

APPLICATION COMPILATION FINANCIAL REPORT STANDARD ACCOUNTANCY FINANCE ENTITY MICRO, SMALL, AND MEDIUM ENTERPRISES IN UD TAMBUN

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Abstract

The Indonesian economy cannot be separated from Micro, Small and Medium Enterprises (MSMEs) which are economic activities that are mostly carried out by the Indonesian people. MSMEs are proven to encourage and increase national economic growth in a sustainable manner. The aims of this study are (1) to find out the financial statements made by UD Tambun. (2) To implement SAK EMKM in the preparation of financial reports for UD Tambun MSMEs which can assist and facilitate UD Tambun in making financial reports based on SAK EMKM. (3) To find out what are the obstacles faced by UD Tambun in preparing financial reports. This type of research uses a qualitative descriptive method. The results of this study indicate that the financial statements of UD Tambun are still simple and tend to ignore the applicable standards. UD Tambun has not prepared financial reports based on the applicable SAK EMKM due to the lack of understanding of the preparation of financial statements according to standards.

Keywords: Financial Report, SAK EMKM, MSMEs.

I. INTRODUCTION

growing Indonesian economy Up be marked with growth the economy is getting fast, then accountancy play a role Becomes something system information finance for report situation finance in a company. A company must capable arrange report finance that can give information the financial requirements needed by the user, good from internal and external parties. In the Indonesian economy is not miss from individual effort nor group, also related to Micro, Small and Medium Enterprises (MSMEs) which are activity the most economic carried out by the Indonesian people. Where Micro, Small and Medium Enterprises (MSMEs) are proven encourage and improve growth economy national by sustainable. Contribution large MSMEs include creation field work, absorption power work, and especially Becomes retainer moment happening shock crisis economy. Micro, Small and Medium Enterprises (MSMEs) which are choice community covers effort in field services, trade and manufacturing. The reason MSMEs become many choice Public is due to the fairly established establishment process no too complicated and not depend on big capital nor loan foreign currency. However fact During this is a small MSME get attention. more again with enforcement of the memorandum of agreement between China and countries in ASEAN which are popularly called as the China-ASEAN Free

Agreement (CAFTA). The Indonesian economy is demanded capable endure in the middle onslaught invasion economy from China. SMEs are expected capable show capacity as milestone economy Indonesian people because MSME performance tends to more good in Thing produce power productive work. (Marota and Riswanti, 2019) .

During this SMEs in general experience difficulty to access banking, because have many limitations and constraints especially constraint not yet existence mindset similarity between bank requirements that must be fulfilled by MSMEs, including availability report finance and plans development effort is obstacles that cause the minimum access MSME finance. Implementation bookkeeping is Thing difficult for MSMEs because limitations knowledge about accounting, the complexity of the accounting process and assumptions that report finance not important thing for MSMEs. Whereas with existence very useful report in help SMEs to develop effort. MSMEs that haven't yet capable arrange report finance result in still many MSMEs are difficult for access capital from banking. During This is MSMEs has take notes various transaction finance them. However for make report finance like recording debt, receivable or even balance sheet make a loss profit, circle perpetrator effort small still difficulty (TribunJogja.com, 2017) .

Standards Board Accountancy Finance Bond Indonesian Accountants (DSAK IAI) in 2009 has publish Standard Accountancy Finance Entity Without Accountability Public (SAK ETAP) for MSMEs with The goal is that MSME actors can increase MSME credibility and accountability through information financial statements presented, so that MSMEs can develop his business with help credit from banks and potential investors. Along development, there are needs about availability standard more accounting simple because limitations source power human, because of that, DSAK IAI do development standard accounting that can Fulfill MSME needs with shape group work that involves association industry, regulators and interested parties in presenting SAK that can support progress of MSMEs in Indonesia. Until finally in 2006, DSAK IAI has compose and validate Standard Accountancy Finance Entity Micro, Small and Medium (SAK EMKM). SAK EMKM is a standard accountancy more finance simple compared with SAK ETAP because arrange common transactions carried out by EMKM. SAK EMKM consists of from Report Position Finance, Report Profit Loss, and Notes on Reports Finance. The presence of this SAK EMKM expected could help SMEs in Indonesia in arrange report finance so that make it easier for MSME actors to get access funding from various institution finance.

