

# Training of Making Financial Statements Using Microsoft Excel to Bankable Financial Statement at Small and Medium Enterprises in Bandung City

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**Abstract**—Nowadays, the challenges and difficulties of adopting information technology are mainly. Accounting Information System (SIA) in making financial reports on Small and Medium Enterprises in Indonesia is an obstacle to Small and Medium Enterprises development as well as for entrepreneurs. In the city of Bandung, this is due to the fact that most SIAs available on the market are beyond the reach of many SMEs in Indonesia, due to scarcity of resources caused by lack of financial assistance. Training of Making Financial Statements Using Microsoft Excel at Small and Medium Enterprises in Bandung City aims to conduct training and mentoring on Making Bankable Financial Reports using Microsoft Excel at Small and Medium Enterprises in Bandung. This training includes Accounting Training, Training on Making Financial Statements using Ms. Excel, so that it can improve the ability to make bankable financial reports that can help in applying for financing to banks so as to improve the welfare of the Small and Medium Enterprises. This problem can be solved by increasing the ability of Small and Medium Enterprises in making financial reports. The Method in this research is Research of Applications Method. This Research was held on April 4, 2019 and May 2 2019 has helped Small and Medium Enterprises in overcoming the problem with the Training of Making Financial Statements using Ms. Applications. Excel and introductory material for making financial reports using the Myob Accounting Application. The Aims on this research that has been generated from the PKM Financial Report Making Training with Microsoft Excel at Small and Medium Enterprises in Bandung is the Training Module, Financial Application with Ms. Excel.

**Keywords:** *financial statements, applications*

## I. INTRODUCTION

Bandung City is a city that has quite a lot of industrial centres, where as many as 1490 Small and Medium Enterprises. Industrial centres include t-shirts on Jl. Surapati, Rajutan Sentra on Jl. Binong Jati, Sentra Sepatu on Jl. Cibaduyut, and a doll and fabric centre on Jl. Cigondewah. Currently, the challenges and difficulties of adopting information technology, especially Accounting Information Systems (SIA) at Small and Medium Enterprises in Indonesia, are obstacles to the development of SMEs as well as Small and Medium Enterprises entrepreneurs in Bandung. This is due to

the fact that most SIAs available on the market are beyond the reach of many SMEs in Indonesia, due to scarcity of resources caused by lack of financial assistance. Wang in Brata further asserted that many SMEs either did not have sufficient resources or were not willing to commit most of their resources due to the long implementation time and high costs associated with SIA. Moreover, the lack of preparation of SME organizations, is due to the low level of formalization of HR roles and responsibilities expressed by those who continue and consequently it becomes difficult to adopt SIA [1]. Also, vendors who provide complex information systems that are beyond the needs of SMEs coupled with limited ones in the field of information technology and the opportunity to adopt a business process-oriented view are likely to influence, adoption of SIA by SMEs [2].

However in new era of technological progress, the role of computerized accounting information systems is very important, Microsoft's office especially Ms. excel allows companies to create financial reports by not having to incur additional costs to buy programs to manage businesses with the potential benefits of improved process flow, reduced inventory, better data analysis, better customer service, and increased profit margins. Given the benefits mentioned above, the preparation of financial statements using Ms Excel is needed, but because Limited knowledge about the use of Ms. Excel for financial reports makes Small and Medium Enterprises in Bandung still very many who cannot use it [3,4].

So far, Small and Medium Enterprises (SMEs) in the city of Bandung in making financial statements as they are, because of limited costs and the ability to make financial reports. This affects the financing decisions that are submitted to banks. Small and Medium Enterprises consider that making good financial reports requires a large amount of cost, even though good financial reports can be made at a fairly low cost even if you do not have to buy a program, just by having a computer using Ms. Office and knowledge using MS Excel. This was revealed by the Bandung Creative House facilitator who facilitated the training needs of Bandung's Small and Medium Enterprises. Small and Medium Enterprises training held at Bandung Creative House. Source of Bandung Creative House Documents.

In Indonesia, Small and Medium Enterprises is the backbone of the Indonesian economy. The number of SMEs until 2011 reached around 52 million. SMEs in Indonesia are very important for the economy because they contribute 60% of GDP and accommodate 97% of the workforce. But access to financial institutions is very limited, only 25% or 13 million SMEs have access to financial institutions. The Government of Indonesia, fostering SMEs through the Office of Cooperatives and SMEs, in each Province or Regency / City [5].

IAI Board Member, Dwi Setiawan Susanto, in the 2015 IAI discussion and Chartered Institution of Management Accountants (CIMA) said that financial statement accountability can make it easier for Small and Medium Enterprises to get access to funding from banks (bankable) in order to support SMALL AND MEDIUM ENTERPRISES business performance. "The potential of Small and Medium Enterprises for the economy is also extraordinary, but many are not yet 'bankable', meaning that the quality of the accounting information system presented is not good for users, especially for capitalists". That way SMEs must be able to present a quality financial report generated from a good accounting information system in order to penetrate the access to capital to develop their business, if investment increases, income also increases in other words if business capital increases, the business will grow more and will get income big one too.

## II. FORMULATIONS OF THE PROBLEMS

Based on the analysis of the situation above, the partner's problems are as follows:

- How the Influences of training making of financial Statement to Bankable of Financial Statemen in Small and Medium Enterprises?
- What Difficulties of Small and Medium Enterprises in Knowledge of Making Financial Statements?

## III. DISCUSSION

The final solution to the problem of making bankable financial statements at Small and Medium Enterprises in the city of Bandung is to increase the knowledge of Small and Medium Enterprises resources in the makers of financial reports so that they can increase financing which will affect sales turnover and ultimately increase their overall business. The method of making bankable financial statements with low costs is to use Microsoft Excel (MS. Excel) has been able to make Small and Medium Enterprises make the required

financial reports. Output targets in this Research are achieved with trainees able to make financial reports so they can get financing from banks. This innovation in This Research by Training is a method of making financial reports at a low cost but bankable by using MS. Excel. Furthermore, assisted by the training instructor, Ms. Financial Report application will be made. MS. Excel.

Through this PKM has increased the ability of trainees in making financial reports so they can get financing from banks. This innovation in Research by Training method is making financial reports at a low cost but bankable by using MS. Excel. Furthermore, assisted by the training instructor, Ms. Financial Report application will be made. Excel and the introduction to the next PKM is making financial reports with ready-made software, MYOB Accounting.

The Research by training held on April 4, 2019 was the choice of making Financial Reports with Ms. Excel. Whereas on May 2, 2019, Introduction to using Myob, Accounting as the next PKM plan for 2019/2020. This Research Very Helpful for Small and medium Enterprises in Bandung Indonesia for making bankable Of Financial statement. Which in turn Effect Income of Small and Medium Enterprises.

## IV. CONCLUSION

This Research By training are achieved with Small and Medium Enterprises able to make financial reports so they can get financing from banks. This innovation in Research is a method of making financial reports at a low cost but bankable by using MS. Excel.

There is an effect of training in making financial statement on the ability of Small and medium Enterprises to make financial statement report that are acceptable to bank.

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