

Assessing Financial Transparency in BUMDes Kujangsari Through Statement of Financial Accounting Standards (PSAK) No. 1

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Abstract:

This study explores the implementation of financial accounting practices in BUMDes Kujangsari, Desa Kujangsari, Kecamatan Langensari, Kota Banjar. By adopting a qualitative descriptive approach, the research focuses on key roles such as the Director and Treasurer of BUMDes in unit analysis. Primary and secondary data obtained from the BUMDes Kujangsari office form the basis of this study. Data collection methods include documentation and interviews. It is important to note that BUMDes Kujangsari has opted not to present a balance sheet, statement of changes in equity, or notes to the financial statements. Instead, BUMDes only provides daily cash reports, income statements, and cash flow statements. The results show a discrepancy between the financial reports and the income reports of BUMDes Kujangsari with the provisions of PSAK No. 1. In summary, this study concludes that BUMDes Kujangsari deviates from standard accounting practices by selectively reporting certain financial statements while omitting others, potentially affecting compliance with applicable accounting regulations. Therefore, it is recommended that BUMDes Kujangsari align their financial accounting practices with the guidelines outlined in PSAK No. 1 to enhance transparency and accounting compliance.

Keywords: BUMDes; financial accounting; PSAK

Abstrak:

Penelitian ini mengeksplorasi penerapan praktik akuntansi keuangan pada BUMDes Kujangsari, Desa Kujangsari, Kecamatan Langensari, Kota Banjar. Dengan menggunakan pendekatan deskriptif kualitatif, penelitian ini berfokus pada peran kunci seperti Direktur dan Bendahara BUMDes dalam analisis unit. Data primer dan sekunder yang diperoleh dari kantor BUMDes Kujangsari menjadi dasar penelitian ini. Metode pengumpulan data meliputi dokumentasi dan wawancara. Perlu diketahui bahwa BUMDes Kujangsari memilih untuk tidak menyajikan neraca, laporan perubahan ekuitas, atau catatan atas laporan keuangan. Sebaliknya BUMDes hanya menyediakan laporan kas harian, laporan laba rugi, dan laporan arus kas. Hasil penelitian menunjukkan adanya ketidaksesuaian antara laporan keuangan dan laporan pendapatan BUMDes Kujangsari dengan ketentuan PSAK No. 1. Secara ringkas penelitian ini menyimpulkan bahwa BUMDes Kujangsari menyimpang dari praktik akuntansi standar dengan selektif melaporkan laporan keuangan tertentu dan mengabaikan yang lain, berpotensi menimbulkan kerugian. mempengaruhi kepatuhan terhadap peraturan akuntansi yang berlaku. Oleh karena itu, disarankan agar BUMDes Kujangsari menyelaraskan praktik akuntansi keuangannya dengan pedoman yang diuraikan dalam PSAK No. 1 untuk meningkatkan transparansi dan kepatuhan akuntansi.

Kata Kunci: akuntansi keuangan; BUMDes; PSAK

INTRODUCTION

Villages are at the forefront of community service and are also a crucial economic element in a country. To achieve advanced, self-sufficient, and democratic villages, the government has established Village-Owned Enterprises (BUMDes) (Susanto, 2020). According to media reports, the number of BUMDes in East Java continues to increase. In 2021, data from the East Java Province showed that there were 6.118 registered BUMDes. Of these, 537 BUMDes are categorized as advanced, 2.285 are in the developmental stage, and 3,296 are beginners. Desa Kujangsari in Kecamatan Langensari, Kota Banjar, East Java Province, is one of the villages making significant progress in various Village Primary Income Improvement Units (PADes), based on information from BUMDes members in Desa Kujangsari, Kecamatan Langensari.

As legally established village entities, BUMDes require transparent financial reporting to ensure accountability and sustainable progress. Such reporting also serves as a guide for the assessment and development of BUMDes (Wibowo, 2019). According to PP 11 of 2021, Chapter X, Article 58, the preparation of BUMDes financial statements is a form of accountability to the village government, stakeholders, and the community. BUMDes employs accrual accounting, where transactions are recorded when they occur. The billing process in BUMDes begins with the collection of transaction evidence, such as receipts and deposit slips. Subsequently, these transactions are recorded in the savings and loan journal and the daily company ledger, and are finally presented at the end of the year in the form of Income Statements and Balance Sheets (Widyastuti et al., 2021).

