Nomor.LAI/GA/09040

LAPORAN AUDITOR INDEPENDEN

Kepada :
Dewan Pengurus, Dewan Direksi & Dewan Pembina

Kami telah megaudit neraca Yayasan PKPU tanggal 31 Desember 2008 dan 2007, serta laporan aktivitas, dan laporan arus kas untuk tahun-tahun yang berakhir pada tanggal tersebut. Laporan keuangan adalah tanggung jawab manajemen PKPU. Tanggung jawab kami terletak pada pernyataan pendapat atas laporan keuangan berdasarkan audit kami.

Kami melaksanakan audit berdasarkan standar auditing yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami merencanakan dan melaksanakan audit agar kami memperoleh keyakinan memadai bahwa laporan keuangan bebas dari salah saji material. Suatu audit meliputi pemeriksaan atas dasar pengujian, bukti-bukti yang mendukung jumlah-jumlah dan pengungkapan dalam laporan keuangan. Audit juga meliputi penilaian atas prinsip akuntansi yang digunakan dan estimasi signifikan yang dibuat oleh manajemen, serta penilaian terhadap penyajian laporan keuangan secara keseluruhan. Kami yakin bahwa audit kami memberikan dasar memadai untuk menyatakan pendapat.

Menurut pendapat kami, laporan keuangan yang kami sebut di atas menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Yayasan PKPU pada tanggal 31 Desember 2008 dan 2007, serta aktivitas dan arus kas untuk tahun-tahun yang berakhir pada tanggal tersebut sesuai dengan prinsip akuntansi yang berlaku umum di Indonesia.

INDEPENDENT AUDITOR'S REPORT

To :
Board of Trustees, Board of Director & Board of Counselors

We have audited the balance sheets of PKPU Foundation as of December 31, 2008 and 2007, and the related activity statements, and cash flows for the years then ended, which are expressed in Indonesian Rupiah. These financial statements are the responsibility of PKPU's Management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standard that is stated by The Indonesian Institute of Certified Public Accountants. Those standards require us to plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of PKPU Foundation as of December 31, 2008 and 2007, and its activities and its cash flows for the years then ended, in conformity with generally accepted accounting principles in Indonesia.

Kantor akuntan Publik/*Registered Public Accountant*
Husni, Mucharam & Rasidi

Drs. Supandi, Ak.

Izin Akuntan Publik No. 00. 1. 0730/Public Accountant License No. 00. 1.0730

Izin KAP: KEP-662/KM.17/1998/Registered Public Accountant License No. KEP-662/KM.17/1998

3 Juni 2009 / June 3, 2009

The accompanying financial statements are not intended to present the financial position, result of activities, and cash flows in accordance with accounting principles and practice generally accepted in countries and jurisdictions other than Indonesia.
Accordingly the accompanying balance sheets and related activities statements, and cash flows are not designed for those who are not informed about Indonesian accounting principles, procedures and practices.
The standards, procedures and practices utilized in Indonesia to audit such financial statements may differ from those generally accepted in countries and jurisdictions other than Indonesia.

The Royal Palace Blok C-18 Jl. Prof. DR. Soepomo. SH, No. 178A, Jakarta 12870
Phone : 62 21 835 1868 62 21 831 3413 **Fax** : 62 21 835 1978 **Website** : www.kaphmr.com **e-mail** : office@kaphmr.com **Izin KAP** : 98.2.0082

YAYASAN PKPU
PKPU FOUNDATION

NERACA — ***BALANCE SHEETS***
Per 31 Desember 2008 dan 2007 — ***As Of 31 December 2008 and 2007***
Dinyatakan Dalam Rupiah — ***Expressed in Rupiah***

	2008	2007	
ASET LANCAR			***CURRENT ASSETS***
Kas dan Setara Kas	12,395,675,826	10,945,770,596	*Cash and Cash Equivalents*
Piutang	588,250,597	398,169,549	*Account Receivable*
Persediaan	3,730,000	1,200,000	*Inventory*
Biaya Dibayar Di Muka	105,000,000	52,500,000	*Prepaid Expense*
Jumlah Aktiva Lancar	**13,092,656,423**	**11,397,640,145**	***Total Current Assets***
ASET TIDAK LANCAR			***NON CURRENT ASSETS***
Investasi	1,477,146,953	1,523,281,103	*Investment*
Aset Tetap Tidak Terikat	4,090,882,871	3,283,845,801	*Unrestricted Fixed Assets*
Aset Tetap Terikat	14,341,179,244	14,750,885,893	*Restricted Fixed Assets*
Jumlah Aset Tidak Lancar	**19,909,209,068**	**19,558,012,797**	***Total Non Current Assets***
TOTAL ASET	**33,001,865,491**	**30,955,652,942**	***TOTAL ASSETS***
KEWAJIBAN DAN DANA			***LIABILITIES AND FUND***
Saldo Dana Bersih			***Net Fund***
Dana Zakat	7,384,498,880	5,898,677,233	*Zakah Fund*
Dana Infaq Umum	234,993,148	686,617,253	*General Infaq Fund*
Dana Kemanusiaan	2,595,444,903	2,462,894,494	*Humanity Fund*
Dana Kemitraan	1,019,511,415	691,760,636	*Partnership Fund*
Dana Proyek	433,126,567	853,436,572	*Project Fund*
Dana Wakaf	267,470,000	-	*Wakaf Fund*
Dana Non Halal	102,800,494	266,727,340	*Non Halal Fund*
Dana Pengelola	357,830,419	85,657,068	*Management Fund*
Jumlah Saldo Dana Bersih	**12,395,675,826**	**10,945,770,596**	***Total Net Fund***
Saldo Dana Termanfaatkan	20,606,189,665	20,009,882,346	*Managed Valuable Fund*
Jumlah Saldo Dana	**33,001,865,491**	**30,955,652,942**	***Total Fund***
TOTAL KEWAJIBAN DAN DANA	**33,001,865,491**	**30,955,652,942**	***TOTAL LIABILITIES AND FUND***

Catatan atas laporan keuangan merupakan bagian yang tak terpisahkan dari laporan keuangan
The accompanying notes form an integral part of these financial statements

YAYASAN PKPU
PKPU FOUNDATION

LAPORAN AKTIVITAS / ***STATEMENT OF ACTIVITIES***
Untuk Tahun-Tahun Yang Berakhir 31 Desember 2008 dan 2007 / ***For The Years Ended December 31, 2008 and 2007***
Dinyatakan Dalam Rupiah / ***Expressed in Rupiah***

	2008	2007	
PENERIMAAN DANA			***INCOMING RESOURCES***
Penerimaan Dana Terikat			***Restricted Fund***
Zakat	13,151,407,509	11,558,038,798	*Zakah*
Kemanusiaan	7,255,785,191	12,850,300,326	*Humanity*
Kemitraan	2,724,714,578	2,034,302,036	*Partnership*
Proyek	17,847,998,851	13,002,775,539	*Project*
Wakaf	201,820,000	7,229,100	*Wakaf*
Non Halal	142,521,377	109,573,176	*Non Halal*
Jumlah Penerimaan Dana Terikat	**41,324,247,506**	**39,562,218,975**	***Total Restricted Fund***
Penerimaan Dana Tidak Terikat			***Unrestricted Fund***
Infaq Umum	3,323,974,152	2,554,042,353	*General Infaq*
Bagi Hasil Investasi	178,976,609	135,996,952	*Return on Investment*
Lain-lain	784,773,218	314,991,364	*Others*
Jumlah Penerimaan Dana Tidak Terikat	**4,287,723,979**	**3,005,030,669**	***Total Unrestricted Fund***
TOTAL PENERIMAAN DANA	**45,611,971,485**	**42,567,249,644**	***TOTAL INCOMING RESOURCES***
PENYALURAN DANA			***EXPENDED RESOURCES***
Penyaluran Dana Terikat			***Restricted Expenditure***
Penyaluran Zakat	8,634,999,922	8,505,701,961	*Zakah Expenditure*
Penyaluran Kemanusiaan	5,727,725,225	10,409,400,551	*Humanity Expenditure*
Penyaluran Kemitraan	2,053,734,827	1,937,283,892	*Partnership Expenditure*
Penyaluran Proyek	16,009,527,476	10,339,132,569	*Project Expenditure*
Penyaluran Wakaf	-	44,473,500	*Wakaf Expenditure*
Penyaluran Non Halal	306,448,223	129,069,552	*Non Halal Expenditure*
Jumlah Penyaluran Dana Terikat	**32,732,435,673**	**31,365,062,025**	***Total Restricted Expenditure***
Penyaluran Dana Tidak Terikat			***Unresticted Expenditure***
Penyaluran Infaq Umum	1,892,795,977	1,568,934,380	*General Infaq Expenditure*
Penyaluran Operasional	5,789,789,484	6,042,030,060	*Operational Expenditure*
Penyaluran Dana Termanfaatkan	3,747,045,121	2,910,856,913	*Managed Valuable Fund*
Jumlah Penyaluran Dana Tidak Terikat	**11,429,630,582**	**10,521,821,353**	***Total Unresticted Expenditure***
TOTAL PENYALURAN DANA	**44,162,066,255**	**41,886,883,378**	***TOTAL EXPENDED RESOURCES***
Kenaikan (Penurunan) Dana Bersih	1,449,905,230	680,366,266	*Net Increase (Decrease) in Fund*
Saldo Dana Bersih Awal Tahun	10,945,770,596	10,265,404,330	*Net Fund at The Beginning of The Year*
Saldo Dana Bersih Akhir Tahun	**12,395,675,826**	**10,945,770,596**	***Net Fund at The End of The Year***

