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FINANCIAL REPORTING LITERACY IN NECI CATERING

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ABSTRACT

Neci Catering, established in 2008, is a micro-enterprise in the catering sector with an average annual sales turnover of IDR 300,000,000. This MSME offers a variety of food items, including boxed meals, snack boxes, food stalls, and tampah packages. The company uses sales receipts as proof of cash receipts from its cash sales. These transactions are recorded in a printout table titled "Recapitulation of Income." Currently, the entity does not maintain additional records and has not prepared any financial reports for its business. The solution provided in this community service activity is to offer training on how to prepare financial reports in accordance with Indonesian Financial Accounting Standards (SAK) for MSMEs at Neci Catering. The implementation method includes lectures and tutorials with practical examples of financial report preparation, presented by alumni from the Diploma 3 Accounting Study Program at the State Polytechnic of Banjarmasin. The literacy activity utilizes Neci Catering's financial report for March 2024, which serves as the output of the alumni's final project. Following this, we conducted a discussion to identify the obstacles and challenges faced by the partners in implementing accounting practices and generating financial reports for their businesses.

Keywords: Literacy, Preparation of Financial Reports, MSMEs (Micro, Small, and Medium Enterprises)

i. INTRODUCTION

Neci Catering was founded in 2008 and is led by Mrs. Najibah Nuraini, S. GZ, a nutritionist. The average annual sales turnover is IDR 300,000,000, so Neci Catering is considered a micro business [1]. Neci Catering is one of the business actors included in the 30,178,617 Micro, Small, and Medium Enterprises (MSME) business units in Indonesia as of December 31, 2024 [2]. This business operates in the accommodation provision sector as well as the provision of food and drink, which nationally reaches 6,400,667 business units [2]. The existence of Neci Catering is an important part in supporting the growth of the culinary sector, which continues to grow, while also demonstrating the significant role of MSMEs in creating jobs, driving the local economy, and meeting the community's need for quality consumption services.

Mrs Najibah is part of 29,089,562 entrepreneurs as of 31 December 2024, of which 49.41% are women [2]. As a culinary entrepreneur, Neci Catering plays a role in meeting the community's catering needs while supporting the growth of the creative economy. Mrs Najibah demonstrates the significant role women play in supporting national economic growth. Mrs Najibah's presence not only reflects the independence and courage of women in taking on strategic roles in the business sector but also demonstrates that women have significant potential in creating jobs, driving the real sector, and positively impacting their surrounding communities [2].

Neci Catering has a Micro and Small Business License (IUMK) with the number IUMK/671/BU/2020 since November 6, 2020. Neci Catering is located at Jalan Sultan Adam, H. Iyus Complex, Block B No. 4, Sungai Jingah Village, Central Banjarmasin District, Banjarmasin City, South Kalimantan Province, as shown in Figure 1.

Figure 1. Neci Catering Location
Source: https://maps.app.goo.gl/GC4TN16Gt4fnirgv5

In carrying out its daily business activities, Neci Catering has 3 sections, namely the warehouse section, production section, and delivery section, as presented in the following organizational structure:

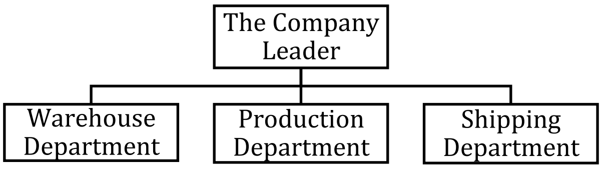

Chart 1. Neci Catering Organizational Structure
Source: Neci *Catering*

Neci Catering produces and sells a variety of food menus, such as boxed meals, snack boxes, food stalls, and tampah packages, all at varying prices. Sales Invoice serve as proof of cash receipts from cash sales (Figure 2). These transactions are recorded in a print-out table named "Income Recap" (Figure 3). From this manual record, the menu ordered by the customer and the customer's name are known, which are written in the same column, namely the "detail" column. The "date" and "day" columns indicate the date and day that indicate the schedule for delivery of the order to the customer. The "quantity" column shows the number of portions ordered and the price per portion, while the "total" column shows the multiplication result of the "quantity" column.

