

Proposed Implementation of SAK ETAP in the Financial Statements of Bumdes Panggung Lestari in Panggung Harjo Village

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Abstract

This research was conducted with the aim of providing proposals for the application of SAK ETAP to the financial statements of BUMDes Panggung Lestari and analyzing the financial statements of BUMDes Panggung Lestari that have been prepared. This research uses a qualitative approach with the type of research being descriptive. This research uses primary data and secondary data to prove the results of the research. The primary data used is the result of interviews with BUMDes Panggung Lestari implementers, while the secondary data is in the form of financial statements for BUMDes Panggung Lestari. Based on the results of the research that has been carried out, it can be concluded that: 1. The presentation of the financial statements of BUMDes Panggung Lestari still contains errors in recording accounts such as purchases of supplies and equipment which are directly charged in the financial statements of BUMDes Panggung Lestari, the presentation of the financial statements of BUMDes Panggung Lestari has not presented the report components completely. 2. BUMDes Panggung Lestari is expected to be able to implement SAK ETAP in the presentation of its financial statements in order to improve the quality of financial statements and be responsible for every transaction and item and component of financial statements based on considerations in accordance with the rules established by SAK ETAP.

Keywords: Financial statements; SAK ETAP; BUMDes; Presentation; Layout

1. Introduction

Villages are one of the main focuses in government development, this is because villages are a form of government that directly interacts with the community. Villages, which are the most basic form of government and at the same level as sub-districts, are expected to be able to implement regional autonomy as well as possible, one of which is utilizing village potential and available human resources. Villages have various limitations in terms of income, so it is important for them to look for local sources of income that can increase PADes and empower local communities.

A village needs to develop independent sources of income because villages often have limited Village Revenue and Expenditure Budgets (APBDes). The limitations of the APBDes can result in high levels of poverty and unemployment in the village, as well as difficulties in increasing their Original Village Income (PADes). In addition, village operational funds are often limited, which can limit the village's ability to provide adequate public services. Although villages carry out a lot of development, they often depend on external resources and cannot manage them independently.

In order to improve the welfare of village communities, the Indonesian government, through the Community Empowerment and Village Development Agency, established Village-Owned Enterprises (BUMDes). BUMDes is a business entity that operates at the village level and is managed jointly by the community and village government. The main objective of establishing BUMDes is to strengthen the village economy by exploiting local potential and needs. One of the main focuses of BUMDes is increasing Village Original Income (Supeno, 2023).

SAK ETAP is a very suitable guideline to use in preparing BUMDes financial statements because this standard has a lower level of complexity compared to other standards and makes the preparation process easier. In SAK ETAP, there are several financial statements that must be prepared by BUMDes, including Balance Sheet, Report on Changes in Equity, Cash Flow Report, Profit and Loss Report, and Notes to Financial statements (Nurhayati et al., 2022)

In previous research, it was not uncommon for some BUMDes not to prepare financial statements in accordance with the provisions of SAK ETAP. Financial statements are closely related to the discipline of accounting, where to prepare quality and accurate reports, an accountant who has adequate qualifications is required. This causes many BUMDes to not understand how to prepare financial statements. BUMDes Panggung Lestari does not use standardization in the preparation of financial statements. Therefore, standardization is needed in the process of preparing BUMDes Panggung Lestari's financial statements.

2. Literature Review

2.1 financial statements

2.1.1 Definition of Financial Statements

Financial statements are reports that provide financial information about an organization. These reports, produced through an accounting process, facilitate communication between financial data, company activities, and stakeholders interested in the company's data or operations. They illustrate the company's financial condition over a given period and act as a tool for management accountability (Norkamsiah et al., 2016).

As a by-product of accounting, financial statements serve as a means of disseminating information about a company's financial data and operations to those interested in the results, providing a basis for management accountability and decision making.

2.1.2 Purpose of Financial Statements

The purpose of financial statements is to provide information about an entity's financial position, performance, and cash flows, aiding a broad audience in decision-making. These statements are designed to meet the general needs of most users. They also reflect management's activities and accountability for the resources entrusted to them.

