

BOOKKEEPING TRAINING AND SELLING PRICE DETERMINATION FOR SMALL BUSINESSES IN GIRIAN ATAS VILLAGE

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Abstract

Bookkeeping is one of the important things done by every business actor, but it is often ignored by small business actors, especially those in Girian Atas Village. This happens because small business actors do not understand how to make bookkeeping, have not applied the concept of business entities, do not know how to calculate selling prices in accordance with cost accounting theory. Based on this reality, it is necessary to conduct training activities on Bookkeeping and Determination of Selling Price in Small and Medium Enterprises in Girian Atas Village. The activity was carried out in two stages. First, conduct training on bookkeeping and determination of cost of goods sold and selling price. Second, conducting evaluation and monitoring, to see the extent of the results of financial records of SMEs. The results of this activity have an impact on increasing knowledge and understanding of accounting and determining selling prices. Business actors have also been able to make simple financial statements, namely income statements, statements of changes in capital, and balance sheets. This is a good thing, because they can fulfill one of the requirements to apply for a credit loan at the bank, which will certainly help increase the capital of their business.

Keywords: Simple Bookkeeping, Selling Price Determination, MSMEs

INTRODUCTION

Government Regulation number 7 of 2021 states that Small Business is a stand-alone productive economic business, which is carried out by an individual or business entity that is not a subsidiary or not a branch of a company that is owned, controlled, or a part either directly or indirectly of a Medium Business or a large business that meets the criteria for Small Business as referred to in this government regulation (Government Regulation of the Republic of Indonesia, 2021). Small and Medium Enterprises (SMEs) have a significant role and contribution in the Indonesian economy, namely being able to absorb a very large workforce so that it helps reduce lower middle-class unemployment (Ali, Inggriyani and Pauzy, 2018; Ilmi, 2021), this makes MSMEs a group that can survive in all conditions, such as in a monetary or economic crisis (Syaiful, 2016; Krismajayanti and Darma, 2020).

Bookkeeping and financial management is one of the problems that is often ignored by small business actors. According to Rahmatuseno (2018), the rapid development of the size

of MSME businesses has not been followed by the attention of MSME entrepreneurs in caring about the importance of organizing simple accounting books that are relevant and reliable. Even the smallest business requires special attention to financial management, be it the accounting process or bookkeeping. Bookkeeping has a very important role for the survival of SMEs, actually, SMEs do not need bookkeeping that is considered difficult, SMEs can or can make and use simple bookkeeping. Bookkeeping is also considered to have a very important role, namely, bookkeeping is used to find out how much profit and loss we get.

Bookkeeping in the world of Micro (small) and medium enterprises requires simple bookkeeping where this is only a small part of the actual accounting practice, namely recording the flow of cash in which there is a process of receipt/income expenditure both in cash and credit (IAI, 2016). According to Law number 7 of 2021 concerning Harmonization of Tax Regulations (HPP Law) in Article 1 paragraph (29) states that bookkeeping is a recording process carried out regularly with the collection of financial data and information covering assets, liabilities, capital, income, costs, as well as the total acquisition and delivery of goods/services. The data collected will later be closed by preparing financial statements in the form of balance sheets and income statements for the period of the tax year.

Bookkeeping is one of the important things done by every business actor. The results of bookkeeping in the form of financial statements can be used as decision-making material. Every sales result, be it profit or loss, can be used by business actors to consider market expansion or other decisions (Alinsari, 2021). Apart from being able to make it easier for business actors to get loans from banks, another benefit of financial reports is that business actors can obtain information regarding the amount of tax that must be paid, profit or loss from business results, cash flow flow, production costs and, the rate of business development (Hidayatulloh, Ainy and Nafiati, 2019).

The obstacles that are often faced by SME business actors in making bookkeeping and preparing financial reports, namely: not all micro business actors have an accounting background (Nafiati and Devi, 2022) and business actors cannot fully understand their business (Sari and Indriani, 2017). If you have to hire an accountant, it is most likely not possible due to financial constraints. This certainly makes it difficult for every micro-business owner to prepare financial reports.

Another reality that occurs in the management of MSME businesses according to Wahyuningsih, Setiawati and Prasojo (2017) is the absence of separation between personal finances and business finances, the low understanding of business actors regarding accounting and financial reporting and their use. Based on an initial survey conducted by the Community Service team, MSME players in Girian village experience the same problems, namely: (1) Do not understand how to make bookkeeping so that they do not make bookkeeping even though it is in a simple form. (2) Not yet applying the concept of a business entity (separation between personal money and money from the business), so that it cannot provide accurate and actual information from the financial condition of SMEs. (3) Business people do not know how to calculate the selling price in accordance with cost accounting theory. Based on the reality that occurs in MSME business actors, the Pengabdian team is interested in carrying out community service with the title "Bookkeeping Training and Determination of Selling Prices in Small and Medium Enterprises in Girian Atas Village".

