



THE IMPLEMENTATION OF THE ENTITY CONCEPT IN MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMES) OF MARINE CAPTURE FISHERIES (A STUDY OF MR. NIKO'S MARINE CAPTURE FISHING BUSINESS IN LEMITO VILLAGE, LEMITO DISTRICT, POHUWATO REGENCY)

IMPLEMENTASI KONSEP ENTITAS DALAM USAHA MIKRO, KECIL, DAN MENENGAH (UMKM) PERIKANAN TANGKAP LAUT (STUDI KASUS BISNIS PERIKANAN TANGKAP LAUT MR. NIKO DI DESA LEMITO, DISTRIK LEMITO, KABUPATEN POHUWATO)

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Abstract

This study aims to analyze the implementation of the entity concept in Micro, Small, and Medium Enterprises (MSMEs) in the marine capture fisheries sector, focusing on Mr. Niko's fishing business in Lemito Village, Pohuwato Regency. The entity concept, which emphasizes the separation between business and personal finances, is essential in producing reliable financial information and ensuring business sustainability. However, in practice, many small-scale fishermen still combine business and household finances, leading to difficulties in assessing financial performance. This research employs a qualitative descriptive approach to examine existing financial practices and evaluate the application of accounting principles based on the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). Data were collected through observation, interviews, and documentation of financial transactions. The results indicate that prior to the intervention, the business applied a simple and manual recording system without structured financial statements and without implementing the entity concept. After applying SAK EMKM-based financial reporting, including the preparation of income statements and statements of financial position, the financial condition of the business became more transparent and measurable. The business recorded a net profit of IDR 11,449,235 and showed a balanced financial position. Furthermore, the implementation of the entity concept improved financial control, enabled accurate profit measurement, supported asset management planning, and increased credibility with external stakeholders. In conclusion, the application of the entity concept and standardized financial reporting significantly enhances financial management practices and contributes to the sustainability of MSMEs in the fisheries sector.

Keywords : Entity Concept, MSMEs, Financial Statements, SAK EMKM, Marine Capture Fisheries.

Abstrak

Penelitian ini bertujuan untuk menganalisis implementasi konsep entitas pada Usaha Mikro, Kecil, dan Menengah (UMKM) di sektor perikanan tangkap laut, dengan fokus pada usaha perikanan Bapak Niko di Desa Lemito, Kabupaten Pohuwato. Konsep entitas, yang menekankan pemisahan antara



keuangan bisnis dan pribadi, sangat penting dalam menghasilkan informasi keuangan yang andal dan memastikan keberlanjutan usaha. Namun, dalam praktiknya, banyak nelayan skala kecil masih menggabungkan keuangan bisnis dan rumah tangga, sehingga menimbulkan kesulitan dalam menilai kinerja keuangan. Penelitian ini menggunakan pendekatan deskriptif kualitatif untuk meneliti praktik keuangan yang ada dan mengevaluasi penerapan prinsip akuntansi berdasarkan Standar Akuntansi Keuangan untuk Badan Usaha Mikro, Kecil, dan Menengah (SAK EMKM). Data dikumpulkan melalui observasi, wawancara, dan dokumentasi transaksi keuangan. Hasil penelitian menunjukkan bahwa sebelum intervensi, usaha tersebut menerapkan sistem pencatatan yang sederhana dan manual tanpa laporan keuangan terstruktur dan tanpa menerapkan konsep entitas. Setelah menerapkan pelaporan keuangan berbasis SAK EMKM, termasuk penyusunan laporan laba rugi dan laporan posisi keuangan, kondisi keuangan usaha menjadi lebih transparan dan terukur. Usaha tersebut mencatatkan laba bersih sebesar Rp 11.449.235 dan menunjukkan posisi keuangan yang seimbang. Lebih lanjut, penerapan konsep entitas meningkatkan pengendalian keuangan, memungkinkan pengukuran laba yang akurat, mendukung perencanaan pengelolaan aset, dan meningkatkan kredibilitas dengan pemangku kepentingan eksternal. Kesimpulannya, penerapan konsep entitas dan pelaporan keuangan terstandarisasi secara signifikan meningkatkan praktik manajemen keuangan dan berkontribusi pada keberlanjutan UMKM di sektor perikanan.

