

DESIGN OF AN EFFECTIVE ACCOUNTING SYSTEM IN FINANCIAL MANAGEMENT AT UD PRATAMA JAYA FURNITURE



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Abstract

The design of an accounting system plays an important role in providing information for business decision-making. Most business entities in Indonesia are categorized as MSMEs, where accounting information continues to hold an essential role as the basis for decision-making to support future business development. An appropriate accounting system design can help MSMEs achieve their business objectives. UD Pratama Jaya Furniture is a micro business entity engaged in trade activities, focusing on the sale of various types of furniture. However, based on initial observations, the entity has not yet implemented a proper accounting system in its business operations. The research results include the design of an accounting system consisting of form or document designs, account codes, journals, ledgers, financial statements, as well as cash purchase and sales procedures. With a structured system in place, UD Pratama Jaya Furniture can record transactions systematically, reduce the risk of recording errors, present understandable financial information, and provide accurate data for decision-making.

Keywords: Accounting System, MSMEs Accounting, Accounting System Design

INTRODUCTION

An accounting system is a series of transaction evidence, documents, accounting records, reports and tools, procedures, policies, human resources, and other resources within a company that are coordinated in such a way as to support the achievement of the company's objectives (Kussetiawan et al., 2020). The accounting system plays an important role in providing essential information for decision-making. Without a proper accounting system, business actors will face difficulties in understanding the overall financial condition of their business. A good accounting system can improve the quality and cost of products or services, increase the efficiency and effectiveness of the supply chain, and strengthen the internal control structure (Romney & Steinbart, 2015). Most business entities in Indonesia are classified as MSMEs, where accounting information continues to play an essential role as the basis for decision-making to support future business development (Mulyani, 2018). Sustainable MSME business activities not only focus on product innovation but also require systematic and proper financial management. Micro, Small, and Medium Enterprises (MSMEs) need an adequate accounting system to produce accurate and reliable financial reports. An appropriate accounting system design can help MSMEs achieve their business goals. The accounting system can contribute to optimizing the performance of an MSME (Ahmad & Al-Shbiel, 2019; Al-Waeli et al., 2020; P. A. Y. Putri & Endiana, 2020). The components of an accounting system consisting of documents, records, procedures, and other integrated components can assist business actors in achieving their business objectives.

UD Pratama Jaya Furniture is a micro business entity engaged in trading activities with a focus on selling various types of furniture. Its business process involves purchasing finished goods from Java Island and reselling them to consumers in Manado City. In carrying out its business activities, UD Pratama Jaya Furniture engages in various financial transactions such as purchases, sales, payments, and cash receipts. However, based on initial observations, the business does not yet have an adequate accounting system and has not been recording each transaction. The entity does not record inventory, even though inventory is a vital asset for a trading business. This condition makes it difficult for the business owner to obtain accurate information regarding business transactions. If this issue is not addressed, the owner will face difficulties in determining the right business strategies. Previous studies have found that MSMEs generally only keep transaction documents without recording the financial activities that occur (Rumambi et al., 2022). MSMEs have not fully implemented a proper and well-structured accounting system (R. A. Putri & Hidajat, 2025). Other research has revealed that MSMEs' sales procedures do not use transaction documents for either cash or credit payments (Pantow et al., 2023). This results in financial recording processes that do not run optimally and fail to reflect the true condition of the business. An inadequate accounting system may cause profit or loss calculations to be based solely on estimates, preventing business actors from knowing the exact amount of profit earned in a given period (Pantow et al., 2022). Further research has stated that a business entity must have an accounting system that includes reporting systems and accounting systems related to cash receipts and disbursements (Korompis et al., 2023). A good accounting system can help entities monitor cash flow, financial position, and make appropriate business decisions (Ellynawati et al., 2024).

Based on the background described above, the research problem formulated in this study is how to design an effective accounting system for financial management at UD

Pratama Jaya. The problem-solving approach in this research is to design an accounting system tailored to the characteristics and scale of UD Pratama Jaya's business as well as basic accounting principles. The researcher designs an accounting system that includes the design of documents or forms, accounting records, simple financial statements, and recording procedures along with the accounting system flow using flowcharts. The objective of this study is to produce an effective accounting system design for financial management at UD Pratama Jaya. The implementation of this research is aligned with the research roadmap of the Accounting Department at Politeknik Negeri Manado, where this topic is related to the engineering and design of sustainable accounting models for SMEs and MSMEs in the field of accounting systems. It is expected that the findings of this research will support the research priorities outlined in the roadmap of the Accounting Department at Politeknik Negeri Manado, as well as provide practical solutions for MSME business actors to apply an effective accounting system.

This study focuses on the real problems faced by UD Pratama Jaya, a trading business that has not yet implemented a well-structured accounting system in its operations. The novelty of this research lies in designing an accounting system specifically adapted to the business model of UD Pratama Jaya, in line with theoretical foundations. Therefore, the resulting accounting system design is an integrated system that combines several components outlined in the previous paragraph. This makes the research findings more contextual and applicable to the actual needs of MSMEs.

REVIEW OF LITERATURE

The accounting system is a structured framework consisting of documents, records, procedures, and resources that work together to produce financial information useful for decision-making (Kussetiawan et al., 2020). A well-designed accounting system enables business entities to maintain accuracy in recording transactions, monitor financial positions, and improve internal control (Romney & Steinbart, 2015). Without a reliable system, business owners may find it difficult to evaluate the overall financial condition of their enterprises and formulate appropriate strategies for growth. Previous studies emphasize the critical role of accounting systems for micro, small, and medium enterprises (MSMEs). (Mulyani, 2018) notes that MSMEs in Indonesia, which constitute the majority of business entities, rely on accounting information as a foundation for sustainable development. (Ahmad and Al-Shbiel, 2019), along with (Al-Waeli et al, 2020), highlight that an effective accounting system significantly contributes to optimizing performance and competitiveness among MSMEs. Furthermore, (Putri and Endiana, 2020) demonstrate that proper system design enhances the ability of small businesses to generate reliable financial reports.

