

Community Empowerment in Tonjong Area Through Financial Application Training, “SIAPIK”

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ABSTRACT

Badan Usaha Milik Desa (BUMDes) is one form of economic development in rural areas that the government is currently intensively undertaking. One of the rural areas that already has its BUMDes in Bogor Regency is Tonjong Village. The purpose of this Community Service is to empower the community in Tonjong Village in the field of financial reporting by utilizing the financial application, namely Sistem Informasi Aplikasi Akuntansi Pencatatan Informasi Keuangan (SIAPIK). The benefits obtained from the implementation of this community empowerment are encouraging the maximization of the business units of the Tonjong Village community, especially BUMDes Kurnia Abadi through good financial reporting so that their business can operate by BUMDes values, namely Tariffs (Transparency, Accountability, Responsibility, Independence, and Fairness). The method used to empower residents of Bogor Regency, especially those affected by the Covid-19 pandemic, is to prepare learning materials in the form of manual books and video tutorials on how to use the SIAPIK through simulation of company financial transactions that are similar to real conditions. Furthermore, in the learning process, several learning methods are used, including the distribution of manual books, demonstrations through video tutorials, and discussions via short messages.

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INTRODUCTION

The very large population in Indonesia causes many problems, one of which is the welfare of the people. Efforts can be made to realize equitable distribution of welfare for the community, one of which is quality ty development According to Nugroho (2015) development is a continuous process and covers all fields which are carried out thoroughly by all levels of society of the Unitary State of the Republic of Indonesia (NKRI).

Village development is the basis of national development because if each village has been able to carry out development independently, the welfare of the community will be realized, and nationally will increase the welfare index of the Indonesian people (Cahyani, 2019). One form of village economic development that is currently being intensively carried out by the government is through outreach activities for Village Owned Enterprises or Badan Usaha Milik Desa (BUMDes).

The establishment BUMDes is based on Law Number 32 of 2004 concerning Regional Government. BUMDes as a village-owned enterprise has great potential to advance the residents' economy so that the village becomes more independent. The establishment and management of BUMDes is an effort to build a tradition of economic democracy in the village to improve the economic status of rural communities. Its establishment is a strategy to optimize the management of village assets. An independent and prosperous village can be achieved if the village can drive a village-based local economy through BUMDes (Arman, 2018).

There are 417 villages spread over 40 sub-districts in Bogor Regency, West Java. Of these, only 216 villages have BUMDes (Tempo. co, 2017). One of the villages that already has its BUMDes in Bogor Regency is Tanjong Village. The BUMDes in Tanjong village is named BUMDes Kurnia Abadi. This BUMDes was given the name Kurnia because of the hope of the founders and residents of Tanjong village who wanted this BUMDes to be a gift or gift for the villagers to prosper the residents of Tanjong village.

BUMDes Kurnia Abadi was established at the end of 2018 and began operating in February 2019. The beginning of the establishment of this BUMDes cannot be separated from the role of lecturers at the Faculty of Law, Social and Political Sciences at the Open University (FHISIP UT). This BUMDes is chaired by the certified head of the Tanjong Village Cooperative. During 2019, there was only one business unit that was successfully operated out of the 14 planned BUMDes business units. The business unit that has been running is a savings and loan business unit based on cooperatives.

This BUMDes consists of 15 active administrators. The highest educational background of the administrators is at the high school level. The rest of the administrators have a junior high school and elementary school educational background. Not many residents in this village have received education up to the level of higher education.

Efforts to advance BUMDes the administrators are quite optimistic about making an initial financial report that will be accounted for to villagers at the end of January 2020. This effort deserves appreciation because BUMDes Kurnia Abadi has started to implement the motto of Tariffs (Transparency, Accountability, Responsibility, Independence, and Fairness) in its governance with minimal capabilities.

Based on the initial monitoring, training on recording financial statements is very much needed so that BUMDes can maximize its business units. Therefore, the Accounting Department Faculty of Economics Universitas Terbuka (FE UT) will help in the field of financial management which is very much needed by BUMDes Kurnia Abadi.

The lack of understanding of the BUMDes Kurnia Abadi management in financial governance management and unit maximization can be seen in Figure 1 about Kurnia Abadi’s Trial Balance. The Figure shows that BUMDes Kurnia Abadi has low cash on hand and cash in the bank. In addition, the income earned by BUMDes is much lower than the expenses. If this is done for a long period, this BUMDes unit may close because it is out of cash which will lead to failure to pay debts.

