



Cash Receipt and Disbursement Procedures at BUMDes Dendang Betuah, Busung Village, Bintan Regency, Riau Islands Province

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Article Info

Keywords:

Cash Receipt Procedures;
Cash Disbursement Procedures;
Accounting Systems

DOI: 10.33830/jipa.v3i2.14435

Abstract

Busung Village has a BUMDes named Dendang Betuah which has business activities in the service sector including tent rental, trade, and tourism by directly involving the village community to manage the existing village potential. The purpose of writing this scientific paper is to provide education about the cash receipt and disbursement accounting system that has been implemented in BUMDes Dendang Betuah in Busung Village. In this scientific paper, the author conducted research using a qualitative descriptive method with a case study approach to determine the cash receipt and disbursement accounting system, data collection techniques through interviews with BUMDes managers and direct observation of the cash accounting system. For that, finally this study provides a real contribution and a training suggestion for human resources to understand and implement cash receipt and disbursement procedures according to accounting system standards. Through an accounting system that is applied consistently and a better understanding of human resources, BUMDes Dendang Betuah can achieve more accurate cash management. This will ultimately support the main goal of BUMDes in improving the welfare of the Busung Village community in a sustainable manner.

1. Introduction

Village-Owned Enterprises (BUMDes) are a form of business managed by the village government and the community by utilizing the village potential in the village so as to form regional independence by strengthening the economy based on village needs. In accordance with Permendagri Number 39 of 2010 concerning Village-Owned Enterprises, it states that in order to increase the financial capacity of the village government in managing government and increasing community income through various economic activities, Village-Owned Enterprises are established that are adjusted to the needs and potential in the village.

In BUMDes, there is often abuse of authority and fraud because the village government provides quite large funds from the Village Budget as one of the main sources. Abuse of authority in BUMDes in authorization activities does not go through the correct procedure through verification of supporting documents or does not obtain approval from other BUMDes administrators, can cause funds that should be used for the benefit of the village community to be allocated for personal interests (Widiastuti, 2021). Fraud in cash receipts can occur when cash receipts from business units are not deposited into the bank in full on the same day, the cash is in the hands of the BUMDes chairman and is not recorded properly. In cash disbursements, fraud can arise if the verification and approval process is not carried out strictly, which can result in unauthorized expenditures or expenditures that do not comply with the required supporting

documents (Sari, 2024). Capital participation provided to BUMDes is a form of financial support that aims to increase the capacity and economic independence of the village by involving a thorough planning process and transparent and accountable cash receipt and disbursement procedures. This aims to ensure that the funds are used effectively for the welfare of the village community. The Indonesian government has shown a strong commitment to supporting better financial management in BUMDes through training and technical assistance. One of the main focuses is training related to deepening the cash receipt and expenditure accounting system and internal control to prevent errors in recording cash finances in BUMDes. This is in line with what was conveyed by the Ministry of Villages, Disadvantaged Regions and Transmigration, BUMDes accounting and financial governance training is considered important for the sustainability of village businesses.

Busung Village has a BUMDes named Dendang Betuah which has business activities in the service sector including tent rental, trade, and tourism by directly involving the village community to manage the existing village potential. However, even though BUMDes Dendang Betuah has various business activities involving the village community, the accounting system still applies a manual method to record cash receipts and expenditures, using notes submitted to the BUMDes treasurer. Financial recording is carried out in a simple way without using journals, preparing balance sheets, profit and loss reports, and cash flows, which are important parts of evaluating BUMDes financial performance and ensuring accountability for BUMDes management.

Effective and transparent cash receipt and disbursement procedures are essential to ensure that managed funds can be used optimally to support business activities and provide benefits to the community. This procedure includes clear steps in recording receipts, expenditures, and accountable financial reporting. Research conducted by Supriyadi et al. (2021), in practice, there are often various problems that hinder the effectiveness of the cash receipt and disbursement system in BUMDes, including a lack of understanding of the correct procedures among administrators, weak internal supervision, and the potential for abuse of authority that can result in fraud in financial management. It is important to develop and implement clear and structured cash receipt and disbursement procedures.