Financial statements provide information about changes in financial position and are generally not required to present non-financial information. Meanwhile, the financial position report provides an overview of the financial condition of an entity at a certain point in time. The statement of financial position reflects the control that an entity has over the resources it owns and also includes the sources of funding for those resources. Financial statements can also be prepared for specific purposes, such as financial statements required for tax purposes, regulations by entities such as Bank Indonesia (in the case of banking companies), the Ministry of Finance (in the case of non-bank financial institutions), or for internal management purposes.

2.2 Village Owned Enterprises (BUMDes)

2.2.1 Definition of BUMDes

Village-Owned Enterprises (BUMDes) are business entities established based on Government Regulation of the Republic of Indonesia No. 43 of 2014, which is the implementation of Law No. 6 of 2014. BUMDes manages assets, services, and other companies with the aim of providing benefits to village communities. This is achieved through active involvement originating from the allocation of village assets. The Village Government has BUMDes, which is a village-level economic institution that has its own legal nature. As part of BUMDes, there are several factors that need to be considered, including the distribution

of community initiatives in the village, development, management, and utilization of natural resources in the village, optimization of human resources (HR) in the village. management of these resources, and provision of capital participation from the village government in the form of financing and assets to be managed (Indriyanthi et al., 2021).

BUMDes are operated independently and professionally using capital originating from separated village assets. The ultimate goal of establishing BUMDes is to achieve profits with the aim of strengthening Village Original Income (PADes), encouraging village economic progress (Dewi, 2014).

2.2.2 BUMDes Management Organization

The formulation of the BUMDes management organization considers several things as follows: 1) That BUMDes is the nomenclature of business entities owned by the Village; 2) BUMDes is not a holding company for village business units; 3) The BUMDes management organization is a growing organization, meaning that the BUMDes management organization can start from a simple form at the beginning of its formation and will develop according to its business needs; 4) The BUMDes management organization generally consists of Advisors, Directors and supervisory elements (Suparji, 2019).

2.3 Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP)

2.3.1 scope of SAK ETAP

SAK ETAP is specifically designed for use by Non-Public Entities as stated by the Indonesian Accountants Association (2016). A public-facing organization is an entity that:

do not have significant public accountability; provide general purpose financial statements to external users. Owners who do not have a direct role in running the company, creditors, and credit rating agencies are examples of external users.

An entity has significant accountability if: The company has been registered with a capital market authority or other relevant regulator to issue securities in the capital market, or is in the process of doing so (Norkamsiah et al., 2016); A large number of individuals rely on the entity's fiduciary oversight of their assets; these include financial institutions, insurance companies, brokers, securities dealers, pension funds, mutual funds, and investment banks.

2.3.2 Qualitative Characteristics of Information in Financial Reports

2.3.2.1 Understandable

Easy for users to understand is an important characteristic of financial reporting material. In this context, users are assumed to have sufficient knowledge of economic and commercial operations, as well as an understanding of accounting principles.

2.3.2.2 Relevant

For data to help decision-making, it must be relevant to the user's needs. If data can help people make better financial choices by explaining past, present, or future events, then we can say that the data has a relevant feature. Not only that, but related data can also support or refine the findings of previous assessments.

2.3.2.3 Materiality

To be considered material, information must have the potential to influence economic decisions made by users of the information based on the financial statements. The level of materiality depends on the magnitude or impact of the error or omission as assessed in a particular context, both in terms of omission and misstatement.

However, it is not appropriate to make or allow errors to deviate immaterially from SAK ETAP in order to achieve a particular presentation of an entity's financial position, financial performance or cash flows.

2.3.2.4 Reliability

Financial statements are only useful if they provide accurate and reliable information. For information to be considered reliable, it must not only accurately represent what it is supposed or expected to represent, but it must also be free from bias and significant inaccuracies. If the purpose of the financial statements is to influence policy or decision-making to achieve a particular outcome, then the statements are biased (in the selection or presentation of information).

2.3.2.5 Substance Over Form

Documentation and presentation of events, transactions, and other circumstances are based on their actuality and economic content, not just their legal form. Financial statements will be more reliable because of this.

