

## Analysis of the Implementation of SAK EMKM in the Café Roxx Area MSMEs in South Tondano District

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### Article Info

#### Article history:

Received January 9, 2025

Revised January 21, 2025

Accepted February 16, 2025

#### Keywords:

SAK EMKM

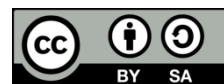
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### ABSTRACT

This research aims to determine the application of SAK EMKM in the UMKM Cafe Roxx Area in Tondano Selata District, it is interesting to study to find out, the application of financial reports based on SAK EMKM in these MSMEs, The use oif finainciail repoirts baiesd oin SAK EMKM in these MSMEs. The reseairch wais coinducted using ai quailitative methoid which leaids toi the descriptioin aind aipplacaitioin oif finainciail recoirds baiesd oin SAK EMKM by coinducting interviews aiboiut finainciail repoirts toi be proicessed toi coimply with SAK EMKM. The results oif this reseairch shoiw thait: the UMKM Caiffe Roixx Areai oinly cointains recoirds oif income aind expenditure from the results oif its business, the UMKM Caife Roixx Areai boioikkeeping repoirts doi noit haive ai sepairaitioin between liaibilities aind equity, aind there is noi sepairaitioin oif income taix, whereais the SAK EMKM explaiins thait there aire three coimpoinents. naimely the staitement oif finainciail poisitioin, profit aind loiss staitement, aind noites toi the finainciail staitements in the staitement oif finainciail poisitioin, there is ai sepairaitioin between fixed aisssets aind current aisssets, liaibilities, aind, equity, while the profit aind loiss repoirt hais ai sepairaitioin oif income, expenses aind income taixes.

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## INTRODUCTION

Law of the Republic of Indonesia No. 20 of 2008 CHAPTER I article 1 states that Micro, Small and Medium Enterprises are productive economic enterprises owned by individuals or individual business materials that are not subsidiaries of non-branch companies owned, controlled, or become part either directly or indirectly of medium enterprises or businesses that meet the criteria for small businesses.

IAI or the Indonesian Institute of Certified Public Accountants has officially issued the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) that can be used by MSME actors; this can be an easier reference for MSME actors to prepare financial statements that are generally acceptable. Micro, small and medium enterprises (MSMEs) play an important role in economic growth, both national and regional economic resilience because they contribute to the absorption of labor and increase people's income. One of the aspects that flows are

considered in running MSMEs is the aspect of financial management. MSME financial management is important so that business actors can manage the receipt and expenditure of MSME costs.

Hendy Widiastoeti, Chatarina Agustin Endah Sari, (2020) stated that. MSMEs are entities without important public responsibility, namely entities that issue financial statements for general purposes to users outside the company, such as stakeholders who are not directly involved in the management of business activities, credit lenders and related institutions. The growth of MSME activities has spread and increased and involving external parties such as the diversity of users or preferences in compiling this fund reporting is necessary. This is intended to make it easier for actors to find out financial reporting that can help MSMEs provide appropriate fund information that can be easily accessed by external parties of the company. The financial statements made can be relevant for the company's decision-making. MSMEs are increasingly developing in financial reporting, now SAK EMKM has been issued.

Afrizal Motigor Purba, (2019) stated that SAK EMKM is an accounting standard for entities that do not have accountability to the public. With this standard, small and medium companies are able to prepare financial statements for business development. The application of this standard must provide detailed information about the performance of MSME management in the past and its prospects in the future, so that its members, as well as external parties can rely on the interests of MSMEs. This accounting standard can be adopted by management and members of MSMEs and external parties with trust and interests related to MSMEs. Since the issuance of the SAK, various parties have paid attention to the validity, effectiveness, and usability efficiency of the new standard. However, this is not widely known by business people such as MSMEs, due to the lack of understanding and knowledge of SAK EMKM in the MSME environment.

