

**PREPARATION OF FINANCIAL STATEMENTS BASED ON
FINANCIAL ACCOUNTING STANDARDS FOR ENTITIES
WITHOUT PUBLIC ACCOUNTABILITY (SAK ETAP) AT
BUMDESMA IN SUMEDANG REGENCY**

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Abstract

This study aims to determine the implementation of Accounting Standards for Entities Without Public Accountability (SAK ETAP) and the rearrangement of financial statements based on SAK ETAP. This study focuses on the Joint Village-Owned Enterprises (BUMDESMA) of Sembada Darmaraja, located at Jalan Raya Darmaraja-Cibugel No. 29, Kaum Hamlet, Darmaraja Village, in the Darmaraja District. Data is gathered by observation, interviews, and documentation. The data analysis used is by collecting data, reduction data, presenting data, stages of preparing financial statements, analyzing conformity to SAK ETAP and compiling financial statements. The finding reveals that BUMDESMA Sembada Darmaraja presents only presents the Balance Sheet, Income Statement, and Operational Report of UPDB (Revolving Fund Management Unit). Meanwhile, SAK ETAP comprises of a Balance Sheet, Income Statement, Statement of Changes in Equity, Statement of Cash Flows, and Notes to Financial Statements to present financial statements. Thus, the financial statements are rearranged based on SAK ETAP.

Keywords: *SAK ETAP, Financial Statements, Village Owned Enterprises*

1. INTRODUCTION

As a result of the rapid growth of the economy in the modern period, accounting plays a vital part in conveying transaction information about an organization. In order to prepare a financial report, the submission of an entity's transaction information is meant for both internal and external users. In this regard, there are standards in the preparation of financial statements published by the Indonesian Institute of Accountants (Ikatan Akuntan Indonesia, 2022) in the form of Financial Accounting Standards (henceforth SAK) as a standard for preparing financial statements for entities with public accountability, including those that have been registered or are in the process of registering in the capital market, as well as SAK ETAP (Financial Accounting Standards Without Public Accountability) as a standard for preparing financial statements for entities without public accountability (BUMDes) (Accurate, 2022; Lintong et al., 2020).

Village-Owned Enterprises, often known as BUMDes, are institutions established to improve the local community's welfare (Hasan & Gusnardi, 2018). BUMDes is one of the economic institutions that has a legal foundation. Consequently, the application of accounting and the preparation of financial statements must adhere to the IAI-established standards, specifically SAK ETAP for BUMDes entities.

The BUMDes Darmaraja commonly called Sembada Darmaraja is somewhat capable at financial management, but the BUMDes Sembada Darmaraja is not yet in accordance with SAK ETAP in terms of preparing financial reports, as evidenced by the fact that its financial statements only include a Balance Sheet, Profit and Loss Report, and Operational Report. Consequently, a BUMDes financial report based on SAK ETAP is required, and the adoption of SAK ETAP can facilitate the preparation of financial reports. Reports based on SAK ETAP can be utilized for a variety of objectives by both external and internal parties, such as making it easier for BUMDESMA Sembada Darmaraja to offer loans to other agencies for business development (Suriadianto et al., 2018).

In light of the information presented above on the context, the researcher decided to carry out a study entitle "Preparation of Financial Statements Based on Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) at Bumdesma in Sumedang Regency."

2. LITERATURE REVIEW

2.1. BUMDes

Village-Owned Enterprises, also known as BUMDes, are entities or institutions that manage resources (Nugroho & Suprpto, 2021), including Natural Resources and Human Resources, in the process of utilizing the potential that exists in a village (Adilah & Rani, 2020; Maryunani, 2008). These enterprises have capital ownership and are managed by the local community and the village government with the goal of prospering the local population.

2.2. Financial statements

The financial condition of a company as well as the results of its business operations at a specific point in time are detailed in the entity's financial statements. The goal of presenting information about the financial situation, financial performance, and cash flows of the company in financial statements that are intended for public use is to provide users with information that can be helpful to them in making decisions regarding the organization (Prasetyo, 2022). The Indonesian Institute of Accountants argues that financial statements have a few features, including being able to be compared, having important information, being intelligible, and being reliable. Essentially, a company's financial statements include a Balance Sheet, an Income Statement, a Statement of Changes in Equity, a Statement of Cash Flows, and Notes to Financial Statements (Raharjo, 2020; Zsazya, 2020).

