

The Improvement of Financial Reporting Skill in Small Medium Enterprises

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ABSTRACT

The Community Service is intended to improve financial reporting skills by Small Medium Enterprises (SME) in Segara Jaya Village. The community services were divided into three main stages that contain planning, implementation activities, and evaluation. Planning activities were held from July until August 2020 that contains understanding SME's situation and pre communication process to the SME's. These community service activities were held on Wednesday, September 4, 2019, in the meeting hall of PPI Pal Jaya, Segara Jaya Village. This community service provided workshops and training for 54 SME. The method of the workshop and training contained several methods such as lectures, discussion, questions and answers, and exercise. The evaluation of this community service, we gave a questionnaire to 30 SME as a representative sample for gathering data about the demography of the SME's, basic knowledge about financial reporting, and their satisfaction. 83% of SME stated that the workshop topic is important. 77% of SME stated that the workshop topic is useful. 73% of SME stated that the workshop material is clearly explained. 87% of SME stated that they are satisfied with the workshop activities.

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INTRODUCTION

Situation Analysis

Segara Jaya Village is one of the villages located in Tarumajaya District, Bekasi Regency, West Java. Segara Jaya Village has an area of approximately 1,000 hectares, with a land area of 700 hectares. The population in the village is approximately 24,000. Segara Jaya Village consists of eight hamlets, 82 neighborhood units (RT), 32 neighborhood units (RW), and 100 community groups. The composition of the population in the village is that the majority of men aged 30-40 years with the highest education are junior high schools.

The occupations occupied by residents in Segara Jaya Village include fishermen, farm laborers, and laborers in various industrial sectors. The number of people in Segara Jaya Village has decreased due to the conversion of land for the construction of housing or residents. The agricultural products produced in the village are only rice. Other than that, residents also have activities namely stripping green mussels which will later be distributed to various culinary businesses. The people of Segara Jaya Village who are industrial sector workers work in the Segara Makmur Village where there are many large factories. Employment jobs in Desa Segara Jaya are also not limited in the above areas, but there are also business actors. SME generally do a craft or industrial activities in the creative industries.

Segara Jaya village has an important product produced by businesses in the village, namely Seraci Batik located in Kebon Kelapa Village. The product was activated by 15-20 batik craftsmen. The marketing of these batik products is done through social media. Other than that, residents of Segara Jaya Village also make handicrafts made from conch shells. Until now the handicraft business is still running, but the business is not as developed as the Seraci Batik business. This craft activity is under the guidance of local village youth clubs. There is also a home industry that produces doormat from patchwork.

Entrepreneurial activities carried out by the residents of Segara Jaya Village are included in Micro, Small, and Medium Enterprises (MSMEs). Article 2 of Law No. 20/2008 explains that Micro, Small, and Medium Enterprises (MSMEs) are businesses that are carried out based on the principles of kinship, togetherness, economic democracy, and so on. SME is an economic effort that aims to help the development of the Indonesian economy based on the principle of justice. Article 5 of Law No. 20/2008 also explains that the government seeks to empower MSMEs to realize a developing, balanced, and equitable national economic structure.

Information from the Ministry of Cooperatives and Small and Medium Enterprises records the number of Micro and Small and Medium Enterprises (MSME) actors in the range of nearly 60 million in 2017 spread throughout Indonesia (Tatik, 2018). Based on information from the 2015 Central Statistics Agency (BPS), it is explained that MSME is a more dominant business sector in Indonesia compared

to the large business sector (Z.A & Mayowan, 2016). Based on information taken from the official website of the Ministry of Cooperatives and Small and Medium Enterprises, MSME units in 2016 amounted to 61,651,177 and the number increased to 62,922,617 units in 2017. The increased figure is an increase of around 1,271,440 units or there is a development of around 2.06%.

The role of business operators or MSMEs in the village in Indonesia's economic growth is very important. When Indonesia was hit by a crisis in 1998, small businesses were more able to survive compared to large businesses that were heavily affected by the crisis (Perdagangan, 2013). The development of small and micro enterprises is a major driver of the real sector in Indonesia (Perdagangan, 2013). That is because MSME units can absorb employment opportunities in Indonesia.

