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## **Analysis Of The Preparation Of Sak-Emkm Financial Statements At The Jaya Mart Small And Medium Enterprise In The Village Of Gading Jaya, Mukomuko Regency**

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**Abstract.** Micro, Small, and Medium Enterprises (MSMEs) are an essential sector in Indonesia's economy, playing a major role in economic growth and employment. However, most MSME owners still face challenges in preparing financial statements in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM). One such enterprise is Toko Jaya Mart, located in Gading Jaya Village, Mukomuko Regency, which still records transactions manually and in an unstructured manner. This study aims to analyze the process of preparing financial statements at Toko Jaya Mart and assess their compliance with SAK-EMKM. The research method used is descriptive qualitative, with data collected through observation, interviews, and documentation. The results show that before implementing SAK-EMKM, Toko Jaya Mart had not yet separated assets, liabilities, income, and operating expenses. After adjustments were made, the financial statements were prepared in accordance with SAK-EMKM, including the Statement of Financial Position, Income Statement, and Notes to the Financial Statements. Nevertheless, there are still shortcomings, particularly in preparing the notes to the financial statements and in the owner's understanding of accounting. Overall, the implementation of SAK-EMKM has improved the regularity and transparency of the business's financial reporting.

**Keywords:** *SAK-EMKM, Financial Statements, MSMEs.*

### **INTRODUCTION**

In line with the current evolving global dynamics, the global economic structure, including Indonesia, is increasingly supported by the micro, small, and medium enterprise (MSME) sector. MSMEs play a crucial role in supporting national economic growth and employment in Indonesia. MSMEs are the backbone of the economies of many countries worldwide. MSMEs are not only a major source of employment but also play a role in expanding the economic base, reducing social disparities, and improving public welfare. As a highly heterogeneous sector, MSMEs encompass a wide range of businesses, from small traders to rapidly growing family businesses. However, despite their important role, MSMEs still face various challenges that limit their potential for growth and sustainability. (Nugroho & Susilo, 2025) Based on information (Ministry of Finance of the Republic of Indonesia Tax Information, State Budget & Fiscal ) General of Treasury currently there are around 64.2 million MSMEs actively operating throughout the archipelago. These MSMEs contribute greatly to the national economy, which is around 61.07% of Indonesia's total Gross Domestic Product (GDP) equivalent to a value of around IDR 8,573.89 trillion. In addition, MSMEs are also a source of livelihood for around 117 million people, which means almost 97% of the workforce in Indonesia depends on this sector .

It can be concluded, MSMEs not only play a role in the economic sector, but are also closely tied to social stability and improving people's welfare. MSMEs have a strategic role in a country's economy, especially in developing countries, with significant contributions in job creation, income equality, and local economic growth. Despite their significant role, MSMEs still face various challenges, one of which is poorly structured financial management. Many MSMEs lack a clear financial recording system, making it difficult to conduct financial evaluations and gain broader access to funding. (Kamilah & Arafat, 2025) One of the main obstacles frequently encountered is the difficulty in preparing financial reports in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities.

The Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM) are financial accounting standards designed to meet the financial reporting needs of micro, small, and medium-sized entities. SAK-EMKM is expected to assist MSMEs in accurately recording their financial statements without becoming bogged down in the complexities of existing financial accounting standards. (Putri et al., 2023) SAK-EMKM was developed with a crucial objective: to provide knowledge and insight to MSME owners in preparing financial reports that are not only simple but also capable of presenting relevant and useful information for business decision-making. Good financial reporting can provide a clear picture of business performance, financial position, and cash flow, all of which are crucial in today's competitive business world. The existence of SAK-EMKM is expected to facilitate the recording of financial reports for MSMEs. However, after the issuance of SAK-EMKM, another problem that emerged was the inability of micro, small, and medium enterprises (MSMEs) to prepare financial reports in accordance with standards. (Langi et al., 2025) According to data from the Central Statistics Agency (BPS), only around 30% of micro, small, and medium enterprises (MSMEs) regularly and consistently prepare financial reports. This figure is striking and reflects a significant gap between the importance of structured financial reporting and actual practice. This situation suggests that many business owners still believe that financial record-keeping is only necessary in a simple manner. Most MSMEs only record total incoming and outgoing funds, goods inflows and outflows, income/expenses, and accounts payable/receivable.

