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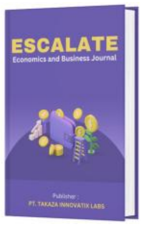

Design and Implementation of an Excel-Based Financial Reporting Application as an Effort to Digitalize and Efficiently Manage Financial Administration at the Kres Kwb Tofu Factory

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Keywords: *Accounting Information System, Financial Reporting, Microsoft Excel, Small and Medium Enterprises, Technology Acceptance Model*

Abstract: *The financial records of the KWB Kres Tofu Factory still use Microsoft Excel without a consistent accounting structure, potentially leading to inefficiencies and recording errors. This study aims to design and implement an Excel-based financial reporting application and evaluate its user acceptance and effectiveness. The study uses applied research with a descriptive qualitative approach. The population consists of parties involved in financial management, while the sample includes business owners and administrative or financial staff. The research instruments include observation, interviews, questionnaires, and pre-tests and post-tests. Data are analyzed descriptively through frequency distribution, averages, and comparisons. The results show an average recording time efficiency of 70.56%, user acceptance of 4.70 with a strongly agree category, and an increase in competency from 30.5 to 83.0. In conclusion, the application successfully supports more structured, efficient, and informative financial recording and reporting.*

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Introduction

By 2025, MSMEs will remain a key pillar of the Indonesian economy, with a total of 65.5 million business units and employing more than 119 million workers (Ministry of MSMEs, 2025; ANTARA News, 2025). MSMEs contribute approximately 61.9% to GDP, making this sector a strategic player in maintaining economic resilience and promoting equitable development (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2025). However, many MSMEs still face challenges in financial management and record-keeping. Manual recording using Microsoft Excel without a clear accounting structure makes it difficult for business owners to identify revenue, calculate operational costs, and prepare accurate financial reports.

This situation also occurs at the KWB Kres Tofu Factory in Batu City, East Java. Despite having an average turnover of IDR 600,000,000 per month and a transaction volume of around IDR 20,000,000 per day, financial records still use Microsoft Excel without a clear structure. Observations (2025) show that transactions are recorded chronologically without account classification, there is no organized account structure, and there are limited human resources because administrative staff are also involved in the production process. These conditions cause potential delays and inaccuracies in recording, leading to inefficiencies, human error, and obstacles in financial decision-making.

The problem is further complicated by the lack of a consistent accounting framework for the KWB Kres Tofu Factory. The cash or accrual accounting system has not been consistently applied, inventory valuation methods have not been standardized, and the chart of accounts structure is not yet uniform. These conditions can affect the recognition of expenses, Cost of Goods Sold, gross profit, and the consistency of transaction recording. Therefore, the challenge faced is not only the transition from manual to digital accounting, but also the need to develop an accounting framework that is appropriate to the operational characteristics of the KWB Kres Tofu Factory.

Previous research has shown that Accounting Information Systems can improve the quality and efficiency of MSME financial records. Lubis & Lufriansyah (2024, p. 2) found that AIS implementation contributes to the accuracy and reliability of MSME financial records. Primbodo (2025, p. 1) showed that AIS implementation can save time, reduce recording errors, and improve the accuracy of financial reports. Apriyaningsih et al. (2024, p. 148) also demonstrated that AIS implementation increases transaction recording efficiency by 55% and reduces recording errors by up to 70% compared to manual systems. However, research by Pratiwi and Perdana (2020), Anas & Jatmiko (2020), and Purwanto & Sari (2021) still faces limitations in report completeness, platform costs, the need for technical expertise, and suitability to MSME resource constraints.

Based on these problems and gaps, a digital solution that is affordable, familiar, and easy to implement is needed. Microsoft Excel was chosen because it has been previously used by the KWB Kres Tofu Factory, does not require additional licensing fees, and allows for automated recording and reporting. In this study, VBA was used to a limited extent for navigation between menus, while reporting automation used Excel formulas. This approach is in accordance with the Technology Acceptance Model (TAM) proposed by Davis (1989, p. 320), especially the aspects of perceived ease of use and perceived usefulness. The choice of Excel is also supported by the condition of users who are already familiar with the platform (Rizki et al., 2025, p. 69).

This study aims to design and implement an Excel-based financial reporting application that suits the needs of the KWB Kres Tofu Factory, measuring user acceptance based on ease of use and usefulness, and testing input validity, completeness of functions and reports, recording time efficiency, and input error rates. The urgency of the research lies in the need of the KWB Kres Tofu Factory for a more structured and efficient financial recording system. The novelty of the research lies in the development of an Excel application with limited VBA for navigation and Excel formulas for report automation, which is built on an accrual basis with a paired system, a weighted average method, and a periodic system according to SAK EMKM (IAI, 2024, p. 5; IAI, 2024, p. 23; IAI, 2024, pp. 58-59).

Method

This study uses an applied research method with a descriptive qualitative approach. The study was conducted at the Kres KWB Tofu Factory, Junrejo Village, Junrejo District, Batu City, East Java, with a focus on the design and implementation of a Microsoft Excel-based financial reporting application. Primary data were obtained through observation, interviews, user acceptance questionnaires, and pre- and post-tests, while secondary data consisted of daily financial transaction documents from October to December 2025. This approach was used to understand the condition of financial recording, identify user needs, design the system, and describe the implementation process without conducting statistical hypothesis testing.

The research instruments consisted of interview guidelines, observation sheets, user acceptance questionnaires, and pre- and post-tests. The questionnaire used a Likert scale of 1 to 5 with dimensions of Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) based on the Technology Acceptance Model (TAM) (Davis, 1989, p. 320), as well as aspects of system suitability to operational needs. Data were analyzed qualitatively descriptively through observation and interview results, while questionnaire scores, comparison of recording times, frequency of input errors, and pre- and post-test results were presented descriptively through frequency distributions, average scores, and comparative narratives. Transaction data processing was carried out through the General Journal, Inventory Card, General Ledger, Trial Balance, Adjustment Journal, Working Papers, to Financial Reports and Notes to Financial

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Reports in accordance with SAK EMKM (IAI, 2024, p. 7).

The research population comprised all parties involved in the financial recording and management of the KWB Kres Tofu Factory. The research sample consisted of business owners and administrative or financial staff directly involved in the recording and who were users of the application. The selection was based on their direct involvement in the recording process, their understanding of the constraints of the previous system, and their use of the developed system. Daily financial transaction documents from October to December 2025 were also used as data sources in the application design and testing.

The research procedure was carried out through the stages of business process analysis, system design, implementation, testing, training, and evaluation. Business process analysis was conducted through observation and interviews to identify business activity flows, recording processes, constraints, and system requirements. Next, the system was designed using Microsoft Excel with limited VBA as menu navigation and Excel formulas for report automation, including the creation of Chart of Accounts, initial balances, Cash sheets, Bank BCA, Bank BRI, Adjustment Journals, Assets, as well as financial reports and Dashboards. The system was then implemented and users were given training on how to operate the application. Testing was carried out through transaction simulations to ensure input validity, navigation functions, calculation accuracy, and report completeness. The final stage was carried out through evaluation using the TAM questionnaire as well as pre-tests and post-tests to determine ease of use, system benefits, suitability to operational needs, and improvement of user competency.

Results and Discussion

Design of an Excel-Based Financial Transaction Recording Application

Table 1 Recording Basis Used

Transaction Type	Basis for Recognition	Recording Media in the System
Tofu sales receipts	Recognized when a transaction occurs (recorded daily via cash/bank receipts)	Cash Sheet / Bank BCA / Bank BRI
Purchasing white tofu from suppliers	Recognized when the transaction occurs, recorded to the Purchases account (5-512)	Cash Sheet / Bank BCA / Bank BRI
Purchase of spices and supporting ingredients	Recognized when the transaction occurs, recorded to the Purchases account (5-512)	Cash Sheet / Bank BCA / Bank BRI
Employee salary payments	Recognized when a transaction occurs	Cash Sheet / Bank BCA / Bank BRI
Operational costs (electricity, transportation, etc.)	Recognized when a transaction occurs	Cash Sheet / Bank BCA / Bank BRI
Depreciation of fixed assets	End of period (Accrual), straight line	Adjustment Journal Sheet
Ending inventory adjustment	End of period (Accrual), Inventory Card recap results	Adjustment Journal Sheet
Accrued expenses	End of period (Accrual)	Adjustment Journal Sheet

Table 2 Components of COGS and Recording Mechanisms in the System

No	Cost of Goods Sold Components	Account (COA)	Code	Recording Source	Explanation of the Mechanism	Excel Examples	Formula

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1	Raw Material Costs - Purchase of white tofu, salt, spices, mixed ingredients	5-512 Purchase	BCA Bank BRI Bank Cash Sheet	Every time the owner purchasing raw materials, recorded as Expenses in the Cash Sheet by selecting Purchase from dropdown. Formula SUMIF in the Trial Balance automatically accumulates all of these values to accounts 5-512.	=SUMIF(Cash!C:C,"Purchase",Cash!G:G) (summed with a similar SUMIF on the BCA Bank / BRI Bank Sheet)
2	Direct Labor Costs (BTKL) - Salaries of employees in the production/tofu packaging section	6-611 Salary Expense (Packaging Department)	Cash Sheet	Each salary payment to the wrapping department employees is recorded as an Expense on the Cash Sheet with a 'Salaries Expense (Wrapping Department)' dropdown. The SUMIF accumulates to account 6-611 on the Trial Balance. The Income Statement retrieves this value by directly referencing the Worksheet.	=SUMIF(Cash!C:C," Salary Expense (Wrapping Department)",Cash!G:G)
3	Manufacturing Costs - Electricity, water, and production overhead costs	5-516 Manufacturing Costs	Cash Sheet	Overhead costs are recorded as Expenses on the Cash Sheet with a 'Manufacturing Cost' dropdown. SUMIF accumulates to account 5-516.	=SUMIF(Cash!C:C," Manufacturing Costs",Cash!G:G)
4	Ending Merchandise Inventory Adjustment (always Rp0)	1-116 Merchandise Inventory	Adjustment Journal Sheet + Inventory Card Sheet	Verified daily through physical stocktaking on the inventory sheet. This is because all raw materials and finished goods are always sold out/used on the same day.	Daily physical verification by admin always shows zero value 0 due to the perishable characteristics of the product.

