

Examining the Practices of Accountability and Transparency of Financial Reporting at ST. Maria Immaculata Catholic Church in Biblical Perspective

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Abstract: Accountability and transparency of the financial statements of the Catholic Church Stasi Telang ST. Maria Immaculata is based on the perspective of the value of Biblical verses, which are used as guidelines in church financial management activities in line with the Humanitarian Forum (HFI) principles consisting of easy access to information, reporting of financial details, reports on routine users of financial funds, annual reports, and guidelines for information dissemination. This research uses a qualitative method with a case study approach. Data collection techniques through interviews, observation and documentation. The results showed that the practice of accountability and transparency of financial reporting in the Catholic church of ST. Maria Immaculata in a biblical perspective is not yet fully in accordance with the principles of transparency and accountability indicators, so it is necessary to take the value of balance between common interests, the importance of truth values, security values and practices in the field towards balance.

Keywords: Accountability, Transparency, Biblical, Catholic Church.

Introduction

In an organisation there is a form of communication from top-down, bottom-up, and integrative which aims to channel information, so as to minimise misunderstandings and solve problems in the organisation (Romadona, 2020). Organisations are categorised into profit organisations and non-profit organisations. A profit organisation describes a form of cooperation carried out by a group of people who have the aim of making a profit. In contrast to non-profit organisations whose main purpose is to support a matter or issue in attracting public attention for a non-commercial purpose, without any attention to any matters related to monetary profit (Umar, 2021). One of the non-profit organisations that conduct financial reporting is the church.

The church is one form of non-profit organisation in the religious field. Non-profit organisations must also and have the right to prepare financial statements and report to users of financial statements (Andarsari, 2016). According to the Bible (1 Corinthians 3: 16-17; Acts 7: 48) the church is the family of God built on the foundation of the living stone, Jesus Christ. In simple terms, the meaning of

the church as God's people is that the church is not an organisation, but a community/fraternity/family of people called by the word of God (Kusuma, 2009). Although the church is an organisation engaged in religion and is considered a sacred place, this does not rule out the possibility of error or fraud in the financial statements.

Generally, church administration activities consist of preparing church programmes and budgets. This church administration aims to enable the church to carry out all its activities smoothly and be accountable (Agustina et al., 2020). The source of incoming funds received by the church generally comes from the congregation. Sources of income received by the church can be in the form of money (collect) or goods that can support activities in the church. Funds submitted by the congregation are generally recorded as unencumbered funds and without return, so they are given specifically to help services through institutions (Purba, 2022). Church law states that the church must have a finance board that is responsible for managing the church's finances in accordance with its mechanisms and used for the benefit of the church. The Code of Canon Law does not actually explain in detail about the mechanism of church financial management. However, in general, church financial management consists of several stages, namely planning, budgeting, transactions, and reporting. The established financial management mechanism must not deviate from the provisions of the financial council (Jehaut, 2022).

One of the cases that has occurred is the corruption case related to the construction of the kingmi mile 32 church in Mimika district committed by the regent of Mimika, Eltinus omaleng. According to the KPK, the corruption case caused state losses of Rp 21.6 billion from a total contract of Rp 46 billion. In this case, the KPK also named two other suspects, Marthen Sawy (MS) as the commitment-making official (PPK) and Teguh Anggara (TA) as PT Waringin Megah (PT WM). In this case, the three suspects allegedly violated the provisions of Presidential Regulation No. 54 of 2010 concerning the procurement of government goods and services (Aryan, 2022). Another case in Indonesia regarding financial reporting in churches is what happened at the Toraja ABC Church. From the case at the Toraja ABC Church, it was found that the accountability of financial reporting by the church treasurer was considered not going well, due to the perspective that the church is a sacred place so that there will be no deviations in church financial reporting. In addition, it was found that the lack of communication between the actor (church treasurer) and his congregation triggered this, so that the case contradicted the accountability cube.

