

Financial Report Design Based On Sak Emkm Based On Microsoft Visual Basic For Applications (Vba) On Miracle Airmadidi Msme

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Abstract: SAK EMKM is the basic instrument for preparing financial reports specifically for Micro, Small and Medium Entities. A combination of technological developments and accounting facilities can produce application programs that can assist MSME managers in recording and reporting financial activities. This research aims to design financial reports in the form of applications that can be run with programming code, to help Miracle Airmadidi MSME manager in the process of recording financial reports based on SAK EMKM more effectively and efficiently. This research uses a qualitative method with a descriptive approach. The descriptive approach referred to is the description, process and stages in designing financial reports with SAK EMKM using the Visual Basic For Applications (VBA) instrument. The findings and results of this research are that MSME Miracle Airmadidi has not implemented recording and reporting of financial activities based on Financial Accounting Standards. Micro, Small and Medium Entities (SAK EMKM) and still use manual methods which are inefficient in the modern digital era. so that Miracle Airmadidi MSME experience obstacles in the process of financial activities and economic development. The results of the research show that by combining programming with accounting, a financial reporting application can be formed that greatly influences the input and output processes of Miracle Airmadidi MSME. Financial Recording and Reporting with SAK EMKM using Visual Basis for Application (VBA) is more practical and easier to operate for anyone. Apart from that, this application is equipped with security features with real time encryption which can only be accessed if the user has a username and password.

Keywords: SAK EMKM, VBA, Financial Reports, Accounting Program.

I. INTRODUCTION

Micro, Small and Medium Enterprises or usually abbreviated as (UMKM) is a general term in the center of the Indonesian economy which have great potential in welfare and human resources, especially for people in the lower classes. This activity is independent and small scale and is generally managed by individuals or groups of people. The existence of these MSMEs can help reduce the number of unemployed and poverty levels. The number of operating units reached 65.4 million which was able to absorb 123,300 workers. (Ministry of Finance & Ministry of Cooperatives, 2023). In general, it proves that there is a huge impact and contribution of MSMEs to reducing unemployment rates in Indonesia. The number of MSMEs is so high and growing rapidly, so accounting activities are needed. Therefore, the Indonesian Accounting Association (IAI) as an organization and forum for the accounting profession has formed the Financial Accounting Standards Board (DSAK). Who prepared and simultaneously issued Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) on October 24, 2016. SAK EMKM itself officially became effective on January 1 2018, until now SAK EMKM has not had any revisions and is permitted to help MSME managers as a financial recording standard and is expected to influence the growth of the national economic center. As a result, there are errors and delays in the recording so that the MSMEs do not run well and even worse still experience bankruptcy. Based on the results of observations and surveys conducted, the majority of MSME managers in North Minahasa still use traditional methods with the scope of money coming in and money going out in financial records, thus hampering the growth of these MSMEs. With a lack of education and knowledge about finance, MSME managers argue that it is difficult to apply applicable technology and accounting standards. Miracle Airmadidi MSME which is located on Jl. Arnold Mononutu, Airmadidi Bawah, Airmadidi District,

North Minahasa Regency, North Sulawesi was built by Mrs. Minie Mudeng. It has been operated for two years and includes sales of cakes, fried foods, fruit and ready-to-eat food. Operates every Monday to Friday. The strategic location right in the center of Airmadidi can reach so many customers per day, from school children buying snacks to office employees buying lunch. MSME Miracle Airmadidi is considered a business that earns quite a large profit, up to Rp. 39,000,000 every month. However, its manager admitted that he encountered problems in recording financial reports, because the recording was still manual with proof of transactions used erratically, sometimes using receipts and sometimes just writing them down. Recording is carried out only within the scope of cash inflows when sales transactions occur as well as cash receipts and cash outflow recordings which are carried out when purchase transactions and cash disbursement transactions occur. So the author is interested in designing financial reports based on SAK EMKM based on Visual Basic for Applications or VBA. It is hoped that this research can help the management of Miracle Airmadidi MSME, as well as being able to contribute to national economic development.