2.3.2.6 Healthy Considerations

Disclosure of the nature and explanation of such events and circumstances, and the exercise of sound judgment in the preparation of financial statements, provide an understanding of events and circumstances that involve uncertainties that cannot be ignored. Prudent people will exercise caution when making important decisions in uncertain situations, so that they do not overstate their assets or income or understate their liabilities or expenses.

2.3.2.7 Completeness

The accuracy and completeness of financial statement data, within the constraints of cost and materiality, are critical to the credibility of the report. Due to intentional concealment, data becomes inaccurate or deceptive, making it unreliable and irrelevant.

2.3.2.8 Comparable

To understand trends in financial conditions and achievements of companies, consumers need to have the ability to compare their financial statements over time. To evaluate comparative financial conditions, performance, and fluctuations in financial position, it is important for users to have the ability to compare financial information across companies. Therefore, it is important to evaluate and communicate the financial effects of comparable transactions and events on an enterprise accurately, both within and across time periods for a particular organization, as well as across companies. Users of financial statements have the right to be informed about any changes made to accounting regulations, the effects of these changes on the financial statements, and the accounting standards used in their preparation.

2.3.3 presentation of financial statements

According to IAI (2016), presentation of financial reports must comply with SAK ETAP requirements. The following is an explanation of the presentation of Financial Reports.

2.3.3.1 Fair Presentation

Financial reports provide an accurate depiction of an entity's financial position, performance, and cash flows. To ensure fair presentation, these reports must honestly reflect the effects of transactions, events, and other conditions, following established criteria for recognizing assets, liabilities, income, and expenses. The application of SAK ETAP, along with necessary additional disclosures, produces fair financial reports concerning the entity's financial position, performance, and cash flows. Additional disclosures are needed when adherence to certain requirements in SAK ETAP does not adequately reveal the impact of transactions, events, and other conditions on the entity's financial position and performance.

2.3.3.2 Compliance with SAK ETAP

Entities whose financial statements conform to SAK ETAP must provide a clear and unambiguous statement of compliance in the notes to the financial statements. Financial reports must not claim adherence to SAK ETAP unless they fulfill all the requirements specified by SAK ETAP.

2.3.3.3 Business continuity

The management team of an organization using SAK ETAP determines the entity's going concern when they prepare the financial statements. Unless management plans to dissolve the company or cease operations, or if they have no other choice, the business is considered a going concern. An entity must report any significant uncertainty about its capacity to continue as a going concern if management becomes aware of that uncertainty during its going concern assessment. If an organization's financial statements are not prepared using the going concern

assumption, the organization must disclose that fact along with the reasons for the non-going concern status and the basis for preparing the financial statements.

2.3.3.4 Reporting Frequency

An organization must provide comprehensive financial statements, including comparative information, on an annual basis. If a change occurs at the end of an entity's reporting period and the business issues annual financial statements for a period longer or shorter than one year, the entity must disclose the change in the reporting period, the reasons for the change, and that the comparative figures in the profit and loss statement, statement of changes in equity, statement of profit and loss and retained earnings, statement of cash flows, and related notes may not be fully comparable.

2.3.3.5 Consistent Presentation

The presentation and classification of items in financial statements should stay consistent from period to period, unless: there is a significant change in the nature of the entity's operations or the change aims to provide a clearer presentation in line with accounting policy criteria; or SAK ETAP mandates a change in presentation.

If there are changes in how items are presented or categorized in the financial statements, the company has to adjust the comparative figures, unless it's not feasible to do so. If there are adjustments to the comparative figures, the company needs to provide information about: the type of reclassification, the amount of each item or group of items that have been reclassified, and the rationale for the reclassification.

If reclassification of comparative amounts is impractical, then the entity must disclose: the reasons why reclassification of comparative amounts was not carried out; the nature of the adjustments that would have been made if the comparative amounts were reclassified.

2.3.3.6 Comparative Information

Information should be disclosed with comparative details from previous periods, unless otherwise specified by SAK ETAP, including the financial statements and their accompanying notes must include comparative information. For narrative and descriptive content that is relevant to understanding the current period's financial statements, comparative information must also be provided.