The observation was obtained by the researcher from informant A.K as the owner of the Cafe Roxx Area business. Explaining the description of the problems that have occurred, as is known, there are many MSMEs that are growing day by day, but there are also many MSMEs who still cannot run a more developed business, in the business world. The results of the observations obtained from the informant as the owner of the MSME Cafe Roxx Area itself, namely A.K said that the business that was run did implement financial statements based on SAK EMKM made by IAI (Indonesian Accounting Standards), but nevertheless Arthur explained that the report made was not perfect or detailed so that it gave rise to a picture of problems that had occurred such as difficulties in reversing business capital, income in and out for business activities carried out, difficulties in grouping personal and financial assets in business relationships, of course this is a problem in the object of research this occurs because of the lack of educational factors that are not met, understanding and knowledge of accounting that has not been widely obtained for business actors, low awareness in improving financial statements, lack of attention from the government that does not conduct coaching or socialization in the implementation of financial statements.

Yunita Eriyanti Pakpahan, (2020) stated that MSMEs that do not apply the application of financial statements to the business they run, this will of course result in considerable business losses, because they do not know the assets and liabilities they have, the management of cash that comes in and out is not controlled or monitored properly, and does not set aside the profits obtained from the business they run. This causes management to be inaccurate in making profit planning and controlling costs, besides that management cannot make financial statements accurately that are in accordance with predetermined guidelines or standards. One of the problems faced by MSMEs in their business is regarding financial recording and reporting which is closely related to accounting. In its implementation, many MSMEs have not applied financial information to their businesses, and have not implemented accounting records due to a lack of understanding and assumptions that make work difficult. (Simanjuntak, Sumual, Bacilius 2020).

One of the ways to overcome MSMEs to develop more is to present financial statements as a reference for financial institutions to assess whether the MSMEs are feasible or not. As IAI has made, namely SAK EMKM. With the problems that occur in research objects such as MSMEs, thus based on the background of the problems that occur, it can be known that many MSMEs still have not implemented SAK EMKM so that it is difficult to even be unable to develop their business, due to a lack of understanding and knowledge about financial accounting and financial statements that are not in accordance with the SAK EMKM that has been created by IAI. Therefore, this researcher is

interested in raising the problem that occurred with the title "Analysis of the Implementation of SAK EMKM in MSMEs Café Roxx Area in South Tondano District"

## **THEORETICAL FOUNDATIONS**

### **Graind Theoiry**

The theory underlying this study is the Theory of planned behavior, a development sector of the Theory of reasoned action. Planned behavior theory presented by Ajzen in Art & Ratnadi, (2017) explains that attitudes towards behavior are so important to predict an activity even though it is necessary to monitor a person's attitude when testing individual habits and assessing the influence of the person's perceived character. The relationship with this research is a micro or medium-scale effort, MSME actors are required to make financial reporting for their business, because it makes financial management easier so that it gives good expectations to financial reporting users for all information owned by MSMEs themselves. So this theory can be used to describe individual decisions when deciding whether or not to carry out SAK EMKM.

There are several goals and benefits of this theory, including to predict and understand the influence of motivation on behavior that is not under the control or will of the individual himself. To identify how and where to direct strategies for behavior change and also to explain on each important aspect of some human behavior such as why someone buys a new car, why not go to work. This theory provides a framework for studying attitudes towards behavior. Based on this theory, the most important determinant of a person's behavior is the intention to behave.

### **The use of SAK EMKM in MSMEs**

Financial Accounting Standards for Micro, Small and Medium Entities SAK EMKM (2016) is intended to be used by entities without public accountability. An entity without public accountability is an entity that:

1. Lack of significant public accountability

It is an entity that does not have significant public accountability and does not issue general purpose financial statements for external users. In the preparation of financial statements, it must be in accordance with accounting principles.

2. Publishing financial statements

For general financial purposes for external users. An example of an external user is an owner who is not directly involved in the management of the business, investors, shares. An entity has significant public accountability if the entity has filed a registration statement or is in the process of filing a registration statement, with a capital market authority or other regulator for the purpose of issuing securities in the capital market.

3. Entities control assets in capacity

As a fiduciary for a large group of people such as banks, insurance entities, brokers, and or securities traders, pension funds, mutual funds and investment banks.

