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# SAK EMKM-based financial statement preparation assistance and capacity building for BUMDes Administrators in Samosir Regency

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**ABSTRACT**

Village-Owned Enterprises (BUMDes) play an important role in strengthening village economies, making transparent and accountable financial management essential. However, many BUMDes administrators still lack understanding and practical skills in preparing financial statements based on the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This community service program aimed to strengthen the understanding and practical skills of BUMDes administrators in Samosir Regency, North Sumatra, in preparing SAK EMKM-compliant financial statements. Twenty-five administrators from three BUMDes participated in participatory training and direct mentoring conducted in three stages: problem mapping and socialization, a financial statement preparation workshop, and independent field mentoring. Before the program, all partner BUMDes recorded transactions in simple, non-standardized notebooks and had never prepared SAK EMKM-compliant financial statements. Following the training and mentoring, participants' understanding improved, as shown by the average pre-test score increasing from 42.6 to 79.3 on the post-test. At the organizational level, two of the three BUMDes completed all three required components: income statement, statement of financial position, and notes to the financial statements. The remaining BUMDes completed two components. The program strengthened participants' understanding and skills and supported greater accountability and transparency in BUMDes financial management. Long-term sustainability initiatives should be considered in future activities.

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## 1. INTRODUCTION

Village-Owned Enterprises, known as BUMDes, have emerged as significant drivers of rural economic development in Indonesia since the enactment of Law Number 6 of 2014 on Villages. These enterprises are intended to stimulate village economies, generate employment, and improve community

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welfare (Adisasmita, 2016). However, field evidence indicates that BUMDes management continues to face challenges in implementing accountable and transparent financial practices.

One of the recurring obstacles is the limited human-resource capacity available for preparing financial statements that meet applicable accounting standards. Most BUMDes administrators come without formal education in accounting or finance (Febrianti et al., 2026). The financial reports, therefore, are often inadequate to support supervision and decision-making.

To address this gap, the Indonesian Institute of Accountants (IAI) issued the Financial Accounting Standards for Micro, Small, and Medium Entities, publicly known as SAK EMKM, as a simplified reporting framework tailored to small-scale entities such as BUMDes. SAK EMKM allows the preparation of proper financial statements without navigating the complexity of full accounting standards (Ikatan Akuntan Indonesia, 2016). Accordingly, its adoption by BUMDes carries real potential to raise reporting quality and strengthen governance.

The problem underlying this activity was first mapped directly at the level of the three BUMDes partners. Before the program began, BUMDes Marsahi Tahi from Janji Martahan Village and BUMDes Huta Bolon Mandiri from Huta Bolon Village recorded daily transactions only in a simple, non-standardized notebooks without a double-entry mechanism, while BUMDes Berkah Sialanguan Jaya from Sialanguan Siopat Sosor Village had not maintained any regular bookkeeping beyond informal notes kept by its treasurer. None of the three BUMDes had ever produced an income statement or a statement of financial position that complied with SAK EMKM, and none of their administrators, including directors, secretaries, treasurers, or heads of business units had received formal training in accounting or bookkeeping prior to this program. These conditions left the three BUMDes unable to provide village governments and communities with reliable financial information for oversight and decision-making, which constituted the core problem addressed by this service activity.

Previous empirical studies further support the direction of community service program. Widati et al. (2026) found that SAK EMKM-based training and mentoring markedly improved the ability of MSME managers to prepare financial statements, while Putri et al. (2022) showed that sustained mentoring outperforms one-off training in embedding accounting standards into everyday practice. Similarly, Sulistyowati et al. (2024) reported that poor financial management policies and limited reporting accountability remain common obstacles for BUMDes in preparing standard-compliant financial statements, while Maimuna et al. (2025) suggested that BUMDes lacking structured training frequently fail to produce a complete set of SAK EMKM financial statements. Building on these findings, the current program applies a staged mentoring design that combines socialization, hands-on workshop training, and independent mentoring in a structured sequence.

The urgency of this work stems from the fact that financial transparency and accountability underpin the long-term sustainability of BUMDes; without dependable financial reports, village governments and other stakeholders cannot exercise effective oversight (Pranoto & Firdaus, 2024). Accordingly, this program set out to strengthen the understanding and practical skill of BUMDes administrators in Samosir Regency, North Sumatra, in preparing SAK EMKM-based financial statements as a step toward more accountable BUMDes financial governance.

