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Implementation of Accounting Practices in the Financial Statements of BUMDesa Tani Unggul Based on SAK EMKM

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ABSTRACT

The Financial Accounting Standards for Micro, Small, and Medium-Sized Entities (SAK EMKM) are accounting standards issued by the Indonesian Institute of Accountants (IAI) as guidelines for the preparation of financial statements for entities that are not subject to public accountability. This study aims to analyze the implementation of SAK EMKM in the financial statements of BUMDesa Tani Unggul, located in Banjardowo Village, Jombang Subdistrict, Jombang Regency. The study employs a qualitative approach with a descriptive research design. Data collection was conducted through interviews, observations, and documentation. The results of the study indicate that BUMDesa Tani Unggul has prepared a statement of financial position and an income statement; although the terminology used differs from that specified in SAK EMKM, substantively the prepared reports serve the same function as required by SAK EMKM. Furthermore, BUMDesa Tani Unggul has not yet prepared Notes to the Financial Statements (CaLK) as part of its financial statements. Therefore, it can be concluded that the application of accounting practices in the financial statements of BUMDesa Tani Unggul in Banjardowo Village does not yet fully comply with the provisions set forth in SAK EMKM.

INTRODUCTION

Rapid economic growth requires every business entity, including Village Owned Enterprises (BUMDesa), to prepare accurate financial statements as a form of accountability and a basis for decision-making. According to Teddy Prianthara [1], a BUMDesa is a business unit whose primary capital comes from the village through direct investment sourced from the village's segregated assets. This institution is established to manage assets, provide services, and carry out various business activities to improve community welfare. Based on Law No. 6 of 2014 on Villages, BUMDesa serves as a strategic instrument in promoting village economic self-reliance. The existence of Village Owned Enterprises (BUMDesa) is also one of the effective strategies for increasing Village Own-Source Revenue (PAD), so that villages are no longer entirely dependent on funding from the central or regional governments. Financial statements are essentially a structured presentation of an entity's financial position and financial performance. The primary objective of preparing financial statements is to provide relevant and reliable information about the entity's financial position, financial performance, and cash flows, so that this information can be utilized by a wide range of users including managers, investors, village governments, and the community in making sound and rational economic decisions. Financial Accounting Standards for Micro, Small, and Medium Sized Entities (SAK EMKM) are official standards issued by the Indonesian Institute of Accountants (IAI) on October 24, 2016, and became effective on January 1, 2018. The issuance of SAK EMKM aims to facilitate implementation by entities without public accountability. In preparing financial statements, Village Owned Enterprises (BUMDesa) refer to SAK EMKM, which requires the presentation of a statement of financial position, an income statement, and notes to the financial statements. The implementation of Financial Accounting Standards for Micro, Small, and Medium Enterprises is very important as a basis for presenting reliable financial statements to gain public trust because thefinancial statements are written based on applicable accounting standards [2]. However, in practice, many Village Owned Enterprises (BUMDesa) still face challenges in preparing financial statements in accordance with SAK EMKM. Simple accounting practices result in financial information not being presented optimally, which can affect the quality of decision-making.

Discrepancies in accounting practices regarding the management of BUMDesa financial statements have the potential to cause serious consequences. Inaccurate financial information can hinder decision-making in the management of village resources, reduce transparency, and create opportunities for financial misuse [3]. Ruliyansa [4] states that noncompliance with financial reporting standards has negative impacts, both on business sustainability and on the trust of village stakeholders. On the other hand, a lack of understanding regarding the proper application of accounting standards such as accrual-based accounting, revenue recognition, and asset classification often leads to confusion in the presentation of financial statements [5]. The incomplete implementation of these standards not only creates inconsistencies in financial reporting but also increases the risk of serious issues, such as the mismanagement of funds and the loss of stakeholder trust. As highlighted by various studies, the majority of Village Owned Enterprises (BUMDesa) continue to rely on conventional cash based accounting systems, which reduce the accuracy and transparency of financial reporting, thereby hindering operational efficiency and the long-term sustainability of the enterprise.

