

# Optimizing Village Financial Management: A Study of the Implementation of SAK ETAP at BUMDesa Santong Jaya, Santong Village, Kayangan District, North Lombok Regency

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## Abstract

This study aims to analyze the implementation of Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) in the financial management of the Santong Jaya Village-Owned Enterprise (BUMDesa Santong Jaya) in Santong Village, Kayangan District, North Lombok Regency. The research method used is a descriptive qualitative case study approach. Data were collected through in-depth interviews with the BUMDesa director, treasurer, business unit managers, and village government, as well as observation and documentation of financial reports. The study's results indicate that SAK ETAP implementation in BUMDesa Santong Jaya is still not optimal. The financial reports presented are not complete according to SAK ETAP standards, which require a balance sheet, income statement, statement of changes in equity, cash flow statement, and notes to the financial statements. The main obstacles include limited human resource competency in the field of accounting, a recording system that is not fully digital, and minimal ongoing training. This study recommends increasing the capacity of BUMDesa's human resources through SAK ETAP-based accounting training, development of a digital financial recording system, preparation of standardized financial SOPs, and ongoing mentoring from the local government or academics. Optimal implementation of SAK ETAP will increase transparency, accountability, and the quality of BUMDesa's financial information as a basis for strategic decision-making.

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## 1. INTRODUCTION

### Background

Rural development is one of the Indonesian government's top priorities in its efforts to achieve equitable social welfare. Law No. 6 of 2014 concerning Villages grants villages greater authority to independently manage their resources and potential. One strategic instrument for village economic empowerment is the Village-Owned Enterprise (BUMDesa), which serves as a driver of the local economy and manager of village business units.

A Village-Owned Enterprise (BUMDesa) is a village economic institution managed by the community and village government to strengthen the village economy based on village needs and potential. BUMDesa's presence is expected to increase Village Original Income (PADes), create jobs, and improve the welfare of village communities sustainably.

However, in its operations, BUMDesa faces various challenges, particularly in the aspect of accountable and transparent financial management.

Sound financial management is key to a Village-Owned Enterprise's (BUMDesa) success in achieving its goals. Quality financial reports not only serve as accountability to stakeholders but also serve as a basis for strategic decision-making in business development. Therefore, the preparation of BUMDesa financial reports must adhere to applicable accounting standards, namely the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP).

SAK ETAP is an accounting standard specifically designed for entities without significant public accountability, such as Village-Owned Enterprises (BUMDes). This standard is simpler than the general SAK, making it easier for small and medium-sized entities to understand and apply. The implementation of SAK ETAP in BUMDes is expected to improve the quality of financial reports, including aspects of relevance, reliability, understandability, and comparability.

Santong Village, located in Kayangan District, North Lombok Regency, has a BUMDesa Santong Jaya, which was established in 2017. This BUMDesa manages several business units, including PAMDes (Village Drinking Water Management), WASERDA/BUMDes Mart, Bumdes Shop, Motorcycle Wash (Car Wash), Egg Laying Chicken Farm, Village Tourism, Photocopy and Stationery Services, and Savings and Loan Business. With various business units managed, BUMDesa Santong Jaya has complex financial transactions that require a standardized recording and reporting system.

A common problem faced by village-owned enterprises (BUMDesa), including BUMDesa Santong Jaya, is the limited human resources competent in accounting and finance. Many BUMDesa managers have non-accounting educational backgrounds, making it difficult to prepare financial reports in accordance with applicable standards. This situation results in financial reports that do not meet SAK ETAP requirements, such as incomplete financial report components and manual recording.

Previous research has shown that the implementation of SAK ETAP in various Village-Owned Enterprises (BUMDes) in Indonesia is still suboptimal. A study conducted by Lintong et al. (2020) in BUMDes Kineauan showed that the financial reports presented only consisted of daily cash reports without complete financial report components in accordance with SAK ETAP. Similarly, research by Helmawanti et al. (2023) in BUMDes Batu Batuah found that the financial reports presented did not comply with SAK ETAP due to the absence of notes to the financial statements and the lack of management knowledge regarding SAK ETAP guidelines.

