
PREPARATION OF MSMEs FINANCIAL STATEMENTS

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ABSTRACT

MSMEs in Dapur Catering still maintain basic financial records. Using the BukuKas app, daily transactions are first recorded before creating MSMEs financial statements. This study is a qualitative case study. Interviews, observation, documentation, and literature reviews are data collection method in this research. Data analysis includes reduction, data visualization, and conclusion. This study used triangulation of data sources by comparing the interview findings of each informant to find similar replies and comparing the interview results with observations. Making a list of accounts, an initial balance sheet, a list of fixed assets, a general journal, an adjustment journal, a general ledger, and financial statement are the following steps in the accounting cycle. Statements of Financial Position, Income Statements, and Notes to Financial Statements make up the SAK EMKM-compliant design of financial statements. The limitation of the study is that because the transaction lasted only one month, only a portion was covered. Future research might include a greater number of transactions and extended observation times.

Keywords: MSMEs, buku kas, financial statement, accounting for MSMEs, SAK EMKM

INTRODUCTION

MSMEs (Micro, Small, and Medium Enterprises) are a popular type of business. MSMEs are developing quickly in Indonesia thanks to the simplicity of planning and operations. The establishment licensing process is a simple solution for those who want to start their own business because it is so simple compared to other business licenses. MSMEs also help the community's economy flourish and provide jobs (Judianto et al., 2018; Julianty, 2019). Throughout the COVID-19 epidemic, this role is particularly apparent. Nearly all large businesses suffer financial difficulties, forcing them to make significant employment losses to be more efficient (Rahmawati & Kholilah, 2023). Different conditions exist in MSMEs, and as of this writing, new MSMEs have emerged. The number of MSMEs is expected to increase through 2022 and support almost 80% of economic growth in Indonesia (BPS, 2022).

The high role is different from addressing three issues that MSMEs frequently face: actors' low levels of education, their ignorance of technology, and their poor comprehension of the creation of financial statements (Larasati et al., 2017; Tatik, 2018). Due to limited access to bank financing, the third barrier is the main reason MSMEs cannot develop (Widiastiawati & Hambali, 2020). In order to depict financial turnover, operational efficiency and effectiveness, and corporate performance, banking requires financial statements prepared in compliance with accounting rules. Even if technology has advanced, computers, the internet, and programs for creating financial reports on Android can also serve as alternatives to the simplicity of recording MSME financial statements (P. A. Fitriani, 2021). BukuKas is one tool that can be utilized. This app is an Android-based one that is available for free download from the PlayStore and App Store. The capabilities of this program enable users to create financial reports more quickly and easily.

This study aims to create MSME financial statements using advanced Excel in line with the Financial Accounting Standard for SMEs (SAK EMKM) and the Bukukas application for documenting daily transactions. The study focused on Dapur Catering, a brand-new restaurant in Batu City. The lifestyle of the people in Batu and Malang is highly hectic. Therefore, the availability of healthy food at reasonable rates might be an alternative

gastronomic for the community. This business has huge growth potential. Despite the enormous potential for this development, since its commencement in 2021, the administrative procedure and the recording of financial accounts have yet to be kept orderly. Documenting orders, buying materials, paying salaries, and other commercial operations need proper record-keeping. Poor recording makes it difficult for business owners to calculate their profit margins, cash flow, and potential for future growth. The owner can only calculate the profit fairly straightforwardly by deducting the value of the bank balance from the upfront revenue received. It is crucial to conduct this research so that MSMEs' ability to maintain successful financial records may be ensured.

LITERATURE REVIEW

MSMEs

Law No. 20 of 2008 contains regulations defining MSMEs. The three are different from one another based on turnover as well as non-land and building assets. Individually owned businesses or business entities that meet the requirements for micro-enterprises outlined in this law are called micro-enterprises. A small business is a profitable and independent enterprise run by an individual or business entity that is not a branch or a subsidiary of a firm that is owned, controlled, or has otherwise become a part of a medium-sized or large-sized enterprise and that satisfies the requirements for small businesses as specified by this Law. Unlike small and large businesses, which are controlled, owned, or subsidiaries with yearly sales profits that meet the requirements outlined in the Law, medium enterprises are productive firms run by individuals or commercial entities that stand alone.

