MSMEs in Jatirasa, Bekasi: Design and Implementation of SAK-EMKM Financial Reports Using Microsoft Excel

Sari Mujiani¹*, Elan Kurniawan², Patriandari Soedarso³, Rianto Irvan⁴
Universitas Islam As-Syafi‘iyyah

ABSTRACT: In the last two years, there has been an increase in the number of MSME actors during the Covid-19 pandemic. However, MSMEs' development is not accompanied by knowledge of financial statement preparation. MSMEs face a number of challenges, including: a) a lack of knowledge about the preparation of accountable financial statements; and b) a lack of soft skills training about the accounting system. The proposed community service activities are expected to solve problems, such as: a) providing soft skills in the form of knowledge about financial reporting; and b) providing training on the preparation of financial statements using a computerized accounting system. The goals of this activity are as follows: a) increasing awareness of accountability for every transaction carried out in its business operations; and b) being consistent and sustainable in preparing financial statements for future business continuity.

Keywords: Mentoring, Financial Statements, Microsoft Excel

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Corresponding Author: sarimujiani.feb@uia.ac.id
INTRODUCTION

People can easily start a business and market their goods online in the modern digital era. Because MSMEs typically have owners with limited capital, these businesses or businesses are frequently classified as MSMEs (Rumambi et al., 2019: 1). This is in accordance with the MSME capital category in Government Regulation Number 7 of 2021, which states that the maximum capital for micro-enterprises is IDR 1,000,000,000. The maximum capital for medium-sized businesses is IDR 10,000,000,000, while the maximum capital for small businesses is IDR 5,000,000,000.

In the last two years, there has been an increase in the number of MSME actors during the Covid-19 pandemic. According to data from the Ministry of Cooperatives and SMEs, the number of MSMEs reached 64.2 million in March 2021 and contributed 61.07 percent to the GDP. MSMEs are currently playing an important role in economic development because they have captured 97 percent of the total existing workforce (Ministry of Finance of the Republic of Indonesia, 2021). However, MSMEs' development is not accompanied by knowledge of financial statement preparation. MSMEs' financial records are still very basic, and many MSMEs do not record financial transactions (Rumambi et al., 2019: 1).

The preparation of financial statements has an important role for capital. The Indonesian government is attempting to support MSMEs by using bank loans as a form of capital assistance. Due to the fact that they lack financial documents that banks or other institutions will accept, MSMEs have so far had trouble obtaining capital assistance (Rumambi et al., 2019:1). Furthermore, a lack of clarity in the accounting system continues to prevent a lot of MSMEs from obtaining capital loans. MSMEs should therefore upgrade their accounting system (Herwiyanti et al., 2017: 13). This issue also affects MSMEs in the Jatirasa region, as shown in the image below, which shows data on the proportion of MSMEs without corresponding information on the proportion of MSMEs with computerized financial reporting systems.

![Figure 1. Percentage of MSMEs in the Jatirasa region](image-url)

Based on the picture above, in the Jatirasa area there are 60 MSME actors. As many as 28 MSMEs with a percentage of 46% have not made financial statements. Then as many as 19 MSMEs with a percentage of 32% have used the system for...
their financial statements. The remaining 13 MSMEs with a percentage of 22% already have financial statements but have not used the system. The above phenomenon shows that there is a need for correct financial statements for MSMEs based on SAK EMKM. The Indonesian Accounting Association ratified the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) to provide convenience for MSMEs in the preparation of financial statements. SAK EMKM is a financial accounting standard that is simpler than SAK ETAP because it regulates transactions commonly carried out by EMKM (Indonesian Accounting Association, 2016: 1). With the existence of SAK EMKM, it is hoped that it can help MSMEs to compile financial reports so that it is easier to obtain funding.

Microsoft Excel financial statement preparation is intended to increase the effectiveness and efficiency of the work. Jatirasa Village is an area where there are many MSMEs in the culinary field. So that this activity wants to contribute to MSMEs in the region so that they can understand the concept of preparing financial statements quickly and easily systematically.

IMPLEMENTATION AND METHODS

This community service activity is carried out through an Experimental Learning approach, which includes various practical ways such as providing experience and direct implementation to partners. The following are the methods used:

a. Lecture Method, carried out to provide explanations and enrichment of in-depth materials and concepts that must be mastered by MSME actors in the Jatirasa area.
b. Question and Answer Method, to provide motivation to think about the material that has been delivered.
c. Mentoring method, providing assistance in making financial reports for MSME actors in the Jatirasa region using Microsoft Excel.

