

COMMUNITY DEVELOPMENT ACTIVITIES PREPARATION OF FINANCIAL REPORTS BASED ON SAK EMKM FOR SMEs TUKANG ROTI.COM PANGKALAN JATI DEPOK

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ABSTRACT

The preparation of financial statements will provide information regarding the company's financial performance and financial position of the company. PKM is carried out at the UMKM Tukangroti.Com Pangkalan Jati Depok, a franchise business established in 2020. UMKM Bakers. Com is engaged in the culinary field selling various kinds of coffee bread filled with butter, cheese, and chocolate. This business is located on Jalan Pangkalan Jati II, Cinere, Depok. As long as the business was established until now, the owner has never prepared financial reports. This is because the owner does not know the process of preparing financial statements and does not have the human resources to prepare financial reports. Based on the problems above, the community service team considers it necessary to conduct outreach and education for the UMKM Tukangroti.Com Pangkalan Jati Depok. The socialization and education were done by assisting the UMKM Uang Bakan.Com Pangkalan Jati, Depok, in recording financial transactions and preparing financial reports based on SAK EMKM. This PKM aims to inform SMEs, Pangkalan Jati and Depok, about preparing financial statements based on SAK EMKM. The results of Community Service with the application of SAK EMKM make it easier to check financial conditions by applying records of good finances.

Keywords: Financial Statement, UMKM, SAK EMKM.

1. INTRODUCTION

Financial management is essential in carrying out business activities so that owners can know the progress of the business being run. Financial management can be done by compiling financial reports. The preparation of financial statements will provide information regarding the company's financial performance and financial position of the company. The Culinary Business is a business that has experienced significant developments in the past few years and has the potential for continued growth. The culinary industry is one of the businesses that can generate quite a good profit for the business actors.

Tukang Roti.com Business Pangkalan Jati is a franchise business, established in 2020 during the Covid-19 Pandemic. Baker Business. Com is engaged in the culinary field selling various kinds of coffee bread filled with butter, cheese, and chocolate. This business is located on Jalan Pangkalan Jati II, Cinere, Depok (Picture 1). Initially, the company was founded because, in November 2019, the business owner retired from his job and wanted to open a business from the pension money he got. Mrs. Eli is running this business, assisted by her son and one employee who helps with sales at the store. For the past two years, the sale of this bread has been in great demand by consumers because of its delicious taste and affordable price when compared to the cost of bread that is well known in the community, namely a type of O bread or boy bread which already has a big name. The price of bread is IDR 6,000.



Figure 1. SMEs Tukangroti.Com Pangkalan Jati Depok

Based on the observations and interviews with business owners, information was obtained that since the business was established until now, the owner has never prepared the financial reports shown in Figure 2. The recording is still done manually, which is done every day. The recording that was carried out was not grouped according to SAK EMKM. The records are still combined for incoming and outgoing money, so it isn't easy to become a guideline in analyzing the efforts to develop SMEs in Bakeries. This is because the owner does not know the process of preparing financial reports and does not have the human resources to prepare financial statements. In business activities, owners cannot manage financial transactions and do not have financial reports.

Tanggal	
01/12/2022	Bayar sampah Rp 75.000
	coklat = 96
	original = 60
	Keju 60
	bayar sewa Rp 2.500.000
	Total uang = Rp 1.296.000
02/12/2022	beli gas 2 Rp 42.000
	coklat = 180
	ori = 78
	keju = 87
	Total uang = Rp 2.070.000
03/12/2022	Transfer gaji Rp 2.500.000
	coklat = 96
	ori = 74
	keju = 67
	Total Uang = Rp 1.422.000
05/12/2022	Beli adonan roti 1.560 pcs Rp 5.500.000
	isi tol + bensin Rp 100.000
	Belanja Rp 40.000

Sumber: UMKM Tukangroti.com, 2023

Figure 2. Manual Recording for UMKM, Tukangroti.com
Source: UMKM Tukangroti.com

This will have an impact on decision-making. Decision-making is critical in business management (Revita & Ariyati, 2020). Errors in decision-making will result in business losses. Many business actors have not realized the importance of preparing financial reports, which will impact presenting information.