Catatan atas laporan keuangan merupakan bagian yang tak terpisahkan dari laporan keuangan
The accompanying notes form an integral part of these financial statements

YAYASAN PKPU
PKPU FOUNDATION

LAPORAN ARUS KAS | *STATEMENTS OF CASH FLOWS*
Untuk Tahun-Tahun Yang Berakhir 31 Desember 2008 dan 2007 | *For The Years Ended 31 December 2008 and 2007*
Dinyatakan Dalam Rupiah | *Expressed in Rupiah*

	2008	2007	
ARUS KAS AKTIVITAS OPERASI			***CASH FLOWS OPERATING ACTIVITIES***
Penerimaan Terikat	41,324,247,506	39,562,218,975	*Receipts From Restricted Fund*
Penerimaan Tidak Terikat	4,287,723,979	3,005,030,669	*Receipts From Unrestricted Fund*
Penyaluran Untuk Program	(36,501,175,971)	(34,014,327,215)	*Payments For Program*
Penyaluran Untuk Biaya Operasional	(1,613,513,126)	(1,923,893,535)	*Payments For Operating Expenses*
Penyaluran Kepada Karyawan	(4,176,276,358)	(4,118,136,525)	*Payments For Employees*
Arus Kas Bersih yang Berasal dari Aktivitas Operasi	**3,321,006,030**	**2,510,892,369**	***Net Cash Flows Profide from Operating Activities***
ARUS KAS AKTIVITAS INVESTASI	**36,501,175,971**	**34,014,327,215**	***CASH FLOWS INVESTING ACTIVITIES***
Penambahan Aset Tetap Tidak Terikat	(1,713,769,950)	(557,245,000)	*Increase of Unrestricted Fixed Assets*
Penambahan Investasi	(157,330,850)	(1,273,281,103)	*Increase of Investment*
Arus Kas Bersih Digunakan untuk Aktivitas Investasi	**(1,871,100,800)**	**(1,830,526,103)**	***Net Cash Flows Used in Investing Activities***
ARUS KAS AKTIVITAS PENDANAAN			***CASH FLOWS FINANCING ACTIVITIES***
Arus Kas Bersih Aktivitas Pendanaan	**-**	**-**	***Net Cash Flows Financing Activities***
Kenaikan Bersih Kas dan Setara Kas	1,449,905,230	680,366,266	*Net Increase in Cash and Cash Equivalents*
Kas dan Setara Kas Awal Tahun	10,945,770,596	10,265,404,330	*Cash and Cash Equivalents at The Beginning of The Year*
Kas dan Setara Kas Akhir Tahun	**12,395,675,826**	**10,945,770,596**	***Cash and Cash Equivalents at The End of The Year***

Catatan atas laporan keuangan merupakan bagian yang tak terpisahkan dari laporan keuangan
The accompanying notes form an integral part of these financial statements

1. UMUM

a. Pendirian

Yayasan Pos Keadilan Peduli Ummat, "Yayasan PKPU", didirikan dengan akta Notaris Yudo Paripurno, SH. No. 9 tanggal 10 Desember 1999. Akta ini telah dilaporkan kepada Departemen Kehakiman dan Hak Asasi Manusia Republik Indonesia dan disahkan pada tanggal 4 Januari 2000. Yayasan memulai operasinya kegiatan sosial pada tahun 1999.

b. Ijin Operasi

Yayasan PKPU telah didaftarkan dalam Daftar Yayasan/Badan Sosial ke Dinas Sosial Pemerintah Propinsi Daerah Khusus Ibu Kota Jakarta dengan No. 2000.40405.916 B pada tanggal 12 September 2000 dengan ijin operasi di bidang penanganan masalah sosial kemanusiaan.

Berdasarkan Surat Keputusan Menteri Agama Republik Indonesia Nomor 441/2001, Yayasan PKPU telah resmi ditetapkan sebagai lembaga Amil Zakat Nasional.

Selain itu Yayasan PKPU juga telah ditetapkan sebagai lembaga yang menerima pembebasan bea masuk dan cukai berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia Nomor 496/KMK.01/2000.

c. Susunan Dewan Pengurus & Direksi

Berdasarkan Akta "Pernyataan Keputusan Rapat" No. 8 tanggal 9 April 2008, pada Notaris Eva Junaida, SH. menyatakan Susunan Dewan Pengurus dan Manajemen Yayasan PKPU adalah sebagai berikut:

Dewan Pembina
Agus Nurhadi, DR.
Abdul Hasib Hasan, Lc.
Ahmad Satori Ismail, DR.
Naharus Surur, Dr., M.Kes.
Salim Segaf Al Jufri, DR.

1. GENERAL

a. Establishment

Pos Keadilan Peduli Ummat Foundation, "PKPU Foundation", was established under Deed Yudo Paripurno, SH. No. 9 dated 10 December 1999. This deed was reported to the Ministry of Justice and Human Rights of the Republic of Indonesia and was approved on January 4, 2000. The Foundation commenced its social activities operation in 1999.

b. Operating License

The PKPU Foundation has registered at Registered Foundation at Jakarta foundation registration office No. 2000.40405.916 B dated 12 September 2000 with operating license on social humanitarian activities.

Based on Decree Letter of the Religious Affair Ministry of Republic of Indonesia No 441/2001, PKPU Foundation has been declared as National Zakah Management Institution.

The PKPU Foundation has been declared as an Organization which accepts free of custom duties based on Decree Letter of The Ministry of Finance of Republic of Indonesia No. 496/KMK.01/2000.

c. The Composition of Board of Trustees and Management

Based on the deed "The Statement of The Meeting Decree" No. 8 dated 9 April 2008, by notary Eva Junaida, SH. declare the composition of Board of Trustees and the Management of PKPU Foundation were as follow:

Board of Counselors
Agus Nurhadi, DR.
Abdul Hasib Hasan, Lc.
Ahmad Satori Ismail, DR.
Naharus Surur, Dr., M.Kes.
Salim Segaf Al Jufri, DR.

Dewan Pengawas
Surahman Hidayat, Dr.
Ahmad Zaki, Ak.
Hardiyono, Drg.

Dewan Pengurus
Suryama M. Sastra, Psi.
Sahabudin, Ak.
Agung Notowiguno, SE.
Dedi Sularso, AMKL.

Dewan Direksi
Sahabudin, Ak.
Agung Notowiguno, SE.
Amir Zuhdi, Dr.
Dedi Sularso, AMKL.
Ecky Awal Mucharam
Sri Adi Bramasetia, S.Kom.
Tomy Hendrajati, ST.
Wildhan Dewayana, ST.

Pada bulan Maret tahun 2009 terdapat perubahan susunan direksi sebagai berikut :
Agung Notowiguno
Ecky Awal Mucharam
Sri Adi Bramasetia
Tomy Hendrajati
Wildhan Dewayana

Kantor Pusat Yayasan PKPU terletak di Jalan Condet Raya No. 27 G Batu Ampar Jakarta Timur Indonesia, dan cabang-cabangnya terletak di Jawa Barat, Jawa Tengah, Yogyakarta, Jawa Timur, Sumatra Barat, Bengkulu, Sulawesi Selatan, Sulawesi Tengah, Sulawesi Tenggara, Maluku, Maluku Utara, Sumatera Utara dan Aceh.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG PENTING

Berikut adalah ikhtisar kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan yang sesuai dengan prinsip akuntansi yang berlaku umum di Indonesia.

a. Dasar Penyusunan Laporan

Mengacu kepada Standar Akuntansi Keuangan yang berlaku di Indonesia, laporan keuangan ini disusun berdasarkan Pernyataan Standar

Board of Oversights
Surahman Hidayat, Dr.
Ahmad Zaki, Ak.
Hardiyono, Drg.