The classic problem is the lack of capital for MSMEs still inherent in MSME business activities (Perdagangan, 2013). Not only capital limitations, but also MSMEs also often have difficulty in accessing capital resources that are important for their business activities. Bank Indonesia provides a solution in the form of launching several credit schemes that can be accessed by SMEs such as the People's Business Credit (KUR) (Yomungga & Kbare, 2018).

Karim & Hamdan (2013) also explained that many MSMEs in Indonesia had limitations in terms of capital, technology use, business skills, and limited market access for MSMEs. The capital aspect is very important for MSMEs especially when the macroeconomic conditions are not good, an increase in raw materials or an increase in labor costs is also a problem for MSMEs whose capital is still problematic.

Iski et al., (2016) stated that the role of financial institutions, both cooperatives, and banks, is very important for the operational activities of SMEs. The lack of access to MSME actors to financing sources is caused by various factors, namely socioeconomic, access to information, MSME business characteristics, and characteristics of types of credit or financing. Another thing that becomes a source of funding constraints is collateral that is not owned by SMEs.

Purba, (2019) states that financial statements are important for SMEs. Financial reports are one of the tools for SMEs to carry out the financial analysis. Not only that, but the financial statements are also able to help SMEs in managing their finances.

The SMEs in the Segara Jaya Village, which are generally involved in the creative or craft industry, is also expected to be able to solve the main problem, namely limited capital. Capital limitations should be resolved by making loans or financing to various financial institutions. However, the obstacle experienced by SMEs is the SMEs' ignorance regarding their business capital needs because they do not keep books and make financial reports. So that capital limitations can be resolved in several ways including presenting appropriate financial statements by applicable standards, namely Financial Ac-

counting Standards for Micro and Medium Enterprises (SAK EMKM) so that financial statements can be useful for stakeholders.

Bekasi has large industrial estates in Cibitung and Cikarang areas such as Jababeka industrial area, the Lippo Cikarang area, the Hyundai area, MM 2100 area, EJIP area, and so on. The industrial estate has a significant impact on the economic conditions in the Bekasi area. Industrial players in industrial estates are dominated by manufacturing industries with a variety of different products. The number of industries in the region also impacts on the emergence of SMEs who are present to accommodate the needs of large industries and see the great opportunities that exist.

Opportunities for developing MSMEs are not only around the Bekasi industrial location, but the Segara Jaya Village also has MSME potentials that need to be fostered and have good business prospects. Segara Jaya village has the results of creative industries in the form of batik, handicrafts from kerrang leather, and doormats. But the main problem faced by these craftsmen is limited capital. Limited capital makes it difficult for MSMEs in the village to develop businesses. Capital is an important aspect of the existence of business because, with good capital, SMEs can be helped in terms of purchasing raw materials, using labor, and spending on promotion and marketing. This capital limitation is the reason for the large number of villagers turning professional into laborers in various industrial sectors.

In addition to the creative industries, the village of Segara Jaya also has another potential, namely the existence of a fishpond business. But the fish pond business is increasingly fading. That is because there are many factories around Segara Village. The existence of these factories has an impact on the waste they produce. Waste produced by the factory is a source of water pollution which is a habitat for fish ponds. This is what makes ponds business activities increasingly dim.

The basic problem experienced by the activity SMEs (business actors in Segara Jaya Village) is the lack of knowledge of our participants about the importance of financial reporting as a medium in increasing their business capital. The failure to compile financial reports causes business activities carried out by these business actors to be very passive and underdeveloped. SME in Segara Jaya Village has not separated personal finance and business finance either.

SME should be aware of the importance of financial statements for business decision making. The condition of the financial position will be reflected in information regarding the balance of assets, liabilities, and capital of the company. Based on the situation analysis above, we provide this community service to help SME in increasing their skill in financial recording and reporting.

Issue Formulation:

Based on the situation analysis above, there are several problems that can be identified as follows:

1. There are still few SMEs that record financial transactions
2. SME has not been able to make a financial report
3. SME in Segara Jaya Village has not separated personal finance and business finance either.