On research this selected object is an SME in the field of agriculture coconut palm is UD Tambun. UD Tambun which is located at Huta III Parhundalian Subdistrict Hatondownload Regency Simalungun, Medan, North Sumatra Postal Code 21181. Most of the people is farmer coconut palm. Plant coconut palm is one commodity that can be increase well-being people, because plant coconut palm Becomes commodity prima donna and plants that have score economical enough tall in produce oil vegetable. On drafting report UD Tambun 's finances During this still simple and inclined ignore applicable standards. Reason owner of UD Tambun no provide or arrange report finance in his business that is lack of source power humans who have ability in arrange report finance in accordance applicable standards general. Owned employees no have background behind education accounting and not once follow training about accounting. What they note only money in and out, for every day reported to owner of UD Tambun. The weakness of MSMEs in Indonesia is that in general manager effort no master and apply system finance with strict and disciplined with systematic and orderly bookkeeping. Businessman by general consider that information accountancy the no important, apart from difficult applied also throw time and cost. Most important thing for manager effort is how method produce lots of profit without the hassle of applying accounting.

As for the purpose from study this including : (1) For knowing report financial statements made by UD Tambun. (2) For implementing SAK EMKM in

composing Report Finance for UD Tambun MSMEs that can help and make it easier for UD Tambun in make report finance based on SAK EMKM. (3) For knowing what just obstacles faced by UD Tambun in arrange report finance.

II. LITERATURE

a. Report Finance

According to According to (Indonesian Institute of Accountants, 2018) report finance is something presentation structured from position finance and performance finance something entity. Report finance show results accountability management on use source entrusted power to them. According to (Herry, 2016) report financial statements are results of the accounting process that can used as tool for communicating financial data or activity company to interested parties. In other words, reports financial working as tool linking information company with the parties interested, which shows condition health finance company and performance company.

Destination report finance is for give information about position finance, performance financial, and useful entity cash flows for part big user report finance in making decision economic. Report finance also shows results accountability management on use source entrusted power to them. (Indonesian Institute of Accountants, 2018)

b. Standard Accountancy Finance Entity Micro, Small, and Medium (SAK EMKM)

SAK EMKM was issued in 2016 and is effective apply starting January 1 2018. SAK EMKM contains Settings more accounting simple from SAK ETAP because arrange common transactions carried out by EMKM and basic the measurement pure use cost historical.

Information position finance entity consist from information about assets, liabilities and equity at the date certain, and presented in report position finance. Elements the defined as following :

- a. Asset is source power controlled by the entity as consequence from past events and which of the benefits economy in the future expected will obtained by the entity.
- b. Liability is obligation now arising entity from past events, the resolution of which result in current go out from source power entity that contains benefit economic.
- c. Equity is residual interest in the entity's assets reduced whole the liability.

Information performance finance entity consist from information about income and expenses During period reporting, and presented in report profit loss. Elements the as following :

- a. Income (*income*) is increase benefit economic During period reporting in form cash inflow or increase in assets, or drop liability resulting in

increase equity that is not originated from contribution investors.

- b. Expenses adalah drop benefit economic During period reporting in form cash outflow or decrease in assets, or increase liability resulting in drop equity that is not caused by distribution to investors.

Presentation reasonable report finance entity for serve relevant information, accurate representative, comparability, and understanding. Entity serve by complete report finance at the end every period reporting. Report Minimum finance consists of from :

1. Report position finances at the end period
2. Report profit make a loss During period
3. Notes on report finance that contains additions and details of certain relevant posts.

Notes on report finance load :

- a. Something statement that report finance has arranged according to SAK EMKM
- b. Overview policy accountancy
- c. Information additional and specific post details explaining transaction important and material so that beneficial for user for understand report finance.

c. **Micro, Small, and Medium Enterprises (MSMEs)**

MSMEs are activity capable effort expand field work and give service economy by large to community, and can play a role in the process of equalization and improvement income community, encourage growth economy, and play a role in realize stability national. According to Constitution Number 20 of 2008 concerning criteria for Micro, Small and Medium Enterprises, MSMEs are defined as following :