However, research also shows that many MSMEs have not fully adopted structured accounting practices. (Rumambi et al, 2022) found that MSMEs often limit themselves to storing transaction documents without recording them systematically. Similarly, (Putri and Hidajat, 2025) report that MSMEs rarely implement comprehensive accounting systems aligned with accounting principles. (Pantow et al, 2023) discovered weaknesses in sales procedures, particularly the absence of documentation for cash and credit transactions, which undermines the accuracy of financial records. These limitations result in profit and loss calculations being based on estimates rather than actual data, thus reducing the reliability of financial information (Pantow et al., 2022). To address these challenges, researchers suggest

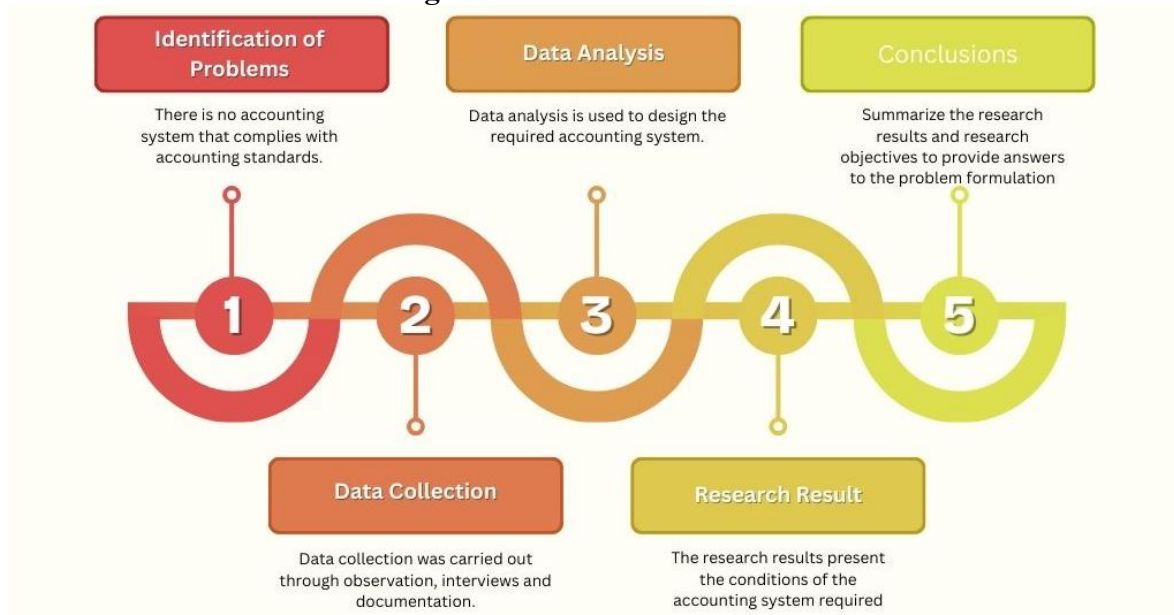
that MSMEs need an integrated accounting system that combines proper documentation, account coding, journals, ledgers, and financial statements (Korompis et al., 2023). (Ellynawati et al, 2024) further argue that such systems are essential for monitoring cash flows, evaluating financial positions, and ensuring effective business decision-making. By aligning accounting practices with the specific characteristics of each enterprise, MSMEs can enhance both operational efficiency and long-term sustainability.

In this context, the design of an effective accounting system for UD Pratama Jaya is significant. As a micro trading enterprise focusing on furniture sales, UD Pratama Jaya requires a systematic approach to financial management that goes beyond basic record-keeping. Building on existing literature, this study seeks to develop an accounting system tailored to the business model of UD Pratama Jaya, thereby filling the gap between theoretical frameworks and practical application in MSMEs.

RESEARCH METHOD

The research method used in this study is a qualitative research method, which aims to describe the characteristics of the subject under study, examine various aspects of a particular phenomenon, and offer problem ideas for further testing or research (Indriantoro & Supomo, 2016). The approach applied in this study is Participatory Action Research (PAR), in which the researcher and the community establish a social relationship and take concrete actions to achieve the desired conditions (Lune & Berg, 2017). This method was chosen to provide solutions to the needs of MSMEs in developing an appropriate accounting information system. The research flowchart is presented in Figure 1 below.

Figure 1. Research Flowchart



Source: *Processed Data, 2025*

The data analysis technique in this study is based on Participatory Action Research (Lune & Berg, 2017), which consists of:

1. Identifying the research question – the researcher must identify the problem and make it a concern for the subject, which in this study is the owner of UD Pratama Jaya.
2. Gathering the information to answer the question – participants begin collecting data related to the identified problem. The data may include information about the business condition, employees, transaction documents, and the implementation of accounting procedures, obtained through interviews with relevant parties—in this case, with the business owner.
3. Analyzing and interpreting the information – based on the information collected, the next step is to design an accounting system tailored to the needs of the business owner.
4. Sharing the results with the participants – in this stage, the researcher must communicate the analysis results to the business owner. This step aims to assess whether the obtained results can bring about changes and whether they align with the participants' expectations.

