

## Perbaikan Pencatatan Laporan Keuangan dan Penyusunan Anggaran Penjualan pada UMKM Berqa Project = How to Fix and Deliver Accountable Financial Statement and Arrange Sales Budgeting at MSMEs of Berqa Project

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### Abstrak

Usaha Mikro Kecil dan Menengah (UMKM) merupakan salah satu sektor yang memberikan kontribusi yang signifikan terhadap Produk Domestik Bruto (PDB) Indonesia dan menyerap banyak tenaga kerja. Meskipun demikian, mayoritas UMKM menghadapi masalah dalam operasi bisnis mereka. Business coaching diterapkan kepada UMKM bernama Berqa Project, sebuah usaha mikro yang berlokasi di Pondok Aren, Tangerang Selatan, Banten dan bergerak di bidang industri garmen manufaktur dengan ruang lingkup segmentasi pelanggan adalah individu wanita yang ingin menggunakan home dress nyaman dipakai sebelum serta sesudah melahirkan. Business coaching menggunakan pendekatan kualitatif studi kasus yang mendaftarkan kondisi dan permasalahan nyata UMKM, kemudian mengusulkan solusi serta mengimplementasikannya untuk perbaikan UMKM. Beberapa masalah UMKM ditemukan oleh peneliti setelah menggunakan alat analisis data eksternal dan internal, seperti Politic Economic Social Technology Environment Legal (PESTEL), Porter's Five Forces, Business Model Canvas (BMC), Segmentation Targeting Positioning (STP), Bauran Pemasaran 7P (Produk, Harga, Tempat, Promosi, Orang, Proses dan Bukti Fisik), analisis VRIO (Value, Rareness, costly to Imitate, exploited by Organization), wawancara, dan observasi. Pada akhirnya, analisis GAP/kesenjangan dan analisis Pareto menekankan dua masalah utama. Pertama, Berqa Project belum memiliki pencatatan laporan keuangan sesuai aturan SAK EMKM, karena kurangnya pengetahuan pemilik, dilakukan secara manual dan tidak adanya SDM yang kompeten untuk melakukannya. Kedua, belum adanya sistem penganggaran, khususnya penyusunan anggaran penjualan. Hal ini berdampak pada pemilik UMKM tidak bisa mengetahui kinerja dan posisi keuangan bisnis secara aktual. Coach mengusulkan pemilik untuk memperbaiki catatan laporan keuangan menggunakan aplikasi SI APIK serta menyusun anggaran penjualan.

.....Micro, Small and Medium Enterprises (MSMEs) are one of the sectors that make a significant contribution to Indonesia's Gross Domestic Product (GDP) and absorb a large number of workers. Nonetheless, the majority of MSMEs face problems in their business operations. Business coaching is applied to MSMEs called Berqa Project, a micro business located in Pondok Aren, South Tangerang, Banten and is engaged in the garment manufacturing industry with the scope of customer segmentation being individual women who want to wear comfortable home dresses before and after giving birth. Business coaching uses a qualitative case study approach that records the real conditions and problems of MSMEs, then proposes solutions and implements them to improve MSMEs. Several MSME problems were found by researchers after using external and internal data analysis tools, such as the Political Economic Social Technology Environment Legal (PESTEL), Porter's Five Forces, Business Model Canvas (BMC), Segmentation Targeting Positioning (STP), 7P Marketing Mix (Product, Price, Place, Promotion, People, Process and Physical Evidence), VRIO (Value, Rareness, costly to Imitate, exploited by Organization) analysis, interviews, and observations. Finally, the GAP/gap analysis and Pareto analysis emphasize two

main problems. First, the Berqa Project does not yet have a record of financial statements according to the rules of SAK EMKM, due to the lack of knowledge of the owner, it is done manually and there are no competent human resources to do it. Second, the absence of a budgeting system, especially the preparation of a sales budget. This has an impact on MSME owners not being able to know the actual performance and financial position of the business. Coach proposes owners to improve financial statement records using the SI APIK application and prepare sales budgets.