

ASSISTANCE OF IMPLEMENTATION OF FINANCIAL ACCOUNTING STANDARDS WITHOUT PUBLIC ACCOUNTABILITY (SAK ETAP) AT A VILLAGE OWNED BUSINESS ENTITY (BUMDES) ADI KARYA MANDIRI IN SUMUR BATU VILLAGE, BABAKAN MADANG DISTRICT, BOGOR REGENCY, 2016

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Abstract

must refer to general guidelines, namely the Financial Accounting Standards for Entities without Public Accountability (SAK ETAP). The purpose of this research is to provide knowledge of the application of SAK ETAP in preparing financial reports, to explain the obstacles in implementing SAK ETAP, to provide solutions or solutions. This research was conducted at BUMDes Adi Karya Mandiri Sumur Batu Village, Babakan Madang District, Bogor Regency. This type of research is a qualitative descriptive method. The data used are qualitative data with data collection techniques from the results of interviews, observations, documentation, records of reports on transaction evidence and literature studies. The results showed that the financial statements of the Adi Karya Mandiri BUMDes were not in accordance with the SAK ETAP. BUMDes Adi Karya Mandiri presents only one type of financial report, namely the income statement. Recognition and measurement of financial statement presentation have not fully implemented SAK ETAP properly. Constraints: a. Low understanding of SAK ETAP. b. the absence of an intensive companion c. Lack of socialization d. The occurrence of multitasking e. Lack of supervision

Keywords : SAK ETAP, BUMDes, BUMDes, Financial Statements

INTRODUCTION

Financial statements must be interpreted by *interested parties* with the same perception. For this reason, it is necessary to have an accounting standard that regulates the presentation of a company's financial statements (Kalangi, Sondakh, and Pratiwi, 2014).

Accounting itself has standards in preparing financial statements, the Indonesian Institute of Accountants (IAI) has issued standards in the preparation of financial statements. The standards for preparing financial statements are in the form of Financial Accounting Standards (SAK) and Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP). SAK ETAP is effective for the preparation of financial statements beginning on or after January 1, 2011.

In accordance with the scope of SAK ETAP, it is intended for use by entities without public accountability. Entities without public accountability in question are entities that do not have significant public accountability and issue general-purpose financial reports for external users. Therefore, the stipulation of these standards is expected to be able to apply and adjust what has been regulated in it, so as to achieve reliable financial reports, as well as create transparency, accountability and globalization of the language of financial reports.

According to Law Number 6 of 2014 concerning Villages, it is stated that BUMDes is a business entity whose entire or most of the capital is owned by the village through direct participation from village assets which are separated in order to manage assets, services and other businesses for the greatest welfare of the village community. .Owned

Enterprises (BUMDes) are business entities that are characterized as Villages and are formed collectively by the Village Government and the Village community.

The implementation of the preparation of the BUMDes financial report must pay serious attention to the financial standards used. This means that in terms of preparing its financial statements, BUMDes must refer to general guidelines, namely the Financial Accounting Standards for Entities Without Public Accountability or often also referred to as SAK ETAP. In SAK ETAP the presentation of financial statements it is stated that the complete financial statements of an entity consist of: Statement of Financial Position, Income Statement, Statement of Changes in Equity, Statement of Cash Flows and Notes to Financial Statements. This means that BUMDes must prepare complete financial reports in accordance with SAK ETAP guidelines.

Bogor Regency is a regency in the province of West Java. According to Ade Yasin as Bogor Regent, of the 416 villages in Bogor Regency, only 276 villages have

BUMDes, of which only 189 are active while others are still not. In fact, based on data from the Village Community Empowerment Service, of the 189 newly active BUMDes, only 2 are in the advanced category, 22 are developing BUMDes and 165 villages are in the basic category. The existence of BUMDes is important because it wants to build this district from a village that does not damage nature, maximizes existing and sustainable potential (channeljabar.com 2019).

Sumur Batu Village, Babakan Madang District, is one of the villages in Bogor Regency. The number of factories and businesses around the Sumur Batu Village area is a support for the village economy. An economy that is growing rapidly has an influence

on the progress of social welfare in the economy of rural communities. To encourage this progress, the Adi Karya Mandiri Village Owned Enterprise (BUMDes) was formed in Sumur Batu Village which aims to increase the village's original income in order to improve the capacity of the Village Government.