Public accountability reflects the obligation of the trustee (agent) to provide accountability, present, report, and disclose all its activities and activities that are its responsibility to the trustee (principal) who has the right and authority to request such accountability (Mardiasmo, 2002: 20). The success of an organisation's financial accountability is based on several principles, such as: the principles of discipline, order, transparency, accountability and participation. One way to create accountability of non-profit organisations is to make transparent and detailed financial reports. With transparent financial reports, the public will understand the financial flow of the organisation. In addition to accountability, all organisations also need to implement transparency in running their systems.

Transparency means openness in carrying out an activity process (Agyemang, 2023). The existence of transparency shows the nature of openness in forming a policy so that it is known by the public (Didjaja, 2003). Didjaja (2003) also explains that transparency consists of five points, namely as follows: (1) Meetings are open so that the public can convey their aspirations, (2) Information is open to documents that the public needs to know, (3) Openness of procedures, (4) Openness of registers containing legal facts, and (5) Open in receiving community involvement. In creating clear financial reports, it is necessary to apply the principles of transparency and accountability in a balanced manner.

Transparency must be open in every activity, and be ready to accept criticism and input from others. The characteristics of transparency according to Mardiasmo (2009) consist of: informative, openness and disclosure. Informative means providing all forms of information clearly and accurately to all parties; openness means that officials or administrators present information that can be accessed by the public; and disclosure means the delivery of all financial activities and flows to the community or public. According to the Word of God found in Ephesians 4: 25 which states: 'Therefore, put away lying and speak the truth to one another, for we are fellow members'. Dwiyanto (2006) suggests 3 indicators of transparency that can be used, namely measuring the openness of public services, the simplicity of service regulations and procedures and the ease of collecting information on various aspects.

The implementation of accountability and transparency in the non-profit organisation, Stasi Telang Catholic Church, also relies on a biblical perspective that prioritises biblical values towards responsibility in the financial reporting process. The difference in this research centres on the alignment of accountability, transparency and biblical values. In contrast to previous research that only examines accountability and transparency, and does not use a biblical perspective. The reason the researcher chose this research object was because there was a lack of transparency in this church, and the Catholic church is a station church which is part of a parish church. This research focuses on analysing the practice of accountability and transparency of financial reporting at Stasi Telang St Maria Immaculata Catholic Church.

Literature Review

Accountability

Accountability reflects a requirement that must be met in order to achieve balanced performance (Wijaya et al., 2020). Astuti (2016) defines accountability as a form of accountability for the performance of an organisation to parties who have the right or authority to request information and accountability for the performance performed. The accountability of non-profit organisations reflects the accountability of individuals and organisational groups to stakeholders (church congregations, and church assemblies) (Fitri et al., 2023). In non-profit organisations, accountability is necessary because non-profit organisations also establish relationships with internal and external parties. Philosophically, accountability places more emphasis on the value expressed in the financial statements, but in non-profit organisations accountability is not limited to spiritual

values that are manifested through sincerity and gratitude by giving something (Silvia et al., 2011).

Transparency

Transparency indicates the disclosure of information for effective oversight. Information disclosure is the main thing to create adequate board participation in overseeing the governance of Church funds (Pabubung, 2021). Atmaja (2013) defines transparency as an organisation's openness in providing relevant information in a way that is easily accessible and understood by stakeholders. Transparency can be applied to create better management practices within an organisation, and to increase trust and collaboration among church officials and members (Ovando, 2020). Transparency in the Catholic church focuses on the openness of activities that involve, develop and empower people in decision-making. In the Catholic church, transparency is measured as reflected in the minutes of meetings, financial stages/mechanisms and existing accounting systems. Transparency has principles that must be understood by organisation officials. Humanitarian Forum Indonesia is an association for faith-based mass organisations and social welfare institutions that focus on humanitarian and development activities. According to the Humanitarian Forum Indonesia (HFI) in (Rusrina, 2021), the principles of transparency consist of easy access to information, reporting on activity processes and financial details, reports on the use of funds on a regular basis, annual reports, websites or organisational media and guidelines for disseminating information.