RESULTS AND DISCUSSION

Accounting System at UD Pratama Jaya Furniture

UD Pratama Jaya Furniture is a trading business that sells household furniture such as guest tables and chairs, dining tables and chairs, display cabinets, and wardrobes. The business has been operating since 2012; however, in practice, up until 2025 it has not had routine or systematic financial record-keeping. The research object is located on Santiago Street, Buha Village, Mapanget Subdistrict, Manado City. In carrying out its operations, UD Pratama Jaya Furniture is often assisted by seven non-permanent employees. Based on observations, the researcher found that the business owner has never conducted financial recording, either for cash inflows or outflows. The owner only estimates revenue, which is considered profit if the available cash can still be used to purchase merchandise. The business owner frequently encounters difficulties in financial management because there are no financial reports. As a result, the determination of profit or loss is based only on the owner's estimates or assumptions. This situation prevents the owner from having an accurate assessment of the business's performance. Companies without proper financial management are likely to experience reduced profitability, which can negatively impact overall income (Zahro, 2019). To achieve organizational objectives, an entity must have an accounting system consisting of forms, journals, ledgers, subsidiary books, and financial statements, which are used by management to generate financial information (Pantow et al., 2023).

The accounting system at UD Pratama Jaya Furniture still faces significant challenges, directly affecting the reliability of the financial information produced. The main problem identified is the absence of transaction recording for the business's operational activities. Buying and selling transactions are not recorded in journals or cash books, making it difficult for the owner to trace historical financial data. The owner has no clear picture of the business's financial condition due to the absence of financial reports such as income statements, balance sheets, and cash flow statements. Another issue found by the researcher is the lack of transaction documents such as notes, receipts, or sales invoices when purchasing or selling merchandise. In addition, there is no separation between business and personal finances, as funds that should be allocated for business operations are combined with the owner's cash for personal use. Based on these findings, it is evident that the accounting system at UD Pratama Jaya Furniture is not yet optimal. Therefore, the design of an effective

and structured accounting system is necessary to ensure the sustainability of the business in the future.

Design of an Effective Manual Accounting System

Transactions can be recorded systematically if a well-structured accounting system is in place. This ensures that the information produced is reliable and trustworthy. Business decision-making is based on accurately presented financial information, enabling the business owner to evaluate the entity's business or operational activities. In addition, internal control to prevent fraud in recording financial transactions must be considered by establishing business procedures and transaction documents. Therefore, transaction documents or accounting records such as journals, ledgers, and financial statements are important components for producing reliable financial information. A system will be effective if the business owner or human resources understand the entire flow of the accounting system. System design is the process of changing or restructuring an existing accounting system so that its weaknesses can be reduced or eliminated (Ranatarisza & Noor, 2013). Based on the analysis of the accounting system at UD Pratama Jaya Furniture, the researcher found that the existing system has not been functioning properly and cannot provide accurate financial information. This makes it difficult for the owner to evaluate the business. Based on this phenomenon, the researcher designed a manual accounting system tailored to the actual conditions of UD Pratama Jaya Furniture. The design of this accounting system also takes into account the human resources available in the business.

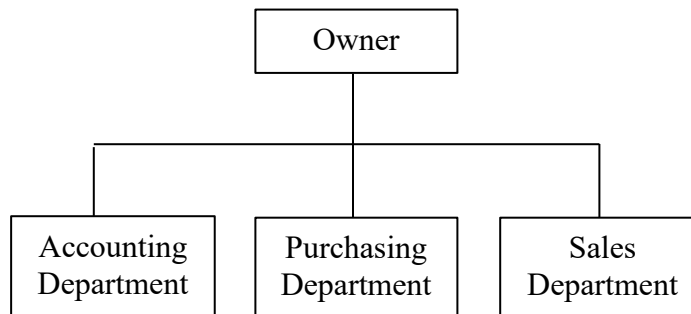
The system is designed in a simple manner so that it can be easily understood and independently implemented by the owner or employees without requiring complex technical skills. The system is expected to support the financial recording process, thereby producing financial statements that can ensure the sustainability of the business in the future. The accounting system design at UD Pratama Jaya Furniture consists of several interrelated components, namely: source documents such as purchase request forms, sales invoices, receipts for cash inflows and outflows used as transaction evidence; accounting records such as journals, which function to record all financial transactions chronologically; ledgers, which are used to classify accounts and determine the ending balance of each account; financial statements, specifically income statements and balance sheets within a certain period; account codes, which list the accounts used in recording; and inventory cards, which function to record goods entering and leaving within a period. In addition to the above accounting system design, UD Pratama Jaya Furniture requires purchasing and sales procedures for merchandise inventory as well as a simple organizational structure to clarify the division of responsibilities between the owner and employees for transaction recording, document storage, and financial reporting. This structure is necessary to illustrate the workflow and minimize the potential for fraud in the use of funds. Below is the system design created by the researcher, with the expectation of producing accurate financial information for UD Pratama Jaya Furniture.

Organizational Structure Framework

An organizational structure is a formal system that organizes individuals to manage resources collectively within an organization (Wisnu, 2019). An organizational structure allows each party involved in a business entity to have a clear division of tasks. It is created to achieve the goals of an entity, in which individuals within a group have responsibilities for planning and implementing activities (Kuraesin, 2014). The workflow must be clearly

illustrated to avoid overlapping tasks in the accounting process. Thus, an organizational structure ensures that the accounting system functions effectively. The quality of an accounting information system has a significant relationship with organizational structure (Akbar, 2018; Puspitawati & Wisdayanti, 2020; Rokhmanah & Nurhayati, 2022; Rosmiati & Kuraesin, 2021). The organizational structure framework at UD Pratama Jaya Furniture is presented in Figure 2 below.