**BUMDES Kurnia Abadi Desa Tonjong Tajurhalang
NERACA
TAHUN 2019**

	Akun	Ref	Debet	Kredit
1	Kas		Rp 92.000	
2	Bank		Rp 2.100.000	
3	Piutang Anggota		Rp 72.432.000	
4	Perlengkapan Kantor		Rp 3.540.000	
5	Peralatan Kantor		Rp 9.053.000	
6	Modal			Rp 100.000.000
7	Pendapatan/Pendapatan bunga/Partisipasi Jasa Simpanan			Rp 3.090.000
8	Beban Operasional		Rp 1.300.000	
9	Beban Transportasi		Rp 800.000	
10	Beban Gaji/Upah		Rp 3.200.000	
	Beban Gaji/Upah Karyawan BUMDes		Rp 10.000.000	
11	Beban ATK		Rp 159.000	
12	Beban Konsultan		Rp 2.000.000	
13	Beban Konsumsi		Rp 1.600.000	
14	Beban Perbaikan/Service		Rp 100.000	
15	Simpanan Wajib			Rp 1.636.000
16	Simpanan Pokok			Rp 1.650.000
			Rp 106.376.000	Rp 106.376.000

Rp -

Figure 1.
Kurnia Abadi’s Trial Balance

One application that can assist in carrying out financial records is the Financial Information Recording Application Information System (SIAPIK). SIAPIK is an Android-based online financial recording system launched by Bank Indonesia. This system will make it easier for BUMDes Kurnia Abadi to record financial reports online it is expected to have a positive effect on the business activities of business actors.

This community service activity is directed at the financial management of business units through the introduction of applications and bookkeeping methods in the SIAPIK application. The hope is that after the BUMDes management has understood the use of this application, they can produce financial reports according to applicable financial standards and maximize the business units.

LITERATURE REVIEW

Community empowerment is a development process in which the community takes the initiative to start the process of social activities to improve their situation and condition. Community empowerment can only occur if its citizens participate. An effort is only successful in being assessed as "community empowerment" if the community group or society becomes the agent of development. Some definitions of empowerment according to experts are: Empowerment is defined as a person's capacity to make effective choices; that is, as the capacity to transform choices into desired actions and outcomes (Alsop, R., & Heinsohn, N., 2012).

Moreover, Patton, M. Q. (2017) stated that empowerment involves the dynamics of complex systems; systems can disempower, empower, and do both at the same time. Bartle (2003) argued that empowerment involves a process that is taken by an individual or a group, leading to a change in the degree of control they have over certain assets as well as a change in the relationship they have with other people. Empowerment involves a strengths-based approach, viewing individuals as having competencies and the right to function autonomously, yet needing opportunities and resources in the external environment to manifest those (Moran, T. E., Gibbs, D. C., & Mernin, L., 2017).

Meanwhile, Laksono, B. A. (2018) emphasized that empowering the community is an effort to improve the dignity of the grassroots who with all their limitations have not been able to escape the trap of poverty, ignorance, and underdevelopment, so that community empowerment is not only the strengthening of individuals but also the existing social institutions.

Sianipar, Yudoko, Adhiutama, and Dowaki (2013) stated that the three most important parties must be encouraged to reach empowerment of rural communities. First, Community Members are the focus of community empowerment projects. This means that all social issues must be focused on how community members behave in their daily routines. All efforts must support their daily activities with better quality. Second, Academia must support empowerment through its efforts in providing the best appropriate technology. Technical knowledge must also be able to be transferred to community

members. Third, the government should be involved deeply to support sustainable development from the financial side. All developed policies should also encourage local people to adapt and adjust implemented technology to keep sustainable development in changing environment.

It can be concluded that to realize empowerment, efforts are necessary to increase the dignity of the community layer to escape from the tools of poverty and underdevelopment. These efforts should be supported by three important parties to maintain sustainable development and transform these efforts into expected results.

MATERIAL AND METHOD

The strategy offered by the Community Service Team of the Accounting Department FE UT is to carry out training activities regarding financial statements reporting to maximize the BUMDes Kurnia Abadi business unit. This training activity aims to provide knowledge and understanding to employees and management on how to use the SIAPIK application so that all management and employees can overcome problems regarding bookkeeping (accounting) because good management and bookkeeping are very important for business progress. Therefore, the Community Service Team held training on the use of SIAPIK for employees and administrators of BUMDes Kurnia Abadi. This training is hoped to provide useful knowledge about how to manage finances properly and correctly so that in the end they can communicate the financial information to stakeholders as make important decisions.

The targeted results of the community service team are as follows:

1. The participants can operate the SIAPIK application,
2. The participants can produce financial reporting based on Standard Akuntansi Keuangan Untuk Entitas Tanpa Akuntabilitas Publik (SAK ETAP),
3. The participants can manage their business well so that they can run a healthy business, maintain financial liquidity, and understand how to achieve the desired business targets
4. BUMDES staffs are concerned about the impact of activities on financial statements.