Church

The church is one of the most important religious institutions in Indonesia. The church is a place for Christians to carry out their religious activities such as prayer, worship services and social services. According to the Holy Bible, the church is understood as a fellowship of people who believe that Jesus Christ is Lord and Saviour. The church is not just a building but a Christian community that lives in brotherhood. The church in Indonesia was first established around the 17th century AD, and since then until now there have been many streams of churches in Indonesia. In general, the church in Indonesia is classified into three main streams, including: The Catholic Church which is directly led by the Pope, the Protestant Church which was pioneered by Martin Luther, and the Orthodox Church which has an episcopal system.

The history of the Catholic Church in Indonesia begins with the arrival of the Portuguese in the Maluku Islands. The Portuguese spread Catholicism to the people of Maluku in various ways and methods. Some of the Portuguese figures who spread Catholicism in Maluku were Gonzalves Veloso, Fernao Vinagre, and Simon Vaz. Until 1575 the Portuguese continued to spread Catholicism before they were finally expelled from the archipelago (VOC era). Over time, in the Dutch East Indies era, religious freedom began to be implemented. A priest named F van Lith SJ began carrying out his Catholic mission in Muntilan in 1896 (Lori, 2022). The following are the tasks and functions of the church in general, namely as a centre of worship, spiritual discipline, discipleship tool, community, service container and evangelism media.

Methods

This research uses a qualitative method with a case study approach. This research will view the object of research as natural as possible, as it is and thoroughly (Adlini, 2022). Qualitative research at Stasi Telang St Maria Immaculata Catholic Church will explain all forms of financial activity in the church, explaining financial reports in accordance with church regulations. Through the use of this qualitative research, it will help researchers to describe, fully describe the financial statements contained in the Stasi Telang St Maria Immaculata Catholic Church. Qualitative research is essentially carried out in order to directly observe the practice of accountability and transparency in the financial management of the Catholic Church of Stasi Telang ST. Maria Immaculata based on the perspective of biblical values.

This research uses primary and secondary data sources. Primary data is data or information obtained directly by researchers through interviews with informants. Secondary data in the form of church financial reports which include incoming funds, outgoing funds and so on. The informants of this research are Mr Antonius Jaka Purwanta as the Head of the church station, Mrs Daminah Fransisca Romana Tude as the church treasurer, and the congregation at Stasi Telang St Maria Immaculata Catholic Church. The informants were chosen because they are part of the church management that manages the financial reporting of the church. The congregation was also chosen as an informant as a form of triangulation of the validity of the data submitted by the church management. This research uses data collection techniques through interviews, observation and documentation. This research also uses data analysis techniques proposed by Bogdan and Biklen (1982) in (Moleong, 2015) which is referred to as the data analysis model, namely data collection, data reduction, and conclusion drawing. interactive.

Findings

Financial Management System at Stasi Telang St. Maria Immaculata Catholic Church

The first step to financial management is planning. However, the Stasi Telang St. Maria Immaculata Catholic Church has not carried out this budgeting planning. The next step after planning is monitoring. At this stage the management will supervise the use of funds that have been submitted whether they have been used properly or not. The next step the management will carry out an evaluation stage for the use of funds that have been implemented. The last stage is re-planning, this stage serves to minimise funds for church development and church activities themselves. All of these stages must have accountability reporting. In this reporting, the treasurer will make an activity report of all activities that have been carried out related to the income and expenditure of church funds. After the reporting is made, the last stage is accountability. The process of accountability of financial management is a form of responsibility of the party who gave the task. Responsibility is an accountability that refers to the calculation and report on the implementation of the task.

Accountability of Stasi Telang St. Maria Immaculata Catholic Church

Accountability is a form of accountability of church administrators to church members, related to the management of funds received by the church through contributions, collections, and others. Funds that enter the church will be used by the management for activities that are in accordance with the vision and mission of the church. The Catholic Church of Stasi Telang St. Maria Immaculata in general has fulfilled according to the accountability indicators, but the reality in the field there are several things that can weaken the accountability itself. This relates to the competence and supervision of church fund management.

