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The Preparation of Financial Reports Analysis for MSMEs Based on SAK UMKM: A Case Study of Mekar Jaya Liberica Coffee Jambi

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ABSTRACT

The purpose of this study was to determine the preparation of financial reports of UMKM Mekar Jaya Kopi Liberika by the Financial Accounting Standards for Micro, Small and Medium Enterprises (SAK EMKM), to determine the financial report preparation model of UMKM Mekar Jaya Kopi Liberika by the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM), and to determine what obstacles are faced by UMKM Mekar Jaya Kopi Liberika in preparing financial reports. The method used is a qualitative descriptive method. The results of this study show that UMKM Mekar Jaya Kopi Liberika has recorded financial reports but has not implemented the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM). The application of financial report preparation based on the Financial Accounting Standards for Micro, Small, and Medium Entities at UMKM Mekar Jaya Kopi Liberika, prepared by the researcher, consists of a financial position report, profit and loss report, and notes to the financial statements. Some obstacles are obtained. Namely, the perception of complexity in the recording is considered too complicated, time-consuming, energy-consuming, an irregular filing system, and limited human resources.

1. INTRODUCTION

MSMEs are a fundamental part in contributing to the country's economy, and in Indonesia, they are a major sector in economic growth and job creation. For example, when a business develops to increase financial resources, cooperation with external parties such as banks and other financial institutions is needed. In Indonesia, the majority of MSMEs are family businesses that can absorb a large number of workers. According to data from the Ministry of Cooperatives and Small and Medium Enterprises, in 2019, there were 65.4 million MSMEs in Indonesia.

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Table 1
Data on MSMEs in Indonesia 2019
Indicator Unit Year 2019

Indicators	unit	Year 2019	
		Share	Amount
Micro Business	Unit	64.601.352	98,67%
Small Business	Unit	798.679	1,22%
Medium Business	Unit	65.465	0,10%
Micro, Small, and Medium Enterprises (MSMEs)	Unit	65.465.497	99.98%

Source: Ministry of Cooperatives, Small and Medium Enterprises processed from data from the Central Statistics Agency (BPS) (2024)

Based on data from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM) in 2019, the number of MSMEs was 65.5 million units, and a share of 99.98%. With several businesses also included in MSMEs, including micro businesses of 64.6 million units and a share of 98.67%, small businesses of 798,679 units and a share of 1.22%, and medium businesses of 65,465 units and a share of 0.10%. The increasing number of MSMEs in Indonesia has also led to an increase in MSMEs in Jambi Province.

Table 2
Data on MSMEs in Jambi Province in 2022

No	Regency/City Area	Number of UMKM	Unit
1	Kota Jambi	50.747	Unit
2	Muaro Jambi	41.234	Unit
3	Tanjung Jabung Timur	8.698	Unit
4	Batanghari	17.611	Unit
5	Kerinci	7.468	Unit
6	Kota Sungai Penuh	9.631	Unit
7	Tanjung Jabung Barat	9.046	Unit
8	Merangin	6.121	Unit
9	Sarolangun	2.627	Unit
10	Bungo	12.489	Unit
11	Tebo	8.370	Unit
Total		184.042	Unit

Source: Jambi Province Cooperatives and UMKM Service (Central Statistics Agency) (2024)

The number of public service units was able to absorb 123 thousand workers. This shows that MSMEs have a significant impact and contribution in reducing unemployment in Indonesia. By increasing the participation of the workforce in MSMEs, the number of unemployed people in the country can be reduced (Arsa, 2022). Given the large role and potential in West Tanjung Jabung Regency, MSMEs in improving the economy, these MSMEs must continue to be fostered and developed. Head of the Cooperatives and Trade Office, Sawaludin F Tanjung said that there were 8,696 MSMEs employing 10,806 workers in 2022. In 2023, this number will increase to 8,913 MSMEs with a workforce of 11,089 people.

In Indonesia, some regulations require small businesses to prepare adequate financial reports, especially those regulated in Government Regulation of the Republic of Indonesia Number 17 of 2013 concerning the Implementation of Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises. Although this provision has been clearly defined, in practice, many MSME owners have not carried out the preparation of financial reports following the established standards (Putri Mila Sari 2023). IAI as a professional body and organization in collaboration with the Financial Accounting Standards Board (DSAK), has prepared Financial Accounting Standards (SAK) to ensure the implementation of accounting standards according to the characteristics of MSMEs, showing its importance to the sector. In Indonesia,

there are various accounting standards applied, such as SAK Standards based on IFRS, SAK-ETAP for non-public accountability entities, SAK-EMKM specifically for micro, small, and medium entities, SAK Syariah, and SAP for government accounting. Effective January 1, 2018, micro, small, and medium enterprises (MSMEs) can refer to the Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM) to prepare their financial statements. However, MSMEs often experience general difficulties in running their businesses, especially related to obstacles in conducting financial reporting. In this case, MSMEs need to prepare financial statements that record all their business activities during a certain accounting period. The weakness of MSMEs in preparing financial statements is due to a lack of understanding of the importance of accounting records following the Financial Accounting Standards for Non-Public Accountability Entities (SAK ETAP), which are set by the Indonesian Accounting Association.