Table 3 Comparison of .Activate and .Select Commands in Excel VBA

Comparative Aspects	.Activate	.Select
Meaning of the command	'Activate and make screen view active' - one sheet becomes the sheet the user is currently viewing.	'Select/select objects' - more appropriate for selecting a specific range of cells, rows, or columns in a sheet.
Best usage context	Inter-sheet / inter-workbook navigation → this is what is used in the system	Selects a range of cells for the next operation, for example: Range("A1:D10").Select
Number of objects that can be active	Only one sheet can be active (Active Sheet) at a time.	Can select several sheets at once (multi-sheet selection) with Ctrl+click
Stability when the sheet is hidden	Gives an early and clear error if the sheet is in Very Hidden condition.	Can produce errors that are more difficult to diagnose on hidden sheets.
The relationship between the two	When a sheet is .Activated, it is automatically .Selected.	When a sheet is .Selected alone (without .Activate), it does not necessarily become the active display on the screen.
Microsoft Recommendations	✅ Recommended for sheet navigation because its semantics are more precise and the results are more predictive.	⚠️ Best avoided in the context of sheet navigation; more appropriate for range/cell operations

Table 4 How to Connect VBA to Excel

Step	Actions in Excel	Information
1	Right click on the button/Shape	Navigation buttons are in the form of Shape objects (boxes, rectangles, or ActiveX buttons) that have been created in the sheet.
2	Select 'Assign Macro...'	A context menu will appear; select the 'Assign Macro' option to connect the VBA procedure.

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3	Select the appropriate procedure name	For example: for the 'CASH' button in the MENU Sheet, select the 'OpenCash' procedure. For the Back button, select 'BackToMenu'
4	Click OK	The VBA procedure is now connected to the button. Each time the button is clicked, Excel runs the appropriate .Activate command.

Table 5 Partial List of COA Accounts that are Dropdowns in the Cash/Bank Sheet

Account Code	Account Name	Clogs pok	Normal Balance	POST
4-411	Sale	Income	Credit	LR
5-512	Purchase (Raw Materials)	HPP	Debit	LR
5-516	Manufacturing Costs	Charges & Costs	Debit	LR
6-611	Salary Expense (Packaging Section) / BTKL	Charges & Costs	Debit	LR
6-616	Salary Expense (Administration Section)	Charges & Costs	Debit	LR
6-620	Other Operating Expenses	Charges & Costs	Debit	LR
3-312	Prive (Owner's Capital Withdrawal)	Equity	Debit	NR
2-211	Accounts payable	Liabilities	Credit	NR

Table 6 Explanation of Sheet Menu

Menu Name	Category	Function
DASHBOARD	Summary	View a visual summary of financial performance
ACCOUNT	Accounting	View the chart of accounts (account codes)
CASH	Cash/Bank	Input daily cash transactions
BANK BCA	Cash/Bank	Input BCA Bank account transactions
BANK BRI	Cash/Bank	Input BRI Bank account transactions
GENERAL LEDGER	Accounting	Recap of all daily transactions in pairs (Debit-Credit) according to account, as a basis for posting to the General Ledger
LEDGER	Accounting	View the running balance of each account resulting from automatic posting from the General Journal.
ADJUSTING JOURNAL ENTRY	Accounting	End of period correction journal entry
TRIAL BALANCE	Accounting	View a summary of all account balances
STOCK INVENTORY	Operations	Input physical inventory stock opname
WORKING PAPER	Accounting	Financial report preparation worksheet
PROFIT AND LOSS	Accounting	Company Profit and Loss Report
LPM	Accounting	Statement of changes in capital
BALANCE SHEET	Accounting	Balance Sheet (financial position)

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Picture1Menu Proposal

Table 7 Summary of Income vs. Expenses

Item	Amount (Rp)
Income	1,257,680,872
Expenditure	964,094,654

Table 10 Summary of Expenditures by Category

Expense Categories	Amount (Rp)
Cost of Goods Sold - Purchase of Raw Materials	476,956,688
Cost of Goods Sold - BTKL (Direct Labor)	55,459,500
Cost of Goods Sold - Manufacturing Costs (Overhead)	42,412,200
Administrative & General Expenses	86,807,624
Other Operating Expenses	320,000
Assets and Financing (depreciation, leasing)	237,293,225
Total	964,094,654

Table 8 Summary of Assets Per Category

Asset Type	Value (Rp)
Merchandise Inventory (Know)	0
Inventory (BB + BDP + Finished Goods)	0
Accounts Receivable & Others	44,500,000
Equipment	48,093,500
Fixed Assets (after depreciation)	328,621,354
Total Assets	960,552,442

Table 9 Summary of Psiva

Passive Type	Value (Rp)
Leasing Debt	303,300,000
Equity (Capital + Profit)	576,109,651
Total Liabilities	879,409,651

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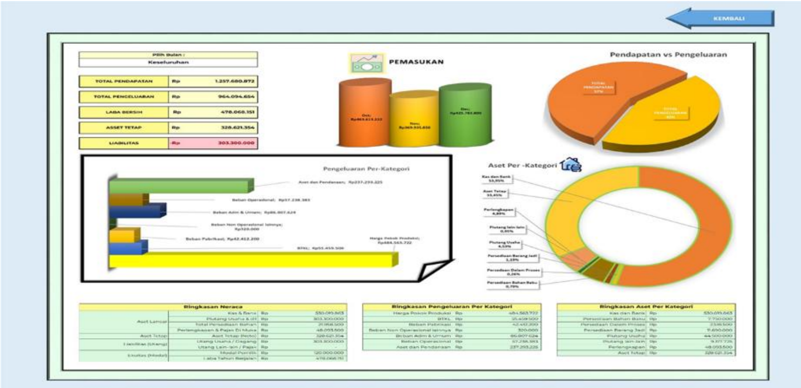
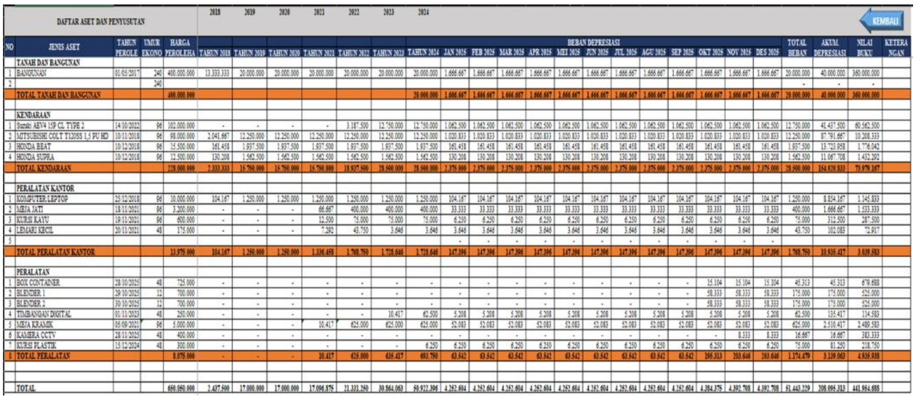


Picture2Summary Dashboard Proposal

Table 10 Assets

Category	Asset Name	Acquisition Price (Rp)	Book Value (Rp)
Building	Factory Building	400,000,000	360,000,000
Vehicle	Suzuki AEV4 (Pick Up Car)	102,000,000	60,562,500
Vehicle	Mitsubishi Colt T120SS	98,000,000	10,208,333
Vehicle	Honda Beat	15,500,000	1,776,042
Vehicle	Honda Supra	12,500,000	1,432,292
Office equipment	Computer/Laptop	10,000,000	1,145,833
Office equipment	Teak Table	3,200,000	1,533,333
Equipment	Blender 1 & 2	1,400,000	1,050,000
Equipment	Digital scales	250,000	114,583
Equipment	Ceramic Table	5,000,000	2,489,583



Picture3Asset Proposal

Table 11 Account Code Structure:

Initial Code	Account Group	Example
1-1xx	Current assets	1-111 Cash, 1-112 BCA Bank, 1-114 Accounts Receivable
1-13x	Fixed assets	1-132 Buildings, 1-134 Vehicles, 1-135 Equipment
1-13x	Accumulated depreciation	1-136 Accum. Building Depreciation
2-2xx	Liabilities (Debt)	2-211 Accounts Payable, 2-215 Leasing Payable

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3-3xx	Equity (Capital)	3-311 Owner's Capital, 3-312 Private, 3-313 Retained Earnings
4-4xx	Income	4-411 Sales, 4-413 Sales Returns
5-5xx	Cost of goods sold	5-512 Purchasing, 5-516 Manufacturing Costs
6-6xx	Operating Expenses	6-616 Admin Salary Expense, 6-618 Transportation Expense

