



Preparation of Simple Financial Statements at MSMEs Opak Sun Jaya Mandiri Factory

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Abstract: Financial statements are the most important thing and one of the foundations of support in the MSME business. Many MSMEs and companies have failed to run their businesses, due to constraints in the preparation of financial statements, this happens due to the lack of understanding of MSME actors in the importance of financial recording and simple financial statements. However, this is certainly wrong, because by recording this simple financial statement, it is certainly very useful and can be a basic step in making decisions to ledge business in the future. In this case, we conducted research on MSMEs of the Sun Jaya Mandiri opak factory located in Tuntungan I village, Pancur Batu District. This research aims to review and provide an understanding of financial statements. The method we used was to conduct interviews with the direct owners of the Opak Sun Jaya Mandiri Factory MSMEs and see firsthand the financial recording process of the factory. The results of the research we conducted show that the Sun Jaya

Mandiri opak factory has implemented simple financial report recording quite well and clearly. In this case, of course, the owner of the Sun Jaya Mandiri opak factory already understands very well the importance of simple financial statements.

Keywords: Simple Financial Statements, Income, Expenditure and MSMEs

Introduction

In the rapid development of the business world and increasingly fierce business competition, many things must be considered in order to survive and improve, both from MSMEs to large companies. In Indonesia itself, the role of MSMEs is very important in encouraging the Indonesian economy to be able to increase national development. This can be seen from the <https://djpb.kemenkeu.go.id/> which explains that MSMEs are one of the Foundations of the National Economy, with a proportion of more than 99% of all existing business units. In addition, MSMEs have contributed to the Gross Domestic Product (GDP) by 60.5%, and are able to absorb the workforce by 96.9%, and play a role in non-oil and gas exports by 15.69%. With this statement, it can be seen that the influence of MSMEs in Indonesia is very large. However, there are still many MSMEs that have various obstacles both internally and externally that hinder their growth and development so that it is not possible for some MSMEs to close. There are many things that are often faced by

MSMEs, be it in terms of marketing, finance and so on. In this case, of course, the basis for the failure of MSMEs is due to poor financial management, so that income or expenses are not properly recorded which can result in bankruptcy and business closure. Taking into account the importance of financial statements in running an MSME business, we conducted research on an MSME Business in one of the villages in Kutalimbaru District, namely the Sun Jaya Mandiri Opak Factory located in Tuntungan I village, Kutalimbaru District, Deli Serdang Regency, North Sumatra.

Research Methods

This research was conducted on MSMEs of the Opak Sun Jaya Mandiri Factory. This MSME itself has been established since 1995 which is engaged in the management of opak chips. This research was carried out by a data collection method, namely by conducting interviews with the owner of the Sun Jaya Mandiri opak factory and conducting direct observation.

The preparation of this financial report is carried out by providing socialization or education about the importance of financial statements for MSME actors, especially the Opak Shuna Jaya Mandiri Factory. This study uses a method with qualitative data analysis. Where the data we collect is described and compiled systematically so that the research results listed can be compared with the theory used by the researcher. In addition, the researcher also included supporting data in the form of photos as secondary data used.

Results and Discussion

According to KBBI, financial statements are reports on financial data derived from bookkeeping. According to Syaiful Bahri, 2020 said that a financial statement is a summary of a record of financial transactions that occur in a period so that it can be accountable for the tasks charged by business owners to those who are being assigned. A financial statement is a report that shows the financial condition of a company at this time or in a certain period (Kasmir, 2019: 7).

This report provides an overview of the financial condition of a business over a period of time. In this case, there are two types of financial statements, namely general financial statements that are often used by large companies and simple financial statements that are generally used by MSME actors. According to Mutiah, 2019 states that a simple financial statement is information in which there are various financial activities that are used to see and assess the condition of a company in a certain period. In addition, financial statements are one of the most important things in an industry, especially MSMEs themselves, this is a financial statement related to applying for loans to banks, so

it is one of the considerations for banks if we make loans to banks. Therefore, it is necessary to pay close attention so that the recording of financial statements can run well for the progress of the business.

MSMEs according to laws and regulations No. 20 of 2008 are divided into three criteria, including the first is micro business, which is a productive economic business owned by individuals and business entities in accordance with the criteria of micro businesses. Businesses that are included in the criteria for micro businesses are businesses that have a net worth of up to Rp.50,000,000.00 and do not include buildings and land where the business is located. The results of micro business sales every year are at most Rp.300,000,000.00.

