

INCREASING SAK EMKM'S FINANCIAL REPORTING CAPACITY ON MAHAKA BORNEAN PERSADA'S CV THROUGH EXCEL ASSISTANCE

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ABSTRACT

CV Mahaka Bornean Persada is an industrial estate support service business in Bontang City, East Kalimantan, which faces obstacles in financial reporting because the recording is still based on the cash book, there is no account classification, and there are no formal financial reports available according to the SAK EMKM. This community service activity aims to increase the capacity of partners in compiling simple Excel-based financial reports. This activity involved two participants, namely a business owner and one administrative staff, and was carried out for five months in the August-December 2025 period. The activity method uses participatory mentoring which includes need assessment, template preparation, assistance in the use of Excel templates, three on-site mentoring sessions, evaluative FGD, and quarterly self-monitoring. The evaluation instrument consists of pre-test, post-test, skill observation sheet, satisfaction sheet, and activity documentation. The results of the activity showed an increase in the average understanding of participants from 1.8 to 3.9 on a scale of 1 to 5. The knowledge score increased from 462 to 690, the attitude score from 449 to 673, and the skill score from 415 to 560. The program also produces a chart of accounts for service businesses, daily bookkeeping procedures, SAK EMKM Excel templates, and financial statements as of December 31, 2025 which include balance sheets, income statements, and cash flow statements. This assistance helps partners improve records, recognize equipment assets that have not been recorded, monitor uncollected receivables, and prepare financial information for business decisions and access to financing. Overall, this activity makes a real contribution to improving the quality of financial reporting of MSMEs based on SAK EMKM-based services through a practical, affordable, and easily replicated mentoring approach to partners with similar characteristics.

Keywords: SAK EMKM; Microsoft Excel; Financial Reporting; MSMEs; Accounting Assistance.

INTRODUCTION

Micro, small, and medium businesses need neat financial information so that owners can assess profits, control costs, monitor receivables, and prepare access to financing. In many MSMEs, recording still stops at cash in and cash out, so the financial statements are not able to describe the position of assets, liabilities, capital, income, and expenses in their entirety. Low understanding of accounting, limited human resources, and the habit of mixing personal finance with business finance are the main obstacles in the preparation of MSME financial statements (Astriwati et al., 2024; Wijaya & Herwiyanti, 2023; Yuliati et al., 2022).

SAK EMKM provides simpler reporting guidelines for micro, small, and medium entities. This standard emphasizes the concept of a business entity, reasonable recognition of transactions, and the presentation of reports that can be used by both owners and external parties (Arda, 2021; Utari et al., 2022). In practice, the implementation of these standards is not always easy because MSMEs still need assistance that is practical, repetitive, and close to real transaction data. Delivering material that only contains an explanation of the concept is often not enough because

participants need to practice compiling accounts, entering transactions, and reading the results of reports (Syamsudin et al., 2022; Yuliana & Nurwulan, 2022).

National-scale data reinforces this picture. A systematic review of ten publications on the implementation of SAK EMKM in MSMEs in Indonesia for the 2018–2024 period found that the level of implementation of this standard is still influenced by many interrelated factors, including the understanding of accounting standards, the background and level of education of business actors, the length of business establishment, the scale of turnover, the quality of human resources, the use of information technology, as well as the intensity of socialization of SAK EMKM itself (Ayem et al., 2024). This finding confirms that the gap in the implementation of SAK EMKM nationally is not only a matter of the availability of guidelines, but also a matter of how these guidelines are translated into the daily practices of business actors through continuous mentoring.

Unlike most MSME accounting assistance activities which are generally in the form of one-time training without follow-up assistance on real transaction data of partners (Rachmanto & Utami, 2024; Riyani et al., 2023; Syamsudin et al., 2022), this activity is designed as a series of gradual mentoring that measures changes in understanding and skills in a structured manner through pre-test, post-test, and follow-up monitoring. The previous service team had also carried out similar assistance to CV Phosphorus Borneo's convection business partners in Samarinda City, but with a focus on the implementation of SAK ETAP and the Accurate computerized accounting system (Hutabarat et al., 2025). The activity at CV Mahaka Bornean Persada has a novelty because it targets industrial estate support services with a simpler business scale, implements SAK EMKM instead of SAK ETAP, and uses Microsoft Excel as a transition tool that is more affordable than paid accounting applications. The two activities complement each other in mapping MSME financial assistance strategies according to their respective scale and business characteristics.