For the problems identified above, we formulated the problem as follows:

1. How to increase the SME's skill to record financial transactions
2. How to increase the SME's skill to report financial transactions

Objectives

Based on the formulation of the problem above, this community service activities held due to:

1. Provide workshop and training related to the recording process of financial transaction
2. Provide workshop and training related to the reporting process of the financial report

Advantages of Activities

The benefit of this activity for SME are:

1. SME can record the financial transaction with differentiating the personal finance and business finance matters.
2. SMEs can report their financial transaction with differentiating personal finance and business finance matters.

LITERATURE REVIEW

MSME Concept

The public is familiar with MSMEs as a business whose scope of business is small and simple. MSMEs are also usually associated as family-owned or individual businesses. UU No. 20 Tahun 2008 (2008) defines MSME as follows:

1. Microbusiness is a business that has a maximum net worth of IDR 50,000,000 (by the provisions of the Act) and has a total annual sales of a maximum of IDR 300,000,000
2. Small businesses are businesses that have a net worth of more than Rp 50,000,000 to Rp 500,000,000 (by the provisions of the Act) and have total sales in one year or more than Rp 300,000,000 to Rp 2,500,000,000
3. A medium-sized business is a business that has a net worth of more than Rp.500,000,000 to Rp10,000,000,000 (by the provisions of the Act) and has total sales in one year of more than Rp2,500,000,000 to Rp50,000,000,000

The mandate outlined in the MSME Law is that the Central Government and Regional Governments must build the atmosphere of MSME activities in various ways. These methods include assistance in terms of access to funding, facilities, and infrastructure, business partnerships, MSME business licensing, and so on.

Benefits of Financial Statements

Financial statements contain financial information of an entity in a certain period (Rahmayuni, 2017). Financial statements contain historical information of an entity, but historical information is useful for decision-making at certain times. Purba (2019); Rahmayuni (2017) explains some of the benefits of preparing financial statements such as:

- a. Provides information on the condition of assets, liabilities, and capital of an entity
- b. Provides information related to the results of operations of an entity which is reflected in the income and expenses of that entity
- c. Provides information on changes in the capital for an entity
- d. Provides information related to notes to financial statements
- e. Provide information related to company management resources in a certain period

The information provided by the financial statements describes the performance of the management of a period. For MSME financial statements are very useful for business owners. The financial or capital structure of SMEs is not as complex as large enterprises or commonly called the public entities with accountability k significant. Financial reports prepared by MSMEs are certainly simpler than reports prepared by entities with significant public accountability (Purba, 2019).

Financial Report Components for MSMEs

MSME can make their financial reports based on the Financial Accounting Standards (SAK) of Micro, Small, and Medium Entities issued by the Indonesian Institute of Accountants (IAI) (Haryanti et al., 2018). Financial statements prepared through SAK EMKM are certainly simpler than Statement of Financial Accounting Standards (PSAK) or Financial Accounting Standards (SAK) for Entities without Public Accountability (ETAP). Simplification of financial statements for SMEs is intended so that SMEs can prepare financial reports. The preparation of the financial statements is not only intended for business owners but external parties such as creditors and potential investors (Haryanti et al., 2018).

The financial statements of MSME actors that are prepared based on SAK EMKM must contain at least:

- a. Statement of financial position at the end of the period
- b. Income statement for the period
- c. Notes to the Financial Statements that contain additional and detailed relevant items

MSME Financial Recording and Reporting Process

The need for financial reporting in MSME activities varies depending on the type of business. According to Hasanah et al., (2019), there are several formulas related to the accounting aspects of MSME activities such as:

1. Level 1 (*micro business*): entities are required to record cash in and cash out every day.
2. Level 2 (*micro-enterprises*): as transactions increase, entities are not only led to record cash in and out, but entities are also required to record receivables and debts.
3. Level 3 (*small business*): an entity is required to register transactions and is required to begin financial reporting with a balance sheet and profit and loss.
4. Level 4 (*medium-sized enterprises*): entities have started recording financial statements based on SAK Entities without Public Accountability (ETAP)

MATERIALS AND METHODS

Problem Solving Framework

The community services were divided into three main stages that contain planning, implementation activities, and evaluation. Planning activities were held from July until August 2020 that contains understanding SME's situation and pre communication process to the SME's. This community service activity would be realized by implementing a workshop and training. The evaluation process would be done by conducting filling out the questionnaire by SME.

