

## Assistance, Simple Financial Bookkeeping, for Culinary MSMEs, in front of TMPN Kalibata in Duren Tiga Village, Pancoran South Jakarta

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### ABSTRACT

This community service activity aims to assist to provide understanding, especially related to simple financial accounting matters to improve Culinary MSME businesses. Culinary MSME actors generally only keep simple records in the form of income and expenses, but many things are overlooked in recording so that they appear to generate large profits but many expenses are not recorded properly. As a result, the records carried out do not reflect the actual financial condition of the business. Community Service activities carried out are (a) Education on the importance of good financial bookkeeping, and (b) Training on making simple MSME financial bookkeeping.

## INTRODUCTION

Culinary MSME in Front of TMPN Kalibata, Duren Tiga Village, consists of approximately 50 actors, the majority of whom carry out culinary businesses selling both food and drinks from 05:00 in the afternoon until they run out, which is around 22:00. The current problem for Culinary SMEs is difficulties in capital or capital turnover. Even though daily profits are always obtained, sometimes the amount of profit is often used up or mixed up with expenses other than MSME capital, such as to meet family needs. Apart from that, it is also difficult for MSME actors to obtain additional capital in the form of credit from banks or other financial service authorities. This is more because most MSME actors do not have good bookkeeping. Good, in this case, is when there is no history of financial recording in a certain period which is a requirement from the lender. Finally, MSME actors prefer to seek other credit facilities with relatively higher credit interest rates than those provided by banks, with shorter tenors. The conditions above ultimately cause MSME actors to be unable to effectively circulate their funds because the daily profits are used up to pay interest arrears and daily household needs. So that the effect is, the business that has been running cannot easily develop. Local MSME actors also generally only keep simple records limited to income and expenses, but tend to not record other important things such as the cost of renting a place as operating expenses, so profits will look bigger on the other hand, there are several expense items that are not recorded as appropriate. The result is that the recording that is made does not reflect the actual financial condition that occurs. Astuti (2010) explains that it is necessary to have accounting records to minimize fraud and to be able to find out the company's financial condition by making financial reports. Many MSMEs did not last long in the Kalibata-Duren Tiga TMPN Deptat due to improper financial management. Improper financial management also results in setting the cost of goods sold incorrectly. Ling (2013) states that the finances of a business are managed by the owner and financial activities are carried out with a manual bookkeeping system using accounting records, managing sales notes, and purchase notes. Ernawati et al., (2016) state that financial reports are one of the components that absolutely must be owned by micro-enterprises if they want to develop their business by submitting capital to creditors, which in this case are banks. The impact is that MSMEs will actually experience losses and even bankruptcy. From the background above it can be concluded that the problems faced by Culinary SMEs are: Problems (1) Difficulties in capital or capital turnover. Even though daily profits are always obtained, sometimes the amount of profit is often used up or mixed up with expenses other than MSME capital, such as to meet family needs. (2) Difficulties for MSME actors to obtain additional capital in the form of credit from banks or service authorities other finances. This is more because most MSME actors do not have good bookkeeping. Good, in this case, is when there is no history of financial recording in a certain period which is a requirement from the

lender. Finally, MSME actors prefer to look for other credit facilities with relatively higher credit interest rates than those provided by banks, with shorter tenors.

