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unque también los católicos señalan que son administradores de una parte de la riqueza común, que Dios puso a disposición de la comunidad para su beneficio, están lejos de llevar estas ideas a la práctica, como intentan hacerlo los musulmanes. Muslichah, Sunarto, Anang Amir Kusnanto, Sri Indrawati § Hariyanto, en su artículo *[The Adoption of Financial Accounting Standards for Small Medium Enterprises by Muslim Entrepreneurs](http://jabm.stie-mce.ac.id/index.php/jabminternational/article/view/563)*, publicado en *Journal of Accounting, Business and Management* vol. 27 no. 1 (2020) 54-65, nos dicen:“(…) *As discussed above, Muslim entrepreneurs should provide financial reporting because they are holders of Amanah (trustee of Allah) on earth. The purpose of preparing financial statements is not only intended to calculate profit and loss, but also accountability to Allah SWT for the use of assets as a mandate. The purpose of this study is to discuss the adoption of financial reporting by small and medium scale Muslim entrepreneurs. The results of this study show that not many Muslim entrepreneurs prepare financial statements. The main reason for developing the report is for tax and borrowing money to the bank. The most frequently prepared financial statement is the income statement and balance sheet. As representatives of Allah on earth, Muslim entrepreneurs are responsible not only to God but also to society. Conventional financial statements are not sufficient to fulfill their responsibilities. Additional reports are needed that show the responsibility of Muslim entrepreneurs to society. An interesting finding of the research is that most of the Muslim owners are unaware of accounting standards for SMEs. Users of SME financial reports include banks and other creditors, the owners, or shareholders. Amanah is a part of faith. Amanah applies to all people, including leaders. The owner of the company is a leader; they will be held accountable for their leadership. This is stated in Surah Al Anfaal verse 27. Accountability is not only to respond to God but includes a responsibility to society, government, and compliance with regulations. Muslim entrepreneurs who act as owners and managers of companies should make financial reports as a part of their accountability*. (…)”

A pesar de las inmensas diferencias religiosas y culturales, también podemos decir de nuestros empresarios que no hacen estados financieros sino excepcionalmente, razón por la cual no han desarrollado la habilidad de prepararlos. Además, ellos tampoco conocen las reglas aplicables, quedando en manos de sus asesores contables, llamados así porque no son empleados, sino prestadores de servicios. Tales asesores, en realidad, tienen grandes responsabilidades al tenor del artículo 46 de la [Ley 222 de 1995](http://www.suin-juriscol.gov.co/viewDocument.asp?ruta=Leyes/1655766), las cuales serán mayores si certifican los estados financieros conforme al artículo 37 de la misma ley.

El Estado colombiano tiene el deber de socializar las normas contables entre todos los obligados, lo cual parece no haber cumplido, debido a que el universo de empresarios es muy superior a los participantes en sus conferencias.

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