According to Siagian (2018), based on the Federal Republic of Indonesia Law Number 39 of 2010 (Article 1), a Village-Owned Enterprise (BUMDes) is an economic entity established or owned by the local government, with the authority to use funds and manage entities jointly between the district government and the general public. A "Village Enterprise" is a company engaged in economic activities centered on providing services. These activities include the service sector, raw material procurement, finished product trade, industry, and agriculture (Ridlwani, 2018). The formation of BUMDes, as stipulated in Permendagri No. 39 of 2010, Article 5(1), depends on several factors: it must be organized by the district government and/or district community through community deliberations; there should be experience in the local economy; village resources that have not been optimally utilized, except for village assets, must be available; there should be human resources capable of creating business units aimed at generating assets that contribute to the community's economy; several business units must be managed and located in less than ideal locations; and the initiative should aim to increase the amount of money received by the community and the initial village fund as a result of their efforts (Ridlwani, 2018).

In the preparation of BUMDes financial statements, honesty and transparency are crucial. Statement Of Financial Accounting Standards (PSAK) No. 1 applies to all public financial statements prepared and presented in accordance with Financial Accounting Standards (SAK). Therefore, PSAK No. 1 can be used by any economic entity evaluated in the annual report. According to (Diani, 2019), the fundamental purpose of PSAK No. 1 is to provide information to the general public about financial matters, explain the organizational structure, and set minimum standards for both content and presentation.

Identification, assessment, classification, and recording of all financial transactions within an organization are the essential steps that form the accounting process. According to Saputra (2021), identification is a technique used to distinguish between economic and non-economic transactions. Among the various detection systems used in these procedures, several distinct types are commonly employed. The Single Entry

system functions as a bookmarking system, where scanning is performed only on a specific machine. This method is straightforward and easy to understand; however, it has significant drawbacks, including being unsuitable for detailed financial reporting and being time-consuming and costly. The Double Entry system, often referred to as the dual-entry system, records each transaction twice, once on the debit side and once on the credit side. This method is crucial in qualitative research as it helps establish relationships through the collection of original data. Lastly, the Triple Entry system involves recording transactions in three different entries, which provides greater transparency and accuracy in financial reporting. The time taken from the occurrence of a transaction to the receipt of money and the preparation for subsequent processing is referred to as the accounting cycle by (Filya, 2018). Filya (2018) also emphasizes that the form of a document or form is used for transaction purposes.

Details regarding the accounting system at BUMDes are explained in the book published by Indomedia Pustaka titled "Sistem Akuntansi BUMDes Profesional". This book provides an explanation of the accounting system and the elements of accounting at BUMDes. The purpose of the accounting system is to gather financial information needed for internal accounting purposes or for the benefit of other stakeholders. This information is collected from various forms, audit media, procedures, and tools used in business management (Irawati & Martanti, 2019). Every accounting system is essentially a collection of subsystems that depend on each other and work together to achieve specific goals (Filya, 2018). The main components that form the accounting system include formulas, journal headers, manuals, and articles.

Several previous studies, such as those conducted by Irawati and Martanti (2019), have found that financial reports provide extensive information about the occurrence of events. This information can be used in the preparation of decision-making papers or in wealth reports included in BUMDes. Endah et al., (2018) stated that the presence of Village-Owned Enterprises (BUMDes) has the potential to enhance the economic position of rural communities by providing more opportunities in the field of natural and community resources. Haeruddin & Mariana, (2021) mentioned that poor accounting techniques used by BUMDes lead to distortions in financial information, explaining why the financial information provided by BUMDes does not meet conduciveness criteria.

This study investigates the application of asset valuation in the Village-Owned Enterprises in Desa Kujangsari, Kecamatan Langensari, as the focus of analysis, which distinguishes it from previous studies. Desa Kujangsari in Kecamatan Langensari, Kota Banjar, East Java Province, is one of the villages that has successfully developed and managed village-owned enterprises. The development of these enterprises occurred due to several problems in the village, prompting the community in Desa Kujangsari, Kecamatan Langensari, Kota Banjar, East Java Province, is one of the villages that has successfully developed and managed village-owned enterprises. The development of these enterprises occurred due to several problems in the village, prompting the community to take the initiative to make the village self-sufficient through effective enterprises. Consequently, they were able to solve problems independently and sustainably.