## **LITERATURE REVIEW**

### **SAK-EMKM and Cooperatives**

The Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK-EMKM) are accounting standards that regulate uniform financial reporting procedures for Micro, Small, and Medium Enterprises. MSMEs are encouraged to implement these standards to maximize profits. (Purba, 2019) , SAK-EMKM is an accounting guideline that regulates the preparation of uniform financial reports for Micro, Small, and Medium Enterprises. The implementation of these standards is recommended for MSMEs to optimize business results.

The SAK-EMKM is simplified because it only regulates general transactions conducted by micro, small, and medium-sized entities. Its measurement basis is historical cost, so entities only record assets and liabilities at cost. This ensures fair presentation of financial statements. (Miftahatul Khairani Ulfa et al., 2024)

### **Financial statements**

Financial reports are the result of a company's recording process, summarizing its financial condition, business results, and performance over a specific period. The quality of financial reports is determined by the extent to which the information presented is useful to users and how the reports are structured in accordance with the conceptual framework, basic principles, and objectives of accounting. A company's quality can be reflected in the soundness of its financial reports. Healthy companies generally have high-quality financial reports without

any irregularities. Therefore, financial reports serve as a measuring tool for users in assessing the company's quality. Based on this description, it can be concluded that the quality of financial reports is the report's conformity to accounting principles, where quality reports are able to present relevant information as the final result of the accounting process to support decision-making. (Taufiqurrohman et al., 2021)

According to (Supriadi et al., 2022), planning in preparing financial reports must be carried out in accordance with applicable rules and based on the nature of the financial report itself. In practice, financial reports have two main characteristics: historical and comprehensive. Historical means the financial report is prepared based on past and current data, for example, data from one, two, or several previous years. Meanwhile, comprehensive means the financial report is prepared as completely as possible in accordance with established standards. Preparing only a partial report will not provide complete information regarding the company's financial condition. Financial reports are prepared for various purposes, primarily for the benefit of the company's owners and management, while also providing information to interested parties, both internal and external. Owners and management need financial reports to assess company performance and provide compensation, while external parties, such as suppliers, banks, creditors, and investors, use them according to their respective interests, for example, to determine the company's ability to repay debts, ensure liquidity and working capital, consider granting credit, or obtain net profit information as a basis for investment decisions.

### **Financial Reports of SAK-EMKM and Cooperatives**

Financial reports based on SAK-EMKM are prepared to meet the financial reporting needs of micro, small, and medium-sized entities. This standard is designed as a simple accounting guideline, covering common transactions typically conducted by these entities. The primary objective of implementing SAK-EMKM is to provide relevant information regarding the financial position and performance of a business, so that report users can utilize it to support economic decision-making. (Anggraeni et al., 2021)

### **Cash Basis and Accrual Basis**

The cash basis method recognizes revenue when cash is received and expenses when paid. It is simple and reflects the actual cash position, but is less accurate because it does not reflect the true financial condition. In contrast, the accrual basis is more accurate and reliable because it records revenue and expenses when they are incurred, even though cash has not yet been received or paid. However, it carries the risk of bad debts and decreases in equity due to depreciation and amortization. (Risal, 2023) . It can be concluded that accrual-based accounting better represents the actual state of a company or business entity and is more effective in assessing its performance.

## **METHODS**

Data analysis is a crucial stage in research, aiming to process, interpret, and organize information from various sources, such as interviews, field notes, and documentation. According to Sugiyono (2023), the analysis process is carried out systematically by organizing data into specific categories, breaking it down into smaller parts, finding patterns of relationships between data, and selecting relevant and meaningful data for further study. This step not only serves to organize the collected data but also to explore its deeper meaning, resulting in conclusions that are logical, comprehensive, and easily understood by researchers and others. Thus, data analysis serves as a link between the information collection process and the drawing of valid and accountable research conclusions.



		Inventory, and Merchandise Inventory .	
	Fixed assets	Fixed assets are long-term assets owned by a company for use in business operations and are expected to provide benefits for more than one year. Types of Fixed Assets: Property, Plant and Machinery , Land, Vehicles,	
	Accounts payable	Accounts payable are financial obligations arising from a company's purchase of goods or services on credit. They represent the amount of money owed to suppliers or creditors for transactions that have occurred but not yet been settled. Characteristics of Accounts Payable: Short Term, Based on Purchases of Goods or Services, Recorded under Current Liabilities.	
	Bank debt	Bank debt is an obligation arising from a credit loan obtained by a company from a bank or other financial institution. This debt is typically used to support investment operations, business operations, or asset purchases. Types of Bank Debt: Short - <i>Term Loans</i> , Long - <i>Term Loans</i> , Revolving Credit , and Bank <i>Bonds</i> .	
	Equity	Equity is the portion of a company's net worth that reflects the remaining ownership value after all liabilities have been subtracted. Equity represents the owner's rights to the company's assets after deducting liabilities. Types of Equity: <i>Share Capital</i> , Reserves , and Retained <i>Earnings</i>	