Figure 2. Organizational Structure



Source: Processed Data, 2025

Document Design

The document design is a fundamental and important part of the accounting system that serves as evidence of business transactions that occur. Every transaction within an entity can be recorded in these documents. Documents function to determine accountability for the occurrence of transactions within the company, archive business transaction data, reduce the risk of errors, and provide important information within the same entity or to other entities (Mulyadi, 2016). The use of documents in an entity's business activities can provide transparency in business management, thereby helping the business owner to evaluate the performance of their business. Therefore, the design of documents in small businesses is not only a medium for recording business transactions but also a means to improve accountability and efficiency in financial management. The researcher designed several source documents with a simple format that can be easily understood by users. The documents created include purchase requisition forms, sales invoices, cash receipt vouchers, and cash payment vouchers.

1. Purchase Requisition Form

The purchase requisition form is used to submit requests for goods prepared by the buyer and addressed to the supplier. This document is important to ensure that the ordering process runs smoothly and according to needs. The company can record inventory requirements in writing to avoid errors in goods delivery. The purchase requisition form contains information such as item code, item name, quantity, unit, and description. The layout of the purchase requisition form at UD Pratama Jaya Furniture is presented in Figure 3 below.

Figure 3. Purchase Requisition Form

UD PRATAMA JAYA FURNITURE
Santiago Street, Buha Village, Mapanget District, Manado City

Letter of Request for Goods

Number : _____ Date : _____
Attachment : _____
Regarding : _____

Dear
supplier name : _____
address : _____

Yours faithfully,
In connection with our company's inventory needs, hereby
submit a request to order the following goods:

| No | Item Code | Item Name | Amount | Unit | Description |
|----|-----------|-----------|--------|------|-------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

We request that the order be processed immediately and sent to the address
we are in accordance with the specified date.

Thus we convey this request letter. For your attention and cooperation,
We would like to express our gratitude.

Best regards,
UD PRATAMA JAYA FURNITURE


Owner

Source: Processed Data, 2025

2. Sales Invoice

The sales invoice functions as proof of the transaction for the delivery of goods to the buyer, making it an important document in a business transaction. After the transaction occurs, this document is prepared by the seller and then handed over to the buyer. This document is essential for the reliability of financial reporting because it serves as the basis for recording sales transactions. The use of sales invoices can enhance the internal control system as they help monitor the quantity of inventory sold, thereby promoting transparency in the entity's operational activities. The sales invoice document includes the invoice number, date, buyer's name and address, item name, quantity, unit price, total price, discount, and type of payment. Once the transaction with the buyer is completed, the sales invoice is signed by both the buyer and the sales department. The layout of the sales invoice at UD Pratama Jaya Furniture is presented in Figure 4 below.

Figure 4. Sales Invoice

|  | | Santiago Street, Buha Village, Mapangget District, Manado City Telp : 0813xxxxxx | | Note Number : Date : Name : Address : | |
|---|-----------|--|----------|--|--|
| No | Item Name | Quantity | Price | Total Price | |
| | | | | | |
| | | | | | |
| | | | | | |
| Catatan : | | | Total | | |
| | | | Discount | | |
| | | | Total | | |
| Consumer | | Sales Department | | Payment | |
| | | | | <input type="checkbox"/> Cash <input type="checkbox"/> Transfer | |

Source: Processed Data, 2025

3. Cash Receipt

The cash receipt document is used as a medium to record cash receipt transactions, serving as an important component for a company. At UD Pratama Jaya Furniture, cash receipts come from cash sales of merchandise inventory. The cash receipt process includes collecting cash, depositing cash into the bank, and recording these events in the accounts (Hall, 2007). Cash receipts play a vital role in recording transactions into the cash receipts journal, which helps strengthen the internal control of an entity. A company may face risks such as irregularities or errors in financial recording if it does not have proper cash receipt documentation. The cash receipt at UD Pratama Jaya Furniture contains information about the parties delivering and receiving the money, the purpose of the payment, the transaction date, receipt number, description, total cash received, and authorization of the cash receipt. The layout of the cash receipt at UD Pratama Jaya Furniture is presented in Figure 5 below.

Figure 5. Cash Receipt


| CASH OR BANK RECEIPT | | |
|--|-------------|-----------------------|
| Business Name : UD Pratama Jaya Furniture Address : Santiago Street, Buha Village, Mapangget District, Manado City | | |
| Received From : For Payment : | | Date : Cash/Bank : |
| Document Number | Description | Amount |
| | | |
| | | |
| | | Total Rp |
| Accepted By | | |
| _____ | | |

Source: Processed Data, 2025

4. Cash Payment Voucher

The cash payment voucher is an important part of financial management used for recording and authorizing cash outflow transactions in the company's cash disbursement journal. Cash disbursements must be recorded in the accounting system immediately after payment is made (Turner et al., 2017). This document helps prevent or reduce errors or misuse of company funds. The cash payment voucher can also serve as an archive that can be used at any time to trace the financial transaction history of the entity. Verified evidence is required to support the financial management of the entity. The cash payment voucher at UD Pratama Jaya Furniture contains information such as the name of the payee, purpose of payment, transaction date, voucher number, description, total cash disbursed, and authorization of the cash payment voucher. The layout of the cash payment voucher at UD Pratama Jaya Furniture is presented in Figure 6 below.

