



Workshop on Financial and Tax Reports for MSMEs in Tenjoayu

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Abstrak

Pengabdian kepada masyarakat ini mencoba untuk mengidentifikasi, menganalisis dan memecahkan masalah laporan keuangan Usaha Mikro Kecil Menengah pada Desa Tenjoayu, Serang Banten. Sebagai desa yang sedang dalam masa pertumbuhan, Desa Sindangsari membutuhkan campur tangan akademisi untuk meningkatkan kualitas sumber daya manusia sesuai dengan potensi yang ada. Masalah mendasar pada Usaha Mikro Kecil Menengah di Desa Tenjoayu adalah masih rendahnya pengetahuan laporan keuangan dan perpajakan Usaha Mikro Kecil Menengah di Desa Tenjoayu. Pengabdian pada masyarakat ini dilakukan dengan metode persuasif pada Usaha Mikro Kecil Menengah di Desa Tenjoayu, ceramah, dan praktik lapangan. Kegiatan ini bertujuan untuk meningkatkan kualitas sumber daya manusia pada Usaha Mikro Kecil Menengah di Desa Tenjoayu sehingga dalam jangka panjang dapat meningkatkan perekonomian lokal yang mendukung perekonomian nasional.

Kata kunci: Laporan Keuangan, Perekonomian, Usaha Mikro Kecil Menengah.

Abstract

This community service tries to identify, analyze and solve financial report problems for Micro, Small and Medium Enterprises in Tenjoayu Village, Serang Banten. As a village that is in its infancy, Sindangsari Village requires the intervention of academics to improve the quality of human resources in accordance with the existing potential. The basic problem for Micro, Small and Medium Enterprises in Tenjoayu Village is the low knowledge of financial reports and taxation of Micro, Small and Medium Enterprises in Tenjoayu Village. This community service is carried out using persuasive methods for Micro, Small and Medium Enterprises in Tenjoayu Village, lectures, and field practice. This activity aims to improve the quality of human resources in Micro.

Keywords : Economy, Micro Small and Medium Enterprises, Financial Reports.

Introduction

Technological developments affect human life in various aspects, including the economic aspect. In the industrial era 4.0, all activities can be carried out using technology. The accounting field is one of the fields of science that is affected by technology. Almost all accounting work can be done with the help of technology, such as preparing financial reports and analyzing financial statements. These two things are important for business actors, especially Micro, Small and Medium Enterprises.

The development of the number of SMEs from year to year is increasing. The development of new MSMEs is seen in terms of quantity, while in terms of quality it is not

satisfactory. In general, one of the weaknesses, especially in the financial aspect, is that only a few MSMEs have developed in terms of financial performance. This is because MSMEs are less concerned with the company's financial management. Lack of care about the company's financial management can result in less than optimal in other aspects of the company, such as capital issues, marketing, business and financial management, legal aspects and taxation. Therefore, financial management for MSMEs must be available, even though it is presented in a simple way.

The existence of financial reports will provide several benefits for MSME actors, including: (a) MSMEs can find out the company's financial performance, especially the level of business turnover and capital; (b) MSMEs can identify, select, and differentiate between business finances and owner finances; (c) MSMEs can find out the position of cash flows, both sources and uses; (d) MSMEs can make appropriate budget planning; (e) MSMEs can calculate taxes; and (f) MSMEs can find out the cash flow during a certain period.

Many MSME actors find it difficult to apply accounting to their business. This is due to limited personnel and abilities and the absence of guidelines or books that can be used as references for learning to manage MSME finances (Yunia et al, 2021). There are currently no references circulating that focus on the financial management of MSMEs, many MSME actors are reluctant to read books because of their limited educational background.

Based on these problems, it is necessary to hold training activities for MSME actors in terms of managing finances using accounting. The training program offered is in the form of simple accounting training for MSMEs in accordance with accounting standards that apply to MSMEs. This training or workshop is a follow-up activity from the training in preparing financial reports using smartphones that was carried out in 2020. Based on the problems experienced by partners, our community service team formulates problems on how partners produce MSME financial reports.

This community service activity is expected to provide benefits to various parties, including the community in this case the MSMEs can record every transaction that occurs in their business. In addition, the public can prepare financial reports. This community service activity provides benefits for academics to always provide knowledge gained to the community. That is not only large companies that require professional accounting, but MSMEs also require easy and practical accounting (down to earth). Apart from benefiting the community and academics, community service activities are also beneficial for institutions, namely Sultan Ageng Tirtayasa University in the form of collaboration with several parties.

Implementation Method

Community service partners have problems producing financial reports and calculating taxes. So the solution agreed upon between the team and partner MSMEs is to conduct training in preparing financial reports and calculating taxes.

The method of community service is carried out by the following methods:

1. Conference

Partners are given material on how to prepare financial reports. In addition, partners are also given material on taxation, including calculating, paying and reporting taxes.

2. Practice

Partners are given the opportunity to compile simple financial reports in a systematic and practical way. After the financial statements are structured properly and correctly, the practice of calculating taxes and filling out tax returns is carried out.

3. Evaluation

The evaluation was carried out by giving a quiz on the material and practice of financial and tax reports for MSMEs. In addition, a questionnaire is also given, which is an evaluation of the activities that have been carried out.

Result and Discussion

The task of the lecturer is to carry out three methods of higher education, namely education, research and community service. Community service carried out by the lecturer team is to provide training on the use of smartphones to write MSME financial reports. This was done based on the professional knowledge of an accounting lecturer at the Faculty of Economics and Business, Sultan Ageng Tirtayasa University. The smartphone use training activity to write MSME financial reports is an application activity that can be used by participants in everyday life. In addition, this event really supports MSME activities to document their business.

The training for preparing MSME financial reports using smartphones was held on August 13, 2021 at the Tenjoayu, Serang. The event starts at 09.00 WIB and continues until it is finished. The core activity was first to introduce participant accounting, then continued with recording business transactions using the UKM application installed on each participant's smartphone. Introduction to Accounting contains accounting-based materials, namely accounting equations and introduction to accounts that will be used in daily transactions. Participants should be introduced slowly and colloquial language should be used so that it is easy to remember and apply. The materials provided in this event include: Understanding accounting, Benefits of financial statements, and UKM application



Figure 1. Submission of Materials

Akuntansi UKM is a simple financial application system that can be used by SMEs and can also be used for daily financial management. SME accounting is used to meet

the management needs of a standardized company's internal financial information system, so that the company's financial records are systematized properly and correctly, and minimize the risk of bankruptcy (Yunia et al, 2020).



Figure 2. Practice on SME Applications



Figure 3. Presentation of souvenirs to community leaders

With adequate accounting, MSME actors can meet the capital requirements from external parties such as banks. If MSMEs have carried out accounting records that are relevant, accurate and reliable, it will certainly facilitate the process of applying for loans to banks. For the creation of the MSME sector with good, professional and competitive financial management, it is necessary to have obligations for financial recording and reporting. This is where support and attention are needed in the form of controlling and assisting the application of accounting records to SMEs.

Conclusion

Micro, Small, and Medium Enterprises MSMEs have not implemented good and adequate accounting records. The results of a good record will be used as a basis for making decisions and applying for credit to banks to obtain additional capital, it is necessary to record the slightest business transactions because they are vulnerable to mixing business interests and personal interests. In addition, by recording every business transaction, MSMEs can find out business developments from time to time. SME

Accounting Applications can help MSMEs to produce information needed by owners and other users of financial statements.

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