

## IMPROVING MSME BUSINESS BY PREPARING FINANCIAL REPORTS BASED ON MSME SAK

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### Abstrak

Tujuan dari pengabdian kepada masyarakat ini adalah untuk membantu para pelaku UMKM dalam melakukan pencatatan transaksi keuangan sederhana dan menyusun laporan keuangan berbasis SAK UMKM yang digunakan oleh UMKM binaan Pojok Entrepreneur sebagai dasar pengambilan keputusan. Metode pengabdian kepada masyarakat yang digunakan adalah metode pelatihan dan pendampingan. Metode pelatihan yang digunakan adalah dengan menyampaikan materi tentang pentingnya penyusunan laporan keuangan serta simulasi dan diskusi dalam membuat dan menyusun laporan keuangan berbasis SAK UMKM yang diambil dari transaksi keuangan UMKM. Sementara itu, metode pendampingan dilakukan dengan membuat grup WhatsApp dan melakukan monitoring rutin untuk mengevaluasi penyusunan laporan keuangan yang telah dilakukan. Hasil pengabdian kepada masyarakat yang telah dilakukan adalah masih banyak UMKM binaan Pojok Entrepreneur yang belum melakukan pencatatan transaksi keuangan harian dan menyimpan bukti transaksi, sehingga UMKM masih kesulitan dalam menyusun laporan keuangan. Namun, dengan adanya pengabdian kepada masyarakat ini, UMKM binaan Pojok Entrepreneur sudah mulai mampu menyusun laporan keuangan sederhana yang dapat dijadikan acuan dalam pengambilan keputusan.

**Kata Kunci:** Penyusunan Laporan Keuangan, SAK UMKM, Kinerja Keuangan

### Abstract

*The purpose of this community service is to help MSMEs record simple financial transactions and prepare financial reports based on the MSME SAK which are used by MSMEs fostered by Pojok Entrepreneur as a basis for decision making. The community service method used is the training and mentoring method. The training method is used by presenting material on the importance of preparing financial reports and simulations and discussions in making and preparing financial reports based on MSME SAK which are taken from the financial transactions of MSMEs. Meanwhile, the mentoring method is carried out by creating a WhatsApp group and conducting routine monitoring to evaluate the preparation of financial reports that have been carried out. The results of the community service that have been carried out are that there are still many MSMEs fostered by Pojok Entrepreneur who have not recorded daily financial transactions and stored proof of transactions, so that MSMEs still have difficulty in preparing financial reports. However, with this community service, MSMEs fostered by Pojok Entrepreneur have begun to prepare simple financial reports that can be used as a reference in decision making.*

**Keywords:** Preparation of Financial Reports, SAK UMKM, Financial Performance

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## **INTRODUCTION**

Micro, Small and Medium Enterprises (MSMEs) have a very strategic role and position in the Indonesian economy (Kalsum et al., 2021). MSMEs play a role in creating jobs and driving the wheels of the Indonesian economy, and play a role in distributing the results of a developing economy. MSMEs are one type of business that is resistant to shocks and crises (Nasihin & Arimurti, 2022). This was proven around 1997 to 1999, when Indonesia experienced a monetary crisis, MSMEs survived and even developed. This is evidenced by data from the Central Statistics Agency (BPS) which shows that in 1997-1998, the number of businesses in Indonesia was 56,539,560 units consisting of 56,534,592 or 99.9% MSMEs and 4,968 or only 0.01% large businesses. By looking at these figures, it can be concluded that MSMEs in Indonesia have great potential and can have a significant influence on the Indonesian economy. (Khairani et al., 2018).

