
Budi Al Amin¹, Yusuf Sutanto², Nani Irma Susanti³

¹Accounting Information System Departement, Bina Sarana Informatika University, Indonesia
²Informatics Management Departement, Dharma AUB, Indonesia
³Management Departement, Dharma AUB, Indonesia
Email: ¹budi.bdm@bsi.ac.id, ²yusuf.sutanto@stie-aub.ac.id, ³niss_irma@stie-aub.ac.id

Abstract

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in providing employment opportunities, especially when job competition in the formal sector is intense. Eliza Catering, an MSME located in Surakarta city, operates in the culinary sector and traditionally maintains simple financial records. This practice hampers the ability to accurately measure the company's performance and determine its profitability. This research aims to document the daily transactions of Eliza Catering using the BukuKas application and to generate financial reports in accordance with Financial Accounting Standards (FAS) EMKM. The data analysis process involved three stages: data reduction, data presentation, and conclusion drawing. The findings reveal that Eliza Catering previously only recorded income, lacking comprehensive financial documentation. By utilizing the BukuKas application, daily transactions were systematically recorded. The Extreme Programming method was employed to develop this research system, resulting in the preparation of financial reports based on FAS EMKM, which include profit and loss statements, financial position reports, and notes to the financial statements.

Keywords: MSMEs, Financial Reports, SAK EMKM, Extreme Programming

1. INTRODUCTION

Based on Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs), micro businesses are individual productive businesses or individual businesses that meet the criteria in the law [1]. Small businesses are productive businesses carried out by individuals or business entities with net assets or annual sales proceeds as regulated by law. Meanwhile, large businesses are productive economic businesses carried out by business entities with net assets or annual sales revenue greater than medium-sized businesses [2]. Micro, Small and Medium Enterprises (MSMEs) are businesses run mainly by some Indonesian people in terms of trade or commerce in the form of individuals and groups in the sense that they are not supported by
a company. With MSMES activities, it will be very useful in supporting the economy for low-income communities [3]. MSMEs are a form of business that needs attention because MSMEs are able to provide jobs when competition for jobs in the formal sector is very tight [4]. MSMES activities are able to expand job opportunities, besides that they can also provide broad economic services to the community. So that it can play a role in the process of evenly increasing community income, encouraging economic growth [5].

Majority of MSMEs are still very simple in financial recording. Good financial flow recording is one of the things that supports the efficiency and effectiveness of business operational processes [6]. The absence of good financial information on MSMEs makes it difficult for outside parties such as banks or other financial institutions to measure the company's capabilities, making it difficult to provide capital to MSMEs. For this reason, MSMEs entrepreneurs need to innovate by making good financial reporting to be more effective and efficient in running their business [7]. Most MSMEs only make simple financial reports because business actors lack understanding regarding financial recording. Business owners are very aware of the importance of adequate financial writing but are hampered by knowledge of how to prepare it correctly and well so they can form relevant financial reports [8].

Financial reports are very necessary for business owners to be able to know and assess the business results that have been achieved, as well as assessing the possible results that will be obtained in the future [9]. By making financial reports, you can find out information related to business finances such as financial performance, profit and loss, and business cash flow which can be used as a basis for making economic decisions in an organization [10]. Every transaction in company activities that can be measured in financial units and has transactions that have concrete evidence is considered a transaction [11]. Financial transactions, or anything that affects company assets and involves organizational objects. Financial reports based on the accounting process are accounting processes starting from collecting evidence of transactions, then recording, clarifying, and processing them into financial reports [12]. The financial report in question is a financial report based on FAS EMKM (Financial Accounting Standards for Micro, Small and Medium Entities). With financial reports based on FAS EMKM. So, this financial report can be used for various things, one of which is as a basis for making decisions about granting credit [13]. Because financial reports based on FAS-EMKM are effective and efficient information [14]. The most basic problem in MSMEs is inadequate and simple recording and preparation of financial reports. Most MSMEs players only record the amount of money received and spent, the number of goods purchased and sold and the amount of receivables/debts without using existing accounting standards, so this still does not reflect the actual financial information within the MSMEs [15].
Cash book is a book that records all receipts and payments. Beginning balances, receipts, expenses, and cash balances at the end of a given period are all recorded in the general cash book [16]. Financial management is an important thing that needs to be improved in the MSMEs sector. Controlled cash flow movements can prevent businesses from experiencing losses [17]. For this reason, it is necessary to record transactions well, especially sales and expenses. However, this is difficult to do if the process is still manual and HR does not understand financial management [18]. In the digital era, the growth of MSMEs also needs to be considered so that it can support national economic growth which is considered not yet optimal. One step that can be taken is to encourage these MSMEs to go online by utilizing the internet by utilizing digital application developers in business development [19].

