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TRAINING FOR MAKING FINANCIAL REPORT FOR MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) ACTORS IN CIMAPAG, SUKABUMI, WEST JAVA

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ABSTRACT

MSMEs (Micro, Small, and Medium Enterprises) are described as businesses run by individuals, households, or small-sized business entities. One of the efforts the government to mobilize and stimulate MSME activities is through KUR (People's Business Credit). KUR give opportunity for MSME actors to survive or expand more. However, in its implementation, many MSME actors obstacles in submitting the KUR, because MSME actors still do not understand the accountability report. This community service is a bridge for lecturers to empower the community, especially MSME actors in making simply financial reports. The intended MSME actors in this community service are MSME actors in Kp. Cimapag, RT. 09/RW. 08, Cireunghas, Sukabumi, West Java, totaling 10 (ten) MSME actors. The method in this community service activity is capacity building through workshop activities. After the workshop, assistance was carried out in making financial reports and for evaluation of the success of the activity was carried out pre-test and post-test. For the analysis of this evaluation using paired sample T-Test assisted by SPSS Software version 26. Paired Sample T-Test is used to see if there is a significant difference between pre-test and post-test for the implementation of community service. The results is the significance value (2-tailed) is 0.000 (Sig < 0.05) meaning that pre-test and post-test have significant changes (meaning). It can be concluded that this community service activity increases partners understanding of how to make simple financial statements for their business.

Keywords: Financial Report, MSMEs, Sukabumi.

1. BACKGROUND

The government believes that the 2021 economic recovery due to the Covid-19 pandemic will be driven by Micro, Small and Medium Enterprises (MSMEs). For this reason, various MSME stimuli continue to be poured out so that MSMEs can survive. The 2021 National Economic Recovery Program (PEN) allocated ensures that the portion of MSMEs is the largest. Sri Mulyani revealed that in terms of MSMEs, the funds are distributed in several programs, including interest subsidies on regular people's business credit (KUR), financing support to MSMEs, placement of funds in banks, guaranteeing stop loss limits, and financing reserves for the National Economic Recovery (KONTAN.id 2021).

Various programs allocated by the government for MSME activities are an opportunity for MSME actors to survive or expand more. Financial statements are one of the requirements for this PEN program to be felt (Mujannah, 2021). The lack of understanding from MSME actors about the management of financial statements is an obstacle when submitting to get loan approval and others, because the financial statements they make are not in accordance with those generally accepted in Indonesia. This is the impetus for us as lecturers to carry out community service in addition to carrying out the Tri Dharma of Higher Education, in addition to the dharma of education and teaching and dharma research to provide assistance and knowledge briefing on how to make financial reports.

Financial statements according to (SAK, 2015) In (Hery, 2016) are the conclusions of the bookkeeping process that are the basis for knowing information on the company's position and performance. The purpose of financial statements is to provide information relating to the financial position, performance and changes in the financial position of an entity that is useful for a number of users in making economic decisions. Financial statements generally consist of five parts, namely:

- a. Income statement provides an overview of the profit or loss of the company in its activities to produce a good or service and the process of selling it in one period. The content of the income statement consists of income or sales, cost of goods sold, administrative costs of the company, assimilation and other expenses.
- b. Statement of owner equity is a report that provides an overview of the size of the company's capital balance in a certain period which is affected by operating net profit or loss.
- c. Balance sheet is a report used in order to show how much assets, liabilities and capital of a company in a certain period of time.
- d. Cash flow statement mean a statement of the turnover of the company's cash use which is classified into operating cash flow, investment cash flow, and funding cash flow.

- e. Notes to financial statements are an explanation of the company's balance sheet financial statements, profit and loss, changes in capital, and cash flows of the company as well as information related to the company's operational activities.

Seeing the reality in the field, the need and urgency of the needs of MSME actors for the skills to make financial reports, it is felt that there is a need for training, mentoring and debriefing the knowledge of making financial reports as real as possible for MSME actors through community service activities (Harnovinsah, 2019). So that this community service activity will later make a real contribution in increasing the competence and understanding of partners or targets regarding the procedures for making simple financial statements. In this community service, the partners or targets of service are MSME actors in Kp. Cimapag, RT. 09/RW. 08, Cireunghas Village, Cireunghas District, Sukabumi Regency, West Java.

Kp. Cimapag, RT. 09/RW. 08 is geographically part of Cireunghas Village, Cireunghas District, Sukabumi Regency, West Java. Cireunghas Village has an area of 476,250 Ha / M² and is dominated by rice fields, plantations and settlements, so that the majority of the population is agrarian, to meet the needs of each day, most of all in agriculture such as rice paddy, vegetables and palawija crops accompanied by farms, namely goats, native chickens, ducks, and sheep. In the trading sector, there is wood trading, buying and selling poultry, grocery stalls, fried food stalls, and others. In the plantation sector there are farmers of petai plants, jengkol, palm trees, bananas and others. In the industrial sector there are carpenters, cakes and many other types of activities.

