

Preparation Of Simple Financial Statements For MSME Using Microsoft Excel Accounting Application (A Case Study On The Mawar *Ikat* Weaving Group In Tawiri Negeri)

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Abstract. *The Mawar Ikat Weaving Group in Tawiri village or negeri has not been able to record accounting or prepare financial reports in accordance with the Financial Accounting Standards for Micro, Small and Medium Entities (FAS MSMEs). This business has not implemented an automated accounting recording system yet and only uses paper. Besides, there is no human resources who understand accounting. Therefore, there is no financial reports according to FAS MSMEs. Financial reports are also recommended to be presented computerised, for example by using Microsoft Excel. Financial reports from Excel were chosen because they are neat, easy to read and understand, automatically calculated accurately, practical when there are changes, and cost-effective. The application of this standard is expected to help and facilitate the Mawar Ikat weaving business in preparing financial reports. This research is a type of action research aiming to improve the quality of a situation or problem by carrying out actions or interventions systematically planned and tested. Recording company transactions into journals and preparing financial reports involve several stages of the accounting process, namely Designing the List of Accounts, Recording Transactions in the Journal Posting to the Ledger, Preparation of the Balance Sheet, and Preparation of Financial Statements. The preparation of simple financial statements using the excel accounting application is a positive step for MSME players. Despite limited resources, a basic understanding of accounting and the ability to prepare financial statements will help MSMEs maintain the sustainability of their business and fulfil internal and external financial information needs.*

Keywords: *Financial Reports, FAS MSMEs, Microsoft Excel, Accounting.*

Abstrak. Kelompok Tenun Ikat Mawar di desa atau negeri Tawiri belum dapat melakukan pencatatan akuntansi atau menyusun laporan keuangan sesuai dengan Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK UMKM). Usaha ini belum menerapkan sistem pencatatan akuntansi secara otomatis dan hanya menggunakan kertas. Selain itu, tidak ada sumber daya manusia yang memahami akuntansi. Oleh karena itu, belum ada laporan keuangan yang sesuai dengan SAK UMKM. Laporan keuangan juga disarankan untuk disajikan secara terkomputerisasi, misalnya dengan menggunakan Microsoft Excel. Laporan keuangan dari Excel dipilih karena rapi, mudah dibaca dan dipahami, otomatis dihitung secara akurat, praktis ketika ada perubahan, dan hemat biaya. Penerapan standar ini diharapkan dapat membantu dan memudahkan usaha tenun ikat Mawar dalam menyusun laporan keuangan. penelitian ini merupakan jenis penelitian tindakan yang bertujuan untuk meningkatkan kualitas suatu keadaan atau masalah dengan melakukan tindakan atau intervensi yang terencana dan teruji secara sistematis. Pencatatan transaksi perusahaan ke dalam jurnal dan penyusunan laporan keuangan melibatkan beberapa tahapan proses akuntansi, yaitu Merancang Daftar Akun, Pencatatan Transaksi dalam Jurnal Posting ke Buku Besar, Penyusunan Neraca Saldo, dan Penyusunan Laporan Keuangan. Penyusunan laporan keuangan sederhana dengan menggunakan aplikasi akuntansi excel merupakan langkah positif bagi para pelaku UMKM. Meskipun dengan sumber daya yang terbatas, pemahaman dasar akuntansi dan kemampuan menyusun laporan keuangan akan membantu UMKM menjaga keberlangsungan usahanya dan memenuhi kebutuhan informasi keuangan internal dan eksternal.

Kata Kunci: Laporan Keuangan, SAK EMKM, Microsoft Excel, Akuntansi.

BACKGROUND

The number of MSMEs in Ambon City increased in 2022 due to the Covid-19 pandemic in Indonesia (Kustiadi, 2022). These conditions have a positive impact on MSMEs in Ambon City to reduce poverty, increase Maluku economic growth, and provide added value to the

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community. With more MSMEs in Ambon City, their competitiveness has not been proportional to their numbers. The majority of MSME players in Ambon City only focus on production and distribution of business results. There are other economic aspects that need to be considered in business management, including management and finance. Financial management is important for running a business. The more a business develops, the more complicated financial management becomes. Financial reports are important for evaluating and analysing financial performance. They provide information on financial position, financial performance, and cash flow. Moreover, financial reports are useful for decision-making and evaluating business performance. However, financial management of MSMEs in Indonesia is still limited.