Previous research by Fitriasuri and Setyadi implemented the Bukukas application in Plaju Palembang tempe center MSMEs. This research has not implemented financial reports based on FAS EMKM. The only activity carried out was training in using the Bukukas application which had been downloaded from the Play Store [20]. The research conducted by Rizki Fatah Maulana aims to find out and apply financial reports based on FAS EMKM to Hasanah grocery store MSMEs. Data analysis used uses data reduction and data display techniques so that conclusions can be drawn. In this research, a special application or system has not been implemented in preparing financial reports, so financial preparation is still done conventionally [21]. Further research was carried out by Rafika Febriyani et al who applied the SI APIK application in preparing financial reports based on FAS EMKM at C-Laundry MSMEs. The web-based application implemented can make it easier for C-Laundry MSMEs to record cash receipt and disbursement transactions in accordance with FAS EMKM, and financial reports produced from the SI APIK application can be used by C-Laundry MSMEs to apply for credit at the bank. Even though the application is web-based, it is not yet responsive so it is not flexible when run on a smartphone so it will be more optimal to run using a computer [22].

In this research, the object is Eliza Catering Solo, a micro business that is currently developing in the Jebres District, Solo City. This business is a culinary business that provides daily catering and events. Since its inception in mid-2021, according to information from Eliza Catering’s owner, it has never implemented adequate financial bookkeeping. Most of the transactions in Eliza Catering business are in the form of orders, without clear financial records, the owner has difficulty in determining the exact amount of profit because he cannot clearly distinguish which ones are still unearned income and which ones have become sales. Apart from that, daily expenses which are an important element in the business are also not calculated correctly so that the total daily and monthly profits of the business are really unclear.
BukuKas is a mobile application that can help MSMEs record sales or income, as well as expenses and debts/receivables digitally. The result is a transaction report along with profits and losses that can be seen easily and can be uploaded in PDF format [23]. BukuKas application is available for free for MSMEs to record transactions, monitor cash flow, monitor business performance, and plan the business so that it can grow rapidly [24]. The extreme programming method is used in this research because it has a short system development cycle, so it is very responsive to changes in user desires. XP or Extreme Programming Model is a methodology that can apply the stages and principles of Agile software development [25]. The Agile model is a software development method that prioritizes adaptation over possible changes, prioritizes functionality over application documentation, and other Agile principles [26]. The XP Model allows software development to be carried out quickly because the development process is focused on coding. XP is a software approach method that tries to make the stages easier or simpler, more adaptive and flexible [27]. This method is used by researchers as a method for developing software or analysis systems.

2. METHODS

This research is a type of qualitative research with a case study method with the research object being Eliza Catering MSMEs transactions for 1-31 October 2022 period. The primary data used is Eliza Catering daily transactions for 1-31 October 2022 period and interviews with research subjects. The secondary data for this research is in the form of other information related to evidence of transactions at Eliza Catering, including order receipts or WhatsApp (WA) chat, payment receipts (transfer receipts to Eliza Catering Solo account) and proof of employee salary payments (transfer receipts). Observations are carried out by directly observing operational activities and preparing financial reports which include the process of purchasing raw materials, sales, catering deliveries, and recording employee salaries. The documentation method is used to obtain documentary data in research which includes Sales Notes for events, proof of daily catering order transfers, and Eliza Catering’s financial bookkeeping from 1-31 October 2022.

2.1. Data Analysis Techniques

1. Data Reduction, in this research, data was obtained from research subjects and Observations in Eliza Catering will be reprocessed to make them simpler and separate unnecessary data so that the data obtained leads to the aim and scope of the research.

2. Data Display, in this research, it is presented about the application of BukuKas application and the preparation of financial reports according to FAS EMKM in Eliza Catering, then explaining the data narratively. The data
that has been presented will be the basis for preparing financial reports that comply with standards.

3. Conclusion, this phase is drawing conclusions by looking back at the data that has been reduced and presented to assess the meaning of the data that has been analyzed for its implications according to the questions in the problem formulation.

2.2. Data Triangulation Technique

This research uses data source triangulation, which is exploring the validity of certain data using various methods and data sources. Source triangulation makes information more reliable by examining information obtained during research through several sources or informants. Therefore, apart from interviews and observations, the author also uses involved observation, written data, official notes, personal written notes and drawings or photos to obtain different views and breadth of knowledge about the phenomenon being studied.