The methods used by Community Service Team during the Covid-19 pandemic are explained below:

1. Provide the tools and devices needed in the learning process.
2. Prepare learning materials in the form of manual books and video tutorials regarding the use of the SIAPIK application.
3. Delivery of learning materials using a participatory learning approach. Furthermore, in the learning process, several learning methods will be used, including the distribution of manual books, demonstrations through video tutorials, and hands-on practice.
4. Monitoring to determine the effectiveness of the implementation of learning. If there are obstacles or weaknesses, the team will discuss them with participants to find a solution. This activity is held online

RESULT AND DISCUSSION

The implementation of this training program took place during the Covid-19 pandemic. To reduce face-to-face meetings, learning materials are provided in the form of manual books, video tutorials, and practice as well as group discussions that were carried out via zoom. The Community Service Team FE UT only made one visit to distribute manual books and disks containing video tutorials and other Abdimas tools needed to conduct the training can be seen in Figure 2.



Figure 2.

Handover training tools to Director of BUMDES Kurnia Abadi

The manual book describes the steps that must be taken in creating a username on the application for the practice of preparing financial statements. There are simulations of transactions that occur within the Public Accounting Firm (KAP) to make it easier for participants to understand how to enter transactions step by step. The book is also designed using attractive colors as well as screenshots on the application display. The following figure is some training materials provided in the manual book FE UT:

Penggunaan Aplikasi Keuangan SI APIK

SI APIK merupakan singkatan dari "Sistem Informasi Aplikasi Akuntansi Pencatatan Informasi Keuangan". SI APIK adalah aplikasi keluaran Bank Indonesia yang dibuat untuk memudahkan para pemilik Usaha Mikro, Kecil dan Menengah dalam penyusunan laporan keuangan usahanya.

Membuat Username SI APIK

1. Kunjungi <https://www.bi.go.id/siapik/> atau bisa search di google dengan keyword siapik lalu cari alamat url yang dimaksud.

2. Setelah tampilan login SI APIK muncul, Klik **DAFTAR**.

3. Isi seluruh biodata seperti nama lengkap, username, email, KTP/NPWP, password dan konfirmasi password.

4. Setelah mengisi semua biodata, klik **DAFTAR SEKARANG**.

CONTOH SOAL YANG DIGUNAKAN UNTUK TUTORIAL (PERUSAHAAN JASA)

Pada Januari 2020, Indah memutuskan untuk mendirikan usaha Kantor Akuntan Publik sendiri dengan menyewa kantor sewaan dikenal dengan KAP Indah dan Rekan.

Modal Awal KAP Indah dan Rekan berjumlah IDR 32.500.000 terdiri dari Kas Rp 15.000.000; Biaya sewa kantor dibayar dimuka selama 2 bulan Rp 3.000.000; perlengkapan Rp 2.000.000 dan peralatan kantor Rp 12.500.000

Transaksi usaha berikut ini dilakukan oleh KAP Indah dan Rekan sepanjang Januari 2020:

Tanggal	Uraian Transaksi
1	Membayar sewa enam bulan sesuai dengan kontrak sebesar Rp5.400.000
2	Membayar premi asuransi kerugian dan kebakaran 12 bulan sebesar Rp2.400.000
3	Menerima kas dari klien sebagai pembayaran dimuka untuk jasa yang diberikan dan dicatat sebagai pendapatan diterima di muka Rp5.000.000
4	Membeli tambahan peralatan kantor secara kredit sebesar Rp 2.000.000
6	Membayar tunai untuk iklan koran Rp 150.000
8	Membayar utang pembelian peralatan tanggal 4 Januari sebesar Rp1.200.000
12	Menerima kas dari klien ABC atas honor jasa konsultasi umum untuk periode 1- 12 Januari sebesar Rp 4.200.000
14	Membayar gaji 2 minggu resepsionis paruh waktu Rp750.000
16	Mencatat jasa konsultasi umum yang telah disediakan untuk klien XYZ secara kredit untuk periode 1-16 Januari Rp6.300.000
17	Membayar tunai pembelian perlengkapan Rp1.000.000
20	Menerima kas ke Bank BCI dari klien ABC atas honor jasa konsultasi umum periode 15-20 Januari Rp2.100.000
26	Menerima kas atas pelunasan piutang usaha dari klien XYZ Rp6.300.000
28	Membayar gaji pegawai bulanan sebesar Rp5.000.000
29	Membayar tagihan telepon bulan Januari Rp150.000
30	Membayar tagihan listrik Januari Rp300.000