The Mawar *ikat* weaving group in Tawiri *negeri*/ village has not been able to record accounting or prepare financial reports in accordance with the FAS MSMEs. This business has not implemented an automated accounting recording system and only uses paper resulting in inadequate financial information. There are also no human resources who understand accounting and the FAS MSMEs. The application of this standard is expected to help the Mawar Ikat weaving business in preparing its financial statements. The Mawar *ikat* weaving group will find it easier to apply for capital, report taxes, and be financially accountable with easier access to financial institutions. Financial reports will be prepared using the Microsoft Excel application (McLeod, 1996). This text states that business units can thrive by utilising information technology to improve market segmentation. It is also recommended that financial statements be presented computerised, for example by using Microsoft Excel.

Financial reports using Excel are chosen because they are neat, easy to read and understand, automatically calculated accurately, practical when there are changes, and cost-effective. According to research by Novita and Wulanditya (2020), Microsoft Excel is used by companies in the accounting field to prepare financial reports practically. The research involved one of the MSMEs in Mojokerto City, which successfully designed a Microsoft Excel design that helped transactions process easily and produce profit and loss statements as well as financial position reports. Mardoni et al. (2023) concluded that the application of Microsoft Excel in recording and bookkeeping in ornamental fish farming businesses helps MSMEs process data and prepare financial reports. The preparation of financial reports with Excel is expected to provide benefits for the Mawar *ikat* weaving group business in transparent and accountable financial management.

THEORETICAL STUDY

1. Definition and Criteria of Micro, Small and Medium Enterprises (MSMEs)

The Central Statistics Agency (BPS) in (Yazfinedi, 2018) defines SMEs based on the number of workers, where small businesses are entities that have a workforce of 5 to 19 people. The Financial Accounting Standards for Micro, Small and Medium Entities (FAS MSMEs)

2. Financial Statements based on FAS MSMEs

According to Baridwan (2014), financial statements are output or a summary of the accounting recording process of financial transactions that occur in a period. Meanwhile, according to S. Munawir (2014), financial statements are the output or final result of the accounting process that can be communicated among parties with an interest in company financial information.

a. Income Statement

The income statement with FAS MSMEs includes information about income, financial expenses and tax expenses of the business entity. Based on FAS MSMEs, the income statement includes in its report all income and expenses that must be recognised in a period.

b. Notes to Financial Statements

Notes to financial statements prepared in FAS MSMEs contain a statement that the financial statements have been prepared in accordance with FAS MSMEs and additional information and details of certain accounts that explain important and material transactions for users of financial statements. Each note to the financial statements presents systematised data. In addition, each account contained in the notes is useful for producing precise, accurate and relevant financial information.

3. Microsoft Excel Accounting Programme

Microsoft Excel is one of the microsoft office programmes. According to Warsono (2017), this program is a worksheet that can process data automatically in the form of basic calculations, formulas, the use of functions or formulas, data processing and tables, charting and data management. Microsoft excel accounting is one of the computer application programs used in processing accounting data and presenting financial reports (Yusmaniarti and Ekowati, 2019). With Microsoft excel accounting financial, data can be processed quickly and accurately. In addition, Microsoft excel is considered to be able to save costs, time, activities and company operations. Microsoft excel accounting works by using a workbook where there are worksheets using columns and rows in the form of table boxes or cells. In these cells, financial data, formulas and functions or formulas are entered to process

the company's accounting data automatically in tabular form. Accounting data processed with formulas will be interrelated between each worksheet to produce business financial reports.

4. Functions in Preparing Financial Statements Using the Microsoft Excel Accounting Programme

According to Warsono (2017) in preparing financial statements using the Microsoft Excel Accounting programme there are several functions that can be used, namely:

- a. Logic function serves to test whether data meets the criteria or not.
- b. TEXT function is an excel function that is used to convert numeric values into text (string) in the specified format.
- c. LOOKUP and Reference Functions

RESEARCH METHODOLOGY

This research is a type of action research aiming to improve the quality of a situation or problem by carrying out actions or interventions that are systematically planned and tested. In addition, the data and information needed were collected and processed using technology to develop new products or services. Data were obtained from observations and interviews conducted at the Mawar *ikat* weaving group located in Tawiri *negeri*/ village, Teluk Ambon sub-district, Ambon City, Maluku Province for one month from 30 July to 31 August 2023.