Research by Arafah et al. (2022), which analyzed 14 village-owned enterprises (BUMDes) in Lambu District, Bima Regency, found that most BUMDes only created general ledgers or very simple financial reports, not complying with the SAK ETAP standards, which require five types of complete financial reports. The main obstacles identified were limited human resources, a lack of government outreach, and minimal training on preparing SAK ETAP-based financial reports.

The importance of implementing SAK ETAP in Village-Owned Enterprises (BUMDes) was also emphasized by Rosari et al. (2022), who stated that in the digital era, BUMDes' financial management must utilize a standardized, information technology-based system to increase effectiveness and efficiency. Digitizing financial reports can facilitate access to systematically organized information and data, thus supporting better decision-making.

North Lombok Regency, as one of the pilot projects for the Village SDGs for the West Nusa Tenggara region, places special emphasis on the development of Village-Owned Enterprises (BUMDes) as an instrument for achieving sustainable development goals.

Therefore, strengthening BUMDes governance, including accountable and transparent financial management, is crucial. Optimal implementation of SAK ETAP will support BUMDes in realizing the principles of good governance, including transparency, accountability, participation, and sustainability.

Based on the description above, this study aims to analyze the implementation of SAK ETAP in the financial management of the Santong Jaya Village-Owned Enterprise (BUMDesa), identify the obstacles encountered, and formulate recommendations for optimizing village financial management. This research is expected to provide practical contributions to improving the quality of BUMDesa financial management in Indonesia, particularly in North Lombok Regency.

Based on the background that has been described, the problem formulation in this study includes three things, namely how the implementation of SAK ETAP in BUMDesa Santong Jaya is, what the obstacles faced in its implementation are, and how to optimize the financial management strategy of BUMDesa Santong Jaya based on SAK ETAP. In line with this formulation, the purpose of this study is to analyze the implementation of SAK ETAP in the financial management of BUMDesa Santong Jaya, identify various inhibiting factors in the implementation process, and formulate strategic recommendations to optimize BUMDesa's financial management based on SAK ETAP.

## 2. LIBRARY REVIEW

### Village-Owned Enterprises (BUMDesa)

A Village-Owned Enterprise (BUMDesa) is a business entity whose capital is wholly or largely owned by the village through direct participation derived from village assets that are separated to manage assets, services, and other businesses for the greatest welfare of the village community. As a pillar of economic activity in the village, BUMDesa functions as a social institution that sides with the interests of the community and simultaneously as a commercial institution that seeks profit through the offering of local resources.

The objectives of establishing a BUMDesa according to the Regulation of the Minister of Villages, Disadvantaged Regions and Transmigration Number 4 of 2015 are: (1) improving the village economy; (2) optimizing village assets to benefit village welfare; (3) improving community efforts in managing village economic potential; (4) developing business cooperation plans between villages and/or with third parties; (5) creating opportunities and market networks that support the public service needs of residents; (6) opening up employment opportunities; (7) improving community welfare through improving public services, growth, and equitable distribution of the village economy; and (8) increasing village community income and Village Original Income.

### Principles of Village-Owned Enterprise Governance

According to the Department of National Education Center for the Study of Development System Dynamics (2007), there are six principles in managing BUMDesa, namely: (1) Cooperative, all components involved must be able to cooperate well; (2) Participatory, all components must be willing to provide support and contributions; (3) Emancipatory, all components must be treated equally regardless of class, ethnicity, and religion; (4) Transparent, activities must be known by the community easily and openly; (5) Accountable, all business activities must be accountable technically and administratively; and (6) Sustainable, business activities must be able to be developed and preserved.

Research by Tasia & Martiningsih (2023) shows that the application of good governance principles at BUMDesa Bahtera Mandiri in Jenggala Village is able to help

realize the village's Sustainable Development Goals (SDGs), especially in the aspects of poverty alleviation, quality education, and safe residential areas.

### **Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP)**

SAK ETAP is a financial accounting standard designed for entities that do not have significant public accountability and publish general-purpose financial statements for external users. The Indonesian Institute of Accountants (IAI) issued SAK ETAP in 2009, and it became effective on January 1, 2011. SAK ETAP uses the historical cost concept and regulates simpler accounting treatments than the general SAK.