Based on the result of pre-observation, the location of community service's activities would be at PPI Pal Jaya meeting hall in Segara Jaya Village, Bekasi, West Java. The problems found in the pre-observation were the low of SME skill in the record their financial transaction, the low of SME skill in the report their financial transaction, and the low of SME skill in separating financial matters between personal and business. The SME that would be participating in this community service were 54 SME.

There are frameworks that we designed to solve the SME problem:

1. We provided basic knowledge related to financial recording and reporting process to SME by lecturing method;
2. We held discussions with SME related to financial recording and reporting process to SME by discussion method and question and answer method
3. We held an exercise session, we provide assistance to SME to record and report the financial transaction in a simple method

Implementation

1. Implementation

The implementation of this community activity was on Wednesday, September 4, 2019, in the PPI Pal Jaya meeting hall, Segara Jaya Village, Bekasi, West Java. The time allocation for this community service activity was from 08.00 am until 1.00 pm.

2. Evaluation

Evaluation of this community service is done through the question and answer method with a questionnaire. The first questionnaire is about SME's basic knowledge of financial recording and reporting. The second questionnaire is about the satisfaction of the SME to this program.

Target Audience

Target audiences for this community service activity are SME that located in near PPI Pal Jaya, Segara Jaya Village. The target audiences are about 50 audiences.

Method

The method used in overcoming SME problems through lecturing, interactive discussion, and also question & answer methods. The problem of SME in Segara Jaya Village is the lack of SME's knowledge about accounting and financial reporting. So far, SME seldom separates the finances matters between business activities with personal finance. This also causes SME did not know the profit or loss they get each month/period. The lecturing method is certainly interactive and adapted to the ability of SME. The material presented is also simple and the communication during the lecturing and discussion process is designed to be interesting and easily understood by SME. The SME was also facilitated by simple material worksheets and pens that were useful during the material delivery process. The material given through the lecturing process was presented in the screen projector.

RESULTS AND DISCUSSION

The main activity was carried out on Wednesday, September 4, 2019 in the meeting hall of PPI Pal Jaya, Segara Jaya Village, Bekasi. The activity starts at 08.00 am until 01.00 pm. The organizer of the activity is not only lecturers but also students of Faculty of Economics UNJ also participated in the implementation of these community service activities. The participants of the activity were 54 people consisting of the surrounding community who acted as SME.

SME as our participant are engaged in diverse business fields such as selling salted fish, selling food from shrimp, shrimp farmers and selling staples. The majority of SME as our participants in this community service activity are business people aged 20 to 50 years. The last education our participants has taken is the majority of schools in Elementary Schools. The majority of participant were female.

The activity started from the preparation of the place which is done at 8.00 AM by representatives of the our participants and the community service team. The implementation stages of community service activities carried out on September 4, 2019, as follows:

1. Opening activities carried out by one of representative from community service team
2. Activity workshops and training are undertaken by the team that contained three lectures and two students
3. Closing activities were carried out by a representative from the community service team.

There were preparation activities carried out before our participant came to the location to attend the workshop. The preparation or conditioning activities consist of determining the layout of the chair and table and the installation of supporting equipment needed. The opening activity was conveyed by the community service team by presenting an overview of the series of events and the purpose of community service activities. The workshop activities focused on the theme of introducing the concept of recording and making income statements for our participants that could be practiced for their business activities. The majority of SME as our participants did not yet know about the concepts and benefits of preparing financial statements, especially the income statement. The majority of participants do not separate incoming and outgoing money between personal needs and business activities. So, they do not know the true benefits of their business.

Our participant's financial records are not separated for personal needs and business activities because of the SME's ignorance regarding the benefits of financial records. The majority of participants run their businesses just to survive their own life, without planning for business expansion or development in the future.

The presentation activity by the community service team took place interactively because it involved direct discussion of participants who were mostly women. Mrs. Hera Khairunnisa and Mrs. Hafifah Nasution conducted the workshop and training process.

Workshop material consists of the presentation of the objectives of financial statements, the benefits of financial statements, types of financial statements that can be prepared by MSMEs, and how to make a simple income statement, as well as how to calculate the final capital of a business.

