

Assistance for the Preparation of Financial Statements and Taxes for MSMEs in Tegal City

Pendampingan Penyusunan Laporan Keuangan dan Pajak bagi UMKM Kota Tegal

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Abstract

One of the good economics of a country is supported by successful business management of MSMEs. Capital is the problem most often faced by business managers. MSME actors are still unable to get capital assistance even though the government has offered many credits through cooperation with banks. This is due to the inability of MSME managers to present precise, fast, accurate financial information and in accordance with generally accepted accounting standards (SAK – ETAP). In addition to these problems, MSME managers are also still unfamiliar with what is called taxation. The main problem related to the implementation of this community service is that it does not yet have the ability to prepare appropriate and accurate financial and tax information needed for business development. especially getting additional capital, while the market potential and production elements have been owned by MSMEs. The output achieved from this service activity is an increase in the understanding of MSME actors regarding the preparation of financial and tax reports for MSMEs.

Abstrak

Perekonomian suatu negara yang baik salah satunya ditunjang dari pengelolaan usaha pada UMKM yang berhasil. Permodalan merupakan permasalahan yang paling sering dihadapi oleh para pengelola usaha. Para pelaku UMKM masih belum bisa mendapatkan bantuan modal meskipun pemerintah sudah banyak menawarkan kredit melalui kerjasama dengan perbankan. Hal ini disebabkan oleh ketidakmampuan pengelola UMKM untuk menyajikan informasi keuangan yang tepat, cepat, akurat dan sesuai dengan standar akuntansi yang berlaku umum (SAK – ETAP). Selain masalah tersebut pengelola UMKM juga masih awam dengan yang namanya perpajakan. Permasalahan utama yang berkaitan dengan pelaksanaan pengabdian masyarakat ini adalah belum dimilikinya kemampuan untuk menyiapkan informasi keuangan dan perpajakan yang tepat, dan akurat yang diperlukan untuk pengembangan usaha, khususnya mendapatkan tambahan modal, sedangkan potensi pasar dan unsur produksi telah dimiliki oleh UMKM. Luaran yang dicapai dari kegiatan pengabdian ini adalah peningkatan pemahaman para pelaku UMKM mengenai penyusunan laporan keuangan dan pajak bagi UMKM.

Keywords: accounting, financial statements, taxes, MSME.

1. Introduction

Micro, Small and Medium Enterprises (MSMEs) is a term in economics which refers to productive economic enterprises owned by individuals or entities in accordance with the criteria established by Law No. 20 of 2008. MSMEs have an important role in the Indonesian economy in terms of jobs created and in terms of the number of businesses. MSMEs as a means of priority programs and the development of various sectors and potentials are the mainstay of regional development aimed at accelerating economic recovery (Firmansyah et al., 2019).

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The more number of MSMEs the more amount of income tax paid by MSMEs. Therefore, it is necessary to provide counseling and provide the latest information regarding taxation so that the income tax calculation is calculated correctly in accordance with tax regulations and laws (Qonitah et al., 2021).

In order to encourage the fulfillment of voluntary tax obligations (*voluntary of compliance*) and to encourage the contribution of state revenue from MSMEs, the government has issued changes to Government Regulation no. 46 of 2013 with PP No. 23 of 2018 effective as of July 1, 2018 regarding income tax on income from businesses received or obtained by taxpayers (WP) who have a gross turnover of not more than 4.8 billion. This change aims to make MSMEs more developed and increase compliance in tax reporting (Prasetyo et al., 2020).

Another problem faced by business owners is financial records. Financial reports are very important which aims to help business owners record transactions (Hapsari et al., 2019). Data stored in a computerized manner can make it easier to compile reports (Rahmayuni, 2017). In fact, there are still MSMEs that rely on manual recording and do not use an accounting system which causes frequent errors in conducting financial reports each year (Zulbetti et al., 2019).

The Indonesian Institute of Accountants (IAI) has now issued an accounting standard for the preparation of financial statements for MSME actors called the Standards Accounting for Micro, Small and Medium Entities (SAK EMKM). SAK EMKM is needed to fulfill the needs of MSME owners in financial reporting. With this SAK EMKM, MSME owners in Indonesia can compile their financial reports correctly without having to be trapped in the complexity of existing financial accounting standards (Hapsari et al., 2019).

Most MSMEs have a fairly low knowledge of the preparation of financial statements. In addition, the Covid-19 pandemic, which limits direct interaction with MSMEs participating in the BKDT program, requires the formulation of teaching materials and training mechanisms that are in accordance with the needs of MSMEs (Muamarah et al., 2021).

It is hoped that MSME actors can compile financial reports based on this SAK EMKM for orderly administration like a business organization. Furthermore, financial reports that are in accordance with SAK EMKM can be used if you are going to apply for additional funds at a Financial Institution (Hapsari et al., 2019).

This community service program aims to increase knowledge about tax regulations and assist in the preparation of financial reports for small and medium industry MSMEs.

