

Implementing Transparency in Cash Receipts: A Non-Profit Organization Perspective

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ABSTRACT

This research aims to describe the implementation of the principle of transparency in the financial income management activities of GBI Bethel Area Salatiga. This research is a type of qualitative descriptive research by measuring the principle of transparency with several indicators, specifically: availability and accessibility of documents, clarity and completeness of information, process openness, and a regulatory framework that ensures transparency. Data obtained by interview, documentation in the form of financial statements, and direct observation in the process of financial management. The results show that the principle of transparency has been implemented in the process of managing financial receipts. However, there are still some risks and weak implementation of internal control which indicate that the implementation of the principle of transparency is still not optimal.

Keyword: Stakeholder, Transparency, Non-Profit, Organizations, Cash Receipt Activities.

1. INTRODUCTION

In Indonesia, fraud cases occur not only in profit organizations with high turnover, but also in non-profit organizations. Based on the 2019 Fraud Survey by ACFE Indonesia, 2.9% of non-profit organizations suffered losses caused by fraud (Association of Certified Fraud Examiners (ACFE) Indonesia, 2020). One of the fraud cases that occurred in non-profit organizations was the corruption of the pilgrimage project and the eternal fund of

the Ummah within the Ministry of Religion of the Republic of Indonesia in 2012-2013 which resulted in state financial losses of IDR 27,283,090,068.00 and 17,967,405 Saudi Arabian riyals and dragged several names of officials, including the Minister of Religion. (Antares, 2019). Fraud was also committed by the Treasurer of the Indonesian Christian Church (GKI) Serpong who was charged with criminal acts in the form of falsifying data, abuse of authority in office, embezzlement of

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congregation funds, and money laundering (Syalaby, 2016). Cases of alleged corruption also occurred in budget planning for the construction project of the Kingmi Mile 32 Church, Mimika Regency, Papua (Wicaksono, 2020).

The fraud that occurred in the non-profit organization proves that a good organizational governance culture has not yet been created, one of which is related to the implementation of the principle of transparency. The implementation of the principles of good organizational governance is one of the efforts to prevent fraud (Amrizal, 2004). Transparency in the context of non-profit organizations is expected to provide benefits in several ways, such as (1) increasing the level of donor trust; (2) fostering mutual respect and trust among non-profit organizations; (3) improving the reputation of non-profit organizations; and (4) increasing effectiveness (Khusuma, 2018). An example of a non-profit organization is a church. Transparency in church finances is very important. The information contained in the financial statements must be complete, clear, precise, and nothing is kept secret (Haryanti & Kaubab, 2019). One form of transparency has been demonstrated in the management of finances in the Vatican. Pope Francis has even issued a new decree making charitable funds more transparent to tighten control over Vatican finances. The main target is the State Secretariat, which is required to submit reports on the management of funds, investments and real estate, and is subject to the supervision of two other economic offices. In fact, the Pope did not hesitate to fire Cardinal Angelo Becciu, a former high-ranking official of the Secretariat who was suspected of committing fraud (Puspaningrum, 2020).

The implementation of the principle of transparency in non-profit organizations is also a form of support for the main principles of the Sustainable Development Goals (SDGs) consisting of People, Planet, Prosperity, Peace, and Partnership, where the development process will be successful if

all organizations, consisting of government, private sector, and other development partner organizations, are managed in robustly and transparently (Sustainable Development Goals Organization, 2018). This is specifically reinforced through the sixteenth SDGs goals related to peace, justice, and strong institutions. One of the targets to be achieved through the SDGs is the organization's focus on supporting a peaceful and inclusive society for sustainable development. Furthermore, the target set aims to provide access to justice for all and build effective, accountable and inclusive institutions with the hope of creating accountable and transparent organizations at all levels, including non-profit organizations (Sustainable Development Goals Organization, 2017).

The implementation of the principles of good governance has been widely studied in both profit-oriented and non-profit-oriented organizations. According to Prihatminingtyas et al. (2021), financial reporting at the Al-Maun Orphanage, Ngajum Village, Malang Regency is classified as transparent although it is not fully optimal. This is in line with the statement conveyed by Ulfah (2018) that the implementation of transparency in financial management at the Muhammadiyah Orphanage, Ponorogo Regency is carried out in the form of providing monthly reports to permanent donors and to the government. Rande et al. (2016) conducted research related to the implementation of accountability and transparency in the Catholic Church of St Sisilia Klungkung and the results showed that the financial management carried out was quite transparent in terms of budgeting, access to information and reporting. Meanwhile, Karim et al. (2019) states that transparency assessed through the level of publication of financial and non-financial information on zakat institutions in Indonesia through the website is still low due to limitations in government regulations.

