

ANALYSIS OF THE IMPLEMENTATION OF EMKM FINANCIAL ACCOUNTING STANDARDS IN THE PREPARATION OF FINANCIAL REPORTS ON MSMEs, MICRO, SMALL AND MEDIUM ENTITIES (CASE STUDY OF STRAWBERRY DELIGHT IN CIREBON CITY)

Kokoh Nopangga¹, Surono², Endah Nurhawaeny K³, Fitriya Sari⁴, Taufik Aziz⁵

Faculty of Economics, University of Muhammadiyah Cirebon¹

Faculty of Economics, Muhammadiyah University of Cirebon²

Faculty of Economics, Muhammadiyah University of Cirebon³

Faculty of Economics, Muhammadiyah University of Cirebon⁴

Faculty of Economics, Muhammadiyah University of Cirebon⁵

Email: karim_gml81@yahoo.co.id

Abstract: Analysi of the Implementation of EMKM Financial Accounting Standards in Preparing Financial Statements for MSMEs (Case Study of Strawberry Delight in Cirebon City). Essay. This study aims : (1) to determine the implementation of MSME financial reporting in accordance with SAK EMKM. (2) This is to determine how to prepare MSME financial reports in the context of Implementing SAK EMKM. (2) To find out the obstacles faced by MSME actors and provide solutions in the context of implementing SAK EMKM. The correct accounting cycle has not been implemented by MSME management. This research is a qualitative research using nterview and documentation data collection techniques. The results of this study indicate that Strawberry Delight has not implemented the preparation of financial statements in accordance with SAK EMKM. Management's ignorance of SAK-EMKM is required in preparing the financial statements of the entities they manage or the businesses they operate.

Keywords: *Application of SAK EMK; Preparation of Financial Report ; SAK EMKM Standards*

1. Introduction

This Micro, Small and Medium Enterprise is a small economic activity but has a big impact on the economy of a region and its ability to absorb labor. With this, MSMEs can become the foundation to improve the economy of a region. Because MSMEs are able to survive compared to other large businesses that tend to experience setbacks in doing business. Of course, the most important goal of every business is to get as much profit as possible, as well as business actors, of course they have a specific goal apart from getting big profits, which is to help programs from the government in reducing the unemployment rate of workers in Indonesia, especially Cirebon Regency. For this reason, financial reports are needed that are prepared with generally accepted accounting principles, which can be applied by MSMEs.

Accounting information is very useful for SMEs, because it is a tool used by users of information for decision making (Nicholls and Holmes, 1998) in (Wahyudi, 2009).

Accounting information can be used to measure and communicate the company's financial information that is needed by the management in formulating various decisions to solve the problems faced. MSMEs should compile financial reports in accordance with business conditions so that users can read and understand financial performance and position. Therefore, financial statement makers should pay more attention to their knowledge and experience in preparing financial reports. If the financial manager feels unable and has no experience in managing finances, it is better to hire the services of an accountant to be able to have clear financial reports (Ediraras, 2010).

There are still many MSME actors in Indonesia who do not create and use accounting information in managing their business. As a result, when asked about a number of assets they could not disclose. According to Idrus in Hanum (2013), a small business clinic manager and the Indonesian Accounting Association (IAI) cooperative stated that small entrepreneurs do not have accounting knowledge and many of them do not understand the importance of recording and bookkeeping for their business continuity and business success. The lack of knowledge of human resources (HR) about the accounting process makes them find it difficult to record what is happening in the company.

In the city of Cirebon there are 2,206 units (Data, 2020) of MSMEs registered with the Cooperatives and Micro Enterprises Service, the latest data in 2019, which types of business consist of services, trade, food/beverage, handicrafts, agriculture, and production. There are still many MSMEs in Cirebon City that have not recorded books according to accounting standards. This could be due to a lack of knowledge, understanding, concern, and knowledge of the basic science of accounting, and the inadequate level of education of business actors, as well as the perception among MSME actors that bookkeeping is not important in their business. The management of MSMEs has not kept books in their financial reporting in accordance with the applicable Accounting Standards, but MSME actors only keep books of cash in and cash out in their business transactions. Procurement of training programs on accounting, understanding, and socialization of SAK-EMKM, so that in the future the management of MSMEs in Cirebon City can make financial reports correctly, which will make it easier for MSMEs to make loans to financial institutions (banks) to develop their businesses.

2. Method

This type of research uses a qualitative descriptive approach. Qualitative research is research that intends to understand the phenomenon of what is experienced by research subjects such as behavior, how to describe it in the form of words and language, in a special natural context and by utilizing various natural methods (Meleong, 2007).

Qualitative research does not use the term population, but uses a "social situation" or social situation consisting of three elements, namely: place (place), actors (actors), and activities (activity) that interact synergistically (Sugiyono, 2006). This qualitative approach was taken because in this study the target or object of research is limited so that the data taken can be extracted as much as possible and so that in this study it is not possible to widen the object of research.

