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### The Efficiency of Bookkeeping Financial Transactions in The Preparation of Financial Reports the Ward Financial Institution Patihan Manguharjo District Madiun City

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#### ABSTRACT

At the end of each quarter and at the end of each year The Ward Financial Institution (TWFI) Patihan is obliged to submit financial reports to the Madiun City Government through the relevant offices. Financial reports are submitted in printed form. Making TWFI financial reports is seen as inefficient. Recording of financial transactions still uses a single-entry system. Some financial records that are not really needed must still be attached to the financial statements. The system for recording financial transactions that is deemed necessary to be implemented at TWFI Patihan is a double entry system. In this study, the Microsoft Office Excel application was used. All the required accounts are poured into sheets, one account per sheet, like a ledger. Each account displays its balance. Each balance of the account is linked to balance sheet, Income Statement, statement of equity and Cash Flow. Every time there is a new transaction and it has been recorded in both debit and credit accounts, the value of the account in the financial statements will also change. The results of the study show that recording financial transactions with a double entry system is more appropriate for TWFI. Reporting to the Madiun City Government can be submitted in one file which includes all accounts with their balances and the required financial statements. TWFI management needs to improve skills in recording every transaction with a double entry system.

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#### INTRODUCTION

The Ward Financial Institution (TWFI) is a microfinance institution (not a bank and not a cooperative) that is managed by the community at the ward level whose initial capital comes from Direct Community Assistance, as revolving capital from the Central Government, Provincial Government, and the Madiun City Government, which in turn become the wealth/assets of the Madiun City Government in the ward (Perwali Number 27 of 2015).

The recording of financial transactions carried out by TWFI so far still uses a single bookkeeping system. At the end of each quarter and at the end of each year, TWFI is obliged to submit financial reports to the Municipal Government of Madiun through the relevant offices. The financial reports

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requested by the related Office are in printed form and not efficient. Some financial records that are not really needed must still be attached to the financial statements.

One of the assets owned by TWFI Patihan is a computer set. Having a computer makes it possible for TWFI to make it easier to book financial transactions and prepare financial reports. Every transaction can be recorded directly with a double entry recording system into existing accounts. With the help of Microsoft Office Excel, the balance of each account is immediately known and linked to financial reports. Up to any time, the financial position of TWFI can be known.

Financial reports are reports that contain company financial information at a certain time in the form of a balance sheet, income statement, statement of changes in equity and statement of cash flows. As stated by Munawir (2010) in general, the financial statements consist of a balance sheet and profit and loss calculations as well as a report on changes in equity. The balance sheet shows or describes the total assets, liabilities and equity of a company on a certain date. Meanwhile, the income statement shows the results that have been achieved by the company and the expenses incurred during a certain period, and the statement of changes in equity shows the sources and uses or reasons that have caused changes in the company's equity.

The main purpose of financial reports according to Fahmi (2011) is to provide financial information that includes changes in the elements of financial statements addressed to other parties who have an interest in assessing the financial performance of the company in addition to the company's management. According to Sukardi and Kurniawan (2010) the objectives of financial reports are:

- a. As a business language that is easily understood by all parties.
- b. Shows the logic of interrelationships between items in the financial statements.

The benefits of financial reports, according to Sukardi and Kurniawan (2010) are:

- a. For management, as a basis for compensation.
- b. For company owners, as a basis for assessing the increase in company value.
- c. For suppliers, to find out the magnitude of the possibility of payment of debt.
- d. For banks, this is proof that the company is liquid and has sufficient working capital.

In the Indonesian Institute of Accountants (2015) it is stated that financial reports have four main qualitative characteristics, namely understandability, relevance, reliability and comparability.

- a. Understandable, an important quality of information contained in financial statements is the ease with which users can immediately understand them.
- b. Relevant, information must be relevant to meet the needs of users in the decision-making process.
- c. Reliability, information must also be reliable. Information has the quality of being reliable if it is free from misleading notions.
- d. Comparable, users must be able to compare the company's financial statements between periods to identify trends in financial position and performance.