Receipt of Church Funds and Accountability. The main source of revenue for this Catholic church fund is from the collection of church members. This is reinforced by the composition of the church's financial statements and the statement of the church treasurer, Mrs Daminah, who stated:

"The main revenue received by the church comes from the collection or offering of the congregation, but besides the collection there is also income in the form of fund cards, social funds, death funds, business / sales proceeds, omk funds, and legio maria."

The source of a church's financial revenue will determine whether the church can run well or not. Therefore, the revenue received by the church guarantees optimal service delivery. In addition, the trust of the people in this church management also affects the continuity of this church activity. This church collection or offering is the main source of income received by the church. Offerings or collections are usually carried out when there are neighbourhood services, masses, and others. In addition to collections, other sources of income are fund cards, social funds, death funds, business/sales proceeds, omk funds, and legion of maria. In addition, there is also church revenue from stips. Where this revenue is included in the donation. These monetary contributions are handed over from the faithful to the priest or to a charitable foundation, in order that Mass may be offered in honour of the giver's intentions. The money is not the price for a Mass but a form of charity for the priest's daily needs on the condition that the priest offers Mass for the intentions of the donor. This custom developed from what the people originally offered at the Eucharistic celebration for communion. The remainder is used for the priest and the poor.

A priest may receive only one stipend for one Mass. Money in excess of the stipulated amount as determined by the diocese must be handed over to the diocesan treasury and may not be used for the rectory treasury or by the priest himself. Strict rules on the receipt and use of stipends are laid down in Church Law to prevent a bad impression of the Church in society. About the canon law, it has been regulated in the Code of Canon Law, Canons 945-958.

Financial reports become the most important element in realising the implementation of accountability such as the church needs financial reports. Every worship schedule that runs in the church, it is certain that there is always a collection of collections or offerings by church members. The party that plays a role in this financial reporting is the church financial manager or treasurer. Treasurers or church administrators are required to prepare quality financial

reports and can be understood by all parties. In addition to preparing financial reports, the treasurer also announces the results of his work or provides reports on the results he has achieved to the congregation. The report can be in the form of a fund card cash report, death fund cash report, section cash report, business cash report, legion of Mary cash report, and OMK cash report. The report can be processed using Microsoft Excel and Microsoft Word and printed.

The form of accountability of the funds obtained by Stasi Telang St. Maria Immaculata Catholic Church is by attaching a simple financial report related to church cash income and expenses. The church management calculates the amount of collectible funds received every week. This is in accordance with the statement of Mrs Damimah:

“The form of accountability that we do is compiling the income and expenditure of the church treasury, which we share through the whatsapp group every month After collecting the collection, the money is immediately collected into one. Later after mass is over the money will be collected and counted and put into its respective parts”

Figure 1. Financial Report of St Mary Immaculata Catholic Church

LAPORAN KEUANGAN STASI MARIA IMMACULATA TELANG				
BULAN : SEPTEMBER 2023				
No	Uraian	Saldo Awal + Penerimaan	Pengeluaran	Sisa Kas
1	Kas Stasi	25,325,520	615,000	24,710,520
2	Kartu Dana	3,212,800	786,000	2,426,800
3	Dana Kematian	35,202,500		35,202,500
4	Dana Sosial	2,387,000		2,387,000
5	Dana Hasil Penjualan/Usaha	960,000		960,000
6	Dana OMK	2,239,000		2,239,000
7	Legio Maria	1,217,000		1,217,000
	Jumlah	70,543,820	1,401,000	69,142,820

Sources: Primary data

The financial report is submitted to all parishioners at St. Maria Immaculata Catholic Church. After conducting an accountability report this church submits transparently to the people and parties who want to know about church finances. In this case, the transparency of the church's financial statements has been carried out to the people. There are no rules in the submission of financial reporting. So from the above statement, the church has carried out accountability and transparency quite well, although it is still in a simple stage.

