to determine the surplus or deficit. Changes in net assets, a grouping of main and supporting service programs, a grouping of expenses according to classification functional is also not clearly presented in the report on data of income and expenditure of Charity of Muhammadiyah Enterprises. According to *PSAK* No. 45, the activity report is essential to present changes in the number of net assets during a period. Judging from the discussion above, it can be concluded that the financial statements of the Muhammadiyah Business Enterprises have not developed

according to PSAK No. 45 concerning reporting of nonprofit organizations except the Muhammadiyah University of Gorontalo which in its registration is in accordance with PSAK No.45 (Attachment 2).

This is in accordance with the results of interviews with informants 6 Head of Finance Section of Muhammadiyah University of Gorontalo, Mr. Rizal Pakaya, who stated:

*"Sources of funds derived from SPP, donations, and donors from the government and other parties. And for reporting, we use an accounting system according to PSAK No. 45."*

The Chairperson's 4th Informant revealed:

*"The source of nursing funds comes from donors, social services and assistance and business from the institution itself. For the reporting of the institution, it still records, as usual, the income is recorded by the treasurer and reduced by spending for all activities of the orphanage so that the final balance of the institution can be known. And to find out the number of assets or assets of the institution, a special note is recorded for the institution's inventory."*

Informants 5 Hospital Directors stated:

*"For hospitals, the source of income comes from hospital services and grants or assistance from the government and donors. Hospital financial reporting uses a generally accepted accounting system. The recording hospital has used the accounting cycle."*

In accordance with the administrative and financial management instructions at Muhammadiyah branches and branches (2014: 7) which states that each period of the branch management needs to make accountable and transparent reports with the criteria for evaluating an accountable report, namely: 1) The existence of accountability report (LPJ) from the trustee concerning all kinds of activities and management of resources entrusted to them. 2) Timely presentation, usually activities and financial reports are conducted every semester or yearly. 3) The existence of a previous audit mechanism to ensure that the presentation of the report meets the requirements of the existing organization.

This is in accordance with the PSAK No. procedure. 45 made by the Indonesian Institute of Accountants (IAI) aims to facilitate the makers and users of financial statements, as well as provide information to those who need it, so it is necessary to apply PSAK No. 45 as a standard used for financial management in order to increase the accreditation of each existing AUM, maintain financial accountability and to achieve the vision and mission of Muhammadiyah. In accordance with PSAK No.45, the Muhammadiyah Charitable Enterprise must have four comprehensive reports, namely the financial position report which aims to provide information about assets, liabilities and net assets as well as information about the relationships between these elements at a given time. Activity report that aims to provide information about the effects of

transactions and other events and events that change the amount and nature of net assets. A cash flow statement that aims to present information about revenues and expenses.

### **Optimization of funding sources**

According to the Big Dictionary of Indonesian Language Optimization is derived from the optimal basic word which means best, highest, most profitable, making the best, making the highest, optimizing the process, ways, optimizing actions (making the best, highest, etc.) so that optimization is an action, process, or methodology to make something (as a design, system, or decision) become more / fully perfect, functional, or more effective.

In this study optimization is an action or effort used in order to optimize funding sources from the Amal Usaha Muhammadiyah in the Gorontalo region.

The development of a business charity is directly proportional to the increasing needs of the business charity itself. To meet these needs, business charities need funds to meet their needs.

Based on interviews that have been carried out with *novita* as treasurer at the *Muhammadiyah Ibtidaiyah Madrasah (MIM)* in connection with the optimization of funding sources

*"For the sustainability of school operations, there are two sources of funds that sustain the sustainability of the school, namely funds from the School Operational Fund and school committee funds. Both of these funds complement each other because what if only relying on one source of funds cannot meet the*

*operational needs of the school, besides that the school has a cooperative but not optimal yet."*

Whereas based on interviews conducted with Hasna as treasurer in Muhammadiyah Technology Vocational High School (SMK) explained "The source of funds available in our school is not optimal because to meet operational costs still rely on School Operational Funds so that the fulfillment of needs is based on priority scale."