This process is often considered complicated by economic entities. Therefore, it is important to make MSME owners and workers better understand the importance of accounting records such as financial statements in carrying out financial activities. Financial reports bring very important benefits to business management. This study focuses on UMKM Mekar Jaya Kopi Liberika in Betara District, West Tanjung Jabung Regency. Through initial observations, the researcher found that the UMKM had prepared financial reports but had not yet complied with SAK EMKM. However, their coffee products are known in the domestic and international markets, especially in Malaysia because of the quality and unique taste of their coffee. UMKM Mekar Jaya Kopi Liberika is also one of the UMKM that has marketed Liberica Coffee products nationally. However, when preparing financial reports, they only summarize income and record cash receipts and payments.

By preparing financial reports, business actors can plan and describe their business activities within a certain time. This financial report is used to control the course of the business so that business owners can optimize their plans to achieve their goals. If there is an error or discrepancy, the cause can be identified through the financial report. In addition, financial reports are also used to report to business owners and are a tool to evaluate the development of the business for investors and creditors who have provided capital. For this reason, MSME actors must record and be responsible for all transactions made, regardless of the value of the transaction. Detailed bookkeeping and recording must be carried out by applicable financial accounting standards. Through recording and bookkeeping to produce financial reports that are rich in information, the goals and performance of MSMEs can be assessed. In general, in small and medium enterprises (SMEs), success is often identified when current income increases compared to before.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

The Entity Theory, proposed by Paton (1962), explains the importance of the difference between the owner and the business entity's finances. In the context of MSMEs, financial statements are considered the main accountability medium, focusing on the business entity, not the individual owner. The Attribution Theory, proposed by Fritz Heider (1958), examines how individuals interpret behavior and events based on internal and external factors. The relevance of the theory in this study lies in understanding the factors that influence MSME actors in preparing financial reports according to MSME SAK (Cahyono, 2019).

Accounting

According to the American Accounting Association (Soemarso, 2018), accounting is a process that includes accounting, measuring, and reporting economic information that is useful for decision making. The information produced by accounting is expected to increase transparency and accountability in the management of MSMEs (Fess, 2016). The accounting cycle, as explained by Kieso et al. (2011), is a series of activities carried out regularly during the accounting period. This process includes recording, classifying, and reporting financial transactions, which are essential for producing accurate and relevant reports (Azmi & Puspita, 2023).

Financial Reports

Financial reports serve to provide a comprehensive overview of the financial condition and performance of an entity. According to Syaiful Bahri (2020), financial reports allow stakeholders to collect management work results and make informed decisions (Wahyu Hidayat, 2021).

SAK EMKM

Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) are expected to facilitate simpler and more accurate financial reporting for MSMEs. Published by the Indonesian Institute of Accountants, SAK EMKM came into effect on January 1, 2018 and is intended to assist MSMEs in accessing financing (IAI, 2018).