The Financial Accounting Standard for SMEs

As of January 1, 2018, SAK EMKM will be in force (IAI, 2017). According to simplified MSME financial records requirements, SAK EMKM is a financial accounting standard less complex than the Indonesian Accounting Standards for Non-Publicly-Accountable Entities (SAK ETAP) (Judianto et al., 2018). According to SAK EMKM, historical cost, or the price paid at the time of the transaction acquisition, serves as the basis for calculating the components of financial statements. Recording assets and liabilities at the cost required to acquire both may make it simpler for MSME participants ((Widiastawati & Hambali, 2020). SAK EMKM is anticipated to assist MSME managers in creating financial reports to improve business performance (Tatik, 2018). Less financial statements, including the income statement, statement of financial position, and comments to financial statements, must also be prepared.

BukuKas

A mobile financial tool called BukuKas can make it simpler for MSME players to track their income, expenses, and accounts receivable digitally (Terenggana et al., 2021). These documents make it simpler for MSME participants to learn about the company's transactions, profits, and losses. The benefit of BukuKas is its simple operationalization and inclusion of features beneficial to MSME players, such as information on cash flow rates, company development graphs, consumer data, and possible suppliers. If business actors want to document or enhance financial statements, the BukuKas program can also download financial statements in PDF and Excel format according to the selected time. Financial Statements, Income Records, Expense Records, Accounts Receivable, Multibook, and Digital Business Cards are features offered by the BukuKas program (Y. Fitriani, 2021). Using a cash basis makes identifying accrual-based non-operational accounts like depreciation and recognising expenses incurred challenging. Excel must still accompany them to comply with SAK EMKM. This is the feature's shortcoming.

METHODS

This study is a particular kind of qualitative case study (Kholilah et al., 2022) on MSMEs Dapur Catering. As shown in Table 1, the informants in this study included several catering staff members from Dapur Catering.

Table 1. Informant

No.	Name	Posision
1.	M. Irfan Muharrom	Owner
2.	Gusviani Pandu Al-Rasyid	Courier
3.	Kariyati	Chef
4.	Miskanah	Chef
5.	Maria Rusdiana	Chef

Source: Processed data

The primary data in this study comes from informant interviews which were conducted. The study's secondary data takes the form of additional information relating to transaction proof, such as WA order/chat notes, payment notes (transfer receipts to Dapur Catering Batu accounts), and transfer receipts that serve as evidence of employee salary payments.

Interviews, observation, documentation, and literature reviews are examples of data collection methods. Using the BukuKas application and recognising fixed assets are the two primary distinctions between the interview questions and the prior research. Buying raw materials, selling, transporting catering, and keeping track of employee compensation are all observed directly. For example, sales notes for events, proof of the transfer of daily catering orders, and Dapur Catering's financial bookkeeping from October 1 to October 31, 2022, are all obtained through documentation. As a resource for producing this essay, literature study is a task that involves gathering information and reading texts that support theories in line with research.

This study's data analysis includes reduction, data visualization, and conclusion. Data reduction is done by reprocessing and separating data from observations and interviews. Data display is the process of describing, presenting, and displaying data. The author will provide an unbiased description of the reduced data. In this study, the author describes the use of the BukuKas application and preparation of financial statements under SAK EMKM at Dapur Catering in a narrative and visually appealing manner.

The last step is to develop conclusions by going back and reviewing the reduced and presented data to judge the significance of the analysis and its implications for resolving the research issue. This study used triangulation of data sources by comparing the interview findings of each informant to find similar replies and comparing the interview results with observations. Researchers also use in-depth observations, written data, official documents, personal written notes, and photos or photographs to get a wider perspective and deeper understanding of the phenomenon under investigation.