2.3. SAK ETAP

SAK stands for Financial Accounting Standards which is a series of stages of preparing financial statements to create harmony when presenting financial statements (Kusrini, 2020). In Indonesia, SAK is applied to various standards, namely IAS, IFRS, ETAP, GAAP, Sharia PSAK, and SAP. SAK ETAP is a standard for preparing financial statements for entities that do not have significant public accountability and presents financial reports for the purpose of external users who are owners who are not directly involved in business management, creditors, and credit rating agencies (Wahyuningtias et al., 2021). In SAK ETAP, it is regulated that entities are required to prepare financial statements consisting of a balance

sheet, income statement, capital change report, cash flow statement and notes to financial statements.

3. RESEARCH METHOD

This study uses descriptive analytical method with a qualitative approach. This method was chosen by the researcher based on collecting data sources, processing the data and explaining it as a whole and in accordance with the phenomenon under study which ultimately resulted in a research result.

This investigation carried out in BUMDes Sembada Darmaraja Jalan Raya Darmaraja-Cibugel No. 29, Kaum Hamlet, Darmaraja Village, Darmaraja District in Sumedang Regency, West Java. The research process starts from collecting, processing, and analyzing data it takes about 2 weeks.

Based on the sources of data obtained from interviews and the acquisition of overall data references to be developed and analyzed, this proves that the data used are not statistical data but the dominance of the overall data using qualitative data. Meanwhile, data gathered by interview, observation and documentation. Therefore, primary and secondary data were gathered, which as follows:

- a. Primary data where the data source of the research object is obtained directly by the researcher through interviews with informants
- b. Secondary Data is the source of data obtained from the profile of BUMDESMA Sembada Darmaraja, Balance sheet, Profit and Loss Report, as well as Operational Report.

Furthermore, the data analysis carried out by data reduction and followed by data presentation which aims to make it easier for researchers to see the overall or only part of the study. The presentation of this data is carried out by presenting the Financial Statements of BUMDESMA Sambada Darmaraja in 2020 which will be researched based on the Balance Sheet, Profit and Loss Statement, and Operational Statements. In the following steps, the data analysis also carried out by taking into account to the preparation of financial statements of BUMDESMA Sembada Darmaraja, observing financial statements' conformity with SAK ETAP, as well as the preparation of financial statements in accordance with SAK ETAP.

As for preparing the BUMDes Financial Statements based on SAK ETAP, which as follows:

- a. Identified the proof of credit transactions and sales out of each business division.
- b. Report in a journal.
- c. Publishing the general ledger by creating a ledger so that the final account balance can be determined.
- d. The opening balance is recorded on the balance sheet.
- e. A trial balance is made.
- f. An adjusting journal is created if transactions have occurred but have not been recorded, or if a transaction has been recorded in an account but modifications to the balance are necessary to reflect the current facts.

4. RESULT AND DISCUSSION

4.1. History of the Establishment of Bumdesma Sembada Darmaraja

BUMDESMA (Joint Village-Owned Enterprise) Sembada Darmaraja which was originally in the form of UPK Darmaraja District as the manager of KDP funds (Sub-district Development Program) which was formed on November 14, 2001 in line with the policy of the Government of the Republic of Indonesia in 2009 KDP (Sub-district Development Program) was changed to PNPM-Mpd (also known as National Program for Independent Rural Community Empowerment) and UPK (Activity Management Unit) as program managers at the sub-district level.

The existence of Government Regulation No. 11 of 2021 concerning Village-Owned Enterprises in Article 73 paragraphs 1 to 7 which regulates UPK Ex National Program for Independent Rural Community Empowerment must become a Joint Village-Owned Enterprise. After the regulation regarding Village-Owned Enterprises in Darmaraja District, BUMDESMA (Joint Village-Owned Enterprises) was formed with initial capital sourced from revolving fund assets belonging to the Darmaraja District community managed by the UPK.

