
Assistance with Preparing Financial Reports for Toko Online Aneka in Malang City

Flavian Naretius Gunawan¹, Jerri Benardus², Marcelino Andrew³, Rhenaldy Pius Wicaksono⁴,
Setia Andrew Nugraha⁵, Rino Tam Cahyadi⁶, Fitri Oktariani⁷,
Bagas Brian Pratama⁸, and Audito Aji Anugrah⁹

^{1,2,3,4,5,6,7,8,9}Accounting Program Study, Universitas Ma Chung
Jalan Villa Puncak Tidar N-01, Malang, 65151

Correspondence: Rino Tam Cahyadi (rino.tam@machung.ac.id)

Received: 27 June 2024 – Revised: 11 Okt 2024 - Accepted: 26 Nov 2024 - Published: 30 Nov 2024

Abstract. Toko Online Aneka is a micro, small, and medium enterprise (MSME) operating in social media markets and selling various types of goods. However, the business has not fully implemented an appropriate financial accounting system, particularly in the area of record-keeping. Therefore, this community service project aims to help Toko Online Aneka improve its financial records. The implementation method involves interviews and direct observation, using primary data from a startup business like Toko Online Aneka. During the mentoring process, the required information and data are obtained from the business owners and individuals directly involved in operations. The output of this service activity is the creation of transaction templates and financial reports. The presence of these templates is expected to help Toko Online Aneka track sales and profits, both on a monthly and annual basis.

Key Words: financial reports, financial recording, startup business

Citation Format: Gunawan, F.N., Benardus, J., Andrew, M., Wicaksono, R.P., Nugraha, S.A., Cahyadi, R.T., Oktariani, F., Pratama, B.B., & Anugrah, A.A. (2024). Assistance with Preparing Financial Reports for Toko Online Aneka in Malang City. *Journal of Community Practice and Social Welfare*, 4(2), 43-52.

INTRODUCTION

In Indonesia, Micro, Small, and Medium Enterprises (MSMEs) play a vital role as one of the pillars of the national economy, alongside cooperatives (Fatwitawati, 2018). The existence of MSMEs is crucial for the country's economic growth, as they are an effective means of reducing poverty and unemployment (Setiyawati & Hermawan, 2018). MSMEs contribute significantly to economic development in Indonesia by absorbing labor and increasing community income. They also help raise living standards and create new jobs for the broader community (Abdul Muchid, 2015).

Given their importance, MSMEs are essential to Indonesia's growth across various sectors, contributing to the overall development of the economy. According to the Ministry of Cooperatives and Small and Medium Enterprises (KemenkopUKM) in March 2021, there are 64.2 million MSMEs in Indonesia, contributing 61.07 percent to the gross product, equivalent to IDR 8,573.89 trillion. MSMEs employ 97 percent of the total workforce and generate 60.42 percent of the country's total investment. In Malang City, the number of MSMEs increased from 6,983 in 2021 to 7,920 in 2022, showing a growth of 937 MSMEs within a year.

One such MSME in Malang is Aneka Online Store, which operates under PT Berkah Jaya Omega and focuses on online trading. Located at Green Village A-8 Sengkaling, Malang, the company envisions not only creating a profitable business but also providing opportunities for local workers, thereby benefiting the surrounding community.

Aneka Online Store was founded in 2016 by three friends with backgrounds in marketing and construction. Initially, PT Berkah Jaya Omega entered the Food & Beverage sector by establishing Warung Bedjo. In 2018, the company expanded by launching Voz Audio, an audio rental and sales business. A further expansion occurred in 2020 with the creation of Bejo Enterprise, focusing on Event Organizing, Digital Marketing, and Interior & Graphic Design. The establishment of this third subsidiary marked a key milestone in the company's growth, especially after the COVID-19 pandemic, which spurred the need for online retail.

In 2023, PT Berkah Jaya Omega introduced Toko Online Aneka, which focuses on selling food and beverages, both for humans and animals, through online platforms. Given the shift toward online shopping post-pandemic, PT Berkah Jaya Omega plans to fully focus on Toko Online Aneka in 2024, as it responds to the growing demand for online

purchases. Since its inception in 2023, Toko Online Aneka has attracted a customer base that continues to grow, making it one of the company's most significant ventures.