## **IMPLEMENTATION AND METHODS**

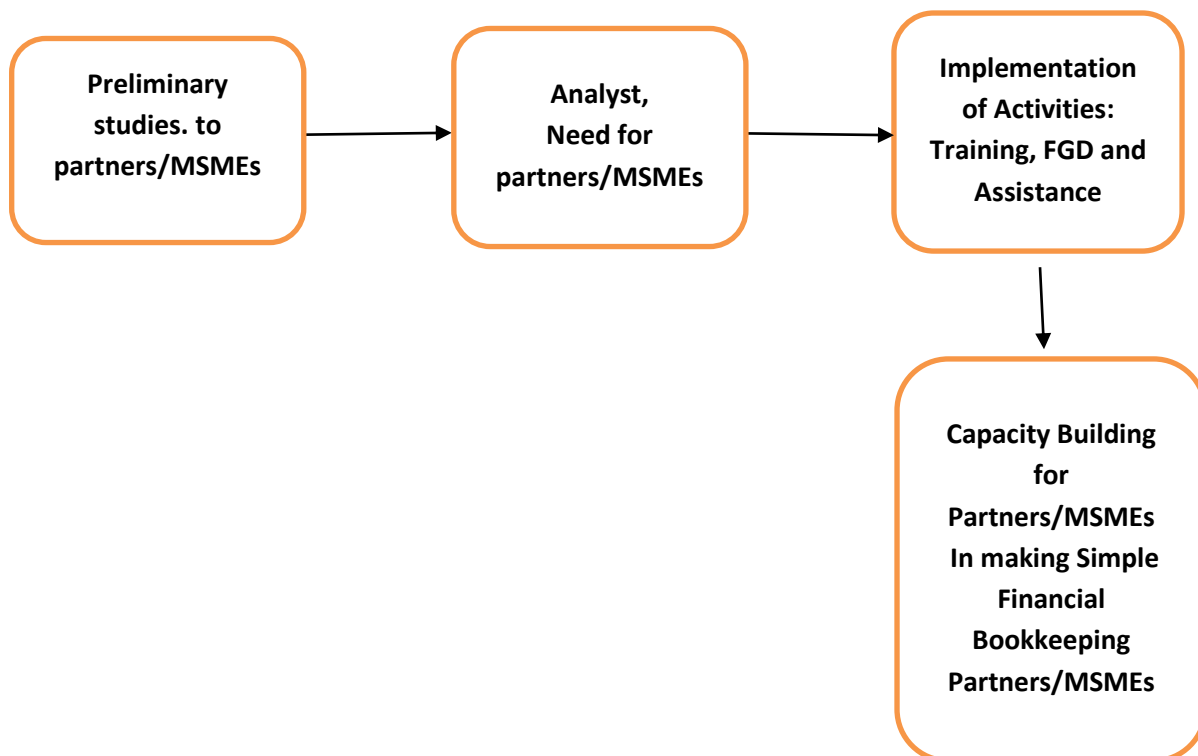
The community service schedule for TMPN Kalibata TMPN Kalibata Home Culinary, Duren Tiga Subdistrict, South Jakarta, will be conducted offline for 2 (two) days, namely on 26 and 27 May 2023 at the Kalibata Hero Kalibata Culinary Home MSME Location.

The method of implementing this activity is to use Andragogy learning which involves students in the process of training and mentoring. The purpose of using andragogy learning is so that students can implement the knowledge gained during lectures and students can implement the knowledge gained during lectures and be directly involved in the process of solving problems in society. As for the implementation of Simple Financial Bookkeeping Assistance activities for Culinary MSMEs at TPMN Kalibata, Duren Tiga, Pancoran South Jakarta, as follows:

1. Preliminary study, the community service team conducted a preliminary survey of Culinary partners/MSMEs, this was done to find out partners' willingness to work with the community service team. Apart from that, he also asked for permission from regional stakeholders regarding the community service activities being carried out.
2. Needs Analysis, the community service team along with students deepens problems with partners and determines joint solutions to be carried out. The next thing to do is to map the communication tools and resources owned by partners. This is done as a basis for selecting solutions for partners as the final stage based on the resources they have.
3. Implementation
  - a. Community service activities will be carried out in several stages. The first stage is an interactive class learning activity. In this first stage, the community service team will provide an understanding of how financial bookkeeping assistance is for Culinary Partners/MSMEs at TMPN Kalibata, Duren Tiga
  - b. Focus Group Discussion, where the community service team will introduce various partners about how residents can use their financial bookkeeping for use in investments or other businesses.
  - c. In practice, the community service team will provide a way to prepare/make simple financial bookkeeping for Culinary MSMEs and explanations.
4. Evaluation,

Evaluation of the community service program is carried out by comparing the conditions of the partners before and after the implementation of the community service program. The success of the program is aimed at increasing the ability to make financial

bookkeeping and being able to use their financial bookkeeping properly and being able to make financial reports for Culinary Partners/MSMEs.



