

Implementation of SAK EMKM-Based Financial Reporting in a Micro, Small, and Medium Enterprise in Makassar

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Kata Kunci

Pelaporan keuangan, SAK EMKM, manajemen keuangan, UMKM, pemberdayaan masyarakat

Abstrak

Usaha Mikro, Kecil, dan Menengah (UMKM) memiliki peran penting dalam mendukung perekonomian Indonesia. Namun, masih banyak UMKM yang menghadapi tantangan terkait tata kelola keuangan dan literasi akuntansi. Artikel ini membahas program pengabdian kepada masyarakat yang bertujuan untuk mengimplementasikan Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM) pada UMKM Pabrik Tahu Maju Jaya di Kota Makassar. Program ini menerapkan pendekatan partisipatif yang meliputi observasi, edukasi literasi keuangan, dan pendampingan teknis dalam penyusunan laporan keuangan. Kegiatan pendampingan tersebut memungkinkan pemilik usaha untuk menghitung Harga Pokok Penjualan (HPP), memisahkan keuangan pribadi dan usaha, serta menyusun laporan keuangan yang terstruktur berdasarkan SAK EMKM. Hasil implementasi menunjukkan laba bersih sebesar Rp5.545.000 dan total aset sebesar Rp117.545.000 pada periode September 2025. Program ini juga meningkatkan pemahaman pemilik usaha mengenai manajemen keuangan dan akuntabilitas usaha. Oleh karena itu, implementasi SAK EMKM dapat mendukung praktik pelaporan keuangan yang lebih baik serta meningkatkan kesiapan UMKM dalam mengakses pembiayaan eksternal.

Key Word

Financial Reporting, SAK EMKM, Financial Management, MSMEs, Community Empowerment

Abstract

Micro, Small, and Medium Enterprises (MSMEs) play an important role in supporting Indonesia's economy. However, many MSMEs still face challenges related to financial governance and accounting literacy. This article discusses a community service program aimed at implementing Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) at the Maju Jaya Tofu Factory MSME in Makassar. The program applied a participatory approach consisting of observation, financial literacy education, and technical mentoring in financial reporting preparation. The assistance activities enabled the business owner to calculate the Cost of Goods Sold (COGS), separate personal and business finances, and prepare structured financial statements based on SAK EMKM. The implementation results showed a net profit of IDR 5,545,000 and total assets of IDR 117,545,000 for the September 2025 period. The program also improved the owner's understanding of financial management and business accountability. Therefore, the

implementation of SAK EMKM can support better financial reporting practices and improve MSME readiness to access external financing.



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A. Introduction

The dynamics of the global and national economy show that the Micro, Small, and Medium Enterprises (MSME) sector plays an important role during periods of economic uncertainty. In Indonesia, MSMEs contribute more than 61% to the national Gross Domestic Product (GDP) and serve as a major source of employment across various sectors. Among these business sectors, traditional food processing industries such as tofu and tempeh production continue to play an important role in meeting community food needs while providing affordable sources of vegetable protein (Nusa & Ramadhan, 2025; Pardanawati, Tira, & Fitria, 2024).

Despite their significant contribution, many MSMEs still face challenges related to financial governance and accounting literacy. One of the main obstacles faced by MSMEs from subsistence businesses to measurable business entities is the absence of standardized financial governance and the low level of accounting literacy among business owners (Khoirunnisa, 2025; Lestari, Sasanti, & Suryantara, 2022; Tuasamu et al., 2023). The majority of MSME actors manage their business activities using traditional approaches, where transaction recording is done sporadically, or even entirely reliant on the owner's memory. Furthermore, the business entity concept is often not properly applied, and business and personal cash flows are frequently mixed, where cash flow for company operations mixes freely with domestic expenses or the personal needs of the owner's family (Gani, 2020). Previous studies also indicate that accounting literacy significantly influences the sustainability and financial governance of MSMEs (Ananda & Pujiati, 2026; Rafael & Biduri, 2025).