The phenomenon that occurs in non-profit organizations makes this research interesting to do with the aim of describing

the implementation of the principle of transparency in the financial management of GBI Bethel Area Salatiga, particularly related to cash receipts activities, as a form of fraud prevention efforts and support in achieving good governance. The reason for choosing this object is that the GBI Bethel Area Salatiga is one of the largest church denominations in Indonesia with the establishment of churches in almost all parts of Indonesia with a congregation of around 2000 people. This research is expected to be useful for GBI Bethel Salatiga as an evaluation tool related to the implementation of transparency practices in financial management, including in formulating policies used, in order to increase the value of the organization. In theory and for academics, this research is expected to be able to develop a definition of the concept of transparency in relation to the implementation of good governance principles, especially in non-profit organizations.

2. LITERATURE REVIEW AND HYPOTHESIS

Stakeholder Theory

Stakeholder theory states that all stakeholders have the right to obtain information related to organizational activities. This theory also explains that companies operate not only for their own interests, but also for the interests of stakeholders (shareholders, government, community and other parties) (Freeman, 1984). In an effort to achieve organizational goals, an organization not only seeks profit, but also pays attention to balances, and meets the expectations of all its stakeholders. Stakeholder theory is used in this study on the grounds that stakeholders in non-profit organizations, such as donors and church members, need information disclosure regarding funds given to the organizations to ensure the accountability of financial statements and the low level of fraud. The main purpose of this theory is to integrate the relationships and interests of stakeholders. Therefore, there must be harmony in meeting their needs, one

of which is through transparency in the organization's financial management.

Transparency

Transparency is one of the principles that support good governance in addition to the other four principles (Utami, 2018). Moreover, Utami (2018) states that transparency is a form of developing a risk management system, developing a management information system, and fully disclosing all aspects related to financial obligations in accordance with generally accepted accounting principles (PABU) in Indonesia. Regarding the implementation of transparency in terms of public sector accounting, Mardiasmo (2009) defines transparency as the government's openness in providing information related to public resource management activities to parties who need information. In this case, the government is obliged to provide financial information and other information that will be used for decision making by interested parties.

Nordiawan (2006) states that transparency is providing open and honest financial information to the public with the consideration that the public has the right to know openly and thoroughly the government's responsibility in managing the resources entrusted to it. In the integrasiedukasi.org site, Khusuma (2018) states that transparency refers to being open, easy to understand, honest, and easy to access using all communication media. Moreover, Kristianten (2006) states that transparency can be measured through several indicators, such as document availability and accessibility, clarity and completeness of information, process openness, and regulatory framework that ensures transparency. This study refers to the definition of transparency as presented by Kristianten (2006) to explore accountable financial management and low levels of fraudulent practices.

Non-Profit Organization

Statement of Financial Accounting Standards (PSAK) 45 (IAI, 2011) defines a non-

profit organization as an organization that derives resources from contributions from members and other donors and does not expect any reward from the non-profit entity. A non-profit organization is also defined as an organization established for the welfare of society or to fulfill charitable, educational, religious, or scientific purposes, rather than for profit (Gie, 2020). Meanwhile, the characteristics of non-profit organizations, according to PSAK 45 (IAI, 2011), are as follows: (1) Non-profit entities' resources come from donors who do not expect repayment or economic benefits commensurate with the amount of resources provided; (2) Produce goods and/or services without the aim of making a profit, and if a non-profit entity makes a profit, then the amount is not distributed among the founders or owners of the non-profit entity; (3) There is no ownership as in the case of a business entity, in the sense that the ownership in the non-profit entity cannot be sold, transferred, or redeemed, or the ownership does not reflect the proportion of the division of the non-profit entity's resources upon liquidation or dissolution of the non-profit entity.

Activities in Cash Receipts

Cash receipts are one of the business activities that enter the revenue cycle. The revenue cycle is a recurring series of business activities and related information processing activities by providing goods and services to customers and collecting cash as payment for those sales (Romney & Steinbart, 2009). Most non-profit organizations only get income from one source, namely donors who make donations to the non-profit organization. However, there are several sources of income obtained by non-profit organizations.