In the village of Banjardowo, the BUMDesa Tani Unggul still faces a gap between its accounting practices and the provisions of the SAK EMKM. The financial statements prepared by the BUMDesa do not fully include the elements specified in the SAK EMKM, such as the statement of financial position, the income statement, and the notes to the financial statements. This situation aligns with the findings of Asyfi [6], who states that many BUMDesa still use the cash basis because it is considered simpler, as well as those of Destiana [7], who notes that limited human resources in the field of accounting are the main factor contributing to the low level of compliance of financial statements with SAK EMKM. Ardhina's [8] research indicates that financial reporting practices at many BUMDesa still do not comply with SAK EMKM, while Astuti [9] states that a lack of accounting knowledge is the primary obstacle to implementing these standards. Conversely, Gobel [10] found that the financial statements of BUMDesa Mentari had been prepared in accordance with theoretical concepts through the presentation of a balance sheet, income statement, distribution of operating results, and changes in equity.

Based on the above, this study aims to determine the extent to which accounting practices have been implemented in the financial statements of BUMDesa Tani Unggul in accordance with SAK EMKM, which include the statement of financial position, the income statement, and the notes to the financial statements. The primary objective is to assess the implementation of accounting practices in the financial statements of BUMDesa Tani Unggul based on SAK EMKM. The researcher was motivated to conduct this study because several findings from previous research indicated that many BUMDesa do not yet have financial statements that comply with SAK EMKM. Theoretically, this study contributes to the literature on public sector accounting and village accounting regarding the effectiveness of implementing simplified accounting standards in micro entities focused on community welfare. Practically, it provides insights into efforts to improve the quality of record keeping and financial reporting so that they better comply with the provisions of the SAK EMKM, thereby supporting transparency and accountability in the financial management of village owned enterprises (BUMDesa).

METHODS

This study employs a qualitative descriptive approach to gain an in-depth understanding of the implementation of accounting practices in the financial statements of BUMDesa Tani Unggul in Banjardowo Village, Jombang Subdistrict, Jombang Regency, based on SAK EMKM. The data used include primary data obtained from research informants and secondary data in the form of supporting documents, such as financial statements and BUMDesa administrative documents. Data were collected through semi-structured interviews, observations, and documentation. The research subjects included the following informants:

Table 1. Research Informants

No	Informant's Name	Gender	Age	Position
1	Pandi	Man	62	Director
2	Badianto	Man	47	Treasurer
3	Parman	Man	37	Employee

This study focuses on three financial statements that comply with the provisions of SAK EMKM, including:
1 statement of financial position,
2 income statement, and
3 notes to the financial statements.

The data collection technique used in this study was direct field research. Data collection involved three stages: the preparation stage, which included coordination and identification of informants; the implementation stage, which involved repeated interviews, observations, and documentation, and the data validation stage, which utilized source triangulation and member checking to ensure the credibility of the findings [11]. Data analysis was conducted using the Miles and Huberman interactive model, which involves data reduction, presentation of data in the form of narratives and thematic matrices, and the continuous drawing and verification of conclusions until data saturation is reached [12].

RESULTS AND DISCUSSION

Statement of Financial Position

Based on the results of interviews, observations, and documentation conducted at the Tani Unggul Village-Owned Enterprise (BUMDesa) in Banjardowo Village, it was found that the BUMDesa has prepared a statement of financial position as a form of accountability for its financial management. The report still uses the term "Balance Sheet," but in substance, it contains the main elements required by SAK EMKM, namely assets, liabilities, and equity. To determine the level of compliance with the applied accounting practices, the discussion focused on each component of the financial position report based on SAK EMKM, which includes cash and cash equivalents, inventory, fixed assets, trade payables, bank debt, and equity. The analysis of each component was conducted by comparing the findings from the field with the provisions set forth in SAK EMKM to identify aspects that are already compliant as well as those that still require improvement in the preparation of BUMDesa financial statements.

1. Cash and Cash Equivalents

The results of interviews and observations indicate that BUMDesa Tani Unggul has been maintaining regular cash records. All receipts from sales and customer payments, as well as all expenditures for the purchase of merchandise, electricity and water bills, employee salaries, and other operating expenses, are recorded in the cash book. Furthermore, this data is summarized using Microsoft Excel and supported by transaction evidence in the form of receipts or invoices. This practice demonstrates that BUMDesa has implemented cash recording as the basis for preparing its statement of financial position. Thus, the recognition and recording of cash are in accordance with SAK EMKM provisions, even though the recording system remains relatively simple.