The absence of proper financial reporting creates various managerial and financial challenges. Without adequate financial records, business owners often evaluate business performance based only on daily cash receipts or product sales. This condition may create an inaccurate perception of profitability because several production costs, such as raw material consumption, equipment depreciation, and utility expenses, are not fully recognized in the calculation process (Danieela, Sasanti, & Ridhawati, 2025; Pasek & Widiastina, 2025). As a result, MSMEs frequently experience difficulties in understanding their actual cost structure and preparing accountable financial statements (Yustitia & Adriansah, 2022). In addition, limited financial information may reduce MSME opportunities to access external financing from banking institutions and government credit programs because the business is considered administratively unprepared (Tuasamu et al., 2023; Wijayanti, Sudaryanti, & Anwar, 2023; Yustitia & Adriansah, 2022).

These conditions were also identified at the Maju Jaya Tofu Factory MSME located in Makassar City. Established in 2015 by Mrs. Haslinda, the business has operated continuously in producing fermented tofu products for traditional markets. The business currently employs three workers and relies on imported soybeans to maintain product quality. However, despite the relatively stable production activities and daily cash turnover, the financial management system remained highly informal. Operational expenses such as electricity and water bills were combined with

household expenses, while profit identification was conducted simply by comparing cash balances at the beginning and end of the day.

Based on these conditions, this community service program was conducted to assist the implementation of SAK EMKM-based financial reporting at the Maju Jaya Tofu Factory MSME. The program focused on improving financial recording practices through cost identification, Cost of Goods Sold (COGS) calculation, transaction recording, and preparation of financial statements based on the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). Previous studies have shown that the implementation of SAK EMKM can improve the quality of MSME financial reporting and support access to financing (Rosdiana et al., 2026; Putri et al., 2025).

B. Methods

This community service activity applied a participatory approach involving MSME owners directly in the implementation of financial reporting practices. The activity was conducted at the Maju Jaya Tofu Factory MSME in Makassar City during September 2025. The implementation process consisted of four stages: observation and problem identification, financial literacy education, technical assistance, and evaluation.



Figure 1. Factory's production

The first stage involved observation and identification of problems related to the MSME's financial management practices. At this stage, the service team conducted direct observations, interviews, and documentation of daily operational activities, transaction flows, production processes, and financial recording practices. This stage was important to understand the actual financial conditions of the business and identify the main problems faced by the MSME.

The second stage focused on financial literacy education related to the importance of financial reporting based on SAK EMKM. The service team introduced the concept of business entity separation, transaction classification, production cost identification, and the importance of preparing structured financial statements. The education process also discussed the risks of inaccurate profit calculations caused by unrecorded operational costs and mixed personal-business transactions.

The third stage focused on technical assistance in implementing SAK EMKM-based financial reporting. At this stage, the service team assisted the MSME owner in preparing transaction records, calculating COGS, compiling journals and ledgers, preparing adjusting entries, and preparing financial statements consisting of the Income Statement, Statement of Financial Position, and Notes to Financial Statements. The calculation of production costs applied a simple process costing approach adjusted to the continuous production characteristics of tofu manufacturing.

The final stage was evaluation and monitoring. The evaluation process aimed to assess the MSME owner's understanding of financial reporting practices after the mentoring activities were completed. The evaluation also reviewed the sustainability of bookkeeping implementation and the owner's ability to independently prepare financial statements based on SAK EMKM.

C. Result and Discussion

The implementation of the community service program at the Maju Jaya Tofu Factory MSME resulted in improvements in financial management and bookkeeping practices. Prior to the mentoring process, financial recording activities were still conducted informally and relied heavily on estimation and memory-based calculations. Through the implementation of SAK EMKM-based financial reporting, the MSME owner was able to better understand production costs, record transactions systematically, and prepare structured financial statements. The discussion of the results is presented through the stages of COGS calculation, transaction recording, preparation of financial statements, and evaluation of managerial changes after the assistance program.

1. Cost of Goods Sold (COGS) Calculation

The first stage of the assistance program focused on improving the calculation of production costs through the preparation of the COGS. Based on the continuous production characteristics of tofu manufacturing, the service team applied a simple process costing approach using a "per batch" (per masakan) production unit. The calculation of COGS was important to help the business owner identify actual production costs and estimate profit margins more accurately.