Openness of Church Fund Reporting. Being open about church financial reports is the most emphasised thing for church treasurers. The selection of church financial administrators is not seen from their educational background, but rather seen from how much responsibility a person has when given a mandate. Managing church finances is a big responsibility so that the chosen person must have integrity and strong faith. Every time he carries out his service duties, a church treasurer must be open to all parties in order to avoid things that can arouse suspicion. The church treasurer must also be open to criticism or

input or opinions from the congregation. The final result of this stage is in the form of approval or sanctions in accordance with the rules of the church. In the Stasi Telang St. Maria Immaculata Catholic Church the church financial management is open to its people. This Catholic Church has also never been criticised or given input from the congregation about the financial statements made by the church management. So it is concluded that the treasurer or church financial manager according to the congregation is good and open about financial reporting.

Church Financial Reporting Competency. The financial manager or treasurer of this church is chosen by the agreement of all people based on the principle of kinship. Based on the results of an interview with Mr Antonius Jaka as the head of the church station stated:

'No, in this Catholic church the treasurer does not have a background in accounting or finance, but so far the preparation of financial reports is acceptable to the people'

The management of this church is not backgrounded by human resources with a financial or accounting background. This is because the church's financial statements are still simple. The church management and congregation prefer people who are honest, and are responsible for financial reports such as a simple, open child, who is straightforward in his actions in living a transparent life for God as described in Proverbs 20: 11 'Even children can be known by their actions, whether their behaviour is clean and honest'.

Supervision of Church Fund Management. In the environment of Stasi Telang St. Maria Immaculata Catholic Church there is no supervision of financial management and income. So indeed the financial management of Stasi Telang St. Maria Immaculata Catholic Church does not yet have a Public Accountant to audit or examine the financial statements of this church. Because this church does not yet have the obligation to be audited and prepare financial reports in accordance with the current Financial Accounting Standards. In accordance with Law number 28 of 2004 concerning foundations, that which is required to be audited is a foundation that has obtained or has funds of Rp. 500,000,000.00 (five hundred million rupiah) or more in one financial year, while the Stasi Telang St. Maria Immaculata Catholic Church has church finances stored not up to that figure, so there is no obligation to be audited.

Transparency of Stasi Telang St. Maria Immaculata Catholic Church

Church financial management is pursued by the church management in a state of transparency in front of the congregation. This transparency is a form of information disclosure on church finances. Stasi Telang St. Maria Immaculata Catholic Church in general has not fulfilled the transparency indicators, because there are several things that are not in accordance with the transparency indicators. The following is data on the financial transparency of the Stasi Telang St. Maria Immaculata Catholic Church.

Financial Reporting Responsibility Information. The way the Telang Stasi St. Maria Immaculata Catholic Church reports the financial condition of the church is by announcing every week carried out by Mr Antonius Jaka Purwanta

as the head of the station, but in the last few months the church's financial reports have not been carried out as usual, this is due to the mass activities that are often combined with the parish. In addition to being announced directly in front of the congregation, usually church financial reporting is also posted on the church announcement board which is used for informing or announcing the financial statements of Stasi Telang St. Maria Immaculata Catholic Church, but lately it has also not been done because the announcement board is being renovated. This is in accordance with the statement from Mr Antonius Jaka:

'The form of transparency that we do in the management of church finances is by announcing and posting on the notice board so that it can be easily accessed by the people, but lately we have not done it because mass activities often move to the parish, so we don't have time to manage it every week' (Mr Jaka)

'Yes, lately there has been no announcement, nor information on the notice board due to renovations and the church mass schedule is often combined with the parish, so it is rather difficult to recap the finances every week' (Mrs Daminah).

Mrs Daminah Fransisca Romana as the church treasurer also explained the same thing as the statement above. So, the transparency of the financial management of Stasi Telang St. Maria Immaculata Catholic Church is carried out by presenting financial reports on the church bulletin board, weekly announcements, and in the whatsapp group every month. The presentation of the reported financial statements consists of collection funds, fund cards, death funds, social funds, sales/business proceeds, omk funds, and legion of maria.

Ease of Access to Financial reporting. The presentation of the financial statements of Stasi Telang St. Maria Immaculata Catholic Church has so far been easy to understand and access by church members.