Kata Kunci : Konsep Entitas, UMKM, Laporan Keuangan, SAK EMKM, Perikanan Tangkap Laut.

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a fundamental pillar of Indonesia's economy, contributing significantly to Gross Domestic Product (GDP) and employment. According to the Ministry of Cooperatives and MSMEs, there are approximately 64.2 million MSMEs in Indonesia, contributing 61.07% to GDP and absorbing around 97% of the national workforce (Afriansyah et al., 2021). Their flexibility, reliance on local resources, and limited exposure to global financial instability make MSMEs resilient, particularly during economic downturns (Efilia et al., 2024).

At the regional level, MSMEs play a crucial role in Gorontalo Province, where micro and small enterprises account for 99.48% of non-agricultural businesses. In 2021, there were 94,829 MSMEs, with the economy heavily dependent on the primary sector, especially agriculture, forestry, and fisheries, which significantly contribute to regional GDP and employment (BPS, 2016). However, this dependence also creates vulnerability due to climate change, seasonal fluctuations, and environmental uncertainty, making effective financial management a critical requirement for business sustainability (Lole, 2025).

One of the key MSME subsectors in Gorontalo is marine capture fisheries, particularly in Pohuwato Regency. As a coastal area located along Tomini Bay, Pohuwato relies heavily on fisheries as a primary economic driver and source of livelihood for coastal communities (Payu et al., 2024; Kobi & Hendra, 2020).

The number of marine fishing households in Pohuwato Regency increased from 2,212 in 2022 to 2,364 in 2023, representing a growth of approximately 7%. Significant increases were observed in several sub-districts, particularly Buntulia (20%), Patilanggio (19%), Wanggarasi (18%), and Lemito (16%). This trend indicates a growing reliance on the fisheries sector as a primary source of income among coastal populations.

In addition, the fisheries sector demonstrates a substantial contribution to the regional economy, with total marine capture production reaching approximately 27.3 million tons in 2023. One of the leading commodities is skipjack tuna, contributing about 3.77 million tons. Overall, the fisheries sector contributes more than 56% to the regional Gross Domestic Product (GRDP), supported by both capture fisheries and aquaculture activities, high-value commodities such as shrimp and milkfish, and the availability of local processing infrastructure.



Despite its significant contribution, marine capture fishing businesses have unique characteristics that distinguish them from other MSMEs. These include high dependence on natural conditions, unpredictable income, informal financing relationships, and a tendency to prioritize daily household needs over long-term financial planning (Dewi et al., 2025; Amalia et al., 2021). These conditions often lead to the mixing of business and personal finances.

To address this issue, financial accounting plays an essential role as a business communication tool by providing accurate and reliable information for decision-making. One of its fundamental principles, the **Economic Entity Concept**, requires a clear separation between business finances and personal finances. This concept is aligned with Entity Theory and is emphasized in the Financial Accounting Standards for MSMEs (IAI, 2018), which highlight the importance of separating business assets and liabilities from personal ownership to produce reliable financial statements.

For fishermen, especially those facing unstable income, the entity concept is not only an accounting principle but also a strategic tool for managing business risks. By separating finances, fishermen can accurately measure profit and loss, manage cash flow, and build financial reserves during peak seasons to cope with periods of low income. Without this separation, they lack an objective basis for evaluating business performance and ensuring business sustainability.

However, in practice, a significant gap still exists between theoretical concepts and their implementation. Previous studies (Arifuddin et al., 2024; Widiastuti, 2025) indicate that many MSME owners do not separate business and personal finances. Business income is often treated as personal funds, leading to difficulties in assessing profitability, evaluating financial health, and maintaining business capital (Mohammad et al., 2025).

This phenomenon is particularly evident among small-scale fishermen, where income uncertainty and household needs often result in immediate use of earnings without proper financial separation (Amalia et al., 2021). Furthermore, socio-economic factors, including dependency on middlemen or informal financiers, also hinder the proper implementation of the entity concept (Nuris, 2024).

Initial observations conducted in Lemito Village, Pohuwato Regency, confirm similar conditions. Fishermen tend to combine household and business finances, indicating that the issue is influenced not only by individual financial literacy but also by broader social and economic structures that shape financial management practices in coastal communities.