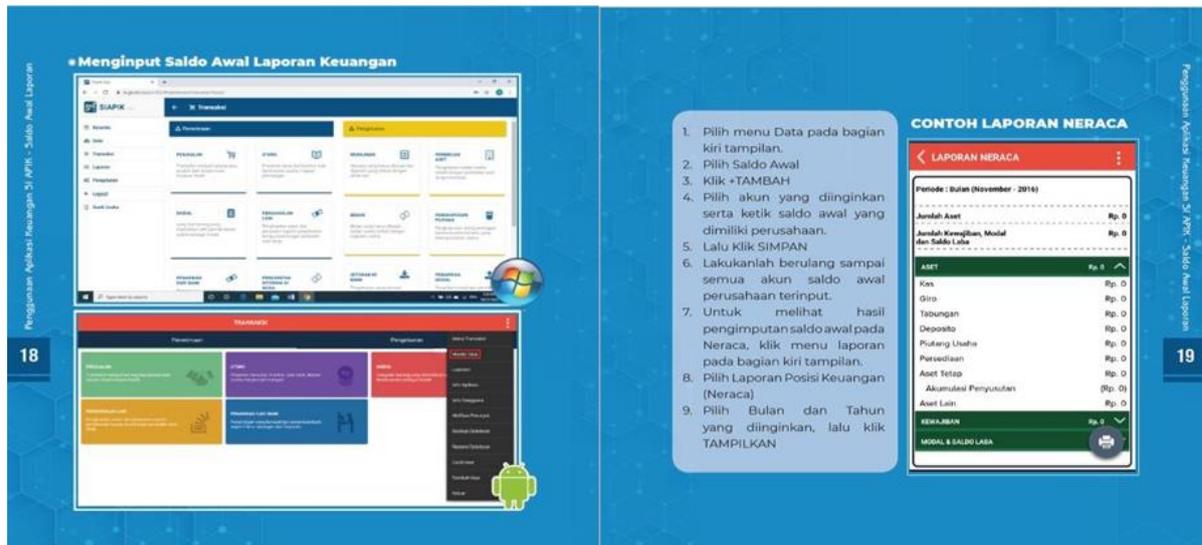


Figure 3.
Training Materials on Manual Book

The manual above explains everything from downloading the application, filling in user data, and the steps to use it, to display the financial report. This application adopts a Single-Entry Input system (according to the transaction) so that it does not input based on complicated accounts. This will certainly facilitate the use of applications (business actors) to record and produce financial reports. Especially those who do not understand accounting in detail. With this application system, users do not need to choose a debit transaction and choose a credit transaction counterpart (as in the Double Entry system). Users of this application only need to categorize a transaction: whether it includes receiving transactions or spending transactions.

During online training, all trainees attentively and enthusiastically listened to the explanations and followed the steps for using this application. Due to a new application for them, not all participants smoothly followed the directions from the mentors at first. However, with patient guidance even though online, in the end, all participants were able to download and practice this application well.

Activities in the community with the theme "Community Empowerment In Tonjong Area Through Financial Application Training, SIAPIK" are expected to increase the knowledge and skills of the active administrators of BUNDEs Kurnia Abadi, in recording financial transactions through the SIAPIK application. The results of this training show that there are at least more than 75% of participants can download and practice this application, guided and given examples by the mentor.

This community service has been implemented on time, according to a joint plan between the implementing team and the active management of BUNDEs Kurnia Abadi in Tanjong village. The activity took place in a conducive and successful manner because the material provided by the implementing team was new material that would be very useful for the training participants.

This material about empowering BUNDEs administrators in using the SIAPIK application provides insight to the administrators on how to record financial transactions as well as produce financial reports. While the material on the practice of using the SIAPIK application for micro-enterprises was very interesting for participants, most of whom had not used the application in recording income and expenses, as well as producing financial reports such as profit/loss report and position of financial statements for micro-small businesses.

The results of the implementation of this community service resulted in an unofficial agreement, to assist/with information related to the material provided in the future, and to develop the ability of BUNDEs Kurnia Abadi administrators in making accounting records using the SIAPIK application.

CONCLUSION AND RECOMMENDATION

BUMDes is one of the organizations to improve the economic welfare of rural communities. In this community service activity, it can be concluded that strengthening BUMDes business units through the SIAPIK training is easy for village communities and BUMDes to learn because the manual book

provided is easy to read and includes examples of transactions in real business activities. In addition, this training helps BUMDes and the villagers of Tanjong in producing financial reports and financial analyses without having to know the basics of accounting.

The recommendation suggested to further community services is sustainable training regarding financial ratio and continuous monitoring for at least two years reporting period to ensure that the BUMDES staff have mastered the application.

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