4.2. The Process of Presentation and Preparation of Bumdes Sembada Darmaraja Financial Reports

The accounting process plays a very essential position in an organization because it distributes information to the various parties that are affected, information that can then be utilized as a basis for making decisions. Following the completion of interviews and observations by researchers on BUMDESMA Sembada Darmaraja, the accounting procedure was carried out, beginning with the following:

- a. The savings and loan business unit records the entirety manually starting from income and expenses which will then be transferred to a computer system, namely Microsoft Excel.
- b. Financial Reports are made by entering and adjusting data with the right classification. This financial report consists of a Balance Sheet, Income Statement, and UPDB Operational Report.

4.3. Conformity Analysis of Financial Statements According to SAK ETAP and Preparation of Bumdes Financial Statements According to SAK ETAP

In the stages of compiling Financial Statements generally in accordance with the accounting cycle, which starts from the occurrence of ongoing transactions to making reversing journals. However, in this study there is a limitation with only reaching the preparation of Financial Reports based on SAK ETAP.

During the observation of BUMDESMA Sembada Darmaraja, information related to transactions that took place at BUMDESMA was obtained, including providing loans, serving savings services, paying administrative and general fees, paying office rent, paying UPK management fees, paying transportation costs, paying taxes, and other transactions.

BUMDESMA Sembada Darmaraja only compiles the Balance Sheet, Profit and Loss Report, and UPDB Operational Report, so researchers need to recompile the Financial

Statements of BUMDESMA Sembada Darmaraja. To rearrange the Financial Statements, it is necessary to carry out several stages, namely:

- a. The proof of transactions for each part of the business is seen how it is recorded.
- b. Each part of the business is recorded in the journal.
- c. The ending balance on each account can be determined through the general ledger.
- d. Making a Trial Balance, Balance Sheet, Profit and Loss Statement, Changes in Equity Report, Cash Flow Statement, for each part of the business.

To prepare a financial report measurement is an important thing to do. Measurement in accounting is the stage to determine the amount of money used by the institution to measure assets, liabilities, income, and expenses in the Financial Statements. Generally, the measurement basis used is historical cost and fair value.

Measurement of cash and cash equivalents based on SAK ETAP is adjusted to the nominal value (Bahri, 2016). For the measurement of cash and cash equivalents BUMDESMA Sembada Darmaraja has complied with SAK ETAP. It's just that for the presentation of the report there is a discrepancy with SAK ETAP.

The balance sheet prepared by BUMDESMA Sembada Darmaraja for measurements and the format used is in accordance with SAK ETAP. Items from the accounts contained in the balance sheet are in accordance with SAK ETAP, namely on the Current Assets side which consists of cash and cash equivalents, and there is an inventory account of Rp. 9.884.372.450,80 and Fixed Assets consisting of land, buildings, and the allocation of funds amounting to Rp. 10.744.180.646,98, then on the liability side, it consists of social fund debt, institutional debt and other debts with zero balance and for equity consists of several receipt transactions transferred by several institutions in the amount of Rp. 10.709.471.190, while from Cost Sharing in the amount of Rp. 1.729.108.775 of the surpluses held in the amount of Rp. 6.534.836.951 and from the current surplus of Rp. 1.655.136.181,78.

The Income Statement is prepared with the inclusion of an income account and an expense account with their recognition within a period unless there are other requirements from SAK ETAP. In SAK ETAP, different treatment is regulated for the impact of corrections caused by errors and changes in accounting policies for adjustments to the previous period but not as part of the profit or loss in the period where there is a change.

For the Income Statement, there is a difference that is not too significant, it's just that the format used every month from the operations is combined from last year, the month that has passed in the year being run, to the month that is currently running, but in SAK ETAP every operational period in Separate. The Income Statement prepared by BUMDESMA Sembada Darmaraja consists of the period December 31 with an income account amounting to Rp. 222.660.021 and the cost account is Rp. 72.351.496,56 with a surplus of Rp. 150.306.524,44. For the period January 2022 with an income account amounting to Rp. 2.744.134,804 and the cost account amounted to Rp. 1.088.998.622,22 with a surplus of Rp. 1.655.136.181,78. Besides that, for the next period with an income account amounting to Rp. 20.520.290.904 and the cost account amounted to Rp. 12.330317.771,22 with a surplus of Rp. 8.189.973.132,78.