2. RESEARCH METHOD

This study uses a qualitative descriptive research design aimed at providing a comprehensive understanding of the implementation of the entity concept in a marine capture fisheries MSME. The research was conducted in Lemito Village, Lemito District, Pohuwato Regency, with Mr. Niko's fishing business serving as the primary research subject.

Data collection techniques included direct observation, in-depth interviews, and documentation. Observations were carried out to examine daily business activities and financial recording practices. Interviews were conducted with the business owner to gain insights into financial management behavior, understanding of accounting concepts, and challenges faced in applying the entity concept. Documentation involved collecting and analyzing financial records, transaction notes, and other supporting data related to business operations.

The data analysis process followed three stages: data reduction, data presentation, and conclusion drawing. Data reduction involved selecting and simplifying relevant information related to financial practices and entity concept implementation. Data presentation was conducted in a narrative form to clearly describe the financial condition and reporting system. Finally, conclusions were drawn based on the patterns and findings identified during the analysis.

To ensure validity, data triangulation was applied by comparing information obtained from different sources and methods. The study also used SAK EMKM as a reference framework to evaluate



the conformity of financial reporting practices and to reconstruct financial statements in accordance with applicable accounting standards.

3. RESULT AND DISCUSSION

1. Business Activities

Mr. Niko's marine capture fishing business operates daily with long working hours, from 06:00 a.m. to 09:00 p.m. The business activities begin with a systematic logistics process, where all catches from partner fishermen returning from the sea are collected. The fresh fish are immediately directed to the weighing area, where each catch is recorded transparently before further processing.

After weighing, a strict grading process is carried out to classify fish based on quality and size, as each category has a different market value. The pricing structure varies according to quality, ranging from IDR 17,000/kg for lower-grade fish and IDR 25,000/kg for mixed fish, to IDR 38,000/kg for small premium fish and IDR 48,000/kg for larger premium fish. The highest-quality category, known as *lodi fish*, is sold at IDR 65,000/kg.

The main strength of this business lies in its product diversity, particularly its specialization in reef fish ("ikan batu"), which are highly demanded by consumers. The products include grouper, trevally, and parrotfish, as well as other marine commodities such as octopus and squid, making the business a comprehensive seafood supply center in the area.

2. Business Assets of Mr. Niko's Fishing Enterprise

Based on the identification of assets and liabilities, the financial position of Mr. Niko's fishing business can be clearly described. Fixed assets consist of operational equipment such as boats, engines, fishing gear, weighing tools, and fish storage facilities, all of which support daily operations. Current assets include cash and cash equivalents, reflecting the business's liquidity in handling daily transactions.

The total value of fixed assets is approximately IDR 53,055,000, representing the accumulation of investment in operational equipment. These assets play a crucial role in ensuring smooth and sustainable business operations.

Meanwhile, current assets, particularly cash, amount to IDR 59,500,500, which serves as working capital to support daily business activities and maintain cash flow stability.

3. Depreciation of Fixed Assets

After identifying the assets, depreciation expenses were calculated using the straight-line method. This method allocates the cost of assets evenly over their useful life, providing a consistent and realistic representation of asset value over time.

The calculation considers key components such as acquisition cost, useful life, and residual value for each asset. Based on the analysis, the total annual depreciation expense for all fixed assets is approximately IDR 4,714,389, while the monthly depreciation expense is about IDR 392,865.

This depreciation calculation reflects the systematic reduction in the economic value of assets and supports more accurate financial reporting, particularly in determining operational costs and evaluating business performance.

4. Financial Records of Mr. Niko's Fishing Business

Currently, Mr. Niko's fishing business still applies a very simple and fully manual financial recording system. The records focus only on daily cash inflows and outflows, without preparing comprehensive financial statements. Transactions are recorded manually using simple tools, and receipts are handwritten.

The owner acknowledges that the business has never prepared financial reports based on formal accounting standards. This is mainly due to limited knowledge of accounting practices and the absence of human resources with accounting expertise. As a result, awareness of the importance of structured financial reporting remains low, and the business continues to rely on conventional manual recording methods.



