



FINANCIAL MANAGEMENT OF MSMEs ACCOUNTING AND TAX FOR COMMUNITIES OF PRODUCTIVE AGE IN KANTEN, KEBONANGUNG VILLAGE, BANTUL DISTRICT

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ABSTRACT

The President has directed to developing of Micro, Small, and Medium Enterprises (MSMEs) to grow the people's economy. In order to help MSMEs meet their financial reporting needs, the Indonesian Institute of Accountants' Financial Accounting Standards Board (DSAK IAI) compiled and ratified Micro, Small, and Medium Entity Financial Accounting Standards (SAK EMKM), which became effective on January 1, 2018. However, because of the many conveniences in terms of communication and transactions, many people are still not competent to use it or seek information. So, many of them need to pay more attention to taxes and manage their business accounting. This community service activity aims to improve skills and mindsets that are increasingly advanced and developing, especially in people of productive age, in financial management for each individual in Dusun Kanten RT 004, Kanten, Kebonagung Village, Imogiri District, Bantul Regency. The method used is counselling or socialization in MSME accounting and taxation, as well as managing finances in a productive age. The results of this socialization are increased knowledge, understanding, and development related to the tax sector, micro business accounting, and managing finances at a productive age, as well as providing simple accounting and tax training so that the wider community can manage their finances properly.

Presiden RI telah memberikan arahan untuk mengembangkan Usaha Mikro Kecil dan Menengah (UMKM) dalam rangka untuk menumbuhkan ekonomi kerakyatan. Dalam rangka membantu UMKM memenuhi kebutuhan pelaporan keuangannya, Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK IAI) menyusun dan mengesahkan Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM) yang berlaku efektif per 1 Januari 2018. Meskipun banyak kemudahan dalam hal komunikasi dan transaksi, masih banyak pelaku UMKM yang belum cakap dalam memanfaatkannya seperti halnya dalam mencari informasi terkait dengan SAK EMKM. Hal ini mengakibatkan banyak dari mereka melalaikan pajak dan tidak cakap dalam mengelola akuntansi usahanya sendiri. Kegiatan pengabdian masyarakat ini bertujuan untuk meningkatkan keahlian serta pola pikir yang makin maju dan berkembang terutama pada masyarakat dalam usia produktif dalam pengelolaan keuangan bagi masing-masing individu di Dusun Kanten RT 004, Kanten, Desa Kebonagung, Kecamatan Imogiri, Kabupaten Bantul. Metode yang digunakan berupa penyuluhan atau sosialisasi Akuntansi dan Pajak UMKM serta Mengelola Keuangan Usia Produktif. Hasil sosialisasi ini yaitu meningkatnya pengetahuan, pemahaman, dan perkembangan terkait sektor pajak dan akuntansi usaha mikro, mengelola keuangan di usia produktif serta memberikan pelatihan akuntansi sederhana dan perpajakan sehingga para masyarakat luas mampu mengelola keuangannya dengan baik.

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INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are one of the driving forces of people's economic development and have made an important contribution to the Indonesian economy. Furthermore, MSMEs are a type of business that can survive the economic crisis Indonesia is currently experiencing. The contribution of MSMEs to the Gross Domestic Product (GDP) was recorded at 61.41 per cent. With this domination, MSMEs can at least absorb almost 97 per cent of the total national workforce and have a proportion of 99 per cent of the total business actors in Indonesia (Hermawan & Ramadhan, 2020). If MSMEs want to continue to grow and develop, of course, a strategy is needed to strengthen the role of MSMEs and make them a real solution to the unemployment problem. However, because of the many other problems that also arise, the growth trend of MSME quality has not changed significantly.

The problem in MSMEs is that they are too focused on their operational activities, so records and reports are neglected. Without records and financial reporting, it will not be easy to regard activities and evaluate the results achieved by each business (Qurrota'yun & Widyawati, 2022). To improve and develop a business, carrying out books and records is necessary. It is even necessary to present financial reports to evaluate the results achieved by each business. However, at this time, many need help understanding this, so only a few MSMEs provide quality financial reports, especially financial reports that comply with approved standards (Widyaningrum & Purwanto, 2022).

In addition, financial management, commonly known as financial management, is one aspect that is no less important in the development of MSMEs. Financial management can be done through accounting, a systematic process to produce financial information that can be used for user decision-making. Accounting will provide several benefits for MSMEs, including: (1) MSMEs can find out the company's financial performance, (2) MSMEs can find out, sort, and distinguish company assets and owner assets, (3) MSMEs can find out the position of funds both sources and assets, (4) MSMEs can make the right budget, (5) MSMEs can calculate taxes, and (6) MSMEs can find out the flow of cash during a certain period (Fatwitawati, 2018). However, some SMEs still consider financial management complicated (Raharjo dkk., 2022).

This community service activity program was carried out in Kanten Hamlet, Kebonagung Village, Imogiri District, Bantul Regency, Special Region of Yogyakarta because it saw the success of the previous community service program carried out by Ayem dkk.,

(2021) in conducting a community service program in Bantul Regency in order to assist perpetrators MSMEs in carrying out business activities so that they can develop more. Dusun Kanten residents have potential from their main livelihood, namely farming and animal husbandry and have the potential for various tourism activities. One of the tourism activities in Kebonagung village is agricultural activity in the form of a System of Rice Intensification (S.R.I) fertilization, which is an activity to improve soil health and add nutrients that are reduced after being carried out permanently.

