

ABSTRACT

ANALIZING MUSYARAKAH FINANCE REVENUE RECOGNITION AT BMT SURYA LOKA

By

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BMT (Baitul Mall Wattamwil) is a institution of syariah financial which serves to collect and distribute funds to its members and usually operate in micro scale. In the implementation of its activities, BMT using the basic Islamic principles that transaction or product that is issued must also comply with syariah.

BMT Surya Loka is one of seeks to help small economic actors engaged in micro enterprises, small and medium enterprises not covered by the banks in the area around Mandah, Tegineneng, Natar, Lampung Selatan. One of the products at the bargain by BMT Surya Loka is Musyarakah. Musyarakah financing is a partnership contract between BMT and its business partners to combine capital and doing business jointly in a partnership with the profit sharing ratio in accordance with the agreement, while the losses in half in proportion to the capital in the deposited. The problems taken in this research is how the application and musyarakah financing revenue recognition and whether the application of revenue recognition musyarakah there have been performed in accordance with the provisions contained in PSAK 106. The purpose of the research is examine the implementation and analysis of revenue recognition on the BMT musyarakah financing Surya Loka and analyze whether the application and musyarakah financing revenue recognition that there is a BMT Surya Loka in accordance with the provisions contained in PSAK 106. In this research, the researchers do the research library and theoretical foundation problems associated with the existing title by studying literature and through the internet. The researcher also doing the research of outdoor and through observation and interview in order to get the relevan data with the problem of research. Then the data analysed with descriptive qualitative analyse, analysis technique with compare the theory with the data and fact that the researcher get from the researcher object. According the result of research, musyarakah financing revenue recognition on BMT Surya Loka can be said has appropriate provisions in PSAK 106 although of 17 points in the analysis, there are 3 points that there is no conformity with PSAK 106 that still need improvement held accounting treatment for later implementation of revenue recognition on the BMT Surya Loka musyarakah really accordance with PSAK 106.

Key Words : BMT, Musyarakah