RESULTS AND DISCUSSIONS

Recording company transactions into journals and preparing financial statements involves several stages of the accounting process. The following are the stages in outline:

1. Designing the Chart of Accounts
2. Recording Transactions in the Journal (Journal Entry)
3. Posting to General Ledger
4. Preparation of Trial Balance
5. Preparation of Financial Statements

This accounting process is important to produce accurate and reliable financial information used for internal and external decision making of the company. The list or chart of accounts you mentioned is the first step in this process to ensure that transactions can be recorded correctly in the journal and further processed in the company's accounting system. The following is a chart of accounts consisting of account numbers and account names:

Table 1. Chart of Accounts

ACCOUNT NUMBER	ACCOUNT NAME
1101	Cash
1103	Account Receivable
1108	Supplies
1109	Finished goods supply
1111	Raw material supply
1112	Auxiliary materials supply
1113	Packaging material supply
1114	Work-in-process supply
1201	Land
1202	Building
1203	Accumulated building depreciation
1208	Production equipment
1209	Accumulated production equipment depreciation
2105	Salaries and wages payable
3101	Capital
4101	Sales Income
6101	Salaries and wages expenses
6111	Water and electricity expenses
6120	Cost of sales
6121	Factory overheads
6122	Administrative and general expenses
6123	Purchase transport expenses
6124	Fuel cost

Preparation of the opening balance sheet or Statement of initial financial position is the next step in the accounting process after the list of accounts has been compiled. A trial balance or Statement of initial financial position is a report that shows the opening balances of a company's accounts at the beginning of a particular accounting period. In this case it will include the company's opening balance as of 30 July 2023.

The steps usually taken in preparing a trial balance are as follows

1. Identifying the Accounts to be Included
2. Gathering Information
3. Calculating the Starting BalanceChecking for Conformity
4. Recording the Beginning Balance Sheet

It is important to maintain accurate and organised records of the creation of the opening trial balance or statement of initial financial position, as this information will be used in the process of recording transactions and preparing financial statements during subsequent accounting periods. The following is the company's opening balance sheet or statement of financial position:

Table 2. Statements of Initial Financial Position

ACCOUNT NO	ACCOUNT NAME	BALANCE	
		DEBIT	CREDIT
1101	Cash	Rp 825,000	
1103	Account Receivable	Rp -	
1108	Supplies	Rp 1,550,000	
1109	Finished goods supply	Rp 6,762,982	
1111	Raw material supply	Rp 105,000	
1112	Auxiliary materials supply	Rp 22,500	
1113	Packaging material supply	Rp 23,000	
1114	Work-in-process supply	Rp 3,750,000	
1201	Land	Rp 45,000,000	
1202	Building	Rp 80,000,000	
1203	Accumulated building depreciation		Rp 35,000,000
1208	Production equipment	Rp 4,910,000	
1209	Accumulated production equipment depreciation		Rp 2,000,000
2105	Salaries and wages payable		Rp -
3101	Capital		Rp 87,535,482
4101	Sales income		Rp 18,500,000
6101	Salaries and wages expenses		Rp -
6111	Water and electricity expenses		Rp -
6120	Cost of sales		Rp -
6121	Factory overheads		Rp -
6122	Administrative and general expenses		Rp -
6123	Purchase transport expenses	Rp 50,000	Rp -
6124	Fuel cost	Rp 37,000	Rp -
		Rp 143,035,482	Rp 143,035,482

The next step is to plan the use of the journaling form in the accounting process for Mawar Tawiri Tanimbar Ikat Weaving Business. Here is some additional information regarding the journaling form that you will use based on the characteristics of the transactions that you have mentioned:

1. Cash Receipt Journal:

- This is a form used to record transactions when the company receives cash. For example, if a customer pays their bill in cash, the cash receipt will be recorded here.
- The information recorded includes the date of receipt, the source of receipt (customer's name or other sources), the amount received, and the details of the transaction.

