

SAK-EMKM Implementation of Medium Enterprise Financial Statement in Salatiga

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ABSTRACT

Financial Statement is vital requirement for SMEs to receive community credit, it is important for SMEs to understand SAK EMKM as the guidelines of Financial Statement Requirement. Most of UMKM owner do not know how to implement Accounting according to SAK EMKM that has been established by IAI. Therefore, this research aimed to educate and assist an UMKM in Salatiga to arrange Financial Statement. This research is a qualitative research with Financial Statement as the result of this research.

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1. Introduction

Business entities which are categorized as SMEs contribute significant impacts in Indonesian Economic. According to the data from Kementrian KUKM (Koperasi & Usaha Kecil Menengah) in 2013, SMEs contribute about 56% of the Gross Domestic Product (Tuti & Dwijayanti, 2015). This fact is proven by the improvement of SMEs number up to 99.98% out of Indonesia's total enterprise units or 55.2 million units. In the same direction, another impact of SMEs contribution is the decreasing amount of Unemployment in Indonesia. SMEs played a big role in 1998 Monetary Crisis (Savitri, 2018). The unemployment at that time was a big problem, but SMEs solved it and absorbed the Manpower (Kurniawati, et al., 2010).

Not only absorbing the unemployed, SMEs was sustaining all of Economic Aspect such as producing primary needs and services needed during Monetary Crisis. This evidence has proved that SMEs need a big attention of the government. To escape from Monetary Crisis, there were several parties performing new SMEs. SMEs were the only business sector that was not affected by monetary crisis (Widyanto 2015). Even though SMEs growth has been very rapid from Crisis Monetary Era until now, most of SMEs businessmen have less knowledge about accounting and reporting application in SMEs (Hendrian & Hadiwidjaja (2016))

Another positive impact is the increasing amount of SME units in Indonesia. In 2013, up to 57.895.721 million units of SMEs are spread all over Indonesia (depkop.co.id). Moreover, SMEs are expected to survive in the Globalization Era by creating new innovations, competing in the business competition, and being productive. In some countries, the total amount of SME units recorded about 90% of business entity units, as well as SMEs absorbing the manpower. Therefore, it indicates that SMEs also generate positive contribution for the nation's development (Kongolo, 2010). SMEs play a significant role in National Economic Development in Indonesia (Prasetyo, 2008)

Through all of the achievement and potential of the SMEs, funds are the major constrains of the SMEs (Rahmawati & Puspasari, 2017). Capital is crucial for the SMEs since it strengthen the product quality, develop and improves the SME's performance. Good Fund Management is a key factor in indicating the success of SMEs. Therefore, the government has set some programs to strengthen the capital of SMEs. Community Business Credit is involved by the government as an effective capital fund solution to SMEs (Hetika & Mahmudah, 2018). Previously, SMEs were constrained by bank access problem in order to receive fund assistance. Accounting application makes SMEs easier to fulfill Community Business Credit Requirements since Financial Report is required due to its importance in decision making (Amalia & Fitri, 2019)

Accounting Application can be a good method for SMEs fund management. As an addition, the Accounting Practice must be applicable to accounting standards, such as Transaction record that should be suitable with real transaction. Accounting process consisting of Recognition, Measurement, Presentation, and Disclosure are certainly the basic to compile financial statement (Maharani & Nuraini, 2017). Implementation of accounting makes it easier for SMEs business men to understand the Business Position and Company Performance accurately (Soraya & Mahmud, 2013).

In fact, most of SMEs in Indonesia have not implemented Accounting in their Business. Wahyudi, (2009) explained that lack of Accounting knowledge and low level education of business men become the main reason. In addition, most of SMEs business men's perspective about Accounting Implementation is complicated, and is not important for their business. Lack of accounting report organization is mainly caused by the government has not set any regulation in obliged financial statement arranged by SMEs. Therefore, Financial Accounting Standards Board Accounting Association of Indonesia has already set Financial Accounting Standard purposed for Small and Medium Enterprise (SAK EMKM).