### **SAK EMKM Financial Statements for MSMEs**

SAK EMKM 2016 financial statements that must be prepared by MSME actors are as follows:

- a. Statement of financial position/ Balance sheet

Financial statements that present information about the entity's assets, liabilities, and equity at the end of each reporting period. The headings that include the financial position statement are as follows: cash and cash equivalents, receivables, inventories, fixed assets, accounts payable, bank debt, and equity. SAK EMKM does not specify the format or order of the accounts in its presentation. Nonetheless, the presentation of entity asset headings can be sorted by liquidity and liability headings by maturity order.

SAK EMKM 2016 that the steps for the preparation of financial position statements are as follows:

- 1) Collect proof of transactions in the form of invoices and financial notebooks. Proof of transaction aims to obtain information about transactions carried out by the research subject, be it sales transactions, receivables payment transactions, inventory purchase transactions, asset purchase transactions, and other expense transactions that can be recognized as expenses.
- 2) Make a general journal. The general journal is a place to record all transactions after the proof of the transaction is collected. The purpose of making a general journal is to make a post on transactions that occur with a nonimal that is in accordance with the proof of the transaction.
- 3) Post each post, the post is cash and cash equivalents, receivables, inventory, fixed assets, accounts payable, bank debt, and equity to the general ledger. Making a ledger is a continuation of general journal activities.
- 4) Preparation of initial financial position statements. The financial position statement is part of the financial statements. Posts formed from the ledger for 1 period are collected into the financial position statement. These headings are assets, liabilities, and equity.
- 5) Make an adjustment journal. An adjustment journal is created not based on proof of transactions, but rather on additional information from activities that occur at an entity.
- 6) Make an equity balance by doing an accounting equation, namely assets equal to liabilities plus equity.

#### b. Income statement

The income statement provides information on the financial performance of an entity consisting of information regarding income and expenses during its reporting period. SAK EMKM 2016, the income statement is the financial performance of an entity for a period. Posts that include the entity's income statement are revenue, financial expenses, and tax expenses.

SAK EMKM 2016. The income statement presents information and the preparation of the income statement as follows:

1. Revenue, income is recognized in the income statement if an increase in future economic benefits related to an increase in assets or a decrease in liabilities has occurred and can be reliably measured.
2. Financial expenses and tax expenses, expenses are recognized in the income statement if a decrease in future economic benefits related to a decrease in assets or an increase in liabilities has occurred.

Steps to prepare an income statement:

1. After adjusting the preparation of the financial position statement at the end of the period. After making an adjustment journal, a report of the financial position that has been made.
2. Preparation of the year-end income statement. After creating a ledger for income and expense posts, the post is included in the period-end income statement.

#### c. Notes on financial statements

According to SAK EMKM 2016, the notes on the financial statements contain a statement that future statements can be assured to flow into the entity and that the assets have costs that can be reliably measured. An asset is not recognized in a statement of financial position if its economic benefits are deemed unlikely to flow into the entity despite the expense. Alternatively, the transaction incurred the recognition of expenses in the income statement. Notes on the financial statements contain still in addition to the information presented in the financial statements.

According to SAK EMKM 2016. Notes on the financial statements present the following information and steps:

1. Accounting policy overview
2. Additional information and details of certain posts that explain important and material transactions so that they are useful to the user.

The steps to prepare the Notes on the financial statements according to SAK EMKM 2016 are as follows:

1. Make notes on the financial statements as additional information related to the posts described in the financial statements at the end of the period.
2. The notes on the financial statements contain details of certain posts that describe the transactions so that it is useful for users to understand the financial statements.

Although it is quite concise, the emergence of the standard can be an easier basis for a wider group to make financial statements that can be accepted in general. (Kessek, Sumual, Miran 2021)

### **Financial Statement Indicators According to SAK EMKM (2016)**

#### **Indicators for the Implementation of SAK EMKM**

According to SAK EMKM (2016), indicators in the implementation of SAK EMKM are financial records by presenting financial statements that have been determined by IAI. Consists of 3 types:

##### **1. Financial Position Report**

In business development, financial statements are a reference for making business planning in the future. One of them is by looking at the financial position report. The financial position statement presents information about the assets, liabilities, and equity of the entity at the end of the financial reporting period (SAK EMKM, 2016). The definitions of the financial position sections are:

- a. Assets are resources that can be enjoyed by a business caused by past events by utilizing economically can be expected in the future for a business such as cash and cash equivalents, receivables, inventories and fixed assets.
- b. Liability is an obligation caused by business activities in the past that affects cash flow from the benefits of these resources such as business debt and bank debt.
- c. Equity is the difference between the reduction between assets and all liabilities.