'The church management conducts a station meeting every week which discusses the finances received from the collection and expenses made by the church, then the results of the meeting will be announced after the mass announcement time. Usually the results are printed and then pasted on the church announcement board so that they can be seen by the people. Financial reports are also shared through the whatsapp group by the church treasurer' (Sister Jessicha).

So far, the congregation has only focused on the financial reports reported monthly by the church management without any suspicion of misuse of church finances because the congregation has placed trust in the financial manager. Therefore, Sister Jessicha conveyed advice to church financial managers to remain open and consistent with their responsibilities in managing church finances.

Church Financial Report Guidelines. Compiling a quality financial report must follow predetermined guidelines. The existence of these guidelines aims to make church financial reports that are prepared can be systematic and structured. Several churches in Indonesia have guidelines or provisions in

preparing their financial statements. But in this case, Stasi Telang St. Maria Immaculata Catholic Church does not have guidelines or provisions in preparing its financial statements. So, based on information obtained from sources, so far all matters relating to church financial reports can be said to be good. Although in its financial reporting it does not apply certain principles or guidelines, the entire congregation feels that this is not a problem. The financial report guidelines do not exist in writing, the church management only follows and makes the previous financial report to make the next financial report.

Financial Statements Presented on Time. Timely submission of financial reports is an obligation that must be obeyed by the church treasurer. This is because it can affect the speed of decision making. The faster the financial statements are presented, the faster the administrators will take action in church services. In this study, it was found that the treasurer of Stasi Telang St. Maria Immaculata Catholic Church had implemented this. Every time there is an incoming and outgoing financial flow, the church treasurer immediately lists it in the church financial report. As long as the informant served as the church treasurer, the church's financial reports were always distributed in a timely manner, and until this research took place, there had been no complaints or criticisms from church members regarding the financial reports made by the church management.

Problems of Financial Management Accountability and Transparency

The implementation of accountability and transparency in financial management in this church experiences several problems. When it comes to the accountability of the financial management of Stasi Telang St. Maria Immaculata Catholic Church, the first problem is that the incompetent church financial managers are not in accordance with their field or understanding. Maybe at this time it is not too important for the church to entrust the management of church finances to the right people or experts in their fields, because according to the church management the most important thing is to make financial management reporting simple and understandable.

The second problem is that the church management does not have a special division to oversee the financial management of Stasi Telang St. Maria Immaculata Catholic Church, even though this supervision is a form of accountability to prevent potential fraud that harms the church and to maintain the trust of church members. The third problem is the absence of accountability for church financial management. Reporting is only done once a month and only announced in whatsapp groups. In fact, to prevent church financial fraud, the management must routinely record all church financial management, namely the receipt and use of church funds on a daily basis.

The fourth problem is that the church does not have social media or a website as a place to convey information or as a transparency of activities or financial management carried out by the church. Social media or websites can basically provide more benefits to church finances, especially in terms of accountability and transparency because social media or websites make it easier for the congregation to access church finances more efficiently. The existence of social media and websites can also make it easier for church members or

congregations to make corrections if there are errors in the financial reporting reported by the church administrators (treasurers). The use of social media or websites is essentially a form of church participation in supporting technological progress.

So the transparency of this church is only limited to the church congregation, there is no widespread transparency. If there are interested parties who want to know the financial management of this church, of course they must come directly to ask for transparency in their financial management. As for referring to indicators in carrying out financial transparency and accountability, there are 4 indicators that must be considered, the first is the provision of clear information about responsibilities, financial reports are easily accessible to the congregation, the presentation of financial reports is in accordance with the church's financial reports, and finally financial reports are presented in a timely manner.

Biblical Perspective as the Goal of Accountability and Transparency in Church Financial Management

The practice of accountability and transparency in financial management of the Telang St. Maria Immaculata Catholic Church is based on a biblical perspective described in relevant verses in church financial management. Matthew 6:20-21 "All things come from God, including money" this biblical verse is the main value held firmly by church financial managers. Church managers in matters of church finance are expected to have high integrity such as not stealing money, not cheating people to get money, not committing violence in any form to get money, and not accepting bribes.