**Figure 1.** Flow of Activity Implementation Methods

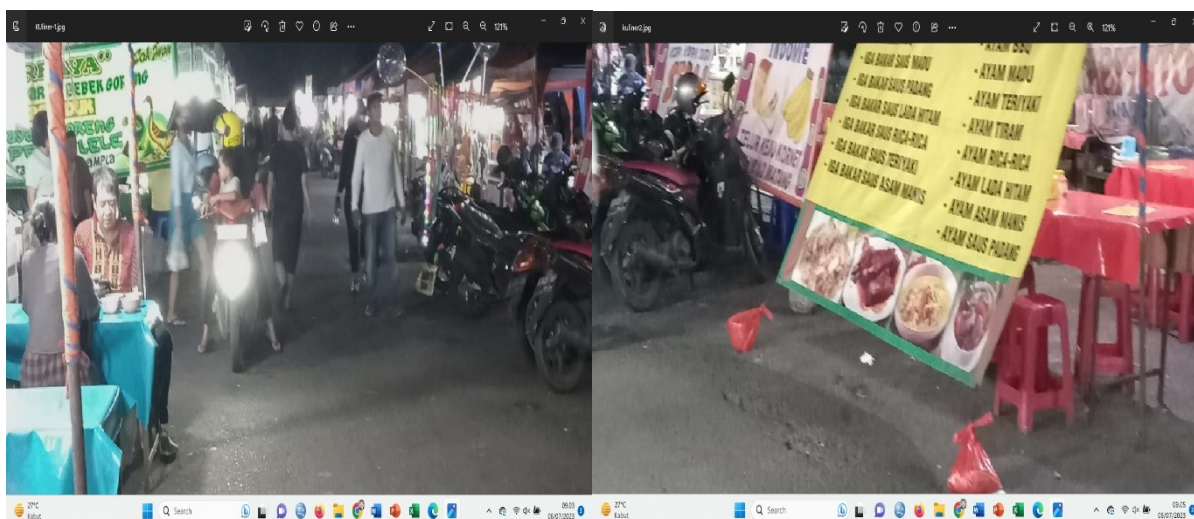
## RESULTS AND DISCUSSION

### Observation Results

At this stage of the results of this observation, we have seen that there are 50 Culinary MSMEs in front of TMPN Kalibata, Duren Tiga Village, Pancoran District, South Jakarta, as many as 50 actors with income earned from Berdangan, Culinary, the problem is difficulties in capital or turnover capital. Even though daily profits are always obtained, sometimes the amount of profit is often used up or mixed up with expenses other than MSME capital. such as to meet the needs of the family. It is difficult for MSME actors to obtain additional capital in the form of credit from banks or service authorities. The objectives that we will study include: How to Assist with Simple Financial Bookkeeping so that MSMEs are able to make financial reports for making decisions and applying for credit.

### Interview result

At this stage of the interview, we get more in-depth information relating to the problems faced by Culinary MSME actors regarding how to make financial reports, because so far there have been no financial reports at all, and sometimes their finances are mixed with personal finances, so they don't know the advantages and disadvantages effort. Even to get credit at a bank, you need good financial records. Therefore it is necessary to carry out Simple Financial Bookkeeping assistance so that you can find out the business benefits and be able to apply for credit.



