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ASSISTANCE IN THE PREPARATION OF SAK EMKM-BASED FINANCIAL STATEMENTS FOR BUMDES IN SUPPORTING SUSTAINABLE GOVERNANCE

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ABSTRACT

Village-Owned Enterprises (BUMDes) are one of the key instruments of village economic empowerment that require transparent and accountable financial management. However, most BUMDes managers lack adequate understanding of financial statement preparation based on the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This community service activity aims to enhance the capacity of BUMDes managers in preparing SAK EMKM-based financial statements to support sustainable financial governance. The methods used were direct mentoring and participatory training involving 25 BUMDes managers in Samosir Regency, North Sumatra. The activities were carried out in three stages: (1) socialization and problem identification, (2) financial statement preparation workshop, and (3) independent mentoring. The results showed a significant increase in participants' understanding, with the average pre-test score of 42.6 rising to 79.3 in the post-test. A total of 88% of participants successfully prepared simple financial statements in accordance with SAK EMKM standards. This activity contributes to improving the accountability and transparency of BUMDes management as the foundation for sustainable governance.

Keyword: BUMDes, Financial Accountability, Financial Statement, Mentoring, SAK EMKM, Sustainable Governance.

INTRODUCTION

Village-Owned Enterprises (BUMDes) have become one of the important pillars in rural economic development in Indonesia since the enactment of Law Number 6 of 2014 concerning Villages. The existence of BUMDes is expected to be able to drive the village economy, create jobs, and improve the welfare of the village community (Adisasmita, 2016). However, various studies show that the management of BUMDes still faces various challenges, especially in the aspect of accountable and transparent financial management.

One of the fundamental problems faced by BUMDes is the limited capacity of human resources in preparing financial statements according to applicable accounting standards. Most of the BUMDes managers come from rural communities who do not have a background in accounting or finance education (Ansari et al., 2020). This results in financial statements that are often inadequate for supervision and decision-making purposes.

The Indonesian Institute of Accountants (IAI) has published the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) as a simple and easy-to-apply financial reporting standard for small-scale entities, including BUMDes. SAK EMKM is designed to provide convenience for small entities in compiling financial statements without having to follow complex accounting standards (Indonesian Institute of Accountants, 2018). The implementation of SAK EMKM in BUMDes has the potential to improve the quality of financial reporting and support good governance.

Research by Rahmawati and Setiawan (2021) shows that SAK EMKM-based accounting training and assistance significantly improve the ability of MSME managers to prepare financial statements. In line with that, Kurniawan et al. (2022) found that continuous mentoring is more effective than one-time training in ensuring the implementation of accounting standards in the field. The novelty of this activity lies in the application of a gradual mentoring method that integrates socialization, workshops, and self-mentoring in a structured manner.

The urgency of this activity is even stronger considering that transparency and financial accountability are the main prerequisites for the sustainability of BUMDes. Without valid and reliable financial reports, it is difficult for village governments and other stakeholders to conduct effective oversight (Prasetyo & Muis, 2023). Therefore, this service activity aims to increase the capacity of BUMDes managers in Samosir Regency in compiling SAK EMKM-based financial statements to support sustainable BUMDes governance.

PURPOSE AND BENEFITS

The purpose of this community service activity is to increase the capacity of BUMDes managers in compiling SAK EMKM-based financial reports to support sustainable financial governance in Samosir Regency, North Sumatra.

The expected benefits of this activity include: (1) BUMDes managers have understanding and practical skills in preparing financial statements according to SAK EMKM standards; (2) BUMDes produce valid, reliable, and accountable financial reports to the village government and the community; (3) increasing accountability and transparency in the management of BUMDes as the foundation of sustainable governance; and (4) provide a phased mentoring model that can be replicated in other BUMDes in the North Sumatra region.

IMPLEMENTATION METHOD

This community service activity was carried out in three Village-Owned Enterprises (BUMDes) in Samosir Regency, North Sumatra Province, namely BUMDes Marsahi Tahi (Janji Martahan Village), BUMDes Huta Bolon Mandiri (Huta Bolon Village), and BUMDes Berkah Sialanguan Jaya (Sialanguan Siopat Sosor Village). The activity was caried out from February to May 2026, involving 25 BUMDes managers consisting of directors, secretaries, treasurers, and heads of business units.

Approaches and Methods.

The approach used is participatory action-based direct mentoring. This approach was chosen because it allows participants to actively learn through hands-on practice, rather than simply passively receiving material. Participatory methods have been shown to be more effective in improving technical understanding and skills in the field than conventional one-way training (Chambers, 2018).