2.	Profit and loss report in accordance with SAK-EMKM: Income Financial burden Tax burden	Revenue is the amount of money received or earned by a company from its business activities, such as the sale of goods, services, or other sources.  Financial burden is the cost borne by the company related to funding or loans, as well as other costs related to finance.  Tax burden is a fee that must be paid by government companies based on the profits earned.	
3.	Notes on financial statements according to the principles established : a. a statement that the financial statements have been prepared in accordance with SAK - EMKM b. summary of accounting policies c. additional information and details of certain accounts that explain important and material transactions so that they are useful for users to understand the financial statements.		

**This study uses the method of comparing the financial statements of Jaya Mart Store with the financial accounting standards for Micro, Small and Medium Enterprises (SAK-EMKM) using the Dean J Champion formula.**

$$\text{Percentage} = \frac{\sum \text{Number of Answers Available}}{\sum \text{Number of Observation Answers}} \times 100\%$$

## RESULTS

### Comparison of the Preparation of Financial Reports for Jaya Mart Store Business in SAK-EMKM

The following is a summary of the research results on the analysis of financial reporting based on SAK-EMKM (in the case study of the Jaya Mart Store in Gading Jaya Village, Mukomuko Regency). A 100% comparison of the three reports is sufficient to determine whether the report is in accordance with the SAK-EMKM. The following is Table 14 of the Implementation of Financial Reporting Based on SAK-EMKM for the Jaya Mart Store Business:

**Table 2 . Implementation of Financial Report Preparation Based on SAK-EMKM for Jaya Mart Shop Business**

Financial Position Report based on SAK-EMKM	Jaya Mart Store	SAK-EMKM	Appropriate and Unsuitable	%
1. Cash	Jaya Mart Store Business has recorded Cash in the financial report.	SAK-EMKM displays cash accounts in the Statement of Financial Position as part of current assets.	In accordance with SAK-EMKM Because in the financial report, Toko Jaya Mart has also recorded cash.	
2. Accounts receivable	Jaya Mart Store Business has recorded accounts receivable in the financial statements.	SAK-EMKM displays accounts receivable in the Financial Position Report in the current assets section.	In accordance with SAK-EMKM because in the financial report of Toko Jaya Mart there are receivables.	
3. Supply	Jaya Mart Store Business has recorded Inventory in the financial statements.	SAK-EMKM displays inventory accounts in the Statement of Financial Position as part of current assets.	In accordance with SAK-EMKM because in the Jaya Mart Store report there is inventory.	

4. Fixed assets	Jaya Mart Store Business does not record fixed assets in the financial statements.	SAK-EMKM displays fixed asset accounts in the Statement of Financial Position as part of non-current assets.	Not in accordance with SAK-EMKM because in the Jaya Mart Store report there are no fixed assets.	
5. Accounts payable	Accounts payable Toko Jaya Mart has recorded Accounts payable in the financial statements.	SAK-EMKM displays trade payables in the Statement of Financial Position as part of short-term liabilities.	In accordance with SAK-EMKM because in the Jaya Mart Store report there are trade debts.	
6. Bank debt	Bank debt Toko Jaya Mart has recorded trade debt in the financial statements.	SAK-EMKM displays trade payables in the Statement of Financial Position as part of liabilities.	In accordance with SAK-EMKM because in the Jaya Mart Store report there is bank debt.	
7. Equity	Jaya Mart Store Business does not record Equity in the financial statements.	SAK-EMKM displays the Equity account in the Financial Position Report in the last section after assets and liabilities.	Not in accordance with SAK-EMKM because there is no equity in the Toko Jaya Mart report.	
Result %= $\frac{5}{7} \times 100\% = 71,43\%$				
<b>Income statement Based on SAK-EMKM</b>				
1. Income	Jaya Mart Store Business records Revenue.	SAK-EMKM displays the Revenue account in the Profit and Loss Report.	In accordance with SAK-EMKM because in the Jaya Mart Store report there is income.	

