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Research Article

Implementation of the Lamikro Application in the Preparation of J'Ramy Farm Financial Statements in accordance with SAK EMKM

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ABSTRACT

J'Rami Farm is a dairy farm located in Bogor. In financial management, the owner manually records sales transactions of milk, dairy products as well as expenditures for the purchase of feed, tofu dregs and employee salaries. Meanwhile, expense transactions for overhead costs such as electricity costs, fuel costs, depreciation costs and trade receivables have not been recorded routinely and completely. This causes the financial condition is not known with certainty, because every month the owner has not made a financial report. The purpose of this study was to analyze the implementation of the Lamikro application (micro business accounting reports) in the presentation of financial statements based on SAK EMKM. The Lamikro application is an application created by the Ministry of Cooperatives and SMEs which is expected to assist business people in making financial reports independently and according to SAK EMKM standards. The research methodology used in this study is a qualitative method through interviews and observations. The results showed that the use of the Lamikro application was able to help J'Rami Farm to present bankable financial reports and in accordance with Accounting Standards. The obstacle faced by the owner in using the application is the lack of understanding of accounting, while the limitation of the Lamikro application is that the user cannot edit and add accounts that match the business character of a business.

Keywords: *Accounting, Financial Reports, MSMEs, SAK EMKM*

Introduction

Cooperatives in the legal order of the Indonesian economy are used as affiliates or financial associations consisting of individuals

with the aim of providing opportunities according to existing guidelines based on kinship (Nugraha, 2021). Recording these developments as of March 2021, the number of MSMEs

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reached 64.2 million with a GDP contribution of 61.07% or worth 8,573.89 trillion rupiah. The large contribution of MSMEs to the Indonesian economy is not only GDP, but includes employment. Likewise, there has been an increase in MSMEs in Bogor City, the Office of Cooperatives and MSMEs in the Bogor City Government (2021) noted that until September 2021 there was an increase of 64.37% compared to 2020.

The increasing number of MSMEs is faced with several challenges including access to capital, marketing, business management and financial management. Aspects of business and financial management include business planning, organization, implementation, business control and financial management. This obstacle is faced by one of the MSMEs in the city of Bogor which is engaged in agriculture. This condition is valid with the analysis of previous research that the empowerment of MSME performance is necessary to examine economic capital in the resilience of the community owned by MSME actors and MSME performance, as well as the relationship between the two (Chaderi, 2022).

Lamikro is a simple accounting application for micro businesses that can be used via smartphones with the Android operating system. With this system, the financial position can be known and monitored at any time from the cellphone. The features offered by Lamikro are quite comprehensive, including journal entries, journal lists to the preparation of Profit and Loss Statements and Balance Sheets (Meiryani et al, 2021). The Lamikro application has also met the Accounting Standards for Micro, Small and Medium Entities issued by the Indonesian Accounting Association. This EMKM Financial Accounting Standard comes into effect on January 1, 2018, and will be used by researchers as an implementation analysis in the Preparation of J'Rami Farm Financial Statements in accordance with EMKM Financial Accounting Standards.

J'rami Farm is a dairy farm located in Kebon Pedes Bogor. In financial management, the owner records only modest daily sales in the form of milk and dairy products such as yogurt

and ice cream and expenses for the purchase of feed, tofu dregs and employee salaries. Expenditure transactions for other overhead costs such as electricity, fuel, equipment depreciation, building depreciation, consumables and trade receivables have not been recorded regularly, resulting in a large number of uncollected receivables. This causes the financial condition is not known with certainty, because there is no financial report every month. Based on the initial survey conducted, J' Rami Farm owns 22 cows and markets dairy products to several stalls and shops, with milk sales reaching 90-110 liters per day at a selling price of Rp 9000/liter. In the agricultural industry, cattle are a company asset. Assets in the livestock industry are an interesting part because they have tangible assets of living things (animals). Fixed assets are tangible assets that are used in the company's operations and are not intended to be sold in the context of normal company activities. This kind of asset has a long service life and is expected to provide benefits to the company for many years (Ramadhani and Kamilah, 2021). In addition to record on biological assets in livestock businesses, especially dairy cows, there are also livestock production activities in the form of fresh cow's milk and dairy products, so that in compiling financial reports, EMKM Financial Accounting Standards are needed to record production and sales results obtained from dairy cow's milk and dairy products. dairy products. Therefore, to make it easier for business owners to prepare financial reports, the author will analyze the implementation of the Lamikro application at J'Ramy Farm.