2. Cash Expenditure Journal:

- This is a form used to record transactions when the company pays cash for various purposes, such as purchasing raw materials in cash or paying bills to suppliers.
- The information recorded includes the date of payment, payee (name of supplier or other source), amount paid, and transaction details.

Using these journaling forms, you can record each transaction in detail, which will help in maintaining accurate accounting records. After recording transactions in special and general journals, the next step is to post them to the ledger to organise and group transactions by account type. This is an important step in the accounting process that will help you compile the final

financial statements.

MAWAR TAWIRI IKAT WEAVING
CASH INCOME JOURNAL
31 AUGUST 2023 PERIOD

DATE	DESCRIPTION	DEBIT			CREDIT		
		CASH	RECEIVABLE	SALES	OTHERS		TOTAL
					ACCOUNT NAME	ACCOUNT NUMBER	
2/8/2023	Cash sales for woven fabrics	XXXX					
2/8/2023	Costumer (Mrs. Rita)			XXXX			

Figure 1. Form of Cash Income Journal

MAWAR TAWIRI IKAT WEAVING
CASH EXPENDITURE JOURNAL
31 AUGUST 2023 PERIOD

DATE	DESCRIPTION	DEBIT				CASH
		Supply/Stock	OTHERS		TOTAL	
			ACCOUNT NAME	ACCOUNT NUMBER		
3/8/2023	Raw materials supply	XXXX				
3/8/2023	Auxiliary materials supply	XXXX				
3/8/2023	Packaging material supply	XXXX				

Figure 2. Form of Cash Expenditure Journal

MAWAR TAWIRI IKAT WEAVING
GENERAL JOURNAL
31 AUGUST 2023 PERIOD

DATE	MONTH	ACCOUNT NAME		ACCOUNT NUMBER	INDEX	DEBIT	CREDIT
		DEBIT	CREDIT				
1	August	Account Receivable		1103	0	XXXX	
1	August		Sales Revenue	4101	0		XXXX
2	August	Cash		1101	1	XXXX	
2	August		Sales Revenue	4101	0		XXXX
3	August	Raw materials supply		1111	0	XXXX	
3	August	Auxiliary materials supply		1112	0	XXXX	
3	August	Packaging material supply		1113	0	XXXX	
3	August		Cash	1101	1		XXXX

Figure 3. Form of General Journal

Furthermore, in the last stage, namely the introduction of the financial statement presentation format based on the Financial Accounting Standards for Micro, Small and Medium Entities (FAS MSMEs) is an important step in the accounting process. Financial statements in accordance with FAS MSMEs are designed to provide relevant and useful financial information to users of financial statements. The following are the minimum financial statements that must be prepared in accordance with FAS MSMEs:

1. Statement of Financial Position at the End of Period:

This report is also known as the balance sheet. It consists of two main parts: assets (assets) and liabilities (liabilities and owners' equity). Assets include current assets and fixed assets,

while liabilities include short-term liabilities, long-term liabilities, and owners' equity.

MAWAR TAWIRI IKAT WEAVING
STATEMENT OF FINANCIAL POSITION
31 AUGUST 2023 PERIOD

ASSET			
Cash	Rp	10,402,000	
Equipment	Rp	1,550,000	
Finished goods supply	Rp	10,754,666	
Raw material supply	Rp	8,805,000	
Auxiliary materials supply			Rp 9,977,500
Packaging material supply			Rp 658,600
Work-in-process supply	Rp	3,750,000	
Land	Rp	45,000,000	
Building	Rp	80,000,000	
Accumulated building depreciation			Rp 35,333,333
Production equipment	Rp	4,910,000	
Accumulated production equipment depreciation			Rp 2,138,333
TOTAL ASET	Rp	165,171,666	Rp 48,107,766
			Rp 117,063,900
LIABILITY			
Salaries and wages payable			Rp 8,000,000
TOTAL LIABILITY			Rp 8,000,000
EQUITY			
BALANCE			Rp 87,535,482
PROFIT			Rp 21,528,418
TOTAL EQUITY			Rp 109,063,900
TOTAL LIABILITY & EQUITY			Rp 117,063,900

Table 3. Statement of Financial Position

2. Income Statement for the Period:

This statement is also known as the income statement or statement of revenues and expenses. It shows revenues, expenses, net income, and net loss during the accounting period. It usually includes operating income, operating expenses, other income and expenses, and net income or loss.