The steps of the solution implementation activities in detail can be seen as presented in Table 1. the following:

| Solution Program | Method/Stage of Implementation |
|------------------|-------------------------------|
| The implementation of P activities **assisted in the preparation of financial statements with the accounting system Ms. Excel (soft skills)**, namely the preparation of financial statements that aim not only to increase understanding and knowledge, but also to expand their business with a more transparent financial reporting system in this New Normal era. | a. Provision of Basic Materials  
b. Discussion  
c. System Practice |
| By Material:  
- Preparation of Financial Statements Based on SAK-EMKM  
- Operationalization of Accounting Systems  
- Practice the use of sistem akuntansi Ms. Excel MSMEs. |
RESULTS AND DISCUSSION

SAK EMKM aims to assist EMKM in making financial reports and provide an overview of the financial condition and company performance to help make financial decisions for most users (Indonesian Accounting Association, 2016: 3). From the statement above, it can be concluded that the purpose of SAK EMKM is to help MSMEs in the preparation of financial statements that can be used to help make financial decisions.

Micro, Small and Medium Entities are non-public accountability entities, which are stipulated in the Financial Accounting Standards of Entities Without Public Accountability (SAK ETAP) in accordance with the definitions and standards of micro, small and medium enterprises stipulated in the applicable law in Indonesia, for at least 2 consecutive years (Indonesian Accounting Association, 2016: 1). Micro, Small and Medium Entities can also be defined as small and medium-sized businesses that are owned and managed by one or several people with a certain amount of wealth and income (Herwiyanati et al., 2017:11).

Implementation of assistance activities for the preparation of SAK-EMKM-based financial statements with Microsoft Excel on MSMEs in Jatirasa Koya Bekasi Village. The implementation of community service activities took place on 01 – 20 June 2022, starting with a survey, observation and interviews of MSME actors related to the data needed. This accounting system can apply general journals, ledgers, balance sheets, adjustment journals, income statements, financial position statements, notes to financial statements and other.

The application procedure for making financial reports using Microsoft Excel Macro, this system is very simple so that it can make it easier for MSME actors in their daily use. The following is the procedure for applying the accounting system.

![Figure 2. Financial Statement Cycle Recommendation Flowchart](image)
This mentoring activity was continued by providing material on financial statements based on SAK EMKM, this was done so that before implementing the accounting system partners must gain an understanding of literacy related to the scope of MSMEs and the preparation process financial statements in accordance with applicable standards. Here's an overview of these activities.

Figure 3. Submission of material on financial statements of SAK EMKM

In the delivery of the next material regarding the manual book of the Ms. Excel accounting system, this was given for the convenience of MSME actors in using the accounting system. This system is designed simply so that partners can more quickly understand the stem to be applied in their business activities.

Figure 4. Delivery of material sistem accounting Ms. Excel

As for the last material regarding the practice of using Ms. Excel's accounting system and assistance to partners. In this session, partners can directly describe the system so that this session is a discussion forum around transaction problems that are often faced by the partner for recognition by his accounting to be included in the application system.
Figure 5. Implementation of the accounting system ms. Excel

The following is a "main menu" display that appears when you first open the Excel accounting system. Inside the main menu consists of several system display menus. The setup menu consists of: company profile data, chart of accounts, supplier data and customer data. Next is the inventory menu; ledger; general journals; lane balance sheet; profit and loss; statements of financial positions; depreciation; taxes; notes on financial statements and information.

Figure 6. Initial menu view of the accounting system Ms. Excel

According to the outcomes of the work done with MSME partners, then:

a. It is possible to increase awareness of accountability for every action taken in its business operations with the use of an accounting system in the preparation of financial reports with Microsoft Excel. The system is intended to improve operational management for business partners in the Jatirasa region. This system is user-friendly even for new users and has been modified to the SAK EMKM standard.

b. In order to help the partners' business continue to operate successfully in the future, this service activity will be carried out consistently and continuously. As a result, partners are expected to independently compile their financial reports for their businesses and can give related parties transparent business information if they need additional funding.
CONCLUSIONS AND RECOMMENDATIONS

MSME actors in the Jatirasa area get assistance in preparing financial reports. Thus, it can be concluded that:

a. Partners have not realized the need for a record in financial transactions.

b. Partners do not yet understand the importance of separating business transaction records from personal transactions.

c. Partners do not yet have a structured financial reporting mechanism.

This activity is carried out in several stages. Identification of partner business activities is the first step in providing services. The next step is to discuss the required financial statements. Then, design the Microsoft Excel Macro financial reporting system. In addition to the design, partners will get guidance on the operational work of the system. The last step is assistance to partners in preparing financial statements.

The results of this activity are expected to help partners in managing their finances more effectively. Financial reporting is a concept that can be understood and applied by partners to help business operations. The ability of partners to make financial statements is a good indicator of this service activity. Financial statements can also be used by partners as a decision-making tool for their business growth.

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