The community service team emphasized that financial statements can be prepared by recording business transactions first. For SME business actors, they can use the single entry method of recording. The single bookkeeping method allows participants to record cash inflows that constitute income and record cash outflows which are expenses from business activities.

The community service team also explained that after participants were able to take notes, SME would be able to make a simple income statement. Participants' financial records must be carried out system-

atically from period to period. After our participant records revenue and expenses regularly, the participant can move total income and total expenses to a simple income statement.

The participant team also gave a satisfaction test and questionnaire to SME with a sample of 30 participants. The test for SMEs is intended so that the PKM Team knows the ability of SMEs in terms of understanding MSME financial statements. Meanwhile, satisfaction questionnaires intended that Tim PKM know the SMEs' satisfaction on the implementation of the community service activities. The following are the details of the results of the tests and questionnaires answered by our participants. The results of the SME ability tests are presented in Table 1. below.

Table 1.
First Questionnaire Results: Basic Knowledge about Accounting

NO.	STATEMENT	YES	NO	TOTAL PARTICIPANTS
1	Have you ever made financial reports for your business activities?	20%	80%	30
2	Have you attended any training in accounting or financial reports?	10%	90%	30
3	Do you know about the types of financial statements that can be made by MSMEs?	10%	90%	30
4	By compiling the financial statements, you can find out the capital position of your business?	43%	57%	30
5	By preparing financial statements, you can find out the position of profit or loss of your business?	33%	67%	30
6	Do you record transactions related to your business activities regularly?	17%	83%	30

Source: Author's Processed Data, 2019

From the results of the written test given by the PKM Team, the SME answers showed the majority of partners had never made financial reports of their business activities. This is indicated by 24 partners or about 80% of partners who have never made financial reports. From the results of further interviews with the PKM Team to partners, information was obtained that the financial statements made by partners were simple financial records about cash in and cash out of partner business activities. However, only a small number of partners keep cash in and cash out records.

The majority of partners or 90% of partners are not aware of the types of financial statements of MSMEs and the partners have never attended training related to financial reporting before. This is shown from the data that 27 partners answered no to the relevant question points. Partners also do not understand the benefits of financial reporting business activities shown from 67% of partners stated that with financial reporting, they can not know the position of profit or loss for a business in a certain period.

The results of participant satisfaction are presented in the form Table 2. bellow.

Table 2.
Second Questionnaire Results: Participants Satisfaction

NO.	ITEMS	YES	NO	TOTAL PARTICIPANTS
1	Workshop topic is important	83%	17%	30
2	Workshop topic is useful	77%	23%	30
3	The workshop material is clearly explained	73%	27%	30
4	Participants are satisfied with the implementation	87%	13%	30

Source: Author's Processed Data, 2019

Overall, the SME as our participant felt satisfied with the training from the PKM Team. This is seen from the aspects of the importance of the material, material benefits, clarity of material exposure, and satisfaction with the implementation of the training.

The PKM team submitted printed materials to the *workshop* for partner learning materials in the future. The printed *workshop* material is expected to be useful for partners in starting the process of recording and preparing the income statement. Also, the PKM Team provided an accounting module for SMEs that was compiled by the PKM Team to the village apparatus of Segara Jaya.

The end of the main series of community service activities is closing activities. The closing activity was held around 01.00 PM / 13.00 WIB which was led by Mrs. Etty Gurendrawati. In closing, he delivered a flashback related to the training or community service activities.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

This community service activity concludes that community activities have been carried out well and smoothly. The activity was welcomed enthusiastically by partners. Participants are satisfied with the implementation of community service activities. All materials were delivered well and according to the time allocation by the community service team.

Participants are increasingly aware of the importance of financial records related to their business activities. The financial recording of business activities can be started with a simple method of sorting out expenses for business activities and personal activities of the SME.

Recommendation

This dedication activity has several limitations that must be corrected. Suggestions for further community service activities are that the PKM Team should create small discussion groups so that the *workshops* and training activities are more focused and focused. The creation of groups for the discussion should be divided according to the level of education or age. Because some SME as our participants are already elderly and only take education up to elementary school.

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Image 1.
Planning Stage: Communication with SME



Image 2.
Implementation Stage: Workshop and Training