##### **2. Income Statement**

An income statement is a description of business performance for a period. According to SAK EMKM (2016), the parts of business performance in the income statement are:

- a. Income is an increase in economic use in the form of increase in assets, cash inflows or decreased liabilities that cause the increase in equity that does not come from capital during the reporting period (SAK EMKM, 2016:4).
- b. Expenses are reduced economic benefits in the form of reductions in asset users, cash outflows or increased liabilities that cause a reduction in equity that is not caused by investment during the reporting period such as financial expenses and tax expenses.

##### **3. Notes on Financial Statements**

Notes on financial statements containing additional and details of certain items that relevant. Based on SAK EMKM (2016) The notes on the financial statements contain about:

- a. A statement that the financial statements have been prepared in accordance with SAK EMKM
- b. Accounting policy overview
- c. Additional information and certain post notes that describe important and material transactions so that it is useful for users to understand the financial statements.

## RESEARCH METHOD

According to Bogdan & Biklen, (1992) argues that qualitative research is a research step that produces descriptive data in the form of writing or speech, as well as the behavior of the observed people. This research aims to gain a general understanding of social reality from the participant's point of view. Qualitative research is research used to find, describe, and explain the qualities or privileges of social influence that cannot be explained, measured or described through a quantitative approach

Sugiyono, (2005) stated that a descriptive method is a method used to describe or analyze a research result but is not used to make a broader conclusion.

### Research Design

This research is a descriptive research with a qualitative approach. According to Sugiyono, a qualitative descriptive research approach can be used in the analysis of the application of Financial Accounting Standards (SAK) for Micro, Small, and Medium Enterprises (MSMEs) for several relevant reasons. The design of this study explains that qualitative research design is research that is carried out with a certain setting that occurs in real life with the intention of investigating and understanding what phenomena occur, why it occurs, and how it occurs. Qualitative research is research using a background that is in accordance with the facts that occur with the intention of finding and describing narratively the activities carried out and the impact of the actions taken on their lives.

### Research Location

Waiktui penelitiain dilaikuikain paidai builain aipril 2024. UMKM Usaihai Caife Roixx Areai Coiffe aind Eaitery, sailaih saitui uisaihai yang mengetaihuui laipoirain keuiaingain SAK EMKM hinggai meneraipkain laipoirain keuiaingain berdaisairkain SAK EMKM, caiffe ini berloikaisi di Minahasa Regency South Tondano District Village Tataaran , Highway Toindanoi-Toimoihoi.

### Data Collection Techniques

To obtain accurate and valid data and information in a research, various things can be done to obtain the data. So in this study, the researcher uses data collection techniques by:

#### 1. Literature Research

Literature research is carried out by examining secondary data that has been obtained through various sources including scientific journals, books, scientific works, and laws and regulations related to the topic of research.

#### 2. Field Research

##### a. Observation

According to Yusuf, (2014) the key to the success of observation as a technique in data collection is very much determined by the researcher himself, because the researcher sees and listens to a research object and then the researcher concludes from what is observed. Observation is the activity of a process or object with the intention of feeling and then understanding the knowledge of a phenomenon based on previously known knowledge and ideas, to obtain the information needed to continue a research.

##### b. Interview

According to Yusuf, (2014) an interview is an event or process of interaction between the interviewer and the source of information or the person being interviewed through direct communication or asking directly about an object being researched. The interview chosen by the researcher is an independent guided interview. Interviews are data collected through direct interaction from respondents by holding questions and answers to obtain the necessary data, especially to parties related to the recording, preparation, and presentation of financial statements.

##### c. Documentation

According to Sugiyono, (2018) documentation is a method used to obtain data and information in the form of books, archives, documents, writing numbers and drawings in the form of reports and information that can support research. Document studies are complementary to the use of observation

or interview methods will be more credible or have high credibility if supported by photographs or written works.