Based on previous research, most of SMEs in Indonesia are not implement Accounting. Furthermore, they do not know what SAK-EMKM is. According to a research in Medan (Saragih & Surikayanti, 2015) most of the SMEs only establish the Balance Sheet. In the same direction, most of accounting record of SMEs in Tegal, Central Java are only about cash flow record and simple balance sheet (Hetika & Mahmudah, 2018). Financial statements of SMEs are still simple. Most of the SMEs have lack of knowledge about accounting implementation (Azaria, 2013). In Mr. Pelangi (SME) in Semarang, the profit and expense calculation is complicated since the accounting record is only about raw materials purchasing and some of cost incurred (Savitri, 2018). (Kurniawati et al., 2010) found that the reasons are lack of accounting knowledge, education background among SMEs business men lack of Accounting Trainee is the main reason for SMEs for not arranging Financial Statement.

Medium Enterprise proprietor mostly do not apply applicable standard in arranging their financial statement. Financial Statement made are according to cash basic from source of cash mutations. Financial Statements according to cash basic certainly do not reflect the actual financial condition of the

entity. For instance, credit purchase do not recognized as expense that reduce company profit since there is no cash withdrawal.

According to the three pillars of Accounting Standard, IAI (Indonesian Institute for Accountants) released the SAK EMKM in order to adjust with the SMEs condition in Indonesia. The main reason behind SAK EMKM is to complete SAK ETAP, and General SAK based on IFRS. Each of the three main pillars is an infrastructure support in Accounting context to reflect the essence of business identity in Indonesia, which consists of :

1. General SAK

General IFRS-based SAK is a financial accounting standard that regulates accounting treatment for transactions carried out by entities with significant public accountability.

2. SAK ETAP is a financial accounting standard that is intended to be used by an entity without significant public accountability but publishes general-purpose financial statements for their users.
3. ED SAK EMKM is aimed at meeting the financial reporting needs of micro, small and medium entities.

Almost all of Salatiga society has entrepreneur passion and high creativity. This fact is proven by the evidence that a lot of SME's products that have been exported. According to the data of Dinas Koperasi dan UMKM Salatiga, SMEs in Salatiga reaches up to 1786 entities, The number of SMEs are rising from year to year, and SMEs is the only type of entity that survived during economic crisis. The previous research found that most of SMEs businessmen in Indonesia has lack of information and knowledge about SAK EMKM, and almost all of them not apply SAK EMKM in arranging Financial Statement. Therefore, the author would like to assist SME in applying SAK EMKM in Financial Statement making. The objects of this research are SMEs in Salatiga. The Author interests to do a research in XYZ Medium Enterprise located in Salatiga in order to implement SAK EMKM. The Author expects that financial statement arranged can be an evaluation of business progress, and especially to receive Community Business Credit.

2. Methods

In this research, Author do qualitative research with descriptive type. Descriptive research approach in this research is limited descriptive phenomenon about SAK EMKM implementation in UMKM XYZ in Salatiga. Research done in UMKM XYZ located in Tingkir, Salatiga. This entity located strategically in industrial area. UMKM XYZ provide advantages for communities in environment, not only because they absorb unemployment, but also to provide donations for environment, such as money donations for Indonesian Independence day Celebration.

UMKM XZY produce charcoal. In this modern era, Charcoal is often used for Sisha, therefore mostly the buyers are from United Emirate Arab. The development of UMKM XYZ quite significant. In the past 2 years, omzet of UMKM XZY has growth significantly, since the demand of charcoal is high. UMKM XZY categorized as medium enterprise. Therefore, UMKM XZY complete the criteria of this research.

Research started from December 2019, and estimated done in February, 2019. This research apply qualitative research with single case study method. Therefore, this research only focus in an environmentingirt and in a period of 2019. Data use in this research is primary data from document obtained from interview and observation in UMKM XYZ. The document consist of Invoice Record, Purchase Record, and Sales Record. In order to maintain validity of the Data, author interviewed secretary of UMKM XYZ and ensure it through an interview with Owner in order to maintain data validity. Analysis of the research data is conducted interactively and continuously that includes data collection, arrange financial report, and draw conclusion.