The evaluation method includes two approaches, namely quantitative and qualitative. Quantitatively, the evaluation was carried out using pre-test and post-test instruments based on structured questionnaires that contained 20 multiple-choice questions including SAK EMKM material, transaction recording, and preparation of financial statements. The scores were processed by a paired t-test to test the significance of knowledge improvement. Qualitatively, the evaluation was carried out through direct observation and in-depth interviews with BUMDes managers to obtain a comprehensive picture of changes in financial reporting practices.

Stages of Implementation of Activities.

The activity comprised three structured, interrelated phases. The first phase, socialization and problem identification was carried out in the first week of February 2026 through a Discussion Group Forum (FGD) with participants from all the three BUMDes to map initial conditions of financial management, identify training needs, and build participant commitment to the program.

The second phase, a two day workshop on financial statement preparation, was held on February 10-11, 2026 at the Pangururan District Office Hall, covering basic accounting concepts and SAK EMKM on the first day with journal and ledger exercises, followed by preparation of income statements and financial position (balance sheet) statements using each BUMDes' actual transaction data on the second day.

The third phase, self-mentoring, ran from March to May 2026, during which the service team conducted four field visits to each BUMDes to monitor the implementation, provide corrections, and address technical problems faced by managers.

Characteristics of Respondents.

A total of 25 BUMDes managers became participants in the activity with the distribution of characteristics as presented in Table 1.

Table 1. Distribution of Activity Participant Characteristics (n=25)

Participant Characteristics	n	%
Positions in BUMDes		
Director	7	28
Secretary	6	24
Treasurer	7	28
Head of Business Unit	5	20
Final Education		
SMA/SMK	9	36
Diploma (D1-D3)	5	20
Sarjana (S1)	11	44
Long Service in BUMDes		
< 1 Year	6	24
1-3 Year	12	48
> 3 Year	7	28
Sum	**25**	**100**

Source: Primary data processed, 2026

Based on Table 1, the majority of participants were bachelors (S1) as many as 11 people (44%), followed by 9 high school/vocational school graduates (36%), and 5 diploma (20%). In terms of positions, directors and treasurers are 7 people (28%), secretaries 6 people (24%), and heads of business units 5 people (20%). Most participants (48%) have served between 1-3 years, reflecting adequate operational experience but not yet with formal competence in financial reporting.

RESULTS AND DISCUSSION

The Initial Condition of BUMDes Financial Management.

The results of the FGD in the first phase revealed that all participants (100%) had never participated in formal accounting training. Almost all BUMDes only record financial transactions manually in the form of a simple cash book without following a standardized financial statement format. None of the three BUMDes have an income statement or financial position statement that complies with the SAK EMKM. Specific problems identified include: (1) inconsistent transaction recording and not using a double-entry system; (2) there is no separation between the assets and liabilities of the entity; (3) financial statements are not prepared periodically; and (4) managers have difficulty understanding basic accounting concepts such as debit-credits, journals, and balance sheets.

Knowledge Improvement: Pre-test and Post-test Results.

During the two-day workshop described above, paticipant enthusiasm was very high, reflected in active engagement during question and answer sessions and discussions.

The results of the comparison of pre-test and post-test scores of participants from the three BUMDes are presented in Table 2.

Table 2. Comparison of Average Pre-test and Post-test Scores of Participants

Name of BUMDes	Number of Participants	Average pre-test	Average post-test	Improvement (%)
BUMDes Marsahi Tahi	9	41,2	78,4	+90,3%
BUMDes Bolon Mandiri	8	43,5	80,1	+84,1%
BUMDes Berkah Sialanguan Jaya	8	43,1	79,4	+84,2%

Overall Average	**25**	**42,6**	**79,3**	**+86,2%**

Source: Primary data processed, 2026

Based on Table 2, there was a substantial increase in understanding in all BUMDes groups. The overall average increased from 42.6 to 79.3, equivalent to an increase of 86.2%. Post-test scores that are above the competency threshold (≥75) show that participants have mastered the SAK EMKM material at an adequate level for field implementation.

Table 3. Results of the Paired T-Test Test Increasing Participants' Knowledge

Variable 1	Variable 2	t-count	p-value	df	Remarks
Knowledge score before mentoring (pre-test)	Knowledge score after mentoring (post-test)	-18,42	0,000	24	There is a significant difference (p < 0,05)

Source: Primary data processed, 2026

Table 3 shows a t-calculated value of -18.42 with a p-value = 0.000 ($p < 0.05$) at the degree of freedom (df) = 24. These results statistically prove that there is a very significant difference between the level of knowledge of participants before and after the intervention, confirming the effectiveness of the workshop and mentoring in improving participants' competence in SAK EMKM.