2.3.3.7 Materiality and Aggregation

Material items are reported individually in the financial statements, while immaterial items are grouped with amounts that have similar characteristics or functions.

Failure to include or error in recording an item is considered material if, individually or collectively, it can influence report users in making economic decisions. The size and nature of the element can be a determining factor.

2.3.3.8 Complete Financial Report

In SAK ETAP, Financial Reports include: Balance Sheet; Income statement; Statement of Changes in Equity (LPE); Cash flow statement; Notes to Financial Reports, CALK contains explanatory information regarding significant financial report items and accounting policies.

3. Material and Method

3.1 Design Study

The research design used in this research is a qualitative approach. Qualitative research can also be explained as a strategy for exploring meaning, understanding, concepts, characteristics, symptoms, symbols and descriptions related to a phenomenon. Qualitative research has a diverse focus and uses a variety of methods. This research is in-depth and holistic, emphasizes quality over quantity, and involves a variety of approaches. Qualitative research results are presented in narrative form in the context of scientific research (Waruwu, 2023).

The method used in this research is a case study method. A case study is a type of research in which the researcher examines in depth a particular phenomenon over a period of time and a particular activity (such as a program, event, process, institution, or social group). During this period, researchers collected detailed and in-depth information through various data collection procedures (Assyakurrohim et al., 2023)

3.2 Data Analysis

Data analysis is a systematic process of exploring and organizing interview transcripts, field notes, and other materials that have been collected. The goal is to improve your understanding of the data and enable you to present your findings to others. The analysis technique used in this research is as follows:

3.2.1 Data Reduction

In this research, data reduction is used to simplify the interview data so that it is in accordance with the topic of the proposed presentation of BUMDes financial statements based on SAK ETAP.

3.2.2 Data Presentation

In this research, data presentation is carried out in the form of narrative text. The data resulting from data reduction is then analyzed according to the research topic, after which it is presented in the form of narrative text which can make it easier for readers to understand the purpose of this research.

3.2.3 Drawing Conclusions

The next step is to draw conclusions from the data that has been presented. In this step, conclusions are drawn regarding the results of the data analysis in the form of a summary description of the data that has been presented and analyzed.

4. Result

4.1 Presentation of Financial Statements of BUMDes Panggunng Lestari

The accounting process culminates in financial statements, which serve as a means of communicating financial facts or business operations to interested parties. Financial statements are intended to assist users in making decisions by providing information about an entity's performance, cash flows, and other relevant metrics.

Based on the results of the interview with Mr. Ahmad Arief Rohman as the President Director of BUMDes Panggunng Lestari, he stated the following:

"BUMDes HR in its financial reporting does not really understand the existing rules. In preparing the financial report of the BUMDes unit, it uses the Ms. Excel template provided by me as the main director of BUMDes and just fills it in and is directly linked to the financial component"

BUMDes Panggunng Lestari does not use references or preparation standards in the process of preparing financial statements and only uses the knowledge and understanding of the BUMDes management in its recording and reporting. The preparation of financial reports is carried out by the main Director of BUMDes who also has an educational background in accounting together with the Director of Administration & Finance. In preparing its financial reports, BUMDes Panggunng Lestari only presents a Balance Sheet Report, Profit and Loss Report, Capital Changes Report.

5. Discussion

5.1 Analysis of the Presentation of Financial Reports of BUMDes Panggunng Lestari Based on SAK ETAP

5.1.1 Fair presentation

The Financial Report of BUMDes Panggunng Lestari has not yet presented a Cash Flow Report and Notes to the Financial Report. The BUMDes Panggunng Lestari Balance Sheet Report does not include an inventory account considering that one of the formulations of the BUMDes management organization by Suparji (2019) is that BUMDes is not a holding company for its business units. This means that the BUMDes business unit is a direct part of BUMDes in carrying out its business. BUMDes Panggunng Lestari has business units engaged in trade, namely Pasardesa.id, KUPAS and The Ratan. Therefore, BUMDes Panggunng Lestari

cannot be said to be fair because it does not fulfill the aspects of fair presentation of financial statements according to SAK ETAP.