This study aims to provide education and a comprehensive picture of the cash receipt and disbursement accounting system at BUMDes Dendang Betuah, the author wants to know how the cash receipt and disbursement procedures are, and what problems exist in the cash receipt and disbursement system at BUMDes Dendang Betuah. Through this study, it is expected to be a reference for subsequent research related to the receipt and disbursement system at BUMDes. Furthermore, the author has limited time in completion, so he cannot analyze in depth the cash receipt and disbursement system. From the description above, the author takes the research title "Cash Receipt and Disbursement Procedures at BUMDes Dendang Betuah, Busung Village, Seri Kuala Lobam District, Bintan Regency, Riau Islands Province".

2. Research Method

This study uses a qualitative descriptive method with the research location at the Busung Village Office, Bintan Regency, data collection was carried out by interviewing and observing the BUMDes finance department to find out how cash disbursements are made at BUMDes and the receipt system. According to Sugiyono (2022), the descriptive method is a method used to describe or provide an overview of the object being studied based on the data obtained. The stages of data analysis carried out in this study are 1. Collecting primary data through interviews with parties directly involved in BUMDes financial management, 2. Transcribing interview results to facilitate further analysis, 3. Interpreting data with relevant theories, and 4. Compiling a report that describes the findings.

3. Results and Discussions

From the results of the analysis conducted by the author based on interviews with the BUMDes management, namely the treasurer as a respondent, it was stated that the cash receipt and disbursement procedures for the accounting system at BUMDes Dendang Betuah, Seri Kuala Lobam District, Bintan Regency, Riau Islands Province can be explained as follows:

Cash Receipt Procedure

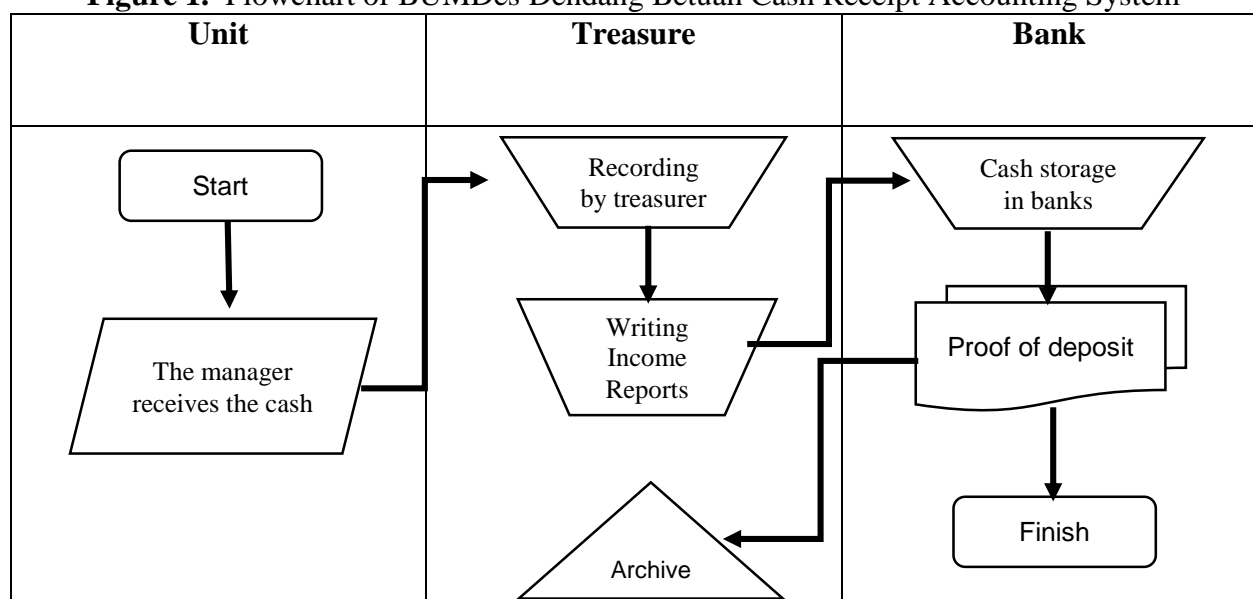
Cash receipts are the process of receiving cash from clients or customers, including identifying, categorizing, and recording cash receipts (Smith, 2002). The cash receipt procedures implemented involve several main steps aimed at ensuring transparency, accuracy, and security in cash management. In a study through interviews with BUMDes treasurers, it was stated that every receipt made would be recorded immediately and given proof of a receipt or note transaction for each receipt. The BUMDes treasurer said:

"Every cash receipt transaction, such as tent rental or tour packages, is directly recorded by administrative staff in the daily cash book and Excel file. Cash is received in cash and stored in a cash drawer, or through a bank transfer with a recorded and verified transaction number. Customers also receive receipts or memorandums as proof of cash receipt".