LAPORAN TRANSAKSI HARIAN
TAHU KRES KWB
OKTOBER-DESEMBER '2025

No	TANGGAL	KETERANGAN	URAIAN DETAIL	PEMASUKAN	PENGELUARAN	SALDO
				1.017.761.522	657.106.722	
1		SALDO AWAL				125.961.300
2						125.961.300
3	01/10/2025	Penjualan	Penjualan Tahu	8.829.000		134.790.300
4	01/10/2025	Beban Gaji (Bagian Pembungkus)	Gaji Karyawan ocky 1 Oktober		2.000.000	132.790.300
5	01/10/2025	Beban Gaji (Bagian Pembungkus)	Gaji		5.000.000	127.790.300
6	01/10/2025	Beban Operasional Lainnya	Oprasional Karyawan		132.000	127.658.300
7	01/10/2025	Piutang Lain-lain	Fembi utang		250.000	127.408.300
	01/10/2025	Beban Gaji (Bagian Administrasi)	Gaji		4.444.000	122.964.300
8	01/10/2025	Beban Transportasi	Bensin		460.000	122.504.300
9	02/10/2025	Penjualan	Penjualan Tahu	9.307.000		131.811.300
10	02/10/2025	Beban Transportasi	Bensin		40.000	131.771.300
11	02/10/2025	Pembelian	Pembelian Bahan baku		4.350.000	127.421.300
12	02/10/2025	Piutang Lain-lain	Mas Sandi		40.000	127.381.300
13	03/10/2025	Penjualan	Penjualan Tahu	13.497.000		140.878.300
14	03/10/2025	Beban Ongkos kirim	Ongkir Ke Ponorogo		150.000	140.728.300
15	03/10/2025	Beban Transportasi	Bensin		391.000	140.337.300
16	03/10/2025	Pembelian	Pembelian Bahan baku		5.067.000	135.270.300
17	03/10/2025	Beban Gaji (Bagian Pembungkus)	Gaji Karyawan		3.513.000	131.757.300
18	05/10/2025	Beban Gaji (Bagian Pembungkus)	Gaji Karyawan		5.433.000	126.324.300
19	05/10/2025	Penjualan	Penjualan Tahu	10.855.500		137.179.800
20	05/10/2025	Piutang Usaha	Penerimaan Piutang	500.000		137.679.800
21	05/10/2025	Beban Transportasi	Bensin		380.000	137.299.800
22	05/10/2025	Beban Gaji (Bagian Administrasi)	Gaji		2.630.000	134.669.800
23	05/10/2025	Beban Pemasaran	Silaw		75.000	134.594.800

Picture4Proposed Transaction Report

LAPORAN BANK BCA
TAHU KRES KWB
OKTOBER-DESEMBER '2025

No	TANGGAL	KETERANGAN	URAIAN DETAIL	PEMASUKAN	PENGELUARAN	SALDO
				304.796.250	281.372.932	
1		SALDO AWAL				17.528.845
2						17.528.845
3	01/10/2025	Beban Iklan	perpanjang domain website		252.575	17.276.270
4	01/10/2025	Penjualan	retno	137.500		17.413.770
5	01/10/2025	Penjualan	yenny susilawaty	472.500		17.886.270
6	01/10/2025	Penjualan	zaenuddin	45.000		17.931.270
7	01/10/2025	Penjualan	airpay(Aplikasi Pembayaran seperti shopee)	500.000		18.431.270
8	01/10/2025	Piutang Lain-lain	mas sadik hutang		1.013.500	17.417.770
9	01/10/2025	Penjualan	nurhadi cahyono	100.000		17.517.770
10	01/10/2025	Penjualan	solo bayar bumbu	1.500.000		19.017.770
11	01/10/2025	Penjualan	solo adm oktober	300.000		19.317.770
12	01/10/2025	Piutang Lain-lain	mas sadik hutang		3.793.550	15.524.220
13	01/10/2025	Penjualan	diah indah	50.000		15.574.220
14	01/10/2025	Beban Ongkos kirim	ongkir kudus		208.800	15.365.420
15	01/10/2025	Penjualan	mimi asa	400.000		15.765.420
16	04/10/2025	Perlengkapan	plastik mas fembi		4.450.000	11.315.420
17	04/10/2025	Beban Operasional Lainnya	cak ipin		42.000	11.273.420
18	04/10/2025	Penjualan	alimuddin bayar tahu kecil	1.269.000		12.542.420

Picture5BCA Bank Transaction Proposal

Table 12 Depreciation of Fixed Assets

Account	Debit (Rp)	Credit (Rp)
Fixed Asset Depreciation Expense	13,169,791	
Accumulated Building Depreciation		5,000,000
Accumulated Vehicle Depreciation		7,125,000
Accumulated Depreciation on Equipment		1,044,792

Table 13 Adjustments

Account	Debit (Rp)	Credit (Rp)
Equipment Expense	61,600,000	
Equipment		61,600,000

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JURNAL PENYESUAIAN
TAHU KRES KWB
OKTOBER-DESEMBER '2025

No	TANGGA	KETERANGAN	DEBIT	KREDIT
			74.769.792	74.769.792
	31/12/2025	Beban Penyusutan Aset Tetap	13.169.792	
		Akumulasi Penyusutan Bangunan		5.000.000
		Akumulasi Penyusutan Mesin		
		Akumulasi Penyusutan Kendaraan		7.125.000
		Akumulasi Penyusutan Peralatan		1.044.792
	31/12/2025	Beban Perlengkapan	61.600.000	
		Perlengkapan		61.600.000

Figure 7 Proposed Adjustment Journal Entry

Table 13 Trial Balance Highlights

Account	Ending Balance (Rp)
Cash	500,616,100
Bank BCA	26,952,163
Bank BRI	2,451,600
Accounts receivable	44,500,000
Merchandise Inventory	0
Equipment	109,693,500
Building	400,000,000
Vehicle	228,000,000
Leasing Debt	303,300,000
Owner's Capital	120,000,000
Sale	1,259,332,872
Purchase (Raw Materials)	476,956,688
Production Employee Salary Expense	55,459,500
Administrative Salary Expenses	24,996,000
Transportation Expenses	24,339,000

NERACA SALDO
TAHU KRES KWB
OKTOBER-DESEMBER 2025

NO. AKUN	NAMA AKUN		Saldo Normal	POS	NERACA SALDO AWAL		MUTASI		NERACA SALDO AKHIR	
					DEBET	KREDIT	DEBET	KREDIT	DEBET	KREDIT
1-111	Kas	Aset Lancar	D	NR	125.961.300		14.000.000	-	486.616.100	
1-112	BANK BCA	Aset Lancar	D	NR	17.528.845		-	14.000.000	40.952.163	
1-113	BANK BRI	Aset Lancar	D	NR	6.661.500		-	-	2.451.600	
1-114	Piutang Usaha	Aset Lancar	D	NR	56.000.000		-	11.500.000	44.500.000	
1-115	Piutang Lain-lain	Aset Lancar	D	NR	3.700.000		78.747.725	73.130.000	9.317.725	
1-116	Persediaan Bahan Baku	Aset Lancar	D	NR			-	-	-	
1-117	Persediaan Barang Dalam Proses	Aset Lancar	D	NR			-	-	-	
1-118	Persediaan Barang Jadi	Aset Lancar	D	NR			-	-	-	
1-119	Perlengkapan	Aset Lancar	D	NR	900.000		108.793.500	-	109.693.500	
1-120	Sewa Dibayar Dimuka	Aset Lancar	D	NR			-	-	-	
1-121	Biaya Dibayar Dimuka	Aset Lancar	D	NR			-	-	-	
1-131	Tanah	Aset Tetap	D	NR			-	-	-	
1-132	Bangunan	Aset Tetap	D	NR	400.000.000		-	-	400.000.000	
1-133	Mesin	Aset Tetap	D	NR			-	-	-	
1-134	Kendaraan	Aset Tetap	D	NR	228.000.000		-	-	228.000.000	
1-135	Peralatan	Aset Tetap	D	NR	22.050.000		-	-	22.050.000	
1-136	Akumulasi Penyusutan Bangunan	Akumulasi Penyusutan	K	NR		148.333.333	-	-		148.333.333
1-137	Akumulasi Penyusutan Mesin	Akumulasi Penyusutan	K	NR			-	-		-
1-138	Akumulasi Penyusutan Kendaraan	Akumulasi Penyusutan	K	NR		146.895.833	-	-		146.895.833
1-139	Akumulasi Penyusutan Peralatan	Akumulasi Penyusutan	K	NR		13.029.688	-	-		13.029.688
2-211	Utang Usaha	Liabilitas	K	NR		1.000.000	1.000.000	-		-
2-212	Utang Beban	Liabilitas	K	NR			-	-		-
2-213	Utang Pajak	Liabilitas	K	NR			-	-		-
2-214	Utang Bank	Liabilitas	K	NR			-	-		-
2-215	Utang Leasing	Liabilitas	K	NR		327.800.000	24.500.000	-		303.300.000
3-311	Modal Pemilik	Ekuitas	K	NR		120.000.000	-	-		120.000.000
3-312	Prive	Ekuitas	D	NR			22.600.000	-	22.600.000	
3-313	Laba Ditahan	Ekuitas	K	NR		103.742.791	-	-		103.742.791
4-411	Penjualan	Pendapatan	K	LR			-	1.259.332.872		1.259.332.872
4-412	Potongan Penjualan	Pendapatan	K	LR			-	-		

