

TRAINING IN CREATING FINANCIAL REPORTS AND TAX REPORTING FOR NEW ENTREPRENEURS AT SMKS MA'ARIF JAKARTA

Firdayetti¹, Aji Kusuma Wijaya², Nirkudita Ratnawati³, Rizka Agustina⁴, Aulia Azzahroh⁵, Dewi Anggraini⁶
^{1,2,3,4,5,6}Universitas Trisakti, Jakarta, Indonesia
Corresponding e-mail: firdayetti@trisakti.ac.id

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Abstract

Many young entrepreneurs, especially vocational high school students, still face difficulties in preparing financial reports that meet standards and understanding tax obligations. In fact, good financial reports and tax compliance are important factors in business sustainability. Therefore, training is needed that can equip them with basic skills in recording transactions, preparing financial reports, and tax reporting. This training aims to improve vocational high school students' understanding in making simple financial reports and reporting taxes independently in accordance with applicable regulations. The training is carried out with a qualitative approach through theoretical explanations, case studies, direct practice using accounting software, and evaluation of understanding through pre-tests and post-tests. In addition, interviews were conducted with business actors to provide real insights into the importance of financial reports and tax compliance in the business world. The results of the training showed an increase in students' understanding in preparing financial reports and filling out annual tax returns. However, there are still obstacles in the use of accounting technology and understanding several more complex tax concepts. This training provides significant benefits in improving the skills of SMKS Ma; Arif Jakarta students in financial management and tax compliance. In the future, further assistance and integration of technology in learning are needed to ensure that students can apply the knowledge they have acquired effectively in the business world.

Keywords: Financial Report; Taxation; Young Entrepreneur; Training

Abstrak

Banyak wirausahawan muda khususnya siswa SMK masih menghadapi kesulitan dalam menyusun laporan keuangan yang memenuhi standar dan memahami kewajiban perpajakan. Padahal, laporan keuangan yang baik dan kepatuhan pajak merupakan faktor penting dalam keberlangsungan usaha. Oleh karena itu, diperlukan pelatihan yang dapat membekali mereka dengan keterampilan dasar dalam pencatatan transaksi, penyusunan laporan keuangan, dan pelaporan pajak. Pelatihan ini bertujuan untuk meningkatkan pemahaman siswa SMK dalam membuat laporan keuangan sederhana dan pelaporan pajak secara mandiri sesuai ketentuan yang berlaku. Pelatihan dilaksanakan dengan pendekatan kualitatif melalui pemaparan teori, studi kasus, praktik langsung menggunakan software akuntansi, dan evaluasi pemahaman melalui pre-test dan post-test. Selain itu, dilakukan wawancara dengan pelaku usaha untuk memberikan wawasan nyata tentang pentingnya laporan keuangan dan kepatuhan pajak dalam dunia usaha. Hasil pelatihan menunjukkan adanya peningkatan pemahaman siswa dalam menyusun laporan keuangan dan pengisian SPT tahunan. Namun, masih terdapat kendala dalam pemanfaatan teknologi akuntansi dan pemahaman beberapa konsep pajak yang lebih kompleks. Pelatihan ini memberikan manfaat yang signifikan dalam meningkatkan keterampilan siswa SMKS Ma; Arif Jakarta dalam pengelolaan keuangan dan kepatuhan pajak. Di masa mendatang, bantuan lebih lanjut dan integrasi teknologi dalam pembelajaran diperlukan untuk memastikan bahwa siswa dapat menerapkan pengetahuan yang mereka peroleh secara efektif di dunia bisnis.

Kata Kunci: Laporan Keuangan; Perpajakan; Wirausaha Muda; Pelatihan

1. Introduction

Entrepreneurs in developing a business need a lot of capital. Therefore, there is an alternative business capital loan without collateral as the best solution to smooth the business. Government programs such as Direct Cash Assistance are widely used by small and medium business pioneers. Not only the government, but financial service institutions also contribute to strengthening economic stability and supporting the smooth running of community businesses by collaborating with the government by presenting people's business credit at low interest rates. For example, the SMBC Indonesia Micro KUR product is a product without collateral given to traders or entrepreneurs engaged in the MSME sector (Bank SMBC, 2024). In the business world, financial reports not only help in decision making but are also an important requirement in accessing external financing or complying with regulations (Bank Raya, 2024). For entrepreneurs, obtaining funding or capital from financial service institutions is one of the opportunities to develop their business. With the additional capital, MSMEs can improve the quality and capacity of production. As expressed by Rianto & Hidayatulloh (2020), Capital is one of the important factors in the development of MSMEs.