Types of financial statements generally consist of a balance sheet, income statement and statement of equity. As Gumanti (2011) mentions, namely:

- a. The balance sheet is a report on the assets and liabilities or expenses of a company in a certain period.
- b. The income statement shows the company's operating performance in a certain accounting period, and also shows how far the company is able to carry out business activities and how efficient the company is in generating profits.
- c. Statement of changes in capital, shows how much of the share or portion of the net profit earned by the company is reinvested into the company which affects the amount of capital as a whole.
- d. Cash Flow Report. Presents information about net cash flow from the three main activities of the company, namely cash flow from operating activities, cash flow from financing, and cash flow from investing activities.

The system for recording financial transactions that is seen as the most representative for achieving bookkeeping objectives is the double entry system. The main principle of this system is that every transaction is recorded by debiting and crediting two accounts with the same amount. Every transaction will be recorded in the proper account. Every transaction that is recorded with the same number of debits and credits, the total of all debits on the account will be equal to the total of all credits.

In determining the accounting equation, the double entry system is far more efficient than the single-entry system. To ensure the equality of the two sides of the accounting equation, it is necessary to compare total assets with total debt and equity. The accounting equation describes the entire value of the assets owned and the origin of these assets.

## METHODS

This type of research is experimental research. In this study, the Microsoft Office Excel application was used. All the required accounts are poured into sheets, one account per sheet, like a ledger. Each account displays its balance. Every time a new transaction is recorded in two debit and credit accounts with the same amount and the balance of these accounts will change according to the addition or reduction in the account.

Each balance of the account is linked to the Profit and Loss financial statements, Change in Residual Profit, Balance Sheet and Cash Flow Statement. Every time there is a new transaction and it has been recorded in both debit and credit accounts, the value of the account in the financial statements will also change. Changes in the financial position of LKK can be seen at any time, according to the recording of transactions that occur. The financial transactions used in this study are transactions that occurred during October 2022.

## RESULTS AND DISCUSSION

The most cash transactions during October 2022 occurred compared to transactions in other accounts. Borrowings by customers are recorded in cash accounts (figures 1 and 2) and accounts receivable (figure 3). Loan repayments are also recorded in the cash account and accounts receivable. Cash and accounts receivable balances are linked directly to the balance sheet. Every loan transaction and loan repayment results in a change in the balance sheet (figure 9).

**Figure 1: October 2022 Cash Transactions**

Kas				Kas				Kas			
No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp
1	01-Okt-22	Kas Awal Bulan	62.760.031	21		Angsuran Purnomo	200.000	41		Bupin David	200.000
2		Angsuran Cilika	250.000	22		Bupin Purnomo	20.000	42		Angsuran Samiran	100.000
3		Bupin Cilika	25.000	23		Pinjaman Warsinem	(1.000.000)	43		Angsuran Suparni	500.000
4		Angsuran Suparmi	300.000	24		Adpin Warsinem	10.000	44	07-Okt-22	Angsuran Sujan	500.000
5		Bupin Suparmi	30.000	25	04-Okt-22	Pinjaman Katru	(5.000.000)	45		Bupin Sujan	20.000
6		Angsuran Sri Lestari	1.500.000	26		Adpin Katru	11.000	46		Angsuran Sartono	500.000
7		Bupin Sri Lestari	150.000	27		Angsuran Titik	200.000	47		Bupin Sartono	50.000
8		Angsuran Atik	400.000	28		Bupin Titik	30.000	48	08-Okt-22	Angsuran	1.000.000
9		Bupin Atik	40.000	29		Angsuran Rumini	210.000	49	09-Okt-22	Angsuran Leni	500.000
10		Angsuran Endang	240.000	30		Bupin Rumini	50.000	50		Bupin Leni	60.000
11		Bupin Endang	80.000	31		Angsuran Siti	100.000	51		Pinjaman Siyam	(3.000.000)
12		Angsuran Hari Dwi	210.000	32		Bupin Siti	10.000	52		Adpin Siyam	10.000
13		Bupin Hari Dwi	50.000	33		Angsuran Haryanto	500.000	53	10-Okt-22	Angsuran Habib	280.000
14	03-Okt-22	Angsuran Wiwik	1.200.000	34		Bupin Haryanto	50.000	54		Bupin Habib	20.000
15		Angsuran Sawit	250.000	35		Foto Kopi	(17.000)	55	11-Okt-22	Angsuran Susisati	175.000
16		Bupin Sawit	50.000	36	05-Okt-22	Angsuran Djamin	560.000	56		Bupin Susisati	25.000
17		Angsuran Soeprapti	420.000	37		Bupin Djamin	40.000	57		Angsuran Sukinem	150.000
18		Bupin Soeprapti	240.000	38	06-Okt-22	Angsuran Sumitro	1.000.000	58	13-Okt-22	Angsuran Veronika	500.000
19		Angsuran Istiah	1.500.000	39		Bupin Sumitro	200.000	59		Bupin Veronika	30.000
20		Bupin Istiah	150.000	40		Angsuran David	1.000.000	60		Pinjaman Antik	(7.000.000)

