

Training on simple bookkeeping based on EMKM standards for MSME members in Halong District

Yudi Rahman^{1*} Hasdi Suryadi² Suhaili³

^{1,2,3} Sekolah Tinggi Ilmu Ekonomi Pancasetia, Banjarmasin, 70248, South Kalimantan, Indonesia

Email

yudirahman877@gmail.com *, hasdisuryadii@gmail.com

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Abstract

This community service activity was conducted to provide education and training to Micro, Small, and Medium Enterprises (MSMEs) in Halong District, Balangan Regency, regarding the preparation of simple financial reports based on the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). The activity aimed to improve the financial literacy and reporting capabilities of MSME owners who previously only recorded basic cash inflows and outflows without applying standard accounting principles. The counseling and training were carried out through presentations, discussions, question-and-answer sessions, and interactive games to increase participant engagement. The implementation took place at the multifunctional hall of the Halong Subdistrict Office and was supported by local village officials. The results of the activity showed that participants gained a better understanding of the importance of standardized financial statements for business decision-making, tax calculations, and access to financial institutions. By applying the SAK EMKM framework, MSME actors are expected to produce more accurate financial reports that can serve as a basis for business evaluation and growth. Overall, this program successfully enhanced participants' knowledge and motivation to implement proper accounting practices according to applicable financial standards.

Keywords: financial reporting, MSMEs, SAK EMKM, accounting training, Halong District

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1. Introduction

In the business world, entrepreneurs are expected to manage their businesses effectively and accurately, particularly in financial reporting. Many assume that preparing financial reports is simple, but in reality, many business owners still make mistakes in managing and presenting their financial statements. They often overlook financial administrative principles that align with proper accounting standards. According to Wiratna (2016), accounting is a set of procedures involving recording, summarizing, classifying, and reporting financial data in the form of financial statements for a specific period. These reports provide information that must be accountable to various stakeholders. Similarly, Hery (2016) defines accounting as an information system that provides reports to users and stakeholders regarding a company's performance and financial position. Accounting is often referred to as the language of business, as it communicates business information to stakeholders through financial reports that summarize identified and recorded business transactions.

Financial statements are essential because they provide reliable information about a company's financial position and performance. Properly prepared statements must be fair, transparent, and comparable

between accounting periods or across similar businesses. For many micro, small, and medium enterprises (MSMEs), financial reporting remains a challenge due to limited knowledge and resources. These businesses often record only simple cash inflows and outflows without preparing complete reports such as balance sheets, income statements, and notes to financial statements. This lack of structured reporting makes it difficult for MSME owners to evaluate financial performance and for external parties, such as banks or investors, to assess business feasibility (Badriyah, 2015).

Recognizing these challenges, the Indonesian Institute of Accountants (Ikatan Akuntansi Indonesia or IAI) issued the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) on October 24, 2016, effective from January 1, 2018. SAK EMKM was developed to meet the financial reporting needs of micro, small, and medium entities that do not have significant public accountability and that publish general-purpose financial statements for external users (Ikatan Akuntan Indonesia, 2016). This standard serves as a simplified framework compared to SAK ETAP or full IFRS-based standards, emphasizing practical implementation for smaller entities (Dewi, Sugiarto, & Susani, 2016). The SAK EMKM adopts an accrual basis of accounting, recognizing assets, liabilities, equity, income, and expenses when they meet the definition and recognition criteria. It uses historical cost as the measurement basis, making it easier for MSMEs to apply in daily business operations (Effendi, 2015).

According to IAI (2016:42), entities eligible to apply SAK EMKM are those that meet the definition of MSMEs as stated in Law No. 20 of 2008. This includes micro enterprises with net assets of up to IDR 50 million and annual sales of up to IDR 300 million, small enterprises with net assets between IDR 50 million and IDR 500 million and annual sales between IDR 300 million and IDR 2.5 billion, and medium enterprises with net assets between IDR 500 million and IDR 10 billion and annual sales between IDR 2.5 billion and IDR 50 billion. The standard also requires that business entities separate personal and business finances to ensure accountability and reliability in reporting (Sujarweni, 2015).