PROBLEM

The basic problems faced by MSMEs include lack of guidance, weaknesses in organizational structure, suboptimal management, and poor quality of human resources (Aulia, 2019). After conducting interviews, the Ma Chung University team discovered that Toko Online Aneka MSMEs still use a manual financial reporting system. During our visit, we found that Toko Online Aneka records their financial transactions solely through the e-commerce platform (Shopee). This method could become problematic as the business grows. Wardhanie et al. (2018) highlight that MSMEs face issues such as limited access to formal financing, particularly from banks, which hinders business development and growth. Based on various observations, the challenges faced by MSMEs involve human resource constraints, lack of guidance and coaching, and inadequate technology to produce accurate financial reports.

In response to these challenges, the Ma Chung University team proposes to assist Toko Online Aneka by improving their financial reporting. Specifically, we aim to help them record and create simple yet informative financial reports that clearly show the monthly and annual financial status, including profits and losses.

There are several benefits of having financial reports in a business, such as aiding decision-making for stakeholders and providing insights into the company's condition. These reports can also serve as a tool for predicting future financial performance.

Given the challenges faced by Toko Online Aneka, we hope that the preparation of accurate financial reports will help the MSMEs in recording sales, expenses, and profit/loss details. The Ma Chung University team proposes to create financial reports using Microsoft Excel, helping Toko Online Aneka MSMEs improve their financial records and generate clear, informative reports.

METHOD OF IMPLEMENTATION

The method used in this project is a combination of training and mentoring. Our team identifies general problems faced by Toko Online Aneka, as discussed in the literature review. In this process, the business owner, Mr. Eko, expresses a willingness to accept assistance for his business from our team.

To identify the specific accounting problems at Toko Online Aneka, we apply a mixed-method approach, combining both qualitative and quantitative methods. The first step involves a **Forum Group Discussion (FGD)**. In this stage, the Ma Chung University team conducts in-depth interviews and discussions with the owner of Toko Online Aneka. The questions asked focus on key aspects of the business, including:

1. Whether Toko Online Aneka has legal entity status,
2. The business model of Toko Online Aneka,
3. Whether the business faces accounting issues, and
4. Whether the business is open to receiving assistance with financial reporting and other business activities. The discussion primarily revolves around profiling the MSME.

The second stage is **MSME Profiling**. This activity is conducted at the beginning of the mentoring process to facilitate data collection through interviews with the business owner. The team gathers necessary information, including the MSME's profile, business processes, product sales information, and the accounting cycle and problems the business faces. The data collected is used to develop a financial report template and serves as essential information for the Ma Chung University team. This mentoring activity involves three students from Ma Chung University.

In the third stage, the team conducts **Observation**. According to Rahardjo (as cited in Fajri, 2022), observation involves collecting information using the five senses to understand activities, events, objects, conditions, and emotional states. The Ma Chung University team performs this observation to gain a real-time understanding of the operations at Toko Online Aneka.

The final stage is **Mentoring**. The mentoring process aims to assist Toko Online Aneka in creating financial reports that adhere to accounting standards. This mentoring lasts for three months, during which the partner becomes capable of independently using the financial report template prepared by the team.

RESULT AND DISCUSSION

For three months, the Ma Chung University team visits Toko Online Aneka, a micro, small, and medium enterprise (MSME), to collect information. The team regularly communicates with the business to gather the necessary data and meet the required information needs. During the second visit, the team conducts interviews with the business

owner regarding the MSME’s system, including its profile, background, organizational structure, and a general description of the business.

After several visits, the community service team prepares a financial report template using Microsoft Excel. This template serves as a tool to help the business owner record transactions and monitor profits and losses in real time. Additionally, the template is developed based on the **SAK EMKM** standard, which is the latest accounting standard for preparing financial reports for MSMEs.

Table 1. Log book

VISIT	ACTIVITIES DESCRIPTION	DATE
Week -1	The group identifies potential MSMEs to partner with.	March 1 2024
Week -2	The group visits the targeted MSMEs.	March 9 2024
Week -3	The group gathers the necessary information for the initial chapter of the paper.	March 30 2024
Week -4	The group completes the information based on the questions posed by the lecturer.	April 13 2024
Week -5	The group begins developing a Microsoft Excel template, entering asset and expense data obtained from the partners.	April 27 2024
Week -6	The group consults the financial statement cycle template with the supervising lecturer.	May 4 2024

During the fifth visit, the team enters the data collected into Microsoft Excel and organizes it. Then, during the sixth visit, the team processes the data with the assistance of input from the facilitator lecturer. In the seventh and eighth visits, the Ma Chung University team continues processing the data in Microsoft Excel and creates a financial report template for Toko Online Aneka. On the ninth visit, the team completes the necessary information for preparing UAS papers and articles. During the tenth visit, the team, together with the lecturers, visits Toko Online Aneka. Finally, on the eleventh visit, the team assists the MSME in filling out the financial report template. On the last visit, the team provides the module and sales report template to Toko Online Aneka.