2.3. System Development Method

Based on Figure 1, the XP system development phases are as follows.

1. Planning begins with understanding the business context of the application and defining the output, existing capabilities of the application, capabilities of the application being built, and the application development flow. This phase aims to determine the overall functions developed in the system.

2. Design, this phase carries out modeling activities starting from system modeling, architectural modeling to database modeling. System and architecture modeling uses Unified Modeling Language (UML) diagrams while database modeling uses Entity Relationship Diagrams (ERD).
3. Coding, this phase is an activity to apply modeling that has been made into a user interface using a programming language. In this research, the application interface is divided into two parts, namely front-end and back-end.

4. Testing, system testing to find out what errors arise when the application is running and to find out whether the system built is in accordance with user needs. System testing focuses more on evaluating the functional components of the system without knowing its internal working procedures. The purpose of system testing is to find errors, inconsistent data or bugs in the system so that it can ensure that all system features can function properly in real world scenarios. This testing can help improve application reliability and effectiveness during deployment.

3. RESULTS AND DISCUSSION

3.1. Business Profile

Eliza Catering is an MSMEs that operates in the culinary sector. This business serves daily catering orders and events. It was initially founded in 2021 by the owner named Sundari. The location of this business is located on Griya Rosari Indah A11, Mojosongo, Jebres, Solo City. Target market are students and office workers in Surakarta and surrounding areas. The main processes or flow of activities in running a business include, among others:

1. Promotion, Promotion of business products is carried out by presellers via Market Palace, Instagram and Whatsapp. After getting customers who order catering, they will be directed to the business owner via WhatsApp.

2. Sales, Sales activities in this business are based on sales paid in advance by customers. All transactions at Eliza Catering go through the business owner, starting from recording orders, payments to collecting data on all Eliza Catering sales.

3. Raw Material Procurement, in this business, the person responsible for shopping is usually the cook. The ingredients are adjusted to the menu to be made and the number of customers to be served that day.

4. Production process, The Eliza Catering production process begins with cooking ingredients that have been purchased at the market then packing the food before the final delivery process according to each customer’s address.

5. Delivery, Eliza Catering has 3 couriers who deliver catering according to their respective routes. Maximum delivery capacity is 40 boxes for each courier. Delivery is made by box truck if there are orders in large quantities which are usually used for an activity.
3.2. Recommended Account Name and Account Code

Based on identification related to the Eliza Catering business, there are several accounts recommended for this business transaction. The following are the recommended account codes and account names for Eliza Catering:

<table>
<thead>
<tr>
<th>Code</th>
<th>Account name</th>
<th>Code</th>
<th>Account name</th>
</tr>
</thead>
<tbody>
<tr>
<td>101</td>
<td>Cash</td>
<td>320</td>
<td>Prive</td>
</tr>
<tr>
<td>102</td>
<td>Receivables</td>
<td>410</td>
<td>Sales</td>
</tr>
<tr>
<td>103</td>
<td>Equipment</td>
<td>510</td>
<td>Salary expense</td>
</tr>
<tr>
<td>104</td>
<td>Prepaid rent</td>
<td>520</td>
<td>Kitchen expenses</td>
</tr>
<tr>
<td>105</td>
<td>Supplies</td>
<td>530</td>
<td>Telephone &amp; electricity expense</td>
</tr>
<tr>
<td>111</td>
<td>Accumulated depreciation</td>
<td>540</td>
<td>Transportation expense</td>
</tr>
<tr>
<td>210</td>
<td>Account payable</td>
<td>550</td>
<td>Packaging expenses</td>
</tr>
<tr>
<td>250</td>
<td>Prepaid income</td>
<td>560</td>
<td>Rent expenses</td>
</tr>
<tr>
<td>310</td>
<td>Capital</td>
<td>570</td>
<td>Depreciation expense</td>
</tr>
</tbody>
</table>

Based on interviews, observations and calculations, the initial balance report for Eliza Catering, namely in September 2022, is obtained as follows.