The research is carried out directly in the field, the problem formulation is also found in the field, the possibility of the data changing according to the data in the field, so that a new theory will be found in the middle of the field. This research starts from inductive thinking, then thinking deductively, this research considers data as inspiration for theory.

Qualitative research uses qualitative methods, namely observation, interviews, or document review. This qualitative method is used for several reasons. First, adapting qualitative methods is easier when dealing with multiple realities. Second, this method presents directly the nature of the relationship between the researcher and the respondent. Third, this method is more sensitive and more adaptable to the many sharpening of shared influences on the value patterns encountered (Meleong, 2007) Qualitative research, researchers conduct research on a small scale, groups that have specificity, excellence, innovation, or it could be problematic. The group under study is a socio-cultural unit that is natural and interacts individually or in groups (Sukmadinata, 2009)

From the theories above, it can be concluded that descriptive qualitative research uses research steps from observing phenomena that can be explained in detail and scientifically. Scientific observations are meant to be observations that start from the smallest/narrower things to bigger/broader things or in other words, this research is from an inductive form to a deductive form.

3. Result

From the observations that the researchers got in the field, from the results of interviews conducted with the owners of Strawberry Delight SMEs and the results that Strawberry Delight SMEs made financial reports that only contained records of income, expenses and profit and loss from their business results. The MSME Strawberry Delight bookkeeping report does not have a separation between income and expenses in its accounting report, while in SAK EMKM it explains that there are three components, namely the statement of financial position, income statement, and notes to the financial statements in the statement of financial position, there is a separation between current assets and fixed assets. , liabilities and equity while the income statement has a separation of income, expenses, and income tax. From the results of interviews, observations and documentation as the author stated above that the recording made at the Strawberry Delight MSME is very simple where the recording of the preparation of bookkeeping reports is still not in accordance with accounting science, because the records made do not show the stages as in the accounting cycle. and records can only be understood by the owner himself. So that researchers make financial reports in accordance with the standards implemented in Indonesia and in accordance with SAK EMKM which is based on financial reports obtained from Strawberry Delight SMEs.

Until now, Strawberry Delight has only recorded their needs, not based on SAK EMKM. The following is an example of an income, expense, and profit and loss recording report compiled by Strawberry Delight for transactions in December 2020.

