

ABSTRAK

Pelaksanaan Audit Sikus Pendapatan atas Laporan Keuangan BKM Tunas Margari Tahun 2017 oleh KAP BWP & Rekan cabang Surabaya

Penulisan Laporan Tugas Akhir ini bertujuan untuk mengetahui pelaksanaan audit sikus pendapatan pada BKM Tunas Margari tahun 2017. Proses audit dilakukan oleh KAP BWP & Rekan cabang Surabaya. BKM Tunas Margari bergerak di bidang pemberian kredit pinjaman bergulir yang disalurkan ke KSM (Kelompok Swadaya Masyarakat). Pelaksanaan audit sikus pendapatan bertujuan untuk menilai kewajaran laporan BKM Tunas Margari. Tahapan-tahapan yang dilaksanakan yaitu perencanaan dan perancangan suatu pendekatan audit, pengujian pengendalian dan pengujian golongan transaksi, penerapan prosedur analitis dan pengujian rinci saldo, penyelesaian audit dan penerbitan laporan audit. Pada tahap perencanaan dan perancangan pendekatan audit, dilakukan penerimaan perikatan dan membuat program audit yang terdiri dari prosedur-prosedur audit yang dilakukan. Pada tahap pengujian pengendalian dan pengujian substantif golongan transaksi, dilakukan pengujian pengendalian terhadap penyaluran kredit dan penerimaan kas. Pengujian tersebut dilakukan dengan wawancara dan observasi. Pengujian substantif golongan transaksi dilakukan dengan *vouching* transaksi terhadap penyaluran kredit dan penerimaan kas. Pada prosedur analitis dilakukan perhitungan rasio produktivitas, rasio perbandingan, dan pengukuran kinerja (LAR dan PAR). Pengujian rinci saldo dilakukan dengan pengujian umur piutang, *cash opname*, *trace back*. Tahap akhir yaitu penyelesaian dan penerbitan laporan audit. Hasil pemeriksaan terhadap penyaluran kredit dan penerimaan kas disajikan dan diungkapkan dalam laporan keuangan sesuai dengan SAK ETAP. Berdasarkan hasil audit tidak terdapat salah saji material pada laporan keuangan BKM Tunas Margari.

Kata Kunci: Audit, BKM, Pelaksanaan Audit, Sikus pendapatan

ABSTRACT

The Implementation of the Income Cycle Audit on the Financial Statements of BKM Tunas Margari in 2017 by Public Accounting Firm of BWP & Partner Surabaya Branch

The writing of this Final Report aims to determine the implementation of the income cycle audit at BKM Tunas Margari in 2017. The audit process was carried out by BWP & Surabaya branch partners. BKM Tunas Margari is engaged in providing revolving credit loans which are channeled to KSM (Non-Government Groups). The implementation of the income cycle audit of receivables aims to assess the fairness of the BKM Tunas Margari report. The stages carried out are planning and designing an audit approach, testing the control and testing of transaction classes, applying analytical procedures and detailed testing of balances, completing audits, and issuing audit reports. In the planning and designing stage of the audit approach, engagement is made and making an audit program consisting of audit procedures performed. At the testing phase of the control and substantive testing of the transaction class, testing of controls on credit distribution and cash receipts is carried out. The test is carried out by interview and observation. Substantive testing of transaction classes is carried out by vouching transactions against credit distribution and cash receipts. In analytical procedures, the productivity ratio, comparison ratio and performance measurement (LAR and PAR) are calculated. Detailed balance testing is done by testing the age of accounts receivable, cash opname, trace back. The final stage is the completion and issuance of audit reports. Examination results on credit distribution and cash receipts are presented and disclosed in the financial statements in accordance with the Indonesian Accounting Standards for Non-Publicly-Accountable Entities (SAK ETAP). Based on the audit results there is no material misstatement in the financial statements of BKM Tunas Margari.

Keywords: Audit, BKM, Audit Implementation, Income Cycle Audit