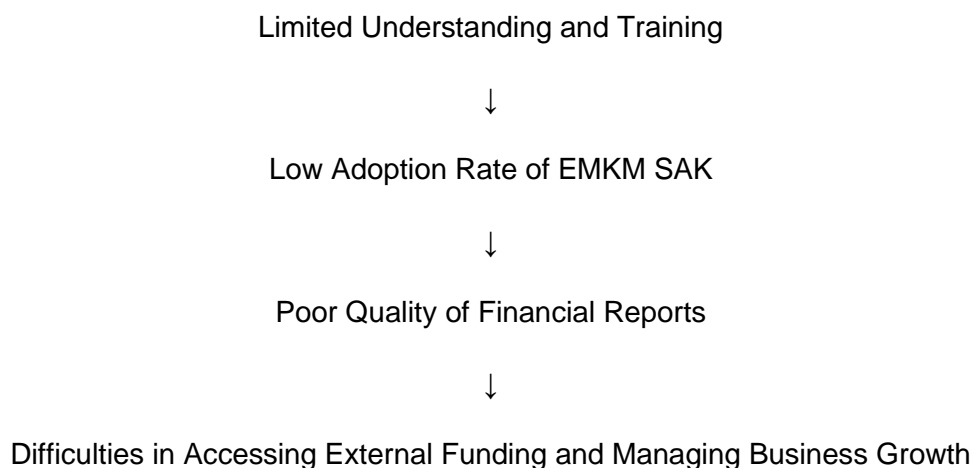
Relevant Studies

Previous studies have shown that many MSMEs have not fully implemented SAK EMKM due to limited understanding and practical difficulties. For example, Awaln (2018) conducted a study on MSMEs in Surabaya and found that their financial reports were only cash-based income statements, without financial positions or explanatory notes as required by SAK EMKM. Badria & Diana (2018) revealed that many MSME actors consider financial reporting based on SAK EMKM too complicated and time-consuming. Likewise, Devany (2017) and Ningtyas (2017) found that although MSMEs understand the benefits of standardized accounting, most of them still have difficulty in implementing it due to lack of human resources and access to training.

This study underlines the need for further research that not only explores the extent of the implementation of SAK EMKM but also the development of a simplified and adaptive reporting model that is suitable for small businesses. Understanding these barriers and designing a practical framework is essential to improving financial governance and access to financing in the MSME sector.

Conceptual Framework

The conceptual framework of this study is based on the observed gap between the availability of EMKM SAK and its actual implementation in the field. The logic is as follows:



This study aims to break the cycle above by proposing a simple model for financial reporting that is aligned with EMKM SAK and examining its feasibility for wider application in MSMEs.

Research Questions:

- a) How do MSMEs currently prepare their financial statements?
- b) Are MSME financial statements by EMKM SAK?

- c) What obstacles do MSMEs face in implementing EMKM SAK?
- d) What kind of simple reporting model based on EMKM SAK can be developed to support MSMEs in producing accurate financial statements?

3. RESEARCH METHOD

This study uses a qualitative approach to understand the phenomena experienced by the research subjects, including behavior, perceptions, and actions. In qualitative research, researchers play an active role in collecting and analyzing data to reach in-depth conclusions. The location of this research was conducted at the Mekar Jaya Kopi Liberica UMKM, located in Mekar Jaya Village, Betara District, West Tanjung Jabung Regency. The selection of this location was based on the reputation of UMKM as a marketing center for Liberica coffee in the area. The research took place from February 1 to March 5, 2024. The types and sources of data used in this study are qualitative data, consisting of (1) Primary Data: Obtained through direct interviews with respondents, including UMKM employees such as treasurers. (2) Secondary Data: Pre-existing information, obtained from journals, articles, and online sources. Data Collection Techniques used by researchers are (1) Interviews: Conducted directly to collect information from respondents regarding UMKM financial reports. Interview: Conducted directly to collect information from respondents regarding the financial reports of MSMEs. The respondents of this study were the chairman and employees of MSME Mekar Jaya Kopi Liberica as the chairman, namely Mr. Sulaiman and Hendri Wahyudi, who are cashiers or employees at MSME Mekar Jaya Kopi Liberica. (2) Observation: Researchers record phenomena that occur at the research location systematically, using non-participatory methods. (3) Documentation: Collecting data through notes, documents, or other important data relevant to the research. The validity of the data is tested through (1) Source Triangulation: Comparing data from various sources. (2) Technique Triangulation: Using different techniques to collect data from the same source. (3) Time Triangulation: Verifying data collected at different times. The analysis method used is qualitative analysis, which includes: (1) Data Reduction: Filtering and centralizing data to eliminate irrelevant information. (2) Data Presentation: Organizing data in an easy-to-understand narrative format. (3) Conclusion Drawing: Summarizing and verifying the meaning of the data that has been collected.

4. RESULTS & DISCUSSION

The results of this study Mekar Jaya Kopi Liberica UMKM has recorded financial reports but has not implemented the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM). The application of the preparation of financial reports based on the Financial Accounting Standards for Micro, Small, and Medium Entities at Mekar Jaya Kopi Liberica UMKM compiled by the researcher consists of a financial position report, profit and loss report, and notes to the financial statements. Some obstacles are obtained, namely the perception of complexity in the recording, which is considered too complicated, time-consuming, energy-consuming, an irregular filing system, and limited human resources. The following is the financial report data that SAK EMKM will use to make financial reports.