Table 1.
 Strawberry Delight Sales List, December 2020

DESEMBER 2020														
TANGGAL	BAKERY											CAFE		
	cash	EDC	ovo/grab/shopee	TOTAL STRAW	PESANAN CASH	EDC	TOTAL PESANAN	TRANSFER	Ongkos Kirim	ROTI EKONOMIS	RETUR ROTI	TOTAL BAKERY	CASH CAFE	Grab
01-Dec-20	Rp 3,737,000	Rp 1,271,244	Rp -	Rp 5,008,244	Rp 785,000	Rp -	Rp 785,000	Rp 849,000	Rp 14,000		Rp 10,000	Rp 6,666,244	-	-
02-Dec-20	Rp 3,196,000	Rp 1,612,402	Rp 28,001	Rp 4,836,403	Rp 640,500	Rp 495,000	Rp 1,135,500	Rp 1,364,500	Rp 45,000	Rp -	Rp 10,000	Rp 7,391,403	-	-
03-Dec-20	Rp 3,261,600	Rp 447,377	Rp 37,601	Rp 3,746,578	Rp 1,267,000	Rp 495,000	Rp 1,762,000	Rp 1,618,000	Rp 110,000	Rp -	Rp -	Rp 7,236,578	-	-
04-Dec-20	Rp 4,280,000	Rp 1,058,370	Rp -	Rp 5,338,370	Rp 1,882,000	Rp 750,000	Rp 2,632,000	Rp 1,406,000	Rp 144,000	Rp -	Rp -	Rp 9,520,370	-	-
05-Dec-20	Rp 3,483,500	Rp -	Rp 79,202	Rp 3,562,702	Rp 805,000	Rp -	Rp 805,000	Rp 1,224,000	Rp 10,000	Rp -	Rp -	Rp 5,601,702	-	-
06-Dec-20	Rp 3,363,100	Rp 1,171,425	Rp 219,350	Rp 4,753,875	Rp 470,000	Rp 547,000	Rp 1,017,000	Rp 446,000	Rp -	Rp -	Rp -	Rp 6,216,875	-	-
07-Dec-20	Rp 5,067,800	Rp 1,141,685	Rp 273,607	Rp 6,483,092	Rp -	Rp 285,000	Rp 285,000	Rp 485,000	Rp 16,000	Rp -	Rp -	Rp 7,269,092	-	-
08-Dec-20	Rp 4,651,000	Rp 80,201	Rp -	Rp 4,731,201	Rp 1,172,000	Rp 735,500	Rp 1,907,500	Rp 1,138,000	Rp 28,000	Rp -	Rp -	Rp 7,804,701	-	-
09-Dec-20	Rp 4,092,300	Rp -	Rp -	Rp 4,092,300	Rp 667,000	Rp 2,875,000	Rp 3,542,000	Rp 1,577,000	Rp 146,000	Rp -	Rp -	Rp 9,357,300	-	-
10-Dec-20	Rp 4,145,000	Rp 440,328	Rp -	Rp 4,585,328	Rp 754,000	Rp 100,000	Rp 854,000	Rp 987,000	Rp 23,000	Rp -	Rp -	Rp 6,449,328	-	-
11-Dec-20	Rp 3,363,900	Rp 1,649,781	Rp 35,601	Rp 5,049,282	Rp 1,685,000	Rp 420,000	Rp 2,105,000	Rp 2,516,500	Rp 122,000	Rp -	Rp -	Rp 9,792,782	-	-
12-Dec-20	Rp 2,894,900	Rp 580,776	Rp 106,803	Rp 3,582,479	Rp 1,057,000	Rp 1,254,000	Rp 2,311,000	Rp 2,057,000	Rp 51,000	Rp -	Rp -	Rp 8,001,479	-	-
13-Dec-20	Rp 4,157,600	Rp 141,914	Rp 983,553	Rp 5,283,067	Rp 390,000	Rp 535,000	Rp 925,000	Rp 819,000	Rp 22,000	Rp -	Rp -	Rp 7,049,067	-	-
14-Dec-20	Rp 2,574,500	Rp 893,122	Rp 144,410	Rp 3,612,032	Rp 918,000	Rp 540,000	Rp 1,458,000	Rp 1,627,000	Rp 163,000	Rp -	Rp -	Rp 6,860,032	-	-
15-Dec-20	Rp 3,001,200	Rp 582,767	Rp 387,618	Rp 3,971,585	Rp 705,000	Rp 909,000	Rp 1,614,000	Rp 2,118,000	Rp 126,000	Rp -	Rp -	Rp 7,829,585	-	-
16-Dec-20	Rp 4,125,900	Rp 684,966	Rp 154,909	Rp 4,965,775	Rp 1,236,000	Rp -	Rp 1,236,000	Rp 2,040,000	Rp 184,000	Rp -	Rp -	Rp 8,425,775	-	-
17-Dec-20	Rp 4,544,600	Rp 828,434	Rp 248,484	Rp 5,621,518	Rp 860,000	Rp 298,000	Rp 1,158,000	Rp 2,389,000	Rp 633,000	Rp -	Rp -	Rp 9,801,518	-	-
18-Dec-20	Rp 2,722,500	Rp 410,992	Rp 578,923	Rp 3,712,415	Rp 2,326,000	Rp -	Rp 2,326,000	Rp 1,870,000	Rp 150,000	Rp -	Rp -	Rp 8,058,415	-	-
19-Dec-20	Rp 4,127,200	Rp 1,202,823	Rp 289,206	Rp 5,619,229	Rp 540,000	Rp 195,000	Rp 735,000	Rp 1,605,000	Rp 26,000	Rp -	Rp -	Rp 7,985,229	-	-
20-Dec-20	Rp 4,428,000	Rp -	Rp 60,802	Rp 4,488,802	Rp 1,384,000	Rp 95,000	Rp 1,479,000	Rp 3,530,000	Rp 69,000	Rp -	Rp -	Rp 9,566,802	-	-
21-Dec-20	Rp 3,635,900	Rp 201,350	Rp 795,857	Rp 4,633,107	Rp 695,000	Rp 681,000	Rp 1,376,000	Rp 1,951,500	Rp 92,000	Rp -	Rp -	Rp 8,052,607	-	-
22-Dec-20	Rp 2,643,500	Rp 2,810,551	Rp 24,001	Rp 5,478,052	Rp 659,000	Rp 957,000	Rp 1,616,000	Rp 1,311,000	Rp 185,000	Rp -	Rp -	Rp 8,590,052	-	-
23-Dec-20	Rp 4,023,000	Rp -	Rp 263,251	Rp 4,286,251	Rp 643,000	Rp 208,000	Rp 851,000	Rp 2,795,000	Rp 66,000	Rp -	Rp 10,000	Rp 8,008,251	-	-
24-Dec-20	Rp 4,753,000	Rp 1,948,130	Rp 40,401	Rp 6,741,531	Rp 1,667,000	Rp 235,000	Rp 1,902,000	Rp 835,000	Rp 156,000	Rp -	Rp -	Rp 9,634,531	-	-
25-Dec-20	Rp 4,993,400	Rp 1,074,494	Rp 64,402	Rp 6,132,296	Rp 300,000	Rp 183,000	Rp 483,000	Rp 680,000	Rp 144,000	Rp -	Rp -	Rp 7,439,296	-	-
26-Dec-20	Rp 3,358,000	Rp -	Rp 308,808	Rp 3,666,808	Rp 1,148,000	Rp 315,000	Rp 1,463,000	Rp 1,409,500	Rp 34,000	Rp -	Rp -	Rp 6,573,308	-	-
27-Dec-20	Rp 3,683,500	Rp 1,799,355	Rp 100,403	Rp 5,583,258	Rp 650,000	Rp -	Rp 650,000	Rp 1,145,000	Rp 60,000	Rp -	Rp -	Rp 7,438,258	-	-
28-Dec-20	Rp 2,784,500	Rp 1,000,776	Rp 2,094,646	Rp 5,879,922	Rp 440,000	Rp -	Rp 440,000	Rp 2,803,000	Rp 85,000	Rp -	Rp -	Rp 9,207,922	-	-
29-Dec-20	Rp 4,615,500	Rp -	Rp 288,936	Rp 4,904,436	Rp 2,514,000	Rp 1,005,000	Rp 3,519,000	Rp 1,254,000	Rp 86,000	Rp -	Rp -	Rp 9,763,436	-	-
30-Dec-20	Rp 3,875,500	Rp 2,007,593	Rp 153,126	Rp 6,036,219	Rp 1,607,000	Rp -	Rp 1,607,000	Rp 2,022,000	Rp 118,000	Rp -	Rp -	Rp 9,783,219	-	-
31-Dec-20	Rp 4,678,700	Rp 1,039,124	Rp 644,609	Rp 6,362,433	Rp 285,000	Rp 542,000	Rp 827,000	Rp 2,410,500	Rp 70,000	Rp -	Rp -	Rp 9,669,933	-	-
JUMLAH	Rp 118,262,100	Rp 26,079,980	Rp 8,406,510	Rp 152,748,590	Rp 30,151,500	Rp 14,654,500	Rp 44,806,000	Rp 50,282,500	Rp 3,178,000	Rp -	Rp 30,000	Rp 251,045,090	-	-