According to Khusuma (2016) The first source of income for non-profit organizations is income from program activities, taking into account several basic matters, such as: (1) for the survival of non-profit organizations; (2) for the expansion

of public services; (3) to reward the performance of non-profit organizations by involving community participation and assigning responsibility for maintenance and operations with funding through the imposition of tariffs based on an agreement. The second source of income is income from donations obtained without having to present a fee / product or as a pure gift from the good intentions of the giver (donor). Donations can be given regularly or only once. The amount of erratic income makes the activity planning budget uncertain. The third source of income is income from grants which are usually given to support certain activities. The fourth source of income is income from interest and other investment results. Non-profit organizations are usually not allowed to make high-risk investments. The fifth source of income is income from member contributions which require contributions in a particular community. Finally, the sixth source of income is income from commercial businesses by establishing a special unit to handle or own shares/ownership of commercial business entities. Separation needs to be made regarding the sources of income from this commercial business so that the day-to-day operations of the profit organization are clear.

3. METHODS

Types of Research and Data Collection Techniques

This research is conducted using a qualitative descriptive approach. The data used is primary data obtained through interviews with church treasurers as resource persons. In addition, this study also uses secondary data in the form of documentation such as church financial reports, congregational news, and information on the GBI Bethel Area Salatiga website. This study also makes observations by being involved in several cash receipts activities at GBI Bethel Area Salatiga.

Research Stages

This research is conducted using the stages of qualitative data analysis including data reduction, data presentation, and drawing conclusions. In the data reduction stage, the results of the interviews are grouped based on the research problem. Furthermore, there will be elimination of answers that are not in accordance with the focus of research related to the transparency in cash receipts management at GBI Bethel Area Salatiga. After that, the reduced data will be presented for analysis and interpretation based on the developed theories and concepts. In conducting data analysis, this study uses triangulation to ensure the validity of the data from interviews and documentation studies. After that, conclusions will be drawn as answers to research problems.

4. RESULTS AND DISCUSSION

Overview of Research Objects

Indonesian Bethel Church (GBI) "Bethel Area" is a church that was originally located at Jalan Johar No. 8, Salatiga. This church was founded by Pastor Yahya Handoyo in 1949. And on October 10, 2010, a new Bethel church was established at Jalan Hasanudin 3B, Salatiga. Initially this church only served 14 people, and grew to have 1,500 people as a congregation. The church's vision is to become a "local congregation that blesses the city, nation, and the world with a holistic and integrated service, which is endeavored", while the mission of this church is "to know God and make God known". The organizational structure of GBI Bethel Area Salatiga is shown in Appendix 1.

The church is led by a pastor as the shepherd of the congregation who is assisted by the head of the church office and three treasurers who have responsibilities in their respective fields, such as treasurer I as the church's internal auditor, treasurer II as manager of cash disbursements, and treasurer III as manager of cash receipts. The pastor is in charge of five departments: the pastoral care department, the teaching and education department, the prophetic department, the apostolic and missions department, and the support department.

The five departments are in charge of several service areas according to the activities in each field.

Cash Receipts Activities at GBI Bethel Area Salatiga

The source of income of GBI Bethel Area Salatiga comes from offerings, tithing, thanks giving, and others including renting buildings for other religious events outside the church program. Income from building rental is used for building maintenance costs. The income earned is allocated for the procurement of administrative needs, operational costs, love offerings, expenses for guest preachers, maintenance of buildings and other facilities, transportation, and inventory. The calculation of all offerings is carried out by worship officers every Sunday after worship (Worship I, II, and III) and is supervised by the church treasurer. All church cash receipts will be deposited and kept in a church savings account which is approved by the treasurer II and the pastor of the congregation.

Cash receipt transactions that occur on behalf of the church will be recorded manually by the church treasurer in the cash disbursement book and then inputted into an excel file on the church computer which will eventually produce a financial report in the form of a soft file along with proof of the transaction. The financial statements and proof of transactions will be examined by treasurer I on the 10th of each month for approval and will be signed by treasurer I and the preparer of financial statements. Furthermore, these financial statements must get final approval from the church pastor and then archived in the church document repository.

Transparency in Cash Receipts Activities at GBI Bethel Area Salatiga

This study uses a transparency approach adopted from Kristianten (2006) and provides four indicators to describe it. The first indicator is the willingness and accessibility of documents. Accessibility is related to the access of stakeholders to

cash receipt transaction documents at GBI Bethel Area Salatiga, while willingness is related to the attitude of the church that is willing to provide information regarding receipts to stakeholders (Simamora, 2018).

In terms of document accessibility, so far the church has not provided special media for stakeholders, including members of the congregation, to be able to access various cash receipts documents freely. However, the church gives permission if there are stakeholders who want to know about the church's financial statements. Permission in this case is carried out in the form of showing the church's financial statements, including supporting documents for cash receipts activities, but they are not allowed to be documented for personal purposes. This was conveyed by the two church treasurers.