This service activity was carried out at CV Mahaka Bornean Persada, a service company that supports the needs of industrial estates in Bontang City, East Kalimantan, which was established in 2024. Bontang's economic potential, which is supported by industrial activities, provides room for the growth of service businesses, but this potential needs to be supported by orderly financial governance. Based on initial observations, the partners do not yet have a dedicated accounting division. Recording is carried out by owners and administrative staff with simple cash books that have not grouped transactions into accounts, have not separated operational and investment costs, and have not systematically monitored assets and receivables.

Need assessment is carried out through field visits and interviews with owners and administrative staff. The results of the assessment showed five main problems: the partners did not have formal financial statements; the transaction has not been recorded based on the chart of accounts; Proof of transaction documents have not been systematically archived; fixed assets have not been recorded and have not been depreciated; and accounts receivable have not been monitored so that bill information is not available quickly. This condition has an impact on the weak basis for business decision-making because the owner does not have data on net profit, asset value, and receivables position that can be used for performance evaluation and financing applications.

The use of Excel was chosen because it is in accordance with the conditions of the partner: it is easily accessible, can be used offline, does not require subscription

fees, and can be adjusted to the transaction pattern of the service business. A study on the digitization of accounting systems in MSMEs in Indonesia shows that a digitized recording process, even if simple, can improve the accuracy, timeliness, and cost efficiency of financial information preparation, which ultimately supports the effectiveness of MSME management decision-making (Kusumawardhani et al., 2024). Other studies have also shown that Excel can help MSMEs improve record-keeping efficiency, reduce calculation errors, and compile simple reports when accompanied by the right template (Rachmanto & Utami, 2024; Riyani et al., 2023). As such, Excel is not positioned as a full-fledged accounting system, but as a transition tool from manual recording to more organized reporting.

Based on this description, this service problem is formulated as follows: (1) what are the initial conditions of partner financial reporting; (2) how the needs of partners are in recording transactions and preparing reports; and (3) how SAK EMKM-based Excel mentoring can improve partner understanding and skills.

In particular, the objectives of this activity are: (1) increasing the capacity of owners and administrative staff in preparing simple financial statements based on SAK EMKM; (2) build an Excel-based diary template; (3) compile a chart of accounts that are in accordance with the character of the service business; and (4) produce financial statements that can be used for internal decisions and financing needs of partners.

This activity has practical urgency because partners need reliable reports to assess business performance, as well as having academic value because it connects accounting standards, financial literacy, and simple digitalization in the context of assisting MSMEs. Mentoring based on real data of partners is expected to result in changes in practices, not just a momentary increase in knowledge, so that the program design places mentoring, practice, evaluation, and follow-up as a series of activities that contribute directly to improving the quality of MSME financial reporting based on SAK EMKM.

METHOD OF ACTIVITY

The method of the activity uses a participatory mentoring approach. The service team not only delivers materials, but also works with partners to organize accounts, input transactions, check documents, and compile reports. The participants of the activity were two people, namely the business owner and one administrative staff of CV Mahaka Bornean Persada who were directly involved in recording daily transactions. Mitra is a micro-scale industrial estate support service business that was established in 2024, does not have a special accounting division, and has never participated in formal accounting training before. This single, micro-scale partner nature is a consideration in choosing an intensive mentoring approach over classical training for many participants. The activity was carried out for five months, namely August to December 2025.

The stages of the activity start from initial coordination with partners in the first week, followed by needs assessment through observation and interviews in the second week, preparation of charts of accounts and Excel templates in the third to fourth week, assistance with the concept of SAK EMKM and basic recording practices in the fifth to sixth weeks, three on-site mentoring sessions with a two-week gap between sessions in the second to fourth months, The FGD will be evaluative at the end of the fourth month, the preparation of financial statements and the evaluation of achievements in the fifth month, as well as quarterly self-monitoring which is planned to continue from the first quarter of 2026. The activity material includes the concept of business entities,

separation of business and personal finances, chart of accounts, transaction journals, cash recording, receivables, debts, fixed assets, depreciation, income statements, balance sheets, cash flow statements, and simple notes on financial statements.