Table 4. Income Statements

MAWAR TAWIRI IKAT WEAVING
INCOME STATEMENT
31 AUGUST 2023 PERIOD

Account	August 2023	
Sales income	Rp	37,500,000
Cost of sales	Rp	15,000,000
GROSS PROFIT	Rp	22,500,000
NON-OPERATIONAL EXPENSES		
Water and electricity expense	Rp	28,418
TOTAL EXPENSES	Rp	28,418
PROFIT BEFORE TAX		
PROFIT	Rp	22,528,418
Administration and general expenses	Rp	1,000,000
INCOME	Rp	21,528,418

3. Notes to the Financial Statements:

The notes to the financial statements contain additional information and explanations about specific items in the financial statements. This includes information about accounting methods used, significant accounting estimates, unusual events and transactions, and other disclosures necessary for an understanding of the financial statements.

Table 5. Form of Financial Statement Notes

MAWAR TAWIRI IKAT WEAVING Notes to the Financial Statements 31 Agustus 2023 Period	
I. GENERAL	
Mawar Tawiri Ikat Weaving was established in Tawiri <i>negori</i> village, Ambon City since 2009. Mawar Tawiri Ikat Weaving is part of the manufacturing business, namely the Tanimbar weaving industry. Mawar Tawiri Ikat Weaving fulfills the criteria as a micro, small, and medium entity in accordance with Law Number 20 Year 2008. The marketing location of Mawar Tawiri Ikat Weaving is in Tawiri village, Teluk Ambon District, Ambon City, Maluku Province.	
2. OVERVIEW OF SIGNIFICANT ACCOUNTING POLICIES	
a. Statement of Compliance The financial statements have been prepared using the Financial Accounting Standards for Micro, Small and Medium Entities.	
b. Basis of Preparation The basis of preparation of the financial statements is historical cost and uses the accrual basis of assumption. The presentation currency used for the preparation of the financial statements is Rupiah.	
c. Accounts Receivable Accounts receivable are presented at the invoice amount.	
d. Cost Inventory Cost inventory here includes raw material inventory, finished goods inventory, auxiliary materials inventory, packaging materials inventory and work-in-process inventory. Overhead costs are charged to production expenses.	
e. Fixed Assets Fixed Assets are recorded at cost if the assets are legally owned by Temun Ikat Mawar Tawiri. Fixed assets are depreciated using the straight-line method with no residual value.	
f. Revenue and Expense Recognition Sales revenue is recognised when invoices are issued or shipments are made to customers. Expenses are recognised when incurred.	
g. Income Tax Income tax follows the prevailing taxation provisions in Indonesia.	
1. CASH	2023
Cash - Rupiah	xxx
2. ACCOUNT RECEIVABLE	2023
Customer (Mrs. Rita)	xxx
Total	xxx
3. SALES REVENUE	2023
Sales	xxx
Total	xxx
4. OTHER EXPENSES	2023
Salary and Wages Expenses	xxx
Water and Electricity Expenses	xxx
Total	xxx
5. INCOME TAX EXPENSE	2023
Income Tax	xxx

These reports must be prepared thoroughly and accurately in accordance with the requirements of FAS MSMEs. The objective is to provide a clear picture of the company's financial position and its financial performance during a particular accounting period. This information will be used by various parties who have an interest in the company, such as owners, investors, creditors, and regulators, to make appropriate economic decisions.

CONCLUSION AND RECOMMENDATIONS

Preparation of simple financial statements using Microsoft Excel application is very important for Micro, Small and Medium Enterprises (MSMEs). This is because financial statement is an important tool to manage the business well, measure financial performance, and establish relationships with related parties such as investors, creditors, or business partners. There are several important points in this context, namely: (1) the importance of understanding accounting; (2) recording transactions; (3) ledger forms; (4) self-sufficiency; (5) technology-based.

Therefore, the preparation of these financial statements is a positive step for MSME players. Despite limited resources, a basic understanding of accounting and the ability to prepare financial statements will help MSMEs maintain the sustainability of their business and fulfil internal and external financial information needs. It is recommended that MSME players should start implementing bookkeeping in accordance with simple accounting standards to support their business.

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