Source: Strawberry Delight, 2020

Table 2.
 Strawberry Delight Expenditure List December 2020

TANGGAL	URAIAN	REF	DEBET	KREDIT	SALDO
1-Dec-2020	parkir	50.2014	Rp	- Rp 4,000	Rp (2,746,436)
	parkir	50.2014	Rp	- Rp 5,000	Rp (4,764,136)
	parkir	50.2014	Rp	- Rp 2,000	Rp (4,816,136)
	anter cake	50.2014	Rp	- Rp 52,000	Rp (4,868,136)
	parkir	50.2014	Rp	- Rp 2,000	Rp (5,017,636)
	anter cake	50.2014	Rp	- Rp 10,000	Rp (5,027,636)
	bensin	50.2014	Rp	- Rp 20,000	Rp 12,836,464
	bensin	50.2014	Rp	- Rp 10,000	Rp 12,826,464
	bensin	50.2014	Rp	- Rp 10,000	Rp 12,763,964
	bensin	50.2014	Rp	- Rp 6,000	Rp 12,757,964
	parkir	50.2014	Rp	- Rp 4,000	Rp 12,753,964
	anter cake	50.2014	Rp	- Rp 14,000	Rp 11,672,964
	parkir	50.2014	Rp	- Rp 7,000	Rp 11,301,964
	anter cake	50.2014	Rp	- Rp 56,000	Rp 11,135,464
	parkir	50.2014	Rp	- Rp 2,000	Rp 11,003,464
	anter cake	50.2014	Rp	- Rp 104,000	Rp 12,470,614
	main cake	50.2014	Rp	- Rp 77,500	Rp 12,453,114
	main cake	50.2014	Rp	- Rp 37,500	Rp 12,415,614
	parkir	50.2014	Rp	- Rp 3,000	Rp 10,667,614
	tambah angin	50.2014	Rp	- Rp 2,000	Rp 10,665,614
	parkir	50.2014	Rp	- Rp 2,000	Rp 9,232,114
	anter cake	50.2014	Rp	- Rp 144,000	Rp 9,051,614
	parkir	50.2014	Rp	- Rp 1,500	Rp 4,898,714
	anter cake	50.2014	Rp	- Rp 57,500	Rp 2,988,514
	parkir	50.2014	Rp	- Rp 5,000	Rp 2,238,514
	parkir	50.2014	Rp	- Rp 4,000	Rp 2,234,514
	parkir	50.2014	Rp	- Rp 2,000	Rp 2,232,514
	parkir	50.2014	Rp	- Rp 2,000	Rp 1,935,514
	anter cake	50.2014	Rp	- Rp 84,000	Rp 124,714
	anter cake	50.2014	Rp	- Rp 2,000	Rp 25,274,814
	parkir	50.2014	Rp	- Rp 7,000	Rp 25,042,814
	parkir	50.2014	Rp	- Rp 2,000	Rp 25,040,814
	anter cake	50.2014	Rp	- Rp 53,000	Rp 24,526,647
	bensin	50.2014	Rp	- Rp 27,000	Rp 13,911,847
	bensin	50.2014	Rp	- Rp 15,000	Rp 13,896,847
	parkir	50.2014	Rp	- Rp 4,000	Rp 12,849,047
	main cake	50.2014	Rp	- Rp 28,500	Rp 12,820,547
	anter cake	50.2014	Rp	- Rp 36,000	Rp 8,604,547
10-Dec-2020	parkir	50.2014	Rp	- Rp 2,000	Rp 8,302,547
	parkir	50.2014	Rp	- Rp 4,000	Rp 8,280,547
	anter cake	50.2014	Rp	- Rp 24,000	Rp 7,975,147
	parkir	50.2014	Rp	- Rp 3,000	Rp 5,831,947
	parkir	50.2014	Rp	- Rp 2,000	Rp 5,829,947
	anter cake	50.2014	Rp	- Rp 75,000	Rp 5,754,947
	parkir	50.2014	Rp	- Rp 9,000	Rp 2,200,547
	anter cake	50.2014	Rp	- Rp 20,000	Rp 2,162,547
	satpam & anter cake	50.2014	Rp	- Rp 110,000	Rp (37,153)
	bensin	50.2014	Rp	- Rp 20,000	Rp 14,931,047
	parkir	50.2014	Rp	- Rp 2,000	Rp 14,769,047
	parkir	50.2014	Rp	- Rp 2,000	Rp 14,767,047
	parkir	50.2014	Rp	- Rp 2,000	Rp 14,765,047
	bensin	50.2014	Rp	- Rp 20,000	Rp 14,745,047
	anter cake	50.2014	Rp	- Rp 49,000	Rp 14,351,047
	ganti oli	50.2014	Rp	- Rp 58,000	Rp 13,429,547
	parkir	50.2014	Rp	- Rp 5,500	Rp 10,992,047
	anter cake & money cake	50.2014	Rp	- Rp 636,000	Rp 10,326,047
	parkir	50.2014	Rp	- Rp 6,000	Rp 10,320,047
	anter cake	50.2014	Rp	- Rp 179,000	Rp 10,141,047
	parkir	50.2014	Rp	- Rp 2,000	Rp 5,934,447
	anter cake	50.2014	Rp	- Rp 5,000	Rp 5,882,947