In Halong District, Balangan Regency, most MSME owners have been running their businesses for years, but they generally keep only simple financial records. They do not yet apply the SAK EMKM standard in preparing their financial statements. Consequently, their reports lack completeness and fail to reflect the true financial condition of their enterprises. Therefore, this community service program aims to provide training on simple bookkeeping based on SAK EMKM to MSME members in Halong District, Balangan Regency. Through this program, MSME owners are expected to be able to prepare simple but standardized financial statements that provide quality financial information. This initiative also aims to help business owners evaluate their business performance, make informed decisions, and improve credibility when seeking external financing or business development opportunities.

2. Research Design and Method

The object of this community service activity was the community and members of micro, small, and medium enterprises (MSMEs) residing throughout the Halong District, Balangan Regency. The implementation of the activity was supported by the heads of villages, urban wards, and the Halong District officials who assisted in coordinating participants and preparing the necessary facilities. This collaboration helped ensure that the community service could be carried out effectively and reached the intended target group.

The form of the community service activity was designed as a counseling and training session focused on the application of simple bookkeeping in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). The topics delivered were tailored to the characteristics of MSME operations in Halong District, emphasizing the importance of proper financial recording and reporting. The materials were presented through lectures and visual aids using Power



Figure 1. Community Service Location at Halong District Office

Point slides and printed modules. The learning process was carried out interactively through presentations, discussions, question-and-answer sessions, and simple games, allowing participants to engage actively and understand the material more easily. This combination of teaching and participatory methods encouraged MSME owners to develop practical bookkeeping skills relevant to their business activities.

The activity took place at the Multipurpose Hall (Aula Serba Guna) on the second floor of the Halong District Office, located on Jl. Baruh Penyambaran, Halong District, Balangan Regency, Postal Code 71665. The venue provided an adequate space for presentations, discussions, and group interactions, ensuring the sessions could be conducted comfortably and effectively.

The main participants of this program were MSME owners and entrepreneurs in Halong District, Balangan Regency. The training materials focused on the introduction and implementation of simple bookkeeping based on SAK EMKM to improve financial literacy and reporting skills among participants. Through this program, MSME actors were expected to gain a better understanding of how to prepare standardized financial statements that reflect the real financial condition of their businesses, thus enhancing transparency and supporting better business decision-making.

3. Results and Discussion

The implementation of the community service and counseling activities in Halong District, Balangan Regency, focused on improving MSME members' understanding of financial reporting in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). The participants were trained through a case study of "Perusahaan Dagang Petra Halong," which was used as an illustrative example for bookkeeping and preparation of financial statements.

The first stage of the activity involved the presentation of financial data in the form of a trial balance as of August 31, 2019. This information was then used as the basis for preparing journal entries, ledgers, and financial reports in accordance with SAK EMKM principles. The example below shows the company's initial balance sheet data before adjustments.

During September 2019, the company conducted a series of transactions involving purchases, sales, and expense payments. These transactions were recorded in the general journal to help participants understand the accounting process.

Table 1. Trial Balance of Perusahaan Dagang Petra as of August 31, 2019

Description	Debit (Rp)	Credit (Rp)
Cash	5,000,000	-
Accounts Receivable	6,000,000	-
Merchandise Inventory	40,000,000	-
Store Supplies	200,000	-
Store Equipment	4,000,000	-
Accumulated Depreciation – Equipment	-	200,000
Accounts Payable	-	5,000,000
Capital	-	50,000,000
Total	55,200,000	55,200,000

Source: Sujarweni (2019)