Figure 6. Cash Payment Voucher

| | | |
|--|-------------|---|
| CASH or BANK DISBURSEMENT | | |
| Business Name : UD Pratama Jaya Furniture | |  |
| Address : Santiago Street, Buha Village, Mapanget District, Manado City | | |
| Has been paid to : | | Date : |
| For Payment : | | Cash/Bank : |
| Document Number | Description | Amount |
| | | |
| | | |
| | | |
| | | Total Rp |
| Paid by | | |
| _____ | | |

Source: Processed Data, 2025

a. Design of Accounting Records


Accounting records are an essential part of the transaction recording process; therefore, the design of accounting records is necessary to produce structured financial reports. The prepared reports and accounting records function to provide financial information needed by the company's internal parties to facilitate entity management (Mulyadi, 2016). Every transaction that occurs will be recorded in the accounting records designed in a format that is easy for the business owner to use while still adhering to basic accounting principles. Complete accounting records can help the business owner prepare financial statements, enabling better decision-making in managing the business. All purchase and sales transactions at UD Pratama Jaya Furniture are conducted in cash; therefore, the process of designing accounting records begins with creating a format for the chart of accounts, cash receipts journal, cash disbursements journal, general ledger, and financial statements.

1. Chart of Accounts

The chart of accounts contains the names and numbers of accounts representing specific transactions in the accounting system, serving to classify transactions according to their categories. Each type of transaction such as assets, liabilities, equity, revenue, and

expenses is assigned a structured numerical code. Preparing the chart of accounts aims to simplify the recording process for the business owner, making it more efficient. The chart of accounts is developed according to the business owner’s needs. The chart of accounts design at UD Pratama Jaya Furniture is presented in Figure 7 below.

Figure 7. Chart of Accounts



Santiago Street, Buha Village,
 Mapanget District, Manado City
 Telp : 0813xxxxxx

Chart of Accounts (COA)


| Code | Account Name | Account Category |
|------|--------------------------------------|----------------------------------|
| 1101 | Cash | Cash |
| 1104 | Equipment | Other Current Assets |
| 1105 | Merchandise Inventory | Other Current Assets |
| 1201 | Land | Fixed Assets |
| 1202 | Building | Fixed Assets |
| 1203 | Vehicles | Fixed Assets |
| 1301 | Accumulated Depreciation - Equipment | Accumulated Depreciation Account |
| 1302 | Accumulated Depreciation - Building | Accumulated Depreciation Account |
| 1303 | Accumulated Depreciation - Vehicles | Accumulated Depreciation Account |
| 2102 | Bank Loan | Long-Term Liabilities |
| 3001 | Capital | Equity |
| 3002 | Drawings | Equity |
| 4001 | Sales | Revenue |
| 5101 | Cost of Goods Sold (COGS) | Cost of Goods Sold (COGS) |
| 5201 | Employee Wage Expense | Expense |
| 5202 | Transportation Expense | Expense |
| 5203 | Electricity Expense | Expense |
| 5204 | Depreciation Expense - Equipment | Expense |
| 5205 | Depreciation Expense - Building | Expense |
| 5206 | Depreciation Expense - Vehicles | Expense |
| 5301 | Other Income | Revenue |
| 5401 | Other Expenses | Expense |

Source: Processed Data, 2025

2. Cash Receipts Journal

The cash receipts journal is used to record transactions related to cash received, either in the form of cash or through bank transfers for cash sales transactions. The use of the cash receipts journal helps business owners record transactions related to incoming cash. The design of the cash receipts journal consists of the date, description, voucher number, chart of accounts in the debit and credit columns, and the transaction amount. The design of the cash receipts journal at UD Pratama Jaya Furniture is presented in Figure 8 below.

Figure 8. Cash Receipts Journal


|  Santiago Street, Buha Village, Mapanget District, Manado City Telp : 0813xxxxxx | | CASH RECEIPTS JOURNAL | | | | | | | Page _____ | |
|---|--------------|-----------------------|----------------|----------------|-------|-----------------------|--|--------|-----------------------|--|
| | | Date | Description | Voucher Number | Debit | | | Credit | | |
| | | | | | Cash | Miscellaneous Account | | Cash | Miscellaneous Account | |
| Account Number | Account Name | Total | Account Number | Account Name | | Total | | | | |
| | | | | | | | | | | |
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Source: Processed Data, 2025

3. Cash Disbursements Journal

The cash disbursements journal is used to record cash outflow transactions arising from the company’s business activities. This journal is created to organize the recording of disbursements, making it easier for business owners to prepare financial reports related to cash outflows. The design of the cash disbursements journal consists of the date, description, voucher number, chart of accounts in the debit and credit columns, and the transaction amount. The design of the cash disbursements journal at UD Pratama Jaya Furniture is presented in Figure 9 below.

Figure 9. Cash Disbursements Journal


|  Santiago Street, Buha Village, Mapanget District, Manado City Telp : 0813xxxxxx | | CASH DISBURSEMENTS JOURNAL | | | | | | | Page _____ | | |
|---|----------------|----------------------------|----------------|----------------|-----------------------|--|-------|------|-----------------------|--|--|
| | | Date | Description | Voucher Number | Debit | | | Cash | Credit | | |
| | | | | | Miscellaneous Account | | Total | | Miscellaneous Account | | |
| Account Number | Account Number | Total | Account Number | Account Number | Total | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
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Source: Processed Data, 2025

4. General Ledger

The general ledger functions to classify each transaction that has been recorded in the journal based on specific account codes. Changes in the balance of each account from the transactions that occur can be viewed in the general ledger. With the presence of a general ledger, it is expected that the business owner can monitor the ending balance of each account. The design of the general ledger consists of the account code, account name, date column, description, debit and credit entries, as well as the ending balance. The design of the general ledger at UD Pratama Jaya Furniture is presented in Figure 10 below.