IMPLEMENTATION METHOD

Alternative methods of problem-solving in this service activity are as follows: First, conduct training on bookkeeping and determining the cost of goods sold and selling prices. Second, carry out evaluation and monitoring, to see the extent of the results of financial recording from SMEs. The stages of implementation of community service activities consist of:

Stage 1 Preparation, consist of: (a) Pre-Survey: Identification of partner problems & needs (specific problems experienced by partners); (b) Proposal Making: Making proposals to offer solutions to problems and solutions for partners; (c) Team Coordination and KKN Students: Conceptual, operational, and job description planning of program implementation; (d) Preparing the place/room, such as: Billboards, LCD, Laptop, attendance, sound system and organize the implementation room.

Stage 2 Implementation of activities (Activities carried out at partner locations), consist of: (a) Socialization of bookkeeping and determination of selling prices for MSMEs: Activities are carried out through material presentation and discussion; (b) Bookkeeping Training for MSME actors: Activities are carried out through providing practice questions or case examples.

Stage 3 Program Evaluation, Conducted by comparing partner conditions before and after program implementation. Indicators of program success are positive changes in partners (business development) after program implementation.

Stage 4 Reporting, The preparation of a report is carried out as a form of accountability for the implementation of the program for later publication.

RESULTS AND DISCUSSION

The implementation of community service activities was attended by 23 MSME entrepreneurs who have businesses, including: food catering businesses, grocery shops, cake sellers, food stalls. Educational background is junior high school and high school / vocational school. This is what causes them not to know the correct way to record up to the preparation of financial reports.

The activity implementation stage begins with socialization regarding bookkeeping and determining selling prices for MSMEs, with presentation and discussion methods. The presentation was delivered through the use of power point media. The material presented, namely:

1) Definition of Bookkeeping

Bookkeeping is a recording process that is carried out regularly to collect financial and physical data and information which includes prices, liabilities, capital, income and costs, as well as the amount of the acquisition price and delivery of goods / services which are closed by compiling financial statements.

2) Importance of Bookkeeping for small businesses

- As business planning
- Checking the financial condition of each period to find out the assets, capital, liabilities that we have while carrying out business activities
- Make it easy to manage expenses / costs.
- Make it easy to get credit from banks with financial reports

3) Financial Management Strategy

- Separate personal funds from business funds
- Make the best possible spending budget. Avoid expenses that are not important for business progress.
- Record all financial transactions. Prepare a special book to record every financial transaction that occurs in the business.
- Provide a reserve fund. Estimate the problems that may be faced when running a business.

4) Expense Bookkeeping

Record all expenses:

- Operating Expenses
- Purchase of raw materials
- Employee salary

Tabel 1. Contoh Laporan Pengeluaran

Laporan Pengeluaran			
Bulan Agustus			
Tanggal	Keterangan	Jumlah Pembelian	Harga
02/08/2022	Peralatan	1	Rp 500.000,00
03/08/2022	Pembelian Barang dagangan		Rp 600.000,00
31/08/2022	Pembelian Barang dagangan		Rp 1.000.000,00
	Total		Rp 2.100.000,00

5) Bookkeeping of Cash Income/Receipts

Recording incoming income every day:

- Product sales
- Receivables that have been paid.

Table 2. Sample of Sales Report

Laporan Penjualan Kue			
Bulan Agustus			
Nama Barang	Harga	Jumlah Terjual	Total
Kue Keju	Rp. 10.000	100	Rp. 1.000.000
Kue Strawberry	Rp. 12.000	100	Rp. 1.200.000
Kue Coklat	Rp. 13.000	100	Rp. 1.300.000
Kue Red Velvet	Rp. 15.000	50	Rp. 1.500.000
Kue Lemon	Rp. 17.000	50	Rp. 850.000
Total Penjualan			Rp. 5.850.000

