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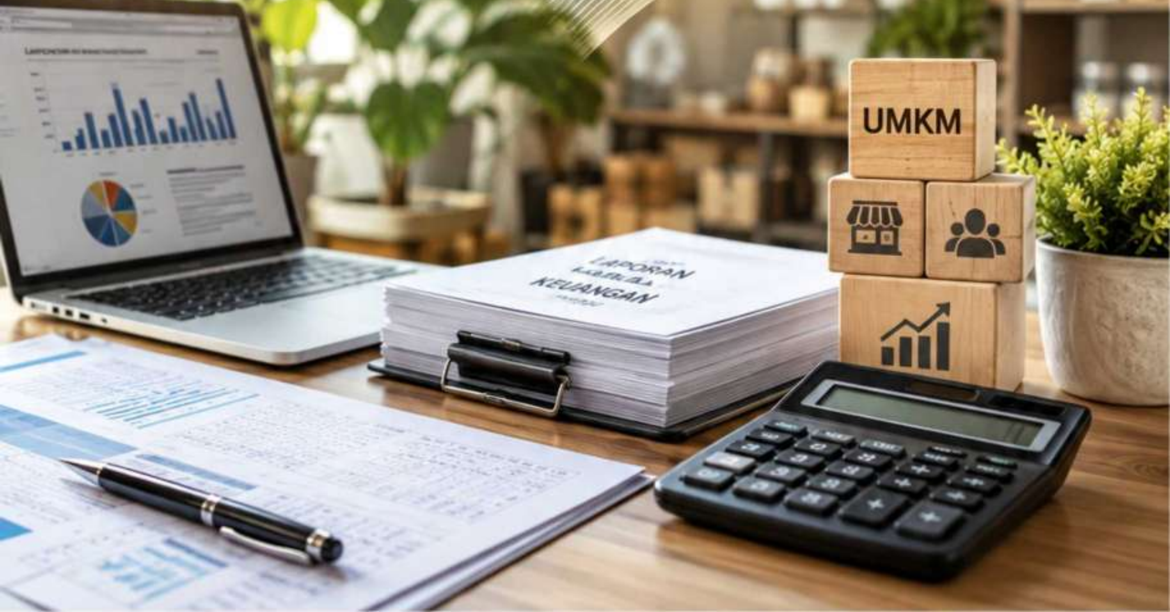
Dr. Jenny Sihombing, SE., MBA., AK., CA.

LAPORAN KEUANGAN USAHA MIKRO, KECIL, DAN MENENGAH

Upaya Peningkatan Tata Kelola dan Ketaatan Pajak

Untuk pemahaman yang lebih mudah, buku ini dilengkapi dengan:
- Tujuan Pembelajaran
- Ringkasan Bab
- Soal-soal Latihan
- Glosarium



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KATA PENGANTAR

Usaha Mikro, Kecil, dan Menengah (UMKM) merupakan salah satu kekuatan penting dalam perekonomian. Namun, keberadaan dan pertumbuhan UMKM tidak hanya ditentukan oleh kemampuan menghasilkan produk, memperluas pasar, atau meningkatkan penjualan. Di balik keberhasilan sebuah usaha terdapat kebutuhan yang sering kali kurang mendapat perhatian: kemampuan mengelola informasi keuangan secara tertib, membangun tata kelola yang baik, serta memenuhi kewajiban perpajakan secara benar. Ketiga aspek tersebut saling berkaitan dan menjadi fondasi penting bagi terciptanya UMKM yang sehat, kredibel, berdaya saing, dan berkelanjutan.

Buku **Laporan Keuangan Usaha Mikro, Kecil, dan Menengah: Upaya Peningkatan Tata Kelola dan Ketaatan Pajak** disusun untuk memberikan pemahaman yang utuh mengenai keterkaitan antara akuntansi, laporan keuangan, tata kelola, digitalisasi, dan perpajakan dalam pengelolaan UMKM. Buku ini tidak menempatkan laporan keuangan sekadar sebagai kewajiban administratif, melainkan sebagai instrumen manajerial yang membantu pelaku usaha memahami kondisi bisnis, mengendalikan sumber daya, mengambil keputusan, memperoleh pembiayaan, serta membangun kepercayaan para pemangku kepentingan.