The statement of changes in equity is prepared on the accounts of initial capital, retained earnings, ongoing profit and private in one period. BUMDESMA Sembada Darmaraja does

not prepare a Change in Equity Report, whereas only prepares for the UPDB Operational Report.

Statements of Cash Flows are presented on cash flows for one period by classifying them based on operating activities, investing activities and financing activities. Cash from operating activities is obtained from the income of an institution. Cash originating from investing activities describes the occurrence of cash disbursements with the aim of earning income. Funding cash flows are obtained from paid-in capital. Cash flow can be obtained when cash is received, cash payments and loans are repaid. BUMDESMA Sembada Darmaraja does not prepare a cash flow statement so it is not in accordance with SAK ETAP.

Notes to Financial Statements are presented by presenting additional information from the financial statements. Provide informational explanations for posts whose acknowledgment does not meet the requirements. BUMDESMA Sembada Darmaraja did not compile Notes to Financial Statements so that it was not in accordance with SAK ETAP.

- e. After being analyzed, a financial report is made based on SAK ETAP, which is as follows:

Table 1 BUMDESMA Sembada Darmaraja Balance Sheet (Period of December 31, 2021)

BADAN USAHA MILIK DESA BERSAMA DARMARAJA NERACA PERIODE 31 DESEMBER 2021				
Aset			Kewajiban dan Ekuitas	
Aset Lancar			Kewajiban	
Kas			Hutang Dana Sosial	
Kas BPPK			Hutang Kelembagaan	
Kas Operasional UPK	Rp 422,800.00		Lain-lain	
Kas Pengembalian UEP				
Kas Pengembalian SPP			Jumlah Kewajiban	
Jumlah Kas		Rp 422,800.00		
			Ekuitas	
Bank			Transfer dari KPKN PPK I	Rp 749,977,565.00
Bank BPPK			Transfer dari KPKN PPK II	Rp 1,500,000,000.00
Bank Integrasi			Transfer dari KPKN PPK III	Rp 600,000,000.00
Bank Op	Rp 42,031,881.80		Transfer dari KPKN PPK	Rp 600,000,000.00
Bank Pengembalian UEP	Rp506,483,203.00		Transfer dari KPKN PNPM	Rp 1,200,000,000.00
Bank Pengembalian SPP	Rp567,881,285.00		Transfer dari KPKN PNPM	Rp 1,600,000,000.00
Jumlah Bank		Rp 1,116,396,369.80	Transfer dari KPKN PNPM	Rp 1,200,000,000.00
			Transfer dari KPKN P2SPP	Rp 89,247,200.00
Pinjaman			Transfer dari KPKN PNPM	Rp 480,000,000.00
Pinjaman UEP		Rp 4,718,527,337.00	Transfer dari KPKN Integrasi	Rp 248,106,300.00
Pinjaman SPP		Rp 4,029,775,444.00	Transfer dari KPKN PNPM	Rp 855,000,000.00
			Transfer dari KPKN Integrasi	Rp 133,091,125.00
Biaya Dibayar Dimuka	Rp 4,000,000.00		Transfer dari KPKN PNPM	Rp 760,000,000.00
Ak. Amortisasi (Bdd)	Rp 4,000,000.00		Transfer dari KPKN Integrasi	Rp 107,519,000.00
Nilai Buku			Transfer dari KPKN PNPM	Rp 586,530,000.00
Inventaris	Rp281,397,200.00			
Ak. Penyusutan	Rp262,146,700.00			
Nilai Buku Inventaris		Rp 19,250,500.00		
			Matching Grant	
Jumlah Aset Lancar		Rp 9,884,372,450.80	Cost Sharing	Rp 1,729,108,775.00
			Surplus Ditahan	Rp 6,534,836,951.00
Aset Tetap			Surplus/defisit berjalan	Rp 1,655,136,181.78
Tanah		Rp 48,150,000.00		
Bangunan	Rp226,000,000.00		Jumlah Ekuitas	Rp 20,628,553,097.78
	Rp126,922,222.22			
		Rp 99,077,777.78		
Alokasi Desa Serah Terima				
Prasarana		Rp 5,533,692,541.00		
Pendidikan		Rp 2,346,778,400.00		
Kesehatan		Rp 1,894,583,449.00		
Jenis Kegiatan Lain		Rp 449,202,200.00		
Operasional Desa		Rp 372,696,279.20		
Jumlah Aset Tetap		Rp 10,744,180,646.98		
Jumlah Aset		Rp 20,628,553,097.78	Jumlah Kewajiban dan Ekuitas	Rp 20,628,553,097.78