"Indeed, until now there has been no media to show the congregation regarding the cash receipts documents, but if you want to see them, we will certainly show them with the permission of the Pastor" (Interview with Treasurer I)

"Because there are many documents and all of them are important, there is no special place to present them to the congregation. If anyone wants to see or ask questions, they can directly contact us" (Interview with Treasurer II)

Apart from interviews, the results of observations also show that documents related to cash receipts activities do exist and are complete and are shown to related parties, including in data collection in this study.

Meanwhile, in terms of the church's willingness, transparency is shown through the open attitude of the church's financial management to convey information related to church cash receipts activities. One proof that the church is openly willing to provide information related to the cash receipts activity is the information in the congregation's newsletter. The offerings listed are thanksgiving offerings in the form of the giver's name and nominal, as well as tithe offerings which are only in the

name of the giver. In addition, the church report also includes the use and receipt of church construction funds, such as the allocation, the latest receipt amount, and the latest final balance. However, the use and receipt of church building funds are not disclosed in detail. This is supported by a statement submitted by the church treasurer.

"Actually we are open to general information regarding church finances. Financial reports containing receipts and expenditures can be seen in the congregation's newsletter, both in terms of the type of offering and its use" (Interview with the Church Treasurer II)

In addition to the results of an interview with one of the church treasurers, searches are also carried out through related documents, including church newsletters containing information on church financial reports which are routinely submitted to church congregations.

The second indicator that can describe transparency in cash receipts activities at GBI Bethel Area Salatiga is the clarity and completeness of information. The lack of clarity and completeness of information makes decision making less precise (Sangki et al., 2017). So far, the church does not have certain procedures related to services for congregation members who wish to obtain information regarding church cash receipts. The church only conveys a verbal statement that if the members want to know information related to church cash receipts activities, they can ask questions or come to the church office. In addition, if the congregation member, who has given thanksgiving or tithing, has not been listed or there is an error in writing in the church newsletter, he can confirm it with the church. The church will check and revise it if it is proven that there is negligence on the part of the church. Clarity and completeness of information related to confirmation results are usually directly conveyed to stakeholders. This is supported by a statement made by the church treasurer II.

"There is no written mechanism or procedure yet. So, if congregations want to ask about revenue or expenses, they can just come to the church office. Likewise, if there are congregations or donors who feel that their names have not been written in the church newsletter, they can immediately confirm with us." (Interview with Treasurer II)

The statement of one of the church treasurers is supported by observations. During the observation period in the study, there were several congregations who came to the church office and confirmed the mistakes in writing names, nominal offerings, and types of offerings. The results of the observations show that the members of the congregation accept all explanations related to technical errors made by the church's financial management.

The next indicator of transparency is the openness of the process of cash receipts activities. An entity or organization must be able to provide information about its financial management process openly (Setyawati & Ferdinand, 2020). In the acceptance cycle, the church always communicates the financial management process openly to stakeholders. One form of transparency related to the church's cash receipts activity process is the calculation of worship offerings. When the service is over, several members of the assembly, as representatives of the congregation, are tasked with calculating the offerings for that day. After the calculation, the members of the assembly on duty must sign the slip that has been provided. The process that involves the congregation makes the church open in its cash receipts activities.

Openness in the church's cash receipts activities is also demonstrated through information on the mechanism for giving offerings by members of the congregation and sympathizers. Placement of the offering box in front of the church is also done by the church. The mechanism for giving offerings in the church newsletter and the placement of the boxes make the

congregation understand the flow of the church's cash receipts process. Each church cash receipt has a slip or proof involving a receipt from the parishioner. The slips and receipts show the openness of the church's cash receipts process. This is supported by a statement submitted by the church treasurer I.

"Speaking of the openness of the process of accepting offerings, every week after worship is over, there is an assembly in charge of counting the offerings on that day. Then the amount will be written and signed. And we as treasurers will check and match it the next day." (Interview with church treasurer I)

In line with the statement made by the church treasurer I, the church treasurer II also supports the statement.

"The cash receipt process also includes how to make offerings. The church always informs the mechanism of giving offerings through the church news so that the congregation members and sympathizers know how to make offerings. We also put the offering box in front to facilitate the process of giving offerings and to ensure openness" (Interview with church treasurer II)

In addition to the results of interviews, a search for document is also carried out to see examples of forms that were filled out by the church assembly after they finished counting the Sunday offerings.