The cash book in Fig. 1 is the most frequently used section by MSMEs, featuring a detailed template. This cash book is created monthly and organized by date to record daily sales for each item and income. The template shown above includes descriptions of the items purchased, item codes, cost of goods sold, quantity of items purchased, total cost of goods sold, and the total price paid by the buyer. This allows the seller to view the details of each item sold, the corresponding sales results, and easily determine the turnover.

Tanggal	Keterangan Barang	Kode	Harga Satuan	Harga Jual	Jumlah	Total Harga	Total Harga	Sal
1 May 2024	Mie Keriting Cap Beruang Panda	FD8	Rp 3.325	Rp 9.500	2	Rp 6.650	Rp 13.000	
	Mie Keriting Nobita isi 10 pcs	FD6	Rp 2.550	Rp 8.500	1	Rp 2.550	Rp 8.500	Rp 27.500
2 May 2024	Kopi Mumet Stamina Pria	FD1	Rp 4.455	Rp 13.500	1	Rp 4.455	Rp 13.500	Rp 13.500
	Exoterra Intense Basking	AD5	Rp 23.000	Rp 51.000	1	Rp 23.000	Rp 51.000	
3 May 2024	Kalsium Tulang Sotong untuk Burung dan Reptile	PT6	Rp 8.000	Rp 25.000	1	Rp 8.000	Rp 25.000	Rp 76.000
4 May 2024	Kopi Mumet Khas Jember	FD3	Rp 5.400	Rp 13.500	1	Rp 5.400	Rp 13.500	Rp 13.500
	Kopi Anti Ngantuk	FD2	Rp 2.450	Rp 7.000	2	Rp 4.900	Rp 14.000	
5 May 2024	Bubuk Kedelai Murni King 100gr	FD5	Rp 4.320	Rp 12.000	4	Rp 17.280	Rp 48.000	Rp 62.000
6 May 2024	Kopi Mumet Stamina Pria	FD1	Rp 4.455	Rp 13.500	1	Rp 4.455	Rp 13.500	Rp 13.500
7 May 2024	Mie Keriting Cap Beruang Panda	FD8	Rp 3.325	Rp 9.500	1	Rp 3.325	Rp 9.500	Rp 9.500
8 May 2024	Honey Bee Madu Premium Susu Kuda Sumbawa Kemasan 100gr	FD9	Rp 6.450	Rp 21.500	1	Rp 6.450	Rp 21.500	
	Kopi Mumet Stamina Pria	FD1	Rp 4.455	Rp 13.500	1	Rp 4.455	Rp 13.500	Rp 60.000
9 May 2024	Susu Kambing King Erawa Original 100gr	FD4	Rp 4.420	Rp 13.000	2	Rp 8.840	Rp 26.000	
	Susu OnelCow Penggemuk Badan 80gr	FD20	Rp 4.945	Rp 11.500	3	Rp 14.835	Rp 34.500	Rp 60.500
	Excel Cat Food All Varian	PT3	Rp 7.500	Rp 14.700	2	Rp 15.000	Rp 29.400	

Fig. 1 Cash book

Table 2 Statement of Financial Position on April

Toko Online Aneka Laporan Posisi Keuangan Periode 30 April 2024					
<i>Aset</i>			<i>Ekuitas</i>		
Kas	Rp	12.243.700	Modal Akhir	Rp	30.200.250
Piutang usaha	Rp	86.000	<i>Liabilitas</i>		
Persediaan	Rp	7.523.111	Utang Usaha	Rp	-
Perlengkapan	Rp	987.063			
Peralatan Kantor	Rp	9.497.207			
Dikurangi Akm Peny	-Rp	136.831			
Total Aktiva	Rp	30.200.250	Total Pasiva	Rp	30.200.250

Table 3. Statement of Financial Position on May

Toko Online Aneka Laporan Posisi Keuangan Periode 31 Mei 2024					
<i>Aset</i>			<i>Ekuitas</i>		
Kas	Rp	12.877.800	Modal Akhir	Rp	29.990.386
Piutang usaha	Rp	153.500	<i>Liabilitas</i>		
Persediaan	Rp	6.841.596	Utang Usaha	Rp	-
Perlengkapan	Rp	893.944			
Peralatan Kantor	Rp	9.360.376			
Dikurangi Akm Peny	-Rp	136.831			
Total Aktiva	Rp	29.990.385	Total Pasiva	Rp	29.990.386

The data in Table 2 and Table 3 are processed by the Ma Chung University team from the existing income and sales statements. The statement of financial position is used to determine the final debt and capital for a specific period. This statement presents the company's assets and accounts payable, which together reflect the financial condition of the company. In April, the total assets and liabilities amount to Rp 30.200.250, while in May, they amount to Rp 29.990.385.