Business actors in Kamijoro Hamlet show that the high level of business activities carried out has not been accompanied by an understanding of supporting factors in carrying out business activities such as marketing, so business actors need an understanding of information technology developments, especially in marketing to support business activities so that they can develop well in the future.

The development of Micro, Small and Medium Enterprises (MSMEs) in Dusun Kanten must receive serious attention from various parties so that Micro, Small and Medium Enterprises (MSMEs) in Hamlet Kanten can increase. Based on the identification carried out using the SWOT Analysis method, on the one hand, it has decreased, and on the other hand, it is still in the pioneering stage for MSMEs in Kanten Hamlet. In addition, some business actors need help managing finances, especially due to the combination of financial factors between business capital and personal money, as well as tax calculations.

The need for more information obtained regarding knowledge and awareness of existing tax obligations causes individuals, especially business actors, to understand and be aware of the implementation of their tax obligations. The government has sought various incentives and levels of tax rates for certain classifications of taxpayers (Wujarso dkk., 2020)

Accounting calculations are also very much needed by MSMEs actors in evaluating the business processes being carried out and in calculating profits in their business. Through accurate accounting records, business actors can analyze business progress, both profits and losses. In addition, MSMEs players are given convenience in calculating the amount of tax and raising awareness in carrying out tax obligations with a light tax rate.

The community service program implemented has the aim of increasing skills and mindsets that are increasingly advanced and developing, especially in people of productive age in financial management, so that it becomes a hope for each individual in Dusun Kanten RT 004, Kanten, Kebonagung Village, Imogiri District, Bantul Regency. In its implementation, the

team carried out activities, including counselling or socialization of MSMEs accounting and taxes and managing productive age finances.

METHOD

Community service programs implemented using several methods include:

1. Training and outreach in the form of explaining the application of MSMEs Accounting and Taxes and Managing Productive Age Finances
2. Discussions or questions and answers regarding the problems faced, especially in preparing accounting and tax calculations. The time and Implementation of activities are as follows:
 - a. Implementation of activities on Sunday, 06 February 2022
 - b. Location of community service activities in Peten Hamlet RT 004, Kanten, Kebonagung Village, Imogiri District, Bantul Regency, Special Region of Yogyakarta
 - c. Participants included the community, especially business people from Kanten Hamlet, Imogiri District, Bantul Regency, Special Region of Yogyakarta

The community service team consisted of 6 lecturers and seven students of the Accounting Study Program, Sarjanawiyata Tamansiswa, Yogyakarta.

RESULTS AND DISCUSSIONS

The outreach activities in Dusun Kanten will be held on Sunday, 06 February 2022, divided into four sessions starting at 10.00. This community service activity begins with the introduction and opening of the event. The next event was delivering the first material, namely MSMEs Accounting. The material presented is related to the law on MSMEs, the importance of accounting for MSMEs, financial accounting standards for entities without public accountability, the accounting cycle, and the basic accounting equation so that business actors start increasing the importance of accounting for MSMEs.

In the second session, it was continued with the presentation of material on the theme of MSMEs Tax. In the presentation of MSMEs tax material, several things were conveyed, including the legal basis for MSMEs tax, MSMEs rates, tax period, method of calculating taxes, and examples of tax calculations. From this material, business actors understand and understand MSMEs taxes. In addition, business actors are eager to apply MSMEs tax calculations.

The third session continued with the presentation of material on the theme of awareness of managing finances for a productive age. In presenting this material, he conveys several things, including: what

must do when getting money, what can get rich by saving, can get rich by deposits, can you get rich by investing in gold, and can get rich by investing in property, capital, sources of capital, and financial management.

The people in Kamijoro Hamlet are very enthusiastic when delivering online marketing materials. Not a few also asked about the materials presented. In this question-and-answer session, many new ideas and ideas emerged to support the development of online marketing strategies for goods and community services. This activity increases the entrepreneurial spirit and understanding of online marketing for the community, especially Dusun Kamijoro business actors, so the businesses they develop can attract more buyers.

In the last session, the participants were allowed to ask the speakers about the material that had been presented. In this session, business actors can practice directly in bookkeeping or accounting and practice MSMEs tax calculations. In addition, in this session, MSMEs actors held many discussions with speakers regarding the problems faced, especially in preparing accounting and tax calculations.

The results of this socialization are increasing knowledge, understanding, and developments related to the tax and accounting sector for micro businesses and managing finances in a productive age. In addition, this socialization also provides training on simple accounting and taxation so that the wider community, especially the productive age group, can manage their finances well.

CONCLUSION

Training and outreach materials on MSMEs Accounting and Tax and Managing Productive Age Finances are urgently needed because they aim to evaluate the business processes and calculate profits in running a business. Through accurate accounting records, business actors can analyze business progress, both profits and losses. In addition, MSMEs actors are given convenience in calculating the amount of tax and raising awareness in carrying out tax obligations with a light tax rate. It is because some MSMEs actors do not understand this material. With this community service activity, it is hoped that it can increase knowledge, understanding, and development related to the tax and accounting sector for micro-enterprises, manage finances at a productive age and provide simple accounting and tax training so that the wider community can manage their finances well.

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