Furthermore, it is a small business, which is an independent or independent productive economic enterprise, whether owned by an individual or a group and not as a branch business entity of the main and owned company and either directly or indirectly from a medium enterprise. What is included in the small business category is a business that has a net worth of Rp.50,000,000.00 with a maximum needed of Rp.500,000,000.00. The annual business sales result is between Rp. 300,000,000.00 to a maximum of Rp. 2,500,000,000.00.

And the last is medium business, which is a productive economic business and is not a branch or subsidiary of a central company and is a direct or indirect part of small or large businesses with their total net worth as stipulated in laws and regulations. Medium businesses are often categorized as large businesses with the criteria of net worth owned by business owners reaching more than Rp. 500,000,000.00 to Rp. 10,000,000,000.00 and do not include land and place of business. The annual sales result reaches Rp.2,500,000,000.00 to Rp.50,000,000,000.00

MSME business itself is recognized that Micro, Small and Medium Enterprises (MSMEs) have an important role in economic development and growth, not only in developing countries (NSB), but also in several developed countries (NM). In developed countries, MSMEs are very important, this is because these business groups absorb the most labor than large enterprises (UB), as in developing countries, but also their contribution to the formation or growth of gross domestic product (GDP) is greater than the contribution of large enterprises (Widiastiawati & Hambali, 2020).

In running their business, MSMEs must prepare financial statements to make it easier to find out and the income and expenses obtained by MSME actors themselves. Financial statements are one of the important aspects in managing MSMEs. According to Munawir (2010:5), in general, financial statements consist of balance sheets and profit and loss calculations as well as equity change reports. Meanwhile, according to the Indonesian Institute of Accountants (2009:1), financial statements include part of the financial

statement process. According to Harahap (2009:105), financial statements describe the financial condition and business results of a company at a certain time or a certain period of time. From some of the opinions above, we understand that the role of financial statements is very important.

As for the purpose of the financial statements themselves according to Kasmir (2013:11), the following are some of the purposes of making or preparing financial statements, namely: 1. Providing information about the type and amount of assets (assets) owned by the company at this time; 2. Provide information about the type and amount of liabilities and capital that the company currently has; 3. Provide information about the type and amount of income earned during a certain period; 4. Provide information about the amount of costs and types of costs incurred by the company in a given period; 5. Provide information about changes that occur in the company's assets, liabilities, and capital; 6. Provide information about the company's management performance in a period; 7. Provide information about the records of the financial statements; 8. Other financial information.

From this explanation, we can understand and understand the importance of financial statements in supporting the progress of their business. However, in its implementation, many MSMEs face difficulties in compiling good and correct simple financial reports. This lack of understanding can hinder the ability of MSMEs to be able to analyze their own financial performance. Without a sufficient understanding to make financial statements, business owners will find it difficult to evaluate whether their business is profitable or not. They also struggle to create long-term business plans or make strategic decisions because they don't have valid financial data.

Therefore, it is necessary to prepare simple financial statements. Simple bookkeeping in MSMEs can be started by doing cash recording which is a small part of accounting practice. Cash records are records in which there is a process of receipts or income, as well as expenses both in cash and credit. This must be done well because there are still many MSME actors who do not separate personal money from business money. So with this, we conducted research to see a simple financial report owned by one of the MSME Actors of the Opak Sun Jaya Mandiri Factory.

Opak Sun Jaya Mandiri Factory is an MSME engaged in the production of opak chips that has started its business since August 25, 1995, with an initial stage in production with a scale of 200 kg per day. Until now, the Sun Jaya opak factory already has around 20 employees. This opak factory itself is located in Tuntungan I village, Pancur Batu District, Deli Serdang Regency, North Sumatra. In marketing his products, the ushaa actor uses social media and with the help of the surrounding community who already know the opak factory a lot. In addition, this opak factory is also a supplier of cassava chips

ingredients for the Tuntungan souvenir lutvi creation shop.