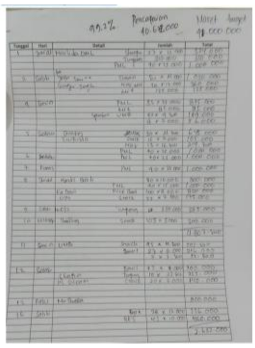

Figure 2. Sales Invoice
Source : Neci *Catering*

Figure 3. Income Recap
Source : Neci *Catering*

Neci Catering does not yet have other records to record other transactions, such as cash purchases of materials (both raw materials and auxiliary materials), cash purchases of supplies and equipment, payment of electricity, water, and internet expenses, and payment of employee salaries, as financial transactions that commonly occur at Neci Catering.

The solution offered in this community service activity is to provide literacy on preparing financial reports based on the Indonesian Financial Accounting Standards (SAK) for Micro, Small, and Medium Enterprises (MSMEs) at Neci Catering. This SAK is an amendment to the SAK for Micro, Small, and Medium Entities (SAK EMKM), which was ratified on December 12, 2022, and effective January 1, 2024 [3]. This literacy activity uses Neci Catering's financial report for the March 2024 period as literacy material.

Providing financial reporting literacy to MSMEs is crucial for improving their ability to manage their finances appropriately, transparently, and efficiently, thereby supporting the sustainability and growth of their businesses. This community service activity aligns with the Banjarmasin State Polytechnic (Poliban)'s 2022-2026 community service roadmap in the leading field of "MSMEs, Creative Economy, and Tourism," with the topic "MSME and Creative Economy Development" [4].

This Neci Catering financial report for the March 2024 period is the final project output of Damara Insyira Harahap (NIM D010321031), under the guidance of supervisor 1 (Lea Emilia Farida, SE, MM) and supervisor 2 (Hj. Nurul Qalbiah, SE, Ak, MM). This financial report was completed from November 2023 to July 2024, as per the following research implementation schedule:

Table 1. Research Implementation Schedule (Final Assignment)

Damara Insyira Harahap

No	Activity Description	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	Mey-24	Jun-24	Jul-24
1	Object determination	√								
2	Preliminary research		√	√						
3	Submission of research title				√					
4	Writing a Final Project Proposal				√					
5	Final Project Proposal Consultation				√					
6	Final Project Proposal Seminar				√					
7	Final Project Report Consultation				√	√	√	√	√	
8	Final Project Hearing									√
9	Final Project Report Revision									√
10	Final Assignment Report Collection									√

The objectives of this activity are: (1) Providing literacy in preparing systematic financial reports based on Indonesian Financial Accounting Standards (SAK) for Micro, Small, and Medium Entities (EMKM), and (2) Providing an understanding of basic accounting concepts and the importance of financial reports. The benefits of this activity include: (1) Helping Neci Catering recognize the flow of business finances so that it can identify sources of income and expenses in detail, (2) Equipping Neci Catering with financial literacy skills to be able to make more appropriate business decisions, and (3) Encouraging Neci Catering to implement good accounting practices in its daily business management.

ii. METHOD

The implementation methods in this community service activity are:

1) Lecture and tutorial methods that provide practical examples of preparing financial reports.

We invited Damara Insyira Harahap to provide a lecture and practical tutorial on financial reporting. Damara is an alumnus of the Poliban Accounting Diploma 3 program, graduating in 2024. Neci Catering's March 2024 financial report is the output of Damara's final project, which was prepared based on Indonesian Financial Accounting Standards (SAK) for MSMEs using primary and secondary data sources from Neci Catering.

2) Discussion Method

We held discussions and Q&A sessions with our partners after the lectures and tutorials were completed. Through these discussions, we identified the issues they faced in implementing accounting and preparing financial reports and identified solutions [5]. Through this discussion, we can also gather input regarding partner needs [6].

iii. RESULTS AND DISCUSSION

1) Lecture and tutorial methods that provide practical examples of preparing financial reports.