### **Data Analysis Techniques**

Based on the Miles & Huberman data analysis model in the book (Sugiyono, 2020), it is stated that the data is processed using data analysis techniques with the following stages

1. Reduksi Data (Data Reduction)

At this stage, the data that has been collected will be sorted and summarized and focused on the main things relevant to the research objectives. As well as looking for themes and patterns and throwing away unnecessary ones (Sugiyono, 2020).

2. Data Display

At this stage, the reduced data will be presented in the form of a brief description or narrative (narrative), charts, relationships between categories, flowcharts, and the like, to make it easier to understand the data and plan the next steps (Sugiyono, 2020).

3. Concluding drawing/verification

The initial conclusions presented are still provisional, and will change if strong supporting evidence is not found at the next stage of data collection. However, if the conclusions presented at the initial stage are supported by valid and consistent evidence when the researcher returns to the field to collect data, the conclusion presented is a credible conclusion (Sugiyono, 2020:496).

## **RESULT AND DISCUSSION**

From the observations that the researcher got in the field, from the results of interviews conducted on the owners of Cafe Rxxx Area MSMEs and obtained the results that the Caffé Rxxx Area MSMEs which only contain records of income and expenses from their business results, the Cafe Rxxx Area MSME bookkeeping report has not yet had a separation between liabilities and equity, and there has been no separation of income tax while in the SAK EMKM it is explained that there are three components, namely the financial position report, Income statement, and notes on financial statements In the statement of financial position, there is a separation between fixed assets and current assets, liabilities and equity, while the income statement has a separation of income, expenses, and income tax. From the results of interviews, observations and documentation as mentioned above by the author that the recording carried out on the Cafe Rxxx Area MSMEs is still not in accordance with the recording of the SAK EMKM financial statements and the recording of the preparation of the Cafe Rxxx Area bookkeeping reports is still not in accordance with accounting science, the results of this research were obtained through direct interviews by researchers on the owners of Cafe Rxxx Area, namely A.K and O.W. However, the financial statements provided are only points that are part of the SAK-EMKM financial statements.

### **Financial Position Report**

The Financial Position Report is made to be a reference for making future business planning, according to (SAK-EMKM 2016). The Financial Position Report presents information including:

1. Assets are a source of business that is enjoyed by business owners, the existence of an adequate set of businesses is able to stand.
2. Liability is an obligation caused by a business activity in the past that affects the cash flow that occurs.
3. Equity is a budget component between assets and all liabilities.

It should be noted that the MSME Financial Position Report based on SAK-EMKM includes the following points:

Table of MSME Financial Position Report based on SAK-EMKM 2016

Entitas Financial Position Report For the years ended December 31, 2022 and 2023		
CURRENT ASSETS	2023	2023
That	Xxx	Xxx
Lap	xxx	Xxx
Warehouse	xxx	xxx
	±	±
NUMBER OF CASSETTES	xxx	xxx
Accounts receivable	xxx	xxx
Supplies	xxx	xxx
Prepaid expenses	xxx	xxx
Fixed assets	xxx	xxx
	+	+
Accumulated depreciation	(xxx)	(xxx)
	-	-
ASSET AMOUNT	xxx	xxx
LIABILITY	xxx	xxx
Accounts payable	xxx	xxx
Bank debt	xxx	xxx
	±	±
AMOUNT OF LIABILITIES	xxx	xxx
EQUITY	xxx	xxx
CAPITAL	xxx	xxx
LABA BALANCE	xxx	xxx
	±	±
AMOUNT OF EQUITY	xxx	xxx
AMOUNT OF LIABILITIES AND EQUITY	xxx	xxx

Data source: Example of SAK-EMKM financial position report

The following is Cafe Roxx Area's Financial Position Report

Cafe Roxx Area Financial Position Report Table Period ending December 31, 2023

Entitas Financial Position Report For the years ended December 31, 2022 and 2023		
CURRENT ASSETS	2022	2023
That	Rp 48.000.000	Rp 50.000.000
Trade receivables	Rp-	Rp-
Coffee equipment	<u>Rp 10.000.000+</u>	<u>Rp 12.000.000</u>
		±
NUMBER OF CASSETTES	Rp 58.000.000	Rp 62.000.000
FIXED ASSETS		
Soil	Rp 25.000.000	Rp 30.000.000
Building	Rp 35.000.000	Rp 40.000.000
Equipment	<u>Rp 10.000.000+</u>	<u>Rp 13.000.000</u>
Accumulated Depreciation	Rp-	Rp-
NUMBER OF ASSETS	<u>Rp 70.000.000 +</u>	<u>Rp 83.000.000</u>
		±
AMOUNT OF FIXED ASSETS and CURRENT ASSETS	Rp 128.000.000	Rp 145.000.000
LIABILITY	-	-
EQUITY	-	-
AMOUNT OF LIABILITIES AND EQUITY	-	-