Figure 10. General Ledger


| GENERAL LEDGER | | | | |
|---|-------------|---|--------|----------------------------------|
|  | | Santiago Street, Buha Village, Mapanget District, Manado City Telp : 0813xxxxxx | | Account Code : Account Name : |
| Date | Description | Debit | Credit | Account Balance |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Source: Processed Data, 2025

5. Inventory Card

The inventory card functions to record incoming and outgoing goods in order to provide inventory balance information for the business owner. With the inventory card, the owner can control stock levels to avoid excess or shortage of merchandise inventory. In addition, it can be used to reconcile the available stock data with the bookkeeping records. The design of the inventory card consists of the item code, item name, date column, description, quantity of goods received, quantity of goods issued, remaining stock, unit price, and the total ending inventory balance. The design of the inventory card at UD Pratama Jaya Furniture is presented in Figure 11 below.

Figure 11. Inventory Card


| INVENTORY CARD | | | | | | |
|---|-------------|---|-----|-----------------|----------------------------|-------|
|  | | Santiago Street, Buha Village, Mapanget District, Manado City Telp : 0813xxxxxx | | | Item Code : Item Name : | |
| Date | Description | In | Out | Remaining Stock | Unit Price | Total |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

Source: Processed Data, 2025

6. Financial Statements


Financial statements are an essential part of the accounting system that help business owners assess their business condition, as they present structured financial information. The financial statements at UD Pratama Jaya Furniture are designed according to the needs of the business owner. The design of these financial statements consists of two components: the income statement and the statement of financial position. The design of the financial statements at UD Pratama Jaya Furniture is presented in Figure 12 for the income statement and Figure 13 for the statement of financial position.

Figure 12. Income Statement

|  | |
|---|--------------|
| INCOME STATEMENT | |
| UD PRATAMA JAYA FURNITURE | |
| Revenue: | |
| Sales | xxx |
| COGS | <u>(xxx)</u> |
| Gross Profit | xxx |
| Operating Expenses: | |
| Wages Expense | xxx |
| Transportation Expense | xxx |
| Electricity Expense | xxx |
| Depreciation Expense -Equipment | xxx |
| Depreciation Expense - Building | xxx |
| Depreciation Expense - Vehicles | xxx |
| Total Operating Expense | <u>(xxx)</u> |
| Other Income | xxx |
| Other Expense | <u>(xxx)</u> |
| Net Profit / Net Loss | xxx |

Source: Processed Data, 2025

Figure 13. Statement of Financial Position

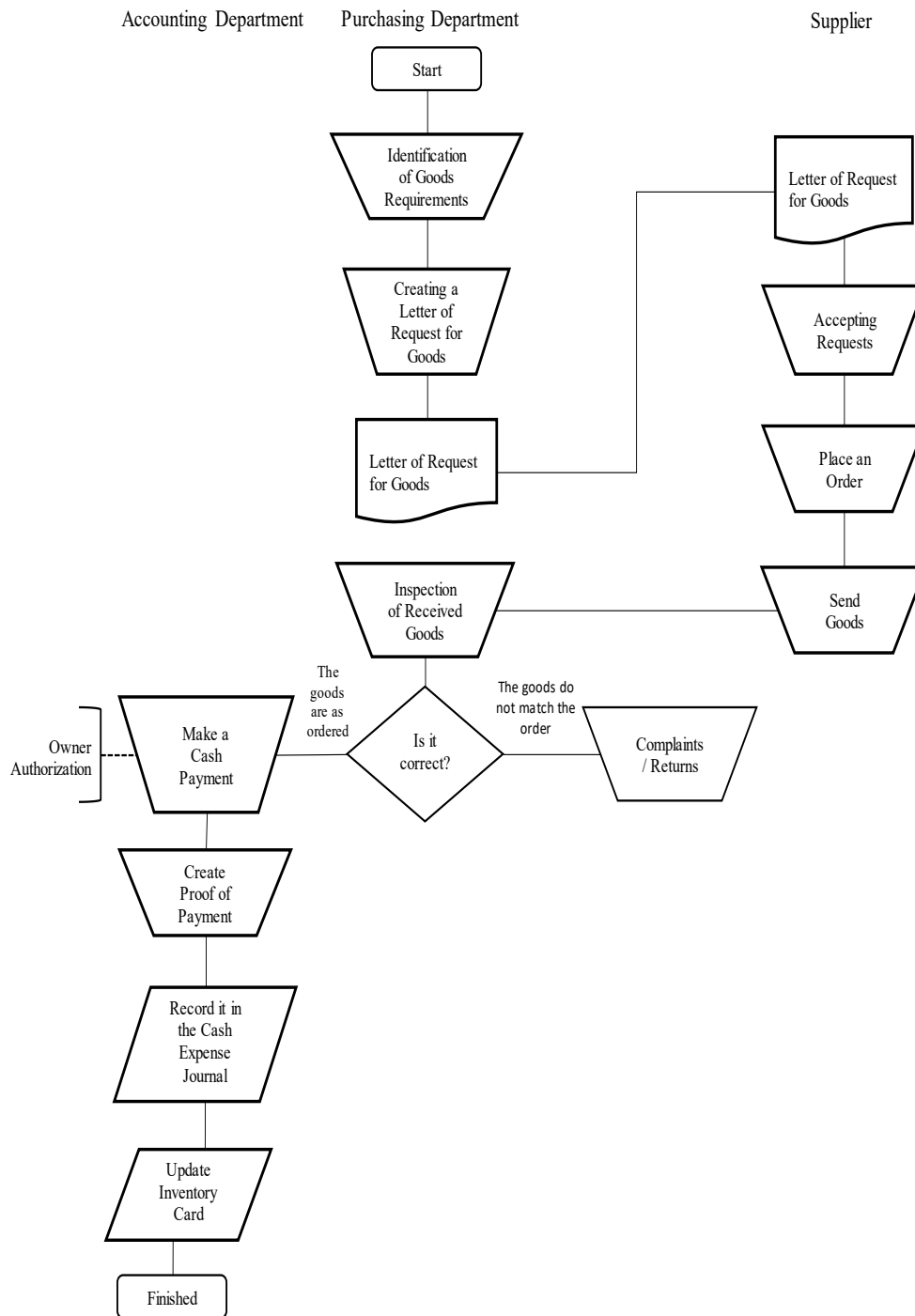
|  STATEMENT OF FINANCIAL POSITION UD PRATAMA JAYA FURNITURE | |
|--|------------|
| Assets | |
| Cash | xxx |
| Equipment | xxx |
| Merchandise Inventory | xxx |
| Land | xxx |
| Building | xxx |
| Vehicles | xxx |
| Accumulated Depreciation - Equipment | xxx |
| Accumulated Depreciation - Building | xxx |
| Accumulated Depreciation - Vehicles | xxx |
| Total Assets | xxx |
| Liabilities | |
| Bank Loan | xxx |
| Total Liabilities | xxx |
| Equity | |
| Equity | xxx |
| Drawings | xxx |
| Total Equity | xxx |
| Total Liabilities and Equity | xxx |