According to SAK ETAP, complete financial statements consist of: (1) Balance Sheet; (2) Income statement; (3) Statement of changes in equity; (4) Cash flow statement; and (5) Notes to the financial statements. Each component of the financial statements has a specific function and information that complements the other to provide a comprehensive picture of the entity's financial position, performance, and cash flow.

### **Previous Research**

Some previous studies that are relevant to this topic include:

Lintong et al. (2020) conducted research on the Kineauan Village-Owned Enterprise (BUMDes) in Wawona Village and found that the accountability of BUMDes managers to stakeholders did not yet include comprehensive financial reports, only daily cash reports that illustrate cash inflows and outflows.

Helmawanti et al. (2023) analyzed the implementation of SAK ETAP at BUMDes Batu Batuah and concluded that the financial reports presented were not in accordance with SAK ETAP because they did not present notes to the financial statements, and there was a lack of knowledge of SAK ETAP guidelines among BUMDes administrators.

Arafah et al. (2022) studied 14 BUMDes in Lambu District, Bima Regency, and found that only 13 BUMDes had financial reports with varying degrees of completeness, and most only maintained general ledgers without complete financial reports in accordance with SAK ETAP.

Baviga et al. (2024) conducted training on the use of digital financial systems for village-owned enterprises (BUMDes), micro, small, and medium enterprises (MSMEs), and home industries in Siulak District, Kerinci Regency. Evaluation results showed an increase in participants' understanding of digital applications in financial management, from 15.6% to 45% at the "know" level and from 0.8% to 37.4% at the "very know" level.

## **3. RESEARCH METHODS**

This study uses a qualitative approach with a descriptive approach. The qualitative approach was chosen because this study aims to understand in-depth the phenomenon of the implementation of SAK ETAP at BUMDesa Santong Jaya through the collection of descriptive data in the form of words and actions from informants.

This research was conducted at the Santong Jaya Village-Owned Enterprise (BUMDesa Santong Jaya) in Santong Village, Kayangan District, North Lombok Regency. The research location was selected based on the consideration that BUMDesa Santong Jaya is an active BUMDesa that manages various business units and has the potential to develop a better financial management system. The research was conducted in 2025.

Informants in this study were selected purposively, based on their understanding of and direct involvement in the financial management of the Santong Jaya Village-Owned Enterprise (BUMDesa). The selected informants included:

Director of BUMDesa Santong Jaya, Treasurer of BUMDesa Santong Jaya, Manager of BUMDesa business unit, Head of Santong Village (as BUMDesa commissioner), Secretary of Santong Village

Data collection in this study was carried out through three methods: In-depth Interviews, Semi-structured interviews were conducted with all informants to gather information about financial management practices, understanding of SAK ETAP, obstacles faced, and future expectations. Observations were conducted on transaction recording activities, preparation of financial reports, and financial administration systems used by BUMDesa Santong Jaya. Documentation was conducted on related documents, including BUMDesa financial reports for 2022-2024, Village Regulations on BUMDesa, BUMDesa AD/ART, and other supporting documents.

Data analysis in this study uses an interactive analysis model from Miles and Huberman, which consists of three activity flows: Data Reduction. Data obtained from the field is summarized, selected for the main points, and focused on important things related to the implementation of SAK ETAP in BUMDesa. Data Presentation Data is presented in the form of a systematic descriptive narrative to facilitate understanding of the financial management conditions of BUMDesa Santong Jaya. Conclusion Drawing Based on the data that has been reduced and presented, conclusions are drawn about the implementation of SAK ETAP, obstacles faced, and recommendations for improvement.

The validity of the data in this study was established through source triangulation techniques, namely by checking data obtained from several different informant sources and comparing them with relevant documents to ensure data accuracy and consistency.