2. Financial burden	Jaya Mart Store Business does not record a Financial Expense account.	SAK-EMKM displays financial expenses in the Profit and Loss Report.	Not in accordance with SAK-EMKM because the Toko Jaya Mart report does not record financial burdens.	
3. Tax burden	Jaya Mart Store Business does not record a Tax Expense account.	SAK-EMKM displays the burden in Income statement .	SAK-EMKM does not display tax burden in the Profit and Loss Report .	
Result%= $\frac{1}{3} \times 100\% = 33,33\%$				
<b>Notes on Financial Statements Based on SAK-EMKM</b>				
	The business does not make notes on the financial statements.	SAK-EMKM requires notes on financial reports.	Not in accordance with SAK-EMKM	
Result%= 0%				
Total average =				34.92%

Based on the analysis of Toko Jaya Mart's financial statements, the level of conformity of the presentation of the financial position report to the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM) reached 71.43%. This means that most accounts are in accordance with the standard provisions, although there are still some deficiencies. Accounts that have been presented correctly include cash, accounts receivable, inventory, accounts payable, and bank loans. Cash, accounts receivable, and inventory have been recorded as current assets, while accounts payable and bank loans are presented as liabilities, in accordance with the provisions of SAK-EMKM. However, there are accounts that are not yet in accordance, namely fixed assets and equity.

Toko Jaya Mart has not recorded fixed assets, even though this component should be included in non-current assets because it provides long-term benefits. In addition, owner's equity has not been included, so the financial position report is incomplete and does not reflect the overall capital. Although Toko Jaya Mart has understood most of the elements of the financial position report, improvements are needed in recording fixed assets and equity to be more in accordance with SAK EMKM. Analysis of the income statement shows a compliance level of 33.33%, indicating that the presentation is still far from the requirements of the MSME Financial Accounting Standards (SAK). Only revenue accounts are presented correctly, while financial expenses and tax expenses are not recorded. The absence of these two accounts means the income statement does not reflect a comprehensive picture of financial performance. Therefore, a better understanding of the preparation of the income statement is necessary to accurately reflect business results.

## **DISCUSSION**

### **Statement of Financial Position**

In the statement of financial position, most accounts, such as cash, accounts receivable, inventory, accounts payable, and bank loans, have been presented correctly in accordance with SAK-EMKM. Cash is classified as a current asset, accounts receivable reflect credit sales transactions, and inventory represents merchandise on hand. This recording is in line with SAK-EMKM guidelines, which require the recognition of current assets used in business operations. However, there are still deficiencies in the recording of fixed assets and equity. Fixed assets such as shop equipment and supplies should be recognized as non-current assets because they provide economic benefits for more than one accounting period. The absence of fixed assets prevents the statement of financial position from fully reflecting the true financial condition. Furthermore, the absence of an equity account prevents the statement from fully reflecting the owner's capital. This finding aligns with research by Erika Juanida (2024), which states that most MSMEs have not recorded fixed assets and equity due to limited accounting knowledge and the lack of an adequate bookkeeping system.

### **Profit and Loss Statement**

In its income statement, Toko Jaya Mart has consistently presented operating revenues each period. However, the recording of operating expenses is still limited and does not cover all components as stipulated in SAK-EMKM. In the 2023 and 2024 reports, only salary expenses, bank installments, and other operational expenses are listed, while financial expenses and taxes have not been reported. According to SAK-EMKM, the income statement must display revenue, financial expenses, and tax expenses to reflect the entity's overall financial performance. The absence of recording these two components means the income statement does not fully reflect the actual business conditions. Nevertheless, the increase in net profit from IDR 42,000,000 in 2023 to IDR 52,000,000 in 2024 indicates improved operational efficiency and increased sales. This finding aligns with Sofyan's (2022) view that most MSMEs still focus on recording primary income and expenses without considering expense classification according to accounting standards. Thus, even though Toko Jaya Mart has routinely prepared profit and loss reports, adjustments are still needed to comply with the provisions of SAK - EMKM.

### **Notes to the Financial Statements (CaLK)**

Toko Jaya Mart has not prepared Notes to the Financial Statements (CaLK), even though this section plays a crucial role in explaining the applied accounting policies, account details, and relevant additional information. The absence of CaLK results in less transparency and information in the financial statements, as report users do not obtain a clear picture of the basis for preparation and the accounting policies used.