Figure 2: October 2022 Cash Transactions

No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp	
26				81				101	30-Okt-22	Angsuran Ranto	400.000	
27	61	Adpin Antik	11.000	82		Bupin Haryanto	40.000	102		Angsuran Marni	250.000	
28	62	18-Okt-22	Angsuran Saki	1.000.000	83		Bupin Huarifah	150.000	103		Bupin Marni	25.000
29	63		Bupin Saki	50.000	84		Angsuran Yatmi	500.000	104		Angsuran R Widayani	500.000
30	64		Angsuran Kasban	135.000	85		Bupin Yatmi	100.000	105		Bupin R Widayani	50.000
31	65		Bupin Kasban	20.000	86		Pinjaman Tri Sigit	(2.500.000)	106		Angsuran Hasrini	500.000
32	66	20-Okt-22	Angsuran Jagsen	100.000	87		Adpin Tri Sigit	11.000	107		Bupin Hasrini	50.000
33	67	23-Okt-22	Angsuran Tri Wahyuni	450.000	88	28-Okt-22	Angsuran Sarengat	250.000	108		Angsuran Habib	400.000
34	68		Bupin Tri Wahyuni	100.000	89		Angsuran Podo	500.000	109	31-Okt-22	Angsuran Maryono	200.000
35	69	24-Okt-22	Angsuran Andy Hidayat	1.000.000	90		Bupin Podo	50.000	110		Bupin Maryono	50.000
36	70		Bupin Andy Hdayat	100.000	91		Angsuran Bambang Indro	4.000.000	111		Honor Pengurus	(900.000)
37	71	25-Okt-22	Angsuran Siti Rahayu	350.000	92		Bupin Bambang Indro	50.000	112		Pengembalian Material	30.000
38	72		Bupin Siti Rahayu	150.000	93		Angsuran Siti Rahayu	200.000	113		Angsuran Katru	5.000.000
39	73		Angsuran Sri Lestari	1.500.000	94		Bupin Siti Rahayu	30.000	114		Bupin Katru	50.000
40	74		Bupin Sri Lestari	150.000	95		Angsuran Atik	400.000	115		Bupin Endah	200.000
41	75		Angsuran Watik	125.000	96		Bupin Atik	40.000				
42	76		Bupin Watik	25.000	97	29-Okt-22	Angsuran Heru	1.720.000			Saldo	81.866.031
43	77	26-Okt-22	Material	(100.000)	98		Bupin Heru	280.000				
44	78	27-Okt-22	Angsuran Sti Sumarni	215.000	99		Angsuran Sutrisno	700.000				
45	79		Bupin Siti Sumarni	15.000	100		Bupin Sutrisno	85.000				
46	80		Angsuran Haryanto	400.000								