Source: Strawberry Delight, 2020

Table 3.
 Strawberry Income Statement Delight December 2020

LAPORAN LABA – RUGI			
PERIODE 01-31 DESEMBER 2020			
<u>PENDAPATAN</u>			
Penjualan		Rp	251,045,090.00
Pendapatan lain-lain		Rp	3,500,300.00
Pendapatan bersih		Rp	254,545,390.00
Harga Pokok Penjualan	Rp	-	
Persediaan barang awal	Rp	-	
Pembelian	Rp	-	
Barang tersedia untuk dijual	Rp	-	
Persediaan barang akhir	Rp	-	
Harga Pokok Penjualan		Rp	-
Laba Kotor		Rp	254,545,390.00
<u>Beban</u>			
Beban Gaji (Payroll)	Rp	38,800,000.00	
Beban Uang Makan Mingguan	Rp	17,200,000.00	
Biaya Transportasi	Rp	5,854,500.00	
Biaya Rumah Tangga	Rp	812,900.00	
Biaya Bahan Baku	Rp	13,532,900.00	
Biaya ATK	Rp	677,800.00	
Biaya Gas Elpiji	Rp	2,790,000.00	
Biaya PDAM	Rp	77,900.00	
Biaya Gas Alam	Rp	305,500.00	
Biaya Supplier	Rp	96,380,115.00	
Biaya BPJS Kesehatan	Rp	335,422.00	
Biaya BPJS Ketenagakerjaan	Rp	1,139,800.00	
Bunga Kospin	Rp	10,000,000.00	
Biaya Listrik	Rp	10,627,773.00	
Biaya Telepon	Rp	732,580.00	
Biaya Lain-Lain	Rp	35,673,578.00	
Biaya Iklan & Promosi	Rp	-	
Pajak Bunga + Admin	Rp	1,831.10	
Total Beban		Rp	(234,942,599.10)
Laba (Rugi) Usaha		Rp	19,602,790.90
Pajak Penghasilan 0,5% (Pasal 4 Ayat 2)		Rp	(980,139.55)
Laba (Rugi) Setelah Pajak		Rp	18,622,651.36

Source: Strawberry Delight, 2020

Preparation of Financial Statements in accordance with SAK EMKM

1. Income Statement

The following is the profit and loss report for Strawberry Delight SMEs. There are several elements in it, namely sales, cost of goods sold, expenses and taxes. Where in the calculation: COGS = beginning inventory + purchases - ending inventory. The following is an income statement that is intended for Strawberry Delight SMEs.

Table 4.