Pembahasan diawali dengan karakteristik dan berbagai tantangan pengelolaan UMKM, kemudian dilanjutkan dengan fondasi akuntansi dan standar pelaporan keuangan yang relevan, termasuk pentingnya pendekatan yang sederhana dan proporsional bagi UMKM. SAK EMKM, misalnya, dirancang untuk menyeimbangkan kebutuhan akan informasi keuangan yang andal dengan kapasitas UMKM dalam melakukan pencatatan dan pelaporan. Selanjutnya, laporan keuangan ditempatkan dalam kerangka tata kelola melalui pembahasan mengenai transparansi, akuntabilitas, pengendalian internal, manajemen risiko, pengambilan keputusan, dan akses pembiayaan.

Dimensi perpajakan kemudian dibahas secara lebih mendalam. Buku ini menunjukkan bahwa ketaatan pajak bukan semata-mata persoalan membayar pajak, tetapi merupakan fenomena multidimensional yang berkaitan dengan pengetahuan, literasi, perilaku, keadilan, teknologi, administrasi, dan lingkungan kelembagaan. Laporan keuangan dan dokumentasi transaksi menjadi mata rantai penting yang menghubungkan aktivitas ekonomi UMKM dengan penghitungan dan pelaporan kewajiban perpajakan.

Di tengah perubahan lingkungan bisnis, buku ini juga membawa pembaca memahami digitalisasi administrasi keuangan dan perpajakan. Teknologi tidak dipandang sekadar sebagai alat untuk menggantikan pencatatan manual, tetapi sebagai sarana untuk meningkatkan otomatisasi, ketepatan informasi, efisiensi, integrasi, keamanan data, dan kualitas pengambilan keputusan. Pada bagian akhir, seluruh pembahasan tersebut dipertemukan dalam strategi implementasi dan roadmap transformasi: dari sistem yang manual, terfragmentasi, dan kurang terdokumentasi menuju pengelolaan yang terintegrasi, transparan, akuntabel, terdigitalisasi, legal, dan patuh pajak.

Dengan pendekatan konseptual sekaligus praktis, buku ini diharapkan dapat menjadi referensi bagi pelaku UMKM, mahasiswa, dosen, peneliti, konsultan, pendamping UMKM, praktisi akuntansi dan perpajakan, serta pembuat kebijakan. Lebih dari sekadar memahami bagaimana menyusun laporan keuangan, pembaca diajak melihat bagaimana informasi keuangan dapat diubah menjadi pengetahuan, pengetahuan menjadi keputusan, dan keputusan menjadi tata kelola usaha yang lebih baik. Pada akhirnya, penguatan laporan keuangan bukan hanya tentang angka, melainkan tentang membangun kepercayaan, kepatuhan, ketahanan, pertumbuhan, dan masa depan UMKM yang lebih berkelanjutan.

Bandung, September 2026

Dr. Hisar Pangaribuan, SE., MBA., AK., CA.

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BAB 1

UMKM, LAPORAN KEUANGAN, DAN TANTANGAN TATA KELOLA

Tujuan Pembelajaran

Setelah mempelajari bab ini, pengguna buku akan:

a. Menjelaskan peran dan karakteristik strategis UMKM dalam perekonomian.
b. Mengidentifikasi berbagai tantangan utama dalam pengelolaan UMKM.
c. Menjelaskan pentingnya informasi keuangan bagi pengelolaan dan pengembangan UMKM.
d. Menganalisis peran laporan keuangan sebagai instrumen tata kelola usaha.
e. Menjelaskan hubungan antara laporan keuangan dan ketaatan pajak UMKM.
f. Mengidentifikasi permasalahan literasi keuangan dan akuntansi yang dihadapi UMKM.
g. Menganalisis tantangan digitalisasi administrasi keuangan sebagai bagian dari transformasi tata kelola UMKM.