The number of MSME actors in Kp. Cimapag, RT. 09/RW. 08, Cireunghas Village, Cireunghas District, Sukabumi Regency, West Java, totaling 20 businesses consisting of:

- a. Grocery Stall = 10
- b. Processed Drinks = 2
- c. Auto Repair Shop = 1
- d. Motor Repair Shop = 1
- e. Steam Vehicle = 1
- f. Laundry = 1
- g. Counter = 1
- h. Furniture = 1
- i. Fishing = 1
- j. Garbage Collector = 1

MSME actors in Kp. Cimapag, RT. 09/RW. 08, Cireunghas Village, Cireunghas District, Sukabumi Regency, West Java, generally has a business but is still not appropriate in presenting financial statements. The absence of reliable financial statements makes them face obstacles, for example when applying for a credit loan at the Bank. They have submitted receipt and expenditure reports, but still do not get credit approval from the Bank because they cannot provide financial statements that are in accordance with generally accepted financial standards in Indonesia. The non-implementation of the separation of company property from the owner's property is one example of the problem. Receipts from sales are sometimes used for personal interests, as well as the use of fees for companies such as the use of private vehicles to transport goods for sale and rental of buildings that are not charged so that the actual operating profit cannot be known.

This community service activity intends to provide training on how to manage finances and how to make financial statements, especially to MSME actors in Kp. Cimapag, RT. 09/RW. 08, Cireunghas Village, Cireunghas District, Sukabumi Regency, West Java and this activity is one of the contributions of Sahid University Jakarta in an effort to build a society that is able to face further challenges in the future in the era of globalization.

2. METHOD

The method in this community service activity is capacity building through:

- a. Workshop Activities

Workshop activities as an initial stage are supported by tools for the delivery of material in the form of print out power point slides, books, and other office stationery. Workshop participants are 10 MSME (Micro, Small and Medium Enterprises) actors Kp. Cimapag, RT. 09/RW. 08, Cireunghas Village, Cireunghas District, Sukabumi Regency, West Java. Workshop participants is recommended to:

- 1) Make a list of costs to be paid for one month, which will be compared with income from the business for the needs of income statement data.
- 2) Separate the list of personal needs for capital change report data.

- 3) Make a list of assets, debts and capital for balance sheet data needs.
- 4) Make a cash flow statement (if any and is not mandatory).
- 5) And make notes to financial statements (if any and are not mandatory).

By making the necessary list, it can be made and at the same time become a solution to the problems of MSME actors Kp. Cimapag, RT. 09/RW. 08, Cireunghas Village, Cireunghas District, Sukabumi Regency, West Java as follows:

- 1) The costs that must be incurred by the partner can be evaluated, meaning that it can be seen the costs that must be paid or that can be postponed if finances are not possible, this can be known after the partner makes his business income statement.
- 2) Partners can evaluate family costs through capital change report data.
- 3) The financial position of the partner's business is made, namely the balance sheet will function to determine the financial condition of the partner's business and this report shows whether the business has a healthy condition or not.
- 4) Partners can consider investment opportunities for operating returns obtained.
- 5) Financial statement data can be used for loan application requirements to the Bank or financial statement data can be used for other things, because it is in accordance with the applicable report standards in Indonesia.

b. Assistance in Making Financial Reports

After the workshop, assistance in making reports for 6 months was carried out divided into two periods. At the end of the month per period an evaluation is carried out.

c. Evaluation

Evaluate the implementation of service activities using questionnaires.

3. RESULTS AND DISCUSSIONS

The results in this community service activity is:

a. Workshop Activities

The output achieved in this community service workshop activity is that the workshop participants know the importance of making financial reports and can make financial reports simply. The following is a documentation of workshop activities:

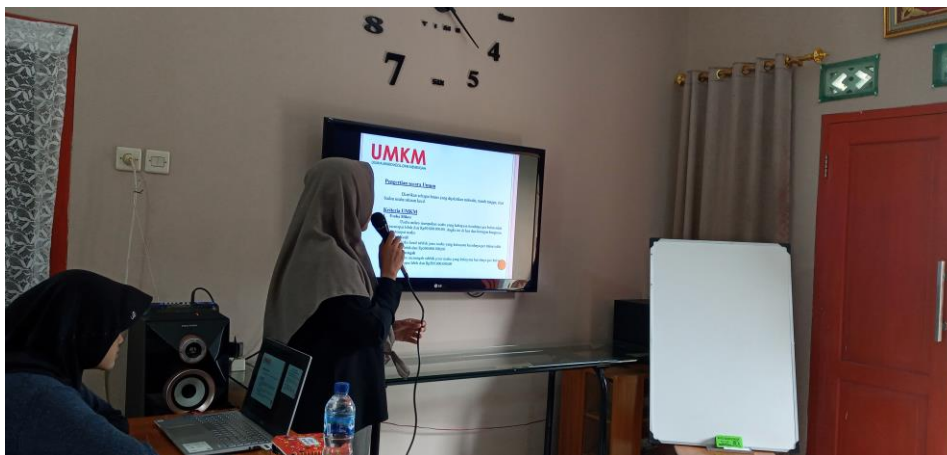


Figure 1. Documentation of workshop activities



Figure 2. Documentation of workshop activities

b. Assistance In Making Financial Reports

Mentoring and evaluation activity went smoothly. This is achieved thanks to the support of partners who want this mentoring and evaluation activity to continue in the future for the progress of their business. The following is a documentation of mentoring and evaluation activities:



Figure 3. Documentation of mentoring and evaluation activities



Figure 4. Documentation of mentoring and evaluation activities

c. Evaluation

Evaluation of the implementation of community service activities is carried out through filling out pre-test and post-test questionnaires. The results of the pre-test and post-test questionnaires that have been carried out on the target/partner are available in the table below:

Table 1. Pretest and posttest questionnaire results

No.	Participant	Pre Test	Post Test
1	Arsim (MSME Actors of Grocery Stalls)	0.2	0.8
2	Jajang (MSME Actors of Grocery Stalls)	0.2	0.7
3	Saepuloh (MSME Actors of Grocery Stalls)	0.1	0.8
4	Totom (MSME Actors of Grocery Stalls)	0.2	0.8
5	Enas (MSME Actors of Grocery Stalls)	0.3	0.6
6	Misbah (MSME Actors of Processed Drinks)	0.4	0.7
7	Udan (MSME Actors of Processed Drinks)	0.2	0.7
8	Usep Saripudin (MSME Actors of Fishing)	0.3	0.8
9	Hanhan Suhandi (MSME Actors of Counter)	0.1	0.8
10	Suyanto (MSME Actors of Laundry)	0.3	0.9

Source: Primary data, processed.

For the analysis of this evaluation data using paired sample T-Test assisted by SPSS Software version 26. Paired Sample T-Test is used to see if there is a significant difference between the average of the two data groups, namely pre-test data and post-test for the implementation of community service. Because the Paired Sample T-Test is part of parametric statistics, the data tested must first be normally distributed before testing to the Paired Sample T-Test.

The normality test of the evaluation data for the implementation of community service is as follows:

Table 2. Tests Of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
PRE TEST	.224	10	.168	.911	10	.287
POST TEST	.282	10	.023	.890	10	.172

a. Lilliefors Significance Correction

From this output, it can be seen that the pre-test has a Shapiro-Wilk value of 0.287, meaning that the Sig > 0.05 then the data is normally distributed, while the post-test has a Shapiro-Wilk value of 0.172, meaning that the Sig > 0.05 then the data is normally distributed.

Paired Sample T-Test data for evaluating the implementation of community service is as follows:

Table 3. Paired Samples T-Test

		Paired Samples Test								
				Paired Differences		95% Confidence Interval of the Difference				
		Mean	Std. Deviation	Std. Error Mean	Lower	Upper	t	df	Sig. (2-tailed)	
Pair 1	PRE TEST - POST TEST	-.53000	.14181	.04485	-.63145	-.42855	-11.818	9	.000	

From the output, it can be seen that the significance value (2-tailed) is 0.000 (Sig < 0.05) meaning that the results of the pre-test and post-test have significant changes (meaning). It can be concluded that this community service activity increases partners' understanding of how to make simple financial statements for their business.

4. CONCLUSION

The implementation of community service activities by providing training on making financial reports is good and responsive. This can be seen from the support and enthusiasm of MSME (Micro, Small and Medium Enterprises) actors, Kp. Cimapag, RT. 09/RW. 08, Cireunghas Village, Cireunghas District, Sukabumi Regency, West Java in participating in activities from beginning to end. The significance test shows that the difference between the pre-test and post-test scores is significant. These findings indicate that this activity increases the understanding of making financial reports.

The implementation of financial report assistance activities needs to be carried out to other partners who are not only engaged in MSMEs (Micro, Small and Medium Enterprises) only, but it also needs to be done to other groups, such as PKK mothers' groups, farmer groups or village fund managers.

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