Source: Processed Data, 2025

b. Design of Cash Purchase and Sales Procedures

The cash purchase and sales procedures serve to ensure order, accuracy, and control over cash transactions related to the purchase and sale of merchandise. Therefore, designing purchase and sales procedures is an important aspect of the accounting system. The cash purchase procedure in the accounting system is a sequence of activities created to record merchandise purchase transactions paid in cash. The cash purchase and sales procedures at UD Pratama Jaya Furniture are illustrated in the form of a document flowchart to provide an overview of the flow of documents from one stage to another. The document flowchart is divided into columns, each representing an organizational unit or department, showing the origin of the document, the unit receiving its distribution, the final disposition of the document, and everything that happens when the document moves from one section to another (Turner et al., 2017). The cash purchase flowchart at UD Pratama Jaya Furniture is presented in Figure 14 below.

Figure 14. Cash Purchase Flowchart



Source: Processed Data, 2025

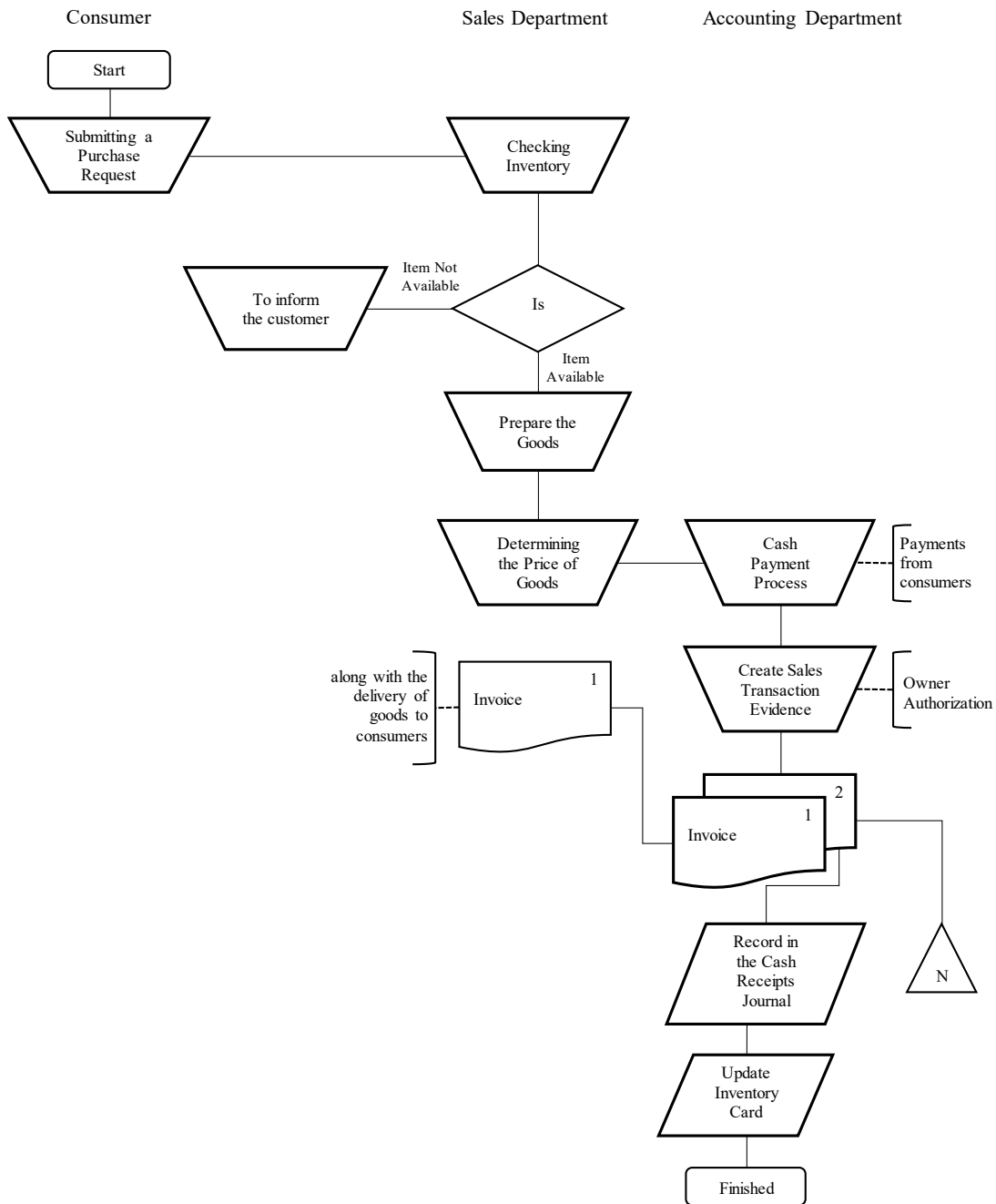
Based on the flowchart above, the document used in cash purchases of merchandise is the goods request form. This document is prepared by the purchasing department and sent to the supplier, containing data on the types and quantities of goods needed. Referring to