Figure 3: October 2022 Receivable Transactions

No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp	
1				21				41				
2	No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp
3	1	01-Okt-22	Piutang Awal Bulan	618.989.670	22		Angsuran David	(1.000.000)	42	27-Okt-22	Angsuran Sti Sumarni	(215.000)
4	2		Angsuran Cilika	(250.000)	23		Angsuran Samiran	(100.000)	43		Angsuran Haryanto	(400.000)
5	3		Angsuran Suparmi	(300.000)	24	07-Okt-22	Angsuran Sujan	(500.000)	44		Angsuran Siti Huarifah	(150.000)
6	4		Angsuran Sri Lestari	(1.500.000)	25		Angsuran Sartono	(500.000)	45		Angsuran Yatmi	(500.000)
7	5		Angsuran Atik	(400.000)	26	08-Okt-22	Angsuran Sujan	(1.000.000)	46		Pinjaman Tri Sigit	2.500.000
8	6		Angsuran Endang	(240.000)	27	09-Okt-22	Angsuran Leni	(500.000)	47	28-Okt-22	Angsuran Sarengat	(250.000)
9	7		Angsuran Hari Dwi	(210.000)	28		Pinjaman Siyam	3.000.000	48		Angsuran Podo	(500.000)
10	8	03-Okt-22	Angsuran Wiwik	(1.200.000)	29	10-Okt-22	Angsuran Habib	(280.000)	49		Angsuran Bambang Indro	(4.000.000)
11	9		Angsuran Sawit	(250.000)	30	11-Okt-22	Angsuran Susiati	(175.000)	50		Angsuran Siti Rahayu	(200.000)
12	10		Angsuran Soeprapti	(420.000)	31		Angsuran Sukinem	(150.000)	51		Angsuran Atik	(400.000)
13	11		Angsuran Istiah	(1.500.000)	32	13-Okt-22	Angsuran Veronika	(500.000)	52	29-Okt-22	Angsuran Heru	(1.720.000)
14	12		Angsuran Purnomo	(200.000)	33		Pinjaman Antik	7.000.000	53		Angsuran Sutrisno	(700.000)
15	13		Pinjaman Warsinem	1.000.000	34	18-Okt-22	Angsuran Saki	(1.000.000)	54	30-Okt-22	Angsuran Ranto	(400.000)
16	14	04-Okt-22	Pinjaman Katru	5.000.000	35		Angsuran Kasban	(135.000)	55		Angsuran Marni	(250.000)
17	15		Angsuran Titik	(200.000)	36	20-Okt-22	Angsuran Jagsen	(100.000)	56		Angsuran R Widayani	(500.000)
18	16		Angsuran Rumini	(210.000)	37	23-Okt-22	Angsuran Tri Wahyuni	(450.000)	57		Angsuran Hasrini	(500.000)
19	17		Angsuran Siti	(100.000)	38	24-Okt-22	Angsuran Andy Hidayat	(1.000.000)	58		Angsuran Habib	(400.000)
20	18		Angsuran Haryanto	(500.000)	39	25-Okt-22	Angsuran Siti Rahayu	(350.000)	59	31-Okt-22	Angsuran Maryono	(200.000)
21	19	05-Okt-22	Angsuran Djamin	(560.000)	40		Angsuran Sri Lestari	(1.500.000)	60		Angsuran Katru	(5.000.000)
22	20	06-Okt-22	Angsuran Sumitro	(1.000.000)							Saldo	602.299.670

Loan payments accompanied by loan interest payments are recorded in the loan interest account (figure 4) and the cash account. The loan interest account is linked directly to the income statement. Each loan interest payment transaction results in a change in the income statement (figure 8).