According to Law Number 20 of 2008, productive businesses owned by individuals or individual business entities that meet the criteria stipulated in Law Number 20 of 2008 are called MSMEs. In terms of increasing the number of businesses, job creation, and gross domestic product (GDP) (Mavilinda et al., 2021). MSMEs play an important role in improving the Indonesian economy. MSMEs contribute 57-60% to GDP and absorb 97% of the national workforce. Micro, small, and medium enterprises (MSMEs) play an important role in economic development in many countries. MSMEs also provide jobs, entrepreneurial skills, and innovation, making them the main source of most businesses around the world (Nasihin & Faddila, 2021). Therefore, in carrying out operational activities of MSMEs that can ensure long-term business sustainability, financial reports must meet the Financial Accounting Standards (SAK) in Indonesia (Arie et al., 2021). Financial reports are a product of the accounting process and can be used as a tool to communicate between financial data and company activities and parties with an interest in company data and activities (Nasihin et al., 2022). Recording and preparing financial reports is very important for every business, including Micro, Small and Medium Enterprises (MSMEs) must start preparing good financial reports and in accordance with applicable financial accounting standards (Nasihin & Dewi, 2021). With the financial statements, it can provide financial information that can be used by internal and external parties of the company which is presented in the form of financial statements (Nasihin & Purwandari, 2022).

Financial reports are a product of the accounting process and can be used as a tool to communicate financial data and company activities with parties with an interest in company data and activities (Nasihin & Purwandari, 2022). Recording and preparing financial reports is very important for every business actor, including Micro, Small and Medium Enterprises (MSMEs) which need to start preparing good financial reports and in accordance with applicable financial accounting standards (Ihsan et al., 2024). With the financial statements, it can provide financial information that can be used by internal and external parties of the company which is presented in the form of financial statements (Nasihin, Lasmini, et al., 2024).

The recording of financial statements used by MSMEs must comply with the Financial Accounting Standards (SAK) applicable in Indonesia, but in reality there are still many MSMEs that do not follow these regulations due to business conditions and the level of knowledge of MSME actors who do not understand the preparation of financial reports (Nasihin, Fitriana, et al., 2023). Seeing the current conditions, the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) were issued

to facilitate the financial reporting of MSMEs (Kalsum et al., 2021). Micro, Small and Medium Enterprises (MSMEs) need financial reports as a tool to monitor financial performance and make policies in managing sustainable businesses (Anggraeny et al., 2020). Financial reports can help MSMEs in managing finances, knowing the company's financial condition, and making better business decisions (Nasihin, Purwandari, et al., 2024).

At present, there are still many Micro, Small and Medium Enterprises (MSMEs) that have not realized the importance of regular financial recording and bookkeeping (Nasihin, Lasmini, et al., 2023). With the bookkeeping carried out by MSMEs, it can help to find out whether the business is running smoothly or not (Mortigor Afrizal Purba, 2019). Even in today's digital era, most Micro, Small and Medium Enterprises (MSMEs) still do not know much about accounting (Rachmawati et al., 2021). One of the main factors that MSME business actors find it difficult to record financial reports is because there are no books or references that can be used to learn how to compile MSME financial reports (Idawati Supu, Haerul Ahmadi, 2023).

### **Characteristics of MSMEs**

MSMEs are businesses that have small initial capital, small asset value, and a small and limited number of workers (Yuliyanti & Pabulo, 2023). Micro, Small, and Medium Enterprises (MSMEs) generally have advantages in fields that utilize natural resources and are labor-intensive, such as food crop farming, plantations, animal husbandry, fisheries, trade, and restaurants (Benazir Bona Pratamawaty, Evie Ariadne Shinta Dewi, 2023). The characteristics of Micro, Small, and Medium Enterprises are the nature or factual conditions that are reflected in the business activities and behavior of the entrepreneurs concerned in running their businesses (Emilda et al., 2022). These characteristics are the distinguishing features between business actors according to the scale of their business (Tri & Ika, 2023). MSMEs can currently be grouped into three types, the first is micro businesses that have 2-10 employees, the second is small businesses that have almost 30 employees, and the third is medium businesses that have up to 300 employees.

In the business perspective, MSMEs are classified into four groups, namely the first informal sector, for example street vendors. Second, micro MSMEs are MSME actors with craftsman skills but lack the entrepreneurial spirit to develop their businesses. Third, dynamic small businesses are groups of MSMEs that are able to become entrepreneurs by collaborating with other businesses. Fast Moving Enterprises are MSMEs that have capable entrepreneurship and are ready to transform into large businesses (Nuvitasari et al., 2019).