2. Inventory

Inventory at BUMDesa Tani Unggul is managed through periodic stock checks, particularly at the agricultural store. Managers record the quantity of available goods to ensure stock availability and avoid shortages or excess inventory. Although inventory control has been carried out fairly well, the study shows that inventory recording is still limited to the physical quantity of goods and is not yet accompanied by inventory valuation methods as stipulated in the SAK EMKM. Therefore, inventory management still needs improvement to comply with accounting standards.

3. Fixed Assets

The fixed assets owned by BUMDesa include buildings, display cases, laundry washing machines, and various operational equipment. The research findings indicate that these assets are merely recorded as property owned by BUMDesa without being categorized by asset type or having depreciation recorded. However, SAK EMKM stipulates that fixed assets are recognized at acquisition cost and, after initial recognition, must be presented at acquisition cost less accumulated depreciation and accumulated impairment losses. This situation indicates that the recording of fixed assets is the aspect that is most out of compliance with SAK EMKM provisions.

4. Trade Payables

Interviews with the Director of BUMDesa revealed that all payables to suppliers are recorded at the time the transaction occurs. Records are kept in a special accounts payable ledger that contains information regarding the amount owed, the creditor's name, and the payment due date. This practice indicates that BUMDesa has established control mechanisms for its business liabilities, thereby facilitating the monitoring and timely settlement of accounts payable. Thus, the recognition of accounts payable is in accordance with the fundamental principles set forth in SAK EMKM.

5. Bank Payables

Based on the results of interviews, observations, and documentation, the researcher found no loans from banking institutions. Therefore, during the study period, BUMDesa Tani Unggul had no bank payable account that needed to be reported in the statement of financial position. In the absence of such transactions, the bank payable account was not reported in the BUMDesa balance sheet.

6. Equity

The equity of BUMDesa consists of the village's capital contribution and the accumulated operating results generated during its operations. Information regarding equity is presented in the Balance Sheet so that users of the financial statements can determine the amount of capital held by BUMDesa. However, the presentation of equity still uses a simplified format and therefore does not fully comply with the classification and presentation requirements set forth in SAK EMKM.

In summary, the analysis of the presentation of the statement of financial position based on SAK EMKM at BUMDesa Tani Unggul can be presented in the following table:

Table 2: Presentation of the Statement of Financial Position

Account	SAK EMKM	Implementation at BUMDesa	Description
Assets Current Assets	Assets: Current Assets: Cash Cash Equivalents Accounts Receivable Inventory	Assets: Current Assets: Cash Bank Deposits Receivables from Concrete Mixer Rentals and Stationery Store Agricultural Store Inventory Stationery Store Inventory	That the recognition of BUMDesa Tani Unggul is appropriate and in accordance with the SAK EMKM.
Fixed Assets	Fixed Assets: Accumulated Depreciation Land Buildings	Fixed Assets: Concrete mixer Laundry machine Steam engine Land Buildings Depreciation	The presentation of fixed assets at BUMDes Tani Unggul does not yet comply with SAK EMKM because they are not presented in nominal amounts. This is because depreciation has not been calculated for the fixed assets.
Liabilities	Liabilities: Accounts Payable	Liabilities: Payables to Third Parties	In the presentation of liabilities, BUMDesa has

	Bank Payables	Bank Payables	reported them in accordance with the provisions of SAK EMKM, which consist of trade payables to third parties and bank loans.
Equity	Equity: Capital Retained Earnings	Equity: Village Government Capital Ministry of Villages Capital Community Capital	The presentation of BUMDesa Tani Unggul's equity is in accordance with SAK EMKM because it includes both the capital account and the profit and loss balance.