In its management, the opak factory itself already has simple financial statements as follows in the period from May to June 20225:

TGL.	KETERANGAN	Debet	Kredit	Saldo
1/5-25	Modal awal	150.000.000		150.000.000
1/5-25	Jasa Penjualan kripik opak 11 Btl	6.771.000		156.771.000
1/5-25	Pengeluaran ladang		10.000.000	146.771.000
1/5-25	Pengeluaran ladang		17.030.000	129.741.000
1/5-25	Pengeluaran ladang	41.787.400		171.028.400
1/5-25	Pengeluaran kripik opak 3.600 kg	116.280.000		287.308.400
1/5-25	Pengeluaran kripik opak 1.086 kg	11.077.200		298.385.600
1/5-25	Pengeluaran ladang		11.190.000	287.195.600
1/5-25	Bon Uwek		16.030.000	271.165.600
1/5-25	Pengeluaran kripik opak 5.934 kg	60.526.800		331.692.400
1/5-25	Pengeluaran ladang		1.150.000	330.542.400
1/5-25	Gaji karyawan		18.420.000	312.122.400
1/5-25	Bon Uwek		25.985.000	286.137.400
1/5-25	Saldo Akhir	386.442.400	100.305.000	286.137.400
1/6-25	Modal Awal	286.137.400		286.137.400
1/6-25	Pengeluaran ladang		105.000	286.032.400
1/6-25	Pengeluaran ladang		4.815.000	281.217.400
1/6-25	Bon Uwek		5.200.000	276.017.400
1/6-25	Pengeluaran ladang		5.740.000	270.277.400
1/6-25	Pengeluaran kripik opak 16.750 kg	170.850.000		441.127.400
1/6-25	Bon Uwek		4.010.000	437.117.400
1/6-25	Pengeluaran ladang		800.000	436.317.400
1/6-25	Pengeluaran ladang		7.970.000	428.347.400
1/6-25	Bon Uwek		9.100.000	419.247.400
1/6-25	Pengeluaran kripik opak 8.180 kg	83.436.000		502.683.400
1/6-25	Pengeluaran kripik opak 2.268 kg	23.133.600		525.817.000
1/6-25	Pengeluaran ladang		850.000	524.967.000
1/6-25	Pengeluaran kripik opak 3.745 kg	38.100.000		563.067.000
1/6-25	Bon Uwek		9.650.000	553.417.000
1/6-25	Pengeluaran ladang		6.720.000	546.697.000
1/6-25	Pengeluaran ladang		800.000	545.897.000
1/6-25	Bon Uwek		9.545.000	536.352.000
1/6-25	Gaji karyawan		20.570.000	515.782.000
1/6-25	Pengeluaran kripik opak 8.650 kg	88.230.000		604.012.000
	Saldo Akhir	689.986.000	85.815.000	604.111.000
	JUMLAH			

From the simple financial statements above, we can say that the Sun Jaya Mandiri opak factory has implemented the preparation of financial statements. With this simple financial report, of course, the Sun Jaya Mandiri opak factory can see and measure its business whether it gets a profit (profit) or actually suffers a loss. If there are losses, of course, in this case, business actors can evaluate the financing issued in order to make greater profits or profits.

In addition, with this financial statement recording, business owners can also see the history of transactions carried out during a certain business period.

Financial statements are the final result of accounting activities. In this report, there are a lot of benefits that will be obtained, such as in making decisions, knowing the advantages and disadvantages, to borrow capital to banks and many others. So based on the research we conducted at the Sun Jaya Mandiri opak factory, business actors still use very simple financial statement recording by recording the outgoing and incoming money with books.

The Sun Jaya Mandiri opak factory itself does not have facilities such as commuting in doing digital financial recording such as the use of zahir applications, Microsoft excel and so on. In this case, the Sun Jaya Mandiri opak factory also has several human resources to support its business, but to keep this simple financial report recording is still carried out by the actors or business owners of the Sun Jaya Mandiri opak factory. Where the business owner is around 50 years old. In this case, age and facility limitations are obstacles in preparing financial statements digitally.

Conclusion

From the discussion above, it can be concluded that the MSME actors of the Sun Jaya Mandiri opak factory have implemented good bookkeeping for their business, so that they can determine the direction of their business progress by evaluating their financial statements. In realizing economic improvement in Indonesia, the role of MSMEs is very important, so in this case there is a need for support, especially from the government. With support from the government, both in the form of aid, facilities, and others, the Indonesian economy will certainly increase. In addition, it is also necessary to provide education for business actors about the importance of bookkeeping about financial statements. Because good bookkeeping will be the basis for decision-making for the progress of his business.

We as the author would like to thank the MSMEs of the Sun Jaya Mandiri Opak Factory for allowing us to conduct research on financial statements. As well as all parties who participate in this research activity, hopefully this research will be useful, especially for MSME actors and generally for those of us who want to start a business.

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