BUMDes Adi Karya Mandiri is engaged in manufacturing, where the main production is trash cans. The BUMDes has been established since 2014. Even though it has been chosen as the location for BUMDes empowerment, it does not mean that the

Adi Karya Mandiri BUMDes in Sumur Batu Village do not encounter obstacles, there are several problems that need to be studied in the Adi Karya Mandiri BUMDes, one of which is the financial report they have compiled. has met the established standards, namely the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP). The following is data on the completeness of the presentation of financial statements at BUMDes Adi Karya Mandiri based on the presentation of SAK ETAP financial statements and this data was obtained using the interview method with the Head of BUMDes.

Tabel 1.1
Data Kelengkapan Penyajian Laporan Keuangan BUMDes Adi Karya Mandiri berdasarkan SAK ETAP

No.	SAK ETAP	BUMDes Adi Karya Mandiri
1.	Laporan Posisi Keuangan	Tidak Ada
2.	Laporan Laba Rugi	Ada
3.	Laporan Perubahan Ekuitas	Tidak Ada
4.	Laporan Arus Kas	Tidak Ada
5.	Catatan atas Laporan Keuangan	Tidak Ada

Sumber : Wawancara penulis (2019)

Based on Table 1.1, Adi Karya Mandiri BUMDes in compiling its financial statements are still not in accordance with SAK ETAP, usually BUMDes management only provides a self-calculated profit/loss calculation report but does not present detailed financial reports on all income and expenses in the current period since the beginning of BUMDes stand up. So that it can raise suspicion over the management of the BUMDes. This will cause problems when the BUMDes funds that are managed from their activities are managed as they are without going through a recording process based

on SAK ETAP. So guidance is needed to the BUMDes management on the management of financial reports in accordance with the standards of SAK ETAP.

Based on the background described above, the authors are interested in conducting research on BUMDes Adi Karya Mandiri with the title "Analysis of the Application of Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) at Village Owned Enterprises (BUMDes) Adi Karya Mandiri in Sumur Batu Village. Babakan Madang District, Bogor Regency 2016-2019 "

REVIEW OF THEORY AND LITERATURE

Understanding the Financial Statements of

the Indonesian Institute of Accountants (IAI) in the Statement of Financial Accounting Standards (2018: PSAK1) suggests the notion of financial statements as a structured presentation of the financial position and financial performance of an entity. Lubis (2017:137) states that financial statements are the final result of the recording process which is a summary of financial transactions that occurred during the financial year that occurred during the financial year concerned.

The purpose of the Financial Statements

IAI (2018:ETAP3) explains that the purpose of financial statements is to provide information about the financial position, financial performance, and cash flow statements of an entity that is useful for the majority of users of financial statements in making economic decisions by anyone who is not in a position to ask questions. specific financial statements to meet specific information needs. In meeting its objectives, financial statements also show what management has done (*stewardship*) or management's responsibility for the resources entrusted to it.

According to IAI in PSAK (2018:1.3) it is known that financial statements aim to provide information about the financial position, financial performance and cash flows of entities that are useful for most users of financial statements in making economic decisions. The financial statements also show the results of management's accountability for the use of resources entrusted to them.

Understanding Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP)

Financial Accounting Standards for Entities Without Public Accountability or SAK ETAP is a financial accounting standard

intended for entities without public accountability. SAK ETAP was ratified by eighteen members of the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK IAI) on 19 May 2009 in Jakarta. SAK ETAP consists of 30 chapters and is equipped with a glossary of terms at the end. SAK

ETAP is the second pillar of financial accounting standards in Indonesia after general SAK based on IFRS. SAK ETAP regulates accounting records that are simpler than general SAK in terms of recognizing, measuring and disclosing transactions in financial statements. SAK ETAP is effective on financial statements starting on or after

January 1, 2011 and early application is permitted.

The Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) are intended for use by entities without public accountability. An entity without public accountability is an entity that:

1. Does not have significant public accountability
2. Issuing general purpose financial statements for external users. Examples of external users are owners who are not directly involved in business management, creditors, and credit rating agencies.