The findings of this study are consistent with the research by Ramadhayanti, Sari, and Fitria [13] on the Nasi Bekepor Village Owned Enterprise (BUMDes), which showed that the preparation of the balance sheet was not yet fully in accordance with SAK EMKM because several accounts were not presented correctly and there were still discrepancies in the presentation of assets. That study also recommended the need to prepare financial position reports in accordance with SAK EMKM provisions to ensure more reliable financial information. These findings are further supported by the research by Yusri, Indriani, and Mariadi [14], which concluded that the financial statements of BUMDes Al-Barokah Perian are still prepared in a simplified manner and do not fully follow the accounting cycle or the financial statement presentation requirements based on SAK EMKM. This situation indicates that many BUMDes still face challenges in fully implementing accounting standards.

Based on the overall research findings, it can be concluded that BUMDesa Tani Unggul has prepared a statement of financial position that includes the main components: cash, inventory, fixed assets, accounts payable, and equity. However, its implementation is not yet fully in accordance with SAK EMKM, particularly regarding the recording and presentation of fixed assets, for which neither classification nor depreciation has been performed. Additionally, inventory management and the presentation of equity still need to be improved so that the financial position report becomes more reliable, relevant, and in accordance with applicable accounting standards.

Income Statement

Based on the results of interviews, observations, and documentation conducted at BUMDesa Tani Unggul in Banjardowo Village, information was obtained regarding the implementation of accounting practices in the preparation of income statements. The analysis was conducted by comparing the practices used by the BUMDesa in preparing its Statement of Operations with the provisions of the SAK EMKM. The discussion focused on the main components of the income statement, including revenue, financial expenses, and tax expenses, in accordance with the elements stipulated in the standard.

1. Revenue

BUMDesa Tani Unggul has recorded all revenue generated from the operational activities of each business unit as the basis for preparing the Statement of Operations. Profit or loss is determined by comparing total revenue with all expenses incurred during a given period. All revenue data is sourced from the sales reports of each business unit, which are then consolidated at the end of the period to prepare the financial statements. Observations also indicate that revenue data from all business units have been systematically recorded and used as the basis for preparing the reports. This demonstrates that revenue recognition has been carried out consistently, thereby accurately reflecting the results of BUMDesa's operational activities over a given period. When compared to the provisions of SAK EMKM, revenue is the primary element that must be presented in the income statement to demonstrate the economic benefits obtained by the entity during the reporting period. Based on the research findings, the presentation of revenue at BUMDesa Tani Unggul has met the substantive requirements of SAK EMKM, although the report still uses the term "Statement of Operating Results."

2. Financial Expenses

The researchers found that all expenditures related to operational activities—such as the purchase of merchandise, payments for electricity and water, employee salaries, and other operating costs—were recorded as expenses and categorized by type. This categorization was intended to facilitate the preparation of financial statements and the evaluation of operating costs for each period. Observations also showed that all expenditures were supported by transaction evidence in the form of receipts or invoices before being recorded in the cash book and summarized using Microsoft Excel. However, the study did not find any financial expenses arising from loan interest or other financing costs. This was because BUMDesa Tani Unggul had no loans from financial institutions or other obligations that incurred interest expenses during the study period. Therefore, financial expense accounts are not specifically presented in the Statement of Operations. This situation does not indicate a non-compliance with SAK EMKM, but rather reflects the fact that there were no transactions that gave rise to financial expenses.

3. Tax Expense

Based on the results of interviews, observations, and documentation, the researcher found no presentation of a tax expense account in the Statement of Operations of BUMDesa Tani Unggul. During the course of the study, management also did not explain how income tax expenses were calculated or recorded in the prepared financial statements. Thus, tax expense has not been presented as a separate component in the income statement. According to SAK EMKM, if an entity has an income tax liability, the tax expense must be recognized and presented in the income statement. Therefore, if in the future BUMDesa has tax liabilities that meet the requirements, the recording and presentation of tax expenses must be carried out so that the financial statements are more in accordance with SAK EMKM.