Preparation of Financial Reports for Mekar Jaya Liberica Coffee UMKM

The results of the interview with Mr. Sulaiman, revealed that they did not yet know the preparation of financial reports based on the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM). This is proven by the financial report records they made, namely, they only summarized income and recorded cash receipts and payments. The following is a summary of sales at UMKM Mekar Jaya Kopi Liberica:

Table 3
Summary of Sales of Mekar Jaya Liberica Coffee MSMEs

Counter-Table Center	
Sales Summary	
2024-02-18 00:00:00 - 2024-03-18 23:59:59	
Sales	Rp 6.380,000
Discount	0
Tax	0
Total Turnover	Rp 6.380,000
Capital Price	0
Cash In	0
Cash Out (Operating Costs, Electricity, Telephone, etc.)	Rp 475.012
Total Profit	Rp 6.380.000

Data source: UMKM Mekar Jaya Liberica Coffee 2024

And this was confirmed in an interview conducted by the researcher with the head of the Mekar Jaya Kopi Liberika UMKM through his statement:

"I do not apply SAK-EMKM but I have heard about the SAK-EMKM financial reporting rules before. So far, business financial records have only relied on simple notes without referring to certain standards."

This statement indicates that the accounting practices applied so far are informal and inconsistent with the SAK-EMKM-based financial reporting framework. Ignorance of this standard can cause inconsistencies in the presentation of financial reports for internal and external interests (for example, taxation or access to funding). The Mekar Jaya Kopi Liberika UMKM's owner realizes the importance of implementing the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM) to ensure transparency and accountability of business finances. However, both face significant obstacles in their implementation, especially related to limited human resources, operational costs, and time and knowledge. The business owner revealed that preparing SAK-EMKM-based financial reports requires additional employees, which has implications for increasing salary burdens.

Financial Report of Mekar Jaya Kopi Liberika UMKM Based on SAK EMKM

The financial accounting standards for micro, small, and medium entities explain that the financial reports of SAK EMKM consist of (1) a Financial position report, which describes the condition of assets, liabilities, and equity. (2) Profit and loss report, which explains the elements of income and expenses to generate profit or gain. (3) Notes to the financial statements that present information about the value of a component presented in the financial statements and profit and loss.

Table 4
Financial position report
UMKM Mekar Jaya Liberica Coffee

Financial Position Report Entity of Mekar Jaya Kopi Liberica UMKM For the Last Year on December 31, 2024		
Assets	Notes	2024
Cash and Cash Equivalentents		Rp 370.212.000
Cash	3	-
Current Accounts	4	-

Deposits	5	-	
Total Cash and Cash Equivalents		Rp	370.212.000
Accounts Receivable	6	-	
Inventories		-	
Prepaid Expenses	7	Rp	6.000.000
Fixed Assets		Rp	450.890.000
Accumulated Depreciation		Rp	500.000
Total Assets		Rp	826.602.000
Liabilities		-	
Accounts Payable		-	
Bank Loans	8	-	
Total Liabilities		-	
Equity		-	
Capital		-	
Retained Earnings (Deficit)	9	Rp	61.986.000
Total Equity		Rp	61.986.000
Total Liabilities & Equity		Rp	826.602.000

Source: Data Processed by Researchers

Table 5
Profit and Loss Report
UMKM Mekar Jaya Liberica Coffee

Entity Income Statement of		
Mekar Jaya Liberica Coffee UMKM		
For the Last Year on December 31, 2024		
Income	NOTE	2024
Business Income		Rp 76.560.000
Other Income		Rp 1.700.000
TOTAL INCOME		Rp 78.260.000
EXPENSE		
Business Expense		Rp 16.274.000
Other Expense:		-
		Rp 16.274.000
Total Expense		Rp 61.986.000
PROFIT (LOSS) BEFORE INCOME TAX		-
Income Tax Expense		Rp 61.986.000