6) Cash Bookkeeping

Bookkeeping that includes Expenses and Income

Table 3. Example of Cash Bookkeeping

Pembukuan Kas				
Tanggal	Keterangan	Masuk	Keluar	Saldo
05/03/2023	Modal Awal	Rp 5.000.000,00		Rp 5.000.000,00
02/03/2023	Pembelian Bahan Baku		Rp 300.000,00	Rp 4.700.000,00
03/03/2023	Penjualan	Rp 200.000,00		Rp 4.900.000,00
05/03/2023	Peralatan		Rp 750.000,00	Rp 4.150.000,00
07/03/2023	Penjualan	Rp 200.000,00		Rp 3.950.000,00
10/03/2023	Penjualan	Rp 150.000,00		Rp 3.800.000,00
11/03/2023	Pembelian Bahan Baku		Rp 300.000,00	Rp 3.500.000,00
25/03/2023	Upah		Rp 1.500.000,00	Rp 2.000.000,00

7) Inventory Bookkeeping

Inventory bookkeeping contains records of assets owned by the company/business. Inventory includes grants, donations, and expenditures.

Table 4. Example of Inventory Bookkeeping

Pembukuan Inventaris					
No.	Tanggal	Jenis Barang	Jumlah	Harga	Keterangan
1	05/03/2023	Laptop	1		Sumbangan dari Ibu Nontje
2	06/03/2023	Genset Sanyo	1	Rp 3.500.000,00	

8) Accounting Equation



Figure 1. Accounting Equation

Assets: Cash, Accounts Receivable, Equipment, Equipment, Building, Land

Liabilities : Short-term Debt, Long-term Debt

Equity : Revenue, Expenses, Prive

9) Determination of Selling Price

a) Based on Mark-up Pricing

Determine the capital then add the desired profit. Example: Anto owns a catering business and receives an order for 100 portions of fried chicken rice for an event. To make this order, Anto needs a capital of Rp 1,500,000 with the following details: Rice Rp 120,000, Chicken Rp 500,000, Vegetables Rp 70,000, Sambal Rp 120,000, Gas

Rp 130,000, Packaging Rp 150,000, Labor Rp 350,000, Transportation costs Rp 60,000. Anto wants to make a profit of 20%. Then the calculation is:

Selling price = Capital + Profit = Rp 1,500,000 + (20% x Rp 1,500,000) = Rp 1,500,000 + Rp 300,000 = Rp 1,800,000. Then the selling price per serving of fried chicken rice is Rp 1,800,000 : 100 = Rp 18,000.

b) Competition-based Pricing

In this method, market prices will play a role in determining the amount of capital that needs to be spent and the size of the profit. For example, in the food business, the standard price for a portion of meatballs around your area is Rp 13,000. So, if you want to sell meatballs, then try to sell them at the same price. And if it is higher or lower, the difference is not much.

c) Manufactured Suggested Retail Price (MSRP)

The selling price has been set by the business owner to his customers, it can also be interpreted as an equalized retail price.



Figure 2. Presentation on Bookkeeping and Calculation of Selling Price



Figure 3. Training on Simple Bookkeeping

The next activity is the practice of how to make bookkeeping, by giving a problem in the form of a transaction from a business, participants are asked to enter the transaction in

the accounting equation and continue by making a simple financial report. Participants in service activities are given questions and answer sheets to work on. This activity is made more interesting by giving prizes to participants who can solve the transaction problem first. The transactions are as follows:

Pada tanggal 1 Desember 2022, Tante Olvin mendirikan Warung, Yang diberi Nama 'Warung Tante Olvin'. Transaksi yang terjadi selama bulan Desember adalah:

1 Des	Tante Olvin menyerahkan uang tunai sebesar Rp. 4.000.000 sebagai setoran modal
1 Des	Tante Olvin membeli meja, kursi dan lemari sebesar Rp. 1.500.000 secara kredit
5 Des	Membeli barang-barang untuk dijual, sejumlah Rp. 1.015.000 dengan biaya transportasi Rp. 50.000. Rincian barang yang dibeli, sebagai berikut: 10 Pack Masker, 1 pak isi 50 @15.000 = Rp. 150.000 5 Dos supermie, 1 dos isi 40 Rp. 120.000 = Rp. 600.000 5 gantung Nutrisari, 1 gantung isi 10 Rp. 15.000 = Rp. 75.000 2 pack Garam, per pack isi 20 Rp. 35.000 = Rp. 70.000 2 karton Daia , per karton isi 72 Rp. 60.000 = Rp. 120.000
15 Des	Dijual barang dagangan sejumlah Rp. 300.000,- 2 Pack Masker Rp. 40.000 5 Dos Supermie, Rp. 260.000
16 Des	Dibayar biaya sewa warung untuk 3 bulan sejumlah Rp 750.000,-
17 Des	Dibayar utang tanggal 1 Des atas pembelian peralatan untuk ditoko
27 Des	Dijual barang dagangan sejumlah Rp. 185.000,-. Secara kredit. 1 gantung nutrisari Rp. 40.000 1 karton Daia Rp. 70.000 1 pack garam Rp. 75.000
30 Des	Tante Olvin mengambil uang untuk keperluan pribadi Rp. 300.000
31 Des	Dibayar listrik Rp 150.000