In summary, the analysis of the presentation of the income statement position based on SAK EMKM at BUMDesa Tani Unggul can be presented in the following table:

Table 2: Presentation of the income statement

Account	SAK EMKM	Implementation at BUMDesa	Description
Revenue	Revenue: Operating Revenue Other Revenue	Revenue: Business Unit Revenue: Agricultural Supply Store Office Supply Store Laundry Services Other Revenue: BKD Other	The financial statements of BUMDesa Tani Unggul have been presented correctly and in accordance with SAK EMKM requirements; therefore, no corrections are necessary.
Load	Expenses: Operating expenses Other expenses Profit/loss before income tax: Income tax Profit/loss after income tax	Expenses: Operating Expenses Business Unit Expenses Agricultural Supply Store Office Supply Store Laundry Services Employee Expenses: Employee Salaries Office Expenses Depreciation Expenses Other Expenses Non-Operating Expenses Bank Expenses	The presentation of expenses in the financial statements of BUMDesa Tani Unggul is correct; however, the tax expense account is missing. Although BUMDesa has no tax expense, the tax expense account must still be included in the income statement, even if the amount is zero rupiah.

The findings of this study are consistent with the research by Yuni Maimuna et al., which states that the implementation of accounting practices at the Awunio Village-Owned Enterprise (BUMDes) does not yet fully comply with the provisions of the SAK EMKM, particularly regarding the completeness and presentation of financial statements [15]. This situation is generally caused by the managers' limited understanding of applicable accounting standards. The findings of this study are also supported by research by Abdullah, Monoarfa, and Husain [16], which shows that BUMDes financial statements are still not fully compliant with SAK EMKM. Although transactions are recorded, there are still discrepancies in the presentation of financial statements when compared to the format prescribed by accounting standards. Based on the overall research findings, the implementation of accounting practices in the preparation of the income statement at BUMDesa Tani Unggul has demonstrated compliance with the principles of revenue recognition and operating expenses as the basis for determining operating results. However, the report is still presented using the term "Operating Results Report," with the final result being the Net Operating Surplus (SHU). In addition, financial expense and tax expense accounts have not been presented because, during the study period, no transactions were found that gave rise to financial expenses, while tax expenses have not yet been recorded as a component of the report. Therefore, although substantively the report has described the financial performance of BUMDesa over a single period, its presentation still needs to be adjusted to the format stipulated in SAK EMKM so that the financial statements are comparable and meet applicable accounting standards.

Notes to the Financial Statements

The Tani Unggul Village-Owned Enterprise (BUM Desa) has not yet prepared Notes to the Financial Statements (CaLK) as part of its financial statements. The financial statements prepared consist only of the Balance Sheet and the Statement of Operations, while the Notes to the Financial Statements have not yet been prepared. Interviews with the Director of the Village-Owned Enterprise revealed that this situation arose because management does not yet understand the procedures for preparing the Notes to the Financial Statements. Thus far, management has focused primarily on preparing the reports deemed most necessary for operational activities and reporting to the village government.

The results of the researcher's observations also indicate the same thing. During the research process, the researchers found only documents in the form of balance sheets and income statements, while notes to the financial statements were not found. If there is additional information regarding transactions or the use of funds, such explanations are usually provided only verbally during meetings or when the village government requests clarification. This situation indicates that information that should be explained in writing has not yet been properly documented. According to the SAK EMKM, the Notes to the Financial Statements are one of the components of the financial statements that every entity is required to prepare. The Notes to the Financial Statements serve to provide explanations regarding the information contained in the statement of financial position and the income statement. According to SAK EMKM, the Notes to the Financial Statements should include:
1 a statement that the financial statements have been prepared in accordance with Indonesian Accounting Standards for EMKM,
2 a summary of accounting policies,

3 additional information and details on specific line items that explain significant and material transactions, thereby helping users understand the financial statements.

The lack of Notes to the Financial Statements at the Tani Unggul Village-Owned Enterprise (BUM Desa) has resulted in the information contained in the financial statements being incomplete. For example, the financial statements do not provide an explanation of the basis for their preparation, the accounting policies for fixed assets, the methods used to record transactions, or other information that could help users of the statements gain a more comprehensive understanding of the Village-Owned Enterprise's financial condition. As a result, the public and other interested parties can only obtain information from the figures presented in the financial statements without any supporting explanations.

