ABSTRAK

Penerapan Standar Akuntansi Keuangan Entitas Privat (SAK EP) bertujuan meningkatkan kualitas penyajian laporan keuangan agar lebih relevan, andal, dan dapat dibandingkan. Namun, masih terdapat koperasi yang belum menerapkan SAK EP secara optimal, termasuk Koperasi Simpan Pinjam Bina Insani Kabupaten Buleleng. Penelitian ini bertujuan untuk mengidentifikasi kendala yang dihadapi koperasi dalam menerapkan SAK EP serta menganalisis kesesuaian laporan keuangan koperasi dengan ketentuan SAK EP. Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif. Data diperoleh melalui wawancara, observasi, dan dokumentasi, kemudian dianalisis menggunakan tahapan reduksi data, penyajian data, dan penarikan kesimpulan dengan uji keabsahan melalui triangulasi sumber. Hasil penelitian menunjukkan bahwa kendala penerapan SAK EP meliputi rendahnya pemahaman pengurus terhadap standar, keterbatasan kompetensi sumber daya manusia di bidang akuntansi, penggunaan sistem pencatatan keuangan yang masih sederhana berbasis Microsoft Excel, serta belum disusunnya Catatan atas Laporan Keuangan. Hasil analisis kesesuaian menunjukkan bahwa laporan posisi keuangan, laporan laba rugi, dan laporan perubahan ekuitas telah sesuai sebagian dengan SAK EP, laporan arus kas telah sesuai, sedangkan Catatan atas Laporan Keuangan belum sesuai karena belum disusun. Berdasarkan hasil tersebut dilakukan rekonstruksi laporan keuangan sesuai ketentuan SAK EP. Secara keseluruhan, tingkat kesesuaian laporan keuangan Koperasi Simpan Pinjam Bina Insani Kabupaten Buleleng dikategorikan sesuai sebagian, sehingga masih diperlukan penyempurnaan pada aspek penyajian dan pengungkapan agar sesuai dengan ketentuan SAK EP.

Kata kunci: Standar Akuntansi Keuangan Entitas Privat (SAK EP), Koperasi Simpan Pinjam, Laporan Keuangan, Rekonstruksi Laporan Keuangan.

ABSTRACT

The implementation of the Financial Accounting Standards for Private Entities (SAK EP) aims to improve the quality of financial statement presentation by ensuring that the information provided is relevant, reliable, and comparable. However, many cooperatives have not fully implemented SAK EP, including Koperasi Simpan Pinjam Bina Insani, Buleleng Regency. This study aims to identify the obstacles faced by the cooperative in implementing SAK EP and to analyze the conformity of its financial statements with the provisions of SAK EP. This research employed a descriptive qualitative approach. Data were collected through interviews, observations, and documentation, and were analyzed using data reduction, data presentation, and conclusion drawing, with source triangulation applied to ensure data validity. The results indicate that the obstacles to implementing SAK EP include the management's limited understanding of the standards, inadequate human resources with accounting competencies, the use of a simple Microsoft Excel-based financial recording system, and the absence of Notes to the Financial Statements. The conformity analysis shows that the statement of financial position, statement of profit or loss, and statement of changes in equity are partially compliant with SAK EP, while the statement of cash flows complies with the standard. Meanwhile, the Notes to the Financial Statements do not comply because they have not been prepared. Based on these findings, the financial statements were reconstructed in accordance with the provisions of SAK EP. Overall, the financial statements of Koperasi Simpan Pinjam Bina Insani, Buleleng Regency, are categorized as partially compliant with SAK EP, indicating that further improvements are required in terms of presentation and disclosure to fully comply with the standard.

Keywords: Financial Accounting Standards for Private Entities (SAK EP), Savings and Loan Cooperative, Financial Statements, Financial Statement Reconstruction.