5.1.2 Compliance with SAK ETAP

The Financial Report of BUMDes Panggung Lestari does not meet the requirements in SAK ETAP. Financial reports may not state that they comply with SAK ETAP if they do not comply with all the requirements in SAK ETAP.

5.1.3 Business Continuity

The Main Director of BUMDes Panggung Lestari has made an assessment of the continuity of business units operating and disclosed uncertainties if necessary. The results of the interview revealed that BUMDes Panggung Lestari had created an exit strategy if it was not possible for the business unit to continue due to certain factors.

5.1.4 Reporting Frequency

The frequency of BUMDes Panggung Lestari Financial Reports is for 12 months and if there is a change in frequency in a certain period, disclosure will be made of the changes in accordance with the results of the interview by the Main Director of BUMDes Panggung Lestari.

5.1.5 Consistent Presentation

BUMDes Panggung Lestari's financial reports have not been consistent between periods. The financial report components for the 2020-2021 period only present 2 financial report components, namely the balance sheet and profit and loss report, while the financial report for the 2021-2022 period presents 3 financial report components, namely the Balance Sheet, Profit and Loss Report and Changes in Equity.

5.1.6 Comparative Information

BUMDes Panggung Lestari only presents comparative information on Financial Report Performance, namely Balance Sheet Report Performance and Profit and Loss Report Performance. However, BUMDes does not yet contain comparative information on existing accounts or posts.

5.1.7 Materiality and Aggregation

The results of interviews with the President Director show that the Financial Report of BUMDes Panggung Lestari does not pay attention to the level of materiality of a financial report item or transaction.

5.1.8 Complete Financial Report

BUMDes Panggung Lestari has not presented complete financial reports, both financial report components and comparative information in the financial reports.

5.2 Proposed Application of SAK ETAP to the Preparation of Financial Statements for BUMDes Panggung Lestari

The application of SAK ETAP in preparing financial reports ensures that they are auditable and can receive an auditor's opinion. This process makes the financial reports useful for business development and provides reliable information for presentation (Oktavia & Sunrowiyati, 2019).

The following is the layout or presentation of the complete financial report if BUMDes Panggung Lestari uses SAK ETAP as a basic reference for presenting the Financial Report.

5.2.1 Balance Sheet Report

The balance sheet presents the balance between assets, liabilities and equity of an entity at a certain date at the end of the financial reporting period. The Balance Sheet Report presents the nominal value of the previous year's Balance Sheet Report as a requirement for comparative presentation by SAK ETAP.

Table 1. layout of BUMDes Panggung Lestari Balance Sheet Report

| BUMDes Panggung Lestari | | | | | | |
|-------------------------|-----------|---------------------------------------|-------|------|--------------|--------------|
| Hieraca | | | | | | |
| Januari - Desember 202X | | | | | | |
| No | Kode Akun | Aset | Total | | Unit Usaha X | Unit Usaha X |
| | | | 202X | 202X | | |
| 1 | | Kas | X | X | X | X |
| 2 | | Kas di Bank | X | X | X | X |
| 3 | | Piutang Usaha | X | X | X | X |
| 4 | | Piutang Karyawan | X | X | X | X |
| 5 | | Perlengkapan | X | X | X | X |
| 6 | | Persediaan | X | X | X | X |
| 7 | | Sewa Dibayar di Muka | X | X | X | X |
| 8 | | Gaji Dibayar di Muka | X | X | X | X |
| 9 | | Bangunan | X | X | X | X |
| 10 | | Akumulasi Depresiasi Bangunan | X | X | X | X |
| 11 | | Mesin | X | X | X | X |
| 12 | | Akumulasi Depresiasi Mesin | X | X | X | X |
| 13 | | Peralatan | X | X | X | X |
| 14 | | Akumulasi Depresiasi Peralatan | X | X | X | X |
| 15 | | Peralatan Kantor | X | X | X | X |
| 16 | | Akumulasi Depresiasi Peralatan Kantor | X | X | X | X |
| 17 | | Kendaraan | X | X | X | X |
| 18 | | Akumulasi Depresiasi Kendaraan | X | X | X | X |
| Total Aset | | | X | X | X | X |
| Utang dan Modal | | | | | | |
| No | | Utang | | | | |
| Utang | | | | | | |
| 1 | | Utang Usaha | X | X | X | X |
| 2 | | Pendapatan Diterima di Muka | X | X | X | X |
| Total Utang | | | X | X | X | X |
| Modal | | | | | | |
| 1 | | Modal Disor | X | X | X | X |
| 2 | | Labai Ditahan Kumulatif | X | X | X | X |
| 3 | | Labai Ditahan Tahun Berjalan | X | X | X | X |
| Total Modal | | | X | X | X | X |
| Total Utang dan Modal | | | X | X | X | X |