Board of Trustees
Suryama M. Sastra, Psi.
Sahabudin, Ak.
Agung Notowiguno, SE.
Dedi Sularso, AMKL.

Board of Directors
Sahabudin, Ak.
Agung Notowiguno, SE.
Amir Zuhdi, Dr.
Dedi Sularso, AMKL.
Ecky Awal Mucharam
Sri Adi Bramasetia, S.Kom.
Tomy Hendrajati, ST.
Wildhan Dewayana, ST.

On March years 2009 there is a permutation of directors as follows:
Agung Notowiguno
Ecky Awal Mucharam
Sri Adi Bramasetia
Tomy Hendrajati
Wildhan Dewayana

The PKPU Foundation's head office is currently located at Jalan Raya Condet No. 27 G Batu Ampar East Jakarta Indonesia, and it's branches are located in West Java, Central Java, Yogyakarta, East Java, West Sumatra, Bengkulu, South Sulawesi, Central Sulawesi, South East Sulawesi, North Maluku, North Sumatera and Aceh.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Presented below are the significant accounting policies adopted in preparing the financial statements with are conformity with generally accepted accounting principles in Indonesia.

a. Basis for Preparation of The Financial Statements

According to the Financial Accounting Standard applicable in Indonesia, the financial statements have been prepared based on Statements of

Akuntansi Keuangan (PSAK) No 45.

Prinsip akuntansi yang digunakan dalam penyusunan laporan keuangan adalah sebagai berikut:

- Laporan Keuangan disusun dengan dasar harga perolehan dan berbasiskan kas *(cash basis)*.
- Laporan Arus Kas menyajikan sumber dan penggunaan kas dan setara kas atas dasar kegiatan operasi, investasi dan pendanaan. Laporan Arus Kas disusun dengan menggunakan metode langsung.
- Laporan Aktivitas difokuskan pada penyajian perubahan saldo dana bersih selama satu periode dan menyajikan jumlah masing-masing saldo dana bersih berdasarkan ada tidaknya pembatasan oleh penyumbang yang dikelompokkan menjadi dana terikat dan dana tidak terikat.
- Seluruh Angka dalam laporan keuangan ini dinyatakan dalam mata uang rupiah.

b. Pengakuan Penerimaan dan Penyaluran

Penerimaan dinyatakan sebagai penerimaan dana yang berasal dari penyumbang dan bukan penyumbang. Penerimaan diakui pada saat terjadi transaksi penerimaan dana kas atau non kas.

Penyaluran dinyatakan sebagai pengeluaran dana kas atau non kas. Pengeluaran dana kas atau non kas diakui pada saat terjadi transaksi pembayaran kas atau pengurangan aktiva non kas.

c. Piutang

Piutang disajikan dalam jumlah yang diestimasi akan diterima setelah dikurangi penyisihan piutang ragu-ragu. Penyisihan piutang ragu-ragu dibentuk berdasarkan evaluasi manajemen terhadap status dari piutang pada akhir tahun pelaporan. Piutang dihapuskan pada saat piutang tersebut dipastikan tidak akan tertagih.

Financial Accounting Standard No 45.

The Principal accounting policies adopted in the preparation of the financial statements are as follows:

- *The Financial Statements prepared based on the historical costs and by cash basis.*
- *The Statements of Cash Flows present the sources and uses of cash and cash equivalents according to operating, investing and financing activities. The Statements of Cash Flows are prepared using the direct method.*
- *The Statement of Activities is focused on presenting changes on net fund on a period and presenting amount of each net fund based on the availability of the terms and condition from donors which is classified by restricted and unrestricted fund.*
- *Figures in the financial statements are expressed in rupiah.*

b. Resources and Expenditure Recognition

Revenue is stated as incoming resources from donors and non-donors. Incoming resources from donors are recognized at the time of receipts of cash and non-cash transaction.

Distribution is stated as expenditure of cash or non-cash. Expenditure of cash or non-cash are recognized at the time of cash payment transactions or deduction of non-cash assets.

c. Account Receivables

Account receivables are presented at their estimated recoverable amount after an allowance for doubtful accounts. An allowance for doubtful accounts is made based on management's evaluation of the status of the accounts at each balance sheet date. Accounts are written-off in the period in which they are determined to be un -collectable.

d. Persediaan

Persediaan dinilai berdasarkan nilai yang lebih rendah di antara harga pokok dengan nilai bersih yang dapat direalisasi. Harga perolehan dihitung berdasarkan harga barang yang dinyatakan oleh donatur, harga pasar, atau harga estimasi.

e. Investasi

Investasi dinyatakan sebesar nilai perolehan. Jika terdapat penurunan yang bersifat permanen dalam penilaian investasi dinyatakan sebesar nilai tercatat dikurangi pengakuan penurunan nilai tersebut.

f. Aset Tetap dan Penyusutan

Aset tetap dinyatakan sebesar harga perolehan, temasuk biaya pengangkutan, biaya penanganan, biaya pemasangan dikurangi akumulasi penyusutan, kecuali tanah tidak disusutkan. Penyusutan dimulai semenjak aset mulai digunakan atau semenjak aset selesai dan siap digunakan, dengan metode garis lurus berdasarkan estimasi manfaat ekonomis yang menghasilkan presentase penyusutan tahunan dari harga perolehan sebagai berikut :

Bangunan	5 %	*Buildings*
Mesin dan Peralatan Kantor	20 %	*Machinery and Office Equipments*
Perabot dan Perlengkapan	20 %	*Furniture and Fixtures*
Kendaraan Bermotor	20 %	*Motor Vehicles*

g. Penjabaran Mata Uang Asing

Transaksi dalam mata uang asing dijabarkan ke mata uang Rupiah dengan mengunakan kurs yang berlaku pada tanggal transaksi.

Pada tanggal neraca, aktiva dan kewajiban moneter dalam mata uang asing dijabarkan ke mata uang Rupiah dengan kurs tengah Bank Indonesia yang berlaku pada tanggal tersebut. Kurs dari mata uang asing utama yang digunakan adalah sebagai berikut :

d. Inventories

Inventories are valued at the lower of cost or net realizable value. Cost is computed based on the price of goods stated by the donors, market value, or estimated value.

e. Investments

Investments are stated at acquisition cost. If there is a decrease permanently in value of investments it is stated at the book value deducted by the recognized decrease.

f. Fixed Assets and Depreciations

Fixed assets are stated at acquisition cost, which includes any freight costs, handling costs, installation cost, less accumulated depreciation. except land which is not depreciated, Depreciation is applied from the date the assets are placed into service or when the assets are completed and ready for service using the straight line method over the estimated useful lives resulting in the following annual percentages of costs:

g. Foreign Currency Translation

Transactions denominated in foreign currencies are translated into Rupiah at the rates prevailing at the date of the transaction.

At the balance sheet date, monetary assets and monetary liabilities denominated in foreign currencies are translated into Rupiah using the middle rate of Bank Indonesia prevailing at the date. The exchange rates of the major foreign currencies used. are as follows :

Expressed in Rupiah

	2008	2007	
Dollar Amerika (US $)	10.950	9.419	*United States Dollar (USD)*
Yen Jepang (JPY)	121	83	*Japanesse Yen (JPY)*
Ringgit Malaysia (MYR)	3.153	-	*Malaysian Ringgit (MYR)*
Euro Eropa (EUR)	15.432	13.760	*European Euro (EUR)*
Poundsterling Inggris (GBP)	17.462	18.804	*England Poundsterling (GBP)*
Dollar Canada (CAD)	8.978	9.596	*Canadian Dollar (CAD)*
Real Saudi Arabia (SAR)	2.400	-	*Saudi Arabian Real (SAR)*

h. Penggunaan Estimasi oleh Manajemen

Penyusunan laporan keuangan sesuai dengan prinsip akuntansi yang berlaku umum mengharuskan manajemen untuk membuat estimasi dan asumsi yang mempengaruhi jumlah aktiva dan kewajiban dan pengungkapan aktiva dan kewajiban kontijen pada tanggal laporan keuangan. Hasil yang sebenarnya mungkin berbeda dari jumlah yang diestimasi.

h. Management's Use of Estimates

The preparation of the financial statements in conformity with generally accepted accounting principles requires management to make estimations and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of financial statements. Actual results could differ from those estimations.

3. IKHTISAR KEBIJAKAN PENYALURAN DAN KINERJA

Kebijakan Penyaluran Zakat, Infak/Sedekah

a. Zakat

Kecuali untuk hak amilin, Zakat disalurkah kepada mustahik dalam bentuk program yaitu: Ekonomi, pendidikan, kesehatan, kemanusiaan, dakwah, sosialisasi zakat.