Author arrange financial statement of UMKM XYZ with several process such as :

1. Planning and Identification

In order to maximizing the research, proper planning is required. As a beginning step, Author make sure that UMKM XZY willing to be the main respondent in this research. The second step of planning is to analyze the accounting implementation of UMKM XZY by reviewing what are the financial statement made by UMKM XZY. This step including interviewing the owner about their SAK EMKM knowledge.

2. Implementation

Observing the financial condition of UMKM XYZ from financial record that has been done so far, including previous record. Afterward, in this step Author identify and formulate the problem of UMKM XYZ. Financial activity of UMKM XYZ are Purchasing raw material, production, sales, profit and wages calculation. In this process, Author record transaction invoice in UMKM XYZ. Transaction proven by invoice, transfer prove of payment, memorandum and receipt from purchase. Not only from purchase that record but also sales invoice.

Afterward, the invoices recorded are sorted according to chronological event. This step including evaluate result from observation, and compare it with SAK EMKM. Since the result not completing SAK EMKM at all, Author would like to implement SAK EMKM by arranging Financial Statements of UMKM XYZ according to SAK EMKM. Financial statements consists of Statement of financial position, balance sheet, and notes to financial statement. The last step of this process is by concluding the weaknesses from identification and implementation of financial statement arrangement according to SAK EMKM.

3. Accounting Preparation Technique

First step in this process is Recording Process. The main sources on this process are transaction invoices, includes journalizing. Journalizing is process of summarizing transaction by positioning the amount in debit or credit in the account. Second step of this process is compile a list of balances and record adjustments and re-compile a list of balances after adjustment. The source of the balance list comes from book-entry activities. Register balance composed of individual balances each account in a ledger. Debit and credit balance in the list of balances must always be balanced with no mistakes. Adjustment is an activity carried out for adjust transaction or fix the record if an error occurs. After adjustments and corrections are made, the balance list is re-arranged. The last step in this process is compiling financial statement sourced from list of balance after adjustment. Financial Statement compiled from balance list from adjustment. In this research, bookkeeping and recording technique using computerized system to minimized fraud and errors.

3. Result And Discussion

UMKM XYZ operational factory located in Jl. Raya Salatiga-Solo and Jl. Anggrek Salatiga. In order to storage supplies, UMKM XYZ also provide 4 warehouses, 2 warehouses for production function, a warehouse for storage raw material, and the other one for stuffing finished good. UMKM XYZ was established at 2015 according to owner's interest and passion.

The main reason why owner interested in producing charcoal briquettes is because owner has been failed for many times in establishing other business. Previously, owner's parents were successful clove and coffee middleman, therefore owner continue their business but he was unsuccessful in continuing the business. The owner has experienced many failures and bankrupt in running several businesses.

At the beginning, owner started this business based on compulsion, and firstly the target was local buyer only. As the business of charcoal briquette develop, mostly of the buyer are from United Emirates Arab. Local buyers are rare since Indonesian people mostly use charcoal briquette for barbeque only, not for shisha that is happening only in UEA.

Operational and Managerial System : a) Materials: coconut Shell Charcoal, Tapioca, Fresh Water; b) Equipment: Rotary Cream Machine, Crusher Machine, Mixer, Blender, Conveyer, Oven

Process: 1) Cleaning Process. In this process, coconut shell charcoal washed using rotary cream machine; 2) Crushing Process. Coconut shell charcoal crushed into powder; 3) Mixing Process. The step of mixing coconut shell charcoal with fresh water and tapioca; 4) Blending Process. After it has been mixed, it cooks in high temperature in order to make glue texture and printed out according to custom order of the buyer; 5) Conveying Process. The briquette cut into size according to custom order by the buyer; 6) Roasting Process; 7) Packaging Process

In this company, managerial structure only run by owner and secretary. Therefore, the accounting implementation do not apply well. Factory operations controlled by head of factory. To maintain the quality of the product, there is quality internal control. Total employee of UMKM XYZ are 210. Problem faced by UMKM XZY in human resource is that most of them are have lack education since the employees are only educated in junior high school. In the different direction, language become a problem for UMKM XYZ, because the buyer mostly are Arabians and they not fluent speak English. Not only problem, but also different culture arise problem when owner communicates with buyers.