Ringkasan

Bab ini membahas posisi strategis UMKM dalam perekonomian serta berbagai tantangan yang dihadapi dalam pengelolaannya. UMKM berkontribusi terhadap penciptaan lapangan kerja, pertumbuhan ekonomi, inovasi, ekspor, kewirausahaan, dan pembangunan inklusif. Namun, karakteristik seperti keterbatasan modal, ketergantungan pada pemilik, dan fleksibilitas usaha juga menciptakan kerentanan terhadap berbagai risiko. Informasi dan laporan keuangan memiliki peran penting dalam pengambilan keputusan, akses pembiayaan, pemantauan kinerja, perencanaan pertumbuhan, transparansi, dan akuntabilitas. Laporan keuangan juga menjadi bagian integral dari tata kelola karena mendukung pengendalian, pengukuran kinerja, deteksi penyimpangan, kepatuhan, dan komunikasi dengan pemangku kepentingan. Selain itu, kualitas laporan keuangan berkaitan erat dengan ketaatan pajak karena menyediakan

BAB 2

FONDASI AKUNTANSI DAN STANDAR PELAPORAN KEUANGAN UMKM

Tujuan Pembelajaran

Setelah mempelajari bab ini, pembaca diharapkan mampu:

a. Menjelaskan tujuan dan fungsi akuntansi bagi UMKM.
b. Menjelaskan konsep entitas dan pemisahan keuangan usaha dan pribadi.
c. Menerapkan persamaan dasar akuntansi dan memahami elemen laporan keuangan.
d. Membedakan karakteristik basis kas dan basis akrual dalam pencatatan UMKM.
e. Menjelaskan tahapan siklus akuntansi pada UMKM.
f. Menjelaskan standar pelaporan keuangan yang relevan bagi UMKM, khususnya SAK EMKM.
g. Menganalisis prinsip kualitas dan keandalan informasi keuangan UMKM.

Ringkasan

Bab ini membahas fondasi akuntansi dan standar pelaporan keuangan yang relevan bagi UMKM. Akuntansi berfungsi menyediakan informasi untuk pengelolaan usaha, pemantauan kinerja, pengambilan keputusan, kepatuhan, serta akses pembiayaan. Penerapan konsep entitas menuntut pemisahan keuangan usaha dan pribadi agar informasi keuangan menggambarkan kondisi usaha secara objektif.

Persamaan dasar akuntansi, yaitu Aset = Liabilitas + Ekuitas, menjadi dasar pencatatan transaksi dan pemahaman elemen laporan keuangan. Bab ini juga membandingkan basis kas dan basis akrual serta menjelaskan bahwa pemilihannya perlu disesuaikan dengan skala, kompleksitas transaksi, kebutuhan informasi, dan tujuan usaha. Siklus akuntansi terdiri atas pencatatan transaksi, jurnal, buku besar, neraca saldo, penyesuaian,

BAB 3

SISTEM PENCATATAN DAN PENYUSUNAN LAPORAN KEUANGAN UMKM

Tujuan Pembelajaran

Setelah mempelajari bab ini, pembaca diharapkan mampu:

a. Mengidentifikasi dan mendokumentasikan transaksi usaha secara sistematis.
b. Menjelaskan fungsi bukti transaksi dan administrasi keuangan UMKM.
c. Menjelaskan fungsi jurnal, buku besar, dan neraca saldo.
d. Menerapkan pencatatan kas, piutang, utang, dan persediaan.
e. Menjelaskan pencatatan aset tetap dan transaksi nonkas.
f. Menjelaskan proses penyesuaian dan koreksi pencatatan akuntansi.
g. Menyusun dan mengevaluasi laporan keuangan UMKM sesuai kebutuhan pelaporan.

Ringkasan

Bab ini membahas sistem pencatatan dan penyusunan laporan keuangan UMKM dari tahap identifikasi transaksi hingga evaluasi kualitas laporan. Proses dimulai dengan identifikasi dan dokumentasi transaksi yang didukung bukti transaksi yang memadai. Jurnal, buku besar, dan neraca saldo kemudian digunakan untuk mencatat, mengelompokkan, dan memeriksa transaksi sebelum laporan keuangan disusun. Bab ini juga membahas pencatatan kas, piutang, utang, persediaan, aset tetap, serta transaksi nonkas yang harus dilakukan secara akurat, lengkap, dan tepat waktu.

Penyesuaian dan koreksi diperlukan untuk memastikan saldo akun mencerminkan kondisi ekonomi pada akhir periode serta pendapatan dan beban diakui pada periode yang tepat. Selanjutnya, laporan posisi keuangan dan laporan laba rugi disusun untuk menggambarkan posisi dan kinerja keuangan UMKM. Catatan atas laporan keuangan melengkapi informasi

BAB 4

LAPORAN KEUANGAN SEBAGAI INSTRUMEN TATA KELOLA DAN PENGEMBANGAN UMKM

Tujuan Pembelajaran

Setelah mempelajari bab ini, pembaca diharapkan mampu:

a. Menjelaskan konsep tata kelola dalam konteks UMKM.
b. Menjelaskan pentingnya transparansi dan akuntabilitas keuangan.
c. Mengidentifikasi pengendalian internal dan risiko utama UMKM.
d. Menganalisis penggunaan laporan keuangan dalam pengambilan keputusan.
e. Menjelaskan peran laporan keuangan dalam akses pembiayaan.
f. Menggunakan laporan keuangan sebagai dasar perencanaan usaha.
g. Menganalisis peran laporan keuangan dalam mendukung pertumbuhan dan keberlanjutan UMKM.