#### 4. RESULTS AND DISCUSSION

##### **Profile of BUMDesa Santong Jaya**

The Santong Jaya Village-Owned Enterprise (BUMDesa) was established in 2017 based on Santong Village Regulation No. 04 of 2017 concerning the Establishment and Dissolution of Village-Owned Enterprises. The establishment of this BUMDesa is an effort by the Santong Village Government to improve the village economy and community welfare through optimal management of village potential and assets.

BUMDesa Santong Jaya has an organizational structure consisting of Advisors (Village Head), Supervisors (BPD), Operational Implementers (Director, Secretary, Treasurer), and business units. The initial capital of BUMDesa comes from village capital participation sourced from the Village Budget (APBDesa). Until 2025, BUMDesa Santong Jaya manages eight business units including business units managed by BUMDesa including PAMDes, which is responsible for distributing drinking water to the community, WASERDA or BUMDes Mart, which provides various daily necessities, BUMDes Shop, which offers food and drinks, and Motorbike Washing services as a motor vehicle washing service. In addition, BUMDesa also develops a Laying Hen Farm business, Village Tourism management as a local tourist attraction, Photocopy and ATK services, and Savings and Loan businesses that provide financial services for the community or members.

##### **Implementation of SAK ETAP at BUMDesa Santong Jaya**

Based on interviews and documentation, it was found that the implementation of SAK ETAP at BUMDesa Santong Jaya is suboptimal. This condition can be seen from the following aspects:

##### **1. Completeness of Financial Report Components**

The research results indicate that BUMDesa Santong Jaya has not yet prepared comprehensive financial reports in accordance with the provisions of SAK ETAP.

Currently, the available financial reports only include daily cash books for each

business unit, a simple profit and loss statement, and a simple balance sheet. Meanwhile, several important components that have not been prepared include a systematic statement of changes in equity, a comprehensive cash flow statement, and notes to the financial statements (CALK). Therefore, the existing financial reports do not meet accounting standards and do not support transparency and accountability in financial management.

Saprudin (Director of BUMDesa) stated:

*"We prepare financial reports every month, but they're still basic. We have a cash book to record incoming and outgoing cash in each business unit, then we create a profit and loss statement and balance sheet. We haven't prepared a complete statement of changes in equity and cash flow because we don't understand the format. We haven't prepared notes to the financial statements either."*

This condition aligns with the research findings of Lintong et al. (2020) and Helmawanti et al. (2023), which show that many Village-Owned Enterprises (BUMDes) have not yet presented complete financial reports in accordance with SAK ETAP.

## **2. Accounting Policy**

The Santong Jaya Village-Owned Enterprise (BUMDesa) does not yet have a written accounting policy governing the methods and procedures for recording financial transactions. Recording is based on common practices and understandings of managers without reference to established accounting standards. This results in inconsistencies in transaction recording, particularly regarding revenue recognition, expense recognition, and asset valuation.

## **3. Financial Recording System**

The financial recording system used is still semi-manual. Although Microsoft Excel is used for recapitulation, daily transactions are still recorded manually in a cash book. There is no dedicated accounting software that can generate automated and integrated financial reports.

Ria Agustina (BUMDesa Treasurer) explained:

*"We record daily transactions in a cash book, then summarize them in Excel at the end of the month. We haven't used a dedicated accounting application because we don't know how to use it and are worried about the hassle. So far, we've been able to do it manually, although it takes quite a long time."*

## **5. Balance Sheet Presentation**

The balance sheet of BUMDesa Santong Jaya displays key items such as assets, liabilities, and equity, but still contains several deficiencies. The classification between current assets and fixed assets is not entirely accurate, depreciation for fixed assets has not been systematically calculated, receivables have not been presented along with allowances for doubtful accounts, and capital components have not been clearly detailed, including paid-in capital, retained earnings, and other elements.

## **6. Presentation of Profit and Loss Statement**

The profit and loss report prepared by BUMDesa Santong Jaya displays operating revenues and expenses, but several deficiencies remain. Operating and non-operating income have not been separated, expense classifications do not fully reflect their functions, cost of goods sold calculations for business units selling goods are not included, and income tax information is also missing.

## **6. Statement of Cash Flows and Changes in Equity**

These two components of the financial statements have not been systematically prepared by BUMDesa Santong Jaya. Information on cash flows from operating, investing, and financing activities is not presented separately. Similarly, changes in equity during the period are not detailed.