1. Micro Enterprise is businesses that have riches net maximum of IDR 50,000,000.00 (fifty million rupiah) no including land and buildings the place effort ; or have results sale an annual maximum of Rp.300,000,000.00 (three hundred million rupiah).
2. Small Business is businesses that have riches clean more from IDR 50,000,000 (fifty million rupiah) to with a maximum of Rp. 500,000,000.00 (five hundred million rupiah) not including land and buildings the place effort ; or have results sale annual more from IDR 300,000,000,000 (three hundred million rupiah) to with a maximum of IDR 2,500,000,000.00 (two billion five hundred million rupiah).
3. Medium Enterprise is businesses that have riches clean more from IDR 500,000,000 (five hundred million rupiah) to with a maximum of IDR 10,000,000,000.00 (ten billion rupiah) no including land and buildings the place effort ; or have results sale annual more from IDR 2,500,000,000.00 (two billion five hundred million rupiah) to with a maximum of IDR 50,000,000,000.00 (fifty billion rupiah).

III. RESEARCH METHOD

Type research used in study is study descriptive qualitative. According to (Sugiyono, 2018) method study descriptive qualitative is research conducted for knowing score variable independent, good one variable or more (independent) without make comparison, or connect with another variable. Researcher this could get complete picture from formulated problem with focus on process and search meaning behind emerging phenomenon in the research process, with hope that the information studied more character comprehensive, deep, natural and what existence.

Object research on research this is UD Tambun. Study this discuss about application composing report finance. Unit of analysis used in study this in MSMEs, namely: sources of data and information is response from part in something organization.

Unit of analysis in study this is an organization, that is sources of data and information is response from part in something organization. The unit of analysis is part organization namely UD Tambun.

Location in research taken researcher this is UD Tambun in Huta III Parhundalian, Kecamatan Hatonduhan, District Simalungun, Medan, North Sumatra Postal code 21181. For get sufficient data, author direct visited UD Tambun.

Type of data used in study this is qualitative data, the analysis is carried out to non- numerical data like results interview, or notes reports and books. These data is the data that will used for development analysis that alone. Basically use of the data is objective in the process of manufacture decisions or the wisdom in solution same problem.

Source of data used that is primary data source. Primary data sources are data obtained researcher direct from the unit of analysis under study for get information direct about condition organization group by overall, engagement or participation member, perception direct member against UD Tambun as well as other necessary data observed by straight away.

IV. RESULTS

a. **Recording Report Finance at UD Tambun SMEs**

Report finance is an accounting process that can worn for communicate between financial data with responsible parties on business run at UD Tambun. Report finance give information in connection with condition finances and results that can be achieved by UD Tambun in period certain so that from report finance this is made guidelines in To do taking decisions by the parties involved with UD Tambun.

From result interview conducted to owner of UD Tambun he confess that During his business stand up he no once To do recording composing report finances for the business. UD Tambun SMEs only To do recording simple sourced from proof transaction. Recording done that is transaction purchase coconut palm from community, sales coconut palm to factory processing

coconut palm oil notes money in, money out course. Whereas based on SAK EMKM every entity must serve report finance in the form of Report Position Finance, Report Profit Loss and Notes on Reports Finance.

The owner of UD Tambun and the cashier who is one of the power work at UD Tambun show that understanding about report finance still low, even owner of UD Tambun consider that information accountancy no important, apart from difficult applied also throw time and cost. Most important thing for owner of UD Tambun is how method produce lots of profit without the hassle of applying accounting. UD Tambun workers also admitted that no understand and not knowing recording and compiling report appropriate finance with knowledge accounting.

Report Finances Prepared by UD Tambun

1. Notes purchase coconut palm from Public

date	Owner's Name	Pot	kg	Price	Total
1/10/20	Buslan	40	1120	IDR 1,600	IDR 1,792,000
	Ramayudi	-	30	IDR 1,600	IDR 48.000
	Op. Ber	85	2225	IDR 1,600	IDR 3,560,000
	P. Novi	-	110	IDR 1,600	IDR 176.000
	P. Diki	-	50	IDR 1,550	IDR 77,500
	MT	55	1095	IDR 1,600	IDR 1,752,000
	P. Bayu	-	60	IDR 1,550	IDR 93,000
	Op. Fika	15	435	IDR 1,600	Rp 696.000
	Papua	-	90	IDR 1,550	IDR 139,500
		195	5215		IDR 8,334,000