## Purpose and Benefits

This community service program aimed to increase the understanding and practical skill of BUMDes administrators in Samosir Regency, North Sumatra, in compiling SAK EMKM-based financial statements, by which contributing to more accountable financial governance.

The activities included are expected to deliver the following benefits: (1) BUMDes administrators gain both conceptual understanding and practical skill in preparing financial statements that comply with SAK EMKM; (2) BUMDes are able to produce valid, reliable, and accountable financial reports for village governments and communities; (3) Accountability and transparency in BUMDes management can be improved as this practice is sustained beyond the mentoring period; and (4) A staged mentoring model is produced that can be replicated by other BUMDes across the North Sumatra region.

## 2. METHODS

### Program Implementation Approach

The community service was participated with three Village-Owned Enterprises in Samosir Regency, North Sumatra Province: BUMDes Marsahi Tahi from Janji Martahan Village, BUMDes Huta Bolon Mandiri from Huta Bolon Village, and BUMDes Berkah Sialanguan Jaya from Sialanguan Siopat Sosor Village. The program was conducted from February to May 2026 and involved 25 BUMDes administrators, including directors, secretaries, treasurers, and heads of business units.

The team adopted a participatory, action-based mentoring approach, allowing participants to learn through hands-on practice rather than by passively absorbing material. Participatory methods have repeatedly been shown to build technical understanding and field skills more effectively than conventional one-way training (Chambers, 1994).

To track the progressions of participants' understanding, a 20-item questionnaire covering SAK EMKM concepts, transaction recording, and financial statement preparation was given to participants before the training began (pre-test) and after the thorough series of training and mentoring activities was completed (post-test). The results of the two tests were compared descriptively to assess changes in participants' understanding following the program. Direct field observations were also conducted throughout the mentoring visits to monitor how administrators applied the material in practice. These observations complemented the pre-test and post-test results reported in this article.

### Pre-test/Post-test Assessment Blueprint

To clarify the competencies measured by the 20-item questionnaire, Table 1 presents the distribution of items across the five aspects of SAK EMKM competence assessed before and after the program.

**Table 1.** Distribution of pre-test and post-test items based on assessed aspects

| Assessed Aspects | Number of Items | Item Share | Example Focus |
|---|---|---|---|
| Basic SAK EMKM concepts | 4 | 20% | Definition and scope of SAK EMKM, entity assumptions |
| Transaction recording | 4 | 20% | Debit/credit rules, sourced documents |
| Journals and ledgers | 4 | 20% | General journal entries, posting to ledger accounts |
| Income statement preparation | 4 | 20% | Revenue/expense classifications and presentations |
| Financial statements | 4 | 20% | Asset, liability, and equity classifications |
| **Total** | **20** | **100%** | |

### Stages of Implementation

#### Stage 1 – Socialization and problem identification

Conducted in the first week of February 2026 through a Focus Group Discussion (FGD) involving participants from all three BUMDes to map the existing financial management conditions, identify training needs, and secure participants' commitment to the program.

#### Stage 2 – Financial statement preparation workshop

A two-days session held on 10–11 February 2026 at the Pangururan District Office Hall. The first day covered basic accounting concepts and an introduction to SAK EMKM together with journal and ledger exercises; the second day focused on preparing income statements and statements of financial position using each BUMDes' own transaction data.

#### Stage 3 – Independent mentoring

The mentoring was carried out from March to May 2026, during which the service team made four field visits to each BUMDes to monitor implementation, correct errors, and address technical difficulties encountered by administrators.

### Program Evaluation

Program evaluation was conducted to assess the extent to which the training and mentoring activities developed participants' understanding and skills. At the individual level, pre-test and post-test scores were compared to assess changes in participants' understanding of SAK EMKM following the full series of activities. At the organizational level, the evaluation compared the condition of each BUMDes partner before and after the program, particularly their ability to record transactions and prepare financial statements in accordance with SAK EMKM.