Strawberry Delight Income Statement According to SAK EMKM December 2020

LAPORAN LABA – RUGI			
PERIODE 01-31 DESEMBER 2020			
PENDAPATAN OPERASIONAL :			
Pendapatan Lain – Lain	Rp	3,500,300.00	
Pinjaman Dari Kospin	Rp	-	
Omset Bakery	Rp	251,045,090.00	
Roti Ekonomis	Rp	-	
Visionet	Rp	-	
Pendapatan Bunga	Rp	-	
Laba Kotor	Rp	254,545,390.00	
BIAYA ADMINISTRASI & UMUM :			
Payroll	Rp	38,800,000.00	50.2011
Uang Makan Mingguan	Rp	17,200,000.00	50.2012
Biaya Transportasi	Rp	5,854,500.00	50.2014
Biaya Rumah Tangga	Rp	812,900.00	50.2016
Biaya Bahan Baku	Rp	13,532,900.00	50.1021
Biaya ATK	Rp	677,800.00	50.2015
Biaya Gas Elpiji	Rp	2,790,000.00	50.2019
Biaya PDAM	Rp	77,900.00	50.202
Biaya Gas Alam	Rp	305,500.00	50.202
Biaya Supplier	Rp	96,380,115.00	21.101
Biaya BPJS Kesehatan	Rp	335,422.00	50.2013
Biaya BPJS Ketenagakerjaan	Rp	1,139,800.00	50.2013
Bunga Kospin	Rp	10,000,000.00	22.1012
Biaya Listrik	Rp	10,627,773.00	50.202
Biaya Telepon	Rp	732,580.00	50.202
Biaya Lain-Lain	Rp	35,673,578.00	50.2023
Biaya Iklan & Promosi	Rp	-	50.2022
Pajak Bunga + Admin	Rp	1,831.10	65.101
piutang karyawan	Rp	-	11.1021
Laba (Rugi) Usaha	Rp	234,942,599.10	
Laba (Rugi) Bersih	Rp	19,602,790.90	

Sumber: Strawberry Delight 2020

Source: Data Processed by the Author, 2021

Statement of Financial Position

Statement of financial position is a report that describes the financial position of a company at a certain date. The statement of financial position presents the asset, liability, and equity accounts. An entity's statement of financial position may include these accounts:

a) Cash and cash equivalents

Cash is a medium of exchange that is owned and ready to be used in corporate transactions, at any time desired. In the statement of financial position, cash is the most liquid asset or in the sense that it is the easiest to liquidate. In almost every transaction with parties outside the company, cash will always be affected.

b) Receivables

Receivables are business claims for debts or services to other parties as a result of past transactions.

c) Inventory

Inventory is a number of finished goods, raw materials, and work in progress owned by the company for the purpose of selling or further processing. In general, there are two methods used to calculate and record inventory related to the calculation of cost of goods sold.

d) Fixed assets

Fixed assets are tangible goods belonging to the company that are relatively permanent in nature and are used in the normal activities of the company, not for sale. However, it should be underlined that not every company's assets can be classified as fixed assets. The following are the criteria for an asset that can be classified as fixed assets.

e) Debt

Debt is a company's obligation to pay a certain amount of money, goods, or services in the future to other parties due to transactions made in the past.

f) Equity

Equity is the owner's contribution to a change as well as showing the owner's rights to the change. Equity of a company is a deposit of the owner's property to the company. The deposit can be in the form of cash or other assets. In a sole proprietorship, owner's equity consists of one equity account. Whatever the legal form of a company, owner's equity is the company's obligation to the owner of the company. Because the company has an obligation to provide a share of the profits earned and the company also has an obligation to return the owner's equity when the company is liquidated.

Due to limitations in access to primary data, as well as the lack of recording of related accounts, the preparation of financial statements based on the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) for Strawberry Delight cannot be presented.

2. Statement of Financial Position

Considering that the notes to the financial statements are components of the financial statements based on SAK EMKM, the following is the preparation of notes to the financial statements that should be prepared by Strawberry Delight in implementing SAK EMKM.

Strawberry Delight is a type of business engaged in the manufacture of snacks that are still medium scale which was established in 2012 on Jl. Kartini No. 30, Sukapura, Kec. Prosecutor's Office, Cirebon City, West Java which runs with the help of his own family and employees. Management procedures are still carried out by the manager as the son of the owner.

Business owners know that financial records of a business are important to do, by doing financial records it can be seen how much income and expenses are so that later they can calculate the profits earned and can find out how their business performance is as said during an interview with Mr. Ronald as the manager of Strawberry Delight. But in reality the accounting information system carried out by the Strawberry Delight business owner is still simple and only according to the needs of the business owner. And not in accordance with the financial statements applied to SAK EMKM.

The reason for the owner of the Strawberry Delight MSME is to keep financial records solely to determine the amount of its business income and then from that income some will be set aside for production and to pay the salaries of employees.

Based on the results of observations and interviews conducted, it can be concluded that Mr. Handoko's experience for 8 years as an entrepreneur has made informants understand the importance of recording every business transaction. the desire of the informant to develop his business, as well as to facilitate the payroll has motivated the informant to always keep records. Recording is done with the reason to know the increase and decrease in income that occurred in the business.

In accounting records for Strawberry Delight SMEs, the form of recording that is now applied to this business is influenced by the needs of the business owner, the desire of the business owner to develop his business has motivated the business owner to keep records of every transaction neatly even though the format used is not appropriate. with SAK EMKM standards.