Figure 4: October 2022 Loan Interest Transactions

Bunga Pinjaman				Bunga Pinjaman				Bunga Pinjaman			
No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp
1	01-Okt-22	Bupin Cilika	25.000	21	10-Okt-22	Bupin Habib	20.000	41	30-Okt-22	Bupin Marni	25.000
2		Bupin Suparmi	30.000	22	11-Okt-22	Bupin Susiati	25.000	42		Bupin R Widayani	50.000
3		Bupin Sri Lestari	150.000	23	13-Okt-22	Bupin Veronika	30.000	43		Bupin Hasrini	50.000
4		Bupin Atik	40.000	24	18-Okt-22	Bupin Saki	50.000	44	31-Okt-22	Bupin Maryono	50.000
5		Bupin Endang	80.000	25		Bupin Kasban	20.000	45		Bupin Katru	50.000
6		Bupin Hari Dwi	50.000	26	23-Okt-22	Bupin Tri Wahyuni	100.000	46		Bupin Endah	200.000
7	03-Okt-22	Bupin Sawit	50.000	27	24-Okt-22	Bupin Andy Hdayat	100.000				
8		Bupin Soeprapti	240.000	28	25-Okt-22	Bupin Siti Rahayu	150.000			Saldo	3.350.000
9		Bupin Istiah	150.000	29		Bupin Sri Lestari	150.000				
10		Bupin Purnomo	20.000	30		Bupin Watik	25.000				
11	04-Okt-22	Bupin Tritik	30.000	31	27-Okt-22	Bupin Siti Sumarni	15.000				
12		Bupin Rumi	50.000	32		Bupin Haryanto	40.000				
13		Bupin Siti	10.000	33		Bupin Huarifah	20.000				
14		Bupin Haryanto	50.000	34		Bupin Yatmi	100.000				
15		Bupin Djamin	40.000	35	28-Okt-22	Bupin Podo	50.000				
16	06-Okt-22	Bupin Sumitro	200.000	36		Bupin Bambang Indro	50.000				
17		Bupin David	200.000	37		Bupin Siti Rahayu	30.000				
18	07-Okt-22	Bupin Sujan	20.000	38		Bupin Atik	40.000				
19		Bupin Sartono	50.000	39	29-Okt-22	Bupin Heru	280.000				
20	09-Okt-22	Bupin Leni	60.000	40		Bupin Sutrisno	85.000				

Each loan is subject to an administration fee which is recorded in the loan administration account (figure 5) and the cash account. Administrative account balances are linked directly to the income statement. Every loan administration transaction result in changes to the income statement.

Figure 5: October 2022 Loan Administration, Non-Operating Income, Administrator Honors Transactions.

Administrasi Pinjaman				Pendapatan Non Operasional				Honor Pengurus			
No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp
1	03-Okt-22	Adpin Warsinem	10.000	1	31-Okt-22	Pengembalian Materai	30.000	1	31-Okt-22	Honor Oktober 2022	900.000
2	04-Okt-22	Adpin Katru	11.000	2				2			
3	09-Okt-22	Adpin Siyam	10.000	3				3			
4	13-Okt-22	Adpin Antik	11.000	4				4			
5	27-Okt-22	Adpin Tri Sigit	11.000	5				5			
6				6				6			
7				7				7			
8				8				8			
9				9				9			
10				10				10			
11				11				11			
12				12				12			
13				13				13			
14				14				14			
15				15				15			
16				16				16			
17				17				17			
18				18				18			
19				19				19			
20				20				20			
		Saldo	53.000			Saldo	30.000			Saldo	900.000

Another transaction that occurred during October 2022 was the purchase of ATK (figure 6). ATK purchases are recorded in the ATK account. The ATK account balance is linked directly to the income statement. Each ATK transaction results in a change in the income statement.

**Figure 6: October 2022 ATK, Fixed Assets, Accumulated Depreciation Transactions**

ATK				Aktiva Tetap				Akumulasi Depresiasi			
No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp
1	04-Okt-22	Foto Kopi	17.000	1	01-Okt-22	Komp+Hrv Kantor	5.912.000,00	1	01-Okt-22	Komputer	(5.912.000,00)
2	26-Okt-22	Materai	100.000					2			
3				2				3			
4				3				4			
5				4				5			
6				5				6			
7				6				7			
8				7				8			
9				8				9			
10				9				10			
11				10				11			
12				11				12			
13				12				13			
14				13				14			
15				14				15			
16				15				16			
17				16				17			
18				17				18			
19				18				19			
20				19				20			
21				20							
22											
23		Saldo	117.000			Saldo	5.912.000			Saldo	(5.912.000)

Debt transactions occur as a result of an obligation to pay PAD and management incentives which will only be paid after December 31, 2022. Payment obligations are recorded in the accounts payable (figure 7) and report on changes in remaining profits (figure 8). Accounts payable are linked directly to the balance sheet. Every debt transaction results in a change in the balance sheet.