An entity has significant public accountability if:

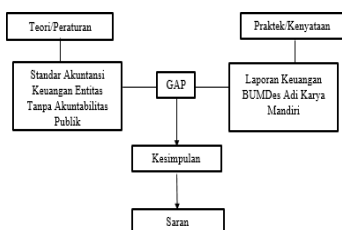
1. The entity has submitted a registration statement, or is in the process of filing a registration statement, with the capital market authority or other regulators for the purpose of issuing securities in the capital market; or
2. the entity controls assets in a fiduciary capacity for a large group of people, such as banks, insurance entities, brokers and or securities traders, pension funds, mutual funds and investment banks.

Definition of Village-Owned Enterprises (BUMDes)

Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 4 of 2015 article 1 paragraph 1, the village is a legal community unit that has territorial boundaries that are authorized to regulate and manage government affairs, the interests of the local community based on community initiatives, origin rights, and/or traditional rights that are recognized and respected in the system of government of the unitary state of the Republic of Indonesia.

According to the Law of the Republic of Indonesia Number 6 of 2014, concerning Villages, article 1 paragraph 6, Village-Owned Enterprises, hereinafter referred to as BUM Desa, are business entities whose entire or most of the capital is owned by the Village through direct participation originating from Village assets. separated to manage assets, services, and other businesses for the maximum welfare of the Village community.

The following is the framework of thought in this research:



Gambar 2.1 Kerangka pemikiran

RESEARCH METHODOLOGY

Type of Research

This type of research uses descriptive qualitative research.

Object, Unit of Analysis and Research Location The object of this research is the Village Owned Enterprise (BUMDes) Adi Karya Mandiri Village Sumur Batu Babakan Madang District, Bogor Regency. This study discusses the preparation of financial statements.

The unit of analysis used in research this is the *organization*, namely the source of data and information is a response from the inside of an organization. In this case, the unit of analysis is the organizational part, namely the Adi Karya Mandiri Village Owned Enterprise in Sumur Batu Village Babakan Madang District, Bogor Regency.

The location in this research is the Village Owned Enterprise (BUMDes) Adi Karya Mandiri in Sumur Batu Village, Babakan Madang District, Bogor Regency, Indonesia.

Types and Sources of Research Data

The type of data used in this study uses more qualitative data, the analysis is carried out on non-numerical data such as interviews, or report notes and books.

The sources of data used are:

1. Primary Data Sources, namely data obtained by researchers directly from the analytical unit under study to obtain direct information about the condition of the group organization as a whole, member involvement or participation, direct perceptions of members of BUMDes Adi Karya Mandiri Sumur Batu Village District Babakan Madang, Bogor Regency and other data that need to be observed directly.
2. Secondary Data Sources, data obtained by researchers indirectly from newspapers, magazines, journals, and other publications. Data collection was conducted to obtain information about

the diversity locations, formal institutions and parties related to BUMDes Adi Karya Mandiri, Sumur Batu Village, Babakan Madang District, Bogor Regency.

Variable Operationalization Variable

: Financial Statements Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP)

Indicators :

1. BUMDes Financial Statements :
2. Statements of Financial Position
3. Profit/Loss
4. Statements Statements of Changes in Equity
5. Cash Flow Statements
6. Notes to Financial Statements (CALK) Size : SAK ETAP

Data Collection Method

Data Collection Techniques In this study, the authors will use two data collection techniques, namely:

Field Research, Interview Methods, Observation Methods, Documentation.

Library Research , namely by collecting data obtained through library studies, by collecting data or institutional documents and literature related to research.

Methods of Data Processing/Analysis The data

analysis technique in this study was a qualitative descriptive method.

RESEARCH RESULTS

Bumdes Adi Karya Mandiri Sumur Batu Village, Babakan Madang District, Bogor Regency was formed through the Sumur Batu Village Deliberation Forum on December

12, 2014. Professionally managed Waste Bin Manufacturing Management will provide good service to the community in terms of product quality. On the other hand, it will provide additional original village income in the form of residual income which must be deposited into the village treasury every year.

Business

Activities

1. Business

of Adi Karya Mandiri Bumdes business units include: Unit, Adi Karya Mandiri BUMDes has received many orders for trash cans from various places such as offices, schools, universities, communities and others.

2. Financial Sources:

- a. Village capital participation;
- b. Capital participation of Village community groups in Rural Areas; and/or
- c. Government Assistance, provincial regional government, regency/city regional government, and the private sector proposed for the development of Rural Areas.