Figure 2. Finished goods

Based on interviews and direct observation, the main raw material used in each production batch was imported soybeans. Every batch required 15 kilograms of soybeans with a purchase price of IDR 10,000 per kilogram, resulting in direct material costs of IDR 150,000 per batch. The production process also required vinegar as an indirect material. One bottle of vinegar purchased for IDR 17,000 could be used for

approximately 20 production batches, resulting in an allocated cost of IDR 850 per batch.

Direct labor costs were calculated based on wages paid to three workers involved in the production process. Each worker received IDR 20,000 per batch, resulting in total direct labor costs of IDR 60,000 per batch. In addition, factory overhead costs consisted of water, electricity, and firewood expenses used during the production process.

To allocate utility expenses, the service team estimated the proportion of water and electricity used specifically for factory operations. Based on operational activities, the production process operated for approximately 8 hours per day over 26 working days, resulting in a factory utility allocation ratio of 28% from total monthly household utility expenses. Based on this allocation, water overhead costs were calculated at IDR 538 per batch, while electricity overhead costs were IDR 1,615 per batch.

Another overhead component was firewood used in the boiling process. Firewood expenses were allocated based on the estimated production capacity for each purchase period, resulting in an overhead allocation of IDR 10,000 per batch. The complete calculation of the COGS per batch is presented in the following table.

Table 1. COGS components

Production Cost Component	Description and Calculation Basis	Total Cost Allocation (IDR)
Soybeans (Raw Material)	15 Kg x IDR 10,000	150,000
Vinegar (Indirect Material)	IDR 17,000/20 batches	850
Direct Labor	Piece-rate for 3 workers x IDR 20,000	60,000
Water Utility (Overhead)	(IDR 280,000/26 workdays)/20 batches	538
Electricity Utility (Overhead)	(IDR 840,000/26 workdays)/20 batches	1,615
Firewood (Overhead)	(IDR 200,000 per day)/20 batches	10,000
Total		223,003

2. Financial Transaction Reconstruction and General Journal Implementation

After the production cost structure was prepared, the assistance process continued with the implementation of transaction recording and bookkeeping activities based on a double-entry accounting system. This stage aimed to improve the MSME owner's understanding of systematic transaction recording and support the preparation of financial statements based on SAK EMKM. The recording process began with the identification of the initial balance on September 1, 2025, where the owner invested initial capital in the form of cash amounting to IDR 112,000,000. This transaction was recorded as Cash on the debit side and Owner's Equity on the credit side.

The transaction records throughout September 2025 reflected continuous inventory purchases and daily cash turnover. On September 1, 2025, the factory

purchased soybean inventory amounting to IDR 5,000,000, along with firewood supplies valued at IDR 300,000 and vinegar valued at IDR 200,000. Daily operational activities also generated regular cash inflows from tofu sales, which were subsequently allocated to operational expenses such as labor wages and production-related costs. These transaction records were systematically compiled into the General Journal to support the preparation of financial statements based on SAK EMKM.

The recording activities also included recurring purchases of raw materials and supporting supplies throughout the production period. In addition, sales transactions from tofu products and by-products were recorded regularly as part of the entity's operating revenue. Through this recording process, the MSME owner was able to understand the flow of cash receipts and disbursements more systematically. The implementation of transaction recording through journals and ledgers provided a clearer overview of operational activities during the accounting period. The bookkeeping process also improved the owner's understanding regarding the importance of transaction evidence, financial documentation, and periodic financial reporting as part of business management practices.

3. Synthesis of Financial Statements Based on SAK EMKM

The transaction data recorded in the General Journal was subsequently posted to the General Ledger. To ensure accounting accuracy and compliance with SAK EMKM guidelines, adjusting entries were prepared at the end of the accounting period on September 30, 2025. The adjustments included the recognition of raw material usage and equipment depreciation. Total soybean purchases during the period amounted to IDR 29,700,000, while supplies consisting of firewood and vinegar amounted to IDR 3,300,000. Based on physical inventory counts, the remaining soybean inventory was valued at IDR 5,000,000 and the remaining supplies at IDR 300,000. Therefore, the used materials amounting to IDR 27,700,000 were recognized as COGS. In addition, production equipment valued at IDR 102,000,000 was depreciated using the straight-line method based on its estimated useful life, resulting in monthly depreciation expense of IDR 850,000 recorded in the accumulated depreciation account.