Damara explained the stages in preparing Neci Catering's financial report, namely:

1. Identifying financial transactions that occurred during March 2024.
2. Creating account codes and names.
3. Listing and calculating depreciation of Neci Catering's fixed assets as of March 1, 2024.
4. Creating a Trial Balance as of March 1, 2024.
5. Collecting financial transaction data for March 2024.
6. Recording financial transactions in journals, consisting of the Cash Receipts Journal, Cash Disbursements Journal, Purchases Journal, Sales Journal, and General Journal.
7. Posting journal entries to the general ledger.
8. Creating a trial balance before adjustments as of March 31, 2024.
9. Creating adjusting journal entries as of March 31, 2024.
10. Posting adjusting journal entries to the general ledger as of March 31, 2024.
11. Prepare a Post-Adjusted Trial Balance as of March 31, 2024
12. Prepare Financial Statements based on Indonesian Financial Accounting Standards (SAK) for MSMEs as of March 31, 2024, consisting of:

a. Income Statement for the month ended March 31, 2024;

b. Statement of Financial Position as of March 31, 2024; and

c. Notes to the Financial Statements for the month ended March 31, 2024.

13. Prepare Closing Journal Entries as of March 31, 2024.
14. Post Closing Journal Entries to the General Ledger as of March 31, 2024.
15. Prepare a Post-Closing Trial Balance as of March 31, 2024.

Material on basic accounting knowledge is also included alongside explanations of the stages of financial report preparation. This is done in the hope that Neci Catering can better understand the accounting terms used while observing the practice of preparing financial reports. Rahim, Damhudi, and Citarayani [6], Lestari *et al* [7], Irianto *et al* [8], Dewi, Putri, and Nugraha [9], Hidayatullah *et al* [10] Dewi, Meirina, and Septiano [11], Harnida, Mardah, and Bulkia [12], Rozi *et al* [5], and Emilda, Meiriasari, and Suwartati [13] also conduct practical simulations on accounting journaling and preparation of financial reports.

Figure 4. Presentation of Material by Damara

The procedure for recording cash flow according to accounting standards and its management is presented in the service by Falatifah and Gunawan [14]. Dewi, Meirina, and Septiano [11] explain how to fill out a cash book for incoming cash, outgoing cash, and remaining cash. In our community service activities, cash flow procedures are shown in the form of a general ledger for the cash account.

Yusna *et al* [15] made production cost calculations part of our community service materials. This differs from our community service materials, which do not explain production cost calculations separately, but rather explain them in the form of a journal created to record these production costs.

2) Discussion Method

The discussion results indicated that the partner had a general understanding of assets, liabilities, equity, revenue, and expenses. She generally understood the purpose of financial statements, explaining that they are composed of these elements. She understood that financial statements can demonstrate business performance and that maintaining financial statements is essential for an entity.

Figure 5. Discussion with Partners

We identified the obstacles and difficulties faced by Neci Catering in implementing accounting and producing financial reports for its business. Neci Catering has been struggling to determine the amount of profit or loss from his business. He wants to be able to determine the profit per menu item generated. Damara has provided a Microsoft Excel formula for preparing the financial report he has created for Neci Catering. The profit calculation can be found in the Income Statement for the month ending March 31, 2024. However, the profit/loss presented is still gross profit/loss and net profit/loss for all menu items produced for March 31, 2024. The desired profit/loss calculation per menu is not yet presented in this formula.

Each stage of preparing financial reports is not easy, even though we used financial transaction data from Neci Catering's daily business activities in this literacy activity. Mrs Najibah expressed that she was still unfamiliar with various accounting terms, as her educational background is not in accounting.

Neci Catering has not yet prepared financial reports for its business, and it only has one for March 2024, the result of Damara's final project. Neci Catering intends to prepare financial reports in the future. We proposed several possible solutions, including: (1) using a Microsoft Excel format designed specifically for Neci Catering's needs, (2) being supported by a team of academics for a specific period until Neci Catering is ready to use the software, (3) using a paid accounting application, and (4) using a free accounting application available on the Play Store.

Mrs Najibah is in the productive age group of 30-34 years, which is the age range recorded at 2.77 million entrepreneurs in Indonesia with a formal educational background at the undergraduate level, so she is part of the 8.97% of female entrepreneurs who have higher education (diploma, bachelor's, master's, doctoral, or professional) [2]. Mrs Najibah is a figure who not only has an entrepreneurial spirit but is also supported by academic knowledge and skills. Furthermore, her possession of a laptop/notebook as a supporting tool for accounting records is expected to facilitate the implementation of these financial reports in her ongoing community service activities.