Methods

This research was conducted using a qualitative descriptive approach, where qualitative research was used to investigate, find, describe, and explain the qualities or features of social influences that could not be explained, measured or described through a quantitative approach (Ardiana, 2022). The data collection techniques used in this study were interviews, observation, literature study, and documentation.

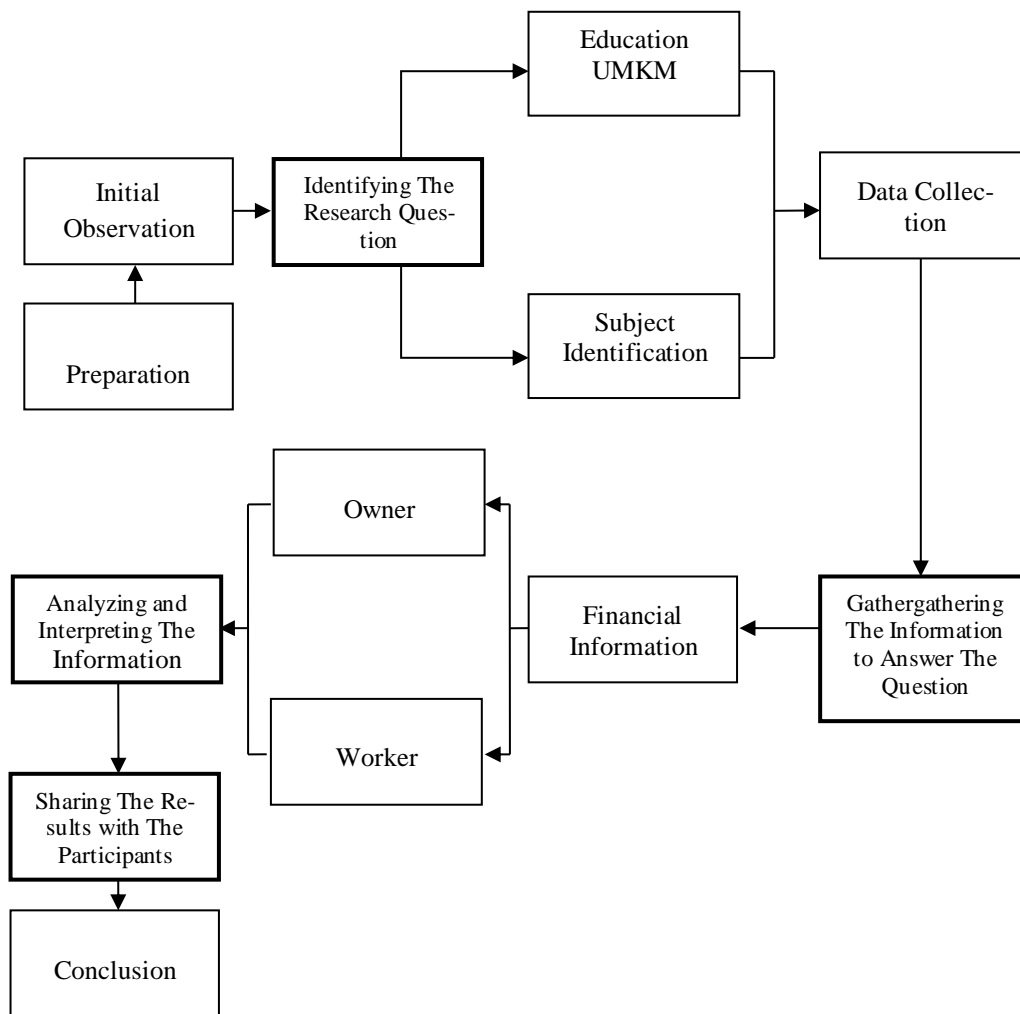


Figure 2. Flow of Research Method

In this study, the research flow chart used Participatory Action Research (PAR), which is a method of raising public awareness about potentials and problems and encouraging community participation or participation in change activities that will be implemented (Qomar et al, 2022). The PAR method was applied by researchers and MSME actors as participants, so that MSME actors were not only objects but subjects who would play a role in solving problems. It is hoped that after the research process, MSME actors are able to record and make financial reports independently with the modules that have been provided, and the LAMIKRO application provided by the Kemendagri can function optimally for the sustainability of MSME actors, especially J'Rami Farm.

Lune & Berg (Lune and Berg, 2017) argued that the research procedure with PAR involves

four stages, namely identifying the research question, gathering the information to answer the question, analyzing and interpreting the information, and sharing the results with the participants. Figure 1 shows the flow in this research.

The first stage, called identifying the research question, the researcher must identify the problem and make it a concern for the subject in this study, MSME J'Rami Farm. At this stage the researchers ensured/educated MSMEs that financial management is very important so that it is necessary to solve this problem.

The second stage was the stage of gathering the information to answer the question, where participants started looking for data related to the problems that have been identified. The data in question could be in the form of

financial information obtained from interviews with the parties concerned or in this study it could be done with owners or workers at MSMEs. Any information that investigators collected could potentially be used to answer questions or solve problems that have been identified.

The third stage was analyzing and interpreting the information. Based on the information that has been obtained, then data processing was carried out. The purpose of this stage was to assess the intent of the results of data analysis and provide an explanation of the results that have been obtained. At the data processing stage, the researchers made a module on how to use the Lamikro application, especially for business actors in the field of animal husbandry. It is hoped that the data can be analyzed and then interpreted before finally making a decision.