In connection with the interview about the optimization of funding sources with Rizal as the Head of the Finance Section of the University of Muhammadiyah Gorontalo explained that

*"Most of the source of funds comes from student funds for 2016 funds from students amounting to 12 billion or 69% of total income, 19% is other income and for 12% is non-principal income."*

From the above interview it can be seen that the three charities are not yet optimal, the existing MIM school funds are not optimal because they still rely on school operational funds to meet the operational needs of the school, while the existing cooperatives have not run optimally in the management, while for the SMK Technology, the main source of funds is the School Operational Fund and for the Muhammadiyah University of Gorontalo the largest source of funds comes from student funds while other income which includes other business income is only around 19%.

In the decree of Muhammadiyah's financial management guidelines in the administration and financial management guidelines in branches and twigs (2014) the list of income budget items as follows: 1) Revenue from organizations and sympathizers consists of: Fee and membership fees, contributions from the company / assemblies / bodies / institutions / orthodoxies, Outcomes from business charities, SWO accepted, Zakat, Infaq, Sadaqah. 2) Acceptance of assistance from Government, Donors, and Foreign Affairs. 3) The results of the business charity derived from Results of schools, madrasas, Islamic boarding schools, universities, hospital results, polyclinics and the like, the results of bookstores, publishing, printing and the like, the results of business charities. 4) Other results, namely: Registrar of congresses, musywil, musda, musycab and the like and others that are lawful.

For that, in optimizing the source of funds in the Charity of Muhammadiyah Business in Gorontalo Region can be done with the following efforts: 1) **Socialization** is a learning process experienced by a person to gain knowledge about values and norms so that he can participate as a member of a community group (David Gaslin).

In connection with this study in an effort to optimize funding sources in Muhammadiyah charity efforts, Muhammadiyah Gorontalo Regional Leaders as regional leaders need to conduct socialization to every business charity in the Gorontalo region both actively and passively. The purpose of this socialization is to increase

understanding of other funding sources that can be developed regardless of the source of the principal funds that already exist, besides that, socialization can stimulate creative ideas from each charity to develop other business units and with the socialization of the optimization of funding sources, business charities get an idea of how to fulfill the needs of their business charities without relying entirely on assisting the government. 2) **Improve the performance of business charities**, behavioral approaches in management, performance is the quantity or quality of something produced or services provided by someone who does the work. Muhammadiyah Regional Leaders improve the performance of business charities by providing training to business charity employees related to optimizing funding sources and creating a common vision in improving business charity. The activities carried out are as follows: Providing entrepreneurship debriefing for employees, administrative and financial management technical guidance training, training on optimizing funding sources and extracting potential in each business charity and training in using the Accounting Information System (SIA) application. 3) **Providing facilities and infrastructure**, Enterprises Charity provide facilities and infrastructure in order to optimize the source of funds, it aims to facilitate the management of business charities. The advice and infrastructure provided by business charities are as follows: Provision of computers based on accounting information systems, procurement of internet networks and readiness of units

to be developed 4) **Support from the local government.** Efforts to support the government in relation to the optimization of funding sources are: Ease in managing what business licenses if the charitable effort is to develop business units and promotions to the general public about the business charities in the area of government.

## CONCLUSION

Based on the results of research conducted on the optimization of funding sources can be seen from financial management in the charity effort that the business charity that became the sample in financial management has been guided by the Muhammadiyah ART in accordance with article 7 paragraph 2 AD Muhammadiyah and for their respective recording systems in the recording system.

Then viewed in terms of recording the financial statements of the entire business charity that became the sample of the study, the only one that applies the recording system based on PSAK No. 45 is the University of Muhammadiyah Gorontalo and if reviewed in terms of optimizing the source of funds from business charities that become the sample is not optimal in the source funds because they still rely entirely on assistance and students for the college level and are not yet optimal in developing business units that will later add to the source of business charity funds.

Based on the research that has been done, the proposed suggestion is expected to be a charitable effort in preparing financial statements in

accordance with PSAK No. 45 which consists of financial position reports, activity reports, cash flow statements and notes to financial statements. It is intended that the assessment of business charity performance can be carried out well so that it can assist in making decisions for the development of new business units so that it can optimize the source of business charity funds.

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