Mrs Najibah is interested in learning more about the Microsoft Excel formulas provided, as they include formulas that automatically link between steps. Posting journals to the general ledger (step 7) to creating a post-closing trial balance (step 15) can be calculated automatically if the journal entries are entered correctly from the start. The debit and credit process in journal entries requires time and guidance for partners to understand correctly. However, if using a Microsoft Excel formula with pre-set debit and credit settings for each entry, partners simply need to input the numbers corresponding to the account names in each journal. This means partners don't need to understand the details of debits and credits; they simply need to understand the appropriate nominal values to enter in the respective account columns.

The results of the discussion can be used to implement problem-solving solutions, such as specific information from the accounting process that partners most need and the selection of appropriate training materials [8] [14]. The solution provided for Neci Catering can be followed up in the form of future community service implementation in 2 alternative activities, namely: (1) providing training with material on journal input based on the Microsoft Excel formula that has been created by Damara, and (2) creating a new Microsoft Excel formula related to calculating gross profit per Neci Catering menu. Both of these activities are accompanied by a process of monitoring the journal input process by partners during a certain period.

Based on the discussion, it was discovered that Neci Catering had no transactions related to liabilities with third parties. Neci Catering had not previously known the amount of assets and equity it owned. However, when Damara collected asset and equity data, Damara indirectly provided Neci

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Catering with knowledge of assets and capital by answering questions posed during the processing of Neci Catering's financial statements.

The results and outcomes of this community service activity are in the form of:

1) Submission of Financial Reports based on Indonesian SAK for MSMEs as of March 31, 2024 (Figure 6), consisting of:

a. Profit and Loss Statement for the month ended March 31, 2024,

b. Statement of Financial Position as of March 31, 2024; and

c. Notes to the Financial Statements for the month ended March 31, 2024.

This financial report document also outlines the stages of its preparation. The following is an image of the document "Neci Catering Financial Report for March 2024" provided to Neci Catering. Other community service activities generate financial reports, but they are not presented in this article [6] and the Profit and Loss Report [9] [11].

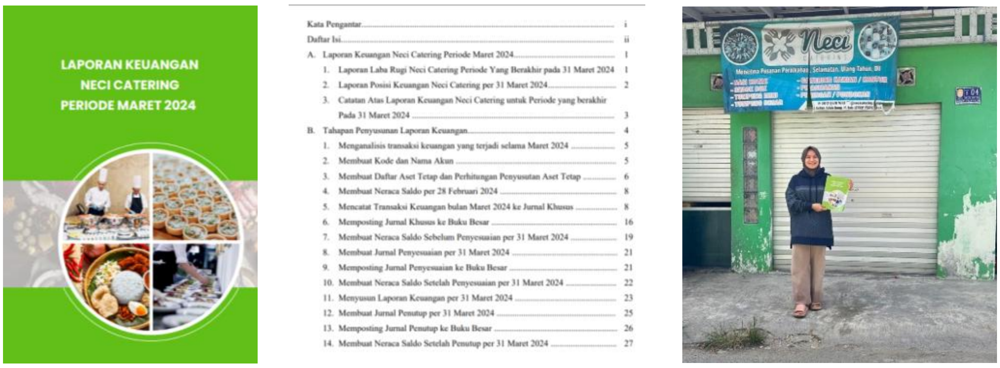

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Figure 6: Neci Catering Financial Report for March 2024

2) Providing grilling equipment to support the catering production process.

Figure 7. Handover of Grilling Tools to Neci Catering

iv. CONCLUSION

The community service activities carried out at Neci Catering include:

1. Delivering financial reporting literacy through lectures and tutorials, providing practical examples of financial reporting, and discussions.
2. Involving alumni in directly submitting financial reports produced from their final assignments.
3. Submitting financial reports based on Indonesian Financial Accounting Standards (SAK) for MSMEs as of March 31, 2024.
4. The results of discussions with partners provide opportunities for follow-up in subsequent community service activities.

Community service implementers are advised to first identify their partners' problems to determine the appropriate materials and methods to address them. Preparing solutions for partners can be used as a form of direct case study learning from partners in specific courses.

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