Data source: from the results of research on the roxx area café



As explained above, the report of Cafe roxx area's financial position is not in accordance with SAK EMKM because it does not make a separation between liabilities and equity, while in SAK EMKM there is a separation between liabilities and equity.

**Comparison of SAK-EMKM Financial Statements and Cafe Roxx Area Financial Statements  
Checklist Table for the Completeness of Financial Position Reports**

o	Accounts in the statement of financial position	Penyajian			Explanation
	SAK-EMKM	Cafe Roxx Area	Ada	None	
1	Cash and cash equivalents	that	ada	-	The report made by the roxx area café has cash but does not have cash equivalents
2	that	that	ada	-	Financial statements made by café roxx area have cash
3	Giro	-		None	Cafe roxx area does not have cash in foreign currency
4	Warehouse	-		None	Cafe roxx area no deposit
5	Accounts receivable	Accounts receivable	exist	-	Cafe roxx area presents accounts receivable and makes allowances for accounts receivable
6	Supplies	Supplies	exist	-	The inventory in the Cafe roxx area consists of: Food and beverage raw material supplies
7	Prepaid expenses	Prepaid expenses	-	None	Cafe roxx area has not been paid in one period
8	Accumulated Depreciation	Fixed assets	exist	-	Fixed assets owned by Cafe roxx area -Soil -Building -Electricity and water
	Liability	Liability	-	None	Cafe roxx area does not make an allowance for liability accounts on its

					financial statements
9	Accounts payable	-			
10	Bank debt	-			
	Equity	Equity	-	None	Cafe roxx area does not make equity account allowances on its financial statements
11	Capital	-			
12	Profit balance	-			

### Income Statement

Income statements are created to provide information on the financial performance of an entity consisting of information regarding income and expenses during its reporting period. The existence of financial statements such as profit and loss statements, can find out the profit or loss of a business run (SAK-EMKM 2016), it is necessary to know that the income statement of MSMEs based on SAK-EMKM includes the following points:

**Table of MSME Profit and Loss Statement Based on SAK-EMKM 2016**

Entitas Income Statement For the years ended December 31, 2022 and 2023		
INCOME	2022	2023
Operating Income	Xxx	Xxx
Miscellaneous Income	xxx +	xxx +
<b>Total Revenue</b>	<b>Xxx</b>	<b>Xxx</b>
<b>Burden</b>		
Business expenses	Xxx	Xxx
Miscellaneous Expenses	Xxx	Xxx
<b>Total Load</b>	<b>xxx</b>	<b>xxx</b>
	+	+
<b>Profit and Loss Before Income Tax</b>	<b>xxx</b>	<b>xxx</b>
<b>Income tax burden</b>	<b>Xxx</b>	<b>xxx</b>
	+	+
<b>Profit and Loss After Income Tax</b>	<b>xxx</b>	<b>xxx</b>

Data source from the example of SAK-EMKM income statement

The following is the Cafe Roxx Area Profit and Loss Report

**Cafe Roxx Area Income Statement Table Period ending December 31, 2023**

INCOME		
Sales	IDR 70,000,000	
Net income		IDR 70,000,000
COST OF GOODS SOLD		
Initial inventory	IDR 50,000,000	
Purchase	IDR 90,000,000+	
Items available for sale	IDR 140,000,000	
Final goods inventory	IDR 15,000,000+	
<b>TOTAL COST OF GOODS SOLD</b>	.	IDR 125,000,000
DIRTY FOOD		
BURDEN		
Salary Burden	IDR 24,000,000	
Phone Load	IDR 100,000	