UMKM XYZ produces 8 tons of charcoal briquettes in a day. The product they produce is only charcoal briquettes. There are several shapes and size of charcoal briquettes according to buyer's order, such as cube, hexagonal, and stick. Each order by different country always different.

From the beginning, UMKM XZY has been promoting their business by using social media platform. Owner understand that most of Arabian using Facebook, and most of Americans using Instagram. Therefore, social media plays big role in marketing business of UMKM XZY. Since the market of this product are mostly from country outside Indonesia, UMKM XYZ always maintain the quality of the product including packaging. Moreover, each of the product packaged by a plastic and carton. To deliver their product that mostly ordered by foreigners, UMKM XYZ use liner service to export their product.

In the future, if the business develop well owner wants to make another factory located in other town. As a planning, in order to follow the modern era, UMKM XYZ wants to produce paper bag. Paper bag now is in the planning of 2021 new product of UMKM XYZ, since in some countries plastic bag are prohibited. UMKM XYZ expect can produce plastic from cassava as a new innovation.

Financial Statements compile in order to provide periodically overview of relates company. In the same direction, financial statement purposed to provide information includes financial position, company performance, changes in financial position that is beneficial for decision making. (Shonhadji, Shonhadji, & A, 2017). Generally, UMKM XYZ is a production company. Therefore, UMKM XZY must record financial statement periodically.

Financial Statement arrangement purposed as comparison for owner in order to make decision and develop the company. Firstly, author start to recognize the transaction happens in UMKM XYZ. Business flow from UMKM XYZ starts with a meeting of owner with buyer that mostly come from UEA. The meeting is about the price, amount, and size and shape of charcoal briquette. The important thing of the meeting is about payment. After secretary of UMKM XYZ record the meeting result that includes the shape and size of charcoal briquette, customer identity, and export details, she ask head of factory to start the production by purchase raw materials if the storage at ware house are insufficient. When inventory at the warehouse used, so they record the supply decrease in the warehouse record. If they need to purchase any kind of raw material, they record it in purchase record.

When purchase transaction occur, secretary record what are the goods purchased, the details of transaction includes prices, and date. Not only purchase, but also every transaction details recorded by the secretary. The record book of secretary including details of customers identity, list of employees identity, and also list of vehicle and machines. Practically, secretary only record details at the Microsoft Office Excell. In accounting, if there is a fixed asset recorded, there should be depreciation calculation also. In this research, Author also provide depreciation of fixed asset to depreciate vehicles and machines of UMKM XYZ. Practically, UMKM XYZ only provide "Profit Report" that only consist of sales, expenses, and profit. According to SAK EMKM, UMKM XYZ must provide statement of financial position, balance sheet, and notes to financial statement.

There are some advantages provided to medium enterprise in this research. SAK EMKM financial statement framework assists UMKM XYZ in transiting from arrange Sales and Purchase record into arranging accrual based Financial Statement. Before this research conduct, owner of UMKM XYZ as the main object stated that he does not know what SAK EMKM is, and what are the element of SAK EMKM. Therefore, Financial Statement arrangement according to SAK EMKM can be an alternative for UMKM XYZ to encourage their financial literacy by easily accept Community Business Credit from bank parties. In the same direction, if in the future UMKM XYZ would like to expand to another business, this research expected to provide SAK EMKM knowledge to the owner as basis of preparation and development. This research resulting Financial Statement of PT. XYZ in order to complete SAK EMKM. The result are in form of Statement of Financial Position, Income Statement, and Notes to Financial Statement. The details of PT. XYZ financial statement :

1. Statement of Financial Position of PT. XYZ

The statement of financial position presents the assets, liabilities and equity of an entity in end of a certain period. Statements of financial position that the Author arrange based on information from PT. XYZ as follows:

Tabel 1. PT. XYZ Statement of Financial Position (For The Year Ended 2019)

Asset	Debit	Credit	Balance
Current Asset			
Cash	768.000.000,00		
Account Receivable	905.600.000,00		
Inventory	1.198.000.000		
Total			2.871.600.000,00
Current Asset			
Fixed Asset			
Machine	750.000.000,00		
Vehicle	613.000.000,00		
Accumulated Depreciation		562.200.000,00	
Total Fixed Asset			800.800.000,00
Total Asset			3.672.400.000,00
Liabilities			
Account Payable		656.700.000,00	
Total Liabilities			656.700.000,00
Equities			
Capital		848.150.000,00	
Retained Earnings		1.810.600.000,00	
Profit of The Year		356.950.000,00	
Total Equities			3.015.700.000,00
Total Liabilities and Equities			3.672.400.000,00

2. Income Statement

Income statement presents information about income, financial expenses, tax expenses, and net profit or loss from the company (Indonesian Institute of Accountants, 2016). UMKM XYZ, as follows :

Tabel 2. PT.XYZ Income Statement (For The Year Ended 2019)

Revenue	
Sales	26,025,000,000.00
COGS	22,650,000,000.00
Gross Profit	3,375,000,000.00
Expenses	
Operational Expense	780,000,000.00
Reserve Expense	

Expense	480,000,000.00
Administration Expenses	260,000,000.00
Total Expense	1,520,000,000.00
Net Profit Before Tax	1,855,000,000.00

3. Notes to Financial Statement of PT. XYZ (December, 31 2019)

a. General

UMKM XYZ established in Salatiga and has not been confirmed to be a legal entity. Entity moves in production sector. Entities meet criteria as medium enterprise based on Law 20 year 2008.

b. Important Accounting Policy

1) Statement of Compliance

Financial Statement arranged according to Standar Akuntansi Keuangan Entitas Mikro Kecil dan Menengah (SAK EMKM)

2) Basic of Preparation

The basis for preparing financial statements is historical costs and using accrual basis. The currency used in the preparation of the financial statements is Rupiah.

3) Fixed Asset

Fixed Asset recorded according it is acquisition cost, and depreciated using Straight Line Method without residual value.

4) Revenue and Expense Recognition

Purchase Revenue recognized when customer complete the payment and the cash has been receipt. Expense recognized when it is happen.

5) Retained Earnings

Retained earnings represent the difference between income and expenses in December.

4. Conclusion

According to interview process in the step of planning identification of UMKM XYZ, Author can conclude that UMKM XYZ do not implement SAK EMKM in the recording process. The recording process only consists of Sales and Purchase Record, and list of customers and employees identity, and also list of vehicle and machines. Accounting Record and Implementation is insufficient and weak according to SAK EMKM. UMKM XYZ Owner stated that he received a lot of advantages from this research, especially from introduction of SAK EMKM from Author to the owner.

Previously, Owner interested with Community Business Credit offered by state bank in Salatiga, but he refuse it because of the requirement of Financial Statements. Furthermore, Owner do not trust the Public Accounting Firm services to provide the Financial Statement. In the past, the capital of UMKM XYZ only from Owner's parents and family loans. After this research done, owner willing to submit Community Business Credit to develop new warehouse.

Based on the explanation from previous chapter, conclusion can be drawn that Financial Statements of UMKM XYZ arranged by author has been according to SAK EMKM. The Financial Statements consist of Statement of Financial Position, presented in Balance Sheet per 31 December, 2017 shows that total Asset of the company amounted Rp. 3.672.400.000 , total Liabilities in amount of Rp. 656.700.000 and Equity amounted Rp. 3.051.700.000. Net Profit before tax of UMKM XYZ is amounted Rp. 1,855,000,000.00. Notes of Financial Statement presents general statement of UMKM XYZ, including statement that Financial Statements arranged according to SAK EMKM as basic of arrangement, and accounting policy applied and presented in UMKM XYZ Financial Statements.

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