Skala prioritas sasaran penerima manfaat dari program-program diatas adalah fakir miskin.

Jumlah porsi untuk hak amilin dari zakat maksimal sebesar 12,5% yang digunakan untuk biaya pengelolaan.

b. Infak/sedekah

Perolehan infak/sedekah terikat adalah infak/sedekah yang program/sasaran penyalurannya telah ditetapkan secara eksplisit oleh donator. Sedangkan infak bebas/tidak terikat adalah perolehan infak di luar infak/sedekah yang terikat.

Penyaluran infak terikat disesuaikan dengan permintaan donator sedangkan untuk infak

3. SUMMARY OF THE EXPENDITURE POLICY AND PERFORMANCE

Policy of Zakah, Infaq/Sedekah Expenditure

a. Zakah

Except for the right of Amilin/Zakah management, the expenditure target of zakah is for the beneficiaries through the program of economy, education, health, humanitarian, dakwah and zakah socialization.

Priority scale of the target of the above programs is the poor.

Total portion of Amilin's right is 12,5 % used for operational cost.

b. Infaq/Sedekah

Income of restricted infaq/sedeqah is used for the programs, which are explicitly driven by the donors. While, unrestricted infaq is excluded in the restricted infaq.

The expenditure of the restricted infaq is adjusted with the donor's request while the unrestricted infaq bebas/tidak terikat disalurkan dalm bentuk program ekonomi, pendidikan, kesehatan, kemanusiaan, dakwah, sosialisasi zakat.

Jumlah porsi infak terikat untuk hak amilin tidak melebihi porsi hak amilin dari dana zakat yaitu 12,5%. Sedangkan porsi hak amilin dari infak bebas, maksimal 33% dari perolehan.

c. Dana non halal

Dana non halal diperoleh dari bunga bank konvensional sebagai konsekuensi dari keberadaan giro bank konvensional yang masih digunakan untuk kemudahan setoran ZIS oleh para donatur.

Dana non halal digunakan untuk biaya admiistrasi bank dan lainnya yang dibenarkan secara syar'i.

Kinerja

Kinerja amil antara lain diukur hal-hal berikut namun tidak terbatas pada:

- Kepuasan pelayanan *stakeholder*, terutama donatur dan mustahik/penerima manfaat.
- Pelaksanaan program yang sesuai dengan sasaran dan tujuan program.
- Tingkat penyaluran porgram dengan agrigat minimal 75% perolehan tahun berjalan.
- Persentase total beban gaji pengelola maksimal 10% dari total perolehan /penerimaan.
- Adanya saldo positif dana amilin yang meningkat.

4. KAS DAN SETARA KAS

Jumlah kas dan setara kas yang disajikan dalam neraca adalah saldo kas dan bank kantor pusat dan cabang per 31 Desember 2008 dan 2007 sebagai berikut :

is distributed in the form of economy program, education program, health program, humanitarian program, dakwah program and zakah socialization.

Total portion of restricted infaq for Amilin's right is not more than the zakah's, that is, 12,5% while the portion of Amilin's right from unrestricted infaq is 33% maximally from the income.

c. Forbidden/Non Halal Fund

Forbidden/Non Halal fund is interest obtained from conventional bank as the consequence of having account in a conventional bank, which is still used by the donor as the easy facility for zakah, Infaq, Sedeqah transaction.

The forbidden fund is used for bank administration cost, which is justifiably by Islam law.

Performance

The performance of the Zakah management is measured by the following matters but not limited to:

- *The satisfaction of the stakeholders, especially the donors and the beneficiaries.*
- *Program realization, which is adjusted with the target and the objective.*
- *The level of program expenditure aggregates 75% minimally with the total income of the year.*
- *Total percentage of the management's salary is maximum 10% maximally from the total income.*
- *There is increased positive balance of zakah management fund.*

4. CASH AND CASH EQUIVALENT

The amount of cash and cash equivalent which is stated at the balance sheets is balance cash and bank on the head office and it's branches as of December 31, 2008 and 2007 as follows:

Expressed in Rupiah

	2008	2007	
Kas			***Cash***
- Rupiah	288.312.364	924.540.245	*- Rupiah*
- Dollar Amerika (USD)	70.080.000	207.425.218	*- United States Dollar (USD)*
- Yen Jepang (JPY)	20.604.000	12.791.240	*- Japanesse Yen (JPY)*
- Ringgit Malaysia (MYR)	157.668	-	*- Malaysian Ringgit (MYR)*
- Euro Eropa (Eur)	179.555.858	2.063.973	*- European Euro (Eur)*
- Poundsterling Inggris (GBP)	1.580.251	43.719.765	*- Great Britain Puoundsterling (GBP)*
- Dollar Kanada (CAD)	44.888	22.406.006	*- Canadian Dollar (CAD)*
- Real Saudi Arabia (SAR)	24.256.800	-	*- Saudi Arabian Real (SAR)*
Jumlah Kas	584.591.829	1.212.946.447	***Total Cash***
Bank, Pihak Ketiga			***Bank, Third Parties***
- Rupiah			***- Rupiah***
Bank Mandiri	2.103.695.886	1.459.834.998	*Mandiri Bank*
Bank Central Asia	810.098.321	1.560.416.673	*Central Asia Bank*
Bank Negara Indonesia	816.686.196	1.075.080.828	*Negara Indonesia Bank*
Bank Negara Indonesia Syariah	2.124.009.821	1.265.453.180	*Syariah Negara Indonesia Bank*
Bank Syariah Mandiri	923.674.940	914.371.136	*Syariah Mandiri Bank*
Bank Niaga Syariah	168.113.584	141.436.927	*Syariah Niaga Bank*
Bank Muamalat Indonesia	1.125.361.058	751.933.605	*Muamalat Indonesia Bank*
Bank Permata	144.679.652	10.879.228	*Permata Bank*
Bank Permata Syariah	123.601.073	106.271.876	*Syariah Permata Bank*
Bank Danamon Syariah	66.135.345	21.478.531	*Syariah Danamon Bank*
Bank Syariah Mega Indonesia	1.552.412.290	-	*Syariah Mega Indonesia Bank*
Bank Rakyat Indonesia Syariah	13.304.112	30.811.515	*Syariah Rakyat Indonesia Bank*
Bank Jabar Syariah	15.571.000	11.417.000	*Syariah Jabar Bank*
Bank Syafir	2.427.156	2.409.228	*Syafir Bank*

Expressed in Rupiah

	2008	2007	
Bank Sumut	6.124.423	564.886	*Sumut Bank*
Lembaga Keuangan Lainnya	131.214.371	105.986.956	*Other Finance*
- US Dollar			***- US Dollar***
Bank Negara Indonesia	1.683.974.767	2.270.277.582	*Negara Indonesia Bank*
Jumlah Bank	**11.811.083.997**	**9.728.624.149**	***Total Bank***
Setara Kas			*Cash Equivalent*
Emas, Perak dan Barang Berharga (taksiran nilai)	-	4.200.000	*Gold, Silver and Other Valuable things (estimate value)*
Total Kas dan Setara Kas	**12.395.675.826**	**10.945.770.596**	***Total Cash and Cash Equivalent***

5. PIUTANG / *5. ACCOUNTS RECEIVABLE*

	2008	2007	
Piutang Karyawan	393.642.776	273.358.299	*Employees Receivables*
Piutang Pihak Ketiga	194.607.821	124.811.250	*Third Parties Receivables*
Total Piutang	**588.250.597**	**398.169.549**	***Total Account Receivables***

Pemberian pinjaman kepada karyawan dan pihak ketiga diikat dengan perjanjian qardhul hasan.

Receivables that give to employees and third parties bound by agreement called qardhul hasan.

6. PERSEDIAAN / *6. INVENTORY*

	2008	2007	
PKPU Sumatera Barat	-	1.200.000	*PKPU West Sumatra*
PKPU Yogyakarta	3.730.000	-	*PKPU Yogyakarta*
Total Persediaan	**3.730.000**	**1.200.000**	***Total Inventories***

Persediaan merupakan nilai wajar atau nilai pasar atas donasi berupa natura/non kas.

An Inventory is reasonable or market value on the donation in form of natura/non-cash.