5.2.2 Income statement

The Income Statement reports income and expenses during a certain period which is used to see the entity's ability to generate profits or profits. In the income statement, income is presented first and followed by expenses, finally net profit/loss is calculated after deducting taxes. The Profit and Loss Report also presents the nominal Profit and Loss of last year as a requirement for comparative presentation by SAK ETAP.

Table 2. Layout of BUMDes Panggung Lestari Income Statements

| BUMDes Panggung Lestari Laporan Laba Rugi Konsolidasian Januari - Desember 202X | | | | | |
|---|-----------|-------|------|--------------|--------------|
| Akun | Kode Akun | Tahun | | TOTAL | |
| | | 202X | 202X | Unit usaha A | Unit Usaha B |
| Pendapatan | | | | | |
| Pendapatan Kupa Retribusi | | X | X | X | X |
| Pendapatan Kupa Penjualan Rosok | | X | X | X | X |
| Pendapatan Kupa Penjualan Minyak Jelantah | | X | X | X | X |
| Pendapatan Pasardesa Penjualan BLT DD | | X | X | X | X |
| Pendapatan Pasardesa Penjualan Reguler | | X | X | X | X |
| Pendapatan Pasardesa Sembako Covid | | X | X | X | X |
| Pendapatan Pembangunan | | X | X | X | X |
| Pendapatan KM Warung | | X | X | X | X |
| Pendapatan KM Sewa Peralatan | | X | X | X | X |
| Pendapatan KM Sewa Tempat | | X | X | X | X |
| Pendapatan Lain-lain | | X | X | X | X |
| Pendapatan Tamu Kunjungan | | X | X | X | X |
| Pendapatan Sewa MUB | | X | X | X | X |
| Pendapatan Bagi Hasil Djwa Cafe | | X | X | X | X |
| Total Pendapatan | | X | X | X | X |
| Harga Pokok Penjualan | | | | | |
| Pembelian Sediaan Rosok | | X | X | X | X |
| Pembelian Sediaan Jelantah | | X | X | X | X |
| Pembelian Persediaan Pasardesa | | X | X | X | X |
| Pembelian Persediaan Pembangunan | | X | X | X | X |
| Pembelian Persediaan Kampoeng Mataraman | | X | X | X | X |
| Total Harga Pokok Penjualan | | X | X | X | X |
| Margin Kontribusi | | X | X | X | X |
| Biaya Operasional | | | | | |
| Biaya Dumb | | X | X | X | X |
| Biaya PU | | X | X | X | X |
| Biaya Sewa Kendaraan | | X | X | X | X |
| Biaya Sewa Peralatan | | X | X | X | X |
| Biaya Belanja Bahan Bakar | | X | X | X | X |
| Biaya Perawatan Kendaraan | | X | X | X | X |
| Biaya Perawatan Mesin | | X | X | X | X |
| Biaya Perawatan Bangunan | | X | X | X | X |
| Biaya Perlengkapan | | X | X | X | X |
| Biaya Makan Minum | | X | X | X | X |
| Biaya P3K | | X | X | X | X |
| Biaya Listrik | | X | X | X | X |
| Biaya Pulsa dan Internet | | X | X | X | X |
| Biaya ATK | | X | X | X | X |
| Biaya Kebutuhan Rumah Tangga | | X | X | X | X |
| Biaya Peningkatan Kapasitas | | X | X | X | X |
| Biaya Tenaga Tidak Langsung | | X | X | X | X |
| Biaya Gaji | | X | X | X | X |
| Biaya Asuransi | | X | X | X | X |
| Biaya Tabungan | | X | X | X | X |
| Biaya Retribusi Sampah | | X | X | X | X |
| Biaya Refreshment | | X | X | X | X |
| Biaya Transportasi | | X | X | X | X |
| Biaya Perjalanan Dinas | | X | X | X | X |
| Biaya Depresiasi Bangunan | | X | X | X | X |
| Biaya Depresiasi Mesin | | X | X | X | X |
| Biaya Depresiasi Peralatan | | X | X | X | X |
| Biaya Depresiasi Peralatan Kantor | | X | X | X | X |
| Biaya Depresiasi Kendaraan | | X | X | X | X |
| Biaya Air | | X | X | X | X |
| Biaya Lain-lain | | X | X | X | X |
| Biaya Cetak dan Fotocopy | | X | X | X | X |
| Biaya Entertain | | X | X | X | X |
| Biaya Sewa Lahan | | X | X | X | X |
| Dana Sosial | | X | X | X | X |
| Biaya THR | | X | X | X | X |
| Biaya Vendor | | X | X | X | X |
| Total Biaya Operasional | | X | X | X | X |
| Laba Kotor | | X | X | X | X |
| Kewajiban (HUTANG PAJAK) | | X | X | X | X |
| Laba Bersih | | X | X | X | X |