Ringkasan

Bab ini membahas laporan keuangan sebagai instrumen tata kelola dan pengembangan UMKM, bukan sekadar dokumen administratif. Tata kelola UMKM mencakup pengambilan keputusan, kepatuhan, keterlibatan pemangku kepentingan, pengelolaan risiko, akuntabilitas, dan transparansi yang perlu diterapkan secara sederhana dan proporsional sesuai kapasitas usaha. Transparansi dan akuntabilitas diperkuat melalui pelaporan keuangan, sistem informasi akuntansi, kualitas manajemen, transformasi digital, tata kelola, dan literasi keuangan. Pengendalian internal dan manajemen risiko membantu melindungi sumber daya, mengurangi kesalahan, serta menjaga keberlangsungan usaha. Selanjutnya, laporan keuangan menyediakan informasi untuk mengevaluasi kinerja, mengelola arus kas, mengambil keputusan, dan merencanakan pengembangan usaha. Laporan keuangan yang akurat dan transparan juga meningkatkan

BAB 5

LAPORAN KEUANGAN DAN KETAATAN PAJAK UMKM

Tujuan Pembelajaran

Setelah mempelajari bab ini, pembaca diharapkan mampu:

a. Menjelaskan konsep dan dimensi ketaatan pajak UMKM.
b. Menjelaskan kedudukan UMKM dalam sistem perpajakan.
c. Menganalisis hubungan transaksi usaha dengan kewajiban perpajakan.
d. Menjelaskan peran laporan keuangan dalam administrasi perpajakan.
e. Membedakan tujuan akuntansi dan perpajakan serta menjelaskan rekonsiliasi fiskal.
f. Menjelaskan pentingnya pembukuan, pencatatan, dan dokumentasi pajak.
g. Menganalisis peran informasi keuangan dalam meningkatkan ketaatan dan mencegah sengketa pajak.

Ringkasan

Bab 5 membahas hubungan erat antara laporan keuangan dan ketaatan pajak UMKM. Ketaatan pajak merupakan fenomena multidimensional yang dipengaruhi oleh faktor psikologis, pengetahuan dan literasi, sosial dan budaya, keadilan, teknologi, serta lingkungan struktural. UMKM memiliki posisi strategis sebagai pilar perekonomian, sumber penerimaan pajak, sekaligus sasaran kebijakan perpajakan. Setiap transaksi usaha dapat menimbulkan konsekuensi perpajakan sehingga pencatatan yang akurat menjadi penting. Laporan keuangan berfungsi sebagai dasar administrasi dan pelaporan pajak, pemeriksaan, transparansi, serta akuntabilitas. Namun, laba akuntansi tidak selalu sama dengan laba fiskal karena perbedaan standar akuntansi dan ketentuan perpajakan. Rekonsiliasi fiskal diperlukan untuk menjembatani perbedaan tersebut. Pembukuan, record-keeping, dan dokumentasi kemudian membentuk rantai informasi yang mendukung pembuktian kewajiban pajak. Sebaliknya, informasi keuangan

BAB 6

DIGITALISASI ADMINISTRASI KEUANGAN DAN PERPAJAKAN UMKM

Tujuan Pembelajaran

Setelah mempelajari bab ini, pembaca diharapkan mampu:

a. Menjelaskan konsep transformasi digital pada UMKM.
b. Menjelaskan manfaat digitalisasi pencatatan dan sistem informasi akuntansi.
c. Menganalisis peran digitalisasi bukti transaksi dan dokumentasi keuangan.
d. Menjelaskan manfaat digitalisasi administrasi dan pelaporan perpajakan.
e. Menganalisis pemanfaatan data dan Business Intelligence bagi UMKM.
f. Menjelaskan keamanan data dan pengendalian informasi keuangan UMKM.
g. Merumuskan strategi transformasi digital UMKM yang bertahap dan berkelanjutan.