The activity instruments consist of SAK EMKM modules, Excel templates, pre-test, post-test, skill observation sheets, satisfaction evaluation sheets, attendance lists, event minutes, partner transaction documents, and FGD notes. The pre-test and post-test instruments are in the form of 15 statements of understanding of SAK EMKM on a scale of 1 to 5 which are compiled based on four indicators, namely understanding the concept of business entities, account classification capabilities, understanding of transaction recognition and measurement, and understanding of financial report presentation. The validity of the instrument's content is checked through expert judgment by accounting lecturers before being used in the field. The skill observation sheet uses ten indicators of template filling practices, such as the accuracy of transaction inputs, the consistency of account classification, and the suitability of balances between sheets, which are checked by the service team at the end of each on-site session so that feedback can be provided before the next session takes place.

The success of the activity was measured through a comparison of pre-test and post-test scores, changes in the skills to use templates, completeness of report outputs, and participant feedback. Given the limited number of participants (two people), data analysis was carried out in a descriptive-comparative manner by calculating the difference in score (gain score) and percentage increase between the conditions before and after the assistance, without using an inferential statistical test. This approach is suitable for service activities because the results can be seen from changes in understanding, changes in recording practices, and the preparation of financial documents that can be used by partners.

Table 1. Stages of Implementation of Activities

Stages	Activities	Output
1	Initial coordination and determination of partner needs (week 1)	Activity agreement and mentoring schedule
2	Need assessment through observation and interview (week 2)	Map of recordkeeping, document, asset, and receivables issues
3	Compilation of charts of accounts and Excel templates (weeks 3–4)	SAK EMKM template for service businesses
4	Assistance and transaction recording practices (weeks 5–6)	Participants understand the flow of cash, receivables, debts, and expenses
5	On-site mentoring for three sessions (months 2–4)	Templates are populated with partner data and initial reports are generated
6	Evaluative FGD and report preparation (4–5 months)	Participant feedback, financial reports, and quarterly follow-up plans

Table 2. Success Evaluation Indicators

Aspects	Indicator	Measuring Instruments
Validity of the instrument	Conformity of pre-test/post-test items with SAK EMKM indicators	Expert judgment of accounting lecturer
Understanding	Participants understand the basic concept of SAK EMKM and business finance separation	Pre-test then post-test
Skills	Participants are able to fill out Excel templates and group transactions	Practice observation sheet (10 indicators)
Exterior	Compile accounts, accounting procedures,	Inspection of the results

Aspects	Indicator	Measuring Instruments
	and financial statements	document
Satisfaction	Participants assessed the material and mentoring methods as useful	Satisfaction evaluation sheet
Sustainability	Partners continue to keep daily and monitor quarterly	FGD and follow-up commitments

RESULTS AND DISCUSSION

Initial condition of the partner

The initial condition of the partner shows that financial records are not sufficient to support business decisions. Partners record income and expenses in the cash book. The record does not yet use account classification, so it is difficult for owners to separate service income, operational costs, investment costs, assets, and receivables. Transaction notes are stored in folders without a consistent filing system. Billing to clients still uses manual notes without invoice numbers. Bank reconciliation has also not been carried out. This situation makes financial information unavailable quickly when the owner needs data on profits, cash positions, or bills to customers.

The initial findings are in line with problems that often arise in MSMEs. The limited understanding of accounting and the lack of administrative personnel make business actors focus more on daily transactions than on preparing reports (Komara, 2024; Rahmawati et al., 2022). In partners, the problem can be seen from the absence of an account list and the absence of a record of fixed assets. Equipment assets have been used in operations, but have not yet entered the books. Receivables have also not been monitored regularly. This condition poses the risk of non-data-based decision-making.

Table 3. Initial Conditions and Partner Needs

Aspects	Initial Conditions	Assistance Needs
Transaction recording	Manual cash book containing cash in and cash out	Excel template with account classification
Transaction documents	Notes are stored in folders in no clear order	Archive of numbered documents and invoices
Fixed assets	Equipment assets have not been recorded and have not been depreciated	Simple asset list and depreciation schedule
Receivables	Receivables have not been systematically monitored	Accounts receivable list and billing age monitoring
Financial statements	No formal report yet available	Balance sheet, income statement, and cash flow statement

Implementation of mentoring

The assistance begins with the preparation of a chart of accounts for the service business. The list of accounts is compiled to match the partner's transactions, such as cash, banks, accounts receivable, equipment, accounts receivable, capital, service revenue, operating expenses, and depreciation expenses. The preparation of the account is carried out with the owner and staff so that the terms used are easy to understand. The service team then created an Excel template that contains transaction input menus, cash in recaps, cash outflows, general journals, receivables lists, asset lists, income statements, balance sheets, and simple cash flow statements.

