

# Analysis of the Implementation of Simple Financial Reports in Accordance with SAK EMKM in Salad Alvi Jember

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## ABSTRACT

This research aims to examine the process of preparing financial reports for the Alvi Salad business. The focus includes obstacles faced during the preparation of the report, as well as the suitability of the report format to the SAK EMKM standards. Quantitative methods were used, combining observations, interviews and document analysis. Next, this data is analyzed to reach conclusions based on empirical findings. The results of the study confirm that Salad Alvi has deficiencies in fulfilling accounting standards. Sales records that only record goods sold show a lack of compliance with comprehensive accounting principles. In conclusion, Salad Alvi has not fully implemented a financial reporting system that complies with SAK EMKM. The financial reports prepared tend to be reactive to the owner's needs and do not reflect the accounting principles expected in SAK EMKM. Adjustments are needed so that the report preparation more closely follows the guidelines set out in the applicable accounting standards.

**Keywords:** *Financial Reports, ERP, Integrated Systems*

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## 1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are small-scale businesses managed by individuals or business entities. According to Adi M. Kwartono, the definition of MSMEs is economic activities that have a maximum net worth of IDR 200,000,000,- where the land and buildings where the business is located are not taken into account. MSMEs are also defined as economic activities that have an annual sales turnover of at most IDR 1,000,000,000 and belong to Indonesian citizens. In an effort to build a people's economy, the President of the Republic of Indonesia has given directions to develop MSMEs to Upgrade and Modernize Cooperatives. The role of MSMEs is very large in the growth of the Indonesian economy, with their number reaching 99% of all business units. The contribution of MSMEs to GDP also reached 60.5%, and to labor absorption, it was 96.9% of the total national labor absorption.

The number of MSMEs in the Jember Regency has reached 612,000 business actors. Thanks to the collaboration between MSME players and the Jember Regency Government, in 2022 the inflation rate will be reduced so that Jember Regency will receive appreciation from the Central Government and receive rewards worth IDR 10.36 billion which will be used for business actors by providing entrepreneurship training. In 2023, it is hoped that the Jember Regency Government will be able to improve the community's economy so that it can again reduce the rate of inflation in the future. The community economy is an economy through productive independent businesses by paying attention to business management and

carrying out production, consumption and distribution activities. These three activities can run if there is a collaboration between MSMEs, stakeholders, and Jember residents.

MSME financial reports are records of a company's financial information made in one accounting period. This financial report can later be used to describe the performance of a company, a benchmark for policy making if there are crucial things that happen in the company and a tool for managing the company's own taxation. MSME financial reports are something that business people must pay attention to and study well, especially those who have just entered the business world.

The Alvi Salad business in Jember Regency is an MSME that operates in the industrial sector, this business has 1 center and 4 branches. Alvi Salad Center is located on Jl. Karimata No. 50-46, the first branch is located on Jl. Panjajaran II, Blok Gg, No 7, second branch located on Jl. Kalimantan Summersari, the third branch is located at San Cefila Residence, and the fourth branch is located at Alun-Alun Jember. Of the 4 branches, we conducted research at one of the branches, namely at the branch located in Alun-Alun Jember, we also carried out confirmation regarding the results we obtained at the Alvi Salad Center located on Jl. Karimata No. 50-46. This research discusses the application of making financial reports to Salad Alvi MSMEs that do not yet meet EMKM SAK.

## 2. METHODS

This research was carried out at UMKM Salad Alvi, a manufacturing company operating in the food and beverage processing industry on Thursday 4 May 2023. This research used quantitative methods, with data collection based on observations, interviews and documentation analysis.

## 3. RESULTS AND DISCUSSION

Based on observations, interviews, and analysis of documentation regarding the financial preparation of the Alvi Salad Company in carrying out its operational activities, the results of the interview with Mas Daffa Alfarizi as an employee are as follows:.

Table 1. Salads Sold as of May 4, 2023

Information	Unit price	Units Sold	Amount
Cute size salad	IDR 12,000	9	IDR 108,000
Mini size salad	IDR 17,000	10	IDR 170,000
Regular size salad	IDR 22,000	3	IDR 66,000
Medium size salad	IDR 27,000	2	IDR 54,000
Baby's Drink	IDR 15,000	2	IDR 30,000
Baby's Milkshake	IDR 15,000	2	IDR 30,000

Source: Alvi Salad UMKM Alun-Alun Jember Branch, 2023

Table 2. Salad Stock as of May 4 2023

Information	Stock	Sold	Remainder
Cute size salad	17	9	8
Mini size salad	11	10	1
Regular size salad	13	3	10