These adjustments produced an accurate Adjusted Trial Balance as shown below:

Table 2. Adjusted trial balance

OA	Account Name	Debit (IDR)	Credit (IDR)
111	Cash	11,095,000	
113	Merchandise Inventory	5,000,000	
114	Supplies	300,000	
122	Production Equipment	102,000,000	
1221	Accumulated Equipment Depreciation		850,000
311	Owner's Equity		112,000,000
411	Business Revenue		56,760,000
500	Cost of Goods Sold (COGS)	27,700,000	
508	Equipment Depreciation Expense	850,000	

517	Utility Expense	4,000,000	
518	Salary Expense	18,040,000	
611	Miscellaneous Expense	625,000	
Total		169,610,000	169,610,000

Based on the Adjusted Trial Balance above, the recording position has reached a balanced adjusted trial balance at IDR 169,610,000. The next step is publishing the Income Statement to represent the fundamental operational performance of the business.

Maju Jaya Tofu Factory

Income Statement

End of September 2025

(in IDR)

Revenue	56,760,000
COGS	27,700,000
Gross profit	29,060,000
Operating expense:	
Salary expenses	18,040,000
Utility expense	4,000,000
Equipment depreciation expense	850,000
Miscellaneous expense	625,000
Total operating expense	23,515,000
Net profit	5,545,000

In-depth analysis of the corrected Income Statement shows more accurate overview of the Maju Jaya Tofu Factory's performance. The achievement of Business Revenue amounting to IDR 56,760,000 reflects solid market demand. However, unlike the previous cash-based estimation method that ignores material costs, the correct SAK EMKM application deducts the COGS (IDR 27,700,000), leaving a Gross Profit of IDR 29,060,000. Operating expenses, predominantly driven by labor costs (IDR 18,040,000), further reduce this margin. Ultimately, the company managed to generate a Net Profit of IDR 5,545,000. This approximately 9.7% net profit margin shows the operational performance of traditional food MSMEs while preventing owners from overestimating business profit income.

In accordance with SAK EMKM guidelines, MSMEs are granted reporting simplification and are not required to prepare a Statement of Changes in Equity or a Cash Flow Statement. Instead, the Net Profit is directly incorporated as an addition to the Equity section within the Balance Sheet and is supported by a Notes to Financial Statements (SAK EMKM, 2020).

Maju Jaya Tofu Factory
Balance Sheet
End of September 2025
(in IDR)

ASSET	
Cash and cash equivalents	11,095,000
Merchandise inventory	5,000,000
Production supplies	300,000
Factory equipment	102,000,000
Accumulated depreciation	850,000
Total asset	117,545,000
LIABILITIES	
Accounts payable	0
EQUITY	
Initial capital	112,000,000
Net profit	5,545,000
Total equity	117,545,000
Total liabilities and equity	117,545,000

An analytical reading of the Statement of Financial Position exposes the company's relatively low financial risk profile. The asset structure is dominantly driven by productive Fixed Assets (machines, furnaces, molds) with a net book value of IDR 101,150,000, affirming that this is an industry heavily reliant on physical technological capacity. On the liquidity side, Current Assets valued at IDR 16,395,000 provide a solid operational buffer, ensuring production continuity and support daily operational activities. The most striking fact from this balance sheet is the business did not report liabilities during the reporting period (debt obligations); all company wealth is funded by equity (independent capital). This demonstrates operations were financed using owner's equity (zero leverage), which simultaneously minimizes bankruptcy risks but may also indicate room to accelerate growth if the company considers external financing in the future.