II. RESEARCH METHODS

This research aims to design financial reports for Miracle Airmadidi MSME based on VBA-based EMKM SAK in Microsoft Excel. To assist and improve the process of recording financial reports, to make it more effective and efficient. This research uses a qualitative approach which produces descriptive data. The resulting data analysis object can be in the form of words, images or behaviors. In the modern era which is developing very rapidly, there are many means to start a business venture, such as technological means, namely Android, personal computers and many more. Most people are too focused on traditional methods and do not use technological developments appropriately. One of them is Microsoft Office software, which has 3 general services, namely Microsoft Word, Excel and Power Point. Generally, Microsoft Office is used in office settings to make work easier. However, the services provided by Microsoft Office can be maximized for developing MSME financial records by using Microsoft Excel services. Many MSME managers still use traditional methods, namely not using existing technological developments and not based on SAK EMKM for recording financial reports. Data collection techniques are key instruments in obtaining the data needed to answer questions and the results of research. The data collection technique used is Observation as a direct data collection technique with the scope of direct observation of related activities. In this case the researcher made direct observations at MSME Miracle Airmadidi. Interview is also another technique. The researchers interviewed the owner of Miracle Airmadidi MSME and its employees with formal, casual questions and questions referring to existing problems. Literature studies are also used by the researchers to search for literature or references regarding theories in conducting this research, by reading books, journals or previous researchers' theses. Below are the stages in designing financial reports using Visual Basic For Applications. It can be seen in the following image:



Figure 1. Data Analysis Techniques

Source: Processed Data

The Design Stage is an important stage because the researchers begin to design a program that has been planned based on the problems being researched. The researchers began to designing an application using a

combination of accounting studies and programming using Visual Basic in Microsoft Excel. The following are the stages of designing a financial report application:

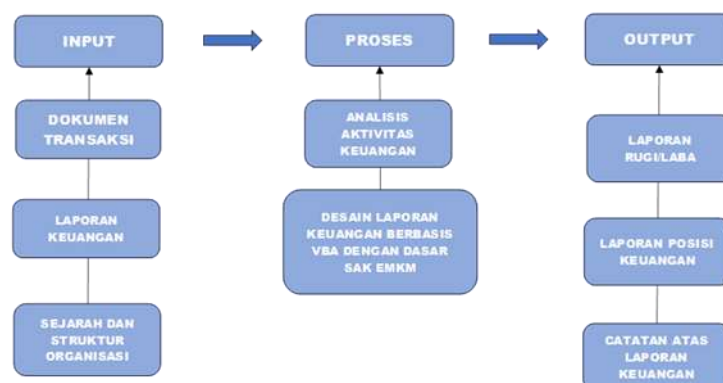


Figure 2. Application Design Stages
Source: Processed Data

III. Results And Discussion

Based on the results of observations and field surveys at Miracle Airmadidi MSME, the results of recording financial reports are very simple (cash in/cash out) and do not meet applicable accounting standards. The Miracle Airmadidi MSME business flow includes the transaction process followed by recording accounting activities carried out by the cashier and then reporting it to the MSME owner in one accounting period (monthly). Accounting records are carried out after a transaction occurs using only one book, including cash in and cash out transactions. By reporting only with a summary of daily financial activities and a report is made at the end of the month. Inventory recording is carried out by the cook and handed over to the cashier, while recording cash in and out is recorded directly by the cashier. Miracle Airmadidi MSME accounting activity reporting is carried out at the end of each month by summarizing all transaction activities that occur during one month which includes cash in and cash out. Accounting activity reporting is carried out by the cashier and reported to the owner of Miracle Airmadidi. The accounting activities carried out by Miracle Airmadidi MSME do not meet the requirements of SAK EMKM so that MSME owners experience obstacles in internal and external development, with analysis this could possibly result in business bankruptcy in the future. Based on the results of data collection, the author provides a solution by conducting this research so that Miracle Airmadidi MSME can manage accounting activities based on SAK EMKM on a program basis that can help the accounting process more effectively and efficiently.

1. Accounting Policy Planning

Based on SAK EMKM, recording financial reports must use the Accrual Basis, namely recording that must be done when a transaction occurs even though cash has not been received. The accrual principle focuses on recording income when it is generated and recording expenses when they occur, without paying attention to when the money is actually received or paid. a) Assets :Assets are recognized in the statement of financial position when it is certain that future economic benefits will flow to the entity and the asset has a cost that can be measured reliably .b) Liabilities: A liability is recognized in the statement of financial position if it is certain that the expenditure of resources embodying economic benefits will be made to settle the entity's obligations and the amount to be settled can be measured reliably. c) Capital: Owner capital in MSMEs can be in the form of initial capital contributions by the owner or additional capital from accumulated profits. Capital recognition is carried out by recording the amount of capital owned by the owner as an account in the ledger. d) Income: recognized in the profit or loss statement if an increase in future economic benefits related to an increase in assets or a decrease in liabilities has occurred and can be measured reliably. e) Expenses : Expenses are recognized in the profit or loss statement if a decrease in future economic benefits related to a decrease in assets or an increase in liabilities has occurred and can be measured reliably.