In practice at BUMDes Dendang Betuah, each cash receipt transaction is supported by valid evidence such as a receipt which includes information such as the date, the amount of money received, the name and signature of the recipient, and the description of the transaction. According to accounting theory, recording must be carried out completely, precisely, and accurately and accompanied by proof of transactions, including the forms used, namely the Cash Inflow Proof Form (BKM), Cash Out Proof Form (BKK), Journal Slip, Bookkeeping Slip, and Customer Data Form or Village Customer (Priantara and Kepramareni, 2022).

The following is a Flowchart flow chart that illustrates the procedure for receiving cash for BUMDes Dendang Betuah:

Figure 1. Flowchart of BUMDes Dendang Betuah Cash Receipt Accounting System



From the Flowchart above, it describes a structured and clear process in the cash receipt procedure at BUMDes Dendang Betuah, starting from cash receipts originating from capital provided by the

village government, with additional capital from BUMDes business income or loans. After receiving funds, the treasurer records the receipt transactions properly in Excel software before depositing them into the BUMDes bank account carefully and systematically. Furthermore, the final stage of the funds received is stored in the bank, making proof of deposit and being stored, through reconciliation to maintain security and ease in cash management.

The results of the study show that the cash receipt system at BUMDes Dendang Betuah Busung Village is in accordance with good procedures. In the cash receipt system, internal control is needed to ensure good cash management, by periodically reconciling accounting records and physical cash balances to ensure the accuracy of recording. In practice, cash reconciliation is carried out regularly, at least once a month by comparing the cash balance recorded in the cash book with the balance in the bank to ensure the accuracy of the records. This oversight aims to ensure that only authorized persons access the cash and that all transactions involving cash are recorded correctly.

Furthermore, transactions made during cash receipt must be recorded, according to practice in BUMDes it is carried out with the help of excel not using a special system. Every cash transaction is recorded in the cash book that has been made in excel, this is said by the treasurer of BUMDes Maisarah said:

"Every transaction that occurs, be it the receipt from the sale of products, everything is recorded in detail, everything is recorded in detail. Every cash receipt must go through a verification process first. For example, if there is a receipt from the sale of a product, the cashier will record the transaction details and issue a receipt or note. Then, the data is submitted to the treasurer to be recorded in the cash book and in Excel. Receipts are also matched with daily sales reports to ensure there are no mistakes."

Here is an example of financial recording on the income statement from cash receipts via excel:

Table 1. BUMDes Income in January in 2023

Date	Information	Debit	Kredit	Balance
31 December	Remaining Balance in May 2023	Rp11.512.516		Rp11.512.516
01 January	New Year's Donations	Rp900.000		Rp12.412.516
04 January	Purchase of GTB Local 80 Pack Tickets	Rp1.400.000		Rp13.812.516
05 January	Purchase of Local GTB Tickets 100 packs	Rp1.300.000		Rp15.112.516
06 January	Meeting Consumption	Rp900.000		Rp16.412.516

Sumber: Dendang Betuah's Bumdes Income and Expenditure Report, 2023

There are problems faced in recording transactions in using excel for cash accounting systems such as human error, because recording is done manually, there are many opportunities for errors in entering data. For example, incorrectly entering the amount of money, the date of the transaction, or the category of the transaction. This was conveyed by the treasurer of BUMDes:

"Excel does help in some ways, but the lack of automation features makes us have to do a lot of work manually, such as calculating total receipts or expenses. If the formula and nominal are entered incorrectly, then the number of recorded transactions is not the same, and cash reconciliation becomes more difficult."