The recording of transactions carried out on Strawberry Delight SMEs is still not in accordance with SAK EMKM so that the information obtained from the records made cannot fully support or be useful for more comprehensive decision making of its business activities. Benefits and business decisions that can be carried out based on research conducted by Ediraras (2010) include:

1. business performance assessment and as evaluation material for the future
2. useful as a basis for consideration of purchasing raw materials for production and production tools
3. decisions regarding prices, for example determining selling prices, cutting prices, increasing prices, goods or services, and others
4. apply for financing to the bank
5. to expand the business, the decision to open or close a branch
6. addition and development of human resources, increasing employee income, giving bonuses to employees
7. preparation of the budget for the next period
8. addition of business assets
9. business promotion

In line with research conducted by Musmini (2012) states that it is in dire need of information about business performance and information about its financial position. The presentation of financial statements that continue to small businesses must pay attention

to the principle of consistency so that reports from the previous period can be compared (comparability) with the next period. The principle of comparability (comparability) can provide information on business developments that have been carried out so far. Is the business profitable or just as long as it runs, without making a profit, or even making a loss.

Furthermore, Musmini (2012) suggests that another principle that must be adhered to properly, without tolerance is the principle of business unity. So the interests of the business owner and his business must be separated, as in terms of finances, the company's finances are separate from the owner's finances. The principle of business unity is very difficult to implement, because of its small scope with relatively little value for money. In addition to some of the things above which are relatively not found in small businesses, technical accounting is also considered difficult to implement because it is complicated for the owner or manager of the company, not comparable to the relatively small amount of capital that revolves around the small business. The implementation of MSME accounting records based on SAK EMKM provides benefits for parties using financial statements, these benefits include (Anna, 2011):

1. For creditors (lenders) with the implementation of accounting records based on SAK EMKM MSMEs can present their own financial reports, this is to meet the main requirements for applying for credit loans to financial institutions or banks, creditors can later decide whether the loan and interest can be paid at the end of the year. at maturity.
2. MSME owners can find out the profit, financial position, changes in owner's equity and the company's cash flow more simply.
3. MSMEs can calculate the amount of tax accurately according to accounting information,
4. MSMEs can be audited by a Public Accounting Firm

Although training and seminars have been conducted regarding the preparation of accounting records for businesses, so far MSMEs have failed to implement SAK EMKM-based financial records and it is not uncommon for MSMEs to not record financial records at all.

The management of a business cannot be separated from problems that will hinder the goal in order to create ease of business management. Likewise with Strawberry Delight SMEs in an effort to present correct and complete financial reports according to the standards set out in SAK-EMKM. Obstacles in preparing correct financial statements and applying the rules in SAK-EMKM resulted in the reports being prepared not reflecting the accounting processes commonly applied.

This causes the lack of achievement of the objectives of the preparation of financial statements, namely to provide information about transactions and financial position, performance and changes in financial position of an enterprise that is useful for a large number of users in making economic decisions.

Financial statements show what management has done or is responsible for the resources entrusted to it. However, it does not provide all the information that users may need in making economic decisions because they generally describe the financial effects of past events and are not required to provide non-financial information. As one of the considerations in making economic decisions, financial statements that are not correct in accordance with

the rules of accounting science and applicable SAK will cause doubts. In the research that the author did, the preparation of financial statements had not yet implemented SAK-EMKM.

The reports compiled are still limited to business reports that are made themselves according to the needs of business owners. The limitations of entity managers in implementing or compiling financial reports in accordance with SAK-EMKM are caused by several factors, as follows:

1. Business management does not yet know about the existence of SAK-EMKM which regulates financial reporting standards for the type of business the owner manages or runs.
2. Limited human resources from ongoing businesses, due to limited admin knowledge regarding financial reports according to SAK-EMKM.

4. Conclusions and Suggestions

Conclusions

MSMEs are one of the business activities that are able to expand employment opportunities, encourage people's economic growth and play a role in the process of equitable distribution of income increases for the wider community, as well as in realizing national economic stability. The great potential possessed by MSMEs in driving the people's economy makes MSMEs have a strategic position. MSMEs are also capable of being able to at the same time become the main source of income for most community groups in a position to increase welfare.

Micro, Small and Medium Enterprises need a financial management strategy, where the strategy is made with the aim that these SMEs can run well and be able to increase their business productivity. One of the financial management efforts is to prepare financial reports for each period to find out business developments from time to time. In connection with the application of Financial Accounting Standards for Entities without Public Accountability, the authors found several findings that were used as conclusions in this study, namely:

1. Management only compiles reports on business activities which they consider to be financial statements. Even though the report is still very far from complying with financial accounting standards. The report is used to regulate management finances. However, MSME management always pays attention to order and accuracy in transactions by issuing transaction notes. This shows that in fact they have tried to compile a report that at least has led to conformity to accounting standards or accounting books.
2. The correct accounting cycle has not been implemented by MSME management, which has not started with journalizing transactions, posting to the general ledger, making trial balances, adjustments, work sheets, until the issuance of financial statements. The complete financial statement components in the form of a statement of financial position, income statement, statement of changes in equity, cash flow statement, and notes to financial statements are only a few found in the Strawberry Delight business report prepared by MSME management. Thus, they have not prepared financial reports in accordance with SAK-EMKM.
3. constraints of MSME management in compiling financial reports in accordance with SAK EMKM, are caused by the owner not understanding and not knowing how to compile notes on financial statements according to SAK EMKM so that the owner only compiles accounting and profit and loss reports according to what the owner needs.