2. Planning the Financial Report Application Framework Model

The financial report design flow refers to the steps required to produce the final financial report from initial input, recording and data processing processes, to producing output in the form of a profit and loss report, notes to financial reports (CALK), and a financial position report. The following is the general flow of financial report design based on input, process and output stages:

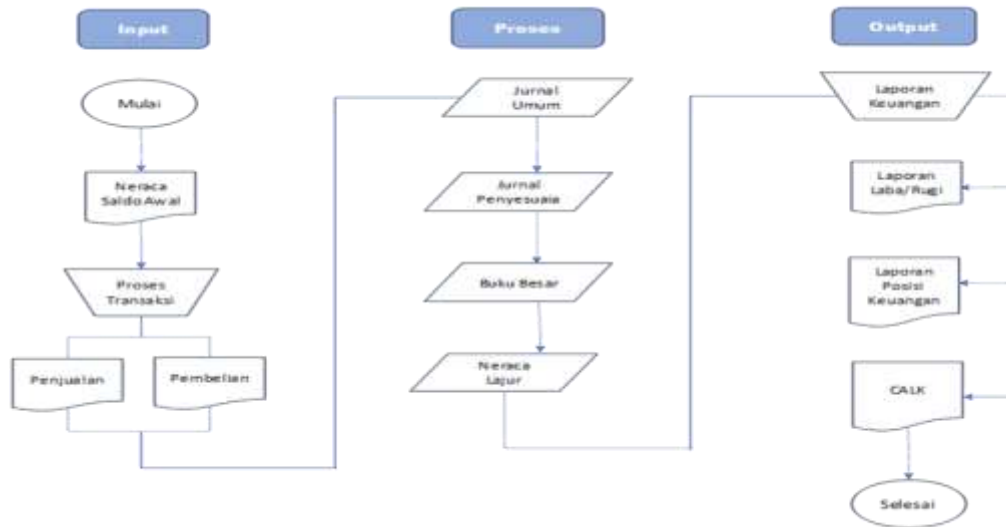


Figure 3. Application Framework Model Planning

3. Design a Financial Report Application with Microsoft Visual Basic

a. Main Menu Design

The main menu is used as the initial display of this application. It is the face of the application design framework whose main menu display must be designed with the term Clean & Fresh in order to make it easier for application users to operate the application. In this design, there are 5 buttons, namely Start, which functions to start inputting initial company data up to the output stage. Income Statement, financial report and CALK are quick menus for viewing the output reports produced. Exit is a button to immediately exit the application.



Figure 4. Main Menu Design

The following is a Chart of Account design tailored to the needs of Miracle Airmadidi MSME:

NOMOR	KETERANGAN	BERTAMBAH	BERKURANG
1-0000	ASET		
1-1101	Kas di Bank	Debit	Kredit
1-1102	Kas di Tangan	Debit	Kredit
1-1201	Piutang	Debit	Kredit
1-1301	Persediaan Bahan Baku	Debit	Kredit
1-1401	Perlengkapan UMKM	Debit	Kredit
1-1501	Sewa Dibayar Dimuka	Debit	Kredit
1-2301	Peralatan UMKM	Debit	Kredit
1-2302	Akum Peny. Peralatan	Debit	Kredit
1-2401	Kendaraan	Debit	Kredit
1-2402	Akum Peny. Kendaraan	Debit	Kredit
2-0000	LIABILITAS		
2-1101	Hutang Dagang	Kredit	Debit
2-1102	Hutang Gaji	Kredit	Debit
3-0000	EQUITAS		
3-1100	Modal	Kredit	Debit
3-1200	Prive	Kredit	Debit
4-0000	INCOME		
4-1100	Penjualan	Kredit	Debit
4-1200	Harga Pokok Penjualan	Kredit	Debit
5-0000	EXPENSE		
5-1100	Beban Gaji	Debit	Kredit
5-1201	Biaya Bahan Baku	Debit	Kredit
5-1202	Biaya Tenaga Kerja Langsung	Debit	Kredit
5-1203	Biaya Overhead Pabrik	Debit	Kredit
5-1300	Beban Produk Kadaluarsa	Debit	Kredit
5-1400	Beban Perlengkapan UMKM	Debit	Kredit
5-1500	Beban Peralatan UMKM	Debit	Kredit
5-1600	Beban Listrik & Air	Debit	Kredit
5-1701	Beban Peny. Perlengkapan Toko	Debit	Kredit
5-1702	Beban Peny Peralatan Toko	Debit	Kredit
5-1703	Beban Peny. Kendaraan	Debit	Kredit
5-1800	Beban Lain- Lain	Debit	Kredit
5-1900	Ikhtisar Laba Rugi	Debit	Kredit

Table 1. Chart of Account Design

c. GENERAL Journal Design

The General Journal Sheet functions as a container for the data entered into the General Journal Form. In the General Journal sheet there are several command buttons, these buttons are; Preview, Menu, Edit and print.