Quality financial reports can be produced if the preparation refers to generally accepted financial accounting standards (Rahmawati & Puspasari, 2017). The Indonesian Institute of Accountants (IAI) issued Micro, Small and Medium Entity Financial Accounting Standards (SAK EMKM) on October 24, 2016, effective January 1, 2018. The financial statements based on SAK EMKM consist of a financial position at the end of the period, an account of profit and loss, and notes to the financial statements containing additions and details of certain items. Preparing financial reports is expected so business owners can evaluate their business and use financial information as a basis for reference and guidance in business development.

SAK EMKM is made simple to become an accounting and financial standard easily understood by MSMEs in Indonesia. SAK EMKM aims to help Indonesian MSMEs to become more transparent, efficient, and accountable. This aspect has been the biggest challenge for Indonesian MSMEs in accessing capital from financial institutions, thus hindering the growth and role of MSMEs as a support for the Indonesian economy in the future. SAK EMKM is expected to be one of the drivers of financial literacy for MSMEs in Indonesia to gain wider access to financing from the banking industry. SAK EMKM is expected to be the basis for compiling and developing accounting guidelines or guidelines for MSMEs engaged in various business fields.

Micro, Small and Medium Enterprises (MSMEs), can survive during the global crisis because of their flexibility in meeting market demands (Hardilawati, 2020; Sedyastuti, 2018). This business has high resilience to crises (Aryansah, 2020) and is a driving force for the country's economy (Gunartin, 2017). Many MSMEs still have been unable to compile financial reports (Susanti & Sagoro, 2018). They do not have the skills to make financial reports independently. Even if they produce financial statements, they get frustrated because mistakes often occur when

compiling financial information (Wibawa et al., 2019). The ability and skills to compile financial reports owned by SMEs are relatively low due to a lack of basic accounting knowledge and training (Komaludin & Wahid, 2018).

So far, some business managers are still mixing their business finances with household finances at home. As a result, they cannot determine how much business profit and loss they have (Mutiah, 2019). MSMEs experience difficulties accessing finance from financial institutions because these MSMEs do not have proper financial records. And it is recommended that MSMEs make and keep detailed accounting records to produce appropriate financial reports and increase the accessibility of MSMEs to microfinance institutions (Kwabean, 2013). To overcome the problem of MSME financial reporting is through socialization about managing financial records.method

Based on the problems above, the community service team considers it necessary to socialize and educate the Tokangroti.Com Pangkalan Jati Depok business. Socialization and education are done by assisting the SMEs EMKM in recording financial transactions and preparing financial reports based on SAK EMKM. Through socialization and education on preparing financial statements based on SAK EMKM, it is hoped that this will solve these problems.

2. METHOD

The implementation of activities is carried out with the aim that these activities can provide optimal results. The following is the method for carrying out PKM activities at the SMEs Tukangroti.Com Pangkalan Jati:

1. Initial Observation

This activity is carried out by making initial observations of the business of Tukangroti.com. From the interviews and observations, the results provide an overview showing that the business activities carried out do not yet have resources that have the capability in financial management.

2. Implementation

At this stage, socialization is carried out regarding the importance of recording financial transactions and preparing financial reports for business activities. This activity is carried out by providing information about recording financial transactions and preparing financial reports. The aim is to motivate business actors and increase their understanding of the benefits of recording financial transactions and preparing financial reports in carrying out business activities. Material explained about basic knowledge of accounting and financial reports in accordance with SAK EMKM. Then it is continued with an explanation of examples of cases of recording transactions from the beginning of the period to the preparation of financial reports based on SAK EMKM.

3. Evaluation

Evaluation of the implementation of activities is carried out by filling out a questionnaire via Google form to the business actors of Tukangroti.com Pangkalan Jati Depok, pre-test and post-test in the form of closed statements and responses to the implementation of community service activities.

3. RESULTS AND DISCUSSION

SMEs, Tukangroti.com, have also implemented digital transaction recording using the Qasir application. The application is used every day to report to the Tukangroti.com center.



The owner must report how many loaves have been sold because this Tukangroti.com takes the dough to the center.