RESULTS

Result

An MSME involved in the food industry is Dapur Catering. This company caters for events and daily orders. It was started by M. Irfan Muharrom in 2021. Students and office employees in Malang and its surroundings make up the target market. Due to the growth of office workers and students in Malang and the neighboring areas each year, this business opportunity is quite promising. Because consumers were unaware that this firm existed when it initially started, it needed help growing.

Irfan said that only four customers were served by Dapur Catering in the first two months, resulting in losses for the business. However, business owners keep coming up with new ideas, doing marketing, and reaching out to well-known individuals so that eventually, this company continues to develop and currently processes about 200 orders daily. With the provision of services for specific occasions like weddings, office events, and other bookings, the development of this industry is improving. Along with employees and students, business aims are now starting to include homemakers. Following are the findings from the interview with Irfan that led to this conclusion.

“Commercial activity in Dapur Resellers carry out catering promotions. I have been paid for this. Customers can pay when the first delivery is made, order catering, or pay in advance via transfer. After that, all we have to do is make the food every day. For manufacturing, the cook often shops for catering supplies in the morning, and the packaging courier is then delivered to the orderer's address in the afternoon. Cooking for the afternoon catering service, packing, and redelivery to the customer follow. The same thing happens the following day. If there is a special order for an event, the only difference is to boost energy so as not to obstruct regular catering operations.”

(M. Irfan Muharrom, October 15, 2022)

Along with the facts regarding commercial actions mentioned above, the author also learned that products purchased from Gusviani Pandu Al-Rasyid (Mas Bagus) were delivered that day at 09.15 WIB, with the following explanation:

“Following packaging, catering is delivered, typically between noon and 14.00. delivery in the afternoon, ideally from 16:00 to 18:00. The volume of orders on that particular day determines how long delivery will take. Three different area-based couriers make deliveries. Typically, a courier may only send 40 orders at once.”

(Gusviani Pandu Al-Rasyid, October 15, 2022)

The findings from the two interviews above show that Dapur Catering's primary activity flow is promotion, sales, raw material acquisition, production procedures, and delivery. Resellers advertise their products for businesses on Shopee, Tokopedia, and Whatsapp. After receiving their orders, caterers contact the business owner via WhatsApp. This company's sales efforts are commission-based and reliant on consumer prepayment. Dapur Catering's owners are involved in every transaction, from registering orders and payments to keeping track of all sales. Acquisition of Raw Materials In this industry, cooks are typically in charge of shopping. The ingredients are changed based on the meal that will be prepared and the number of guests that day.

Preparing ingredients obtained in the market is the first step in production. Food is then packed before being delivered to each customer's location. Three couriers from Dapur Catering distribute food under their specific routes. Forty boxes can be delivered at once by each courier. Each officer has a unique delivery zone.

DISCUSSION

Understanding the transaction flow and current financial data is the initial step in identification. Based on a 14:00 on October 20, 2022, interview with Irfan. The following facts are discovered:

Dapur Catering has exclusively used sales data created using Excel instead of mas financial statements. The transfer amount, start date, and end date are detailed inside. I do not purchase anything from the market. Therefore, I leave the costs to the cook. I can calculate the operating profit by subtracting the number of unfulfilled orders from the balance in the ATM. Therefore, I use it for my personal use. (M. Irfan Muharrom, October 20, 2022).

It is clear from this data that Dapur Catering still needs to submit financial statements. Business owners use sales information to determine the flow of money turnover. Capturing financial information, such as client sales data and cash receipts, is still quite straightforward. The proprietor delegated his expenses to the kitchen staff and did not record them. Documenting customer orders when they send money, transfer receipts, or pay in person begins the financial bookkeeping cycle. The old sales data is compared to the initially entered catering information. Until the customer's catering concludes the delivery period, the owner controls the customer's funds. The owner can calculate the net

profit by subtracting the amount of catering customer monies still valid as of the delivery date from the balance in the ATM.