During October 2025, financial transactions were recorded daily, including fish purchases from partner fishermen, sales to buyers, employee salary payments, and other operational expenses such as utilities and miscellaneous costs. The business started with an initial balance of IDR 59,500,500 and showed gradual fluctuations due to daily operational activities, eventually reaching a closing balance of approximately IDR 69,792,600 at the end of the month.

Although daily cash transactions are recorded consistently, the recording system remains limited to basic cash flow tracking without proper classification or financial statement structure. Consequently, the available data is insufficient to provide a comprehensive analysis of the business's financial health, limiting its usefulness for strategic decision-making and long-term business planning.

DISCUSSION

1. Financial Statement Recording of Pak Niko's Capture Fisheries Business in Accordance with EMKM Standards

The Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) are specifically designed guidelines to facilitate MSME actors in preparing standardized financial statements. The presence of this standard aims to encourage financial management independence so that businesses can grow sustainably. SAK EMKM serves as a clear technical foundation in the process of recording and presenting financial reports, which is essential to ensure transparency and accuracy in managing business finances.

In line with this, this study recommends that Pak Niko's Capture Fisheries Business begin implementing financial statement preparation based on SAK EMKM. By adopting this standard, the business's financial reports are expected to be more structured, comply with applicable accounting principles, and provide higher-quality information. This improvement will significantly assist the owner in making better business decisions while increasing the potential for business success and future development.

Furthermore, the adoption of SAK EMKM is also a strategic solution for overcoming common MSME challenges, such as limited resources and difficulty accessing capital. Through well-organized financial reports, the owner can more easily monitor operational performance, detect potential problems early, and formulate corrective strategies. Transparent and credible financial statements also increase the trust of external parties such as banks, investors, and the government, thereby opening greater opportunities for obtaining working capital and expanding business networks.

2. Daily Transaction Records (Substitute for General Journal and Ledger)

Daily transaction records are the primary bookkeeping tool designed to be practical and easy to implement for micro-scale businesses. This system directly combines two accounting steps that are usually separate—recording daily transactions (general journal) and classifying income and expenses (ledger)—into one simple format. With this approach, business owners do not need to perform repetitive administrative work. Every cash inflow and outflow is immediately recorded and categorized on the same day, saving time and reducing the risk of errors.

Moreover, these daily records also function as a substitute for Notes to Financial Statements. In formal accounting, such notes are separate documents explaining details behind financial figures. However, for small-scale fishing businesses, preparing additional reports is inefficient. Through daily records, each transaction already includes clear descriptions explaining the source or purpose of funds, ensuring transparency without the need for additional documentation.

Based on the October 2026 data, Pak Niko's business began the month with a cash balance of 59,500,500 and demonstrated high transaction activity, with total cash inflows reaching 118,927,100. The largest portion of expenses was allocated to purchasing fish from partner fishermen, amounting to 98,522,000. Other expenses included employee wages, electricity, water, and operational fishing costs. By the end of the month, the business recorded a closing cash balance of 69,792,600.

The main benefit of this daily recording system is its function as a financial control tool that replaces the complexity of general journals and ledgers. It allows the owner to monitor cash position in real time and evaluate daily operational effectiveness. Additionally, it serves as the primary data



source for preparing subsequent financial reports. Without this classification of transactions, financial statements such as the income statement and statement of financial position would lack accuracy and reliability.

3. Income Statement

The income statement is a crucial part of financial reporting that presents information on revenues and various types of expenses, enabling the calculation of net profit or loss for a specific accounting period. It reflects the entity's ability to generate revenue from its operations while also illustrating how cost structures affect overall financial performance.

For October 2026, Pak Niko's Capture Fisheries Business generated total revenue of 118,927,100, consisting of 113,894,500 from fish sales and 5,032,600 from independent fishing activities. After deducting the cost of inventory purchases amounting to 98,522,000, the business achieved a gross profit of 20,405,100.

The business incurred various operating expenses, including employee wages of 6,149,000, electricity expenses of 200,000, water expenses of 100,000, fishing operational costs of 1,339,000, other expenses totaling 775,000, and depreciation expenses of 392,865. The total expenses amounted to 8,955,865.

After deducting all expenses, the business recorded a net profit of 11,449,235. This income statement provides valuable insight for the owner in evaluating pricing strategies and cost efficiency. It also offers transparent information regarding the actual profit earned after fulfilling all operational obligations, making it a useful basis for future business development planning.