https://doi.org/10.61536/escalate.v4i02.726

4-413	Retur Penjualan	Pendapatan	K	LR			1.652.000	-	1.652.000	
4-414	Pendapatan Jasa	Pendapatan	K	LR			-	-	-	
4-415	Pendapatan Bunga	Pendapatan	K	LR			-	-	-	
4-416	Pendapatan Denda Lambat Bayar Piutang	Pendapatan	K	LR			-	-	-	
5-511	Harga Pokok Produksi	Harga Pokok Penjualan	D	LR			-	-	-	
5-512	Pembelian	Harga Pokok Penjualan	D	LR			484.563.722	-	484.563.722	
5-513	Retur Pembelian	Harga Pokok Penjualan	K	LR			-	-	-	
5-514	Potongan Pembelian	Harga Pokok Penjualan	K	LR			-	-	-	
5-515	Beban Angkut Pembelian	Harga Pokok Penjualan	D	LR			-	-	-	
5-516	Biaya Pabrikasi	Beban dan Biaya	D	LR			42.412.200	-	42.412.200	
5-517	Biaya Sehubungan dengan Jasa	Beban dan Biaya	D	LR			1.732.500	-	1.732.500	
6-611	Beban Gaji (Bagian Pembungkus)	Beban dan Biaya	D	LR			55.459.500	-	55.459.500	
6-612	Beban Ongkos kirim	Beban dan Biaya	D	LR			8.114.608	-	8.114.608	
6-613	Beban Perbaikan dan Pemeliharaan	Beban dan Biaya	D	LR			3.115.000	-	3.115.000	
6-614	Beban Iklan	Beban dan Biaya	D	LR			902.575	-	902.575	
6-615	Beban Sewa	Beban dan Biaya	D	LR			600.000	-	600.000	
6-616	Beban Gaji (Bagian Administrasi)	Beban dan Biaya	D	LR			24.996.000	-	24.996.000	
6-617	Beban Listrik, Telepon & Air	Beban dan Biaya	D	LR			9.412.024	-	9.412.024	
6-618	Beban Transportasi	Beban dan Biaya	D	LR			24.339.000	-	24.339.000	
6-619	Beban Perlengkapan	Beban dan Biaya	D	LR			3.253.000	-	3.253.000	
6-620	Beban Operasional Lainnya	Beban dan Biaya	D	LR			6.534.700	-	6.534.700	
6-621	Beban Penyusutan Aset Tetap	Beban dan Biaya	D	LR			-	-	-	
6-622	Beban Administrasi Bank	Beban dan Biaya	D	LR			433.000	-	433.000	
6-623	Beban Bunga	Beban dan Biaya	D	LR			-	-	-	
6-624	Beban Konsumsi	Beban dan Biaya	D	LR			1.598.600	-	1.598.600	
6-625	Beban Akomodasi	Beban dan Biaya	D	LR			12.500.000	-	12.500.000	
6-626	Beban Pemasaran	Beban dan Biaya	D	LR			46.515.000	-	46.515.000	
6-627	Beban lain-lain	Beban dan Biaya	D	LR			320.000	-	320.000	
	JUMLAH				860.801.645	860.801.645	978.094.654	1.357.962.872	2.094.634.517	2.094.634.517

Figure 9 Proposed Trial Balance

KERTAS KERJA
OKTOBER-DESEMBER 2025
KEMBALI

N.A	Account	Neraca Saldo		Penyesuaian		NSSP		Laba Rugi		Neraca	
		Debit	Kredit	Debit	Kredit	Debit	Kredit	Debit	Kredit	Debit	Kredit
1-111	Kas	486.616.100.00	-			486.616.100.00	-			486.616.100.00	-
1-112	BANK BCA	40.952.163.00	-			40.952.163.00	-			40.952.163.00	-
1-113	BANK BRI	2.451.600.00	-			2.451.600.00	-			2.451.600.00	-
1-114	Piutang Usaha	44.500.000.00	-			44.500.000.00	-			44.500.000.00	-
1-115	Piutang Lain-lain	9.317.725.00	-			9.317.725.00	-			9.317.725.00	-
1-116	Persediaan Bahan Baku	-	-			-	-			-	-
1-117	Persediaan Barang Dalam Proses	-	-			-	-			-	-
1-118	Persediaan Barang Jadi	-	-			-	-			-	-
1-119	Perlengkapan	109.693.500.00	-		61.600.000.00	48.093.500.00	-			48.093.500.00	-
1-120	Sewa Dibayar Dimuka	-	-			-	-			-	-
1-121	Biaya Dibayar Dimuka	-	-			-	-			-	-
1-131	Tanah	-	-			-	-			-	-
1-132	Bangunan	400.000.000.00	-			400.000.000.00	-			400.000.000.00	-
1-133	Mesin	-	-			-	-			-	-
1-134	Kendaraan	228.000.000.00	-			228.000.000.00	-			228.000.000.00	-
1-135	Peralatan	22.050.000.00	-			22.050.000.00	-			22.050.000.00	-
1-136	Akumulasi Penyusutan Bangunan	-	148.333.333.33		5.000.000.00	-	153.333.333.33			-	153.333.333.33
1-137	Akumulasi Penyusutan Mesin	-	-		-	-	-			-	-
1-138	Akumulasi Penyusutan Kendaraan	-	146.895.833.33		7.125.000.00	-	154.020.833.33			-	154.020.833.33
1-139	Akumulasi Penyusutan Peralatan	-	13.029.687.50		1.044.791.67	-	14.074.479.17			-	14.074.479.17
2-211	Utang Usaha	-	-			-	-			-	-
2-212	Utang Beban	-	-			-	-			-	-
2-213	Utang Pajak	-	-			-	-			-	-
2-214	Utang Bank	-	-			-	-			-	-
2-215	Utang Leasing	-	303.300.000.00			-	303.300.000.00			-	303.300.000.00
3-311	Modal Pemilik	-	120.000.000.00			-	120.000.000.00			-	120.000.000.00
3-312	Prive	22.600.000.00	-			22.600.000.00	-			22.600.000.00	-
3-313	Laba Ditahan	-	103.742.790.83			-	103.742.790.83			-	103.742.790.83
4-411	Penjualan	-	1.259.332.872.00			-	1.259.332.872.00	-	1.259.332.872.00		
4-412	Potongan Penjualan	-	-			-	-	-	-		
4-413	Retur Penjualan	1.652.000.00	-			1.652.000.00	-	1.652.000.00	-		
4-414	Pendapatan Jasa	-	-			-	-	-	-		
4-415	Pendapatan Bunga	-	-			-	-	-	-		
4-416	Pendapatan Denda Lambat Bayar Piutang	-	-			-	-	-	-		
5-511	Harga Pokok Produksi	-	-			-	-	-	-		
5-512	Pembelian	484.563.722.00	-			484.563.722.00	-	484.563.722.00	-		
5-513	Retur Pembelian	-	-			-	-	-	-		
5-514	Potongan Pembelian	-	-			-	-	-	-		
5-515	Beban Angkut Pembelian	-	-			-	-	-	-		
5-516	Biaya Pabrikasi	42.412.200.00	-			42.412.200.00	-	42.412.200.00	-		
5-517	Biaya Sehubungan dengan Jasa	1.732.500.00	-			1.732.500.00	-	1.732.500.00	-		
6-611	Beban Gaji (Bagian Pembungkus)	55.459.500.00	-			55.459.500.00	-	55.459.500.00	-		
6-612	Beban Ongkos kirim	8.114.608.00	-			8.114.608.00	-	8.114.608.00	-		
6-613	Beban Perbaikan dan Pemeliharaan	3.115.000.00	-			3.115.000.00	-	3.115.000.00	-		
6-614	Beban Iklan	902.575.00	-			902.575.00	-	902.575.00	-		
6-615	Beban Sewa	600.000.00	-			600.000.00	-	600.000.00	-		
6-616	Beban Gaji (Bagian Administrasi)	24.996.000.00	-			24.996.000.00	-	24.996.000.00	-		
6-617	Beban Listrik, Telepon & Air	9.412.024.00	-			9.412.024.00	-	9.412.024.00	-		
6-618	Beban Transportasi	24.339.000.00	-			24.339.000.00	-	24.339.000.00	-		
6-619	Beban Perlengkapan	3.253.000.00	-	61.600.000.00		64.853.000.00		64.853.000.00	-		
6-620	Beban Operasional Lainnya	6.534.700.00	-			6.534.700.00		6.534.700.00	-		
6-621	Beban Penyusutan Aset Tetap	-	-	13.169.791.67		13.169.791.67	-	13.169.791.67	-		
6-622	Beban Administrasi Bank	433.000.00	-			433.000.00	-	433.000.00	-		
6-623	Beban Bunga	-	-			-	-	-	-		
6-624	Beban Konsumsi	1.598.600.00	-			1.598.600.00	-	1.598.600.00	-		
6-625	Beban Akomodasi	12.500.000.00	-			12.500.000.00	-	12.500.000.00	-		
6-626	Beban Pemasaran	46.515.000.00	-			46.515.000.00	-	46.515.000.00	-		
6-627	Beban lain-lain	320.000.00	-			320.000.00	-	320.000.00	-		
		2.094.634.517.00	2.094.634.517.00	74.769.791.67	74.769.791.67	2.107.804.308.67	2.107.804.308.67	803.223.220.67	1.259.332.872.00	1.304.581.088.00	848.471.436.67
								456.109.651.33			456.109.651.33

Figure 10 Working Paper

Table 14 Income Statement (Revenue)

Information	Amount (Rp)
Net sales)	1,257,680,872
Total Income	1,257,680,872

Table 15 Profit and Loss Report (HPP)

Information	Amount (Rp)
Beginning Inventory of Merchandise	0
Purchase of Raw Materials	476,956,688
Direct Labor Expense (Production)	55,459,500
Manufacturing Costs (Production Overhead)	42,412,200
Fees Related to Services	1,732,500
Items Available for Sale	576,560,888
Ending Merchandise Inventory	0
Cost of goods sold	576,560,888

https://doi.org/10.61536/escalate.v4i02.726

GROSS PROFIT	681,119,984

Table 16 Operational Income Statement

Load Type	**Amount (Rp)**
Administrative Salary Expenses	24,996,000
Transportation Expenses	24,339,000
Equipment Expense	64,853,000
Marketing Expenses	46,515,000
Accommodation Expenses	12,500,000
Fixed Asset Depreciation Expense	13,169,792
Electricity, Telephone & Water Expenses	9,412,024
Shipping Cost	8,114,608
Other Operating Expenses	6,534,700
And other burdens	9,701,675
Total Operating Costs	219,135,799

Table 17 Operational Income Statement

OPERATIONAL PROFIT (LOSS)	465,090,381
Income & Expenses Outside the Business	0
NET PROFIT (LOSS)	Rp. 465,090,381