## **7. Notes to Financial Statements (CALK)**

The CALK has not been prepared by BUMDesa Santong Jaya at all. This is even though the CALK is an integral part of the financial statements, providing narrative explanations or details of items in the financial statements and information about items that do not meet the recognition criteria.

## **Obstacles to the Implementation of SAK ETAP**

Based on the results of interviews and observations, several obstacles were found in the implementation of SAK ETAP at BUMDesa Santong Jaya:

### **1. Limited HR Competence**

The main obstacle is limited human resource competency in accounting and finance. The managers of the Santong Jaya Village-Owned Enterprise (BUMDesa) generally have non-accounting educational backgrounds, resulting in a limited understanding of SAK ETAP.

Saprudin (Director of BUMDesa) stated:

*"None of us has an accounting background. Our knowledge of bookkeeping comes from experience and self-study. We've only heard of SAK ETAP and haven't studied the details of what it entails."*

This condition is consistent with the findings of Arafah et al. (2022), who identified that limited human resources are the main obstacle in implementing SAK ETAP in BUMDesa.

### **2. Lack of Training and Socialization**

Training and outreach on preparing BUMDesa financial reports based on SAK ETAP are very rare. H. M. Zaeni Ansori (Head of Santong Village) explained:

*"There has been training from the district on managing village-owned enterprises (BUMDes), but it focused more on business management and not specifically on preparing financial reports according to accounting standards. We hope for ongoing support from the government or universities."*

### **3. The recording system is not yet digital**

Despite using Excel for recapitulation, the transaction recording system remains manual and unintegrated. This makes it difficult to prepare complete and accurate financial reports. There has been no investment in accounting software tailored to the needs of the Village-Owned Enterprise (BUMDesa).

### **4. Manager's Time Limitations**

Santong Jaya BUMDesa managers generally have multiple jobs, limiting their time to focus on financial administration. Ria Agustina (BUMDesa Treasurer) explains:

*"I also have another job as an online shop owner. So, my time to manage the BUMDesa bookkeeping is limited. I usually work at night or on holidays. If I have to prepare a comprehensive report like the SAK ETAP, I might not have enough time."*

### **5. There is no written financial SOP yet.**

The Santong Jaya Village-Owned Enterprise (BUMDesa) does not yet have a written Standard Operating Procedure (SOP) for financial management. Recording procedures, transaction authorizations, and financial reporting are carried out based on custom without standard guidelines. This results in inconsistencies in financial management practices.

### **6. Lack of Supervision and Evaluation**

The Village Consultative Body (BPD)'s oversight of BUMDesa's financial management has not been optimal. Evaluation of financial reports focuses more on quantitative aspects (profit/loss) without considering the quality and completeness of the reports according to standards.

### **BUMDesa Financial Management Optimization Strategy**

Based on an analysis of existing conditions and obstacles, researchers formulated several strategies to optimize the financial management of the Santong Jaya BUMDesa based on SAK ETAP. First, increasing human resource capacity is a priority through intensive training in preparing SAK ETAP-based financial reports, practical workshops using real transaction data, internship programs, or comparative studies at BUMDesas that have successfully implemented SAK ETAP, as well as recruiting part-time accounting staff or collaborating with accounting students for mentoring; this strategy is in line with Rosari et al. (2022), who emphasized the importance of human resource management in BUMDesa financial management in the digitalization era. Second, the development of a digital recording system is carried out by using BUMDesa accounting applications, digitizing all transaction documents, integrating records from all business units into one system, and regular data backups to maintain information security, in line with Hadi et al. (2024), who showed that digital-based information system training significantly improves manager understanding.

Furthermore, the preparation of accounting policies and financial SOPs is needed to regulate the recognition of revenue, expenses, asset valuation, depreciation, recording transactions per business unit, preparation of monthly and annual financial reports, verification and authorization of transactions, as well as financial reporting and accountability, so that the entire accounting process runs in a standardized and accountable manner. Continuous mentoring can be realized through collaboration with the Community and Village Empowerment Service, universities through community service programs, regular consultations with financial consultants or public accountants, and the establishment of BUMDesa forums at the sub-district or district level as a forum for sharing knowledge.