According to the information above, Dapur Catering's financial bookkeeping is still quite basic because it is made so that the owner can understand the company's profit and loss. Additionally, the proprietor does not keep track of business spending, clouding the company's financial data. Dapur Catering has also neglected to record the accounts needed to create a balance sheet, including fixed assets, current assets, liabilities, and equity. This is not in line with SAK EMKM, which calls for the financial statements to have three different parts: an income statement, a statement of financial status, and notes to the financial statements.

This project seeks to use the BukuKas application to record daily transactions and create a SAK EMKM-compliant financial statement format for Dapur Catering as a tool to assess business performance over the reporting period. Four processes are involved in creating financial statements for MSMEs: offering account suggestions, creating balance sheets, identifying transaction information and recording cash in and cash out, and creating financial statements in line with SAK EMKM.

Making account recommendations comes first. According to an analysis of the Dapur Catering company's records, several accounts, including cash, receivables, equipment, prepaid rent, accumulated depreciation of equipment, accounts payable, upfront income, capital, profits, sales, salary expenses, kitchen expenses, electricity, water, and telephone expenses, transportation expenses, and packaging expenses, are advised for use in business transactions.

Equipment is one of the company's fixed assets. Multiple types of equipment totalling Rp 16,000,000 are classified. The following details were gleaned during interviews with the owners on November 2, 2022, at 8:15 WIB:

Since this company is only a year old and has few assets, no MAS record exists. The motorbike I purchased in 2013 is the only item I own; everything else is kitchenware and other Dapur Catering supplies. The date is November 2, 2022 (M. Irfan Muharrom).

According to the interview, Dapur Catering has not recorded fixed assets because the total still needs to be higher. These assets were acquired when the business was first established, as shown in Table 2 below. Researchers also perform straight-line depreciation estimates. The assets that Dapur Catering owns are listed in the table. All the assets were bought when the company was founded in June 2021. The following details were discovered during an interview held on November 5, 2022, at 2:20 p.m.

All assets here are equipment that supports catering activities, such as kitchen utensils, stoves, refrigerators and others. The assets are still small because the business is also one year old. Everything was bought when the business was first made". (M. Irfan Muharrom, 5 November 2022)

The second stage is creating the initial balance sheet based on the findings of interviews and observations. Interview and observational findings indicate in Table 3 in the balance sheet report of Dapur Catering's beginning balance in September.

The third stage is the identification of transactions and acknowledgement of cash in and cash out. At this point, researchers create various things, including general journals, general ledgers, identification and adjustment journals, and using the BukuKas program. Researchers use the BukuKas Application to simplify recording cash in, cash out, income, and expenses so that owners may compute profits and assess the company's success throughout the period (Y. Fitriani, 2021; Terenggana et al., 2021). Dapur Catering uses three elements for daily transaction recording: record income, record expenses, and profit

and loss statement. Each feature's explanation is as follows: (1) Use cashier mode to record income. By specifying the number of items sold, this function records sales. The cash received by Dapur Catering as a result of order transfers was tracked during this study. (2) Keep an expense log. The cost of acquiring supplies for cooking (the kitchen load), ingredients for catering packing (the packaging load), and daily gasoline for couriers (the transportation load) were all tracked in this study. (3) Feature of the income statement. Features for presenting operating profit and loss over a specific time. It is a feature that includes all income and expense information for a specific time.