Expressed in Rupiah

7. BIAYA DIBAYAR DI MUKA / *7. PREPAID EXPENSE*

	2008	2007	
Sewa Kantor PKPU Jawa Tengah	70.000.000	-	*PKPU West Java Office rent*
Sewa Kantor PKPU Jawa Timur	35.000.000	52.500.000	*PKPU East Java Office rent*
Total Biaya Dibayar Di Muka	**105.000.000**	**52.500.000**	***Total Prepaid Payment***

8. INVESTASI / *8. INVESTMENT*

	2008	2007	
PT MAA Life Assurance	-	250.000.000	*PT MAA Life Assurance*
Investasi Perumahan Karyawan	1.209.644.000	949.000.000	*Employee Housing Investment*
KSU Bina Sejahtera	50.000.000	50.000.000	*KSU Bina Sejahtera*
PKPU Jawa Tengah	20.000.000	20.000.000	*PKPU Central Java*
PKPU Jawa Timur	35.000.000	30.000.000	*PKPU East Java*
PKPU Aceh	-	25.000.000	*PKPU Aceh*
PKPU Sulawesi Tengah	-	4.000.000	*PKPU Central Sulawesi*
PKPU Bengkulu	162.502.953	195.281.103	*PKPU Bengkulu*
Total Investasi	**1.477.146.953**	**1.523.281.103**	***Total Investment***

Investasi perumahan karyawan merupakan harga perolehan, dikurangi cicilan, 23 unit rumah yang dijual kepada pegawai PKPU Pusat dengan skema murabahah.

Employee housing investment is the cost, less repayments, 23 housing units that are sold to the PKPU Center employees are using the scheme of murabahah.

Margin keuntungan untuk masa pelunasan sepuluh tahun adalah 68% dari harga perolehan.

Profit margin for the period of ten years acquittance is 68% of the cost.

Expressed in Rupiah

9. ASET TETAP TIDAK TERIKAT

9. *UNRESTRICTED FIXED ASSETS*

Tahun yang berakhir per 31 Desember 2008 — *Year ended December 31, 2008*

	Saldo Awal *Beginning Balance*	Penambahan *Addition*	Pengurangan *Disposal*	Saldo Akhir *Ending Balance*	
Nilai Perolehan					***Acquisition Cost***
Tanah	541.351.000	992.200.000	-	1.533.551.000	*Land*
Bangunan	1.567.987.545	-	-	1.567.987.545	*Buildings*
Kendaraan Bermotor	1.080.862.200	259.999.000	-	1.340.861.200	*Motor Vehicles*
Peralatan	1.708.537.950	461.570.950	-	2.170.108.900	*Equipment*
	4.898.738.695	**1.713.769.950**	**-**	**6.612.508.645**	
Akumulasi Penyusutan					***Accumulated Depreciation***
Bangunan	150.269.509	185.312.005	-	335.581.514	*Buildings*
Kendaraan Bermotor	629.406.467	337.453.866	-	966.860.333	*Motor Vehicles*
Peralatan	835.216.918	383.967.009	-	1.219.183.927	*Equipment*
	1.614.892.894	**906.732.880**	**-**	**2.521.625.774**	
Saldo Buku	**3.283.845.801**			**4.090.882.871**	***Book Value***

Tahun yang berakhir per 31 Desember 2007 — *Year ended December 31, 2007*

	Saldo Awal *Beginning Balance*	Penambahan *Addition*	Pengurangan *Disposal*	Saldo Akhir *Ending Balance*	
Nilai Perolehan					***Acquisition Cost***
Tanah	450.727.000	-	90.624.000	360.103.000	*Land*
Bangunan	1.658.611.545	-	(90.624.000)	1.749.235.545	*Buildings*
Kendaraan Bermotor	1.073.862.200	7.000.000	-	1.080.862.200	*Motor Vehicles*
Peralatan	1.192.319.450	516.218.500	-	1.708.537.950	*Equipment*
	4.375.520.195	**523.218.500**	**-**	**4.898.738.695**	

Dinyatakan Dalam Rupiah | Expressed in Rupiah

Akumulasi Penyusutan					***Accumulated Depreciation***
Bangunan	150.269.509	-	-	150.269.509	*Buildings*
Kendaraan Bermotor	628.006.467	1.400.000	-	629.406.467	*Motor Vehicles*
Peralatan	733.373.218	101.843.700	-	835.216.918	*Equipment*
	1.511.649.194	**103.243.700**	-	**1.614.892.894**	
Saldo Buku	**2.863.871.001**			**3.283.845.801**	***Book Value***

Aset tetap tidak terikat adalah aset tetap yang penggunaannya tidak dibatasi untuk tujuan tertentu oleh donatur baik pembatasan permanen maupun temporer.

Unrestricted Fixed assets are fixed assets which are not limited to a particular purpose by donors either temporary or permanent restrictions.

10. ASET TETAP TERIKAT

10. RESTRICTED FIXED ASSETS

Tahun yang berakhir per 31 Desember 2008

Year ended December 31, 2008

	Saldo Awal *Beginning Balance*	Penambahan *Addition*	Pengurangan *Disposal*	Saldo Akhir *Ending Balance*	
Nilai Perolehan					***Acquisition Cost***
Tanah	2.515.594.000	-	-	2.515.594.000	*Land*
Bangunan	9.301.510.975	-	-	9.301.510.975	*Buildings*
Kendaraan Bermotor	3.525.579.011	1.625.063.273		5.150.642.284	*Motor Vehicles*
Peralatan	595.118.000	-	-	595.118.000	*Equipment*
	15.937.801.986	1.625.063.273	-	17.562.865.259	
Akumulasi Penyusutan					***Accumulated Depreciation***
Bangunan	424.129.219	991.203.612	-	1.415.332.831	*Buildings*
Kendaraan Bermotor	643.763.274	924.542.710	-	1.568.305.984	*Motor Vehicles*
Peralatan	119.023.600	119.023.600	-	238.047.200	*Equipment*
	1.186.916.094	2.034.769.922	-	3.221.686.015	
Saldo Buku	**14.750.885.893**			**14.341.179.244**	***Book Value***

Expressed in Rupiah

Tahun yang berakhir per 31 Desember 2007 — *Year ended December 31, 2007*

	Saldo Awal *Beginning Balance*	Penambahan *Addition*	Pengurangan *Disposal*	Saldo Akhir *Ending Balance*	
Nilai Perolehan					***Acquisition Cost***
Tanah	1.927.810.000	587.784.000	-	2.515.594.000	*Land*
Bangunan	6.920.870.650	2.380.640.325		9.301.510.975	*Buildings*
Kendaraan Bermotor	2.034.454.011	1.491.125.000	-	3.525.579.011	*Motor Vehicles*
Peralatan	-	595.118.000		595.118.000	*Equipment*
	10.883.134.661	5.054.667.325	-	15.937.801.986	
Akumulasi Penyusutan					***Accumulated Depreciation***
Bangunan	327.701.753	96.427.466	-	424.129.219	*Buildings*
Kendaraan Bermotor	411.538.274	232.225.000	-	643.763.274	*Motor Vehicles*
Peralatan	-	119.023.600	-	119.023.600	*Equipment*
	739.240.027	447.676.066	-	1.186.916.093	
Saldo Buku	**10.143.894.634**			**14.750.885.893**	***Book Value***

Aset tetap terikat adalah aset tetap yang penggunaannya dibatasi untuk tujuan tertentu oleh donatur baik pembatasan permanen maupun temporer.

Restricted Fixed assets are fixed assets which are limited to a particular purpose by donors either temporary or permanent restrictions.

11. SALDO DANA BERSIH

11. NET FUND BALANCE

Jumlah Saldo Dana yang disajikan dalam neraca adalah saldo dana zakat, infaq umum, kemanusiaan, kemitraan, proyek, wakaf, non halal dan pengelola kantor pusat dan cabang per 31 Desember 2008 dan 2007.

Amount of fund balance which is Presented in balance sheets is fund balance of zakah, general infaq, humanity, partnership, project, wakaf, non-halal, and management on the head office and it's branches as of December 31, 2008 and 2007.