Table 2 BUMDESMA Sembada Darmaraja Income Statement (Period of December 31, 2021)

BADAN USAHA MILIK DESA BERSAMA SEMBADA DARMARAJA LAPORAN LABA RUGI PERIODE 31 DESEMBER 2021	
Pendapatan	
Pendapatan Operasional	
Jasa Pengembalian UEP	Rp 1,537,658,337.00
Jasa Pengembalian SPP	Rp 1,203,874,999.00
Pembulatan Dari Setoran	Rp 27,376.00
Pendapatan Non Operasional	
Bunga Bank BPPK	
Bunga Bank Integrasi	
Bunga Bank Operasional UPK	Rp 84,940.00
Bunga Bank Pengembalian UEP	Rp 1,724,067.00
Bunga Bank Pengembalian SPP	Rp 765,085.00
Total Pendapatan	Rp 2,744,134,804.00
Beban-Beban	
Beban Operasional	
Honor Pengurus UPK	Rp 499,796,400.00
Insentif Pengurus	
Administrasi dan Umum	Rp 206,864,200.00
Transport	Rp 31,200,000.00
Sewa Kantor (Amortisasi biaya dibayar dimuka)	
Penyusutan (Inventaris)	Rp 39,000,222.22
Lain-lain	Rp 311,425,000.00
Beban Resiko Pinjaman	
Beban Non Operasional	
Pajak Bunga Bank BPPK	
Pajak Bunga Bank Integrasi	
Pajak Bunga Bank Operasional UPK	Rp 16,969.00
Pajak Bunga Bank Pengembalian UEP	Rp 344,814.00
Pajak Bunga Bank SPP	Rp 153,017.00
Administrasi Bank BPPK	
Administrasi Bank Integrasi	
Administrasi Bank Operasional UPK	Rp 66,000.00
Administrasi Bank Pengembalian UEP	Rp 66,000.00
Administrasi Bank Pengembalian SPP	Rp 66,000.00
Jumlah Beban	Rp 1,088,998,622.22
Laba Bersih	Rp 1,655,136,181.78

Table 3 BUMDESMA Sembada Darmaraja Statement of Changes in Equity (Period of December 31, 2021)

BADAN USAHA MILIK DESA BERSAMA SEMBADA DARMARAJA LAPORAN PERUBAHAN EKUITAS PERIODE 31 DESEMBER 2021		
Modal Awal	Rp	12,438,579,965.00
Laba Ditahan	Rp	6,534,836,951.00
Laba Tahun Berjalan	Rp	1,655,136,181.78
Prive		
Modal Akhir	Rp	20,628,553,097.78

Table 4 BUMDESMA Sembada Darmaraja Cash flow (Period of December 31, 2021)

BADAN USAHA MILIK DESA BERSAMA SEMBADA DARMARAJA ARUS KAS PERIODE 31 DESEMBER 2021		
Arus Kas dari Aktivitas Operasional		
Pendapatan Operasional		
Jasa Pengembalian UEP	Rp	1,537,658,337.00
Jasa Pengembalian SPP	Rp	1,203,874,999.00
Pembulatan Dari Setoran	Rp	27,376.00
Arus Kas Keluar		
Honor Pengurus UPK	Rp	499,796,400.00
Administrasi dan Umum	Rp	206,864,200.00
Transport	Rp	31,200,000.00
Penyusutan (Inventaris)	Rp	39,000,222.22
Lain-lain	Rp	311,425,000.00
Arus Kas Masuk Dari Aktivitas Operasi	Rp	1,653,274,889.78
Arus Kas Aktivitas Investasi		
Inventaris	Rp	19,250,500.00
Arus Kas Keluar dari Investasi	Rp	19,250,500.00
Arus Kas Aktivitas Pendanaan		
Modal Awal	Rp	12,438,579,965.00
Pinjaman	Rp	8,748,302,781
Arus Kas Masuk Dari Aktifitas Pendanaan	Rp	21,186,882,746.00
Saldo Kas Akhir Periode 2021	Rp	22,820,907,136