4. Statement of Financial Position

In accounting, the statement of financial position (balance sheet) is a mandatory report prepared at the end of each period to present the financial condition of a business at a specific point in time. It consists of three main components: assets, liabilities, and equity, which together reflect the overall financial structure of the business.

As of October 31, 2026, Pak Niko's business shows a strong financial position. Total current assets amount to 69,842,600, primarily consisting of cash at 69,792,600 and supplies of 50,000. Fixed assets, including boats, engines, and diving equipment, have a total acquisition value of 53,055,000. After deducting accumulated depreciation of 392,865, the net fixed asset value stands at 52,662,135.

Overall, total assets amount to 122,504,735, representing the business's total economic resources. On the liabilities side, the business has no outstanding debts, indicating a very healthy financial condition. All assets are fully financed by owner's equity.

The total equity of 122,504,735 consists of initial capital of 59,500,500, fixed asset capital of 53,055,000, net profit of 11,449,235, and a personal withdrawal (prive) of 1,500,000. The balance between total assets and total equity confirms that the financial records follow proper accounting principles. This report is essential for monitoring business growth and enhancing credibility when seeking external financing.

5. Benefits of Applying the Entity Concept

The application of the entity concept in Pak Niko's business has significantly improved financial management practices. By clearly separating personal and business finances, the resulting information becomes more organized and reliable.

First, it enables the accurate determination of net profit. Previously, business income was often equated with available cash without considering hidden expenses. With proper separation, the income statement shows net profit accurately after including all costs, including depreciation.

Second, it helps regulate personal withdrawals. Personal use of business funds is recorded as prive rather than an expense, ensuring that business capital remains protected. In October, personal withdrawals amounted to 1,500,000, allowing better control over capital sustainability.

Third, it supports planning for asset replacement. By recognizing business assets separately, the owner becomes aware of depreciation and can allocate funds for future replacement of equipment such as boats and engines.



Finally, it increases credibility with financial institutions. Well-prepared financial statements demonstrate that the business is managed professionally, making it easier to obtain loans or external funding.

Overall, the application of the entity concept has transformed Pak Niko's business from simple cash recording into a more structured and professional financial management system. This provides a strong foundation for decision-making and ensures business sustainability despite uncertainties in fishing yields.

4. CONCLUSION

The implementation of the entity concept and the preparation of financial statements in Pak Niko's marine capture fisheries MSME in Lemito Village provide a clear illustration of the urgency of financial separation in the fisheries sector. Based on the results of the analysis and discussion, the following conclusions can be drawn:

1. Current Financial Recording Practices Do Not Meet Standards

Prior to the research intervention, the financial recording system in Pak Niko's capture fisheries business was very simple, entirely manual, and did not comply with applicable accounting standards for micro, small, and medium entities. The owner had not consistently applied the entity concept, as there was no clear separation between business operational expenses and personal household needs. The absence of structured financial statements resulted in a lack of valid data to objectively measure the business's financial health.

2. Implementation of SAK EMKM-Based Financial Reporting Reflects the True Business Performance

Through the preparation of financial reports based on SAK EMKM guidelines—including the general journal, ledger, trial balance, income statement, statement of changes in equity, and statement of financial position—the financial condition of the business became transparent and measurable. During the observation period in October 2024, the business was proven to generate an accurately measured net profit of IDR 11,449,235. In addition, the financial position showed a balanced statement (balance sheet) amounting to IDR 69,449,735, representing both total assets and total ending equity of the business.

3. Application of the Entity Concept Ensures Business Sustainability

The separation of finances as mandated by the entity concept has proven to provide crucial benefits for the financial resilience of the business. The owner is able to control personal withdrawals through a clearly recorded "prive" account amounting to IDR 1,500,000, preventing the erosion of business capital. Furthermore, the entity concept enables the recognition of depreciation expenses on fixed assets (such as boats and fishing equipment) amounting to IDR 392,865 per month. This recognition is essential as a form of strategic planning (reserve funding) for future asset replacement, while also enhancing the credibility of the business's financial statements in the eyes of external parties such as banking institutions.

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