### **The Role of Financial Reports for MSMEs**

Financial reports are records used to monitor the amount of income and expenses within a certain period of time (Ihsan et al., 2024). Financial reports can be used as a means to present the financial position that can provide a report on the financial performance of an entity (Yulianita et al., 2022). Financial reports must be prepared based on applicable standards, so that MSME actors can easily understand in determining the steps to be taken in the future. Financial recording has a very important role for large, small companies and Micro, Small and Medium Enterprises (MSMEs) (Puspitasari et al., 2021).

Financial report information generated from the company's performance and wealth derived from assets is very much needed by users of financial reports, as evaluation and comparison material to see the financial impacts arising from economic decisions taken

(Ningtiyas, 2017). Financial information for MSMEs is very much needed to assess and predict MSME businesses in the future, so that they can generate the same or more profitable profits (Restiana & Paramitalaksmi, 2023).

### **Characteristics and Benefits of Financial Reports for MSMEs**

Financial reports have qualitative characteristics that are inherent in the accounting information provided. The first characteristic of financial reports must be easy to understand, which means that the quality of the financial information provided has adequate knowledge of economic, business, and accounting activities (Petulai et al., 2023). The second is that it can provide relevant information to meet the needs of users in the decision-making process (Arie et al., 2022). Financial information that has relevant quality can help to evaluate and provide an overview of the financial performance of companies and MSMEs (Simanjuntak et al., 2021).

Making financial reports is very important because it provides important information about the financial condition of a company or MSME. The benefits of financial reports can be used as information or data regarding the company's financial condition. By knowing the condition and prospects of the company, it can be used as evaluation material for the company's performance during a certain period (Rawun & Tumilaar, 2019) (Rawun & Tumilaar, 2019). Financial reports can also help in preparing a business operational budget plan. The budget must be in accordance with the goals and needs of the business so that needs and funds can be adjusted properly. In addition, financial reports can be used as a basis by companies and MSMEs as a basis for decision making (Apipah et al., 2022).

### **Financial Reports with Micro, Small and Medium Entity Financial Accounting Standards (SAK EMKM)**

Internationally, accounting has standards that apply in various countries such as GAAP (Generally Accepted Accounting Principles) and IFRS (International Financial Reporting Standard). In Indonesia, there is IAI (Indonesian Accounting Association) which has formalized special financial reporting accounting standards for MSMEs, namely SAK EMKM (Micro, Small and Medium Entity Financial Accounting Standards) ((Nasihin & Purwandari, 2022).

MSMEs must have financial reports to assess how healthy the business is that has been run. Financial reports can be used as a means for decision making (Ariana, 2016). An efficient and professional financial reporting system is an important key to managing a successful business. Therefore, MSMEs (Enterprises, Micro, Small, and Medium Enterprises) must be able to understand how to run and read financial reports properly (Amin et al., 2021).

Financial reports prepared by MSME actors must be in line with SAK EMKM, a financial accounting standard specifically designed for MSMEs. SAK EMKM is an accounting standard specifically designed to meet the needs of Micro, Small, and Medium Enterprises in preparing MSME financial reports (Damayanti et al., 2021). SAK EMKM is one of the standards for preparing very simple financial reports that include financial position reports, profit and loss reports, and notes to financial statements (Arsjah et al., 2022).

SAK EMKM was created as an effort to provide support for the development and growth of MSMEs, and is useful in preparing financial reports for MSMEs that have difficulties in recording and reporting finances (Nuvitasari et al., 2019). Entities included in the scope of SAK EMKM are entities that meet all the criteria and characteristics

described in Article 1 of Law No. 20 of 2008, namely not being a subsidiary or branch of a company owned, controlled, or part of either directly or indirectly from medium or large businesses (not being a subsidiary and associated entity) (Al-Musfiroh et al., 2020).