Table 5 BUMDESMA Sembada Darmaraja Notes to Financial Statements (Period of December 31, 2021)

BUSINESS ENTITY OWNED TO THE VILLAGE WITH SEMBADA DARMARAJA NOTES TO FINANCIAL STATEMENTS PERIOD 31 DECEMBER 2021	
General description	
	<p>Establishment</p> <p>The Village-Owned Enterprise with Sembada Darmaraja was initially in the form of UPK Darmaraja District which was established on November 14, 2001 which was a follow-up to the Government Regulation no. 11 of 2021 concerning Village-Owned Enterprises.</p>
Accounting Policy	
	<p>Basic Compilation</p> <p>The preparation of these Financial Statements is based on SAK ETAP with the use of the accrual basic system, but in the cash flow statement the system used is the indirect method by grouping in operational activities and funding both cash receipts and cash disbursements.</p>
	<p>Cash and cash equivalents</p> <p>Cash consists of cash in question with a total cash of Rp. 422,800</p>
	<p>Income and Expenses</p> <p>Recognition of revenue occurs when it is received from the customer and recognition of expenses occurs when the transaction takes place.</p>
	<p>Equity</p> <p>BUMDes management uses capital to develop the business units they run.</p>

5. CONCLUSION

5.1. Conclusion

Based on the preceding explanations, it can be concluded that BUMDESMA Sembada Darmaraja's financial statements were not created in line with SAK ETAP. The standard used by BUMDESMA Sembada Darmaraja in the creation of financial reports is not clearly stated. According to SAK ETAP, five financial statements must be prepared; yet, only two financial statements are prepared, namely the Balance Sheet and the Profit and Loss Statement, both of which are supported by an Operational Report. The parts are in accordance with the SAK ETAP presentation post, and the measurement is in line with the nominal value of real transactions in the production of the financial statements.

By observing the available financial statements, the presentation and suitability of the financial statements are reorganized. BUMDESMA Sembada Darmaraja's business unit prepared a report based on SAK ETAP that included the Balance Sheet, Income Statement, Statement of Changes in Equity, Statement of Cash Flows, and Notes to Financial Statements. By modifying the financial statements that have been presented, financial statements for 2021 are produced. Following the preparation, it was discovered that BUMDESMA Sembada Darmaraja's prior financial statements were not in line with SAK ETAP, thus the researchers rearranged the financial statements using SAK ETAP.

5.2. Suggestion

From the results of the analysis and conclusions described above, the researchers can provide useful suggestions for the progress of BUMDESMA Sembada Darmaraja:

- a. Due to the fact that financial statements have an important role for various parties, both internal and external parties, it would be better if BUMDESMA Sembada Darmaraja hastened in the preparation of financial statements in accordance with SAK ETAP, this can be used to clearly determine the results of operating revenues and profits, so that capital will be easily determined and can be used to develop business units in BUMDESMA Sembada Darmaraja. Financial reports in accordance with SAK ETAP can provide convenience in receiving capital for business unit development from external parties.
- b. Adding human resources with accounting skills, particularly those with experience preparing financial reports based on SAK ETAP.

5.3. Novelty

There is a novelty in this study: in general, research journals with the theme of analyzing financial statements based on SAK ETAP in BUMDes do not reconstruct or re-present financial statements in accordance with SAK ETAP, but researchers in this research journal reconstruct or re-present financial statements in accordance with SAK ETAP at these BUMDes.

Furthermore, this study also investigates BUMDes with savings and loans business units in research publications, although journals with the same title in general only analyze BUMDes with selling, farming, and other business units.

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