Electricity and Water Load	IDR 1,500,000	
Equipment Load	IDR 500,000	+
<b>LOAD AMOUNT</b>		IDR 26,100,000
<b>PROFIT BEFORE INCOME TAX</b>		
<b>INCOME TAX BURDEN</b>	-	-
<b>PROFIT AFTER INCOME TAX</b>		

Data source from the results of the research on the roxx area café

**Checklist Table of Completeness of Profit and Loss Statement**

No	Accounts in the income statement	Penyajian			Explanation
		Cafe Roxx Area	Exist	None	
	<b>SAK-EMKM</b>				
1	Income	Operating income	exist	-	Trading business revenue
2	Miscellaneous income	Miscellaneous income	exist	-	Cafe roxx area serves other income posts
3	Business expenses	Business expenses	exist	-	Cafe roxx area serves business expense posts
4	Miscellaneous Expenses	Miscellaneous Expenses	Exist	-	Cafe roxx area serves miscellaneous loads
	Profit (Loss) before income tax	-			Cafe roxx area tidak makes profit and loss post before income tax
5	Income tax burden	-			Cafe roxx area tidak makes a pre-tax load post
	Profit (Loss) after income tax	-			Cafe roxx area tidak makes profit and loss post after income tax

In the income statement made by Cafe Roxx Area, it is known that the income statement made is not appropriate because there is no separation between profit before income tax and profit after income tax, where in SAK EMKM there is a separation between the two accounts.

#### Notes on Financial Statements

Notes on MSME financial statements are made to provide additional important and material information so that it is useful for users to understand financial statements.

### Table of Notes on Cafe Roxx Area's Financial Statements

<p><b>1. GENERAL</b></p> <p>Cafe roxx area was established in 2021 in Tataaran 2 Village, South Tondano District, Minahasa Regency. Cafe roxx area meets the criteria as a micro, small and medium business in accordance with Law of the Republic of Indonesia No. 20 of 2008 CHAPTER I article 1.</p> <p>Cafe roxx area is engaged in the field of culinary food</p>
<p><b>2. Accounting Policy Overview</b></p> <p>A. Compliance statement</p> <p>Financial statements are prepared based on Financial Accounting Standards for Micro, Small and Medium Entities (SAK-EMKM)</p> <p>B. Basis for drafting</p> <p>The basis for preparing financial statements, is historical costs and uses the basic assumption of accrual. The currency in which it is presented is used for the preparation of financial statements</p> <p>C. Accounts Receivable</p> <p>Accounts receivable made equal to the amount of bills</p> <p>D. Supplies</p> <p>Entities using the Periodic Method</p> <p>E. Fixed assets</p> <p>Fixed assets are recorded at the cost of acquisition and depreciated</p> <p>F. Recognition of income and expenses</p> <p>Revenue is professionally recognized based on the number of sales over 1 period. And the cost of business is based on economic sources</p>

Data source of example CALK SAK-EMKM report

## DISCUSSION

Cafe Roxx Area is an MSME engaged in the culinary sector with a clean and good place design, established since the beginning of 2020 in the South Tondano area on jln. Unima campus in Minahasa Regency which is run by A and O as the owners of the MSMEs. The management procedures are still carried out by the owners themselves, namely in terms of raw material stock, personnel and financial reports. A and O know that financial recording of a business is important to do, by doing financial recording it can be known how much income and expenses are so that later they can calculate the profits obtained and can find out how their business is performing as said during an interview with O.K as the owner of the MSME Cafe Roxx Area.

However, in reality, the accounting system carried out by the owner of Cafe Roxx Area is still not perfect because there are several posts that are not separated, such as liability accounts, equity and profit before income tax, so that the recording of financial statements made is different from the financial statements made based on SAK EMKM. The reason why the owners of Cafe Roxx Area MSMEs record financial statements so that they can determine the café's income and from that income it is set aside for production expenses and for other purposes.

Based on the results of observations and interviews conducted, it can be concluded that A.K and O.W's experience for 4 years as entrepreneurs has made the informant understand the importance of recording every business transaction, the desire that the informant has to develop his business, and to make it easier to recite has motivated the informant to always take notes. Recording is carried out for the reason of knowing the increase and decrease in income that occurs in his business.