Organizational

1. Structure

the Bumdes Adi Karya Mandiri management organization in Sumur Batu Village, Babakan Madang District, consists of:

Advisor : Head of Sumur Batu Village Chair : Acep Bin Cecep

Secretary : Eka Nurdiyati

Treasurer : Nelpiana

Manager : Budianto

Supervisor : Aspani

2. Vision and Mission

a. Bumdes Vision :

The realization of community independence towards a prosperous society based on faith and piety to Allah SWT.

b. Bumdes mission:

1. Encourage the development of businesses to increase people's income.
 2. Accommodating various economic businesses that are occupied by the community.
 3. Encourage and facilitate the process of strengthening community business institutions.
 4. Creating space and opportunities for efforts to empower the poor to improve welfare.
 5. Improve the capacity of community institutions in managing business activities and financial accountability.
3. The purpose of Bumdes:
- a. To encourage the development of rural community economic activities in rural areas.
 - b. Increase creativity and productive economic business opportunities (low-income rural community entrepreneurs).
 - c. Increase village original income.
 - d. Improve the processing of village potential in rural areas according to community needs.

4. The

Bumdes Adi Karya Mandiri legal entity is not yet a legal entity, but it is legal because it has been stipulated by a Village Head Regulation so that its establishment has a legal basis. The Village Head Regulation regarding the establishment of Bumdes Adi Karya Mandiri is in accordance with the existing laws and regulations in Indonesia, especially Law Number 6/2014 concerning Villages, and Permendesa PDTT Number 4/2015 concerning Procedures for the establishment, management and management, and disbandment of Bumdes. .

BUMDes financial reporting is the final stage in the accounting cycle as final reporting. Financial statements are an accounting process that can be used to communicate financial data with the parties concerned. Financial reports can provide information regarding the financial condition and results that can be achieved by the BUMDes within a certain period so that these financial reports

are used as guidelines in conducting assessments by parties who cooperate with BUMDes, both internal and external parties. So that the preparation of financial statements is always maximized in order to meet the requirements in accounting, in terms of its function, relevance, and ease of understanding the contents of the financial statements.

In SAK ETAP itself, complete financial statements include statements of financial position, income statements, statements of changes in equity, statements of cash flows, and notes to financial statements that contain a summary of significant accounting policies and other explanatory information. Meanwhile, in the "Adi Karya Mandiri" BUMDes financial report, only the Profit and Loss Report is presented. This is actually not surprising, in the BUMDes "Adi Karya Mandiri" financial statements are prepared by one person who holds two responsibilities where as chairman of the BUMDes and concurrently treasurer. All transaction recording and preparation of BUMDes financial statements are only left to one person who takes care of all BUMDes finances from recording transactions to preparing financial reports. In addition, the recording of financial statements is still done manually, not through the system.

BUMDes Adi Karya Mandiri reports to the Village Head only to provide a profit/loss calculation report obtained, but the report does not specify the sources of income and expenses made in the current period. This is due to a lack of understanding of the preparation of correct financial statements in accordance with financial reporting standards because at BUMDes Adi Karya Mandiri lacks experts in managing BUMDes administration, resulting *multi-tasking* in

carrying out tasks experienced by the BUMDes chairman. So this creates a problem when BUMDes funds that are managed from their activities are managed as is without going through a recording process based on SAK ETAP.

In recognition and measurement, the presentation of the financial statements of BUMDes Adi Karya Mandiri has not fully implemented SAK ETAP correctly.

Constraints faced by Adi Karya Mandiri BUMDes in the Implementation of SAK ETAP

1. The implementation of SAK ETAP in Adi Karya Mandiri's BUMDes Financial Statements
2. has not been fully realized. This is because there are inhibiting factors that make it difficult to implement the SAK ETAP. From the research conducted, the authors analyze that there are several things that hinder the implementation of SAK ETAP in the Financial Statements of BUMDes Adi Karya Mandiri The owner's low understanding of SAK ETAP

3. There is no intensive companion regarding the implementation of SAK ETAP
4. Lack of socialization to BUMDes related to Financial Statements in accordance with SAK ETAP by the Association Indonesian accountant as the originator of this standard guideline.
5. Multi *-tasking occurs* in carrying out tasks experienced by the head of BUMDes in terms of administration and finance so that transaction data is messy.

Lack of supervision from interested parties on the financial statements of BUMDes Adi Karya Mandiri.