## 3. RESULTS AND DISCUSSION

### Results

#### Initial conditions of the BUMDes partners

The FGD confirmed that all 25 participants had never taken part in formal accounting training and each of the three BUMDes partners faced a distinct starting point. Nearly every BUMDes recorded its transactions only in a simple, non-standardized notebooks, while none of the three BUMDes had an income statement, let alone financial statement, that complied with SAK EMKM. Subsequently, four specific problems emerged from this mapping exercise: (1) Transaction recording was inconsistent and did not follow a double-entry system; (2) Entity assets and liabilities were not clearly separated; (3) Financial statements were not prepared on a periodic basis; and (4) Administrators had limited familiarity with fundamental accounting concepts, including debits and credits, journal entries, and balance sheets. These findings are consistent with the pattern described by Asmarita et al., (2026), who reported that many BUMDes administrators do not have an accounting or finance background. The findings also highlighted the need for the structured workshop and field-mentoring activities that followed.

#### Implementation of training and mentoring

Participant enthusiasm during the two-day workshop was notably high, as evidenced in proactive engagement during question-and-answer sessions and group discussions. The workshop introduced

participants to basic accounting concepts and SAK EMKM, followed by hands-on exercises in recording transactions, preparing journals and ledgers, and compiling income statements and statements of financial position using each BUMDes' own transaction data. During the subsequent independent mentoring stage, the service team provided guidance at each BUMDes location, helping participants correct recording errors and apply the material to their day-to-day operations.








**Figure 1.** Group photo of BUMDes administrators and the service team
**Figure 2.** Question-and-answer session
**Figure 3.** Closing session of the community service program

## Improvement in participants' understanding: Pre-test and post-test results

**Table 2.** Comparison of average pre-test and post-test scores by BUMDes

| Name of BUMDes | Participants | Pre-test Average | Post-test Average |
|---|---|---|---|
| BUMDes Marsahi Tahi | 9 | 41.2 | 78.4 |
| BUMDes Huta Bolon Mandiri | 8 | 43.5 | 80.1 |
| BUMDes Berkah Sialanguan Jaya | 8 | 43.1 | 79.4 |
| **Overall Average** | **25** | **42.6** | **79.3** |

The results in Table 2 outlining participants' progressions across all three BUMDes in understanding basic accounting concepts and SAK EMKM. At BUMDes Marsahi Tahi, the average score increased from 41.2 to 78.4; at BUMDes Huta Bolon Mandiri, from 43.5 to 80.1; and at BUMDes Berkah Sialanguan Jaya, from 43.1 to 79.4. Overall, the average score of all 25 participants increased from 42.6 on the pre-test to 79.3 on the post-test.

The service team had set 75 as the minimum score to indicate adequate understandings of SAK EMKM, in accordance to the threshold convention used in comparable SAK EMKM training evaluations (Wibawa et al., 2025; Widati et al., 2026). Since the average post-test score of 79.3 exceeds this threshold,

participants as a group can be considered to have reached an adequate level of understanding of SAK EMKM material. This individual-level improvement should be considered alongside the organizational-level results reported below, which reflect the more tangible outcomes expected from this type of community service activity.

### Organizational-level output: Condition of the BUMDes partners before and after the program

Because financial statements are organizational outputs rather than individual outcomes, the program was also evaluated by comparing the condition of each BUMDes partner (n = 3) before and after the activity, rather than assessing individual participants alone. Before the program, none of the three BUMDes had prepared financial statements that complied with SAK EMKM. Table 3 summarizes the financial statement completion status of each BUMDes at the end of the program.

**Table 3.** Status of SAK EMKM financial statement preparation by BUMDes (n = 3), After the Program

| BUMDes | Income Statement | Statement of Financial Position | Notes to Financial Statements | Status |
|---|---|---|---|---|
| BUMDes Marsahi Tahi | ✓ | ✓ | ✓ | Complete |
| BUMDes Huta Bolon Mandiri | ✓ | ✓ | ✓ | Complete |
| BUMDes Berkah Sialanguan Jaya | ✓ | ✓ | – | Partial |
| **Total (n = 3 BUMDes)** | **3/3** | **3/3** | **2/3** | **2/3 complete** |

### SAK EMKM compliance checklist

To make the basis for the completion status reported in Table 3 transparent, Table 4 presents the compliance checklist used by the mentoring team to assess each component in terms of completeness, transaction recognition, account classification, presentation, and disclosure.