2. Notes sale coconut palm to factory processing coconut palm

date	Driver Name	BK No	Amount	Information
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			Payload (kg)	
1/12/20	Eka	8002	6150	SPR
3/12/20	Yopi	8624	5690	SPR
	P. Rina	8369	6740	OK
4/12/20	Eka	8002	6150	SPR
5/12/20	P. Rina	8369	6730	SPR

3. Incoming money records and outgoing money records

			IDR 80,500,000
1/10/20	Money		
	G. Parmuat	IDR 1.555.000	
	GP Rina	IDR 682,000	
	G. Eka	IDR 4,638,000	
	G. Tindaon	IDR 2,748,000	
	MT fee	IDR 6,165,000	
	P. Rina	IDR 1.125.000	
	MT (STNK)	Rp 125.000	
	Op. Lenji	IDR 200,000	
	Tukmin	IDR 500,000	
	Password	IDR 375,000	
	M. Dikin	IDR 100,000	
	Yopi	IDR 240,000	
	Tindaon	IDR 600,000	
	TBS Payment	IDR 8,334,000	
	Remaining Money		Rp 53,113,000

b. Obstacles Encountered Ud Fat In Application of SAK EMKM

UD Tambun SMEs no apply SAK EMKM to the Report The finances. This thing because existence factor inhibitor that causes the difficulty the application of the SAK EMKM. From the research conducted, researchers analyze there is a number of things that hinder application of SAK EMKM in the Report UD Tambun Finance namely :

1. Lack of knowledge owner of UD Tambun about SAK EMKM about presentation Report Finance,

manager only To do recording in the form of recording simple income and expenses.

2. Employees owned by UD Tambun no have background behind education accounting and not once follow training about accounting. Owner of UD Tambun confess no have power accounting that can represent owner in To do composing report finance according to SAK EMKM. This thing because owner not yet brave rent power accountancy for just To do composing report finance.
3. Owner of UD Tambun consider no important composing report finance. Owner consider that information accountancy the no important, apart from difficult applied also throw time and cost. Most important thing for owner of UD Tambun is how method produce lots of profit without the hassle of applying accounting.

c. Presentation Report UD Tambun Finance Based on SAK EMKM

SAK EMKM in paragraph 3.2 states presentation reasonable require presentation honest on influence transactions, events, and other appropriate conditions with definition and criteria confession assets, liabilities, income, and expenses. Confession from UD Tambun data including recording money in and money out however making report finance not yet use standard in making report correct finance. In the case of this is UD Tambun not yet use report finance in accordance with SAK EMKM, so that writer recommend report position finance, report profit loss, and notes on report appropriate finance with SAK EMKM.

1. Report Position Finance December 2020

UD TAMBUN			
Laporan Posisi Keuangan			
Per 31 Desember 2020			
(Dalam Satuan Rupiah)			
ASET		LIABILITAS DAN EKUITAS	
ASET LANCAR		LIABILITAS	
Kas	88.925.271	Liabilitas Jangka Pendek	
Piutang Usaha	105.319.000	Utang Usaha	-
Persediaan	13.024.000	Utang Gaji	-
Total Aset Lancar	207.268.271		
		Liabilitas Jk Panjang	
		Total Liabilitas	-
ASET TETAP		Ekuitas	
Gedung	100.000.000	Modal	107.746.000
Peralatan (Meja, Kursi, Timbun)	88.800.000	Laba Bersih	157.622.271
Akumulasi Penyusutan Gedung -	52.500.000	Prive	
Akumulasi Penyusutan Peralatan -	78.200.000		
Total Aset Tetap	58.100.000		
TOTAL ASET	265.368.271	TOTAL LIABILITAS DAN EKUITAS	265.368.271

2. Report Profit Make a loss December 2020

UD TAMBUN			
Laporan Laba Rugi			
31 Desember 2020			
(Dalam Satuan Rupiah)			
Pendapatan:			
Penjualan			1.783.059.740
Harga Pokok Penjualan			
Persediaan Awal	8.334.000		
Pembelian	1.487.834.710	+	
Barang Tersedia Dijual	1.496.168.710		
Persediaan Akhir	13.024.000	-	
Harga Pokok Penjualan			1.483.144.710
Laba Kotor			299.915.030
Beban-Beban:			
Beban Gaji	74.330.859		
Beban Listrik	230.000		
Beban Pengiriman (Operasional)	21.130.000		
Beban Bensin Genset	370.000		
Beban Lain-Lain	19.331.250		
Beban Desa (Operasional)	7.438.650		
Beban supplier (fee)	2.862.000		
Beban Penyusutan	16.600.000	-	
TOTAL BEBAN			142.292.759
LABA USAHA			157.622.271