The Village-Owned Enterprises (BUMDes) Kujangsari has numerous potential business units that increase the village's revenue. BUMDes Kujangsari has also successfully implemented business activities or programs that were well-planned. Therefore, BUMDes Kujangsari must prepare good financial statements that comply with applicable regulations.

Based on the above application, the researchers aim to study the application of financial accounting based on PSAK No. 1 in BUMDes Kujangsari. This research is crucial to understand how BUMDes Kujangsari manages its financial accounting.

METHOD

The research design employed in this study is descriptive, with a qualitative methodology. By examining the behaviors, motives, facts, and descriptions provided by research participants, qualitative research aims to gain an understanding of the phenomena being studied. The objective of this research is to determine the cash handling practices of the Village-Owned Enterprises Association (Asosiasi Pengusaha Milik Desa) in Pandasmulya, located in Desa Kujangsari, Kecamatan Langensari. The research was conducted at the office of BUMDes Kujangsari in Desa Kujangsari, Kecamatan Langensari, Kota Banjar.

Data collection methods employed in this study included interviews and documentation. Interviews involve direct interaction between the researcher and relevant parties, where questions are asked to gather pertinent information (Ulum et al., 2021). In this study, interviews were conducted with key informants such as the Chief Director of BUMDes and various BUMDes branches to obtain information regarding receivable settlements at BUMDes Kujangsari. Instruments used in this process included notes or diagrams, and if these were ineffective, alternative communication methods such as telegraph or social media were utilized. Documentation, on the other hand, is a procedure for analyzing data collected from various sources (Ulum et al., 2021). Data were gathered by photographing documents such as the Articles of Association (AD/ART), BUMDes profiles, and other financial documents related to the disclosure of BUMDes Kujangsari's assets. Mobile phones were used as tools for documentation, ensuring the accurate capture and analysis of the necessary documents.

The data analysis methods used in this study consisted of data reduction, data display, and data verification/conclusion drawing. Data reduction involves the process of sorting, selecting, and focusing on data that is relevant to the research topic, as well as identifying specific themes and rules to provide clearer illustrations (Ulum et al., 2021). This research was part of the Audit Committee's examination of the financial position of BUMDes Kujangsari. Data were collected through surveys and documentation and then transformed into a simple and easily understood format.

Following data reduction, data display simplifies the information using clear explanations, charts, formulas, networks (workgroups), and diagrams to make it more comprehensible. After processing the data, the next step is to present it. The researcher provided data in the form of summaries from the data reduction process to help readers understand the research. Data were obtained from interviews with the Chief Director of BUMDes Kujangsari, the Secretary of BUMDes Kujangsari, the Treasurer of BUMDes Kujangsari, and the Supervisors of BUMDes Kujangsari, supported by documentary evidence and images.

The final stage, data verification or conclusion drawing, involves checking the results. According to Ulum et al. (2021), this stage ensures that the data presented in the display stage is comprehensive. The researcher presented research findings, documentation, and interactions between the Financial Guarantee Body and the Financial Statements of BUMDes Kujangsari. The purpose of this stage is to assess whether the financial statements meet the requirements based on PSAK No. 1 at BUMDes Kujangsari in Desa Kujangsari, Kecamatan Langensari, Kota Banjar (Norkamsiah et al., 2019).

RESULTS AND DISCUSSION

BUMDes Kujangsari is located at Jl. Brigjend Abdul Manan No.40, Rt.33 Rw.01, Dusun Krajan, Desa Kujangsari, Kecamatan Langensari, Kota Banjar. Established on July 22, 2018, the primary goal of BUMDes Kujangsari is to enhance village autonomy, reducing reliance on central government financial assistance, and to improve the welfare of the community. The enterprise encompasses a diverse range of business units, including trade, tourism, rental services, and simple social businesses. The establishment of BUMDes Kujangsari was driven by the need to foster economic self-sufficiency within the village. The various business units operated by BUMDes Kujangsari are designed to contribute to the local economy by providing services and goods that cater to the needs of the community, thereby creating opportunities for income generation and economic growth.