In the practical session, participants experienced initial difficulties in understanding debit and credit. The service team adjusts the method with the "money in" and "money out" approaches so that administrative staff can more easily understand

the logic of transactions before entering the journal structure. Once participants understood the basic flow, the team introduced account classifications and relationships between sheets in Excel so that participants not only populated the template, but also understood the impact each transaction had on the report.

Three on-site mentoring sessions give partners the opportunity to use real transaction data. In the first session, the team organized the proof of transaction and created a list of accounts. In the second session, the team assisted with transaction input, asset recording, and receivables monitoring. In the third session, the team checked the input results, made corrections, and compiled a final report. Skills evaluation is carried out at the end of each session using a ten-indicator checklist observation sheet, so that the team can provide immediate feedback before the next session. Evaluative FGDs are used to assess the ease of the template, constraints of use, and follow-up commitment. This process is in accordance with the principles of MSME mentoring which emphasizes direct practice, habituation, and post-mentoring support (Wati et al., 2024; Yuliana & Nurwulan, 2022).

Figure 1. SAK EMKM-Based Excel Mentoring Flow

Need assessment	Excel Templates	Concept assistance	On-site mentoring (3 sessions)	Quarterly Monitoring
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Improved understanding and skills

The evaluation showed an increase in participants' achievements after the activity. The average understanding of SAK EMKM increased from 1.8 in the pre-test to 3.9 in the post-test on a scale of 1 to 5. The knowledge score increased from 462 to 690. The attitude score increased from 449 to 673. The skill score increased from 415 to 560. The improvement shows that the combination of materials, practices, and direct mentoring helps participants understand the benefits of financial statements and use templates more independently.

Table 4. Pre-test and Post-test Evaluation Results

Evaluation Aspects	Pre-test	Post-test	Rise
Average understanding of SAK EMKM	1,8	3,9	2,1
Knowledge score	462	690	228
Attitude score	449	673	224
Skill score	415	560	145
Satisfaction with the material	-	4.4 out of 5.0	-
Satisfaction with the method	-	4.6 out of 5.0	-

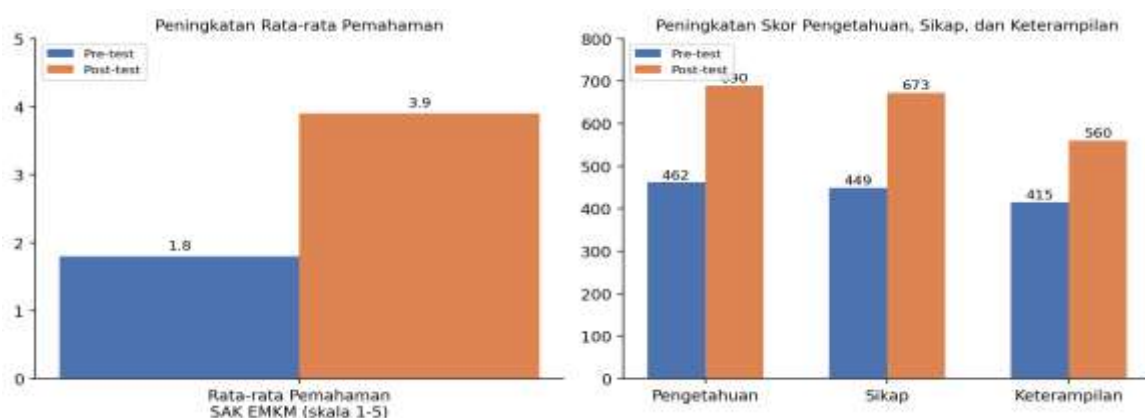


Figure 2. Comparison of Pre-test and Post-test Scores of Participants

The visualization in Figure 2 shows that the greatest increase in scores occurred in the knowledge aspect, followed by attitudes and skills. This pattern suggests that participants absorb conceptual information faster than hone technical skills, which naturally require longer practice time. The change in knowledge score showed that participants began to understand the function of SAK EMKM, the meaning of separation of business and personal finance, and the benefits of account classification. The change in attitude score showed that participants were more accepting of the importance of orderly recording. The change in skill score indicates that participants can use the template to fill out daily transactions. These results support the finding that practice-based accounting assistance can improve the ability of MSMEs to prepare financial statements (Anggiriawan et al., 2024; Syamsudin et al., 2022).