LAPORAN LABA RUGI
TAHU KRES KWB
Untuk Periode yang Berakhir 31 Desember 2025

PENDAPATAN USAHA		
Penjualan	1.259.332.872	
Potongan Penjualan	-	
Retur Penjualan	(1.652.000)	
Penjualan Bersih		**1.257.680.872**
BEBAN POKOK PENJUALAN (HPP)		
Persediaan Awal Barang Dagang	-	
Pembelian Bahan Baku	476.948.638	
Retur Pembelian	-	
Potongan Pembelian	-	
Beban Angkut Pembelian	-	
Beban Tenaga Kerja Langsung (Produksi)	55.459.500	
Biaya Pabrikasi (Overhead Produksi)	42.412.200	
Biaya Sehubungan dengan Jasa	1.732.500	
Barang Tersedia untuk Dijual		576.552.838
Persediaan Akhir Barang Dagang (habis terjual/tidak berm	-	
Harga Pokok Penjualan		**576.552.838**
LABA KOTOR		**681.128.034**
BEBAN OPERASIONAL		
Beban Ongkos Kirim	8.114.608	
Beban Perbaikan dan Pemeliharaan	3.115.000	
Beban Iklan	902.575	
Beban Sewa	600.000	
Beban Gaji (Bagian Administrasi)	24.996.000	
Beban Listrik, Telepon & Air	9.412.024	
Beban Transportasi	24.339.000	
Beban Perlengkapan	64.853.000	
Beban Operasional Lainnya	6.534.700	
Beban Penyusutan Aset Tetap	4.189.063	
Beban Administrasi Bank	433.000	
Beban Konsumsi	1.598.600	
Beban Akomodasi	12.500.000	
Beban Pemasaran	46.515.000	
Beban Lain-lain	320.000	
Beban Kerugian Persediaan Rusak/Susut (Tahu)	7.615.084	
Jumlah Beban Operasional		**216.037.653**
PENDAPATAN USAHA LAINNYA		
Pendapatan Jasa	-	
Jumlah Pendapatan Usaha Lainnya		-
LABA (RUGI) USAHA		**465.090.381**
PENDAPATAN DAN BEBAN LUAR USAHA		
Pendapatan Bunga	-	
Pendapatan Denda Keterlambatan Piutang	-	
Beban Bunga	-	
Jumlah Pendapatan (Beban) Luar Usaha		-
LABA (RUGI) BERSIH SEBELUM PAJAK		**465.090.381**

https://doi.org/10.61536/escalate.v4i02.726

Table 18 Contents of the Statement of Changes in Equity

Component	Amount (Rp)
Owner's Initial Capital	120,000,000
(+) Retained Earnings (previous year)	103,742,791
(+) Current Profit (2025)	465,090,381
(-) Private / Owner's Personal Pickup	(22,600,000)
Capital Increase	546.233.171
FINAL OWNER'S CAPITAL	666.233.171

LAPORAN PERUBAHAN EKUITAS
TAHU KRES KWB
Untuk Periode yang Berakhir 31 Desember 2025

Keterangan	Modal Pemilik (Rp)	Laba Ditahan (Rp)	Total Ekuitas (Rp)
Saldo Awal (1 Oktober 2025)	120.000.000	103.742.791	223.742.791
Laba Bersih Periode Berjalan	-	465.090.381	465.090.381
Prive (Pengambilan Pribadi Pemilik)	-	(22.600.000)	(22.600.000)
Saldo Akhir (31 Desember 2025)	**120.000.000**	**546.233.171**	**666.233.171**

Figure 11 Statement of Changes in Equity

Table 19 Balance Sheet Report

Asset Type	Details (Rp)	Subtotal (Rp)
CURRENT ASSETS		
Cash and Bank (Cash + BCA + BRI)	530,019,863	
Merchandise Inventory (Know)	0	
Accounts receivable	44,500,000	
Other receivables	9,317,725	
Equipment	48,093,500	
Total Current Assets		631,931,088
FIXED ASSETS		
Fixed Assets (acquisition cost)	650,050,000	
Accumulated depreciation	(312,447,917)	
Total Fixed Assets (Book Value)		337,602,083
TOTAL ASSETS		969,533,171

Right Side: LIABILITIES & EQUITY

Type	Details (Rp)	Subtotal (Rp)
LIABILITIES		
Accounts payable	0	
Debt Burden	0	
Tax Debt	0	
Bank Debt	0	
Leasing Debt (vehicle installments)	303,300,000	
Total Liabilities		303,300,000
EQUITY		

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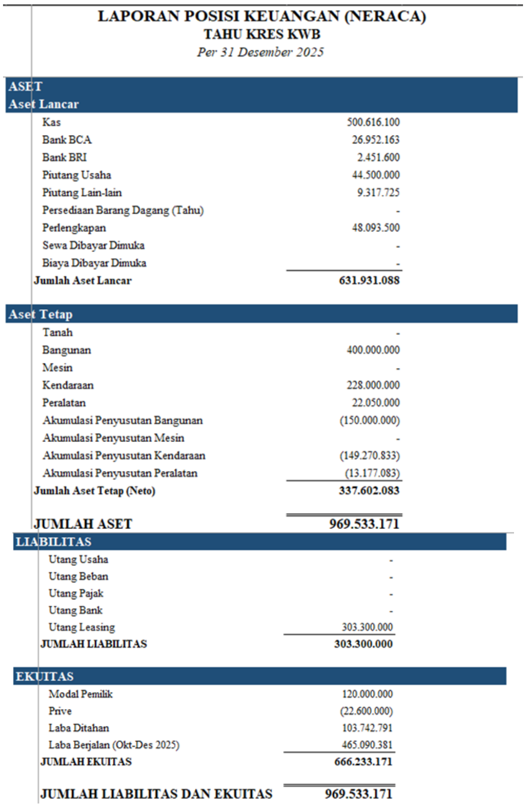
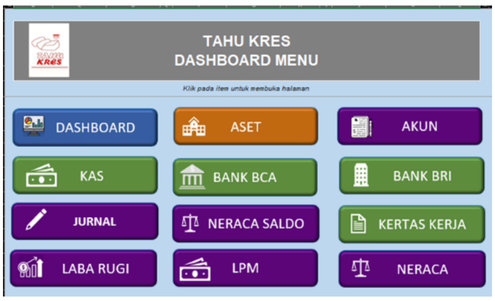
Paid-up capital	120,000,000	
Private/Dividend	(22,600,000)	
Previous Retained Earnings	103,742,791	
Current Retained Earnings (Year 2025)	465,090,381	
Total Equity		666.233.171
TOTAL LIABILITIES & EQUITY		969,533,171



LAPORAN POSISI KEUANGAN (NERACA)
TAHU KRES KWB
Per 31 Desember 2025

ASET	
Aset Lancar	
Kas	500.616.100
Bank BCA	26.952.163
Bank BRI	2.451.600
Piutang Usaha	44.500.000
Piutang Lain-lain	9.317.725
Persediaan Barang Dagang (Tahu)	-
Perlengkapan	48.093.500
Sewa Dibayar Dimuka	-
Biaya Dibayar Dimuka	-
Jumlah Aset Lancar	**631.931.088**
Aset Tetap	
Tanah	-
Bangunan	400.000.000
Mesin	-
Kendaraan	228.000.000
Peralatan	22.050.000
Akumulasi Penyusutan Bangunan	(150.000.000)
Akumulasi Penyusutan Mesin	-
Akumulasi Penyusutan Kendaraan	(149.270.833)
Akumulasi Penyusutan Peralatan	(13.177.083)
Jumlah Aset Tetap (Neto)	**337.602.083**
JUMLAH ASET	**969.533.171**
LIABILITAS	
Utang Usaha	-
Utang Beban	-
Utang Pajak	-
Utang Bank	-
Utang Leasing	303.300.000
JUMLAH LIABILITAS	**303.300.000**
EKUITAS	
Modal Pemilik	120.000.000
Prive	(22.600.000)
Laba Ditahan	103.742.791
Laba Berjalan (Okt-Des 2025)	465.090.381
JUMLAH EKUITAS	**666.233.171**
JUMLAH LIABILITAS DAN EKUITAS	**969.533.171**

Figure 12 Balance Sheet Report



Picture 13 Navigation Design

https://doi.org/10.61536/escalate.v4i02.726

LAPORAN TRANSAKSI HARIAN
TAHU KRES KWB
OKTOBER-DESEMBER '2025

No	TANGGAL	KETERANGAN	URAIAN DETAIL	DARI/KEPADA	PEMASUKAN	PENGELUARAN	SALDO
					1.017.761.522	657.106.722	
1		SALDO AWAL					125.961.300
2							125.961.300
3	01/10/2025	Penjualan	Penjualan Tahu	Sales	8.829.000		134.790.300
4	01/10/2025	Beban Gaji (Bagian Pembungkus)	Gaji Karyawan ocky 1 Oktober	Admin		2.000.000	132.790.300
5	01/10/2025	Beban Gaji (Bagian Pembungkus)	Gaji	Admin		5.000.000	127.790.300
6	01/10/2025	Beban Operasional Lainnya	Oprasional Karyawan	Admin		132.000	127.658.300
7	01/10/2025	Piutang Lain-lain	Fembi utang	Admin		250.000	127.408.300
	01/10/2025	Beban Gaji (Bagian Administrasi)	Gaji	Admin		4.444.000	122.964.300
8	01/10/2025	Beban Transportasi	Bensin	Admin		460.000	122.504.300
9	02/10/2025	Penjualan	Penjualan Tahu		9.307.000		131.811.300
10	02/10/2025	Beban Transportasi	Bensin			40.000	131.771.300
11	02/10/2025	Pembelian	Pembelian Bahan baku			4.350.000	127.421.300
12	02/10/2025	Piutang Lain-lain	Mas Sandi			40.000	127.381.300
13	03/10/2025	Penjualan	Penjualan Tahu		13.497.000		140.878.300
14	03/10/2025	Beban Ongkos kirim	Ongkir Ke Ponorogo			150.000	140.728.300
15	03/10/2025	Beban Transportasi	Bensin			391.000	140.337.300
16	03/10/2025	Pembelian	Pembelian Bahan baku			5.067.000	135.270.300
17	03/10/2025	Beban Gaji (Bagian Pembungkus)	Gaji Karyawan			3.513.000	131.757.300
18	05/10/2025	Beban Gaji (Bagian Pembungkus)	Gaji Karyawan			5.433.000	126.324.300
19	05/10/2025	Penjualan	Penjualan Tahu		10.855.500		137.179.800
20	05/10/2025	Piutang Usaha	Penerimaan Piutang		500.000		137.679.800
21	05/10/2025	Beban Transportasi	Bensin			380.000	137.299.800
22	05/10/2025	Beban Gaji (Bagian Administrasi)	Gaji			2.630.000	134.669.800
23	05/10/2025	Beban Pemasaran	Silaw			75.000	134.594.800
24	06/10/2025	Penjualan	Penjualan Tahu		17.208.000		151.802.800
25	06/10/2025	Pembelian	Pembelian Bahan baku			4.607.000	147.195.800
26	06/10/2025	Prive	Pengambilan Prive Mas Sandi			1.500.000	145.695.800
27	06/10/2025	Beban Operasional Lainnya	Oprasional Perusahaan			7.000	145.688.800
28	06/10/2025	Beban Ongkos kirim	Ongkir Solo			100.000	145.588.800
29	06/10/2025	Beban Transportasi	Bensin			32.000	145.556.800
30	06/10/2025	Beban Gaji (Bagian Pembungkus)	Gaji Pembungkus			4.070.000	141.486.800
31	07/10/2025	Penjualan	Penjualan Tahu		8.052.500		149.539.300

