



## WORKSHOP ON MAKING FINANCIAL STATEMENTS TO INCREASE DATA INDEPENDENCE IN THE DIGITAL ERA FOR INDONESIAN MSMES

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### Abstract

In developing Small and Medium Micro Enterprises (MSMEs) it is necessary to know the performance of its business in view of its business financial statements. The problem that exists today is that the majority of MSMEs in Indonesia do not make financial statements because of various things, namely busyness in trying and not knowing how to make financial statements. The results of interviews and surveys to 100 MSMEs in Indonesia in February are that almost all MSMEs do not know how to make basic or simple financial statements. So we as Pengabdian aim to provide knowledge of making simple financial statements by providing training and assistance in making digital financial statements with the help of Smartphones, due to the flexibility of time and place in its manufacture. The method provided by way of 1. Training in making simple financial statements for MSMEs, 2. Training and assistance in making android-based digital accounting in Smartphones. The results of the workshop of MSME participants who follow the spirit of practice and can make financial statements on their respective Smartphones.

**Keywords:** Financial Statements, MSMEs, Digital, Smartphones

### INTRODUCTION

Deputy for Financing of the Ministry of Cooperatives and SMEs (Kemkop MSMEs) said the number of micro-businesses was 58.91 million units, small businesses 59,260 units and large businesses 4,987 units in October 2018. And the total workers in Indonesia who reached 110 million people, about 107 million people entered the structure of Micro, Small, and Medium Enterprises or MSMEs. This means that the portion of people who work as MSMEs reaches about 97.3 percent. In other words, only 2.7 percent of workers with a total of about 3 million people work for large companies or corporations (Kontan, n.d.).

Nearly 40 million businesses classified as micro-businesses have not received capital assistance from the Bank, only about 18.45% have received a portion of credit, while the corporation that only absorbs 2.7% of workers get a portion of credit of 81.55%. (Marta, 2016). Inequality in getting credit capital from banks can occur because of various things, one of them MSMEs get difficulty funding from banks because MSMEs have quality. Low in financial statements, the quality of these low financial statements causes difficulties in obtaining capital in accordance with Rudiantoro & Siregar research, 2012, the results of his research showing MSMEs located in Jakarta, Depok and Bogor around the quality of financial statements is still low because the quality of financial statements does not have a positive effect on the large amount of credit that is obtained.

The results of previous research conducted by Hetika & Mahmudah, 2017 showed that the application of accounting carried out by MSME actors is still done manually and very simply, and

this makes The quality of financial statements is also low. And according to Rudiantoro & Siregar, 2012 Indonesia in implementing accounting standards for improving the quality of financial statements until now still faces obstacles due to low understanding. MSME actors . MSME actors have not compiled financial statements according to accounting standards imposed for MSMEs due to lack of knowledge and understanding of MSME actors and also lack of resources. Humans and they have not yet realized the importance of making financial statements for the growth of their business.

According to the findings of the Divianto & Febrianty field, 2017 has begun to raise awareness of MSMEs the need to compile financial statements based on financial standards and improve their understanding because for business development. and loan applications to banks or other investors. But according to Purba, 2019 MSMEs are more focused on their business activities so that they lack time in managing their business finances so that the creation of financial statements made is far from the standard. accounting. Financial Statements are needed in businesses even if only small businesses, because they can show their performance, and it is unfortunate that MSMEs in Indonesia have not realized how important it is. Financial Statements (Sholikin & Setiawan, 2018)

In accordance with Purba's research, 2019 stated that MSME actors lack time in making financial statements, and from the recommendations of Divianto & Febrianty Research, 2017 the need for the application of information technology accounting as one of the alternatives that can be taken so that the implementation of financial statements based on accounting standards, because now it has developed an easy accounting application application and practical that can be used by MSMEs.

MSMEs in the Digital era already use SmartPhone to sell in developing their business, so they are used to using SmartPhone to sell online marketplaces in various such as, Blibli, Tokopedia, Shopee, Lazada and others. The use of mobile phones to sell online has been around 7.2 million MSMEs (Setyowati, 2018). With this phenomenon of online MSMEs, in accounting is also moving to follow, now many financial statement application programs are easy to use using mobile phones, such as Zahir Simply, Accurate lite, SIAPIK, is easy to download on the Google Play store provided on android-based mobile phones . The use of this application makes it easier for users to make financial statements, because they can be saved, created anywhere and anytime.