Ringkasan

Bab ini membahas digitalisasi administrasi keuangan dan perpajakan sebagai bagian dari transformasi pengelolaan UMKM. Transformasi digital tidak hanya berkaitan dengan penggunaan teknologi, tetapi juga perubahan proses bisnis, pengambilan keputusan, pengelolaan sumber daya, dan penciptaan nilai. Digitalisasi pencatatan dan sistem informasi akuntansi memberikan manfaat berupa otomatisasi, pemrosesan waktu nyata, analitik data, integrasi, efisiensi biaya dan operasional, serta keamanan data. Digitalisasi bukti transaksi meningkatkan kemudahan penyimpanan, verifikasi, audit, kepatuhan, aksesibilitas, dan transparansi.

Dalam perpajakan, digitalisasi dapat meningkatkan efisiensi, kepatuhan, transparansi, dan penerimaan pajak melalui otomatisasi, pelaporan waktu nyata, analitik data, dan pengawasan berbasis risiko. Data dan Business Intelligence kemudian memungkinkan UMKM mengubah data menjadi

BAB 7

IMPLEMENTASI DAN STRATEGI PENGUATAN TATA KELOLA KEUANGAN SERTA KETAATAN PAJAK UMKM

Tujuan Pembelajaran

Setelah mempelajari bab ini, pembaca diharapkan mampu:

a. Mengidentifikasi permasalahan implementasi sistem keuangan UMKM.
b. Menganalisis laporan keuangan untuk mengidentifikasi masalah usaha.
c. Mengidentifikasi dan mengelola kewajiban perpajakan UMKM.
d. Menjelaskan perbaikan administrasi dan pengendalian internal UMKM.
e. Merumuskan strategi penguatan literasi akuntansi, keuangan, dan perpajakan.
f. Menjelaskan tahapan roadmap transformasi UMKM.
g. Menganalisis strategi menuju tata kelola UMKM yang akuntabel dan patuh pajak.

Ringkasan

Bab ini membahas implementasi dan strategi penguatan tata kelola keuangan serta ketaatan pajak UMKM. Implementasi sistem keuangan menghadapi berbagai hambatan, seperti keterbatasan sumber daya, akses pembiayaan, sistem manual, infrastruktur, tenaga terampil, keamanan data, regulasi, dan resistensi terhadap perubahan. Analisis laporan keuangan dapat digunakan untuk mendeteksi masalah melalui aspek profitabilitas, likuiditas, solvabilitas, manajemen aset, dan kendala keuangan. Pengelolaan kewajiban pajak mencakup pemahaman regulasi, klasifikasi dan registrasi usaha, dokumentasi, self-assessment, pemanfaatan e-tax, fasilitas perpajakan, serta pembangunan kepercayaan terhadap otoritas.

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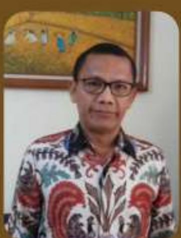
Laporan Keuangan Usaha Mikro, Kecil, dan Menengah: Upaya Peningkatan Tata Kelola dan Ketaatan Pajak merupakan buku yang mengintegrasikan perspektif akuntansi, tata kelola, perpajakan, dan digitalisasi dalam pengelolaan UMKM. Buku ini menempatkan laporan keuangan bukan sekadar sebagai dokumen administratif, tetapi sebagai instrumen strategis untuk memahami kondisi usaha, mendukung pengambilan keputusan, memperkuat pengendalian internal, meningkatkan transparansi dan akuntabilitas, serta membuka akses terhadap pembiayaan. Pembahasan juga menguraikan hubungan antara pencatatan transaksi, laporan keuangan, dan ketaatan pajak, termasuk pentingnya dokumentasi serta pemahaman terhadap kewajiban perpajakan. Selanjutnya, buku membahas digitalisasi administrasi keuangan dan perpajakan, serta strategi implementasinya secara bertahap. Dengan pendekatan konseptual dan aplikatif, buku ini menjadi referensi bagi pelaku UMKM, akademisi, mahasiswa, pendamping, praktisi, dan pemangku kebijakan dalam membangun UMKM yang tertib secara keuangan, kuat dalam tata kelola, adaptif terhadap teknologi, dan semakin taat pajak.



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