The last stage was sharing the results with the participants. In this study, researchers must inform the results of their analysis to MSME actors both formally and informally. Researchers could provide reports from data analysis and provide direct explanations regarding these results. From these results, both researchers and SMEs can make decisions based on available information. The purpose of this stage was to measure whether the results obtained were appropriate and could make changes according to what the participants expect.

Result and Discussion

J' Rami Farm is a dairy farm located in Kebon Pedes Bogor. On average, this farm is able to produce 110 liters of fresh cow's milk every day, 30% of the milk production is sold through the Bogor Dairy Production Cooperative (KPS) and the remaining 70% is sold retail to customers. Based on the results of surveys and interviews that have been conducted with dairy farm owners, it is known that owners record financial transactions manually, and have not routinely recorded transactions every day, resulting in loss of financial data.

To prevent loss of financial data, researchers used an application from the Ministry of Cooperatives and SMEs through the Deputy for Human Resources named Lamikro (Micro Business Accounting Report). This application is simple, easy to learn, and suitable for various types of businesses in Indonesia. By entering financial transactions using Lamikro, it is expected to improve the quality of information, information accuracy and efficiency of financial information in accordance with EMKM Financial Accounting Standards.

The implementation of the Lamikro application was carried out in several stages. The first step was account creating. At this stage the user registered an account on the Lamikro website. This is how it looks when registering an account:

Figure 2. Account View

Based on the picture above, the user registered an account on the Lamikro application by entering the full name, NPWP, email, account name and password.

The second stage was account classification. J'Rami Farm has several assets which are classified into current assets and fixed assets. Current assets owned are in the form of:

1. Cash: J'Rami has cash that is earned from selling fresh milk and the profit it makes every month.
2. Supply: Inventories are in the form of fresh cow's milk which is milked twice a day, in the morning and evening.
3. Accounts receivable: This trade receivable represents the sale of milk to the Bogor Dairy Production Cooperative (KPS)

Fixed assets owned by the farm are:

1. Equipment: The equipment owned by J'Rami Farm is used to assist milk production activities such as milk cans, water pumps, water drums, hoes, sickles, shovels, water hoses, buckets, liters, milk filters with an estimated value of Rp. 25,000,000.
2. Vehicle: J'Rami Farm has operational vehicles in the form of an L300 pick up car and 2 motorcycles with a value of Rp 180,000,000.
3. Land: The farm has a land area of 80 meters with a value of Rp. 100,000,000 and a cage building of 80 meters with a value of Rp. 150,000,000