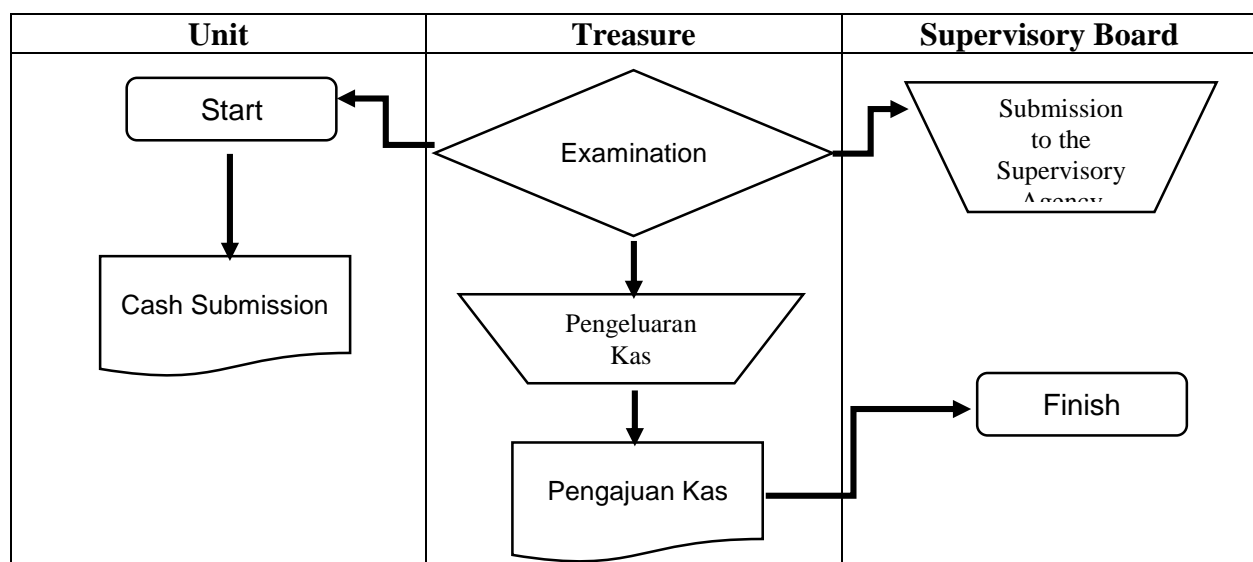
The practice that occurs in BUMDes every time cash is issued or transferred, there must be a clear record and must be verified by different parties. Monitoring can also be done by periodically checking the cash reconciliation between the records in Excel and the existing cash balance. For example, the sale of tourist tickets is recorded every day with proof of payment and the total money received. Furthermore, internal control over access to cash is limited to authorized persons only treasurers or managers who have clear responsibilities and authority that are allowed to access cash, either in the form of cash or transfers. This restriction prevents irresponsible parties or those who should not have access to cash, thereby reducing the potential for fraud.

Cash Withdrawal Procedure

From the research that has been carried out, the right procedure not only supports the smooth operation of BUMDes, but also increases the trust of the community and the government in village financial management. Based on the research of Sari et al. (2022), related to the cash management accounting system in BUMDes, the stages used for cash expenditure by submitting a cash expenditure request accompanied by supporting documents from the party that needs funds, after the cash expenditure request has received approval from the authorized BUMDes management, the implementation of expenditure is carried out, and then the transaction is recorded. The treasurer said in the interview:

"The first stage is the submission of a written expenditure request. This request must be accompanied by clear supporting documents, such as a receipt or an activity budget plan. After the request stage, the approval of cash expenditure must be given by the BUMDes management who has authority, such as the chairman of BUMDes or the treasurer. After that, it will be checked whether it is in accordance with the approved budget, if the expenditure is appropriate, it will be approved and cash expenditure can be continued, cash expenditure recording is immediately carried out."

The following is a Flowchart flow chart that illustrates the cash withdrawal procedure of BUMDes Dendang Betuah:



From the flowchart, the Dendang Betuah BUMDes cash expenditure accounting system begins with the submission of an application to the treasurer, which is then checked by the management. If the application is rejected, the process ends. If accepted, the treasurer will release the funds according to the request after verification. The expenditure of funds is recorded in the

cash book or accounting system of BUMDes, and the information is submitted to the supervisory body for supervision and verification. The process ends after the supervisory body receives and verifies the information on the disbursement of funds.