The MSME sector is one of the fastest growing and stable business sectors in the Indonesian economy. Therefore, MSME actors need to continue to increase their capacity and quality in order to be able to compete at the global level. To increase productivity and international competitiveness, support is needed from various parties, including the banking sector (Rianto & Hidayatulloh, 2020). To obtain loans, MSMEs need to prepare financial reports, but not all MSMEs are able to prepare reports according to applicable standards. Therefore, training is needed on preparing financial reports for MSMEs. In 2018, the government began to impose taxes on MSMEs. However, not all MSMEs fully understand the rules. Therefore, training is needed on how to calculate taxes according to Government Regulation Number 23 of 2018 to support increasing state revenues from taxes. Ignorance of how to calculate and report taxes causes some MSMEs not to pay their taxes, although this is not due to the intention to avoid paying taxes (Hidayatulloh & Fatma, 2019). This finding is in line with previous research. Palupi & Hidayatulloh (2019), Rizki (2023), Latifah et al (2023) which shows that one of the factors that influences tax compliance in MSME actors is Understanding the preparation of simple financial reports. Several community service activities still focus on the field of taxation, including for MSME actors, such as those carried out by (Nugraheni & Sari, 2021) and (Baradja et al., 2020). With the increasing number of services in the field of taxation, it is expected that taxpayer knowledge and skills related to taxes will increase indirectly, thus encouraging higher compliance from taxpayers. Partner Problems Lack of knowledge about accounting or making financial reports, inconsistent bookkeeping, utilization of technology and low tax compliance.

Economic independence is one of the main goals to improve people's welfare. Micro, Small, and Medium Enterprises (MSMEs) play an important role in the Indonesian economy, contributing more than 60% to Gross Domestic Product (GDP) and absorbing more than 97% of the workforce (Central Bureau of Statistics, 2023). However, many start-up entrepreneurs face challenges in financial management, which can affect the sustainability of their business. Therefore, a basic understanding of financial management is very important for start-up entrepreneurs so that they can manage their business well, including with support from various parties such as banking (Rianto & Hidayatulloh, 2020). At SMKS Ma'arif Jakarta, there are 17 study groups that follow the development of entrepreneurial spirit. However, knowledge about financial reports is still very minimal for students to know. This Community Development holds training in making financial reports and taxes. This training aims to help students understand, develop and apply simple financial reports regarding their small businesses. The objectives of this activity include how to improve students' understanding of simple bookkeeping, improve knowledge of socialization and education about the concept of simple taxes that can be applied to new businesses. The goal is to improve students' understanding of simple bookkeeping, making financial reports and general journals, with the counseling and training provided

by the PkM team, they can run their businesses independently, and help students design and make simple financial reports.

The difference in how this devotion is carried out lies in the research Hidayatulloh & Fatma (2019) Previously the object was the MSME sector, now the object of study is SMK Ma'Arif students to have the opportunity to become young entrepreneurs. Thus, the problems that can be drawn are how to improve the knowledge of SMKS Ma'Arif Jakarta students about making simple financial reports through existing technology? and how to improve the knowledge of SMKS Ma'Arif Jakarta students about tax reporting?. So that this community service can provide solutions so that it can improve students' knowledge about making financial reports for new entrepreneurs, improve students' knowledge about tax reporting for new entrepreneurs.

2. Research Methods

The population in this community service research is the active participation of students of SMKS Ma'Arif Jakarta which is a community service partner of Trisakti University. The data used is primary data and the appropriate approach is a qualitative approach. The data collection technique uses interviews and observations on students or academics at SMKS Ma'Arif Jakarta. The analysis procedure begins with data collection through in-depth interviews with training participants. After the interview, data coding includes identifying appropriate categories for participants who have challenges in preparing financial reports and tax reporting. The process ends with validation of findings through discussions with experts in the field of tax reporting and accountants.

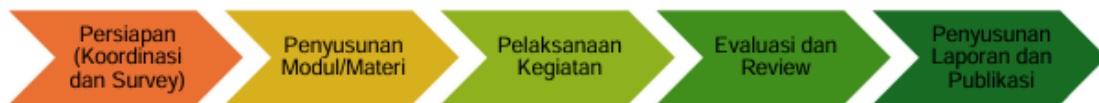


Figure 1. Implementation Flowchart

This research uses a case study design (Sholeh et al., 2024). The case study was chosen because it allows the author to examine in a centralized and structured manner the phenomena and facts that occur in a specific context, namely SMKS Ma'Arif Jakarta. Active participation includes:

- Practitioner from Trisakti University: Lecturer who actively uses Excel and accounting software in the learning process
- Students of SMKS Ma'Arif Jakarta

Table 1. Percentage of Training Participants

| Participate | Gender | Absence |
|-------------|--------|---------|
| | Male | 10 |
| Student | Female | 7 |
| TOTAL | | 17 |

Sumber: Ouput (2025)

Data collection was carried out through several aspects as shown in diagram 1, as follows.:

1. Preparation (Coordination and survey): begins with coordination between the training organizer and the school, including the principal, accounting teachers, and administrative staff. This coordination aims to align training objectives, determine the method of delivering materials, and prepare a schedule that is in accordance with academic activities at school. In addition, a survey is conducted on prospective participants, both students and teachers, to determine their level of understanding regarding accounting and taxes. This survey also includes collecting information about the school curriculum, accounting software used, and special needs that need to be considered in the training.
2. Preparation of Modules and Materials: materials are collected from various trusted sources such as textbooks, government regulations, and practical experience in the world of work. These materials are then processed and adjusted to learning methods that are easy for participants to understand, for example through the use of infographics, case studies, or comparison tables.

3. Implementation of Activities: The activity begins with an opening session that includes an introduction to the objectives of the training and the importance of financial reports and tax compliance in the business world. Furthermore, participants are given a basic understanding of accounting concepts, accounting cycles, and principles in preparing financial reports according to applicable standards. They learn how to record financial transactions, create journals, and prepare profit and loss reports, balance sheets, cash flows, and capital change reports.

After understanding the basics of accounting, the training continues to the taxation aspect, where participants are introduced to the types of taxes that are relevant to companies, such as Income Tax (PPH) and Value Added Tax (PPN). The materials discussed include tax calculation procedures, filling out tax forms, and the use of tax applications such as e-SPT and e-Faktur. Participants are also given practical simulations to fill out tax reports based on real case studies, so that they can understand the reporting process better.

During the training, the learning methods used include presentation of materials, interactive discussions, and practical exercises with case studies. Participants are given the task of preparing financial reports and reporting taxes independently with guidance from the instructor. In addition, a question and answer session is also conducted to discuss obstacles or difficulties faced by participants in understanding the material. The training is closed with an evaluation to measure participant understanding and provide feedback regarding the implementation of activities.

4. Evaluation and Review: Evaluation using pre-test and post-test, can measure the increase in participant competency before and after training. The results can show whether participants are able to make financial reports correctly and understand tax reporting procedures using applications such as e-SPT or e-Faktur. Meanwhile, the review found several obstacles faced by participants. Difficulty in using accounting software, understanding the latest tax regulations, or lack of experience in real practice. In addition, time constraints in training are also a factor that affects the level of participant understanding.
5. Preparation of Reports and Publications: linking the results obtained during the training activities to be created in the form of publication reports.

3. Results And Discussion

Table 2. Training Evaluation Results

| No | Procedure | Devotion Result | Goals Evaluation |
|----|---|---|------------------|
| 1 | Training in making simple financial reports using Excel | Participants are able to identify and classify accounts in financial reports and have a good understanding of the basics of Excel formulas. | 30% |
| 2 | Training in calculating reconciliation reports and preparing annual tax returns | Participants are able to create fiscal reconciliation reports and prepare annual tax returns. | 70% |

Source: Output (2025)

Table 2 contains the results of the training evaluation which includes two main stages, namely training in making simple financial reports using Excel and training in calculating reconciliation reports and preparing annual tax returns. In the first stage, participants were able to identify and classify accounts in financial reports and understand the basics of Excel formulas. However, the level of achievement at this stage was still relatively low, namely 30%, which indicates that participants still need further material in depth in using Excel for accounting. Meanwhile, in the second stage which focused on calculating fiscal reconciliation reports and preparing annual tax returns, participants showed a better understanding with an evaluation achievement of 70%. This indicates that most participants were able to prepare reconciliation reports and understand the tax reporting process better. Overall, the results of this evaluation indicate that the training has provided basic understanding to participants, but improvements are still needed, especially in the use of Excel to prepare financial reports.



Figure 2. Opening of Implementation Material

In the world of business and financial administration, the preparation of financial statements and tax reporting are fundamental aspects that cannot be ignored. Good financial statements provide a clear picture of the financial condition of an entity, assist in decision making, and serve as a basis for calculating tax obligations. Meanwhile, compliance in tax reporting ensures that a business or individual carries out its obligations in accordance with applicable regulations, so that it can avoid the risk of sanctions and fines. Therefore, this training is held to equip participants with basic skills in preparing simple financial statements and understanding the correct tax reporting process.