Table 2. List of Assets and Depreciation

Name	Year of Acquisition	Cost	Economical Life	Depreciation
Refrigerator	2021	4.000.000	4 Years	1.000.000
Laptop	2021	4.500.000	4 Years	1.125.000
Printer	2021	2.500.000	4 Years	625.000
Fan	2021	750.000	4 Years	187.500
Stove	2021	1.800.000	4 Years	450.000
Kitchen Equipment	2021	1.300.000	4 Years	325.000
Drawer	2021	750.000	4 Years	187.500
Table	2021	400.000	4 Years	100.000
Total		16.000.000		4.000.000

Source: Processed data, 2023

Table 3. Trial Balance

Asset	
Cash	14.370.000
Supplies	200.000
Equipment	16.000.000
Prepaid Rent	8.000.000
Total	38.570.000
Liabilities & Equity	
Account Payable	-
Unearned Revenue	8.940.000
Equity	
Owner's Equity	29.630.000
Total	38.570.000

Source: Processed data, 2023

Making an income statement is the next step in the BukuKas application after recording all income and spending transactions. The difficulty of recording non-cash transactions, such as prepaid rent that has become a rental expenditure, unpaid salary expenses that have become salary payables, and income received in advance that has become income, is one of the drawbacks of the BukuKas program. As a result, researchers still create papers and financial statements using Excel. The following are non-cash transactions that took the form of revenue recognition for advance payments that turned into sales in October. (1)

The client's catering ran out of IDR 1,776,000 on October 1st, (2) The client's catering ran out of Rp4,516,000 on October 5, (3) The customer's catering ran out of Rp 7,524,000 on October 8, (4) The customer's catering ran out on October 16 and cost IDR 11,010,000, (5) Customer catering cost Rp 9,217,300 on October 18, (6) The client's catering ran out of Rp 5,625,200 on October 23.

The researcher entered the six transactions, totalling IDR 39,668,500, in the general journal under the realization date because the cash book application could not present the transactions. Because revenue received upfront can come from the remaining balance of income received in September, October, and November that has yet to be realized, using the cash book application prevents the value of income (sales) and income received upfront from ever being the same. While only orders that have been executed in October result in sales.

After completing the transaction identification procedure, the researcher moves on to the next step: creating a general journal. Based on several examples of daily records, the Dapur Catering company kept from January 1 to October 31, 2022, including documenting income received in advance, recorded as follows in the journal.

Cash	IDR 410,000
Unearned Revenue	IDR 410,000

The business must make many adjustments at the end of October, including depreciation of fixed assets, recognition of energy, water, and telephone charges, recognition of employee expenses, and recognition of rent expenses that ended in June. Table 4 contains the adjustment journal.

Table 4. Adjustments Journal

Date	Journal	Debit	Credit
31/10/2022	Electricity, Water and Pone Expenses	450.000	
	Account Payable		450.000
31/10/2022	Employee Expense	5.000.000	
	Account Payable		5.000.000
31/10/2022	Rent Expense	1.000.000	
	Prepaid Rent		1.000.000
	Depreciation Expenses	4.000.000	
	Accumulated Depreciation Expenses		4.000.000
	Total	10.450.000	10.450.000

Source: Processed data, 2023

The general ledger is a list of accounts that belong to a business and the numbers connecting them (Hasanah & Sukiyarningsih, 2021; Mutiah, 2019; Ningtiyas, 2017). The construction of a general ledger comes next in the accounting cycle after journaling. The balance of each account will appear on the general ledger. The transport load illustrates one of the ledgers made, shown in Table 5.

Table 5. General Ledger of Transportation Expenses

Transportation Expenses					
Account Code: 540				Saldo	
Date	Account	Debit	Credit	Debit	Credit
01/10/2022	Courier Gas	70.000		70.000	
03/10/2022	Courier Gas	70.000		140.000	
04/10/2022	Courier Gas	70.000		210.000	
05/10/2022	Courier Gas	70.000		280.000	
06/10/2022	Courier Gas	70.000		350.000	
07/10/2022	Courier Gas	70.000		420.000	
10/10/2022	Courier Gas	70.000		490.000	
11/10/2022	Courier Gas	70.000		560.000	
12/10/2022	Courier Gas	70.000		630.000	
13/10/2022	Courier Gas	70.000		700.000	
14/10/2022	Courier Gas	70.000		770.000	
15/10/2022	Courier Gas	70.000		840.000	
17/10/2022	Courier Gas	70.000		910.000	
18/10/2022	Courier Gas	70.000		980.000	
19/10/2022	Courier Gas	70.000		1.050.000	
20/10/2022	Courier Gas	70.000		1.120.000	
21/10/2022	Courier Gas	70.000		1.190.000	
24/10/2022	Courier Gas	70.000		1.260.000	
25/10/2022	Courier Gas	70.000		1.330.000	
26/10/2022	Courier Gas	70.000		1.400.000	
27/10/2022	Courier Gas	70.000		1.470.000	
28/10/2022	Courier Gas	70.000		1.540.000	
29/10/2022	Courier Gas	70.000		1.610.000	
31/10/2022	Courier Gas	70.000		1.680.000	
	Total			1.680.000	