Notes to Report Finance December 2020

**UD TAMBUN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 2020**

1. GENERAL

a. The establishment of UD Tambun

UD Tambun SMEs Fat founded in Huta III Parhundalian Subdistrict Hatondownload Regency Simalungun, Medan, North Sumatra Postal Code 21181 on July 2010. UD Tambun SMEs move in field trade results harvest coconut oil palm which is source income main part big population village local is farmer coconut palm. UD Tambun founded by Mr Middun Fat then in October 2020 switch ownership to Mr. Maslan fat.

UD Tambun founded by Mr Middun Fat then in October 2020 switch ownership to Mr. Maslan fat. UD Tambun have 9 employees with ; 1 cashier, 1 clerk weigh, 1 part field, 4 drivers, and 2 SPSI. Entity Fulfill criteria as entity micro, small, and medium according to Law No. 20 of 2008

UD Tambun 's MSME Vision and Mission

a. Vision

Become a superior RAM (TBS Scale) with produce high quality FFB (Fresh Fruit Bunches) as well as competitive price with excellent and independent service in 2025

b. Mission

1. Create friendly RAM environment as well as excellent service for every customer.
2. Give counseling and understanding about stages age harvesting, care and replanting.
3. Produce UD Tambun FFB to 600 Ton FFB/ month in 2022.

2. Policy Accountancy

a. Statement Obedience

Report prepared finances use Standard Accountancy Finance Entity Micro, Small and Medium.

b. Basic Compilation

Report Finance this consist from report position finance, report profit loss, and CALK. Report finance arranged based on accrual basis so that recording done at the time happening transaction. Currency used in composing report finance this is Rupiah (Rp).

c. Cash

Cash is the most current asset, in the sense of the most frequent fickle by fluctuating. On transaction sales at UD Tambun, recording no entered in the account income and direct entered in the cash account, so that add cash nominal value.

d. Accounts Receivable

Receivables effort served as big as amount bill. On transaction recording accounts receivable business, UD Tambun record receivables from a number of customers who become trust from UD Tambun and will take notes as big as amount in accordance invoices made.

e. Supply

Cost supply ingredient raw covers cost purchase. Cost conversion covers cost power work direct and overhead. Fixed overhead allocated to cost conversion based on capacity normal production. Variable overhead allocated to production units based on use actual facility production. Inventory owned by UD Tambun is a regulated biological asset in PSAK 69 Agriculture which states : that that supply is score reasonable or cost acquisition.

UD Tambun To do bookkeeping recording supplies that use FIFO method.

f. Asset Permanent

Asset permanent noted as big as cost the gain if asset the owned by law by the entity. Calculation accumulation depreciation not yet once conducted same once.

g. Confession Income and Expenses

Income noted as big as score reasonable on payment received. Income direct recognized as cash so that in the recording no take notes account income ignore cash.

h. Liabilities

Liability noted as big as amount to be paid as well as measurement liability based on the amount of cash disbursed.

i. Equity

UD Tambun 's Equity no is known by clear. But on the report finances that have been arranged amount equity based on evidence that researchers thank.

3. Cash

Cash-Rupiah

88,925,271

The remaining cash at the end of November 2021 was IDR 7,360,751 then in December 2020 there were additional cash amounting to Rp574,162,400 with cash

deduction for month December 2020 amounting to Rp492,597,880. So obtained the remaining cash on December 31, 2020 is amounting to Rp.88,925,271

4. Accounts Receivable

Amount 105,319,000

Receivables UD Tambun 's business originated from Public around UD Tambun which is a customer from UD Tambun. With details on month October 2020 receivables owned by UD Tambun of IDR 70,141,500 with payment accounts receivable equal accounts receivable in the amount of IDR 5,050,000. In November 2020 there are addition accounts receivable amounting to Rp44,829,500 with payment amounting to Rp. 14,082,000. In December 2020 there are addition accounts receivable of IDR 34,450,000 with payment accounts receivable amounting to Rp. 24,970,000. So got amount accounts receivable UD Tambun 's business as of December 31, 2021, amounting to IDR 105,319,000

5. Stock

Amount 13,024,000

Inventory of UD Tambun which is Coconut Fresh Fruit Bunches (FFB) palm at the end December 2020 amounting to Rp13,024,000 is results purchase coconut palm from a number of people who haven't had time sold to factory processing coconut palm because factory processing coconut palm has closed for holiday end year and welcome year new 2021.