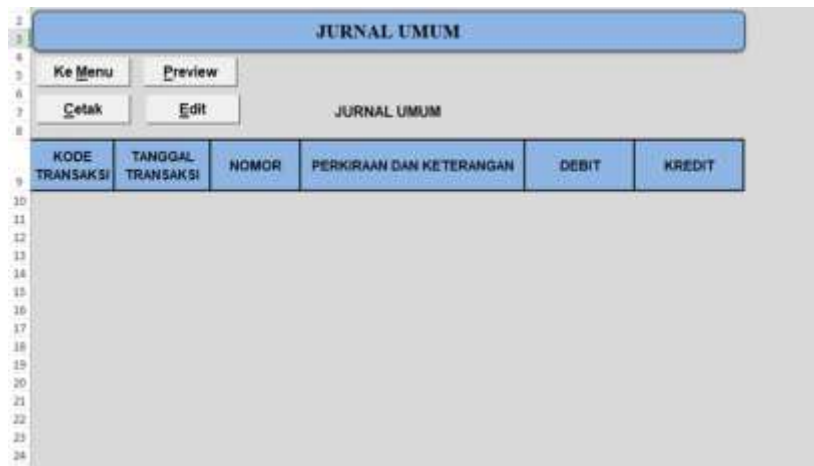
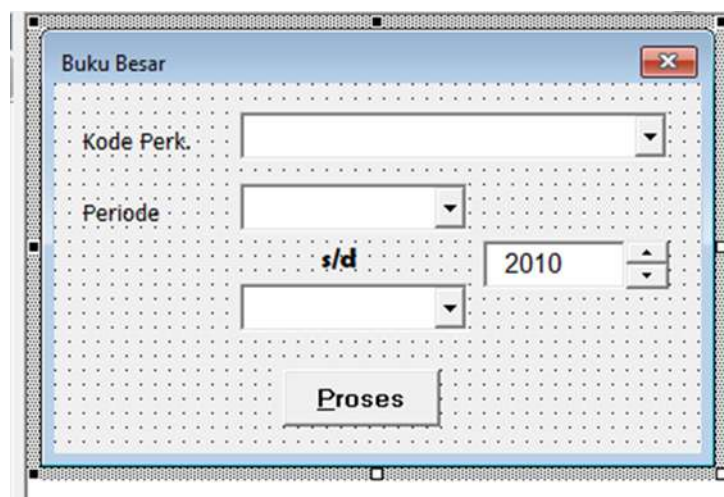


Figure 6. General Journal Sheet & Form

d. Ledger Design

The General Ledger Sheet functions to display account details from the transaction process. In the General Ledger sheet there are several buttons that must be added, namely; Menu, Print, Preview, Quantity. e. Financial position report design.



g. Design of Notes to Financial Reports

The MSME Financial Position Report is a summary of financial information that provides an overview of the assets owned, obligations that must be met, and owner's equity at a certain point in time. This report helps in understanding the financial structure of MSMEs, evaluating financial health, and measuring the level of liquidity and solvency of MSMEs.



Figure 10. Design of Notes to Financial Reports

IV. Results And Application

By implementing financial report design based on SAK EMKM with VBA support, financial reports that comply with standards can be created more efficiently and accurately and can help make better business decisions. The results of implementing the application at Miracle Airmadidi MSME are said to be very satisfying without operational problems and running very well. The output produced is in accordance with the design flow/process, namely CALK, Loss/Profit Report and Financial Position Report.

V. CONCLUSION

Based on the description that has been explained, it can be concluded that the results of the research are as follows: Miracle Airmadidi MSME in the process of recording transaction activities and financial reports is still very simple. It only includes recording cash in and cash out recorded manually. These reporting and recording activities are also not based on applicable accounting standards. (2) The process of implementing the financial report application that has been designed using Microsoft Visual Basic is running well, starting from the transaction input process to the results/output section. However, there are several problems that lie in the equipment section, namely the Microsoft software at Miracle Airmadidi MSME still uses the old version but has been resolved by upgrading to the latest version. (3) The design has been made based on SAK EMKM using Microsoft Visual Basic (VBA) starting from the Chart of Accounts, General Journal, Ledger, Trial Balance, Adjustment Journal, Worksheet/Special Balance Sheet to the Output, namely Notes to Financial Reports, Reports Loss/Profit, Financial Position Report.

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