Source: Processed data, 2023

Creating financial statements under SAK EMKM is the fourth and final step. The statement of financial situation is the first report that is produced (Lestari et al., 2023; Mahmud et al., 2021). The corporation's assets, liabilities, and equity as of a given date are disclosed in the statement of financial status. Table 6 displays the statement of financial position.

The second statement made is the income statement. The income statement presents data on the income and expenses of the company (Ningtyas et al., 2017). The income statement is presented in Table 7.

Table 6. Statement of Financial Position

Asset	
Cash	IDR 24.735.698
Supplies	IDR 200.000
Equipment	IDR 16.000.000
Accumulated Depreciation	IDR (4.000.000)
Prepaid Rent	IDR 7.000.000
Total Asset	IDR 43.935.698
Liability and Equity	
Account Payable	IDR 5.450.000
Unearned Revenue	IDR 7.586.198
Modal	IDR 29.630.000
Drawing	IDR (2.000.000)
Retained Earning	IDR 3.269.500
Total Liability dan Equity	IDR 43.935.698

Source: Processed data, 2023

Table 7. Income Statement

Sales	Rp 38.668.500
Operational Expenses	
Kitchen Expenses	Rp 20.749.000
Packaging Expenses	Rp 2.520.000
Transportation Expenses	Rp 1.680.000
Electricity, Water, and Phone Expenses	Rp 450.000
Rent Expenses	Rp 1.000.000
Employee Expenses	Rp 5.000.000
Depreciation Expenses	Rp 4.000.000
Net Profit	Rp 3.269.500

Source: Processed data, 2023

The Notes to the Financial Statements constitute the third report presented. The purpose of financial statement notes is to explain the company's general information and accounting practices. The Notes to the Company's Financial Statements are shown in Table 8.

Table 8. Partial Notes to Financial Statement

1. General
Incorporated in 2021, Dapur Catering MSMEs specializes in the culinary arts. According to Law 20 of 2008, the Company has satisfied the requirements for micro, small, and medium entities. The company is located in Batu City.
2. Accounting Policy
a. Basis of preparation of financial statements

The Financial Accounting Standards of Micro, Small, and Medium Entities are followed when creating the financial statements for Dapur Catering MSMEs.

b. Principle of Financial Statements

Historical costs are used as the foundation for generating the financial statements of Dapur Catering MSMEs, which use an accrual system. Rupiah is the currency that was utilized to create the financial statements.

c. Fix Asset

The straight-line approach without residual value calculates the straight-line depreciation on fixed assets.

d. Revenue and Expenses Recognition

When a customer's order expires, sales revenue is recorded. Costs are recorded as they are incurred and under their useful life.

Source: Processed data, 2023

CONCLUSION

MSMEs in Dapur Catering still maintain basic financial records. Using the BukuKas app, daily transactions are first recorded before creating MSME financial statements. Making a list of accounts, an initial balance sheet, a list of fixed assets, a general journal, an adjustment journal, a general ledger, and a column are the following steps in the accounting cycle. Statements of Financial Position, Income Statements, and Notes to Financial Statements make up the SAK EMKM-compliant design of financial statements. The study's main drawback is that because the transaction lasted only one month, only a portion was covered. Later research might include a greater number of transactions and extended observation times.

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