2. Methods

2.1. Methods

The community service program is in the form of assistance in the preparation of financial and tax reports for MSMEs, Small and Medium Enterprises (IKM) in Tegal City. The implementation of this activity is carried out as follows:

2.1.1. Tutorial Method

In this event, the community service group consisting of 4 lecturers introduced participants to the preparation of MSME financial and tax reports. Participants were also given an overview of the development of financial accounting standards, SAK ETAP, SAK EMKM, MSME taxation, HPP method based on the amount of income and simulation of final PPh rates. At this event, our community service team used PowerPoint as a learning medium during the training process.

2.1.2. Discussion Method

In addition to tutorials and practicals, we also use a discussion approach. The training participants had the opportunity to discuss related to the preparation of MSME financial and tax reports.

2.1.3. Practice Method

The community service team, in addition to providing material, also provided participants with the practice of preparing MSME financial and tax reports for participants.

The plan of activities that will be carried out together as a solution step in solving problems are as follows:

- a. Collectively conduct meetings related to the solutions offered:
 - Coordination of the implementation of all activities to be carried out based on the agreed main activity points
 - Add and strengthen the knowledge/insight of MSME managers related to MSME financial and tax management procedures.

- b. Collectively carry out discussions and brainstorming in each stage of the MSME financial and tax management training.

2.2. *Targets and Outcomes*

2.2.1. *Targets*

Community service activities are carried out to help record MSME financial and tax reports for the implementation of MSMEs, Small and Medium Industries (IKM).

2.2.2. *Outcomes*

The desired outcomes of this community service activity are:

- 2.2.2.1. Improving the expertise of MSME managers in carrying out bookkeeping based on SAK – ETAP.
- 2.2.2.2. Increase the knowledge and understanding of MSME managers regarding the preparation of financial reports based on SAK – ETAP.
- 2.2.2.3. Increase insight and understanding of MSME managers in taxation based on the HPP Law.

Expand the awareness of MSME participants about the benefits of TIN, the reasons MSME participants must pay taxes and tax benefits.

3. **Evaluation Result and Outcomes Achieve**

3.1. *Evaluation Results*

This training event was held on August 6, 2022. The training participants were 30 MSME managers/employees in charge of keeping the books of the MSMEs in the Food and Beverage Industry of Tegal City. Most of the trainees who came were in accordance with the training field at that time.

In this event, the speakers were Dr. Dewi Indriasih, S.E.,M.M., Ak., Dr. Dien Noviany Rahmatika, S.E., M.M., Setyowati Subroto, S.E., M.Sc., Aminul Fajri, S.E., M.Sc., and Jaka Waskito, S. E., M. Si. as a lecturer at the Faculty of Economics, Pancasakti University, Tegal. Providing material by resource persons with the moderator Mrs. Dr. Dewi Indriasih SE, MM went smoothly. The materials presented are as follows:

No.	Theory	Speaker
1.	Introduction to SAK ETAP	Setyowati Subroto, S.E., M.Sc.
2.	Introduction to SAK EMKM	Jaka Waskito, S. E., M. Si.
3.	Development of Financial Accounting Standards	Dr. Dien Noviany Rahmatika, S.E., M.M.
4.	MSME Tax	
	- HPP Law for MSMEs according to the amount of income	Dr. Dewi Indriasih, S.E., M.M., Ak.
	- MSME Final PPh Rate Calculation Simulation	
5.	Preparation of Financial Statements	Aminul Fajri, SE, M.Sc.

Evaluation of the success of this community service activity occurs when the activity takes place and when the activity is finished. The assessment carried out during the event was to directly monitor whether the skills and knowledge of the participants had changed after being trained by the Community Service Team, Department of Accounting, Faculty of Economics, UPS. Post-activity assessments were carried out through training activity questionnaires distributed to participants.

3.2. *Outcomes Achieved*

The output achieved from this service activity is the development of understanding of MSME activists regarding the preparation of financial and tax reports for MSMEs. The next output is as follows:

- a) Mastery of accounting records or bookkeeping is used by MSME managers to prepare information in the form of financial reports needed to complete the prerequisites in proposing credit to banks based on SAK - ETAP.
- b) Addition/consolidation of insight and knowledge about Taxes for MSME owners.



Figure 1. Preparation of the activity



Figure 2. Participants have gathered



Figure 3. The speaker explain the theory



Figure 4. All speakers and committee take a picture together

4. Conclusions and Recommendations

4.1. Conclusions

This activity in the form of assistance in the preparation of financial reports and submission of material on taxes that has been carried out by a lecturer at the economics faculty of Pancasakti University Tegal as a form of the Tri Dharma of Higher Education to MSME owners in Tegal City can run smoothly. The implementation of service for MSME owners in Tegal City can be concluded until the training stage in preparing financial reports. This success is demonstrated, among others:

- 4.1.1. The suitability of the training material with the needs of MSME owners to improve understanding of the preparation of financial reports
- 4.1.2. There is a positive response seen from the enthusiasm of the training participants in participating in the service activities carried out

4.2. Recommendations

- 4.2.1. This community service activity should be further improved so that it can contribute suggestions for goodness and progress in the context of developing the business of MSME owners in Tegal City.
- 4.2.2. It can be expanded further for training participants, especially for MSME owners in Tegal City but also from other regions.

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