Strengthening the supervisory function is carried out through training supervisors (BPD) regarding BUMDesa governance and the ability to read financial reports, the preparation of an evaluation checklist based on SAK ETAP, periodic evaluation meetings at least every quarter, and annual internal audits by an independent party. The preparation of complete financial reports is implemented in stages, starting with the refinement of the balance sheet and profit and loss statement (Months 1–3), the statement of changes in equity (Months 4–6), the cash flow statement (Months 7–9), and the preparation of notes to the financial statements (Months 10–12), so that all components are arranged systematically and continuously. Finally, the formation of a special financial team is carried out by appointing a financial coordinator with an accounting background, financial administrators per business unit, an IT team for information system management, and external consultants as advisors, so that the financial management structure becomes clearer, more professional, and coordinated.

### **Implications of the Implementation of SAK ETAP on Village-Owned Enterprise Governance**

Optimal implementation of SAK ETAP has a significant positive impact on BUMDesa governance, particularly in several aspects. First, transparency is increased because complete financial reports in accordance with SAK ETAP enable all stakeholders—including village governments, communities, and potential investors—to understand



BUMDesa's financial condition. Second, management accountability is assured because the presentation of standardized financial reports facilitates accountability for the use of equity funds and business results. Third, decision-making becomes more accurate because quality financial information supports business unit development strategies, resource allocation, and long-term planning. Fourth, access to capital becomes more open because standardized financial reports increase the trust of financial institutions to support BUMDesa's business development. Fifth, good governance and accountable and transparent financial management contribute to the achievement of village Sustainable Development Goals (SDGs), as found in research by Tasia & Martiningsih.

## 7. CONCLUSION

The implementation of SAK ETAP at BUMDesa Santong Jaya is not yet optimal. The financial statements presented are incomplete in accordance with SAK ETAP provisions, which require five financial statement components (balance sheet, income statement, statement of changes in equity, statement of cash flows, and notes to the financial statements). BUMDesa Santong Jaya has only prepared a simple balance sheet and income statement, but has not yet prepared a comprehensive statement of changes in equity, statement of cash flows, and notes to the financial statements.

The main obstacles in the implementation of SAK ETAP include: limited HR competency in the field of accounting, minimal training and socialization about SAK ETAP, a recording system that is not yet fully digital, limited time for managers, the absence of written financial SOPs, and minimal supervision and evaluation of the quality of financial reports.

The strategy for optimizing the financial management of BUMDesa Santong Jaya based on SAK ETAP includes: increasing human resource capacity through continuous training, developing a digital recording system, preparing accounting policies and financial SOPs, continuous mentoring from various parties, strengthening the supervisory function, gradually implementing the preparation of complete financial reports, and establishing a special financial team.

## 8. SUGGESTION

For the Santong Jaya BUMDesa, steps that need to be prioritized include improving the competency of managers through SAK ETAP-based accounting training, implementing a digital financial recording system to improve efficiency and accuracy, developing written accounting policies and financial SOPs as operational guidelines, and conducting periodic evaluations of the quality of financial reports. For the Santong Village Government, budget allocation is needed for training and capacity building of BUMDesa managers, facilitating collaboration with universities or consultants for mentoring, strengthening the BPD's oversight function over BUMDesa financial management, and encouraging transparency of financial reports to the public. Meanwhile, the North Lombok Regency Government can play a role by organizing ongoing training on preparing BUMDesa financial reports based on SAK ETAP, providing standard and easy-to-use BUMDesa accounting applications, implementing periodic monitoring and evaluation of the quality of BUMDesa financial reports, and providing appreciation for BUMDesa with the best financial governance. As for further research, research can be directed at quantitative studies regarding the impact of the implementation of SAK ETAP on the performance of BUMDesa, the development of an accounting information system model that is appropriate to the characteristics of BUMDesa, comparative research related to financial management in various regions, and the analysis of factors that influence the quality of BUMDesa financial reports.

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