Table 4 Cash Flow Statement

Toko Online Aneka <i>Laporan Arus Kas</i> <i>Periode 30 April 2024</i>			
Aktivitas Operasional			
<i>Penerimaan Kas dari Pelanggan</i>	Rp	2.483.800	
<i>Ditambah Penurunan Piutang</i>	Rp	635.300	
<i>Dikurangi Pembayaran Kas untuk Gaji Karyawan</i>	-Rp	750.000	
<i>Dikurangi Pembayaran Kas untuk Beban Utilitas</i>	-Rp	250.000	
<i>Arus Kas Bersih dari Aktivitas Operasi</i>			Rp 2.119.100
Aktivitas Investasi	-		
Aktivitas Pendanaan	-		
<i>Kas dan Setara Kas Awal Periode</i>			Rp 10.124.600
<i>Kas dan Setara Kas Akhir Periode</i>			Rp 12.243.700

Table 5 Cash Flow Statement

Toko Online Aneka <i>Laporan Arus Kas</i> <i>Periode 31 Mei 2024</i>			
Aktivitas Operasional			
<i>Penerimaan Kas dari Pelanggan</i>	Rp	1.701.600	
<i>Ditambah Kenaikan Piutang</i>	Rp	67.500	
<i>Dikurangi Pembayaran Kas untuk Gaji Karyawan</i>	-Rp	750.000	
<i>Dikurangi Pembayaran Kas untuk Beban Utilitas</i>	-Rp	250.000	
<i>Arus Kas Bersih dari Aktivitas Operasi</i>			Rp 634.100
Aktivitas Investasi	-		
Aktivitas Pendanaan	-		
<i>Kas dan Setara Kas Awal Periode</i>			Rp 12.243.700
<i>Kas dan Setara Kas Akhir Periode</i>			Rp 12.877.800

The Cash Flow Statement for MSMEs in Tables 4 and 5 is prepared by a team from Ma Chung University to provide a detailed view of the company's financial condition. This statement includes cash income and expenditures for the MSMEs over a specific period. From the Cash Flow Statement, the sources of cash income and expenses can be traced. In the April Cash Flow Statement, the recorded amount is Rp 12.243.700, while in May, it is recorded at Rp 12.887.800.

The income statements in Tables 6 and 7 are prepared by the team based on the profit and loss format from Warren et al. (2019), adjusted to the financial statement components of the partner, such as revenue, sales, and expenses. The "Revenue" section is derived from the total turnover per month recorded in the cashbook. This revenue is then deducted by the Cost of Goods Sold (COGS), obtained from the inventory sheet, resulting in the gross profit. The gross profit is then subtracted by operating expenses, which include

selling expenses such as salaries, utilities, and depreciation. In April, the MSMEs report a profit of Rp 314.050, while in May, a loss of Rp 209.865 is recorded due to a decrease in sales.

Table 6 Income Statement on April

Toko Online Aneka <i>Laporan Laba Rugi</i> Periode 30 April 2024					
<i>Pendapatan</i>					
<i>Penjualan</i>	Rp	2.483.800		Rp	2.483.800
<i>Beban</i>					
<i>Harga Pokok Penjualan</i>	-Rp	939.800			
<i>Beban Gaji</i>	-Rp	750.000			
<i>Beban Peny Peralatan</i>	-Rp	136.831			
<i>Beban Perlengkapan</i>	-Rp	93.119			
<i>Beban Listrik</i>	-Rp	150.000			
<i>Beban Lain - Lain</i>	-Rp	100.000			
				-Rp	2.169.750
	Laba			Rp	314.050