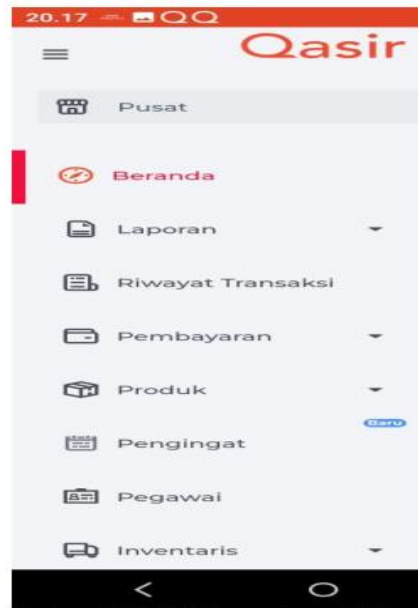


Figure 4. Qasir Application Features

In the application, several features should be used, such as transaction history, payments, and available bakery products, but the owner never uses them. So that the application used is not used optimally. Mrs. Eli uses the application only to print receipts and see the total profit from sales.

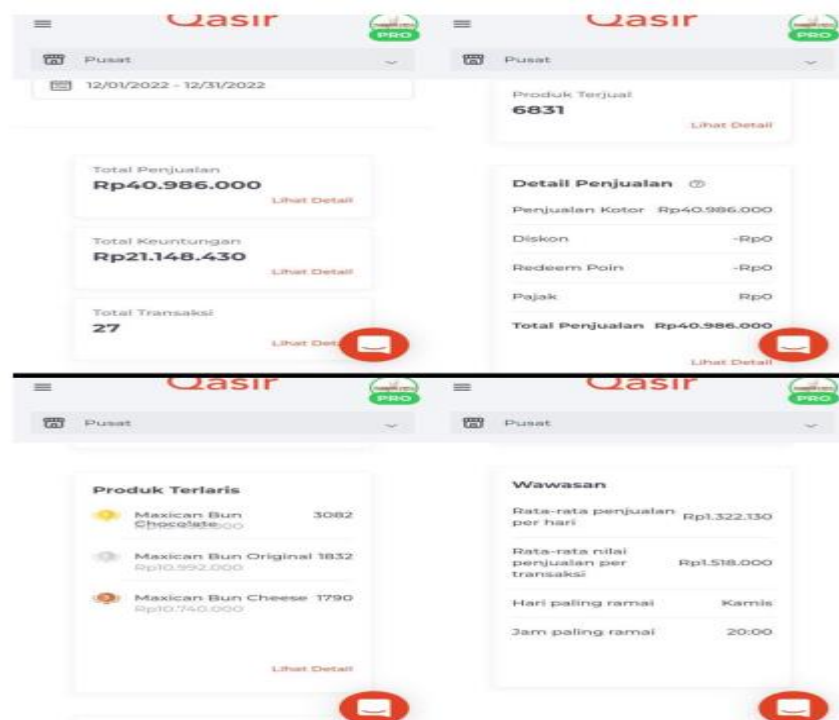


Figure 5. Sales Transactions through the Qasir Tukangroti.com Application
Source: SMEs Tukangroti.com (2023)

The picture above shows the records that are input into the Qasir application. The example above is one of the sales recaps for one month. You can see the total sales obtained, the number of products sold, and the average nominal sales per day the owner gets. However, the recording was not complete as required for applying the report finance based on SAK-EMKM.

So, to improve the transaction records, it is necessary to apply SAK EMKM. After using SAK EMKM in the business of the owner of this, the owner stated that he could know the financial condition of his business. Of course, it's easier to check economic conditions by applying records of good finances. The financial recording system regarding SAK EMKM can also increase the productivity of sales results; of course, this perfect, which will have an impact on the potential profits will be obtained by the owner of the SMEs UMKM.

4. CONCLUSION

The SMEs business at Tukangroti.com still records transactions straightforwardly to record the manual in the book and assisted using the Qasir Application. Still, the application cannot be used yet put to good use, so the record is limited to sales revenue only. Therefore, SME Tukangroti.com is still far from EMKM financial accounting standards. So, to improve the transaction records, it is necessary to apply SAK EMKM. After using SAK EMKM in the business of the owner of this, the owner stated that he could know the financial condition of his business.

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