Source: Data Processed by Researchers

Table 6
Notes on financial statements
UMKM Mekar Jaya Liberica Coffee

ENTITY	
NOTES TO THE FINANCIAL STATEMENTS	
December 31, 2024	
1. GENERAL	
<p>UMKM Mekar Jaya Kopi Liberica was established in 2017, precisely on October 30, 2017, and was inaugurated by the Regent of West Tanjung Jabung. The complete address of this outlet is on Jalan Lintas Kuala Tungkal-Jambi, Mekar Jaya Village, Betara District, West Tanjung Jabung Regency. This UMKM functions as a coffee shop, souvenir center, and handicrafts, as well as a means of promoting local products such as Liberica Tungkal coffee.</p>	
2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES	
<p>a. Compliance Statement of Financial Report of UMKM Mekar Jaya Kopi Liberika is in accordance with Financial Accounting Standards for Micro, Small, and Medium Entities.</p>	
<p>b. Basic Compilation</p> <p>The basis for preparing the financial report of the Mekar Jaya Kopi Liberika UMKM is interview data, observations and documentation data based on the Financial Accounting Standards for Micro, Small and Medium Entities.</p>	
<p>c. Accounts Receivable In its business, UMKM Mekar Jaya Kopi Liberika does not provide accounts receivable for its customers.</p>	
<p>d. Fixed assets</p> <p>Fixed assets are recorded at acquisition cost.</p>	
<p>e. Recognition of Income and Expenses</p> <p>Service revenue is recognized when an invoice is issued or an order has been completed and collected by the customer.</p>	
3. CASH	
Cash and cash equivalents	Rp 370.212.000
Total	Rp 370.212.000
4. Prepaid Expenses	
Building rent Rp 6,000,000	
Total	Rp 6,000,000
5. Retained Earnings	
Retained earnings is the accumulated difference between income and expenses as of December 31, 2024, which is Rp 61,986,000	
6. Sales Revenue	
Business income	Rp 76,560,000
Total	Rp 76,560,000
7. Other Expenses	
Business expenses	Rp 16,274,000
Total	Rp 16,274,000

Source: Data Processed by Researchers

Based on the results of research conducted by researchers on UMKM Mekar Jaya Kopi Liberika, it shows that the preparation and recording of finances carried out by UMKM Mekar Jaya Kopi Liberika are not by the Financial Accounting Standards for Micro and Medium Entities (SAK EMKM). Business owners realize that the financial recording of a business is essential, and this is indicated by the willingness of business owners to record expenditure and

income transactions. However, in reality, the recording carried out by business owners is still not by the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). Therefore, in this study, the researcher tries to introduce SAK EMKM to increase the insight and knowledge of business owners regarding applicable financial accounting standards by implementing SAK EMKM in preparing financial reports according to the documents and historical financial records available at UMKM Mekar Jaya Kopi Liberika. The researcher compiled a financial position report, income statement, and notes to the financial statements by SAK EMKM. Using financial statement preparation by SAK EMKM does not necessarily produce more structured and understandable financial statements. Still, by understanding how to prepare financial statements by SAK EMKM, business owners can prepare financial statements independently. They can use financial statements to borrow business capital if there are obstacles to future capital. Compiling the financial report of the Mekar Jaya Kopi Liberika UMKM can provide benefits, including evaluation material and considerations for developing the business.

5. CONCLUSION

UMKM Mekar Jaya Kopi Liberika has enormous potential as a producer of liberica coffee in Betara District, West Tanjung Jabung Regency. Since its establishment in 2017, this business has succeeded in utilizing the land conditions that are suitable for coffee cultivation, making it one of the main producers in the area. However, the financial recording and management practices applied are still very simple and do not meet the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM). This is a serious obstacle in business development. One of the main challenges faced is the lack of understanding of the importance of systematic accounting records. Owners and employees do not have sufficient knowledge of good accounting practices, so financial records tend to be carried out informally and reactively. The limited human resources trained in accounting also exacerbate this situation. Many transactions are not properly documented, resulting in difficulties in tracking and verifying financial data. The unclear separation between personal and business finances also affects the financial performance of this UMKM. The practice of mixing the two types of finances makes it difficult to analyze performance and make decisions. Poor filing systems, where transaction evidence is often lost or disorganized, add complexity to financial management. This has the potential to cause errors in financial reporting that can impact taxation issues and access to funding. The implementation of SAK-EMKM is very important to improve financial transparency and accountability. By following this standard, UMKM Mekar Jaya can prepare more accurate financial reports, which will later help owners in making strategic decisions regarding investment and business development. The existence of standardized financial reports will also increase trust from financial institutions, thus facilitating access to business capital.

Based on the results of the research that has been conducted, the researcher provides several suggestions as follows; For UMKM Mekar Jaya Kopi Liberika, it is recommended to store and archive all important documents and transaction evidence neatly. In addition, it is better to prepare financial reports by SAK-EMKM standards to increase financial transparency and accountability. Business owners are also advised to consider replacing and increasing assets to minimize financial and operational risks due to assets that no longer have economic value. For further researchers, this study can be used as a reference and guide in preparing financial reports according to SAK-EMKM, especially in terms of financial recording. In addition, this study also opens up opportunities for other researchers to explore similar themes from different perspectives, so that they can enrich insights and develop studies related to UMKM accounting.

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