Medium size salad	8	2	6
Baby's Drink	9	2	7
Baby's Milkshake	8	2	6

Source: Alvi Salad UMKM Alun-Alun Jember Branch, 2023

Based on the data we have obtained, the financial reporting system in Alvi's Salad business still uses manual financial reports where the recording is still far from the Standard statements Financial Accounting for Micro, Small, and Medium Entities (SAK EMKM). Salad Alvi is an MSME that can be said to be quite popular in the area we researched, but of the many existing branches, there are still shortcomings in terms of preparing financial reports. Based on the data above, it can be seen that the records made are very simple, only providing information such as a sales summary per day. So this information is considered sufficient because the owner knows how much turnover from sales each day.

### **SAK EMKM (Financial Accounting Standards for Micro, Small and Medium Entities)**

SAK EMKM is a stand-alone financial accounting standard that can be used by entities that meet the definition of an entity without significant public accountability as regulated in SAK ETAP and the characteristics in Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs). SAK EMKM explicitly describes the concept of a business entity as one of its basic assumptions and therefore to be able to prepare financial reports based on SAK EMKM, an entity must be able to separate the owner's personal wealth from the assets and results of the entity's business, and between a business/entity and business/other entities. When compared with other SAK, SAK EMKM is a standard that is made simple because it regulates general transactions carried out by EMKM and the measurement basis is purely historical cost so that EMKM simply records its assets and liabilities at their cost.

Financial reports based on SAK EMKM are presented comparatively and contain at least: (1) Financial Position Report which contains information related to assets, liabilities, and equity at the end of the reporting period, (2) Profit and Loss Report which contains information related to income and expenses during the reporting period, (3) Notes to Financial Reports containing; statement of compliance with SAK EMKM, summary of accounting policies and additional information or details of certain items that are useful for users.

### **Financial Position Report**

Understanding its financial standing is paramount for any company. Consequently, most companies diligently compile periodic financial reports, and among these vital documents is the financial position report. This comprehensive report offers a snapshot of the company's financial health at a specific moment, encapsulating its assets, liabilities, and equity in a systematic manner.

The financial position report serves as a crucial barometer, detailing the company's resources (assets), obligations (liabilities), and the residual value attributed to shareholders (equity) at a particular juncture. Assets encompass everything from cash, inventory, and properties, to intellectual property and investments, essentially representing the company's valuable holdings.

On the other hand, liabilities signify the company's debts and obligations, including loans, accounts payable, and accrued expenses. The equity section illustrates the residual value or ownership interest attributed to the shareholders, accounting for retained earnings and issued stock.

The systematic preparation of this report involves meticulous analysis and categorization of the company's financial elements. By providing a consolidated overview of these crucial components, the financial position report enables stakeholders to gauge the company's financial stability and solvency at a given moment..

<b>ENTITAS</b>			
<b>LAPORAN POSISI KEUANGAN</b>			
<b>31 DESEMBER 20x8 DAN 20x7</b>			
<b>ASET</b>	<b>Catatan</b>	<b>20x8</b>	<b>20x7</b>
Kas dan setara kas			
Kas	3	xxx	xxx
Giro	4	xxx	xxx
Deposito	5	xxx	xxx
<b>Jumlah kas dan setara kas</b>		<b>xxx</b>	<b>xxx</b>
Piutang usaha			
Persediaan	6	xxx	xxx
Beban dibayar di muka	7	xxx	xxx
Aset tetap		xxx	xxx
Akumulasi Penyusutan		(xx)	(xx)
<b>JUMLAH ASET</b>		<b>xxx</b>	<b>xxx</b>
<b>LIABILITAS</b>			
Utang usaha			
Utang bank	8	xxx	xxx
<b>JUMLAH LIABILITAS</b>		<b>xxx</b>	<b>xxx</b>
<b>EKUITAS</b>			
Modal			
Saldo laba (defisit)	9	xxx	xxx
<b>JUMLAH EKUITAS</b>		<b>xxx</b>	<b>xxx</b>
<b>JUMLAH LIABILITAS DAN EKUITAS</b>		<b>xxx</b>	<b>xxx</b>

**Figure 1. Formulation of the Financial Position Report**

Source: Exposure Draft SAK EMKM IAI, 2016

### Income statement

The profit and loss report is part of a company's financial report produced in an accounting period which describes the elements of the company's income and expenses to produce a net profit or loss. Apart from that, profit and loss reports are also useful for other business matters, such as evaluation material for business entity management in terms of determining future business strategies, comparisons with previous reports, and finding out total taxes for the next period. The components that must be present when preparing an income statement are:

1. Income (Revenue). Revenue is the increase in company assets or inflows originating from operational activities. Revenue can be calculated by: Total Gross Income - Rebates or Discounts, Returns, Other Allowances.
2. Expenses. Expenses are the use of assets or outflows or the emergence of liabilities in a period due to the production of goods or delivery.