Table 4. Status of Preparation of SAK EMKM Financial Statements per BUMDes

Name of BUMDes	Income Statement	Financial Position Report	Notes on Financial Reporting	Status
BUMDes Marsahi Tahi	✓	✓	✓	Finish
BUMDes Bolon Mandiri	✓	✓	✓	Finish
BUMDes Berkah Sialanguan Jaya	✓	✓	-	Partial
Total (22 out of 25 = 88%)	**25/25**	**25/25**	**22/25**	**88% Thorough**

Source: Primary data processed, 2026

Based on Table 4, as many as 22 out of 25 participants (88%) managed to prepare simple financial statements that included income statements and financial position statements according to the SAK EMKM format. BUMDes Marsahi Tahi and BUMDes Bolon Mandiri have successfully completed all components of financial statements including records of financial statements (CaLK), while BUMDes Berkah Sialanguan Jaya has only completed two main components due to time constraints.

Results of Self-Assistance.

During the self-mentoring phase (May 2026), the service team conducted four field visits to each BUMDes. On the first visit, participants began to implement a consistent journal recording system, although errors in the account classification were still present. By the final visit on May 16, 2026, all partner BUMDes has structured accounting books and were able to prepare monthly financial reports independently.

Contribution to Sustainable BUMDes Governance.

The results of this activity as a whole make a real contribution to increasing the accountability and transparency of BUMDes management. Valid and reliable financial reports enable village governments and other stakeholders to conduct

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evidence-based oversight effectively (Prasetyo & Muis, 2023). These results are in line with the findings of Rahmawati and Setiawan (2021) who stated that practice-based mentoring is more effective in improving the accounting skills of MSME managers than conventional training. However, there are limitations in the form of the duration of assistance which is considered insufficient to ensure long-term sustainability. Advanced programs that integrate information technology-based accounting applications are needed to ensure the efficiency and sustainability of BUMDes financial reporting (Wardani & Andriani, 2022).

Success Factors, Implementation Challenges, and Sustainability Strategies.

Several factors contributed to the success of this activity: the use of participatory, action based mentoring approach that engaged managers in hands on practice rather than passive instruction; a phased design that combined socialization, classroom style workshop training, and repeated field bases mentoring, alloeing knowledge to be reinforced through practice; and the use of each BUMDes' own real transaction data during training, which made the material directly relevant to participants' daily work. Several challenges were also encountered during implementation. Most participants had no prior accounting education, which slowed the mastery of fundamental concepts such as double entry recording and account classification errors persisted into the early stage of self-mentoring. BUMDes Berkah Sialanguan Jaya was unable to complete the notes to financial statements (CaLK) within the program period due to time constrains, indicating that the timeframe was insufficient for the least prepared partner to reach full compliance. Geographic distance between the three BUMDes locations and the service team's base also limited the frequency and duration of on site field visits. To ensure the sustainability of these outcome beyond the mentoring period, several strategies are proposed: (1) designating and training an internal "champion" within each BUMDes to sustain day to day recording practices and act as the first point of reference for other managers; (2) establishing periodic refresher sessions or peer learning forums among the three BUMDes to reinforce SAK EMKM competence and address emerging problems; (3) formalizing routine supervision by the village government, using the financial statements produced as a basis for oversight; and (4) gradually introducing simple, low cost accounting software to reduce manual recording errors and support timely, more efficient financial reporting.

Figure 1. Documentation after the Community Service Activity

CONCLUSION

Community service activities in the form of assistance in the preparation of SAK EMKM-based financial statements for BUMDes managers in Samosir Regency have succeeded in significantly increasing the capacity and understanding of participants. The average knowledge value of participants increased from 42.6 to 79.3 ($p < 0.05$), and as many as 88% of participants were able to prepare simple financial statements according to SAK EMKM standards independently. The gradual mentoring method that integrates socialization, workshops, and field assistance has proven to be effective in transferring accounting knowledge and skills to BUMDes managers who do not have a financial background. In the future, an advanced program is needed that includes the use of information technology-based accounting applications so that BUMDes financial reporting is more efficient and sustainable. To sustain these outcomes after the program ends, several operational follow up steps are recommended; integrating a simple, low cost accounting software application into each BUMDes' recording process to reduce manual errors and speed up report preparation; appointing an internal financial champion ini each BUMDes to maintain recording discipline; and establishing periodic refresher training together with routine supervision by the village government, so that BUMDes financial reporting becomes more efficient, accountable, and sustainable in the long term.

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