Ease in the world digital helps MSMEs to facilitate in business, provide information, promotion, sales and now Bank Indonesia also makes it easier for MSME players to make it easier for MSME players to make make financial statements easily, a short time, at any time and anytime can record all transactions in the hand gemgaman, namely android-based mobile phones , namely SIAPIK application. This convenience we as a practitioner in the field of accounting also spread

digital accounting information in gemgaman by providing a waiver in the making of financial statements

## **IMPLEMENTATION METHOD**

One of the problems in the development of SMEs is about financial management in their business, because good management requires good Accounting skills also by SME business people. The inability of MSMEs to access credit, due to the lack of complete accounting information in MSMEs and because of the lack of optimal accounting practices in MSMEs. For this reason, in order to develop MSMEs and create MSMEs that are feasible, bankable, accountable, and profitable, it is very necessary for the participation of the government and the community in encouraging the implementation of the practice. accounting in MSMEs appropriately, implementatively and sustainably (Sixpria, Suhartati, & Warsini, 2013). And according to Rahmawati & Puspasari, 2017 in their research shows the need for socialization and financial reporting training according to good accounting standards.

Methods given by way of 1. Training in making financial statements as much as possible to manually not use a smartphone or computer 2. Training and assistance in making android-based digital accounting in Smartphones.

## **DISCUSSION OF SERVICE IMPLEMENTATION**

The work procedures carried out in training and assistance in making basic financial statements to MSMEs in Indonesia are as follows:

1. In the early stages of conducting surveys and interviews with the chief executive of MSMEs Indonesia. UMKM located in Indonesia is quite a lot and under the supervision of the cooperative service tribe and small and medium enterprises and trade. After conducting interviews and surveys to 100 MSMEs. Of the 100 respondents only 65 respondents answered, the survey results showed that there were 21 MSMEs making financial statements and the rest did not make and did not know. Of the 21 MSMEs, most only record money out and money in Microsoft Excel. From the results of this research survey shows they do not have knowledge about making financial statements. Because making a statement of money and exiting it cannot reflect the financial state of their business. Because the reports they make have not been able to show how much assets, debt and capital are worth. And can't show how much profit they actually get. From some research also states that MSME actors do have obstacles in making their business financial statements, MSME actors say that they need

to provide training and assistance to MSMEs in Indonesia because they have not been able to make financial statements.

2. At the Implementation stage, Socialize how important financial statements are in their business, then provide training and assistance in making their respective financial statements both manually and digitally. Creating digital Financial Statements here with Android-based smartphone tools, with an application made by Bank Indonesia, namely SI APIK.

SI APIK application is an accounting application for micro and small businesses, and the advantages of this SI APIK Application are

1. Record accounting proses to the preparation of financial statements.
2. Present the results of financial statement analysis
3. Can see financial performance
4. Free, no monthly or annual payments

Assistance is provided from downloading the SI APIK application on the Playstore and then registering with their respective business names, and in accordance with the business character again. Then provide examples of common transactions that often occur and try to enter the transaction into their respective SI APIK, from purchase transactions, sales, payments and cash receipts. Then show the final results of the financial statements on their respective hand phones.

In the implementation of this activity, we hope to help increase the knowledge of MSMEs in Indonesia and be utilized as well as possible by MSME participants so that sales transactions, purchase transactions and others are recorded, so that financial statements are formed for MSMEs. In this implementation, we cooperate in assisting in making financial statements with the SI APIK application with the help of Smartphones. On this occasion, those who attended participated in the activities of about 32 MSMEs. The implementation went well from start to finish. All participants followed enthusiastically and all finished creating simple and simple financial statements from their respective smarthone applications.

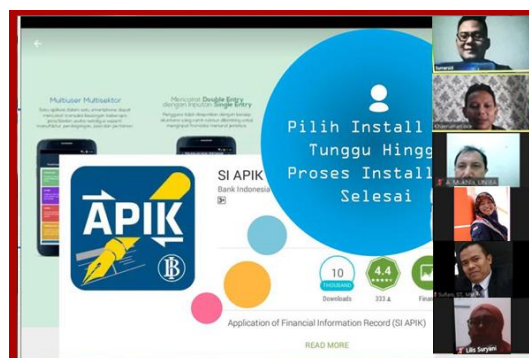


Figure 1. Implementation of Activities

3. Evaluation of Program Implementation, Evaluation is needed to find out the success rate of the program and the achievement of assisting in the creation of digitalization financial statements

## CONCLUSION

Community service activities carried out via this zoom can be concluded as follows:

1. Indonesian MSMEs participants who participated in financial statement training activities were very happy and enthusiastic in following everything taught from beginning to end.
2. Indonesian MSMEs participants who participated in about 32 MSMEs engaged in various business fields from culinary, production, services and others.
3. Indonesian MSMEs participants participated in training and assistance in financial statements from manuals from basic accounting concepts and making financial statements with the help of the Android application on Smartphone, namely the SI APIK application so that recording financial statements became easy, practical, time-saving and at any time. know the Financial Position report.
4. The purpose of this service activity was achieved by participants, namely Indonesian MSMEs participants can understand and make simple financial statements through training and assistance in making Financial Statements in the Digital era for Indonesian MSMEs.

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