## IMPLEMENTATION METHOD

This community service activity is an activity carried out to help develop the businesses of MSME actors. The implementation of community service that will be carried out by the author and the team, includes four stages that will be carried out, the first is the data collection stage, the second is the implementation stage, the evaluation stage, and the assistance stage. The flow of community service activities can be seen in the following figure:

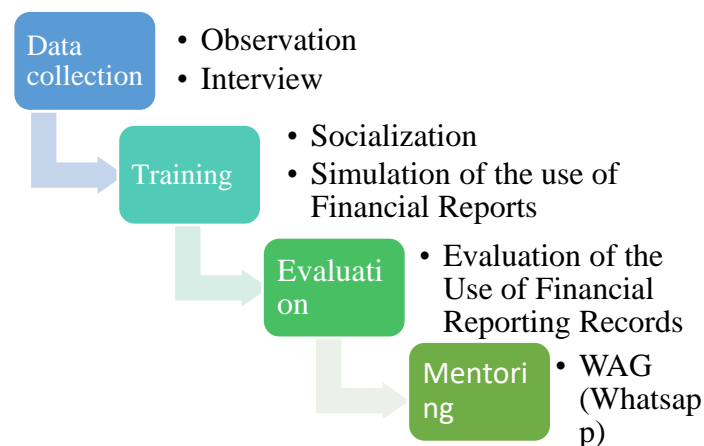


Figure 1 Flow of Community Service Activity Stages

1. The first stage is to collect data on the situation of MSMEs in the community through direct interviews and field observations. This data collection activity will survey MSMEs that do not understand the use of financial statements according to the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM).
2. The second stage is training which is the implementation stage of community service activities. The training will be held for two days by conducting training using lecture, discussion, and simulation methods. The lecture method is carried out by providing explanations of the theory and material for preparing financial reports to MSME stakeholders. After the lecture method is carried out, the second method is the discussion method which is carried out by means of two-way communication through questions and answers to material that is not yet understood and not well understood regarding the preparation of financial statements. The last method is simulation, this simulation is carried out by recording financial statements directly in accordance with the business conditions of MSMEs.
3. The third stage carried out in the implementation of this service is evaluation. The evaluation carried out in this service aims to determine how much understanding

MSME stakeholders have in recording and preparing financial reports based on the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM).

4. In this fourth stage, mentoring will be carried out. As a form of assistance, after the training a group will be created using the WhatsApp application. This group accommodates MSME stakeholders who still face difficulties and obstacles in recording financial statements, which can then be asked and discussed through WAG (Whatsapp Group). It is expected that MSME actors to really understand and apply financial reports in accordance with SAK EMKM and apply them in recording MSME financial finances properly will help alleviate difficulties in recording financial reports according to the Micro Business Financial Accounting Standards. This is expected to help MSME stakeholders in facing challenges.

## **RESULT AND DISCUSSION**

The preparation of financial reports for MSMEs is very important in supporting MSME operational activities, so that MSMEs can see the results of operational activities that have been carried out, both in terms of sales or turnover obtained. In preparing financial reports, MSMEs must be prepared in accordance with applicable regulations, namely based on SAK EMKM. In this service, there are several service results that can support MSME businesses.

### **1. Socialization Stages**

The socialization stage was conducted after conducting an initial survey of MSME stakeholders who would take part in the training on the preparation of financial statements based on SAK UMKM. In this socialization, the speakers explained the importance of financial statements for MSMEs. This socialization began with a discussion of financial statements. Financial statements are records used to monitor the amount of income and expenses during a certain period. Financial statements can also help in preparing a business operational budget plan. The budget must be aligned with business goals and needs so that needs and funds can be adjusted properly. In addition, the existence of financial reports can be used by companies and MSMEs as a basis for decision making (Dharma et al., 2023). The following is a socialization that the preparation of financial statements based on SAK UMKM is currently being carried out:



Figure 2. Socialization of Preparation of Financial Reports Based on MSME SAK

Stages or flows that can be used in preparing MSME financial reports based on SAK EMKM:

a. Prepare financial data

The financial data preparation stage is the main stage in preparing MSME financial reports based on SAK UMKM. Financial data that needs to be prepared and completed by MSME actors are first, evidence of transactions that have been carried out such as sales invoices, purchase notes, and others. Second, simple financial records such as keeping a daily record of income and expenses accompanied by complete supporting documentation.

b. Stages of preparing financial statements

The socialization also explained the stages that must be carried out by MSME actors to prepare financial reports based on SAK UMKM. First, MSME actors must be able to prepare a balance sheet or statement of financial position consisting of assets, liabilities, and equity. MSME actors must record and compile the assets they have to support their business. In addition, MSME players must also record the debt and capital they have.