**Table 4.** SAK EMKM compliance checklist, categorized based on each BUMDes conditions

| Compliance Indicators | BUMDes Marsahi Tahi | BUMDes Huta Bolon Mandiri | BUMDes Berkah Sialanguan Jaya |
|---|---|---|---|
| Completeness of required statements | Achieved | Achieved | Not yet achieved (notes missing) |
| Recognition of transactions (accrual basis, source documents) | Achieved | Achieved | Achieved |
| Account classification (assets, liabilities, equity) | Achieved | Achieved | Minor errors, corrected during mentoring |
| Presentation of income statement & statement of financial position | Achieved | Achieved | Met |
| Notes to the financial statements | Achieved | Achieved | Not yet achieved |

### Comparing recording ability, statement preparation, and full compliance

Three related aspects of the BUMDes partners' condition are distinguished to give a clear picture of changes. First, the ability to record transactions: by the final independent-mentoring visit, all three BUMDes partners were able to maintain a consistent, structured transaction record and prepare a monthly financial statement. Second, their ability to prepare the two core financial statements, including income statement and statement of financial position: all three BUMDes achieved this during the program. Third, their ability to prepare a complete set of statements fully compliant with SAK EMKM, including the notes to the financial statements: this was achieved by 2 of the 3 BUMDes, while BUMDes Berkah Sialanguan

Jaya had not completed its notes to the financial statements by the end of the program period. The statement that all three BUMDes partners were able to prepare monthly financial statements on their own therefore refers to the second condition above (routine statement preparation), not to full SAK EMKM compliance, which remains the more complete condition reported in Table 3.

### Illustrative example of financial report format before and after mentoring

To provide evidence of the activity's outputs without disclosing sensitive financial data belonging to the BUMDes partners, Table 5 illustrates, in structural terms only, how the financial recording format changed from the pre-program condition to the SAK EMKM-compliant format produced after mentoring. No actual transaction amounts are shown.

**Table 5.** Illustrative structural comparison of financial recording format before and after mentoring

| Before Mentoring (simple cash book) | After Mentoring (SAK EMKM format) |
|---|---|
| Columns: Date \| Description \| Cash In \| Cash Out \| Balance. Entries recorded chronologically with no distinction between capital, revenue, and expense transactions; no separation of BUMDes assets from administrators' personal funds. | Income Statement: Revenue (by business unit) less Operating Expenses less Other Expenses = Net Income/ Loss for the period. |
| No periodic closing; report produced only when requested by the village government, with no standard structure. | Statement of Financial Position: Assets (Current, Fixed) = Liabilities (Current, Long-term) + Equity, presented as of a reporting date. |
| No notes explaining accounting policies, asset details, or contingencies. | Notes to the Financial Statements: general information, basis of preparation, summary of accounting policies, and detail of significant account balances. |

### Results of independent mentoring

During the independent mentoring stage (March-May 2026), the service team conducted four field visits to each BUMDes. During the first visit, participants had begun applying a consistent journal-recording system, although errors in account classification were still evident. By the final visit on 16 May 2026, all three BUMDes partners maintained structured accounting records and were able to independently prepare monthly financial statements, consistent with the second condition described above. By that point, two of the three BUMDes had also achieved full compliance with SAK EMKM, including the preparation of notes to the financial statements, as reported in Table 3.

### Discussion

Taken together, these results contribute to strengthening the accountability and transparency of BUMDes management. Reliable financial statements allow village governments and other stakeholders to gather an evidence-based oversight (Ariski & Asy'ari, 2022; Pranoto & Firdaus, 2024), which subsequently may help build public trust in BUMDes as instruments of village economic empowerment. This activity did not directly measure changes in transparency, accountability, report timeliness, use of reports in decision-making, or village government oversight practice, and such measurement is therefore recommended for future evaluation. The pattern of progression observed also aligns with pattern found by Putri et al. (2022), that a mentoring cycle incorporating periodic evaluation is able to surface obstacles early and direct targeted follow-up support. This finding is also in line with Manday et al., (2025), who likewise reported marked improvements in participants' scores among MSME managers following practice-based training.

Beyond the improvement in scores and statement completeness reported above, the activity carries several practical implications for the three BUMDes partners. Before the program, unit managers had no structured basis for comparing the performance of their different business lines and largely relied on intuition when deciding how to allocate limited working capital. With the availability of income statements and other financial statements, administrators at BUMDes Marsahi Tahi and BUMDes Huta Bolon Mandiri can, for the first time, assess each business unit's contribution to overall performance before deciding where to reinvest revenue. BUMDes Berkah Sialanguan Jaya can likewise assess the contribution of its business units using the two completed financial statements, although its notes to the financial statements remain unfinished. A structured statement of financial position also provides administrators with credible information to present to the village government or external parties when requesting additional capital or reporting on the use of village funds, which was not possible with the previous notebook-style recording system (Maharani et al., 2025). In this sense, the contribution of the activity extends beyond formal compliance with SAK EMKM. It equips partners with a practical management tool to support day-to-day decisions regarding pricing, capital allocation, and profit distribution to the village.