Presentation of the Financial Statements of BUMDes Adi Karya Mandiri The

data needed to make a statement of financial position include:

- a. Data proof of transactions for income and expenditure of BUMDes Adi Karya Mandiri, grouping asset data consisting of current assets, fixed assets.
- b. Asset depreciation data owned by BUMDes Adi Karya Mandiri where depreciation calculation uses the straight-line method.
- c. Adi Karya Mandiri BUMDes obligation data.
- d. Adi Karya Mandiri BUMDes equity data.
- e. Revenue data on sales of goods produced by BUMDes Adi Karya Mandiri.
- f. Purchase data for Adi Karya Mandiri BUMDes production materials.
- g. Adi Karya Mandiri BUMDes costs data.
- h. Make journals, post to the general ledger, make trial balances, make adjusting journals, work sheets, then make financial reports consisting of statements of financial position, income statements, statements of changes in equity, cash flow statements and notes to financial statements.

Financial statements fairly present the financial position, financial performance and cash flows of an entity. Fair presentation requires an honest presentation of the effects of transactions, other events and conditions in accordance with the definitions and criteria for recognizing assets, liabilities, income and expenses. Recognition from Adi Karya Mandiri's BUMDes data includes evidence of transactions, profit and loss statements but in making profit and loss statements they have not used standards in making correct financial statements. In this case, BUMDes Adi Karya Mandiri has not made

financial statements in accordance with SAK ETAP, so the authors recommend a statement of financial position, income statement, statement of changes in equity, cash flow statement, and notes to financial statements in accordance with SAK ETAP.

CONCLUSION

Conclusion

The results of research and discussion on the application of SAK ETAP in the financial statements of BUMDes Adi Karya Mandiri can be concluded as follows:

1. The financial statements prepared by BUMDes Adi Karya Mandiri consist of Income Statements. This is still not in accordance with SAK ETAP standards. In SAK ETAP 3.12 it is stated that the financial statements consist of statements of financial position, income statements, statements of changes in equity, statements of cash flows, and notes to financial statements. In this case, the head of BUMDes admits that due to limited knowledge regarding the preparation of financial reports and the lack of workers, it causes *multitasking* in carrying out work.
2. In recognition and measurement, the presentation of financial statements has not fully implemented SAK ETAP correctly.
3. The constraints of Adi Karya Mandiri BUMDes in implementing SAK ETAP in the preparation of its financial statements are as follows:
 1. The owner's low understanding of SAK ETAP
 2. There is no intensive companion regarding the implementation of SAK ETAP
 3. Lack of socialization to BUMDes related to Financial Statements that are in accordance with SAK ETAP by the Association of Accountants Indonesia as the originator of this standard guideline.
 4. The occurrence *multitasking* in carrying out tasks experienced by

the chairman of BUMDes in terms of administration and finance so that transaction data is messy because it is not arranged neatly.

5. Lack of supervision from interested parties such as the village government which should supervise the financial statements of BUMDes Adi Karya Mandiri because the budget is issued from the village budget and must be responsible for all activities in BUMDes.

Suggestions

Based on the results of the analysis and conclusions, the authors provide suggestions so that they can make improvements in the preparation of financial statements based on SAK ETAP at BUMDes Adi Karya Mandiri: **Suggestions**

1. Practical next financial report
2. Recruiting new employees for administration and finance so that it can be neatly organized and BUMDes finances can be well controlled.
3. There was socialization from the Indonesian Institute of Accountants (IAI) as the originator of the SAK ETAP guidelines.
4. There is assistance from authorities such as the government, members of the Indonesian Institute of Accountants (IAI) as well as from universities in Indonesia, especially in accounting study programs that serve intensively and provide guidance on the preparation of financial statements in accordance with SAK ETAP.
5. There is a supervisor from the village government to account for the results of the BUMDes business during the current period.
6. BUMDes Adi Karya Mandiri must carry out its tax obligations because it has become a taxpayer and

has a Taxpayer Identification Number (NPWP).

Academic Suggestions

1. For further researchers, it is hoped that they can find different objects from further research so that they can recommend SAK ETAP financial statements to other BUMDes.
2. The limitation of this research is the lack of accurate data in transaction evidence, because the BUMDes in the administration and finance department is not organized. It is recommended that further research can reduce the shortcomings and weaknesses of this researcher so that future researchers are expected to be better.

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