Expressed in Rupiah

	2008	2007	
a. Saldo Dana Zakat			***a. Zakah Fund Balance***
Penerimaan Zakat			***Incoming Zakah***
Zakat	13.151.407.509	11.558.038.798	*Zakah*
Penyaluran Program			***Program Expenditure***
Program Kemanusiaan	2.514.877.850	3.475.471.408	*Rescue Program*
Program Rehabilitasi	229.948.000	-	*Rehabilitation Program*
Program Ekonomi	1.283.685.940	587.928.481	*Economic Program*
Program Pendidikan	1.082.336.238	762.969.747	*Education Program*
Program Kesehatan	1.419.170.311	2.082.125.500	*Health Program*
Program Pembinaan Mental	1.353.037.723	731.932.575	*Spiritual Rehabilitation Program*
Program Sosialisasi Zakat	751.943.860	865.274.250	*Zakah Education Program*
Jumlah Penyaluran Program	8.634.999.922	8.505.701.961	*Total Program Expenditure*
Penyaluran Dana Termanfaatkan	1.086.410.000	276.125.000	*Managed Valuable Fund*
Jumlah Penyaluran Zakat	9.721.409.922	8.781.826.961	*Total Zakah Expenditure*
Kenaikan (Penurunan) Dana Bersih	3.429.997.586	2.776.211.837	*Increase (Decrease) Net Fund Balance*
Saldo Dana Bersih Awal Tahun	5.898.677.232	2.698.204.077	*Net Fund at The Beginning of The Year*
Saldo Dana Bersih Akhir Tahun	9.328.674.818	5.474.415.914	*Net Fund at The End of The Year*
Transfer ke Dana Proyek (Qurban)	(300.000.000)	1.869.016.168	*Project Fund Transfering (Qurban)*
Transfer Ke Dana Pengelola	(1.644.175.939)	(1.444.754.850)	*Management Fund Transfering*
Saldo Dana Akhir Tahun	**7.384.498.880**	**5.898.677.232**	***Fund Balance at The End of The Year***

	2008	2007	
b. Saldo Dana Infaq Umum			***b. General Infaq Fund Balance***
Penerimaan Infaq Umum			***Incoming General Infaq***
Infaq & Shodaqoh	3.323.974.152	2.554.042.353	*Infaq & Shodaqoh*
Penyaluran Program			***Program Expenditure***
Program Kemanusiaan	-	49.764.700	*Rescue Program*
Program Rehabilitasi	83.500.000	66.150.000	*Rehabilitation Program*
Program Pendidikan	84.347.500	91.169.100	*Education Program*

Expressed in Rupiah

	2008	2007	
Program Kesehatan	128.789.600	138.152.750	*Health Program*
Program Pembinaan Mental	-	95.589.775	*Spiritual Rehabilitation Program*
Program Sosialisasi Zakat	1.596.158.877	1.128.108.055	*Zakah Education Program*
Jumlah Penyaluran Program	1.892.795.977	1.568.934.380	*Total Program Expenditure*
Kenaikan (Penurunan) Dana Bersih	1.431.178.174	985.107.973	*Increase (Decrease) Net Fund Balance*
Saldo Dana Bersih Awal Tahun	686.617.253	2.135.508.920	*Net Fund at The Beginning of The Year*
Saldo Dana Bersih Akhir Tahun	2.117.795.427	3.120.616.893	*Net Fund at The End of The Year*
Transfer Antar Dana	-	(1.040.575.805)	*Inter-Fund Transfer*
Transfer Ke Dana Pengelola	(1.882.802.280)	(1.393.423.835)	*Management Fund Transfering*
Saldo Dana Akhir Tahun	**234.993.148**	**686.617.253**	***Fund Balance at The End of The Year***

	2008	2007	
c. Saldo Dana Kemanusiaan			***c. Humanity Fund Balance***
Penerimaan Kemanusiaan			***Incoming Humanity***
Kemanusiaan	7.255.785.190	12.850.300.326	*Humanity*
Penyaluran Program			***Program Expenditure***
Program Kemanusiaan	2.506.410.466	2.019.661.921	*Rescue Program*
Program Rehabilitasi	172.384.000	5.236.147.977	*Rehabilitation Program*
Program Pendidikan	3.048.930.759	3.153.590.653	*Education Program*
Jumlah Penyaluran Program	5.727.725.225	10.409.400.551	*Total Program Expenditure*
Penyaluran Dana Termanfaatkan	500.759.000	76.311.200	*Managed Valuable Fund*
Jumlah Penyaluran Kemanusiaan	6.228.484.225	10.485.711.751	*Total Humanity Expenditure*
Kenaikan (Penurunan) Dana Bersih	1.027.300.966	2.364.588.575	*Increase (Decrease) Net Fund Balance*
Saldo Dana Bersih Awal Tahun	2.462.894.493	3.006.711.840	*Net Fund at The Beginning of The Year*
Saldo Dana Bersih Akhir Tahun	3.490.195.459	5.371.300.415	*Net Fund at The End of The Year*

Expressed in Rupiah

	2008	2007	
Transfer Antar Dana	-	(844.914.864)	*Inter-Fund Transfering*
Transfer Ke Dana Pengelola	(894.750.555)	(2.063.491.057)	*Management Fund Transfering*
Saldo Dana Akhir Tahun	**2.595.444.903**	**2.462.894.494**	***Fund Balance at The End of The Year***

	2008	2007	
d. Saldo Dana Kemitraan			***d. Partnership Fund Balance***
Penerimaan Kemitraan			***Incoming Partnership***
Kemitraan	2.724.714.578	2.034.302.036	*Partnership*
Penyaluran Program			***Program Expenditure***
Program Kemanusiaan	33.555.000	-	*Rescue Program*
Program Ekonomi	399.121.237	812.389.292	*Economic Program*
Program Pendidikan	376.227.990	74.500.000	*Education Program*
Program Kesehatan	1.148.650.600	921.459.600	*Health Program*
Program Pembinaan Mental	96.180.000	128.935.000	*Spiritual Rehabilitation Program*
Jumlah Penyaluran Kemitraan	2.053.734.827	1.937.283.892	*Total Partnership Expenditure*
Kenaikan (Penurunan) Dana Bersih	670.979.751	97.018.144	*Increase (Decrease) Net Fund Balance*
Saldo Dana Bersih Awal Tahun	691.760.636	-	*Net Fund at The Beginning of The Year*
Saldo Dana Bersih Akhir Tahun	1.362.740.387	97.018.144	*Net Fund at The End of The Year*
Transfer Ke Dana Pengelola	(343.228.972)	594.742.492	*Management Fund Transfering*
Saldo Dana Akhir Tahun	**1.019.511.415**	**691.760.636**	***Fund Balance at The End of The Year***

	2008	2007	
e. Saldo Dana Proyek			***e. Project Fund Balance***
Penerimaan Proyek			***Incoming Project***
Proyek Umum & Qurban	17.847.998.851	13.002.775.539	*General Project & Qurbani*
Penyaluran Program			***Program Expenditure***
Pengeluaran Program Qurban	5.979.831.550	7.546.454.910	*Qurbani Program Expenditure*
Biaya Proyek Umum	10.029.695.926	2.792.677.659	*General Project Cost*
Jumlah Penyaluran Program	16.009.527.476	10.339.132.569	*Total Program Expenditure*

Expressed in Rupiah

	2008	2007	
Penyaluran Dana Termanfaatkan	1.625.063.273	1.182.347.053	*Managed Valuable Fund*
Jumlah Penyaluran Proyek	17.634.590.749	11.521.479.622	*Total Project Expenditure*
Kenaikan (Penurunan) Dana Bersih	213.408.102	1.481.295.917	*Increase (Decrease) Net Fund Balance*
Saldo Dana Bersih Awal Tahun	853.436.572	-	*Net Fund at The Beginning of The Year*
Saldo Dana Bersih Akhir Tahun	1.066.844.674	1.481.295.917	*Net Fund at The End of The Year*
Transfer Antar Dana	300.000.000	-	*Inter-Fund Transfering*
Transfer Ke Dana Pengelola	(933.718.107)	(627.859.345)	*Management Fund Transfering*
Saldo Dana Akhir Tahun	433.126.567	853.436.572	*Fund Balance at The End of The Year*

	2008	2007	
f. Saldo Dana Wakaf			***f. Wakaf Fund Balance***
Penerimaan Wakaf			***Incoming Wakaf***
Wakaf Uang	27.355.000	7.229.100	*Cash Wakaf*
Kembali Investasi Wakaf	174.465.000	-	*Return on Wakaf Investment*
Jumlah Penerimaan Wakaf	201.820.000	7.229.100	***Total Incoming Wakaf***
Penyaluran Program			***Program Expenditure***
Pengelolaan Program Wakaf	-	44.473.500	*Administration Wakaf*
Jumlah Penyaluran Program	-	44.473.500	*Total Program Expenditure*
Penyaluran Dana Termanfaatkan	(65.650.000)	751.652.947	*Managed Valuable Fund*
Jumlah Penyaluran Wakaf	(65.650.000)	796.126.447	*Total Wakaf Expenditure*
Kenaikan (Penurunan) Dana Bersih	267.470.000	(788.897.347)	*Increase (Decrease) Net Fund Balance*
Saldo Dana Bersih Awal Tahun	-	891.598.448	*Net Fund at The Beginning of The Year*
Saldo Dana Bersih Akhir Tahun	267.470.000	102.701.101	*Net Fund at The End of The Year*
Transfer Antar Dana	-	(102.701.101)	*Inter-Fund Transfering*
Saldo Dana Akhir Tahun	267.470.000	-	***Fund Balance at The End of The Year***