Participant feedback reinforces quantitative outcomes. The business owner said that he now clearly knows the net profit value of the business and the position of receivables that have not been collected, information that was previously never available. The administrative staff also conveyed that the Excel templates compiled are easy to use and can be filled in independently every day. This feedback shows that the output of the activity is not only in the form of documents, but also changes in the way partners understand financial information.

Activity outputs and benefits for partners

The activity produces several key outputs. First, partners have a chart of accounts that are in accordance with the character of the service business. Second, partners have daily bookkeeping procedures to record cash in, cash out, receivables, debts, assets, and expenses. Third, partners have an Excel SAK EMKM template that has been filled with partner data. Fourth, partners have financial statements as of December 31, 2025 which include balance sheets, income statements, and cash flow statements. Fifth, the activity produced 10 copies of mentoring modules as a guide for using templates.

During the mentoring process, the team and partners also found equipment assets that had not been recorded and receivables had not been collected. These findings are important because they show that organized bookkeeping can unlock information that was previously hidden. Asset data helps partners assess operational capacity and compile depreciation. Receivables data helps partners manage billing and maintain cash flow. With this information, owners can make decisions based on numbers, not just estimates.

Table 5. Output and Activity Outcomes

Exterior	Reach	Practical Benefits
Chart of accounts	Arranged for service businesses	Facilitate transaction classification
Template Excel SAK EMKM	Populated with partner data	Supports journaling and automated reports
Financial statements	Balance sheet, income statement, and cash flow statement as of December 31, 2025	Becomes the basis for performance evaluation and financing applications
List of assets	Unrecorded equipment assets have been identified	Supports asset recording and depreciation
List of receivables	Uncollectible receivables identified	Support billing control
Mentoring module	Printed 10 copies	Become a guide to using templates

DISCUSSION

The results of the activity show that the problem of financial reporting of partners is not only related to the absence of tools, but also related to record-keeping habits. Before the activity, partners already have transaction activities, documents, and administrative staff. However, all of these elements have not yet formed a readable financial information system. Mentoring helps connect transaction documents with accounts, turn cash records into reports, and make Excel a daily work tool.

The use of SAK EMKM provides direction for the preparation of reports. This standard helps partners understand that businesses need to be viewed as separate entities from owners. This separation is important because operating profit cannot be accurately calculated if personal transactions are mixed with operational transactions. The literature states that the implementation of SAK EMKM can increase the fairness, comparability, and usability of MSME financial statements (Amalia et al., 2023; A'yun & Coryanata, 2024; Zulfikar et al., 2022). The findings of this activity support this view because the report compiled helps the owner know net profit, assets, and receivables. Consistent results were also found in the assistance of the service team to CV Phosphorus Borneo's convection business partners, where the implementation of accounting standards in accordance with the scale of the business also improved the regularity and reliability of the partner's financial statements (Hutabarat et al., 2025), thus strengthening the argument that the mentoring approach that is adjusted to the characteristics of the business provides more optimal results than the uniform approach for all MSME scales.

Excel templates serve as a bridge between accounting standards and the technical capabilities of partners. Accounting applications that are too complex can cause resistance if users do not yet understand the basics of record-keeping. Excel is easier to accept because staff are familiar with the basic interface and can see the relationships between parts of the report. Research on bookkeeping digitization confirms that simple tools can improve the quality of reports when supported by mentoring and input control (Badria & Hasanah, 2024; Kusumawardhani et al., 2024; Rachmanto & Utami, 2024; Riyani et al., 2023). The results of this activity are in line with these findings.