Second, MSME players need to make simple records such as daily income and expenses to facilitate the preparation of the income statement. The income statement consists of income and expenses. Therefore, MSME players need to know in detail how much revenue is generated. The income statement is very useful for MSMEs to know the profits or losses generated. The third is the preparation of notes on financial reporting.

## 2. Training

The next stage during the service is to conduct training on the preparation of MSME financial reports based on SAK UMKM directly by providing examples and case studies that have been prepared previously. The stages carried out in conducting training in preparing financial statements are by providing direct assistance to each MSME stakeholder. This assistance will be carried out in stages until MSME stakeholders understand and are able to prepare financial reports. The following is the training conducted to prepare MSME financial statements based on SAK UMKM.



Figure 3. Training in preparing financial reports for MSMEs based on MSME SAK MSME

Actors who take part in the training on the preparation of financial statements based on SAK UMKM must prepare financial data obtained from transactions that have been carried out in accordance with existing transaction evidence. The following is financial data from one of the of the MSMEs present at the training on preparing MSME financial reports based on MSME SAK:

Table 1. Financial Data of CV Nuparis UMKM  
Financial Data  
CV Nuparis  
September 2024 Period

Number	Description	Unit	Quantity
1	Sales or Turnover	1 Bulan	Rp 50.000.000
2	Salary Expenses Office	3 Orang	Rp 6.000.000
3	Office Stationery Expenses	1 Bulan	Rp 450.000
4	Electricity and Water Expenses	1 Bulan	Rp 1.000.000
5	Advertising Expenses Promotions	1 Bulan	Rp 2.000.000
6	Internet Expenses	1 Bulan	Rp 500.000
7	Transportation Expenses	1 Bulan	Rp 1.500.000
8	Laptop Arrangement Expenses	1 Bulan	Rp 125.000
9	Cash and Cash Equivalents		6.550.000
10	Cost of Goods Sold	1 Bulan	Rp 30.000.000
11	Accounts Receivable		Rp 2.000.000
12	Inventory		Rp 6.500.000
13	Business Capital		Rp 10.000.000
14	Laptop		Rp 6.000.000
15	Accounts Payable		Rp 2.500.000

From the financial data above, training was then held on preparing MSME financial reports based on MSME SAK, which began with the preparation of profit and loss reports:



Table 2. CV Nuparis Profit and Loss Report  
 Profit and Loss Report  
 CV Nuparis  
 for the Period September 2024

Sales		Rp	50.000.000
Cost of Goods Sold		Rp	30.000.000
Gross Profit		Rp	20.000.000
Operating/Business Expenses			
Salary Expense	Rp	6.000.000	
Office Stationery Expense	Rp	450.000	
Electricity and Water Expense	Rp	1.000.000	
Advertising and Promotion Expense	Rp	2.000.000	
Internet Expense	Rp	500.000	
Transportation Expense	Rp	1.500.000	
Laptop Depreciation Expense	Rp	125.000	
Total Operating Expenses		Rp	11.575.000
Profit/Loss		Rp	8.425.000

Based on the income statement above, CV Nuparis MSME is one of the MSME stakeholders who participated in financial reporting training in SAK UMKM. With the income statement, CV Nuparis MSMEs can see the sales obtained in September 2024. The income statement can be used by CV Nuparis as a means to see the performance of the business produced, and can be used to make business policies. The income statement must be able to describe the results of the business produced. After the income statement is prepared in accordance with SAK UMKM, the next step is to compile and prepare a statement of financial position.