### **Comparative Analysis Based on SAK-EMKM**

Based on the results of research on the financial statements of Toko Jaya Mart in Gading Jaya Village, Mukomuko Regency, it was found that the level of conformity of the presentation of financial statements with the Financial Accounting Standards for Micro, Small, and Medium Entities was still low. The evaluation results showed that the financial position statement had a conformity of 71.43%, the income statement 33.33%, and the notes to the financial statements (CaLK) 0%. On average, the overall conformity level was only 34.92%, which indicates that the implementation of SAK EMKM at Toko Jaya Mart is not optimal. Although several components have been prepared correctly, many important aspects still do not comply with the standards. Business owners have a basic awareness of the importance of financial recording, but do not

fully understand the structure of financial statements according to SAK EMKM. The recording process is still carried out manually and simply without going through formal accounting stages such as journalizing and systematic report preparation. The statement of financial position is the component with the highest level of conformity because accounts such as cash, receivables, inventory, accounts payable, and bank loans are presented correctly. However, the omission of fixed assets and owner's equity prevents the report from fully reflecting the true financial position. The income statement, however, has a conformity level of only 33.33%, as only revenue is presented correctly. Finance expense and tax accounts have not been recorded, even though both are crucial for assessing overall financial performance. Nevertheless, the increase in net profit from IDR 42,000,000 in 2023 to IDR 52,000,000 in 2024 indicates positive growth and efficiency. The CaLK section received a score of **0%** because it has not been prepared at all. The absence of CaLK results in a lack of transparency in the financial statements and does not comply with the disclosure principles in the SAK EMKM. The low level of implementation of SAK-EMKM is influenced by limited accounting knowledge, minimal use of recording technology, and a lack of training or mentoring from relevant parties. All financial processes are still carried out manually using simple notebooks, making it difficult to prepare systematic reports. However, there are positive indications in the form of efforts to prepare simple financial reports such as cash flow, profit and loss, and annual balance sheets. This demonstrates a good initial awareness for future improvements. Overall, the implementation of SAK-EMKM at Toko Jaya Mart is still in its early stages but has significant potential for growth.

## **CONCLUSION**

1. Based on the comparison results, the financial position report achieved a conformity level of 71.43%, the income statement 33.33%, and the notes to the financial statements (CaLK) 0%, with an overall average of only 34.92%. This comparison indicates that the implementation of SAK-EMKM at Toko Jaya Mart is not fully in accordance with the established standards and requires improvements in the preparation of financial reports to align with the guidelines applicable to SAK-EMKM.
2. After aligning with SAK-EMKM, Toko Jaya Mart's financial reports are more structured and informative. The reports now include a statement of financial position, a profit and loss statement, and notes to the financial statements (CaLK). This adjustment makes it easier for business owners to understand their overall financial condition, particularly in grouping assets, liabilities, revenue, and operating expenses.
3. The years 2023 and 2024 showed an improvement in Toko Jaya Mart's financial performance, as reflected in increased revenue, net profit, and ending cash balance. This indicates efficiency in cash management and operational costs following the implementation of SAK-EMKM. However, the implementation of these standards still faces challenges in the form of limited accounting knowledge and human resources. Therefore, further training and mentoring are needed to ensure consistent and sustainable implementation of SAK-EMKM, improving the quality of financial reports and supporting more informed economic decision-making.

## **SUGGESTION**

1. Jaya Mart Store Owners, are advised to continuously improve their competency in preparing financial reports by referring to the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM). Business owners should supplement their financial reports with the Notes to the Financial Statements (CaLK) section to ensure the reports are more comprehensive and in accordance with applicable regulations. Furthermore, owners are also expected to actively participate in training or technical guidance on simple accounting and

- the application of SAK-EMKM to improve their ability to prepare financial reports in a better, more systematic, and more accurate manner.
2. Regional governments, particularly agencies responsible for cooperatives and MSMEs, are expected to provide ongoing mentoring, training, and outreach to small business owners in their areas. These efforts are crucial for MSME owners to understand the importance of implementing SAK-EMKM in managing their business finances. Through ongoing mentoring and coaching, it is hoped that MSME owners will be able to prepare standardized financial reports, which can be used as a basis for business decision-making, financing applications, and to increase external trust in their businesses.
  3. For further research, it is recommended to expand the scope of research objects to various types of MSMEs in different business sectors to obtain a more comprehensive picture of the level of implementation of SAK-EMKM. Further research can also add analysis of the benefits of SAK-EMKM implementation on improving financial performance, competitiveness, and long-term business sustainability.

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