5.2.3 Statement of Changes in Equity

The Statement of Changes in Equity changes that occur in BUMDes equity during a certain period.

Table 3. Layout of BUMDes Panggung Lestari Statement of Changes in Equity

| BUMDes Panggung Lestari Laporan Perubahan Modal Januari - Desember 202X | | |
|--|---|----------|
| Modal Awal per 30 Juni 202X | | X |
| Modal Tambahan Periode Juli 202X- Juni 202X | | X |
| Saldo Laba Ditahan Per 30 Juni 202X | X | |
| Saldo Laba Ditahan Tahun Berjalan Periode Juli 202X-Juni 202X | X | |
| Saldo Laba Ditahan | | X |
| Bagi Hasil ke Pemerintah Desa | | X |
| Modal Akhir | | X |

5.2.4 Cash Flow Statement

The Cash Flow Statements is a report that presents information regarding cash receipts and expenditures or payments during a certain period through operating activities, investment activities and financing activities.

Table 4. Layout of BUMDes Panggung Lestari Cash Flow Statements

| BUMDes Panggung Lestari | | |
|--|------------|----------|
| Laporan Arus Kas (Metode Tidak Langsung) | | |
| Januari - Desember 202X | | |
| Aktivitas Operasi | | |
| Laba Bersih | X | |
| Beban Depresiasi Bangunan | X | |
| Beban Depresiasi Mesin | X | |
| Beban Depresiasi Peralatan | X | |
| Beban Depresiasi Kendaraan | X | |
| (Kenaikan) atau Penurunan Piutang | (X) atau X | |
| (Kenaikan) atau Penurunan Persediaan Barang Dagang | (X) atau X | |
| (Kenaikan) atau Penurunan Perlengkapan | (X) atau X | |
| (Kenaikan) atau Penurunan Sewa Dibayar Dimuka | (X) atau X | |
| Arus Kas Bersih dari Aktivitas Operasi | | X |
| Aktivitas Investasi | | |
| (Kenaikan) atau Penurunan Bangunan | (X) atau X | |
| (Kenaikan) atau Penurunan Mesin | (X) atau X | |
| (Kenaikan) atau Penurunan Peralatan | (X) atau X | |
| (Kenaikan) atau Penurunan Kendaraan | (X) atau X | |
| Arus Kas Bersih dari Aktivitas Investasi | | X |
| Aktivitas Pendanaan | | |
| Utang Jangka Panjang | X | |
| Bagi Hasil Ke Pemerintah Desa | (X) | |
| Arus Kas Bersih dari Aktivitas Pendanaan | | X |
| Kenaikan Kas Bersih | | X |
| Kas pada 1 Januari 202X | | X |
| Kas pada 31 Desember 202X | | X |

5.2.5 Notes to the Financial Statements (CaLK)

Notes to the Financial Statements (CALK) are the final part of the financial statements which provides a narrative explanation or details of the amounts presented in the financial report.