Financial Position Report			
CV Nuparis			
Period Of September 2024			
<b>Assets</b>		<b>Liabilites and Capital</b>	
<b>Current Assets</b>		<b>Debts</b>	
Cash and Cash Equivalents	Rp 6.550.000	Account Payable	Rp 2.500.000
Account Receivable	Rp 2.000.000		
Inventory	Rp 6.500.000		
<b>Total Current Assets</b>	<b>Rp 15.050.000</b>	<b>Total Debts</b>	<b>Rp 2.500.000</b>
<b>Fixed Assets</b>		<b>Capital</b>	
Laptop	Rp 6.000.000	Business Capital	Rp 10.000.000
Accumulated Laptop Depreciation	Rp 125.000	Current Month Profit	Rp 8.425.000
<b>Total Fixed Assets</b>	<b>Rp 5.875.000</b>	<b>Total Capital</b>	<b>Rp 18.425.000</b>
<b>Total Assets</b>	<b>Rp 20.925.000</b>	<b>Total Liabilities and Capital</b>	<b>Rp 20.925.000</b>

Figure 4. Financial Position Report CV Nupari

The report above is a report on the financial position of CV Nuparis. CV Nuparis is one of the MSME players who participated and followed the dedication to prepare financial reports based on SAK UMKM. On the statement of financial position, you

can see the company's assets and liabilities. Company assets usually consist of current assets and fixed assets, while the liability side consists of debt and equity owned by companies or MSMEs.

The financial position report can be used by MSMEs to find investors and apply for loans or credit that can be used to develop businesses and increase market share which in turn can increase sales. In addition, the statement of financial position also serves as a basis for calculating the rate of return for investors and evaluating the capital structure for companies or MSMEs, so it is very useful for MSMEs as a basis for decision making. The next stage, after creating and compiling the income statement and statement of financial position, MSMEs participated in training on the preparation of notes to the financial statements (calk). These notes to the financial statements have been prepared in accordance with SAK UMKM based on the financial records in the income statement and statement of financial position. The following are the steps that must be taken when preparing notes to the financial statements:

a. Basis for preparing financial statements

The financial statements that will be prepared by MSME actors must be based on SAK UMKM and in accordance with generally accepted accounting principles in Indonesia.

b. Significant Accounting Policies

1) Revenue recognition is recognized when products or services are delivered to customers, either through direct sales in stores or through online sales.

2) Inventories consist of raw materials, work-in-progress, finished products, and merchandise inventories. These inventories are valued at cost using the first-in, first-out (FIFO) method.

3) Fixed assets are recorded at cost and when depreciating fixed assets will use the straight-line method over their estimated useful lives.

4) Trade receivables consist of receivables from regular customers with two types of sales, namely cash sales and credit sales. Credit sales are given an average credit period of 30 days from the transaction.

c. Additional information This additional information will contain financial data consisting of an income statement and a statement of financial position that will explain the financial results of both statements.

d. Management responsibility the management or owner of MSMEs will be responsible for preparing financial reports prepared based on SAK MSMEs and presented fairly in accordance with the actual circumstances.

### **3. Evaluation**

Evaluation in this service will be carried out to assess the effectiveness of service activities in preparing MSME financial reports based on SAK UMKM. The evaluation will be carried out by conducting written and practical tests directly on MSME participants. The purpose of the evaluation results is to increase the understanding of MSME stakeholders in preparing financial reports based on SAK UMKM. Evaluation will also be carried out by monitoring every month by looking at the financial reports that have been made by MSME stakeholders.

#### 4. Mentoring

Assistance is carried out by creating a group on Whatsapp, so that when there are obstacles in the process of making financial reports carried out by MSME actors, they can conduct direct question and answer sessions. Not only that, mentoring can be done at the entrepreneurial corner location to help MSME actors. MSME actors before the service did not know the importance of recording financial reports that were carried out regularly and in accordance with applicable accounting standards which could be used as material for making MSME business decisions.

## CONCLUSION

### Conclusion

Before the implementation of community service regarding the preparation of MSME financial reports based on MSME SAK, there were still many MSME actors fostered by Pojok Entrepreneur who had not routinely recorded daily finances based on transactions that had been carried out, both purchase and sales transactions. In addition, MSME actors fostered by Pojok Entrepreneur did not understand how to prepare financial reports based on MSME SAK.

After this community service was carried out, there were benefits for MSME actors fostered by Pojok Entrepreneur, namely recording daily financial data, storing evidence of transactions, and better understanding the importance of preparing financial reports based on MSME SAK which can be used as a basis for decision making in improving MSME businesses.

### Recommendation

The suggestion for MSME actors fostered by the Entrepreneurial Corner is that MSME actors should always record financial transactions that have been carried out and keep proof of transactions for simple recording on a regular basis.

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