Figure 2 represents participants will learn how to prepare financial reports with a simple method, including recording transactions, grouping accounts, to presenting profit and loss reports and balance sheets. In addition, participants will also be given an understanding of the types of relevant taxes, such as Income Tax (PPH) and Value Added Tax (PPN), as well as the steps in preparing and reporting annual SPT. With a practical and case study-based approach, this training aims to improve participants' understanding, both for those who want to work in finance and those who plan to run their own business in the future..



Figure 3. Presentation of User Interview Results Material on the Preparation of Simple Financial Reports

Knowledge of financial management as a weapon to ensure business management runs effectively (Hoque, 2017). An ongoing business requires clear and detailed recording of expenses and income. Therefore, the financial condition of a business for new entrepreneurs needs to prepare financial reports in order to evaluate the projection of the sustainability of their business. Figure 3 shows the results of interviews with business actors who have small and medium businesses. Direct interaction obtains information on in-depth understanding and provides support for students as new entrepreneurs, as information from the interview results:

"It is very important, ma'am, for business people to record expenses and income in one financial report. After that, details of the stock book, recording of purchases and inventory depreciation are compiled in a simple balance sheet report and cash flow report" (Mr. Meatball Seller)

"Have you used technology for accounting records?" (Mrs. Aji)

"Not yet, ma'am, I am used to recording purchases and sales in book form" (Mr. Meatball Seller)

It can be concluded that there are challenges for old entrepreneurs in implementing technology as a medium for accounting records. Neat and accurate financial reports can help entrepreneurs in making strategic decisions. Useful for managing cash flow, investment planning, calculating daily profits. The importance of disciplined financial records can avoid errors in calculating profit and loss and maintain business transparency, especially businesses that want to grow and get external funding. There are advantages for new entrepreneurs to use technology based on accounting information systems, including effectiveness in managing sales revenue in a material sales business, Owners can see in real time transactions that occur to financial reports, Owners can make decisions and business strategies because of the financial report analysis presented, The finance department can manage transactions using flexible accounting information system methods and security in data storage, Financial reports are more structured and accountable because of the recapitulation of transactions stored in the database (Saefudin et al., 2023).

Business actors can also be called taxpayers in the country they occupy, good tax compliance can avoid businesses from sanctions or fines that have the potential to be detrimental. Presentation of the procedure for preparing and reporting annual tax returns, including how to take advantage of available tax facilities because they use tax incentives for MSMEs.



Figure 4. Exposure of Income Analysis as Tax Reporting Material

The main source of funding for the implementation of government and regional development, both provincial, district and city, should come from regional independence sourced from Regional Original Income (PAD) (Manek & Badrudin, 2016). All people who have micro and medium businesses have spread all over the world. Thus, every citizen has a NPWP identity, aimed at complying with the obligation to pay taxes. The assessment of taxpayer compliance of each citizen is seen from the discipline of taxpayers in reporting their annual SPT. Tax SPT is a letter used by taxpayers to report tax calculations or payments, tax objects or taxable bodies, assets and liabilities in accordance with the provisions of applicable laws and regulations (Varino, 2023).



Figure 5. Final Documentation of Closing Implementation

The training on preparing financial reports and tax reporting that has been attended by vocational school students is a strategic initial step in forming young entrepreneurs who are not only creative, but also have a deep understanding of financial and tax aspects. During the training, participants have been equipped with skills in recording financial transactions, preparing profit and loss reports and balance sheets, and understanding tax obligations as business actors. This ability is fundamental for those who want to build a business professionally and sustainably (Hery, 2020).

By the end of this training, it is expected that participants can implement the knowledge gained in their business practices. Building a successful business does not only depend on creativity and innovation, but also on transparent financial management and compliance with tax regulations (Supriyono, 2018). Therefore, the spirit of learning and adapting to developments in the business world must continue to be fostered so that they can become strong and competitive entrepreneur.

4. Conclusions

The success of the training on preparing financial reports and tax reporting for vocational high school students has been a positive initial step in forming competent young entrepreneurs. Seeing the enthusiasm of the participants and the benefits obtained, this program is planned to continue with a wider scope. Future plans include improving training materials, adding practical sessions with real case studies, and mentoring for participants who are starting their businesses. In addition, follow-up programs in the form of mentoring and tax consultation will be introduced to help students face challenges in the business world directly.

To support the sustainability of this program, cooperation will be carried out with various parties, such as companies, financial institutions, and government agencies, to provide access to capital and business networks for participants. However, there are still some participants who may still have limited understanding of tax obligations, so further socialization is needed.

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