The shift toward SAK EMKM-compliant reporting also has implications for the relationship between the BUMDes partners, the communities itself, and village governments they serve. Structured and verifiable financial statements give village heads, village consultative bodies (BPD), and community members a clearer basis for discussing how BUMDes funds are used, which supports the kind of social accountability mechanism described by Pranoto & Fidaus (2024) and may, over time, help strengthen public confidence that BUMDes are being managed for the benefit of the village rather than a small group of administrators. For the administrators themselves, being able to produce a recognized financial statement format also appears to have practical value beyond bookkeeping: several administrators noted during the closing session that they now feel more confident presenting BUMDes performance in village forums (*musyawarah desa*), where financial reports are a routine point of discussion.

Regarding the potential for sustainability, the fact that two of the three BUMDes partners had achieved full SAK EMKM compliance by the end of the mentoring period is an encouraging sign, but it does not by itself guarantee that the new practices will continue after the service team withdraws. The experience of BUMDes Berkah Sialanguan Jaya, which had not completed its notes to the financial statements within the available timeframe, suggests that partners starting from a weaker administrative foundation may require a longer or more intensive mentoring period before the new recording practices become self-sustaining. This is consistent with Litualy, (2025) who found that good governance practices in BUMDes are more likely to endure when they are embedded in village standard operating procedures and routinely supervised rather than dependent on the knowledge of a single administrator. Because BUMDes administrators may be replaced through village-level staff rotation, the risk of losing the capacity developed through this program remains unless at least one internal champion in each BUMDes retains and transfers the recording practices to incoming administrators, and the village government incorporates periodic reviews of the resulting financial statements into its regular oversight cycle.

Several factors contributed to the activity's success: a participatory, action-based mentoring approach that engaged administrators in hands-on practice rather than passive instruction; a staged design linking socialization, classroom-style workshop training, and repeated field-based mentoring so that knowledge could be reinforced through practice; and the use of each BUMDes' own transaction data during training, which kept the material directly relevant to participants' daily work.

## 4. CONCLUSION AND RECOMMENDATIONS

This community service activity, in which focused on assisting BUMDes administrators in Samosir Regency to prepare SAK EMKM-based financial statements, improved participants' understanding and

technical skills: the average knowledge score rose from 42.6 on the pre-test to 79.3 on the post-test, indicating a reasonable improvement in participants' grasp of SAK EMKM material after taking part in the training and mentoring. At the organizational level, the condition of the BUMDes partners also changed for the better: before the program none of the three BUMDes had ever prepared a SAK EMKM-compliant financial statement, whereas by the end of the program 2 of the 3 BUMDes partners had completed a full set of SAK EMKM-compliant financial statements, while the remaining BUMDes had completed the two core statements, albeit had not yet finished its notes to the financial statements. The mentoring method, which includes socialization, workshop training, and field mentoring, proved effective in transferring accounting knowledge and skills to BUMDes administrators and represents a contribution to, though not yet a complete achievement of, sustainable BUMDes financial governance. Sustaining these gains will require further steps, including the gradual introduction of information technology-based accounting applications, the designation of internal champions within each BUMDes, periodic refresher training, and routine supervision by the village government, so that BUMDes financial reporting becomes more efficient, accountable, and, over time, more sustainable.

The activity faced several limitations: participants' lack of prior accounting backgrounds slowed early progress, the limited program timeframe left one BUMDes without a completed set of notes to the financial statements, and the geographic distance between the three BUMDes constrained the frequency of field visits. The evaluation itself relied mainly on pre-test and post-test results and field observations rather than a more systematic qualitative assessment, which should be incorporated into future activities of this kind. To sustain these gains, three steps are recommended: future activities should consider designating and training an internal recording "champion" in each BUMDes, holding periodic refresher or peer-learning sessions across the three BUMDes, and having the village government formalize routine supervision using the resulting financial statements as a basis for oversight. These measures could be gradually supported by simple, low-cost accounting software.

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