6. Conclusion, Implication, and Recommendation

6.1 Conclusion

This research aims to discuss SAK E/TAP regarding the presentation of BUMDes Panggung Lestari's financial reports as well as a proposal for BUMDes to use presentation standards for preparing financial reports. As mentioned above, it can be concluded that: The

presentation of the financial reports of BUMDes Panggung Lestari is still incomplete and not in accordance with SAK ETAP standards.

6.2 Implication

6.2.1 Theoretical implications

This research can be a source of literature for future research with the same theme related to the proposed presentation of BUMDes financial reports and analysis of BUMDes financial reports based on SAK ETAP.

6.2.2 Practical Implications

The results of this research serve as input as well as guidance for BUMDes managers and administrators to improve the quality of financial reports in accordance with SAK ETAP provisions.

It is hoped that the results of this research can be used as evaluation material for the government to provide further education regarding the presentation of BUMDes financial reports considering the limited information available regarding the provisions on presenting financial reports.

6.3 Recommendation

BUMDes Panggung Lestari is expected to be able to implement SAK ETAP in the presentation of its financial reports in order to improve the quality of financial reports and be responsible for every transaction and financial report items based on considerations in accordance with the rules established by SAK ETAP.

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9. Appendix

Appendix 1. Notes to the Financial Statements of BUMDes Panggung Lestari

BUMDes Panggung Lestari
Catatan atas Laporan Keuangan
Untuk Periode yang berakhir 31 Desember 202X

1. UMUM

BUMDes Panggung Lestari berdiri pada tahun 2013 yang berlokasi di Desa Panggungharjo, Kecamatan Sewon, Kabupaten Bantul, Yogyakarta. Unit usaha BUMDes Panggung Lestari bergerak di bidang perdagangan, jasa, dan penyewaan properti.

2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING

a. Pernyataan Kepatuhan dan Dasar Penyajian Laporan Keuangan

Laporan Keuangan disusun menggunakan Standar Akuntansi Tanpa Akuntabilitas Publik (SAK ETAP).

Dasar penyajian laporan keuangan adalah biaya historis dan menggunakan asumsi dasar akrual.

Mata uang penyajian yang digunakan untuk penyusunan laporan keuangan BUMDes ini adalah Rupiah.

b. Unit Usaha

BUMDes Panggung Lestari memiliki 4 unit usaha.

1) KUPAS (Kelompok Usaha Pengelola Sampah)

Unit usaha ini bergerak di bidang jasa pengelolaan sampah.

2) Kampoeng Mataraman

Unit usaha ini bergerak di bidang jasa dan perdagangan dengan penyediaan tempat kuliner dan penginapan.

3) Pasar desa.id

Unit usaha ini bergerak di bidang jasa dan perdagangan dengan platform online

4) The Ratan

Unit usaha ini bergerak di bidang jasa penyewaan Gedung.

c. Pengakuan Pendapatan dan Beban

Pendapatan dan Beban unit usaha diakui BUMDes ketika telah menyetorkan pencatatan transaksi unit usaha selama 1 (satu) bulan.

3. INFORMASI TENTANG PERTIMBANGAN

a. Pajak Penghasilan

BUMDes mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan.

4. INFORMASI TENTANG SUMBER UTAMA KETIDAKPASTIAN ESTIMASI

BUMDes membuat proyeksi jangka pendek dan jangka panjang untuk mempertimbangkan kelayakan unit usaha dapat berjalan atau dibubarkan.

5. KAS DAN SETARA KAS

31 Desember 202X

| | |
|---------------------------|---|
| Kas | X |
| Bank XXX | X |
| Jumlah Kas dan Setara Kas | X |