The following is a list of accounts in the Lamikro application

Kode	Nama Akun
1010	KAS
1020	BANK MANDIRI
1021	BANK BRI
1022	BANK BNI
1023	BANK BCA
1024	BANK DAERAH/LAINNYA
1030	PIUTANG USAHA
1035	PENDAPATAN YANG MASIH HARUS DIT
1040	PERSEDIAAN BARANG DAGANGAN
1050	PERSEDIAAN BAHAN BAKU
1060	BEBAN DIBAYAR DIMUKA
1070	PERLENGKAPAN/ATK
1900	PERALATAN

Figure 3. Account List

The third stage was journal entry. At this stage, evidence of J'Rami Farm transactions

during the month of June was entered into the Lamikro application.

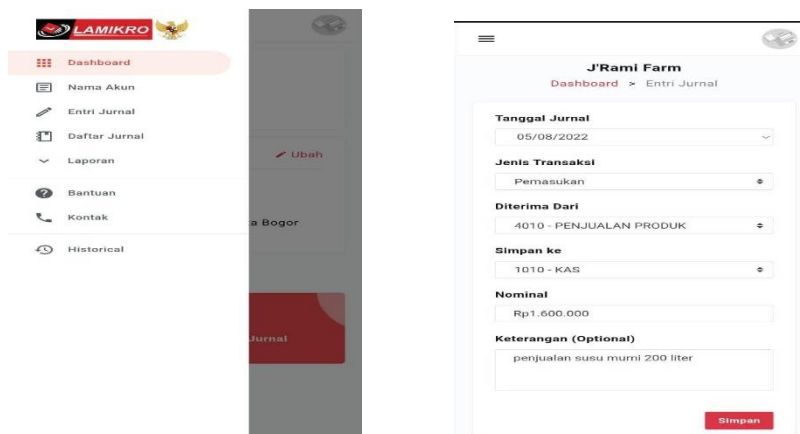
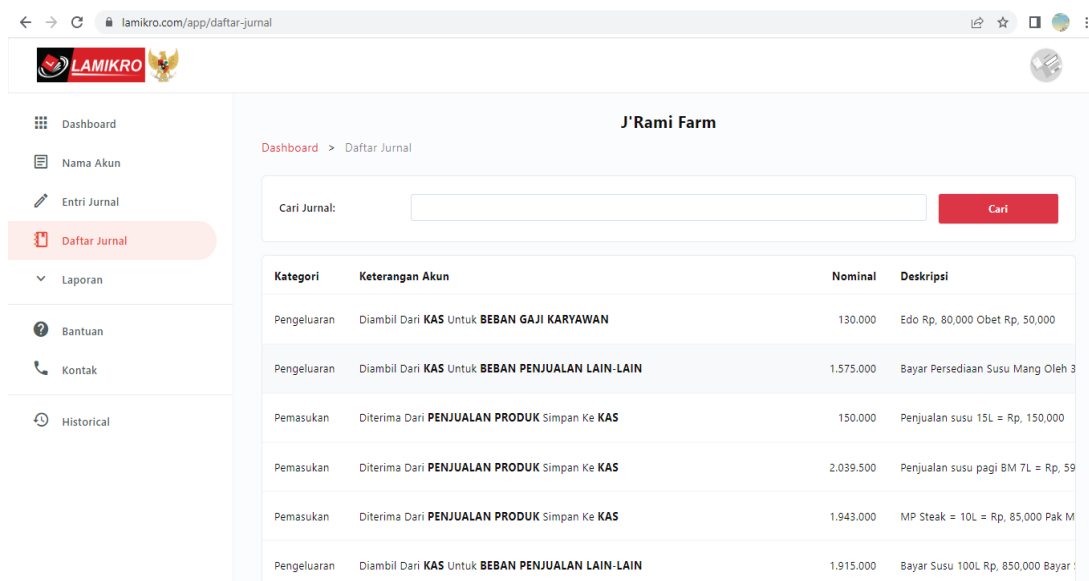


Figure 4. Journal Entries

Transactions that have been entered in the journal within 1 month could be seen in the Journal List. At this stage the user could delete

the journal if there was a data entry error. The following is a list of the journals.