<table>
<thead>
<tr>
<th>Assets</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>14.370.000</td>
</tr>
<tr>
<td>Supplies</td>
<td>200.000</td>
</tr>
<tr>
<td>Equipment</td>
<td>16.000.000</td>
</tr>
<tr>
<td>Prepaid rent</td>
<td>8.000.000</td>
</tr>
<tr>
<td>Total</td>
<td><strong>38.570.000</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities &amp; Equity</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prepaid income</td>
<td>8.940.000</td>
</tr>
<tr>
<td>Capital</td>
<td>29.630.000</td>
</tr>
<tr>
<td>Total</td>
<td><strong>38.570.000</strong></td>
</tr>
</tbody>
</table>

Eliza Catering has not recorded fixed assets because the assets are still small. All assets were purchased when this business was first established, in June 2021. The method that can be used to calculate depreciation for fixed assets is the straight line and declining balance method. In this research, depreciation of fixed assets will use the straight-line method which will be calculated as follows:
Table 3. List of Assets After Depreciation

<table>
<thead>
<tr>
<th>Name</th>
<th>Purchase Year</th>
<th>Purchase Price</th>
<th>Economic age</th>
<th>Depreciation</th>
<th>Remnant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refrigerator</td>
<td>2021</td>
<td>4,000,000</td>
<td>4 years</td>
<td>1,000,000</td>
<td>3,000,000</td>
</tr>
<tr>
<td>Laptop</td>
<td>2021</td>
<td>4,500,000</td>
<td>4 years</td>
<td>1,125,000</td>
<td>3,375,000</td>
</tr>
<tr>
<td>Printer</td>
<td>2021</td>
<td>2,500,000</td>
<td>4 years</td>
<td>625,000</td>
<td>1,875,000</td>
</tr>
<tr>
<td>Fan</td>
<td>2021</td>
<td>750,000</td>
<td>4 years</td>
<td>187,500</td>
<td>562,500</td>
</tr>
<tr>
<td>Stoves</td>
<td>2021</td>
<td>1,800,000</td>
<td>4 years</td>
<td>450,000</td>
<td>1,350,000</td>
</tr>
<tr>
<td>Kitchen appliances</td>
<td>2021</td>
<td>1,300,000</td>
<td>4 years</td>
<td>325,000</td>
<td>975,000</td>
</tr>
<tr>
<td>Tool Cabinet</td>
<td>2021</td>
<td>750,000</td>
<td>4 years</td>
<td>187,500</td>
<td>562,500</td>
</tr>
<tr>
<td>Tables</td>
<td>2021</td>
<td>400,000</td>
<td>4 years</td>
<td>100,000</td>
<td>300,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2021</strong></td>
<td><strong>16,000,000</strong></td>
<td></td>
<td><strong>4,000,000</strong></td>
<td><strong>12,000,000</strong></td>
</tr>
</tbody>
</table>

3.3. Use Case and Class Diagram

Engineering to visualize the design of a system. UML provides a variety of diagrams to represent different aspects of a system, including its structure and behavior. Among these, use case diagrams are particularly useful for illustrating the functional requirements of a system by showing the interactions between different users (actors) and the system itself. These diagrams help in understanding the specific roles of users and how they interact with the system, ensuring that all user needs are met effectively. Figure 2 is a use case diagram that describes the relationship between actors, in this case, the admin and the owner. The admin can only input goods and transaction data, whereas the owner has access to all features in the application.

![Use Case Diagram](image)

**Figure 2. Use Case Diagram**
Figure 3 illustrates the use case diagram for the BukuKas application. This diagram provides a detailed overview of the specific functionalities available to each user, highlighting the interactions between users and the system. By clearly mapping out the roles and responsibilities of each user, the diagram ensures a thorough understanding of how the system operates and supports the efficient allocation of tasks within the application.

![Class Diagram](image)

**Figure 3.** Class Diagram

3.4. Application of BukuKas Application in Daily Eliza Catering Transactions

The BukuKas application aims to make it easier to record cash in, cash out, amount of income and amount of expenses so that there is no difficulty in calculating company profits and owners can clearly see the company's performance in that period. The income recording feature, accessible through the cashier mode, enables users to efficiently document sales transactions by entering the total number of products sold. This feature is particularly useful for tracking the cash inflow from various sales activities. In the context of this research, it is employed to record the cash inflows for Eliza Catering, which primarily come from order transfers. The interface for the income recording feature is depicted in Figure 4, showcasing its user-friendly design and functionality.

The expense recording feature is designed to track expenditures over specific periods. In this research, it is utilized to document various types of expenses associated with the operations of Eliza Catering. These expenses include the purchase of cooking ingredients (kitchen expenses), materials for catering packaging (packaging expenses), and daily petrol costs for couriers (transportation expenses). The interface for the expense recording feature is
shown in Figure 5, illustrating how users can systematically input and manage different categories of expenses. By leveraging these features, Eliza Catering can maintain accurate financial records, ensuring better financial management and operational efficiency. The detailed visual representations provided in Figures 4 and 5 further enhance the usability and comprehensiveness of these features, supporting effective business management.