Implication

1. Theoretical Implications

Based on the results of research from the preparation of financial statements in accordance with SAK EMKM on the Strawberry Delight business, it can be described theoretically as follows:

- a. Financial reports in accordance with SAK EMKM can provide entrepreneurs with an understanding of the accounting system so that they do not experience difficulties in fulfilling credit application requirements at banks and their performance is not doubted by partnerships
- b. Entrepreneurs can find out how the actual condition of their company is and can measure their performance in running their business.
- c. Knowledge of the company's development from time to time, both the development of turnover and profit/loss,
- d. Possible losses early on, so that bankruptcy can be avoided
- e. To find out the source and use of business funds, so that they can evaluate the financial performance of the business.

2. Practical Implications

Practically based on the research that has been done, it is hoped that Strawberry Delight SMEs can prepare financial reports in accordance with SAK EMKM considering that the preparation of financial reports in accordance with applicable standards is an important thing to note. With the preparation of financial reports according to standards, it can be used to assess the performance of the ongoing business.

Suggestion

Based on the conclusions above, the authors propose suggestions for Strawberry Delight SMEs and stakeholders as follows:

1. For stakeholders to participate in supporting and supervising the implementation of SAK EMKM. This support and supervision will certainly help discipline MSMEs in carrying out financial records and assist banks in analyzing business feasibility and the tax authorities in fulfilling tax administration. In addition, there is a need for a special supervisory body to oversee and evaluate the implementation of SAK EMKM in various regions because MSME actors are very much found in the regions. So that with the existence of this supervisory body in the future all MSMEs in Indonesia can implement financial records based on SAK EMKM.
2. MSME Strawberry Delight should carry out financial records or bookkeeping in accordance with SAK EMKM to process company finances so that they can know the performance and financial position of the business more accurately and serve as the basis for making economic decisions for companies and MSME actors can also distinguish personal assets and assets the results of the work that was initiated.
3. Further research is expected to find a method of determining the HPP (Cost of Goods Sold) for MSMEs engaged in the food sector because with the HPP they can find out the profits the company wants.

References

- Anna, Y. D. (2011). Analisis Penerapan Akuntansi dan Laporan Keuangan pada Usaha Kecil dan Menengah- Sentra Industri Kaos di Jawa Barat (Proceeding pada Seminar

- Nasional Perkuatan UMKM Sebagai Leading Sector Perekonomian Indonesia). Institut Manajemen Telkom (IMT) .
- Data, C. S. (2020). Data Set / Usaha Mikro Kecil Menengah (UMKM) Perbidangan Usaha. Retrieved from <https://satin.cirebonkota.go.id>
- Ediraras, D. T. (2010). Akuntansi dan UMKM. Jurnal Ekonomi Bisnis No.2, Volume 15 , 152-158.
- hanum, H. R. (2013). Pengaruh Karakteristik Corporate Governance terhadap Effective Tax Rate. Diponorogo Journal of Accounting ISSN , 1-10.
- Holmes, N. d. (1998). An Analysis of the Use of Accounting By Australian Small Business. Accounting and Business Research .
- IAI. (2016). Standar Akuntansi Keuangan Entitas Mikro, Kecil dan Menengah. Jakarta: Dewan Standar Akuntansi Keuangan.
- Meleong, L. J. (2007). Metodology Penelitian Kualitatif. Bandung: PT. Remaja Rosdakarya.
- Moudy Olyvia Uno, L. K. (2019). Analisis Penerapan Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM) Pada Usaha Mikro, Kecil, dan Menengah (Studi Kasus pada Rumah Karwo di Kota Gorontalo). Jurnal EMBA , Vol.7 No.3 Juli 2019, Hal. 3877 - 3898.
- Sinarwati, N. K. (2014). Analisis Penerapan Pencatatan Keuangan Berbasis SAK ETAP pada Usaha Kecil Menengah (UMKM). e-jurnal. Vol.2 No. 1 , 1-12.
- Sugiyono. (2006). Metode Penelitian Bisnis. Bandung: Alfabeta.
- Sukmadinata, N. S. (2009). Metode Penelitian Pendidikan. Bandung: Remaja Rosdakarya.
- Tuti, R. (2009). Faktor-faktor yang Mempengaruhi Pemahaman UMKM dalam Menyusun Laporan Keuangan Berdasarkan SAK ETAP. Towards a New Indonesia Business Architecture , 57-64.
- Wahyudi, M. (2009). Analisis Faktor-faktor yang Mempengaruhi Penggunaan Informasi Akuntansi Pada Usaha Kecil dan Menengah (UMKM) di Yogya. Universitas Diponegoro Semarang , 7.