Figure 15 above, the cash purchase procedure at UD Pratama Jaya Furniture is described as follows:

1. The purchasing department checks the inventory of required goods.
2. The purchasing department prepares a goods request form to be submitted to the supplier.
3. The supplier processes the request form and then delivers the goods to the purchasing department.
4. The purchasing department inspects the received goods to ensure they match the order. If they do not match, the goods will be returned. If the goods match the order, the process continues to the next stage.
5. The accounting department processes the payment, but it must be authorized by the business owner as a control measure.
6. The proof of payment is recorded by the accounting department in the cash disbursement journal and subsequently updates the inventory data in the inventory card.

Next, the researcher designed a flowchart for cash sales. This flowchart illustrates the process of selling goods to customers where payments are made in cash. The procedure is created to support efficiency and control over sales transactions that are paid directly at the time of the transaction. The cash sales flowchart at UD Pratama Jaya Furniture is presented in Figure 15 below.

Figure 15. Cash Sales Flowchart



Source: Processed Data, 2025

Based on the flowchart above, the document used in cash sales of merchandise is the sales invoice. The sales invoice is prepared as proof of the cash sales transaction and is given to the buyer along with the ordered goods. Referring to Figure 16 above, the cash sales procedure at UD Pratama Jaya Furniture is described as follows:

1. The process begins when the buyer or customer places an order with UD Pratama Jaya Furniture.
2. The sales department checks the inventory. If the goods are not available, the customer is informed. If the goods are available, the process continues to the next step, which is determining the price of the goods.
3. The accounting department processes the payment from the customer and then prepares a sales transaction receipt that must be authorized by the business owner as a form of control over the transaction.
4. The accounting department delivers the first copy of the sales invoice to the sales department, which then hands over the invoice together with the ordered goods to the customer.
5. The accounting department records the transaction in the cash receipts journal and updates the inventory card data based on the second copy of the sales invoice.
6. The accounting department archives the second copy of the cash sales invoice.

Relation to Theory

An accounting system is a structured series of procedures consisting of documents, records, and reports that are interconnected for managing financial data in order to present useful information for both internal and external parties in decision-making (Mulyadi, 2016). A manual accounting system consists of forms or source documents, journals, ledgers, and financial statements. The design of the accounting system at UD Pratama Jaya Furniture demonstrates alignment with Mulyadi's theory, as described below:

1. Forms or Source Documents

The initial accounting process begins with source documents, which function to record every transaction that occurs (Mulyadi, 2016). The design of an effective accounting system at UD Pratama Jaya Furniture requires documents such as purchase requisitions, sales invoices, receipts, and cash disbursement vouchers. These documents serve as accountability for every financial transaction that takes place.

2. Journals as Chronological Records

Journals function to record transactions chronologically based on transaction evidence (Mulyadi, 2016). Every financial transaction must be recorded to maintain the chronological order of transactions. At UD Pratama Jaya Furniture, transactions are recorded in the cash receipts journal and the cash disbursements journal. Recording transactions in these journals reduces the risk of data loss.

3. Posting to the Ledger

The next step after recording transactions in the journal is posting them to the ledger (Mulyadi, 2016). Posting data to the ledger serves to classify transactions according to account types. At UD Pratama Jaya Furniture, the ledger is used to determine account balances, thereby enabling more effective financial management.

4. Financial Statements

An accounting system must produce reliable and relevant financial statements that are useful for decision-making (Mulyadi, 2016). The accounting system design at UD Pratama Jaya Furniture generates financial reports consisting of the income statement and the statement of financial position. These reports provide a comprehensive description of the company's financial condition, enabling business owners to make well-informed decisions.

CONCLUSION

Based on the above discussion, it can be concluded that the design of the accounting system at UD Pratama Jaya Furniture is in line with the accounting system theory according to Mulyadi. The system designed reflects the main elements of an accounting system, namely forms or documents, account codes, journals, ledgers, financial statements, as well as cash purchase and sales procedures. With a structured system, UD Pratama Jaya Furniture can record transactions systematically, reduce the risk of recording errors, present understandable financial information, and provide accurate data for decision-making. From this conclusion, the researcher offers several suggestions. The accounting system that has been designed needs to be implemented consistently by UD Pratama Jaya Furniture so that it can be used sustainably. Based on the design of the manual accounting system, UD Pratama Jaya Furniture needs to further develop the system by utilizing simple technologies such as Microsoft Excel or Google Spreadsheet to make recording more effective and efficient.

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