Expressed in Rupiah

	2008	2007	
g. Saldo Dana Non Halal			***g. Non Halal Fund Balance***
Penerimaan Dana Non Halal			***Incoming Non Halal Fund***
Dana Non Halal, Bunga Bank & Hadiah	142.521.377	109.573.176	*Non Halal Fund, Bank nterest & Gift*
Penyaluran Program			***Program Expenditure***
Program Rehabilitasi	306.448.223	93.560.623	*General Rehabilitation Program*
Biaya Administrasi Bank	-	35.508.929	*Bank Administration*
Jumlah Penyaluran Program	306.448.223	129.069.552	*Total Program Expenditure*
Kenaikan (Penurunan) Dana Bersih	(163.926.846)	(19.496.376)	*Increase (Decrease) Net Fund Balance*
Saldo Dana Bersih Awal Tahun	266.727.340	761.790.604	*Net Fund at The Beginning of The Year*
Saldo Dana Bersih Akhir Tahun	102.800.494	742.294.228	*Net Fund at The End of The Year*
Transfer Antar Dana	-	(475.566.888)	*Inter-Fund Transfering*
Saldo Dana Akhir Tahun	**102.800.494**	**266.727.340**	***Fund Balance at The End of The Year***

	2008	2007	
h. Saldo Dana Pengelola			***h. Management Fund Balance***
Penerimaan Pengelola			***Incoming Management Fund***
Bagi Hasil Investasi	178.976.609	135.996.952	*Return on Investment*
Lain - Lain	784.773.226	314.991.364	*Others*
Jumlah Penerimaan Pengelola	963.749.834	450.988.316	*Total Incoming Management Fund*
Penyaluran Operasional			***Operational Expenditure***
Pengembangan SDM	193.647.600	180.306.225	*Human Resources Development*
Gaji & Kesejahteraan Karyawan	3.982.628.758	3.966.395.813	*Salaries and Welfare Employee*
Biaya Administrasi & Umum	1.613.513.126	1.895.328.022	*General & Administrative Expense*
Jumlah Penyaluran Operasional	5.789.789.484	6.042.030.060	*Total Operational Expenditure*
Penyaluran Dana Termanfaatkan	600.462.848	624.420.712	*Managed Valuable Fund*
Jumlah Penyaluran Pengelola	6.390.252.332	6.666.450.772	*Total Management Fund Expenditure*
Kenaikan (Penurunan) Dana Bersih	(5.426.502.498)	(6.215.462.456)	*Increase (Decrease) Net Fund Balance*

Expressed in Rupiah

	2008	2007	
Saldo Dana Bersih Awal Tahun	85.657.068	771.590.440	*Net Fund at The Beginning of The Year*
Saldo Dana Bersih Akhir Tahun	(5.340.845.430)	(5.443.872.016)	*Net Fund at The End of The Year*
Terima Transfer Dana Pengelola	5.698.675.849	5.529.529.084	*Management Fund Transfering In*
Saldo Dana Akhir Tahun	**357.830.419**	**85.657.068**	***Fund Balance at The End of The Year***
JUMLAH SALDO DANA BERSIH	**12.395.675.826**	**10.945.770.596**	***TOTAL NETFUND BALANCE***

12. SALDO DANA TERMANFAATKAN

Jumlah saldo dana termanfaatkan yang disajikan dalam neraca kantor pusat dan cabang per 31 Desember 2008 dan 2007.

12. MANAGED VALUABLE FUND

Amount of managed valuable fund on the balance sheets in head office and it's branches as of December 31, 2008 and 2007.

	2008	2007	
Saldo Dana Termanfaatkan			***Managed Valuable Fund***
Penyaluran Piutang	588.250.597	398.169.549	*Account Receivables Expenditure*
Penyaluran Persediaan	3.730.000	1.200.000	*Inventory Expenditure*
Penyaluran Biaya Dibayar Di Muka	105.000.000	52.500.000	*Prepaid Payment Expenditure*
Penyaluran Investasi	1.477.146.953	1.523.281.103	*Investment Expenditure*
Penyaluran Aktiva Tetap	18.432.062.115	18.034.731.694	*Fixed Assets Expenditure*
Jumlah Saldo Dana Termanfaatkan	**20.606.189.665**	**20.009.882.346**	***Total Managed Valuable Fund***

13. PENERIMAAN DANA

Jumlah Penerimaan dana yang disajikan dalam laporan aktivitas untuk periode yag berakhir 31 December 2008 dan 2007 adalah penerimaan dana kantor pusat dan cabang yang meliputi penerimaan dana terikat dan tidak terikat sebagai berikut:

13. INCOMING RESOURCES

Amount of incoming resources which is presented in the statement of activities for the year ended December 31, 2008 and 2007 is incoming resources from head office and it's branches included incoming restricted fund and unrestricted fund as follows:

Expressed in Rupiah

	2008	2007	
PENERIMAAN DANA TERIKAT			***RESTRICTED FUND***
a. ZAKAT			*a. ZAKAH*
Zakat Maal	8.155.273.187	7.388.017.811	*Prosperity Zakah*
Zakat Profesi	3.877.194.909	2.974.438.637	*Profession Zakah*
Zakat Perniagaan	285.848.262	429.000.000	*Trading Zakah*
Zakat Hadiah	28.050.418	2.130.500	*Gift Zakah*
Zakat Fitrah	687.608.964	664.029.053	*Zakah Al Fitr*
Zakat Pertanian	1.297.000	-	*Agriculturist Zakah*
Zakat Rikaz	-	5.678.750	*Rikaz Zakah*
Fidyah	116.134.769	94.744.047	*Fidyah*
Jumlah Penerimaan Zakat	**13.151.407.509**	**11.558.038.798**	***Total Incoming Zakah***
b. KEMANUSIAAN			*b. HUMANITY*
Peduli Umum	1.696.500.956	1.785.987.200	*General Care*
Peduli Yatim Janda	311.970.201	302.026.321	*Orphan Widow Care*
Peduli Dunia Islam	70.909.825	13.333.000	*Islamic World Care*
Peduli Bencana	4.920.209.741	10.231.835.025	*Disaster Care*
Bantuan Barang Kemanusiaan	256.194.468	517.118.780	*Goods Aid For Humanity*
Jumlah Penerimaan Kemanusiaan	**7.255.785.191**	**12.850.300.326**	***Total Incoming Humanity***
c. KEMITRAAN			*c. PARTNERSHIP*
Kemitraan Pendidikan	911.313.213	427.103.120	*Partnership of Education*
Kemitraan Ekonomi	463.251.400	766.631.750	*Partnership of Economic*
Kemitraan Kesehatan	706.196.300	518.920.366	*Partnership of Health*
Kemitraan Dakwah	312.220.165	156.296.100	*Partnership of Dakwah*
Kemitraan Kemanusiaan	244.600.000	165.350.700	*Partnership of Humanity*
Kemitraan Sosialisasi Ziswaf	87.133.500	-	*Partnership of Ziswaf Socialization*
Jumlah Penerimaan Kemitraan	**2.724.714.578**	**2.034.302.036**	***Total Incoming Partnership***

Expressed in Rupiah

	2008	2007	
d. PROYEK			***d. PROJECT***
Penerimaan Qurban Reguler	5.221.543.365	6.965.213.261	*Regular Qurbani Incoming Fund*
Proyek Umum	12.626.455.486	6.037.562.278	*General Project*
Jumlah Penerimaan Proyek	**17.847.998.851**	**13.002.775.539**	***Total Incoming Project***
e. WAKAF			***e. WAKAF***
Wakaf Uang	27.355.000	7.229.100	*Cash Wakaf*
Pengembalian Investasi Perumahan	174.465.000	-	*Return on Developer Investment*
Jumlah Penerimaan Wakaf	**201.820.000**	**7.229.100**	***Total Incoming Wakaf***
f. NON HALAL			***f. NON HALAL***
Dana Non Halal, Bunga Bank	142.521.377	109.573.176	*Non Halal Fund, Bank Interest*
Jumlah Penerimaan Non Halal	**142.521.377**	**109.573.176**	***Total Incoming Non Halal***
TOTAL PENERIMAAN TERIKAT	**41.324.247.506**	**39.562.218.975**	***TOTAL RESTRICTED FUND***
PENERIMAAN DANA TIDAK TERIKAT			***UNRESTRICTED FUND***
g. INFAQ UMUM			***g. GENERAL INFAQ***
Infaq & Shodaqoh	3.323.974.152	2.554.042.353	*Infaq & Shodaqoh*
Jumlah Penerimaan Infaq Umum	**3.323.974.152**	**2.554.042.353**	***Total Incoming General Infaq***
h. BAGI HASIL INVESTASI			***h. RETURN ON INVESTMENT***
Bagi Hasil Bank Syariah	130.994.300	39.209.008	*Profit Sharing from Syariah Bank*
Bagi Hasil Investasi	47.982.309	96.787.944	*Return on Investment*
Jumlah Penerimaan Bagi Hasil Investasi	**178.976.609**	**135.996.952**	***Total Incoming Return on Investment***
i. LAIN - LAIN			***i. OTHERS***
Lain - Lain	784.773.218	314.991.364	*Others*
Jumlah Penerimaan Lain-lain	**784.773.218**	**314.991.364**	***Total Incoming Others***
JUMLAH PENERIMAAN TIDAK TERIKAT	**4.287.723.979**	**3.005.030.669**	***TOTAL UNRESTRICTED FUND***
TOTAL PENERIMAAN DANA	**45.611.971.485**	**42.567.249.644**	***TOTAL INCOMING RESOURCES***