Kategori	Keterangan Akun	Nominal	Deskripsi
Pengeluaran	Diambil Dari KAS Untuk BEBAN GAJI KARYAWAN	130.000	Edo Rp, 80.000 Obet Rp, 50.000
Pengeluaran	Diambil Dari KAS Untuk BEBAN PENJUALAN LAIN-LAIN	1.575.000	Bayar Persediaan Susu Mang Oleh 3
Pemasukan	Diterima Dari PENJUALAN PRODUK Simpan Ke KAS	150.000	Penjualan susu 15L = Rp, 150.000
Pemasukan	Diterima Dari PENJUALAN PRODUK Simpan Ke KAS	2.039.500	Penjualan susu pagi BM 7L = Rp, 59
Pemasukan	Diterima Dari PENJUALAN PRODUK Simpan Ke KAS	1.943.000	MP Steak = 10L = Rp, 85.000 Pak M
Pengeluaran	Diambil Dari KAS Untuk BEBAN PENJUALAN LAIN-LAIN	1.915.000	Bayar Susu 100L Rp, 850.000 Bayar :

Figure 5. Journal List

The fourth stage was the preparation of financial statements. The financial reports produced by the Lamikro application in accordance with the EMKM Financial Accounting Standards are profit and loss statements and statements of financial position. The income statement shows the income, expenses, and profit or loss generated by the farm during the period June 2022 which consists of the following accounts:

1. Sales: The sales presented are sales of products produced by cattle farms, namely dairy products of Rp. 37,398,500 and dairy products (yogurt and ice cream) of Rp. 644,000 with a total income of Rp. 38,042,500.
2. Cost of goods sold: Cost grouping during the cow's milk production process is done by the production process method. In using the production process method, costs are grouped into raw material costs, labor costs and overhead costs. The cost of raw materials consists of the cost of purchasing feed including grass/forage, tofu dregs and concentrate. Labor costs are incurred for five workers and one veterinarian. During June 2022 the

costs incurred for employee salaries amounted to Rp 2,260,000.

Overhead costs incurred for electricity payments are Rp. 1,250,000. While the costs incurred for the purchase of fuel, consumables such as the purchase of gloves, medicines amounted to Rp. 36,830,000

3. Shipping Expense: Shipping expenses incurred during June 2022 amounted to Rp 472,500
4. Other Selling Expenses: Other selling expenses incurred during June 2022 amounted to Rp 120,000
5. Depreciation Expense: Equipment depreciation expense incurred during June 2022 amounted to Rp 11,500,000
6. Miscellaneous Expenses: Other expenses incurred for cost sarong hands, cost and herbal treatment cow during the month of June 2022 amounting to Rp. 1,110,000

Based on the Income Statement of J'Rami Farm, it is known that the net profit after tax during June 2022 was Rp 7,309,788. The following is a display of J'Rami Farm's profit and loss statement