**Figure 1. Culinary Locations  
and Sales Activities**

### **Base Line Study**

After obtaining information on the problems that exist with Culinary MSME Actors, we provide a solution, namely by carrying out Socialization and assisting in the Bookkeeping of Simple Financial Reports. By using a direct approach and carrying out direct activities to Abdimas Locations to conduct outreach and assistance in Making Simple Financial Report Bookkeeping in accordance with SAK ETAP (Financial Accounting Standards for Entities Without Public Accountability), for Small and Medium Enterprises (MSMEs).

### **Results From Assistance With SAK ETAP**

#### **a. Simple Financial Statements in Accounting**

It should be noted that making financial reports cannot be separated from accounting knowledge. Therefore, you need to understand a little about the accounting cycle and some accounting terms. It sounds complicated, but you don't need to worry. Because these terms will not make you dizzy if only to make simple financial reports. Because studying the accounting cycle, the time needed is not short. Here will not be discussed many things about accounting, but only the accounting principles used to simulate these financial statements. In simple terms based on its activities, the accounting cycle contains several activities, namely recording, classifying, summarizing, and financial reports.

#### **b. Regarding SAK ETAP for MSMEs**

Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) is a stipulation produced by the Indonesian Institute of Accountants (IAI) and published on 17 July 2009 which

became effective on 1 January 2011. The standard was made for Small and Medium Enterprises (MSMEs) who want to use the principles of financial reporting to provide information about the financial position, financial performance, cash flow statements, and so on. This ETAP SAK is prepared without having to consider public accountability. This means that the financial statements are not issued for general purposes for users outside the business/company/external. Therefore, MSME actors can limit themselves in compiling financial reports based on SAK ETAP. Then, what is part or all of the financial reporting process for MSMEs? The answer includes five things which are summarized below.

c. Benefits and Functions of Making Financial Reports on MSMEs

Even though the report is only in the form of numbers, it will have a very good impact on the progress and development of the MSMEs that you run. The following are some of the benefits and functions of making financial reports for MSMEs, including:

- Knowing the description of the current condition of SMEs
- Provide information regarding MSME finance
- Made as one of the requirements in applying for a loan or investor, up to a report to the government.
- Served as a basis for adopting MSME policies

The function of MSME Financial Statements:

- Historical: financial records based on time sequence and transaction dates
- Recording: record the entire transaction
- Analysis: determine the account name, amount of money, proof of transaction
- Instructions: debit or credit the account according to the records
- Informative: shows income, cost of capital goods, operating expenses, gross profit, and net profit of an MSME

d. Types of Financial Statements According to SAK ETAP

In SAK ETAP 2009 set by IAI, financial reports are part of the financial reporting process as well as complete financial reports which include:

**1. Balance Sheet**

In principle, the balance sheet is intended to determine the financial position of a company or business in a certain period. The balance sheet is part of the financial statements that are made once a year. The balance sheet is very necessary to know the value of the company after carrying out various activities related to finance. In essence, the value of a company may increase or decrease after various kinds of transactions. The balance sheet has several elements which can be broadly divided

into three: assets, liabilities, and capital. Assets are all assets owned by MSMEs, consisting of current assets, fixed assets, and intangible assets, such as trademarks, patents, and so on. While liabilities can include current debt and long-term debt. Capital is the difference between the two, namely assets after deducting debt.

## **2. Profit and Loss Report**

Following the term, the profit/loss report contains a report on the difference in income after deducting costs or expenses. Profit/loss reports can be used to make policies or as a basis for measurement such as to measure the rate of return on investment or earnings per share.

## **3. Statement of Changes in Equity**

Equity in accounting science can be interpreted as the capital or wealth of an entity. Entities here can be companies, MSMEs, and so on. Equity is obtained from the difference in total assets (assets) after deducting liabilities (liabilities). Statement of changes in equity means a report that contains all changes in equity for a period.

## **4. Cash Flow Statement**

The cash flow statement contains all information related to incoming and outgoing cash within the specified period. Because it relates to the timing of recording, the statement of cash flows also applies as a condition with information on historical changes in cash.