Expressed in Rupiah

14. PENYALURAN DANA

Jumlah penyaluran dana yang disajikan dalam laporan aktivitas untuk periode yang berakhir 31 Desember 2008 dan 2007 adalah penyaluran dana kantor pusat dan cabang yang meliputi penyaluran dana terikat dan tidak terikat sebagai berikut:

14. EXPENDED RESOURCES

Amount of expended resources which is presented in the statement of activities for the year ended December 31, 2008 and 2007 is expended resources from head office and it's branches included expended restricted fund and unrestricted fund as follows :

	2008	2007	
PENYALURAN DANA TERIKAT			***RESTRICTED EXPENDITURE***
a. PENYALURAN ZAKAT			*a. ZAKAH EXPENDITURE*
Penyaluran Program			*Program Expenditure*
Program Kemanusiaan	2.514.877.850	3.475.471.408	*Rescue Program*
Program Rehabilitasi	229.948.000	-	*Rehabilitation Program*
Program Ekonomi	1.283.685.940	587.928.481	*Economic Program*
Program Pendidikan	1.082.336.238	762.969.747	*Education Program*
Program Kesehatan	1.419.170.311	2.082.125.500	*Health Program*
Program Pembinaan Mental	1.353.037.723	731.932.575	*Spiritual Rehabilitation Program*
Program Sosialisasi Zakat	751.943.860	865.274.250	*Zakah Education Program*
Jumlah Penyaluran Zakat	8.634.999.922	8.505.701.961	***Total Zakah Expenditure***
b. PENYALURAN KEMANUSIAAN			*b. HUMANITY EXPENDITURE*
Penyaluran Program			*Program Expenditure*
Program Kemanusiaan	2.506.410.466	2.019.661.921	*Rescue Program*
Program Rehabilitasi	172.384.000	5.236.147.977	*Rehabilitation Program*
Program Pendidikan	3.048.930.759	3.153.590.653	*Education Program*
Jumlah Penyaluran Kemanusiaan	5.727.725.225	10.409.400.551	***Total Humanity Expenditure***
c. PENYALURAN KEMITRAAN			*c. PARTNERSHIP EXPENDITURE*
Penyaluran Program			*Program Expenditure*
Program Kemanusiaan	33.555.000	-	*Rescue Program*
Program Ekonomi	399.121.237	812.389.292	*Economic Program*
Program Pendidikan	376.227.990	74.500.000	*Education Program*

Expressed in Rupiah

	2008	2007	
Program Kesehatan	1.148.650.600	921.459.600	*Health Program*
Program Pembinaan Mental	96.180.000	128.935.000	*Spiritual Rehabilitation Program*
Jumlah Penyaluran Kemitraan	**2.053.734.827**	**1.937.283.892**	***Total Partnership Expenditure***
d. PENYALURAN PROYEK			*d. PROJECT EXPENDITURE*
Penyaluran Program			*Program Expenditure*
Pengeluaran Program Qurban	5.979.831.550	7.546.454.910	*Qurbani Program Expenditure*
Biaya Proyek Umum	10.029.695.926	2.792.677.659	*General Project Cost*
Jumlah Penyaluran Proyek	16.009.527.476	10.339.132.569	*Total Project Expenditure*
e. PENYALURAN WAKAF			*e. WAKAF EXPENDITURE*
Penyaluran Program			*Program Expenditure*
Pengelolaan Program Wakaf	-	44.473.500	*Administration Wakaf*
Jumlah Penyaluran Wakaf	-	44.473.500	*Wakaf Expenditure*
f. PENYALURAN NON HALAL			*f. NON HALAL EXPENDITURE*
Penyaluran Program			*Program Expenditure*
Program Rehabilitasi	306.448.223	93.560.623	*General Rehabilitation Program*
Biaya Administrasi Bank	-	35.508.929	*Bank Administration*
Jumlah Penyaluran Non Halal	**306.448.223**	**129.069.552**	***Non Halal Expenditure***
JUMLAH PENYALURAN TERIKAT	**32.732.435.673**	**31.365.062.025**	***TOTAL RESTRICTED EXPENDITURE***
PENYALURAN DANA TIDAK TERIKAT			*UNRESTRICTED EXPENDITURE*
g. PENYALURAN INFAQ UMUM			*g. GENERAL INFAQ EXPENDITURE*
Penyaluran Program			*Program Expenditure*
Program Kemanusiaan	-	49.764.700	*Rescue Program*
Program Rehabilitasi	83.500.000	66.150.000	*Rehabilitation Program*
Program Pendidikan	84.347.500	91.169.100	*Education Program*

Expressed in Rupiah

	2008	2007	
Program Kesehatan	128.789.600	138.152.750	*Health Program*
Program Pembinaan Mental	-	95.589.775	*Spiritual Rehabilitation Program*
Program Sosialisasi Zakat	1.596.158.877	1.128.108.055	*Zakah Education Program*
Jumlah Penyaluran Infaq Umum	**1.892.795.977**	**1.568.934.380**	***Total General Infaq Expenditure***
h. PENYALURAN OPERASIONAL			***h. OPERATIONAL EXPENDITURE***
Pengembangan SDM	193.647.600	180.306.225	*Human Resources Development*
Gaji & Kesejahteraan Karyawan	3.982.628.758	3.966.395.813	*Salaries and Welfare Employee*
Biaya Administrasi & Umum	1.613.513.126	1.895.328.022	*General & Administrative Expense*
Total Penyaluran Operasional	**5.789.789.484**	**6.042.030.060**	***Total Operational Expenditure***
i. Penyaluran Dana Termanfaatkan	**3.747.045.121**	**2.910.856.913**	***i. Managed Valuable Fund***
JUMLAH PENYALURAN TIDAK TERIKAT	**11.429.630.582**	**10.521.821.353**	***TOTAL UNRESTRICTED EXPENDITURE***
TOTAL PENYALURAN DANA	**44.162.066.255**	**41.886.883.378**	***TOTAL EXPENDED RESOURCES***

15. JUMLAH KARYAWAN & BIAYA

Jumlah biaya gaji dan kesejahteraan karyawan yang disajikan dalam laporan aktivitas untuk tahun yang berakhir 31 Desember 2008 dan 2007 adalah untuk membayar karyawan kantor pusat dan cabang dengan komposisi sebagai berikut :

15. NUMBER OF EMPLOYEES & COST

Amount of employees salaries and welfare that is presented in the statement of activities for the year ended December 31, 2008 and 2007 is payment for employees in head office and it's branches with the composition as follows:

	2008	2007	
Jumlah Karyawan			*Number of Employees*
Karyawan Tetap	86	66	*Fix Employees*
Karyawan Kontrak	92	91	*Temporary Employees*
Total Karyawan	178	157	*Total employees*
Dewan Direksi	8	8	*Board of Directors*
Jumlah Gaji & Kesejahteraan Karyawan	**3.982.628.758**	**3.966.395.813**	***Total Salaries & Welfare Employees***

Expressed in Rupiah

16. INFORMASI LAIN

Alokasi biaya operasional dan biaya karyawan terhadap total penerimaan untuk tahun yang berakhir 31 Desember 2008 dan 2007 adalah sebagai berikut :

16. OTHER INFORMATION

Allocation of operating cost and employees cost toward total incoming resources for the year ended 31 December 2008 and 2007 were as follows :

	2008	2007	
Rasio terhadap Penerimaan Dana :			***Rate to Incoming Resources :***
Pengembangan SDM	0,42%	0,42%	*Human Resources Development*
Gaji & Kesejahteraan Karyawan	8,65%	9,32%	*Salaries & Welfare Employees*
Biaya Administrasi & Umum	3,51%	4,45%	*General & Administrative Expense*
Penyaluran Program	80,21%	79,91%	*Program Expendirure*
Total Penyaluran Operasional	92,79%	94,10%	***Total Operational Expenditure***