Business Units Overview

The Business Units of BUMDes Kujangsari encompass various sectors to support the village's economic development. The Trade Unit focuses on the sale of goods within and outside the village, aiming to meet local demand and generate revenue. The Tourism Unit develops and manages tourism-related activities and attractions, promoting local culture and heritage to attract visitors. The Rental Services Unit provides equipment and facilities for various purposes, supporting both community events and private needs. Additionally, the Social Businesses Unit comprises simpler ventures aimed at addressing specific social needs and improving the quality of life for villagers. These business units collectively contribute to the economic growth and self-sufficiency of Desa Kujangsari.

Financial Practices and Challenges

Despite its diverse operations, BUMDes Kujangsari faces several challenges in financial management and reporting. The current financial reporting practices do not fully align with PSAK No. 1, which raises concerns about transparency and accuracy in the financial statements. BUMDes Kujangsari provides only a limited set of financial reports, including daily cash reports, profit and loss statements, and cash flow statements. However, it lacks comprehensive reports such as the balance sheet and equity change reports, which are crucial for a complete financial overview. The absence of these key financial documents and the incomplete reporting raise significant issues regarding transparency. Effective financial management and accountability require adherence to established accounting standards, and it is essential for BUMDes Kujangsari to provide a full set of financial reports.

To address these issues and improve financial management, BUMDes Kujangsari should adopt a more comprehensive reporting framework in line with PSAK No. 1. This includes ensuring that all required financial statements, such as the balance sheet and equity change reports, are prepared and disclosed. Enhancing transparency and accuracy in financial reporting is also crucial to building trust with stakeholders and complying with regulatory requirements. By implementing these recommendations, BUMDes Kujangsari can strengthen its financial practices, enhance operational efficiency, and better contribute to the economic development of Desa Kujangsari.

Analysis of Financial Accounting Application

Accounting Process

BUMDes Kujangsari initiates its accounting process by collecting and analyzing all transaction evidence, such as receipts, deposit slips, invoices, or other transactional

proofs. These transactions are then recorded in a daily cash book. Monthly records are compiled into a summary of cash inflows and outflows, which is reported to the Director of BUMDes for manual recording and presentation as a monthly financial report (Hamzah et al., 2019). Information indicates that BUMDes Kujangsari does not utilize a journal petition, manual, guide, or any form of journal for petition issuance. Receipts serve as documents recording the receipt of funds from financial transactions, while transfer applications are custom-designed forms used by BUMDes Kujangsari for transfer learning purposes (Ana & Ga, 2021). Records of receipts and payments help understand the flow of funds in and out of BUMDes (Wantah, 2018).

Additionally, BUMDes Kujangsari uses a warning journal for transactions not detailed in regular journals, containing transactions not classified under sales, purchases, receipts, or payments. They do not transfer transactions from the journal to the ledger or monitor transactions from the ledger. Instead, they produce a commemorative book encompassing various debit and credit entries, organized comprehensively to classify different types of transactions according to debit and credit columns. For preparing accurate annual financial reports, BUMDes typically employs workbooks (worksheets). However, management at BUMDes Kujangsari indicates that they do not use worksheets for preparing their annual financial reports. Instead, they rely on estimated balances of individual transactions, where each opening balance is adjusted by estimated variations to obtain the final balance.

Financial Statement Presentation

The presentation of financial statements at BUMDes Kujangsari for the year 2021 does not include accounts for fixed and current assets. BUMDes Kujangsari does not prepare a balance sheet, which is necessary for evaluating and presenting information related to account balances. In the cash flow statement, BUMDes Kujangsari only records receipts and expenditures with an ending balance of Rp 116.955.625. However, a cash flow statement should include operational, investment, and financing activities. Therefore, the cash flow statement presentation by BUMDes Kujangsari does not comply with PSAK No. 1. Financial statements should be classified based on the information they contain and include additional information that provides explanations or signals regarding amounts included in the financial reports. This classification is essential for ensuring transparency and accuracy in the information presented. However, since BUMDes Kujangsari does not provide Notes to Financial Statements, it is challenging to understand and thoroughly evaluate the financial actions and policies undertaken by BUMDes Kujangsari.