![Figure 4. Income Record Feature](image)

![Figure 5. Record Expenses Feature](image)

The profit and loss report feature is designed to present a comprehensive view of a business's financial performance over a specified period. This feature consolidates all income and expenditure data, providing a clear picture of the business's profitability. By offering detailed insights into both revenues and expenses, this report helps businesses like Eliza Catering understand their financial health and make informed decisions. The interface for the profit and loss report feature is shown in Figure 6, illustrating how the data is organized and displayed for easy analysis.

In the BukuKas application, once all income and expenditure transactions have been recorded, users can proceed to generate a profit and loss report. This report compiles all the recorded transactions to provide a detailed summary of financial performance for a specific period. For instance, Figure 7 shows several transactions included in the Eliza Catering MSME profit and loss report for the period of October 2022, as generated by the BukuKas application.
By using this feature, Eliza Catering can efficiently track its financial progress, identify trends, and make strategic adjustments to improve profitability. The visual representation of the profit and loss data in Figures 6 and 7 ensures that users can quickly grasp the financial outcomes, facilitating better financial planning and management. This systematic approach to financial reporting is crucial for maintaining the financial health and sustainability of small and medium-sized enterprises (SMEs) like Eliza Catering.

Figure 6. Profit and Loss Report Features

Figure 7. Implementation of BukuKas Application at Eliza Catering

3.5. Discussion

The implementation of the BukuKas application for Eliza Catering has demonstrated significant improvements in the business’s financial management practices. The use of digital tools to record income, expenses, and generate profit and loss reports has streamlined processes, reduced errors, and provided real-time insights into the financial health of the business. This transition from manual to automated record-keeping has not only saved time but also enhanced accuracy, ensuring that all financial transactions are recorded systematically and can be easily accessed for analysis.

The income recording feature, particularly its cashier mode, has proven to be highly effective for Eliza Catering. By allowing the business to document sales transactions quickly and accurately, this feature ensures that all cash inflows are properly accounted for. The clear and intuitive interface of the income recording feature, as shown in Figure 4, has made it easier for users to input data, thereby minimizing the risk of errors and discrepancies in sales records. This functionality is crucial for businesses that rely heavily on cash transactions, as it provides a reliable method to track daily revenue.
Similarly, the expense recording feature has played a vital role in managing Eliza Catering's operational costs. By categorizing expenses into kitchen, packaging, and transportation, the business can closely monitor and control its spending. The ability to record expenses according to specific periods, as depicted in Figure 5, enables the business to conduct detailed financial analyses and identify areas where cost savings can be achieved. This feature supports better budgeting and financial planning, which are essential for maintaining the profitability and sustainability of the business.

The profit and loss report feature has been instrumental in providing a comprehensive overview of Eliza Catering's financial performance. By consolidating all income and expenditure data, this feature offers a clear and detailed summary of the business's profitability over specific periods. The visual representation of profit and loss data, as illustrated in Figures 6 and 7, facilitates easy understanding and analysis. This functionality is particularly beneficial for making informed business decisions, as it highlights financial trends and potential areas for improvement. The ability to generate accurate and timely profit and loss reports ensures that the business can respond quickly to any financial challenges.

Overall, the integration of the BukuKas application has significantly enhanced Eliza Catering's financial management capabilities. The digital tools provided by the application have improved the efficiency and accuracy of financial record-keeping, enabling the business to maintain a clear and organized financial history. This, in turn, supports better decision-making and strategic planning, contributing to the overall growth and success of Eliza Catering. The positive outcomes observed in this case study highlight the importance of adopting digital solutions for financial management in small and medium-sized enterprises.

4. CONCLUSION

The research results reveal that Eliza Catering MSMEs have historically maintained simple financial records. By developing a system utilizing extreme programming methods, the BukuKas application was created to produce financial reports aligned with FAS EMKM standards. The application's process begins with recording daily transactions and follows through the entire accounting cycle. This includes creating a chart of accounts, an initial trial balance, a fixed assets list, general journal entries, adjusting journal entries, ledgers, and columnar formats. The application is designed to generate detailed financial reports as per FAS EMKM requirements, comprising statements of financial position, profit and loss statements, and notes to the financial statements. This robust and systematic approach ensures that Eliza Catering can
Implementation Of Bukukas Application For Preparing Financial Reports

maintain precise and comprehensive financial records, significantly enhancing their financial management and reporting capabilities.

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