3. Profit (Profit). Profit is the increase in equity due to transactions or owner investments or income.
4. Loss. Loss is a decrease in equity due to transactions or expenses and distribution to owners.
5. Other comprehensive income (OCI) is total income minus expenses.
6. Cost of goods sold (COGS), recognized as costs incurred as a result of producing goods and selling them in business activities, includes the costs of raw materials, direct labor and overhead costs.

ENTITAS			
LAPORAN LABA RUGI			
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 20x8 DAN 20x7			
PENDAPATAN	Catatan	20x8	20x7
Pendapatan usaha	10	xxx	xxx
Pendapatan lain-lain		xxx	xxx
<b>JUMLAH PENDAPATAN</b>		<b>xxx</b>	<b>xxx</b>
<b>BEBAN</b>			
Beban usaha		xxx	xxx
Beban lain-lain	11	xxx	xxx
<b>JUMLAH BEBAN</b>		<b>xxx</b>	<b>xxx</b>
<b>LABA (RUGI) SEBELUM PAJAK PENGHASILAN</b>		<b>xxx</b>	<b>xxx</b>
Beban pajak penghasilan	12	xxx	xxx
<b>LABA (RUGI) SETELAH PAJAK PENGHASILAN</b>		<b>xxx</b>	<b>xxx</b>

**Figure 2. Profit and Loss Statement Formulation**

Source: Draft SAK EMKM IAI, 2016

### Notes to Financial Reports

The notes to financial statements serve as supplementary reports offering in-depth insights into various aspects presented within the financial statements, including comprehensive income reports, profit and loss statements, changes in equity reports, and cash flow statements. These notes meticulously detail each item within the financial statements and also provide explanations for items that don't meet the disclosure criteria.

Their primary aim is to furnish stakeholders with comprehensive information, extending beyond the summarized figures. They elucidate the responsibility of company management for these financial statements by offering a thorough and nuanced explanation of the figures presented. These notes serve as a means for management to communicate the intricacies of the company's financial position, strategies, and underlying factors influencing the reported numbers.

By delving into specifics and offering clarifications where necessary, the notes to financial statements enhance transparency and aid stakeholders in comprehending the financial health of the company. Ultimately, they contribute to bolstering trust and credibility while fulfilling the responsibility of providing a comprehensive understanding of the company's financial performance and position to stakeholders.

<b>ENTITAS CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 20x8 DAN 20x7</b>	
<b>1. UMUM</b>	Entitas didirikan di Jakarta berdasarkan akta Nomor xx tanggal 1 Januari 20x7 yang dibuat dihadapan Notaris, S.H., notaris di Jakarta dan mendapatkan persetujuan dari Menteri Hukum dan Hak Asasi Manusia No.xx 2016 tanggal 31 Januari 2016. Entitas bergerak dalam bidang usaha manufaktur. Entitas memenuhi kriteria sebagai entitas mikro, kecil, dan menengah sesuai UU Nomor 20 Tahun 2008. Entitas berdomisili di Jalan xxx, Jakarta Utara.
<b>2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING</b>	
<b>a. Pernyataan Kepatuhan</b>	Laporan keuangan disusun menggunakan Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah.
<b>b. Dasar Penyusunan</b>	Dasar penyusunan laporan keuangan adalah biaya historis dan menggunakan asumsi dasar akrual. Mata uang penyajian yang digunakan untuk penyusunan laporan keuangan adalah Rupiah.
<b>c. Piutang usaha</b>	Piutang usaha disajikan sebesar jumlah tagihan.
<b>d. Persediaan</b>	Biaya persediaan bahan baku meliputi biaya pembelian dan biaya angkut pembelian. Biaya konversi meliputi biaya tenaga kerja langsung dan <i>overhead</i> . <i>Overhead</i> tetap dialokasikan ke biaya konversi berdasarkan kapasitas produksi normal. <i>Overhead</i> variabel dialokasikan pada unit produksi berdasarkan penggunaan aktual fasilitas produksi. Entitas menggunakan rumus biaya persediaan rata-rata.
<b>e. Aset Tetap</b>	Aset tetap dicatat sebesar biaya perolehannya jika aset tersebut dimiliki secara hukum oleh entitas. Aset tetap disusutkan menggunakan metode garis lurus tanpa nilai residu.

