

The Escalation of Finance Literation and Simple Book-keeping Training for Small and Medium Enterprises (SMEs) at Desa Sulahan

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Abstract

The community service that will be carried out by our team is located in Sulahan Village, Susut District, Bangli Regency which consists of 9 traditional villages namely the traditional villages of Alis Bintang, Cekeng, Bungkuan, Lumbuan, Kikian, Kebon, Tanggahan Peken, Tanggahan Gunung, and Sulahan traditional village. Not a few people in Sulahan Village work as entrepreneurs, especially MSME entrepreneurs such as bamboo crafts, lolo, processed food and others. There are MSME business actors who are still starting business activities, but there are also business actors who have been doing business for a long time but their businesses have not been able to develop properly. Based on a survey conducted in the field, it was shown that the high level of business activity carried out by business actors has not been accompanied by an understanding of supporting factors in carrying out business activities such as simple bookkeeping so that business actors only focus on profits without paying attention to business supporting factors. Based on this illustration, the program orientation is to provide education and training to business actors, so that they are able to prepare their financial reports independently and responsibly. So that the capital capability of business actors is feasible to develop their business. The solution offered by the executor of community service is training in preparing financial reports using simple bookkeeping techniques. With the intent and purpose of providing this simple bookkeeping training it can assist business actors in managing their finances in a professional manner.

Keywords: MSME, Simple Bookkeeping, Sulahan Village

INTRODUCTION

Micro, small and medium enterprises (MSMEs) have a significant role in Indonesian economic development, creating new jobs and contributing to domestic and foreign trade, better known as exports (Diyana Martha et al., 2022); (Rahmini dkk., 2017); (Ferata dkk., 2021). MSMEs have also proven to be one of the business actors that can survive various economic crisis shocks such as recessions. The problem often finds in MSMEs in Indonesia is financial problems. Many MSMEs still need to realize the importance of neat financial records and bookkeeping (Nur Sarfiah et al., 2019).

In fact, with bookkeeping, business actors can determine whether their business is healthy. Especially in the current digital era, most MSMEs are still "illiterate" in accounting. As a result, it is natural that many of them need bookkeeping in their business which has the potential to grow. In Indonesia, Micro, Small, and Medium Enterprises, or MSMEs, have proven to be a driving force amid a sluggish economy. MSME actors have scored a national Gross Domestic Product (GDP) of up to 60 percent and absorbed 97 percent of the workforce. Currently, the number of small businesses in Indonesia has reached 93.4 percent, medium businesses are at 5.1 percent, while large businesses are only 1 percent. However, that number has remained the same over the past few years (Machfuzhoh et al., 2020).

The main factors causing MSMEs to only survive for a short time are organizational factors and financial management (Melinda Dwi Lestari, 2021). The role of financial accounting for MSMEs is as a means of financial control and management through accounting which can find all finance-related data. (Tunggal Sari et al., 2017). Secondly, with a simple bookkeeper able to assist in making decisions where the balance sheet shows the position of the business, while the income statement shows the performance of the business (Teguh Setiawan et al., 2020). Furthermore, accounting plays a role in obtaining capital loans and getting investors. Recording financial reports can be used as a guarantor for loans at the bank to increase MSME capital (Siti Wardani Bakri Katti & Mutmainah, 2020).

One of the MSMEs that has not implemented bookkeeping for their business is "Jik Loling Production", located in Sulahan Village, Susut District, Bangli Regency, Bali Province. This UMKM produces Loloh and Upakara Snacks, usually marketed to local traders, regional markets, and even outside the area. Their business has been operating for a long time, from generation to generation. The snacks produced include other pekayu, begina, and sun (Other traditional Balinese snacks). However, they still need to implement bookkeeping in running their business. The community service activity programs are planned to assist the improvement of financial management by providing socialization about applying simple bookkeeping that MSMEs might apply to facilitate MSME business development.

METHOD

Figure 1 summarises the method for implementing the Community Service Activity work program. To be successful and valuable to the community, students need to have complete, correct and detailed information about the situation and conditions of the location. In order to obtain this information, the authors make observations first and will conduct interviews with the owners of UMKM loloh and snack upakara "Jik Loling".

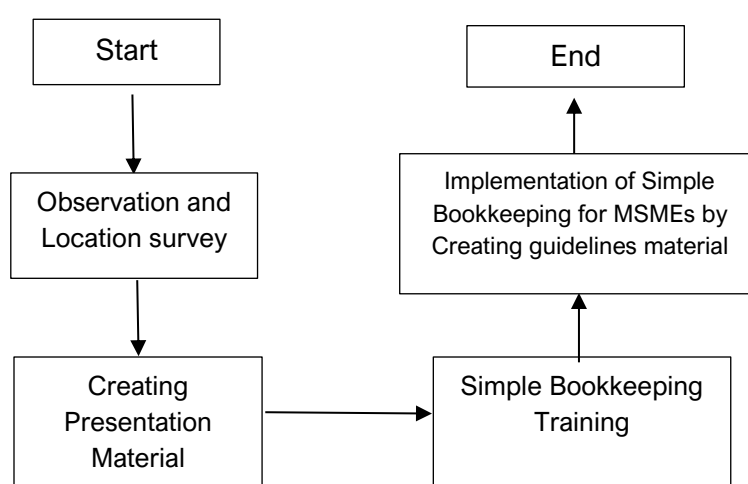


Figure 1. Alur Program Kerja

Observation is a data collection method carried out to observe and review carefully and directly at the research location to determine the conditions. This observation was carried out on January 20-21th 2023 at the production house "Jik Loling". Using this method can facilitate the preparation of work programs because the data and information obtained about the condition of the location and information about the problems or obstacles by conducting direct interviews. After observing, the author asked permission from the "Jik Loling" business owner to innovate and apply ideas to increase MSME sales during two meetings on January 27 and February 3, 2023.

RESULTS AND DISCUSSIONS

Based on a survey, the high level of business activity carried out by business actors has yet to accompany an understanding of supporting factors in business activities such as simple bookkeeping, so business actors only focus on profits without paying attention to business support factors. Based on this case, the orientation of our work program is to provide education and training to business actors so that they can prepare their financial reports independently and responsibly. Thus, the capital capability of business actors is feasible for developing their businesses.

The solution offered by the author as an implementation of community service is education about the importance of financial reports and training in preparing financial reports using simple bookkeeping techniques. With the intent and purpose of providing this simple bookkeeping training, it can assist business actors in professionally managing their finances.

Several stages were carried out in implementing the work program. First, the author presented material on the importance of using financial reports for businesses. Moreover, the business owner understands the material that the author has conveyed. The next step is to provide an example of making financial reports using simple bookkeeping techniques that are easy for business owners to understand so that they can quickly implement them in their businesses.

By carrying out an educational work program, financial reports training is essential to increase public knowledge and insight into preparing financial reports. Then, a simple bookkeeping model helps the owner supervise the possibility of leakage in the business financial statements. Table 1 provides information about the result of these community services activities.

Table 1. The comparison of community services activity in Bookkeeping Training at MSEMs

No.	Before The Community Services Action	After Implementation
1	Lack of understanding of MSME owners about how to do bookkeeping	MSME owners have an understanding of how to do bookkeeping
2	Lack of understanding of MSME owners regarding the importance of bookkeeping for a business	MSME owners understand the importance of bookkeeping for a business

CONCLUSIONS AND RECOMMENDATIONS

The community service activities in Sulahan Village showed positive results because gaining knowledge of financial literature would prevent them from any fraud. Also, this activity produces guidelines helping the business owner MSMEs eager to learn about basic financial literacy knowledge.

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