In summary, the analysis of the presentation of the Notes to the Financial Statements position based on SAK EMKM at BUMDesa Tani Unggul can be presented in the following table:

Table 2: Presentation of the Notes to the Financial Statements

Account	SAK EMKM	Implementation at BUMDesa	Description
Notes to the Financial Statements	Notes to the Financial Statements provide explanations regarding the information contained in the statement of financial position and the income statement. According to Indonesian Accounting Standards for Micro, Small, and Medium Enterprises (MSMEs), the Notes to the Financial Statements should include: 1 a statement that the financial statements have been prepared in accordance with Indonesian Accounting Standards for MSMEs, 2 a summary of accounting policies, 3 additional information and details on specific line items that explain significant and material transactions, thereby assisting users in understanding the financial statements.	Not yet served	Notes to the financial statements prepared in accordance with SAK EMKM for BUMDesa Tani Unggul have not yet been presented

The findings of this study are consistent with the research conducted by Ramadhayanti, Sari, and Fitria on the Nasi Bekepor Village-Owned Enterprise (BUMDes) in Jongkang Village. That study concluded that the financial statements prepared did not fully comply with the Indonesian Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM) because the Notes to the Financial Statements (CaLK) had not been prepared; consequently, the researchers recommended that financial statements be prepared in accordance with SAK EMKM, including the preparation of the CaLK. . Neni Meidawati and Nurintan Oktari stated that the main obstacles to implementing SAK EMKM are limited human resources and a lack of understanding of accounting [17]. The results of this study are also supported by the research conducted by Dharmawati, Hasbudin, and Sari [18] on the Tunas Harapan Village Owned Enterprise (BUMDes) in Puurema Subur Village, South Konawe Regency. That study showed that the presentation of BUMDes financial statements did not yet comply with SAK EMKM because the financial statements prepared were incomplete; specifically, the Notes to the Financial Statements had not been prepared. This situation resulted in the financial statements failing to meet the requirements set forth in the accounting standards. The discussion above indicates that the implementation of accounting practices in the preparation of Notes to the Financial Statements at the Tani Unggul Village-Owned Enterprise (BUM Desa) is still not in accordance with the provisions of SAK EMKM. Although the BUM Desa has prepared a Balance Sheet and Statement of Operations, the absence of Notes to the Financial Statements means that the information presented in the financial statements is incomplete. Therefore, the Village-Owned Enterprise needs to begin preparing Notes to the Financial Statements in accordance with SAK EMKM requirements so that the resulting financial statements not only present financial figures but also provide adequate explanations, making them easier to understand, more transparent, and accountable.

CONCLUSIONS

Based on the results of the study on the Implementation of Accounting Practices in the Financial Statements of BUMDesa Tani Unggulin Banjardowo Village in accordance with SAK EMKM, the following conclusions can be drawn:

1. The implementation of accounting practices in the preparation of the statement of financial position at the Tani Unggul Village-Owned Enterprise (BUM Desa) is not yet fully in accordance with SAK EMKM. The BUM Desa has prepared a statement of financial position using the term "Balance Sheet," which includes assets, liabilities, and equity. However, the recording of fixed assets is still limited to asset inventory and has not yet been categorized or depreciated in accordance with SAK EMKM provisions.
2. The implementation of accounting practices in the preparation of the income statement at BUM Desa Tani Unggul has, in substance, reflected revenue, expenses, and operating results for a single period. However, the report still uses the term "Statement of Operating Results," with the final result presented as "Net Operating Surplus" (SHU). Nevertheless, the calculation of operating results has been performed by comparing revenue and expenses over a single period, thereby serving the same function as an income statement.
3. The implementation of accounting practices in the preparation of the Notes to the Financial Statements (CaLK) does not yet comply with SAK EMKM. BUM Desa Tani Unggul has not prepared Notes to the Financial Statements as part of its financial statements. The financial statements prepared consist only of the Balance Sheet and the Statement of Operating Results; therefore, additional information regarding accounting policies or explanations of financial statement line items has not been presented in writing.

Overall, the implementation of accounting practices in the preparation of BUMDesa Tani Unggul's financial statements is not yet fully in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). Although the BUM Desa has recorded financial transactions and prepared basic financial statements, there are still several aspects that need to be adjusted, particularly regarding the presentation of fixed assets, the use of financial statement formats in accordance with SAK EMKM, and the preparation of Notes to the Financial Statements.

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