To fulfill the final requirement of the SAK EMKM framework, the following Notes to Financial Statements were compiled:

1. General Information: Maju Jaya Tofu Factory is an MSME entity established in 2015, located in Makassar City, primarily engaged in the processing and manufacturing of traditional fermented tofu and its by-products.
2. Basis of Preparation: The financial statements have been prepared in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) issued by the Indonesian Institute of Accountants (IAI). Several studies have shown that the implementation of SAK EMKM improves the quality of MSME financial reporting and supports access to financing (Rosdiana et al., 2026; Putri et al., 2025).

3. Accounting Policies:

- Assets and liabilities are recorded using the historical cost basis.
- Inventories are recognized at the cost of purchase.
- Fixed Assets (Factory Equipment) are stated at cost less accumulated depreciation. Depreciation is recognized systematically to reflect the consumption of the asset's economic benefits.
- Revenues and expenses are recognized on an accrual basis, ensuring all transactions are recorded in the periods to which they relate regardless of when cash is exchanged.

4. *Managerial Changes and Sustainability Strategy*

The implementation of SAK EMKM-based financial reporting did not only produce financial statements but also improved the MSME owner's understanding of financial management practices. Through the mentoring process, the business owner became more aware of the importance of separating personal and business finances, recording transactions consistently, and identifying actual production costs.

The presentation of the financial statements also provided new insights regarding the actual financial condition of the business. Previously, profit estimation was conducted based only on daily cash balances and sales activities. However, after the preparation of financial statements based on SAK EMKM, the owner was able to understand that operational expenses, raw material usage, and equipment depreciation significantly influenced business profitability. This condition is consistent with the concept of mental accounting discussed in previous studies, where business actors often evaluate financial performance intuitively without comprehensive cost calculations (Danieela et al., 2025; Pasek & Widiastina, 2025).

In addition, the implementation of structured bookkeeping practices helped reduce the mixing of household and business transactions. The owner gradually understood the importance of applying the business entity concept and maintaining financial documentation as part of accountable business management practices. The availability of financial statements based on SAK EMKM also improved the administrative readiness of the MSME. Financial statements such as the Income Statement and Statement of Financial Position can support future financing applications and improve the credibility of the business when dealing with financial institutions or government financing programs (Gani, 2020; Tuasamu et al., 2023).

Despite these improvements, several sustainability challenges remain, particularly related to time limitations and the consistency of manual bookkeeping practices. Therefore, future development is recommended through the use of digital bookkeeping applications such as Sistem Informasi Aplikasi Pencatatan Informasi Keuangan (SIAPIK) developed by Bank Indonesia. The use of digital financial applications is expected to simplify transaction recording activities and support the sustainability of financial reporting practices among MSMEs.

Table 3. Comparison Before and After Assistance

Before Assistance	After Assistance
No systematic bookkeeping	Structured bookkeeping implemented
Business and personal finances mixed	Separation of business and personal transactions
No calculation of COGS	COGS successfully calculated
No financial statements	Financial statements prepared based on SAK EMKM

D. Conclusion

The community service program conducted at the Maju Jaya Tofu Factory MSME in Makassar successfully improved financial management and bookkeeping practices through the implementation of SAK EMKM-based financial reporting. Through the mentoring process, the MSME owner was able to calculate the COGS, record transactions systematically, and prepare financial statements consisting of the Income Statement, Statement of Financial Position, and Notes to Financial Statements.

The implementation results showed that the business generated a net profit of IDR 5,545,000 and total assets amounting to IDR 117,545,000 during the September 2025 period. In addition, the mentoring activities improved the owner's understanding regarding production costs, operational expenses, and the importance of separating personal and business finances.

However, this community service activity was limited to one MSME entity and covered only a single accounting period. In addition, the financial recording process was still conducted manually, which may affect the consistency and sustainability of bookkeeping practices in the future. Therefore, further assistance and the integration of digital bookkeeping applications are recommended to support more sustainable financial reporting implementation among MSMEs.

The implementation of SAK EMKM-based financial reporting can support better financial governance, improve business accountability, and strengthen MSME readiness to access external financing. Therefore, MSME actors are encouraged to maintain consistent bookkeeping practices and gradually adopt digital financial recording systems to support the sustainability of financial reporting implementation in the future.

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