The last indicator to describe transparency in cash receipts activities at GBI Bethel Area Salatiga is the regulatory framework that ensures transparency. In this case, as a non-profit organization, there are no standard rules to support the creation of transparency in cash receipts activities. The church's understanding regarding this transparent indicator is that there is support from the Pastor, as the highest decision maker, to uphold transparency in the general church financial management. It is the responsibility of the church financial manager to provide information related to the church's cash receipts and disbursements activities

to stakeholders. On the other hand, if stakeholders need information related to church financial management, they can easily get it. In addition, financial managers have understood and implemented internal regulations related to cash receipts activities well, such as SOPs for cash receipts, segregation of functions in church financial management, including the function of authorizing church cash receipts and disbursements, although all of them have not been well documented. This was conveyed by the church treasurer I.

"We haven't adopted regulations from the government yet, but we have made information disclosure and that is also supported by the Pastor here. However, regarding the internal regulations here, of course, we have complied and supported the disclosure of information" (Interview with church treasurer 1)

In addition, interviews and confirmations are also conducted with several church congregation members to assess the church's transparency process and ensure the conformity of the results of interviews with church treasurers. The congregation members reveal that in order to know in detail the financial management of the church, they have to ask the church administrator first, but it cannot be documented let alone taken home. The congregation members consider that they do not understand in detail how the church's finances are managed, both in receipts and in cash disbursements, so they do not know if there are fraudulent practices that cannot be accounted for. This was conveyed by several church congregation members.

"Yes, it is true, the congregation wants to know about the financial management of the church, we need to ask first to read it, but we cannot take a photo or take it home. If there are deviant practices, we also don't know much because not all congregations can be involved and want to know about the church's financial management. We only know that we give

offerings every Sunday. And after that, what to do with the money, we just trust the church management"

This confirmation implies that the congregation members also do not want to know more about the church's financial management, so there are weaknesses in terms of oversight regarding transparency which can increase the risk.

Discussion

Referring to the four transparency indicators that have been presented above, almost all of them have been implemented in cash receipts activities at GBI Bethel Area Salatiga. However, in its implementation there are still some risks that can lead to fraudulent practices, because the controls are not yet optimal to support the principle of transparency. One of these control risks refers to the absence of written SOP documents for church cash receipts and disbursements. So far, mechanisms and policies related to finance are still limited to being conveyed verbally. In addition to SOPs, it is necessary to have a clear separation of functions related to financial management along with job descriptions of each function to minimize cooperation that may result in opportunities for fraudulent practices. In addition to providing convenience, supporting documents will automatically provide value for church financial management. It is hoped that these supporting documents can also be used as a means of supervision, especially in church cash receipts activities. Furthermore, the preparation of financial reports must be computerized and integrated so as to provide results that are more relevant, timely, and updated at all times.

If it is related to stakeholder theory, the implementation of the principles of transparency, although still not optimal, is considered to be able to provide satisfaction for stakeholders, such as donors and congregation members, who can easily access information related to the resources provided to the church. The

openness of the church by voluntarily reporting cash receipts is also a form of satisfying the needs of stakeholders related to information on the receipt and use of church cash. The stakeholders will be more satisfied if financial reports are made up to date and financial management has strong internal controls. Good governance in the church will be realized if the financial manager also implements other principles. In addition, fraud prevention can also be carried out well if the implementation of the transparency principles can be optimized. In relation to the achievement of the goals in the SDGs, the optimal implementation of the principles of transparency will support the establishment of institutions that are oriented towards national development as a whole. Non-profit organizations need to take on a role as one of the institutions that support the realization of good organizational governance, even though their financial management is not as complicated as that in profit-oriented organizations.

5. CONCLUSION

This study concludes that the principles of transparency have been implemented in cash receipts activities at GBI Bethel Area Salatiga. However, the implementation is still not optimal because there are still some weak controls that are at risk of being used as loopholes by the perpetrators of fraud. The risk arises because there is no written SOP for financial management, including the separation of functions and supporting documents.

The limitation of this research is that only 2 church treasurers out of 3 church treasurers are willing to be interviewed due to time restrictions on visiting during the COVID-19 pandemic. In addition, supporting documents related to cash receipts activities may only be viewed and may not be documented because they involve the privacy of the organization. Future research is expected to be able to explore other principles in an effort to achieve good organizational governance.

In addition, further research is also expected to be able to take research gaps by conducting quantitative tests related to factors that affect the transparency of financial management in non-profit organizations.

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Appendix 1. Organizational Structure of Bethel Church Salatiga Area