LAPORAN LABA RUGI		
J'Rami Farm		
Kebon Pedes Kota Bogor Jawa Barat		
NPWP Usaha : 00		
Periode : Juni 2022		
Pendapatan		
Kode	Nama Akun	Nilai
4010	PENJUALAN PRODUK	37,398,500
4020	PENDAPATAN JASA	0
4040	PENDAPATAN LAIN-LAIN	644,000
4050	PENDAPATAN BUNGA BANK	0
Total Pendapatan		Rp38.042.500
Biaya / Beban		
Kode	Nama Akun	Nilai
6010	HARGA POKOK PENJUALAN	36,830,000
6015	BEBAN KEMASAN	0
6020	BEBAN PENGIRIMAN	472,500
6030	BEBAN PELENGKAPAN/ATK	0
6040	BEBAN PENJUALAN LAIN-LAIN	120,000
6050	BEBAN GAJI KARYAWAN	2,260,000
6060	BEBAN KOMUNIKASI DAN TRANSPORTASI	0
6070	BEBAN SEWA	0
6075	BEBAN LISTRIK	1,250,000
6076	BEBAN AIR	0
6077	BEBAN TELEFON	0
6078	BEBAN PPH 21 KARYAWAN	0
6079	BEBAN PENYUSUTAN & AMORTISASI	11,500,000
6080	PAJAK NPWP	0
6085	BEBAN PIUTANG TAK TERAGIH	0
6090	BEBAN ADMINISTRASI BANK	0
7000	BEBAN LAIN-LAIN	1,110,000
Total Beban		Rp30.542.500
Labr (Rugi) Sebelum Pajak		Rp7.500.000
Biaya Pajak Penghasilan		Rp190.213
Labr (Rugi) Setelah Pajak		Rp7.309.788

Figure 6. Income Statement

Statement of financial position is part of the financial statements of an entity produced in an accounting period that shows the financial position of the entity at the end of the period. J'Rami Farm's Statement of Financial Position in June 2022 based on the Lamikro application reflects that the total assets owned are IDR

493,800,000 consisting of current assets of IDR 27,300,000 and fixed assets of IDR 466,500,000. Current liabilities are Rp. 0, Long-term liabilities are Rp. 186.300.000 and Capital is Rp. 307.500.000. The composition of capital is greater than liabilities so that J'Rami Farm has a good financial condition.

LAPORAN POSISI KEUANGAN		
J'Rami Farm		
Kebon Pedes Kota Bogor Jawa Barat		
NPWP Usaha : 00		
Periode : Juni 2022		
Aset		
Aset Lancar		
Kode	Nama Akun	Nilai
1010	KAS	26,300,000
1020	BANK MANDIRI	0
1021	BANK BRI	0
1022	BANK BNI	0
1023	BANK BCA	0
1024	BANK DAERAH/LAINNYA	0
1030	PIUTANG USAHA	1,000,000
1035	PENDAPATAN YANG MASIH HARUS DITERIMA	0
1040	PERSEDIAAN BARANG DAGANGAN	0
1050	PERSEDIAAN BAHAN BAKU	0
1060	BEBAN DIBAYAR DIMUKA	0
1070	PELENGKAPAN/ATK	0
Total Aset Lancar		Rp27.300.000
Aset Tetap		
Kode	Nama Akun	Nilai
1900	PERALATAN	20,000,000
1910	BANGUNAN	150,000,000
1920	KENDARAAN	160,000,000
1930	TANAH	100,000,000
Total Aset Tetap		Rp455.000.000
Akumulasi Penyusutan		
Kode	Nama Akun	Nilai
1805	AKUMULASI PENYUSUTAN PERALATAN	0
1915	AKUMULASI PENYUSUTAN BANGUNAN	10,000,000
1925	AKUMULASI PENYUSUTAN KENDARAAN	1,500,000
Total Akumulasi Penyusutan		Rp11.500.000
Total Aset		Rp493.800.000

Figure 7. Statement of Financial Position

Based on the results of the research that had been done, it showed that J'Rami Farm had not implemented accounting records in accordance with applicable accounting standards, the owner only records cash receipts and cash disbursements in a diary. After the implementation process, the Lamikro application made it easier for J'Rami Farm owners to know and measure the condition of the business they run every month. It's a proof that the use of the Lamikro application could help J'Rami Farm to present *bankable* financial statements and in accordance with Accounting Standards.

The obstacles faced by the owner in using the application are the lack of understanding of accounting and the limited source power man while the limitation of the Lamikro application is that *users* cannot edit and add accounts that match the business character of a business.

Conclusion

Based on the results of the study, it can be concluded that the use of the Lamikro application is able to help J'Rami farm to present bankable financial statements and in accordance with Accounting Standards. The obstacle faced by the owner in using the application is the lack of understanding of accounting, while the limitation of the Lamikro application is that the user cannot edit and add accounts that match the business character of a business.

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