## **5. Notes to the Financial Statements**

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After knowing some of the knowledge above, the next step is to make simple financial reports for MSMEs very easy. It is enough to make a financial report consisting of a balance sheet, profit and loss, and cash flow. The description below will help MSMEs who want to quickly make simple financial reports.

### **Simple Illustration of Financial Statements for MSMEs**

Cash book. Goods Inventory Book, Goods Purchase Book. Sales Book, Cost Book, Accounts Receivable Book. Debt Book.

### **ILLUSTRATION**

After understanding the description above, the first thing you have to do is calculate the amount of capital and debt. This is necessary to create an initial balance sheet. Calculate the amount of capital and debt simply like the following example.

Your cash now is for example IDR 6,000,000

Goods inventory IDR 30,000,000

The total debt is IDR 10,000,000

Capital of IDR 26,000,000

After that, you can only make an initial balance sheet. From the numbers above, you can make it like the following.

### BALANCE SHEET

Asset	Balance	Debt + Capital	Balance
Cash	IDR. 6.000.000	Liability	IDR.10.000.000
Inventory	IDR.30.000.000	Capital	IDR.26.000.000
<b>Total</b>	<b>IDR.36.000.000</b>	<b>Total</b>	<b>IDR.36.000.000</b>

That way, you know that the condition of your MSME's initial balance sheet is at a balance point of IDR 36,000,000. Then you fill in or create a cash book, sales book, expense book, and others as mentioned in the seven types of books above. To compile each report book, you only need to create an outline or table like the following. Go straight to the case example, for example, you are an MSME owner who concentrates on trading basic needs. On January 6, 2023, you make a sale transaction with a customer named Mr. Y and you managed to sell 1 ton of rice, 1 ton of granulated sugar, and 100 bottles of soy sauce for a total price of IDR 17,000,000. One day later you pay your telephone and electricity bills of Rp. 450,000. With this transaction, the books that will be affected include:

### CASH REPORT

DATE	DESCRIPTION	DEBET	CREDIT	BALANCE
January-2023	Beginning Balance	IDR. 6.000.000	0	IDR. 6.000.000
January-2023	Cash Sales	IDR.17.000.000	0	IDR.23.000.000
January-2023	Telephone Expenses	0	IDR.200.000	IDR.22.800.000
January-2023	Electric Expenses	0	IDR.250.000	IDR.22.550.000

### SALES REPORT

DATE	DESCRIPTION	BALANCE
6-January-2023	Cash Sales	IDR. 17.000.000

### INVENTORY REPORT

DATE	DESCRIPTION	UNIT	PURCHASE	SALES
06-Jan-23	Rice	Kg	0	1.000
06-Jan-23	Sugar	Kg	0	1.000
06-Jan-23	Soy sauce	Bottle	0	100



### EXPENSES REPORT

DATE	DESCRIPTION	BALANCE
7-January-2023	Telephone Expenses	IDR. 200.000
7-January-2023	Electric Expenses	IDR. 250.000

Of all these reports, if you want to calculate income, the method is very easy, namely by using the following formula.

- Cost of Goods = Beginning Inventory Balance + Purchases - Ending Inventory
- Gross Profit = Sales - Cost of goods purchased
- Net Profit = Gross Profit - Expenses

### CONCLUSION

The service is carried out for Culinary MSME Actors, Depan. TMPN Kalibata, Duren Tiga Village, Pancoran District, South Jakarta. MSME actors in managing simple financial bookkeeping are still incapable so the solution is Assistance in making simple financial report bookkeeping so that the benefits can be seen and also the financial reports can be used for credit applications at the Bank. The initial stages in this approach are Preliminary Studies, Needs Analysis, and Implementation. Focus Group Discussion (FGD), Practice and Simulation of Making Bookkeeping of Financial Reports following SAK ETAP. So that it is hoped that after mentoring, MSME actors will be able to make simple bookkeeping financial reports so that they can benefit from information about their business profits and can also apply for credit if needed for business development,

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