Penyelesaian Transaksi											
		Harta				=	Utang	+	Modal		
		Kas	+	Piutang	+	Peralatan	=	Utang Usaha	+	Modal Tante Olvin	
1 Des	+	Rp 4.000.000							+	Rp 4.000.000	Setoran Modal
1 Des					+	Rp 1.500.000	+	Rp 1.500.000			Pembelian peralatan
5 Des	-	Rp 1.015.000							-	Rp 1.015.000	Pembelian Barang dangangan
	-	Rp 50.000							-	Rp 50.000	Biaya angkut pembelian
15 Des	+	Rp 300.000							+	Rp 300.000	Penjualan
16 Des	-	Rp 750.000							-	Rp 750.000	Biaya Sewa
17 Des	-	Rp 1.500.000					-	Rp 1.500.000			Pembayaran Utang
27 Des			+	Rp 185.000					+	Rp 185.000	Penjualan
30 Des	-	Rp 300.000							-	Rp 300.000	Prive
31 Des	-	Rp 150.000							-	Rp 150.000	Biaya Listrik
Saldo		Rp 535.000	+	Rp 185.000	+	Rp 1.500.000	=	Rp -	+	Rp 2.220.000	
				Rp 2.220.000				Rp		2.220.000	

Figure. Transaction Completion

Warung Olvin			
Laporan Laba Rugi			
Untuk Bulan yang Berakhir 31 Desember 2022			
Penjualan		Rp	485.000
Pembelian	Rp	1.015.000	
Biaya Angkut pembelian	Rp	50.000	
Harga Pokok Penjualan		Rp	1.065.000
Rugi Kotor Penjualan		-Rp	580.000
Biaya Operasi			
Biaya Sewa	Rp	750.000	
Biaya Listrik	Rp	150.000	
Total Biaya Operasi		Rp	900.000
Rugi Bersih		-Rp	1.480.000
Warung Olvin			
Laporan Perubahan Modal			
Untuk Bulan yang Berakhir 31 Desember 2022			
Modal, 1 Desember 2022		Rp	4.000.000
Kurang: Rugi Bersih		-Rp	1.480.000
		Rp	2.520.000
Kurang: Prive		Rp	300.000
Modal, 31 Desember 2022		Rp	2.220.000
Warung Olvin			
Neraca			
31 Desember 2022			
Harta		Kewajiban dan Modal	
Kas	Rp	535.000	Utang Usaha
Piutang	Rp	185.000	Rp
Peralatan	Rp	1.500.000	Modal
			Rp
			2.220.000
Total Aktiva	Rp	2.220.000	Total Kewajiban & Modal
			Rp
			2.220.000

Figure 5. Financial Statements

Based on the results of the evaluation carried out after this activity, knowledge and understanding of accounting bookkeeping and determining selling prices have increased, seen from their ability to solve business transaction problems from a business, there are around 70 percent of actors who can solve problems correctly. MSME entrepreneurs have also been able to distinguish between personal funds and business funds. Furthermore, business owners in Girian can distinguish assets, liabilities, and equity, and can calculate the profit or loss of the business. Then, business actors have also been able to make simple financial statements, namely income statements, statements of changes in equity, and balance sheets. This is a good thing, because they can fulfill one of the requirements to apply for a credit loan at the bank, which will certainly help increase the capital of their business.

CONCLUSION

The activities of the Community Partnership Program (PkM) through Bookkeeping and Selling Price Determination Training for Small Businesses in Girian Atas Village have made a positive contribution. This activity provides new knowledge and skills regarding bookkeeping, making simple financial reports, and determining selling prices that can be directly practiced in their businesses. This activity received a good response not only from business actors but also from the Atas Girian village government, which was involved in this activity.

Suggestions for MSME actors, after knowing the concept of bookkeeping and reporting that is done manually, then MSME actors can use bookkeeping applications that can be accessed via smartphones. So that in the future, it is hoped that PkM activities can be continued in the future with different material, namely training in the use of accounting applications for MSMEs.

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