**Figure 7: October 2022 Debt, Capital Transactions**

Utang				Modal			
No	Tanggal	Uraian	Rp	No	Tanggal	Uraian	Rp
1	31-Okt-22	Insentif+PAD	966.400	1	31-Okt-22	Modal dari Pemkot	430.000.000
2				2		Modal dari Propinsi	21.500.000
3				3		Modal dari Pusat	44.000.000
4				4			
5				5			
6				6			
7				7			
8				8			
9				9			
10				10			
11				11			
12				12			
13				13			
14				14			
15				15			
16				16			
17				17			
18				18			
19				19			
20				20			
21						Saldo	495.500.000
22						Saldo	966.400

**Figure 8: October 2022 the Income Statement, Statement of Changes in Capital**

LEMBAGA KEUANGAN KELURAHAN PARAMA ARTA		LEMBAGA KEUANGAN KELURAHAN PARAMA ARTA	
LAPORAN LABA/RUGI		LAPORAN PERUBAHAN SISA LABA	
1 - 31 Oktober 2022 (Rp)		31 Oktober 2022 (Rp)	
PENDAPATAN		Sisa Laba (1 Oktober 2022)	186.249.701
Bunga Pinjaman	3.350.000	Laba Bersih (Untuk Oktober 2022)	2.416.000
Administrasi Pinjaman	53.000		
Bunga Bank	-	Insentif Pengurus	724.800
Pendapatan Non Operasional	30.000	Pembayaran PAD	241.600
Total Pendapatan	3.433.000	Total SHU Dibayarkan	(966.400)
BIAYA		Sisa Laba (31 Oktober 2022)	187.699.301
Honor Pengurus	900.000		
Honor Pengawas	-		
Insentif Lurah	-		
ATK, Foto Kopi dan Material	117.000		
Konsumsi	-		
Transport	-		
THR	-		
Biaya Depresiasi	-		
Biaya Sosial	-		
Total Biaya	1.017.000		
LABA BERSIH	2.416.000		

**Figure 9: October 2022 the Balance Sheet, Cash Flow Statement**

LEMBAGA KEUANGAN KELURAHAN PARAMA ARTA		LEMBAGA KEUANGAN KELURAHAN PARAMA ARTA		LKK Parama Arta	
NERACA		NERACA		Laporan Arus Kas	
31 Oktober 2022 (Rp)		31 Oktober 2022 (Rp)		Untuk Oktober 2022 (Rupiah)	
AKTIVA		UTANG DAN MODAL		Aktivitas Operasional	
Kas	81.866.031	SHU, Setoran Pemkot	966.400	Laba Bersih	2.416.000
Piutang	602.299.670			Tambahan Penyusutan	-
Penghapusan Piutang	-	Total Hutang	966.400	Pengurangan Piutang	618.989.670
Total Aktiva Lancar	684.165.701	Modal	495.500.000	Kas Bersih Dari Aktivitas Operasional	621.405.670
Aktiva Tetap (Bruto)	5.912.000	Sisa Laba	187.699.301	Aktivitas Investasi	
Akumulasi Depresiasi	(5.912.000)			Kas Untuk Penyediaan Aktiva Tetap	
Aktiva Tetap (Netto)	-			Aktivitas Finansial	
Total Aktiva	684.165.701	Total Utang dan Modal	684.165.701	Penambahan Utang	966.400
				Pembayaran Insentif	724.800
				Pembayaran PAD	241.600
				Insentif+PAD	966.400
				Kas Bersih Untuk Aktivitas Finansial	-
				Penambahan Kas	621.405.670

The net profit on the income statement, the difference between the beginning of the month and the end of October, is directly linked to the statement of cash flows (figure 9). Likewise, the difference in debt between the beginning of the month and the end of the month will reflect changes in cash during October 2022

## CONCLUSIONS AND SUGGESTION

The double bookkeeping system using the Microsoft Office Excel application makes it easier for LKK Patihan to prepare financial reports. The application of a double bookkeeping system allows you to view financial positions at any time, the balance of each account can be read immediately and connected directly to the financial statements.

LKK Patihan is still accustomed to recording transactions using a single bookkeeping system. LKK administrators need to improve their skills in recording transactions with a double bookkeeping system.

Financial reports to the Madiun City Government can be submitted in one file which includes all the accounts and financial reports needed.

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