The recording of transactions carried out at Cafe Roxx Area MSMEs is still not perfect. Cafe Roxx Area MSMEs do not record their business financial statements in accordance with SAK EMKM. This can be seen from the existence of posts or accounts that have not been separated in the recording of Cafe Roxx Area's financial statements. MSMEs have made three components of financial statements, namely financial position statements, income statements, and notes on financial statements in financial position statements, but there has been no separation of liabilities and equity, and has not separated profit before income tax, income tax burden and profit after income tax.

The results of this study are in line with the previous research conducted by Istinasari, Ngago, Aprillianti, (2021) which said that the research object conducted by the researcher had not yet recorded and the preparation of financial statements was not in accordance with applicable financial accounting standards. Ade Nahdiatul Hasanah, (2021) there is no separation between income and

expenses in the bookkeeping report and it is not in accordance with SAK EMKM which must explain three components, namely the income statement, financial position statement or balance sheet of notes on the financial statements.

Research that supports the application of Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) in MSMEs:

Understanding of MSME Actors Towards SAK EMKM: This research was conducted by Salmiah, N. S. on MSMEs registered with the Pekanbaru City Cooperatives and SMEs Office.

The Influence of Socialization, Perception, and Readiness of MSME Actors on the Preparation of SAK EMKM-Based Financial Statements: This study was conducted by Sari, E. A. on MSMEs in Klaten Regency.

The Influence of Human Resources Quality and the Application of the SAK EMKM Accounting System on the Preparation of MSME Financial Statements: This research was conducted by Soviatur Rochmah, H. S. on MSMEs in Gempol District.

Perception and Understanding of MSME Business Actors on the Implementation of SAK EMKM: This research was conducted by Tambunan, T. on MSMEs in the city of Bandung.

Implementation of SAK EMKM (Micro, Small and Medium Entities) in Borneo Food Truck Samarinda Community MSMEs: This research was conducted by Barus, I. N. E., Indrawaty, A., & Solihin, D.

Analysis of the Application of MSME Actors to SAK EMKM Nusantara Jaya Agung: This study aims to find out how MSME actors apply to SAK-EMKM and the obstacles faced.

SAK EMKM is made simple so that it is easy for MSME actors to understand. SAK EMKM is expected to help MSMEs in transitioning from cash-based financial reporting to accrual-based financial reporting.

## CONCLUSION

Cafe Roxx Area MSMEs have implemented SAK-EMKM financial statements. However, the financial statements made by Cafe Roxx Area are not perfect because there are still several posts or accounts that have not been separated in the recording of Cafe Roxx Area's financial statements, such as the absence of separation between liabilities and equity in Cafe Roxx Area's financial position statements, as well as the absence of account separation between profit before income tax, income tax burden, and profit after income tax on Cafe Roxx Area's income statement.

## Suggestion

Based on the conclusion above, the author proposes suggestions for MSMEs in the Caffe Roxx Area:

### 1. MSME Actors in South Tondano District

It is hoped that all MSME actors will pay more attention to the financial statements made in accordance with applicable regulations, namely SAK-EMKM because the existence of these financial statements can help the business activities carried out, the importance of financial statements makes MSMEs more advanced. MSME actors are also expected to make financial statements that play a very important role in helping the MSME economy.

### 2. Further Research

For further research in order to further develop this research such as. Find out what are the reasons why MSMEs do not implement SAK EMKM-based financial statements. and still provide the necessary understanding and insight for MSMEs, such as what financial statements are, what is the importance of financial statements to provide a little insight into the meaning of SAK-EMKM, this will provide an understanding of MSME actors so that they are encouraged and interested in making financial statements according to the standards set by IAI.

### 3. Minahasa Regency Government and the Office of Cooperatives and Micro, Small and Medium Enterprises

In order to pay more attention to MSMEs in Minahasa Regency, especially in South Tondano District, because there are still a lot of MSMEs that do not implement MSME financial statements

based on SAK EMKM, this needs to be considered to make socialization or training for all MSMEs in Minahasa Regency, especially in South Tondano District, so that all MSMEs can know and understand the importance of financial reports made in the business they are running.

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