Figure 14 Results of Filling in the Cash Sheet

JURNAL PENYESUAIAN
TAHU KRES KWB — 31 Desember 2025

No	Tanggal	Keterangan	Ref	Debit (Rp)	Kredit (Rp)
1	31/12/2025	Beban Penyusutan Aset Tetap	6-621	4.189.063	
		Akumulasi Penyusutan Bangunan	1-136		1.666.667
		Akumulasi Penyusutan Kendaraan	1-138		2.375.000
		Akumulasi Penyusutan Peralatan	1-139		147.396
2	31/12/2025	Beban Perlengkapan	6-619	61.600.000	
		Perlengkapan	1-119		61.600.000
3	31/12/2025	Beban Kerugian Persediaan Rusak/Susut	6-628	7.615.084	
		Pembelian (reklasifikasi dari HPP - lihat catatan)	5-512		7.615.084
		JUMLAH		**73.404.146**	**73.404.146**

Figure 15 Filling in the Adjustment Journal Sheet

DAFTAR ASET DAN PENYUSUTAN

NO	JENIS ASET	TAHUN PEROLE	UMUR EKONO	HARGA PEROLEHA	TAHUN 2018	TAHUN 2019	TAHUN 2020	TAHUN 2021	TAHUN 2022	TAHUN 2023	TAHUN 2024
	TANAH DAN BANGUNAN										
1	BANGUNAN	01/05/2017	240	400.000.000	13.333.333	20.000.000	20.000.000	20.000.000	20.000.000	20.000.000	20.000.000
2			240								
	TOTAL TANAH DAN BANGUNAN			400.000.000							20.000.000
	KENDARAAN										
1	Suzuki AEV4 15P CL TYPE 2	14/10/2022	96	102.000.000	-	-	-	-	3.187.500	12.750.000	12.750.000
2	MITSUBISHI COLT T120SS 1,5 PU HD	10/11/2018	96	98.000.000	2.041.667	12.250.000	12.250.000	12.250.000	12.250.000	12.250.000	12.250.000
3	HONDA BEAT	10/12/2018	96	15.500.000	161.458	1.937.500	1.937.500	1.937.500	1.937.500	1.937.500	1.937.500
4	HONDA SUPRA	10/12/2018	96	12.500.000	130.208	1.562.500	1.562.500	1.562.500	1.562.500	1.562.500	1.562.500
	TOTAL KENDARAAN			228.000.000	2.333.333	15.750.000	15.750.000	15.750.000	18.937.500	28.500.000	28.500.000
	PERALATAN KANTOR										
1	KOMPUTER LEPTOP	25/12/2018	96	10.000.000	104.167	1.250.000	1.250.000	1.250.000	1.250.000	1.250.000	1.250.000
2	MEJA JATI	18/11/2021	96	3.200.000	-	-	-	66.667	400.000	400.000	400.000
3	KURSI KAYU	19/11/2021	96	600.000	-	-	-	12.500	75.000	75.000	75.000
4	LEMARI KECIL	20/11/2021	48	175.000	-	-	-	7.292	43.750	3.646	3.646
5											
	TOTAL PERALATAN KANTOR			13.975.000	104.167	1.250.000	1.250.000	1.336.458	1.768.750	1.728.646	1.728.646
	PERALATAN										
1	BOX CONTAINER	28/10/2025	48	725.000	-	-	-	-	-	-	-
2	BLENDER 1	29/10/2025	12	700.000	-	-	-	-	-	-	-
3	BLENDER 2	30/10/2025	12	700.000	-	-	-	-	-	-	-
4	TIMBANGAN DIGITAL	01/11/2023	48	250.000	-	-	-	-	-	10.417	62.500
5	MEJA KRAMIK	05/09/2021	96	5.000.000	-	-	-	10.417	625.000	625.000	625.000
6	KAMERA CCTV	28/11/2025	48	400.000	-	-	-	-	-	-	-
7	KURSI PLASTIK	15/12/2024	48	300.000	-	-	-	-	-	-	6.250
8	TOTAL PERALATAN			8.075.000	-	-	-	10.417	625.000	635.417	693.750
	TOTAL			650.050.000	2.437.500	17.000.000	17.000.000	17.096.875	21.331.250	30.064.063	50.922.396

NO	JENIS ASET	JAN 2025	FEB 2025	MAR 2025	APR 2025	MEI 2025	JUN 2025	JUL 2025	AGU 2025	SEP 2025	OKT 2025	NOV 2025	DES 2025	TOTAL BEBAN	AKUM. DEPRESIASI	NILAI BUKU	KETERANGAN
		BEBAN DEPRESIASI															
	TANAH DAN BANGUNAN																
1	BANGUNAN	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	20.000.000	40.000.000	360.000.000	
2														-	-	-	
	TOTAL TANAH DAN BANGUNAN	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	1.666.667	20.000.000	40.000.000	360.000.000	
	KENDARAAN																
1	Suzuki AEV4 15P CL TYPE 2	1.062.500	1.062.500	1.062.500	1.062.500	1.062.500	1.062.500	1.062.500	1.062.500	1.062.500	1.062.500	1.062.500	1.062.500	12.750.000	41.437.500	60.562.500	
2	MITSUBISHI COLT T120SS 1,5 PU HD	1.020.833	1.020.833	1.020.833	1.020.833	1.020.833	1.020.833	1.020.833	1.020.833	1.020.833	1.020.833	1.020.833	1.020.833	12.250.000	87.791.667	10.208.333	
3	HONDA BEAT	161.458	161.458	161.458	161.458	161.458	161.458	161.458	161.458	161.458	161.458	161.458	161.458	1.937.500	13.723.958	1.776.042	
4	HONDA SUPRA	130.208	130.208	130.208	130.208	130.208	130.208	130.208	130.208	130.208	130.208	130.208	130.208	1.562.500	11.067.708	1.432.292	
	TOTAL KENDARAAN	2.375.000	2.375.000	2.375.000	2.375.000	2.375.000	2.375.000	2.375.000	2.375.000	2.375.000	2.375.000	2.375.000	2.375.000	28.500.000	154.020.833	73.979.167	
	PERALATAN KANTOR																
1	KOMPUTER LEPTOP	104.167	104.167	104.167	104.167	104.167	104.167	104.167	104.167	104.167	104.167	104.167	104.167	1.250.000	8.854.167	1.145.833	
2	MEJA JATI	33.333	33.333	33.333	33.333	33.333	33.333	33.333	33.333	33.333	33.333	33.333	33.333	400.000	1.666.667	1.533.333	
3	KURSI KAYU	6.250	6.250	6.250	6.250	6.250	6.250	6.250	6.250	6.250	6.250	6.250	6.250	75.000	312.500	287.500	
4	LEMARI KECIL	3.646	3.646	3.646	3.646	3.646	3.646	3.646	3.646	3.646	3.646	3.646	3.646	43.750	102.083	72.917	
5		-	-	-	-	-	-	-	-	-	-	-	-				
	TOTAL PERALATAN KANTOR	147.396	147.396	147.396	147.396	147.396	147.396	147.396	147.396	147.396	147.396	147.396	147.396	1.768.750	10.936.417	3.039.583	
	PERALATAN																
1	BOX CONTAINER	-	-	-	-	-	-	-	-	-	15.104	15.104	15.104	45.313	45.313	679.688	
2	BLENDER 1	-	-	-	-	-	-	-	-	-	58.333	58.333	58.333	175.000	175.000	525.000	
3	BLENDER 2	-	-	-	-	-	-	-	-	-	58.333	58.333	58.333	175.000	175.000	525.000	
4	TIMBANGAN DIGITAL	5.208	5.208	5.208	5.208	5.208	5.208	5.208	5.208	5.208	5.208	5.208	5.208	62.500	135.417	114.583	
5	MEJA KRAMIK	52.083	52.083	52.083	52.083	52.083	52.083	52.083	52.083	52.083	52.083	52.083	52.083	625.000	2.510.417	2.489.583	
6	KAMERA CCTV	-	-	-	-	-	-	-	-	-	-	8.333	8.333	16.667	16.667	383.333	
7	KURSI PLASTIK	6.250	6.250	6.250	6.250	6.250	6.250	6.250	6.250	6.250	6.250	6.250	6.250	75.000	81.250	218.750	
8	TOTAL PERALATAN	63.542	63.542	63.542	63.542	63.542	63.542	63.542	63.542	63.542	195.313	203.646	203.646	1.174.479	3.139.063	4.935.938	
	TOTAL	4.252.604	4.252.604	4.252.604	4.252.604	4.252.604	4.252.604	4.252.604	4.252.604	4.252.604	4.384.375	4.392.708	4.392.708	51.443.229	208.095.313	441.954.688	