In Widiastuti's research, (2022) explained accounting theory, this phase is related to the principle of transaction validity which requires that every cash expenditure is based on a legitimate transaction and recorded accurately. This supports the establishment of an accountable accounting system, which can ultimately prevent possible misuse of funds in financial management. After getting approval, the transaction will be recorded immediately as said by the BUMDes treasurer,

"Every expense, both for business operations and tourism, is recorded directly on an Excel sheet. In Excel, we make several sheets for daily expenses, for example for business operations such as ATK purchases and for expenses related to tourism. So, it's easier for us to see the financial flow per month."

After getting approval, the cash expenditure is recorded in the cash book as well as in the Excel worksheet. In Excel, there are usually columns for the date, the description of the transaction, the amount of money spent, and the cash balance after the expense. Here is an example of recording in cash expenditure in excel.

Date	Information	Debit	Kredit	Balance
31 December	Remaining Balance in May 2023	Rp11.376.266		Rp11.376.266
01 January	New Year's Donations		Rp500.000	Rp10.876.266
04 January	Purchase of GTB Local 80 Pack Tickets		Rp800.000	Rp10.076.266
05 January	Purchase of Local GTB Tickets 100 packs		Rp1.000.000	Rp9.076.266
06 January	Meeting Consumption		Rp192.000	Rp8.884.266

Source: Dendang Betuah Bumdes Income and Expenditure Report, 2023

Disbursement of funds is recorded in the cash book and Excel. Each disbursement must be accompanied by proof of expenses, such as a receipt or receipt. This evidence must be properly stored and archived. The problem with transaction recording in Excel is not integrated with other systems, so it requires manual data entry and reduces efficiency. Data in Excel is vulnerable to damage or loss if not backed up regularly, the problem with recording transactions using Excel is its inability to integrate with financial management systems or other accounting software. This causes the recording process to be inefficient because each transaction must be entered manually. According to research by Kurniawan et al. (2022), this disintegration can result in human error in data entry and increase the time it takes to complete financial statements. An unintegrated system requires manual data entry. This condition increases the possibility of errors in data input, such as errors in writing numbers or mistakes in classifying transactions. These errors can affect the accuracy of financial statements and take time to correct.

In the cash disbursement process to reduce the risk of abuse and ensure good control in every stage of the cash disbursement process, the duties of the person who submits, approves, and records the expenditure must be separated. According to Dewy (2022), an internal control system is the connection of existing system parts in an organization, methods and organizations to secure cash, check the accuracy and reliability of accounting. There are five components of the internal control of the Committee of Sponsoring Organizations of the Tradeway Commission (COSO), namely the control environment, risk interpretation, control activities, information and communication and

performance supervision. To achieve effective internal cash control, it is necessary to follow the operational system that has been established.

Each cash expenditure will be compared with the approved budget to avoid misuse of cash and the receipts made must be recorded in detail to avoid any errors and regular checks are carried out between the reconciliation of the bank and physical cash. From the results obtained from the research at BUMDes Dendang Betuah Busung Village, in the internal control of cash receipts and expenditures, there has not been a separation of functional responsibilities between fund recipients and fund recording because fund storage and recording are carried out by one person who includes these tasks, which will create a risk of errors.

4. Conclusions

The conclusion of this study is that the procedure for cash receipts and expenditures at BUMDes Dendang Betuah Busung Village shows a good and systematic approach in financial management. In terms of recording made periodic monthly and annual financial statements, it is still simple, it does not meet accounting standards that include cash flow statements, income statements, and balance sheets. There are problems faced in recording transactions in using excel for cash accounting systems such as human error, because recording is done manually, there are many opportunities for errors in entering data. Internal Control of Cash Receipts and Expenditures There has not been a separation of functional responsibilities between the recipient of funds and the recording of funds because the storage of funds and recording are carried out by one person who covers these duties.

The suggestion to this study is that although simple monthly and annual financial reporting is sufficient for the management of BUMDes at the basic level, as BUMDes develop, it is highly recommended to switch to a more detailed reporting system and in accordance with applicable accounting standards so that financial management is more transparent, accountable, and efficient. Furthermore, provide training for human resources related to BUMDes managers so that the provision of information on reports is carried out properly and accurately. For the relevant governments, they can provide similarity in using the system that has been established in BUMDes financial reporting. Further research can be focused on evaluating the effectiveness of accounting system development using special software that can automate transaction recording compared to the excel method.

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