Table 2. General Journal of Perusahaan Dagang Petra as of September 30, 2019

Date	Description	Ref	Debit (Rp)	Credit (Rp)
01/09	Rent Expense / Cash		500,000	500,000
03/09	Advertising Expense / Cash		100,000	100,000
07/09	Insurance Expense / Cash		1,000,000	1,000,000
10/09	Equipment / Accounts Payable		6,000,000	6,000,000
11/09	Supplies / Accounts Payable		500,000	500,000
14/09	Purchases / Accounts Payable		16,000,000	16,000,000
16/09	Accounts Receivable / Sales		50,000,000	50,000,000
19/09	Purchases / Accounts Payable		20,000,000	20,000,000
22/09	Accounts Payable / Purchase Returns		2,000,000	2,000,000
24/09	Cash / Sales		6,000,000	6,000,000
25/09	Cash, Sales Discount / Accounts Receivable		49,500,000	50,000,000
26/09	Accounts Receivable / Sales		3,000,000	3,000,000
27/09	Sales Returns / Accounts Receivable		5,000,000	5,000,000
28/09	Purchases / Accounts Payable		10,000,000	10,000,000
28/09	Accounts Payable, Purchase Discount / Cash		18,000,000	17,460,000
29/09	Purchases / Cash		1,500,000	1,500,000
30/09	Salary Expense / Cash		800,000	800,000
Total			190,400,000	190,400,000

Source: Sujarweni (2019)

Table 3. Income Statement of Perusahaan Dagang Petra as of September 30, 2019

Description	Amount (Rp)
Sales Revenue	59,000,000
Less: Returns and Discounts	7,000,000
Net Sales	52,000,000
Cost of Goods Sold	43,000,000
Gross Profit	9,000,000
Operating Expenses	2,400,000
Net Profit	6,600,000

Source: Sujarweni (2019)

After recording all transactions, participants were guided to post entries into the General Ledger and Subsidiary Ledgers (Accounts Receivable and Accounts Payable). These processes helped MSME owners understand how financial data flows from transactions to ledger balances and eventually to financial reports. The adjusted trial balance, adjustment journal, and work sheet were also demonstrated, followed by the preparation of an Income Statement and Statement of Financial Position as of September 30, 2019.

Through this process, MSME participants learned the complete accounting cycle—from identifying transactions, recording journals, posting to ledgers, adjusting entries, and preparing final reports in accordance with SAK EMKM. This approach helped them understand how financial reports reflect the real financial condition of a business and how such information supports better decision-making.

To further improve the financial literacy of MSME members in Halong District, several key actions were emphasized during the training. Participants were encouraged to study and understand SAK EMKM through continued education, comprehend the accounting cycle as the basis for financial classification and summarization, and master the debit-credit rules to record journal entries properly. By strengthening these competencies, MSME members are expected to be able to prepare financial statements independently and use them as a management tool to enhance business performance and credibility in the eyes of financial institutions.

4. Conclusions

The MSME actors in Halong District who received training and counseling are small and medium-sized enterprises whose financial reports have not yet followed standardized formats. Most of the businesses in Halong District, Balangan Regency, only record simple cash receipts and disbursements every month. The main focus in developing a business lies in financial reporting, yet the absence of a proper accounting system in accordance with applicable standards has resulted in financial statements that cannot accurately analyze annual profits or financial performance. This condition also causes difficulties when applying for financing or banking loans.

Through the implementation of an accounting system, MSME actors in Halong District can determine the amount of capital invested, evaluate business performance, and use financial statements as a basis for tax calculation and decision-making. The final outcome of this implementation is the preparation of financial reports that comply with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) 2016.

It is suggested that MSME actors in Halong District continue to maintain and enhance the competence of their employees, especially in bookkeeping and finance. They should stay updated with the latest information regarding the implementation of SAK EMKM and business accounting practices. In addition, business owners are encouraged to provide motivation and supervision concerning the preparation of financial reports. Finally, MSME actors in Balangan Regency are expected to consistently apply the accounting methods taught during the training to ensure that their financial reports align with the established SAK EMKM standards.

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