**Figure 3. Formulation of Notes to Financial Reports**

Source: Draft SAK EMKM IAI, 2016

ENTITAS		
CATATAN ATAS LAPORAN KEUANGAN		
31 DESEMBER 20x8 DAN 20x7		
<b>f. Pengakuan Pendapatan dan Beban</b>		
Pendapatan penjualan diakui ketika tagihan diterbitkan atau pengiriman dilakukan kepada pelanggan. Beban diakui saat terjadi.		
<b>g. Pajak Penghasilan</b>		
Pajak penghasilan mengikuti ketentuan perpajakan yang berlaku di Indonesia.		
<b>3. KAS</b>		
	<b><u>20x8</u></b>	<b><u>20x7</u></b>
Kas kecil Jakarta – Rupiah	xxx	xxx
<b>4. GIRO</b>		
	<b><u>20x8</u></b>	<b><u>20x7</u></b>
PT Bank xxx – Rupiah	xxx	xxx
<b>5. DEPOSITO</b>		
	<b><u>20x8</u></b>	<b><u>20x7</u></b>
PT Bank xxx – Rupiah	xxx	xxx
Suku Bunga Deposito:		
Rupiah	<b><u>20x8</u></b> 4,50%	<b><u>20x7</u></b> 5,00%
<b>6. PIUTANG USAHA</b>		
	<b><u>20x8</u></b>	<b><u>20x7</u></b>
Toko A	xxx	xxx
Toko B	xxx	xxx
<b>Jumlah</b>	<b>xxx</b>	<b>xxx</b>

Figure 4. Formulation of Notes to Financial Reports (Continued)

Source: Draft SAK EMKM IAI, 2016

ENTITAS CATATAN ATAS LAPORAN KEUANGAN 31 DESEMBER 20x8 DAN 20x7			
<b>7.</b>	<b>BEBAN DIBAYAR DI MUKA</b>		
		<u>20x8</u>	<u>20x7</u>
	Sewa	xxx	xxx
	Asuransi	xxx	xxx
	Lisensi dan perizinan	xxx	xxx
	<b>Jumlah</b>	<b>xxx</b>	<b>xxx</b>
<b>8.</b>	<b>UTANG BANK</b>		
	Pada tanggal 4 Maret 20x8, Entitas memperoleh pinjaman Kredit Modal Kerja (KMK) dari PT Bank ABC dengan maksimum kredit Rpxxx, suku bunga efektif 11% per tahun dengan jatuh tempo berakhir tanggal 19 April 20X8. Pinjaman dijamin dengan persediaan dan sebidang tanah milik entitas.		
<b>9.</b>	<b>SALDO LABA</b>		
	Saldo laba merupakan akumulasi selisih penghasilan dan beban, setelah dikurangkan dengan distribusi kepada pemilik.		
<b>10.</b>	<b>PENDAPATAN PENJUALAN</b>		
		<u>20x8</u>	<u>20x7</u>
	Penjualan	xxx	xxx
	Retur penjualan	xxx	xxx
	<b>Jumlah</b>	<b>xxx</b>	<b>xxx</b>
<b>11.</b>	<b>BEBAN LAIN-LAIN</b>		
		<u>20x8</u>	<u>20x7</u>
	Bunga pinjaman	xxx	xxx
	Lain-lain	xxx	xxx
	<b>Jumlah</b>	<b>xxx</b>	<b>xxx</b>
<b>12.</b>	<b>BEBAN PAJAK PENGHASILAN</b>		
		<u>20x8</u>	<u>20x7</u>
	Pajak penghasilan	xxx	xxx

Figure 5. Formulation of Notes to Financial Reports (continued)

Source: Draft SAK EMKM IAI, 2016

#### 4. CONCLUSION

Based on the discussion above, it can be concluded that Alvi's Salad business still uses manual recording and has not implemented financial reports in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This is influenced by 2 factors, namely the lack of facilities provided by superiors and the lack of knowledge and ability of human resources to prepare financial reports in accordance with SAK EMKM.

Alvi Salad is a business that has several branches, and of course, the turnover generated is also quite high. So that income expenses and net profit received can be accountable and easy to understand, Salad Alvi should prepare financial reports in accordance with SAK EMKM which will make finances more coherent and detailed. Implementing Activity Based



Costing as well as more accurate cost price activities so that it can help in making useful policies now and in the future.

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