Several factors support the success of this assistance. First, the use of real transaction data of partners makes the material feel relevant and immediately practicable, not just theory. Second, the simplified language approach ("money in" and "money out") accelerates the understanding of participants who do not yet have a formal accounting background. Third, repeated on-site assistance provides room for direct correction so that mistakes do not carry over to the final report. On the other hand, obstacles to activities arise in the understanding of debit and credit, limited time for owners who have to divide attention between business operations and mentoring sessions, as well as historical documents that have not been organized so that some of the initial data must be reconstructed from the owner's memory. This obstacle does not hinder activities, but affects the mentoring strategy. Teams need to simplify technical language, use partner transaction examples, and provide repetitive exercises. The strategy makes it easier for participants to understand the relationship between daily transactions and final reports.

The weakness of the activity lies in the scope of partners which are only one entity with two participants, so that the results cannot be generalized to all service MSMEs, especially MSMEs with different business scales, types of transactions, or digital

literacy levels. The scope of the generalization of results is still limited to the characteristics of the partners studied. However, the depth of mentoring in one partner makes changes in practice can be observed clearly and in detail, something that is difficult to achieve when mentoring is done classically with many partners at once.

This mentoring model has the potential to be replicated in other MSMEs with similar characteristics, for example, industrial estate support service businesses in the East Kalimantan region which are generally also micro-scale and do not have a special accounting division. The replication requires adjustments to the chart of accounts according to the type of transaction of each business, but the gradual assistance framework, starting from needs assessment, template preparation, on-site assistance, to advanced monitoring, can be adapted without fundamental changes. This replication potential is one of the added values of the activity because it offers an affordable model for MSMEs with limited resources.

Sustainability is an important aspect. Partners are committed to continuing daily recording, compiling semester reports, and participating in quarterly monitoring through WhatsApp groups. The owners also plan to hire part-time accounting staff in 2026. This commitment needs to be maintained so that the report does not stop as an output of the program. The service team needs to conduct periodic monitoring, check input errors, and update templates according to business needs. Follow-up assistance can also be directed to bank reconciliation, receivables age, depreciation recording, and the preparation of more complete records of financial statements.

Overall, this activity adds value to three aspects. In terms of knowledge, participants understand the importance of SAK EMKM-based financial statements. In terms of skills, participants are able to use Excel templates for daily recording. From the economic side, partners obtain information on profits, assets, and receivables that can be used to manage cash flow and prepare financing applications. This added value shows that practical mentoring-based service can be an effective strategy to improve the financial governance of service MSMEs.

CONCLUSION

SAK EMKM-based Excel assistance on CV Mahaka Bornean Persada has succeeded in increasing the capacity of partners in compiling simple financial statements. The initial condition of the partner shows that the recording is still manual, there is no account classification, there is no formal report, and there is no systematic monitoring of assets and receivables. After the activity, partners have a chart of accounts, daily bookkeeping procedures, SAK EMKM Excel templates, mentoring modules, and financial statements as of December 31, 2025 consisting of balance sheets, income statements, and cash flow statements.

The results of the evaluation showed that the average understanding of participants increased from 1.8 to 3.9 on a scale of 1 to 5. Knowledge, attitude, and skill scores also increased after mentoring. The value of satisfaction with the material reached 4.4 out of 5.0, while satisfaction with the method reached 4.6 out of 5.0. The activity also helps partners identify equipment assets that have not been recorded and receivables have not been collected. This information provides direct benefits for owners in assessing business performance and managing cash flow.

The advantages of the activity lie in the use of real partner data, easy-to-operate templates, and on-site assistance that allows for immediate corrections. The disadvantage lies in the scope of activities that are still limited to one partner with two

participants, so the generalization of results needs to be done carefully, as well as the need for monitoring so that recording runs consistently.

This activity provides practical implications for MSMEs of other services with similar characteristics, namely that gradual assistance based on real transaction data and simple tools such as Excel can be an affordable initial strategy before switching to a more complex accounting system. MSMEs with a larger business scale or more formal reporting needs can consider a similar mentoring framework with adjustments to accounting standards and systems used, as shown in the assistance in the implementation of SAK ETAP and computerized accounting systems for convection business partners (Hutabarat et al., 2025).

Further development can be directed to quarterly monitoring, preparation of semester reports, strengthening bank reconciliation, receivables control, and integration of templates with digital document archives. To maintain the sustainability of the implementation of SAK EMKM to partners, it is recommended that further assistance be carried out through collaboration between the Accounting Study Program of Mulawarman University, the Bontang City Cooperatives and SMEs Office, and local MSME assistance institutions, so that periodic monitoring can run even though formal service activities have ended.

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