Table 7 Income Statement on May

Toko Online Aneka <i>Laporan Laba Rugi</i> Periode 31 Maret 2024					
<i>Pendapatan</i>					
<i>Penjualan</i>	Rp	1.701.600		Rp	1.701.600
<i>Beban</i>					
<i>Harga Pokok Penjualan</i>	-Rp	681.515			
<i>Beban Gaji</i>	-Rp	750.000			
<i>Beban Peny Peralatan</i>	-Rp	136.831			
<i>Beban Perlengkapan</i>	-Rp	93.119			
<i>Beban Listrik</i>	-Rp	150.000			
<i>Beban Lain - Lain</i>	-Rp	100.000			
				-Rp	1.911.465
	Rugi			-Rp	209.865

At the end of the Ma Chung University team's involvement, the team conducts an evaluation of the program's success. The results show a significant impact: prior to the assistance, the Aneka Online Shop MSMEs did not have structured financial reports. After the assistance and training, the MSMEs now have Financial Statements. The owner of Toko Online Aneka feels helped by the Ma Chung University team, as the mentoring process goes smoothly, and the MSMEs can now better assess their financial performance.



Fig. 2 A Visit to Toko Online Aneka

CONCLUSION

The mentoring activities for Toko Online Aneka have resulted in significant benefits for various online stores. Through this mentoring, MSMEs have improved their understanding of managing and developing online businesses. The support provided includes business consultations as well as technical training on the use of online platforms, digital marketing, and strategies to improve sales. As a result, Toko Online Aneka has been able to increase the visibility and competitiveness of its products in the digital market, which ultimately contributes to local economic growth and community economic empowerment. The financial report templates developed during the mentoring are easy for the owners to use and serve as a foundation for simple financial recording in the future. This community service for various online stores not only helps increase their income but also strengthens the overall local business ecosystem, including the preparation for digital financial management.

ACKNOWLEDGEMENT

We would like to express our sincere gratitude to everyone who has supported the successful implementation of our activities, particularly the various online stores that have become our partners in this journey. The support provided has been invaluable, not only in the form of funding but also through enthusiasm and exceptional cooperation.

REFERENCES

- Afa, A. N., Sabrina, R., Nabila, A., Prasetyo, W., & Hermawan, H. (2022). Pendampingan penerapan sistem akuntansi kas pada UMKM Batik Sapuro. *Jurnal AbdiMas Bongaya*, 2(1), 16-21.
- Budiutono, S. (2023). Analisis penguatan literasi keuangan melalui pendampingan akuntansi UMKM. *Land Journal*, 4(1).
- Fuadi, D. S., Akhyadi, A. S., & Saripah, I. (2021). Systematic review: Strategi pemberdayaan pelaku UMKM menuju ekonomi digital melalui aksi sosial. *Diklus: Jurnal Pendidikan Luar Sekolah*, 5(1), 1-13.
- Herawati, H. (2019). Pentingnya laporan keuangan untuk menilai kinerja keuangan perusahaan. *JAZ: Jurnal Akuntansi Unihaz*, 2(1), 16-25.
- Herman, L. A., Sudiman, J., & Djefris, D. (2023). Pelatihan dan pendampingan peningkatan keterampilan akuntansi pada UMKM "Sala Lauak Kito." *Literasi: Jurnal Pengabdian Pada Masyarakat*, 198-207.
- Maith, H. A. (2013). Analisis laporan keuangan dalam mengukur kinerja keuangan pada PT. Hanjaya Mandala Sampoerna Tbk. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 1(3).
- Nida, D. R. P. P., Adyatma, I. W. C., & Dewi, A. S. S. L. (2022). Pendampingan pelaporan akuntansi berbasis digital dan pemanfaatan e-commerce bagi UMKM. *Jurnal Abdi Dharma Masyarakat (JADMA)*, 3(1), 29-38.
- Nurastuti, P., Dasman, S., Yahya, A., & Wirjawan, T. W. (2022). Pendampingan implementasi manajerial dan aplikasi akuntansi UMKM pada komunitas UMKM BEKEN di Kabupaten Bekasi. *IKRAITH-ABDIMAS*, 5(3), 79-82.
- Orniati, Y. (2009). Laporan keuangan sebagai alat untuk menilai kinerja keuangan. *Jurnal Ekonomi Bisnis*, 14(3), 206-213.
- Warisi, D. (2024). Pendampingan pencatatan akuntansi sederhana pada pemilik UKM kerupuk singkong di Desa Sawojajar. *Jurnal Kabar Masyarakat*, 2(1), 216-221.



© 2024 by authors. Content on this article is licensed under a Creative Commons Attribution 4.0 International license. (<http://creativecommons.org/licenses/by/4.0/>).