BUMDes Accounting Evaluation

Based on the analysis, several issues were identified in BUMDes Kujangsari's financial statement presentation for the year 2021. A significant problem is the absence of a balance sheet, which is essential for evaluating and providing information related to account balances. Additionally, BUMDes Kujangsari does not classify current assets and lacks fixed assets, as noted by Rozalia et al. (2021). The organization also does not adequately restrict the number of points used to determine existing risk levels. In terms of revenue and expenditure calculations, BUMDes Kujangsari uses accrual basis techniques. Although the company adheres to standard accounting procedures for receipts and payments, the presentation of financial statements does not meet PSAK No. 1 standards. BUMDes Kujangsari has not provided complete financial statements, including position reports or modified financial reports, which are crucial for comprehensive financial reporting.

The distribution of financial reports at BUMDes Kujangsari is conducted routinely, with the cash flow statement intended to provide information about operational, investment, and financing activities in accordance with PSAK No. 1. However, BUMDes Kujangsari does not follow proper financial audit practices as required by PSAK No. 1. Budget evaluations at BUMDes Kujangsari are conducted at the end of each month and year, but due to the lack of journals, ledgers, analysis reports, position reports, or financial summaries, the organization faces difficulties in preparing financial audits throughout the financial report preparation process. This is largely due to the absence of adequate financial position reports. Currently, BUMDes Kujangsari provides only the income statement and cash flow statement, and their presentation, according to PSAK No. 1, is insufficient. As a result, BUMDes Kujangsari has not fully complied with PSAK No. 1 in providing financial statements.

Furthermore, BUMDes Kujangsari does not meet the financial statement presentation standards set by PSAK No. 1. The balance sheet is not presented, and transaction types are not classified or coded. Assets are not categorized into current and fixed assets, leading to non-compliance with PSAK No. 1. Although an income statement is prepared, which includes business revenue, government payments, and office payments, and complies with PSAK No. 1, other critical reports are missing. There is no evidence of a statement of changes in equity due to a lack of understanding regarding employee performance evaluation impacts. The cash flow statement prepared does not comply with PSAK No. 1 as it only reports receipts and expenditures without covering operational, investment, and financing activities. Additionally, BUMDes Kujangsari does not provide notes to financial statements, which are essential for explaining the company's financial status and meeting PSAK No. 1 requirements. In conclusion, the presentation of BUMDes Kujangsari's financial statements does not meet PSAK No. 1 standards and requires significant improvement to comply with applicable regulations.

CONCLUSION

Based on the findings of the research project titled "Analysis of Financial Assets of the Village-Owned Enterprise (BUMDes) Kujangsari in Desa Kujangsari, Kecamatan Langensari, Kota Banjar", it can be concluded that BUMDes Kujangsari does not produce journals or ledgers. Furthermore, the financial estimates of BUMDes Kujangsari do not include a balance sheet managed by the statement of changes in equity. The management of BUMDes Kujangsari only provides daily cash reports, income statements, and cash flow statements. Consequently, the cash flow statements provided are insufficient as they do not cover financing, operational activities, or investment opportunities. Based on these research findings, it can be stated that the financial reports disseminated by BUMDes Kujangsari do not meet PSAK No. 1 standards. The study also has several limitations. First, the latest data is delayed due to the lack of reporting and the absence of a Financial Accountability Letter from the Village Head, making it impossible to compare with the most recent financial reports. Second, limitations in human resources for financial reporting at BUMDes Kujangsari and inadequate communication among staff have led to a lack of coordination within the enterprise. Third, some data could not be fully obtained and has not been approved by the Village Head. Based on the analysis, several recommendations are offered regarding the implementation of financial accounting at BUMDes Kujangsari. First, future researchers are advised to include additional financial data to facilitate year-over-year comparisons. Second, further research is needed on the implementation of financial accounting annually to ensure compliance with applicable PSAK standards. Third, BUMDes Kujangsari should collect transaction evidence and

create specific invoices and receipts for each transaction with each unit. Fourth, BUMDes Kujangsari needs to establish journals, general ledgers, personal experience journals, and record exchange rate reports to ensure alignment with PSAK No. 1. Fifth, to ensure consistency and uniformity in financial reporting in accordance with PSAK No. 1, BUMDes Kujangsari should effectively manage financial reporting in the coming years. BUMDes Kujangsari is also required to continuously update new standards or regulations, especially in financial transaction processing, if new government regulations or standards are adopted.

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