Figure 16 Results of Filling in the Asset Sheet

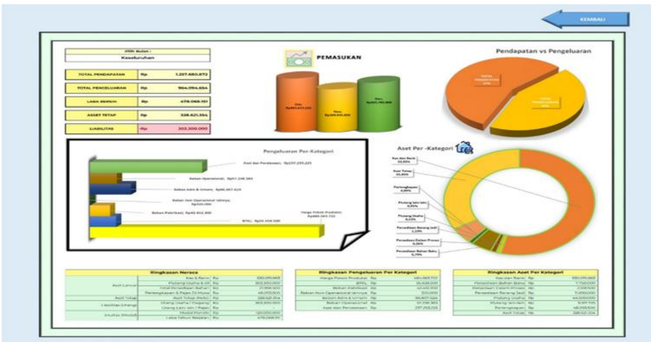


Figure 17 Dashboard Summary Results

LAPORAN LABA RUGI
TAHU KRES KWB
Untuk Periode yang Berakhir 31 Desember 2025

PENDAPATAN USAHA		
Penjualan	1.259.332.872	
Potongan Penjualan	-	
Retur Penjualan	(1.652.000)	
Penjualan Bersih		**1.257.680.872**
BEBAN POKOK PENJUALAN (HPP)		
Persediaan Awal Barang Dagang	-	
Pembelian Bahan Baku	476.948.638	
Retur Pembelian	-	
Potongan Pembelian	-	
Beban Angkut Pembelian	-	
Beban Tenaga Kerja Langsung (Produksi)	55.459.500	
Biaya Pabrikasi (Overhead Produksi)	42.412.200	
Biaya Sehubungan dengan Jasa	1.732.500	
Barang Tersedia untuk Dijual		576.552.838
Persediaan Akhir Barang Dagang (habis terjual/tidak berm	-	
Harga Pokok Penjualan		**576.552.838**
LABA KOTOR		**681.128.034**

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BEBAN OPERASIONAL		
Beban Ongkos Kirim	8.114.608	
Beban Perbaikan dan Pemeliharaan	3.115.000	
Beban Iklan	902.575	
Beban Sewa	600.000	
Beban Gaji (Bagian Administrasi)	24.996.000	
Beban Listrik, Telepon & Air	9.412.024	
Beban Transportasi	24.339.000	
Beban Perlengkapan	64.853.000	
Beban Operasional Lainnya	6.534.700	
Beban Penyusutan Aset Tetap	4.189.063	
Beban Administrasi Bank	433.000	
Beban Konsumsi	1.598.600	
Beban Akomodasi	12.500.000	
Beban Pemasaran	46.515.000	
Beban Lain-lain	320.000	
Beban Kerugian Persediaan Rusak/Susut (Tahu)	7.615.084	
Jumlah Beban Operasional		**216.037.653**
PENDAPATAN USAHA LAINNYA		
Pendapatan Jasa	-	
Jumlah Pendapatan Usaha Lainnya		-
LABA (RUGI) USAHA		**465.090.381**
PENDAPATAN DAN BEBAN LUAR USAHA		
Pendapatan Bunga	-	
Pendapatan Denda Keterlambatan Piutang	-	
Beban Bunga	-	
Jumlah Pendapatan (Beban) Luar Usaha		-
LABA (RUGI) BERSIH SEBELUM PAJAK		**465.090.381**

Figure 18 Results of Profit and Loss Report

JURNAL PENYESUAIAN

TAHU KRES KWB — 31 Desember 2025

No	Tanggal	Keterangan	Ref	Debit (Rp)	Kredit (Rp)
1	31/12/2025	Beban Penyusutan Aset Tetap	6-621	4.189.063	
		Akumulasi Penyusutan Bangunan	1-136		1.666.667
		Akumulasi Penyusutan Kendaraan	1-138		2.375.000
		Akumulasi Penyusutan Peralatan	1-139		147.396
2	31/12/2025	Beban Perlengkapan	6-619	61.600.000	
		Perlengkapan	1-119		61.600.000
3	31/12/2025	Beban Kerugian Persediaan Rusak/Susut	6-628	7.615.084	
		Pembelian (reklasifikasi dari HPP - lihat catatan)	5-512		7.615.084
		JUMLAH		**73.404.146**	**73.404.146**

Figure 19 Financial Statement of Changes in Equity

LAPORAN POSISI KEUANGAN (NERACA)

TAHU KRES KWB

Per 31 Desember 2025

ASET	
Aset Lancar	
Kas	500.616.100
Bank BCA	26.952.163
Bank BRI	2.451.600
Piutang Usaha	44.500.000
Piutang Lain-lain	9.317.725
Persediaan Barang Dagang (Tahu)	-
Perlengkapan	48.093.500
Sewa Dibayar Dimuka	-
Biaya Dibayar Dimuka	-
Jumlah Aset Lancar	**631.931.088**
Aset Tetap	
Tanah	-
Bangunan	400.000.000
Mesin	-
Kendaraan	228.000.000
Peralatan	22.050.000
Akumulasi Penyusutan Bangunan	(150.000.000)
Akumulasi Penyusutan Mesin	-
Akumulasi Penyusutan Kendaraan	(149.270.833)
Akumulasi Penyusutan Peralatan	(13.177.083)
Jumlah Aset Tetap (Neto)	**337.602.083**
JUMLAH ASET	**969.533.171**
LIABILITAS	
Utang Usaha	-
Utang Beban	-
Utang Pajak	-
Utang Bank	-
Utang Leasing	303.300.000
JUMLAH LIABILITAS	**303.300.000**
EKUITAS	
Modal Pemilik	120.000.000
Prive	(22.600.000)
Laba Ditahan	103.742.791
Laba Berjalan (Okt-Des 2025)	465.090.381
JUMLAH EKUITAS	**666.233.171**
JUMLAH LIABILITAS DAN EKUITAS	**969.533.171**

Figure 20 Balance Sheet Report

Application Implementation and User Training

Table 20 Implementations Carried Out

No.	Stage	Activities Carried Out

https://doi.org/10.61536/escalate.v4i02.726

1	System Preparation	Installation of VBA Excel application files on the laptop used by KWB Kres Tofu Factory; determination of the initial balance of all accounts; filling in the Chart of Accounts (COA) according to business characteristics; verification of compatibility with the available Microsoft Excel.
2	Initial Data Migration	Entry of opening cash and bank balances according to the actual financial position at the beginning of the period October 2025; entry of fixed assets data (buildings, vehicles, equipment) along with acquisition costs and economic lives for automatic depreciation calculations.
3	Simulation Data Input	Recording of daily financial transactions during the period of October–December 2025 on the Cash Sheet, Bank BCA, Bank BRI according to actual transaction evidence; filling in the Adjustment Journal Sheet at the end of the period.
4	System Verification	Trial Balance balance check (total debit = total credit); verify the conformity of the Profit and Loss Report, Balance Sheet Report, and Statement of Changes in Equity; confirm Dashboard automation.
5	User Training	Integrated one-session training for business owners and administrative staff; submission of the System Filling Guidebook.
6	Mentoring	Brief assistance to ensure users can operate the system independently and overcome any obstacles that may arise.

Evaluation of the Conformity of Financial Reports with MSME SAK

Table 21 Conformity of Financial Statements

Requirements of EMKM SAK	Status in System	Information
Profit and Loss Report (Chapter 4 SAK EMKM)	✓FULFILLED	Available in the system; multiple-step format Trading Company: Net Sales - COGS = Gross Profit - Operating Expenses = Operating Profit; auto-filled.
Statement of Financial Position/Balance Sheet (Chapter 4)	✓FULFILLED	Available in the system; separates Current Assets, Fixed Assets, Liabilities, and Equity according to MSME SAK; total Assets = Liabilities + Equity is proven to be balanced.
Notes to the Financial Statements (Chapter 5)	✓AVAILABLE	Regarding the Notes to Financial Statements (CALK), which is the third mandatory component of the Indonesian Financial Accounting Standards (IAI, 2024), the designed system does not include CALK as an automatic output. This decision was made consciously based on the following considerations: first, the content of CALK is narrative and different for each reporting period, so it cannot be automated using Excel formulas; second, an example of the CALK format according to the Indonesian Financial Accounting Standards (SAK EMKM) has been presented in Chapter 2 (Figures 3-5) as a guide for owners in compiling it manually at the end of each period. Thus, CALK can still be completed by business owners by referring to the provided example, even though it is not a direct output from the application.
Statement of Changes in Equity (recommended)	✓AVAILABLE	Available as a supplementary report, reflecting Initial Capital + Current Profit – Prive = Final Capital.
Basis of Revenue Recognition	✓IN ACCORDANCE	Revenue and expenses are recognized when the transaction occurs (accrual basis), consistent with SAK EMKM Chapter 2.
Fixed Asset Measurement	✓IN ACCORDANCE	Fixed assets are recorded at acquisition cost less accumulated depreciation, in accordance with SAK EMKM p. 21.
Depreciation Method	✓IN ACCORDANCE	Straight-line method without residual value — permitted by EMKM SAK; consistent between years.
Inventory Recognition	✓IN ACCORDANCE	Inventories are recognized as one category (Merchandise Inventories) with a periodic recording system and daily weighted average method, supported by Inventory Cards as internal control, in accordance with SAK EMKM par. 9.3-9.7.
Presentation of Owner's Equity	✓IN ACCORDANCE	Owner's equity is presented separately from liabilities on the Balance Sheet, reflecting the owner's Net Capital.