Church financial managers are required to maintain a clean attitude in financial matters and be willing to be audited at all times from the beginning to the end of the service and instill a fear of God in line with Colossians 3:23 "Whatever you do, work at it with all your heart, as for the Lord and not for men", which is continued in Romans 11:36 "For from Him and through Him and to Him are all things: to Him be glory forever". This verse explains that the orientation of human life must be useful for God's work and glorify God's name, one example of the work entrusted to the administrators who manage church finances.

Based on the word of God or the Bible, financial accountability is an effort made by the church treasurer to avoid acts of stealing congregation money in accordance with 2 Corinthians 8:21 "The Lord knows every human work, but humans need physical evidence of the work that has been entrusted". 1 Samuel 12:3-5 confirms the correct behavior of church leaders in terms of church financial management:

"3) Here I stand. Give testimony against me before the LORD and before his anointed: Whose ox have I taken? Whose donkey have I taken? Whom have I blackmailed? Whom have I treated with violence? From whose hands have I received a bribe that I have to close my eyes? I will return it to you." (4) They answered: "You did not oppress us and you did not treat us with violence and you did not accept anything from anyone's hands." (5) Then he said to them, "The Lord is a witness to you, and his anointed is also a

witness today, that you have found nothing in my hand." They answered: "He is a witness."

Yesaya 32:17 explains "Where righteousness is, there will be peace; and the result of courage will be eternal security". In addition, the Ten Commandments in Exodus 20:15 "Do not steal". God firmly commands his people not to steal. Based on the verse above, church treasurers are taught to do the truth in terms of financial management. Church treasurers are required to manage church finances transparently and accountably.

Markus 13:34 "And it is like a man going on a journey, leaving his house and entrusting his servants to his charge, each with his own task, and commanding the doorkeeper to keep watch". In Mark, Jesus commands everyone who receives trust to carry out every task he receives with full responsibility, when his master or leader comes to assess his performance, the person is ready. The church treasurer who is given the trust to manage church finances must also carry out every job with full responsibility, namely transparency towards church finances.

Accountability and transparency of church financial management so far have been focused on activities merely carrying out their duties as previously. Based on that, there needs to be a change in financial management through accountability that is based on a relationship of responsibility to God that is in line with the verses of the Bible so that it is not just carrying out duties as a church administrator (church treasurer). The Bible verses that have been explained previously are the main guidelines in implementing accountability and transparency in church financial management so that they remain guided by the value of responsibility to carry out God's mandate

Conclusion

The financial reporting of the Telang Station Catholic Church, St. Maria Immaculata, has not fully complied with the transparency indicator. The ease of access to financial reporting and financial reports presented on time by this church has been implemented in accordance with the indicator, but information on accountability for financial reporting and guidelines for financial reporting by this church has not been implemented. For financial reporting guidelines, there are indeed no guidelines from the center, this church only prepares financial reports according to what has been done previously. The accountability of the financial reporting of the Telang Station Catholic Church, St. Maria Immaculata, has complied with the accountability indicator, namely the treasurer and church administrators carry out their obligations to present accountability in the form of financial reports to the congregation and are open to criticism or input from the congregation. However, there are several things such as competence and supervision that are still not optimal. This church should provide parties to supervise financial reporting activities so that accountability is more optimal. The financial reporting of the Telang Station Catholic Church, St. Maria Immaculata, still uses the principle of family and makes biblical values the basis for carrying out the responsibility for managing church finances.

The suggestion for the future is that there needs to be a team tasked with supervising church finances, to maximize financial reporting on time or according to the agreement that has been determined by the Church and the Congregation. There needs to be special guidance for the party tasked as the Treasurer of the Church's Financial Management which aims to provide satisfaction to each congregation in the Church and remains based on the Bible. There needs to be social media or a website that contains church archives, so that later these archives can be accessed anytime and anywhere by the congregation. It is hoped that the concept of accountability and transparency in church financial management can be used by church administrators as a consideration in managing better church finances. There needs to be clear guidance from the parish regarding financial reporting to the church under it, namely this station, to ensure better accountability for financial management.

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