6. Loads

Salary Expense 74,330,859

Shipping Load 21.130.000 Electrical Load

230,000 Gasoline

Generator Load 370,000 Village

Expenses 7,438,650 Supplier

Load 2,862,000 Depreciation Expense

16,600,000 Other Expenses

19,331,250

Total 142,292,759

- Salary Expense amounting to Rp74,330,859 is details from burden salary in month October 2020 is Rp. 24,733,479, November 2020 is Rp. 21,215,380 and December 2020 is Rp. 28,382,000.
- Shipping Load amounting to Rp. 21,130,000 is details from burden delivery in month October 2020 is IDR 8,130,000, November 2020 is IDR 6,720,000 and December 2020 is IDR 6,280,000.
- Electric load of Rp. 230,000 is details from November 2020 is Rp. 120,000 and December 2020 is Rp. 110,000.
- genset gasoline expense of Rp.270,000 is details from burden moon generator petrol October 2020 is IDR 120,000, November 2020 is IDR 150,000 and December 2020 is IDR 100,000.
- Village burden amounting to Rp7,438,650 is details from burden village on the moon October 2020 is

IDR 1,525,000, November 2020 is IDR 1,563,650 and December 2020 is IDR 4,350,000.

- Supplier expenses of Rp.2,862,000 are supplier expenses incurred with details on month October 2020 for IDR 148,000, November 2020 for IDR 129,300, and December amounting to Rp2,584,000.
- Depreciation expense amounting to Rp16,600,000 is depreciation buildings and equipment calculated by researchers use straight line method with details accumulation depreciation building of IDR 5,000,000, accumulated depreciation equipment of 11,600,000.
- Other expenses amounting to Rp19,331,250 represent details expenditure from payment money for food & drink workers, buying salt, money KIR scales, repairs handle axe, TNI calendar, climbing coconut, money for welding beko, buying cement, fragrances room, employee internet quota, generator oil, money passing, shopping for thanksgiving child orphan, buy parcel. With details other expenses in October 2020 amounted to Rp1,560,250, November 2020 amounted to Rp1,000,000 and December 2020 amounted to Rp16,771,000.

7. Income Sale

Amount 1,783,059,740
Revenue sale from results sale coconut palm to factory processing coconut palm amounting to IDR 1,783,059,740 with details income by month October 2020 of Rp.663,507,500, November 2020 of Rp.570,359,840 and December 2020 of Rp.549,192,400.

8. Balance Profit

Total 157,622,271 Balance profit amounting to Rp157,622,271 is the result of sales revenue less cost of goods sold and expenses. Percentage from balance profit is 50 % to be reinvested for UD Tambun operations and 50% for owner of UD Tambun.

V. CONCLUSIONS

Based on results research and discussion about application preparation of SAK EMKM in report UD Tambun 's MSME finances could drawn conclusion as following :

1. Report financial statements prepared by UD Tambun 's MSMEs consist on transaction purchase coconut palm oil , transaction sale coconut palm , notes money in , money out . This thing naturally still not yet in accordance with SAK EMKM. In SAK EMKM 3.9 it is stated that report finance consist from report position finance, report profit loss , and notes on report finance . UD Tambun still use Cash Basis while SAK EMKM must using accrual basis.
2. UD Tambun in recognition , measurement , and presentation report finance not yet fully apply SAK EMKM by true because that writer arrange report

finance in the form of Report Position Finance , Report Profit Loss, and Notes to Report Finance in accordance with SAK EMKM.

3. There is obstacles from UD Tambun SMEs in implementing SAK EMKM in composing report his finances is as following :
 - a. Lack of knowledge owner of UD Tambun about SAK EMKM.
 - b. UD Tambun employees who don't have background behind education accounting .
 - c. Owner of UD Tambun consider no important composing report most important financial just how method produce profit .

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