System Test Results

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Table 22 Input Validity Test Results

No.	Tested Modules	Testing Scenario	Expected results	Status
1	Cash Sheet	Input 10 daily tofu sales cash receipt transactions	Running balance is automatic and reflected on the Dashboard	√In accordance
2	BCA Bank Sheet	Input incoming transfer transactions from wholesale customers	Bank balance updated and linked to Trial Balance	√In accordance
3	BRI Bank Sheet	Input payment of business capital loan installments	Bank balance decreases and bank debt account is updated	√In accordance
4	Adjustment Journal Sheet	Input monthly production machine depreciation expense	Depreciation expense and accumulated depreciation accounts are updated automatically.	√In accordance
5	Trial balance	Verify the balance of debit and credit balances after all inputs	Total Debit = Total Credit (balance)	√In accordance
6	Working Paper	Automation verification of NSSP, Profit and Loss, and Balance Sheet columns	All columns are automatically filled from the Trial Balance and Adjustments	√In accordance

Table 23 Results of the Completeness Test of Financial Report Functions

No.	Function / Report	Success Criteria	Status	Information
1	Menu Navigation (VBA Button)	The button moves to the target sheet without error.	√Succeed	All menu buttons work normally on various devices.
2	Financial Summary Dashboard	Displays total cash, bank, revenue, and COGS in real-time	√Succeed	Data is automatically updated with each new transaction input.
3	Profit and Loss Report (SAK EMKM)	Showing the step-by-step structure of a Trading Company: Net Sales - COGS = Gross Profit - Operating Expenses = Operating Profit	√Succeed	Net profit according to manual verification calculation results
4	Statement of changes in capital	Displays initial capital, current profit, private, final capital	√Succeed	Ending capital is in sync with the Equity side of the Balance Sheet
5	Balance Sheet / Financial Position Report	Total Assets = Total Liabilities + Equity (balance)	√Succeed	Balance sheet for all simulation scenarios tested
6	Assets and Depreciation Sheet	Monthly depreciation expense is automatically filled (straight line method)	√Succeed	Formula: Acquisition Cost ÷ (Economic Life × 12)
7	Back to Dashboard Button	Available on every sheet and working correctly	√Succeed	All sheets are equipped with a back button that functions normally.
8	Account Dropdown List	Account description dropdown is available on all main input sheets	√Succeed	Significantly reduce account misclassification

Table1Recapitulation of Recording Time Efficiency Measurement

No.	Transaction / Activity Type	Old System Time(minutes)	New System Time (minutes)	Efficiency	Information
1	Recording of daily tofu sales receipts (10 transactions)	25	10	60.0%	Account dropdown minimizes typing

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2	Recording of operational expenses (5 transactions)	15	6	60.0%	Account dropdown minimizes typing
3	Preparation of financial reports (3 reports)	180	15	91.67%	Reports are automatically filled, no manual recaps
	AVERAGE EFFICIENCY	**73.3**	**10.3**	**70.56%**	

User Acceptance Level

Table 25 Results of User Acceptance Questionnaire Based on Likert Scale 1–5

No.	Statement Items	Dimensions	Owner Score	Adm. Staff Score	Average	Category
A. Perceived Usefulness (PU) – Perceived Usefulness						
1	This system helps record transactions faster than manual methods.	**Public Works**	5	5	**5.0**	**Strongly agree**
2	This system improves the accuracy of business financial reports.	**Public Works**	5	5	**5.0**	**Strongly agree**
3	This system provides real benefits for financial management and decision making.	**Public Works**	5	4	**4.5**	**Strongly agree**
4	I can monitor my financial condition in real-time via the Dashboard.	**Public Works**	4	5	**4.5**	**Strongly agree**
			Average PU Dimensions		**4.75**	**Strongly agree**
B. Perceived Ease of Use (PEOU) – Perceived Ease of Use						
5	The system interface and menu navigation are easy to understand.	**PEOU**	5	4	**4.5**	**Strongly agree**
6	The transaction data input process is not complicated and can be done independently.	**PEOU**	4	5	**4.5**	**Strongly agree**
7	The system user manual is clear and easy to understand.	**PEOU**	5	4	**4.5**	**Strongly agree**
8	I was able to operate the system independently after training.	**PEOU**	5	5	**5.0**	**Strongly agree**
			Average PEOU Dimension		**4.63**	**Strongly agree**
C. System Compliance with Operational Needs						
9	The available features are in accordance with the needs of recording business financial transactions.	**KES.**	5	5	**5.0**	**Strongly agree**
10	I am willing to use this system regularly in my daily financial operations in the future.	**KES.**	5	4	**4.5**	**Strongly agree**
			Average Dimension of Conformity		**4.75**	**Strongly agree**
			OVERALL AVERAGE (10 Items)		**4.70**	**Strongly agree**

Table 26 Pre-Test and Post-Test Instruments

No	Tested Aspects	Weight (%)	Max Value	Problems example
1	Understanding of menu structure and system navigation (MENU button, navigation between sheets)	**20%**	20	Name 3 ways to move between sheets in the system!
2	Cash and bank transaction input capabilities (date, description, debit, credit columns)	**30%**	30	How to record cash receipt of Rp. 500,000 from sales?

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3	Understanding Adjustment Journal Sheets and End of Period Transactions	**20%**	20	What is the function of the fixed asset depreciation adjustment journal?
4	Reading financial reports (Profit and Loss and Balance Sheet)	**20%**	20	Where to find the Net Profit value in the system?
5	Handling input errors and data backup procedures	**10%**	10	What to do if there is an error in inputting a transaction?
	TOTAL	**100%**	**100**	—

Table 27 Pre-Test Calculation (Respondent: Business Owner)

No	Aspect	Weight	Raw Score	× Weight	Weighted Value	Information
1	Menu navigation & system structure	20%	40	40 × 0.20	**8.0**	Get to know some menus
2	Cash & bank transaction input	30%	30	30 × 0.30	**9.0**	Can input but often in the wrong column
3	End of period adjustment journal	20%	20	20 × 0.20	**4.0**	Never heard of journals
4	Read financial reports (L/R & Balance Sheet)	20%	35	35 × 0.20	**7.0**	Can read Profit and Loss, not Balance Sheet yet
5	Error handling & data backup	10%	25	25 × 0.10	**2.5**	Don't know how to backup
		OWNER PRE-TEST VALUE		**8.0+9.0+4.0+7.0+2.5 = 30.5**		**≈ 30**

Table 28 Post-Test Calculation (Respondents: Business Owners After 2 Hours of Training)

No	Aspect	Weight	Raw Score	× Weight	Weighted Value	Information
1	Menu navigation & system structure	20%	90	90 × 0.20	**18.0**	Memorize all menus, can navigate independently
2	Cash & bank transaction input	30%	85	85 × 0.30	**25.5**	Correct input without guidance
3	End of period adjustment journal	20%	75	75 × 0.20	**15.0**	Understand the function and input method
4	Read financial reports (L/R & Balance Sheet)	20%	85	85 × 0.20	**17.0**	Can read and interpret both reports
5	Error handling & data backup	10%	75	75 × 0.10	**7.5**	Know how to backup and fix minor errors
		OWNER POST-TEST VALUES			**18.0+25.5+15.0+17.0+7.5 = 83.0**	**≈ 83**

Table 29 Results of Pre-Test and Post-Test of Excel System User Competencies

No.	Assessment Aspects	Weight	Pre-Test Score	Post-Test Score	Improvement	Information
1	Understanding the menu structure and system navigation	20%	40	90	**+50 points**	Significant increase
2	Ability to input cash and bank transactions	30%	30	85	**+50 points**	Significant increase

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3	Understanding Adjustment Journal Sheets and End of Period	20%	20	75	**+55 points**	Biggest improvement
4	Reading financial reports (Profit and Loss and Balance Sheet)	20%	35	80	**+50 points**	Significant increase
5	Handling input errors and data backup	10%	25	70	**+45 points**	Increased enough
	WEIGHTED AVERAGE VALUE		**(30.5+34.5)÷2 = 32.5**	**(83.0+82.0)÷2 = 82.5**	**+50.0 points (+153.8%)**	**Exceeding KKM ≥75**

Managerial Aspects

Table 30 Improving the Quality of Managerial Decision Making

No.	Decision Aspects	Conditions Before Implementation	Condition After Implementation
1	Profitability Evaluation	The owner does not know the actual net profit on a periodic basis.	Profit and Loss Reports are available automatically at the end of each period for evaluating business performance.
2	Cash Flow Management	Cash and bank balances are not known in real-time.	The dashboard displays current cash and bank balances, assisting with daily cash flow planning.
3	Access to Financing	There are no formal financial reports to submit to financial institutions.	Balance Sheet and Profit and Loss Reports in accordance with MSME SAK are ready to be used as supporting documents for credit applications.

Conclusion

This study shows that a Microsoft Excel-based financial reporting application with limited VBA was successfully designed and implemented according to the operational needs of the KWB Kres Tofu Factory. The system is able to integrate transaction recording, journals, general ledgers, trial balances, adjustments, inventory, and income statements, changes in equity, and balance sheets. Test results show that all main functions run as expected, with an average recording time efficiency of 70.56%. User acceptance was also very good, indicated by an average score of 4.70 in the strongly agree category, while user competence increased from 30.5 to 83.0 after training. Practically, the application helps improve recording accuracy, access to financial information, cash flow monitoring, profitability evaluation, and document readiness to support decision-making and access to financing.

This study has limitations because the implementation was conducted on one MSME with a limited number of users and the data period was from October to December 2025. Therefore, the results cannot be generalized to MSMEs with different characteristics. Furthermore, the Notes to the Financial Statements were not automatically generated, and the user acceptance evaluation was still descriptive. Future research is recommended to test the system on more MSMEs, over a longer implementation period, and use statistical analysis to more thoroughly evaluate the system's effectiveness and acceptance. Further development could also integrate automatic CALK, data backup features, user security, and connectivity with other digital systems.

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