



## **MSME Financial Recording Training in The Karisma Creativa Group of Kadubeureum Village**

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### **Abstrak**

Kegiatan pengabdian pada masyarakat ini bertujuan untuk mengenalkan tentang pencatatan keuangan sederhana, serta membantu pelaku usaha UMKM dalam membuat pencatatan atas transaksi kegiatan usahanya. Metode dalam kegiatan pengabdian ini dilakukan dalam beberapa tahap. Tahap pertama yaitu melakukan identifikasi untuk mengetahui persoalan prioritas yang akan diselesaikan. Tahap selanjutnya yaitu melakukan sosialisasi dan pelatihan pendampingan pencatatan keuangan bagi UMKM di Desa Kadubeureum. Berdasarkan kegiatan yang telah dilakukan menemukan masih banyak para pelaku UMKM yang tidak memisahkan uang pribadi dan kegiatan bisnisnya sehingga menyulitkan dalam menentukan biaya operasional usahanya. Dengan adanya kegiatan ini pelaku usaha khususnya usaha mikro di Desa Kadubeureum dapat memahami pentingnya pencatatan keuangan bagi usaha mereka dan diharapkan mampu secara rutin dalam melakukan pencatatan atas setiap transaksi usaha setiap harinya.

**Kata kunci:** *Pencatatan Keuangan, Usaha, UMKM*

### **Abstract**

*This community service initiative aims to introduce the concept of basic financial recording and assist MSME business owners in recording their business activity transactions. The service activity is carried out in several stages, starting with identifying priority problems that need to be resolved. The next stage is to conduct socialization and training to help MSMEs in Kadubeureum Village with their financial recording. Through this activity, it was discovered that many MSME players do not separate their personal money from their business activities, making it difficult to determine their operational costs. With this activity, micro business owners in Kadubeureum Village can better understand the importance of financial recording for their business and are encouraged to record every business transaction on a daily basis.*

**Keywords :** *Business, Financial Recording, MSMEs*

### **Introduction**

Micro, Small, and Medium Enterprises (MSMEs) have a very large role in the growth of the Indonesian economy with a contribution of 96.9% to the total employment of the national workforce. This enormous contribution will certainly be able to expand the creation of jobs and broad economic services to the community. The empowerment of MSMEs must always be improved so that they can realize a balanced, developed, and just national economy, as well as increase their role in regional development, job creation, economic growth, and alleviating people from poverty.



MSMEs are related to bookkeeping activities which can help to show the development and financial condition of MSMEs so that they can be used as a tool for decision making (Murdhaningsih et al., 2022). However, until now the majority of MSMEs have not implemented financial recording and reporting based on the accounting cycle, which starts from providing proof of transactions to the issuance of financial reports and is not in line with established accounting standards (Syamsul, 2022). One of the main challenges faced by MSME players is related to fund management. Good fund management is a key factor that can cause the success or failure of MSMEs (Margunani et al., 2020). Any type of business activity is very important for keeping financial records, but MSME business actors, which are still dominated by micro and small businesses, still ignore this. Keeping daily records of income and expenditure transactions is very important to have good control over business activities. MSME business actors can at least know how much profit they earn, the amount of their business operational costs, and how much capital they use for their business. This is done so that business owners can evaluate their business capabilities and capacity so that they can plan to develop their business based on the records that have been made.

The advantage that MSMEs gain from financial recording is the ability to identify the financial level of their business. In some cases, there are still many MSME players who have not recognized real profits from selling their products (Purnamasari et al., 2023). Most small entrepreneurs do not understand bookkeeping procedures, so they cannot know for sure how much profit or loss their business will make, they can only estimate approximately. In general, they only record debts and receivables many of them do not record their debts and receivables. With good financial records, MSMEs can identify the ups and downs of expenses and can find out the business profits they earn. Accounting as a scientific discipline that requires value can certainly be used as an effort to strengthen the values of community institutions to strengthen the quality of human resources so that financial recording in micro-businesses can be realized (Hasibuan et al., 2022). Business people certainly don't want their business to suffer losses, but there are still many who don't realize the importance of financial recording in every financial transaction, especially micro businesses. The mentoring program regarding financial recording can improve the ability of MSMEs to manage their finances, making it easier to evaluate financial performance (Yusuf et al., 2021). Financial reports can be used as a business control and basis for making decisions. By properly recording their finances, MSMEs will know whether the business they are running is healthy or not (Pertivi et al., 2023).

Table 1. Target Group and Potential/Problems of MSMEs in Kadubeureum Village

Target Group	Potential/Problems From Various Aspects
UMKM Karisma Creativa Group located in Kadubeureum Village	<ul style="list-style-type: none"> <li>- There is still a lack of knowledge about recording cash-in and cash out.</li> <li>- MSMEs do not yet understand simple financial recording.</li> <li>- MSMEs still lack knowledge in preparing financial reports.</li> </ul>

Based on Table 1. above, community service activities are needed in the form of training on MSME financial recording in Kadubeureum Village. This financial recording training aims to help MSMEs in the Karisma Creativa group in Kadubeureum Village to carry out financial records for the businesses they run and to raise awareness of

the importance of financial records for their businesses. MSME business actors can also understand the benefits of financial recording because it is an important aspect of managing a business. This is because if the financial management of a business is not managed well it can cause financial turmoil or losses for their business (Isnaeni et al., 2023).

### Implementation Method

Simple financial recording training will be carried out only at the Karisma Creativa group of MSMEs in Kadubeureum Village. The method used in community service is carried out in several stages. Identify the knowledge of MSME actors regarding financial recording. The first stage is to identify to find out the priority problems that will be resolved through this service. The identification stage was carried out by interviewing the MSMEs of the Karisma Creativa group in Kadubeureum Village. The second stage is to socialize the importance of keeping financial records in running a business. This stage aims to motivate and instill knowledge among business actors in the Karisma Creativa group in Kadubeureum Village regarding the aims and benefits of financial recording in the business world.

The next stage is training and assistance with simple financial recording. At this stage, this is done by providing material and continuing with assistance with financial recording. The material presented at this stage is; 1) understanding financial recording; 2) types of financial records and; 3) financial recording procedures. In this service, MSME actors from the Karisma Creativa group in Kadubeureum Village will only be introduced to how to record income and expenses to calculate gross business profits, apart from that, business owners will also be taught to record debts and receivables and record the flow of merchandise inventory. This recording assistance is carried out using the service team monitoring the financial records that have been carried out by the MSME actors of the Karisma Creativa group in Kadubeureum Village. This assistance is very important considering that the MSME actors of the Karisma Creativa group in Kadubeureum Village have never kept accurate financial records. Two-way communication is part of discussion activities as a technique for conveying information so that the presentation of information is not boring.

### Result and Discussion

This service activity begins with identifying the knowledge of MSME players about financial recording and socializing the importance of keeping financial records in running a business. With this outreach activity, it is hoped that MSME actors, especially MSMEs in Kadubeureum Village, will be able to understand the purpose of financial records which can be used as a tool to determine financial conditions and business performance and be able to assist in preparing business activity plans.



Figure 1. Socialization of the Importance of Financial Recording.

The next stage after socializing and identifying the knowledge of MSME actors in Kadubeureum Village is training in simple financial recording. This activity helps MSMEs who are still confused about keeping financial records and separating personal money from money used for business activities.

### 1. Providing Materials

The material is provided by explaining the meaning of financial reports and the components of financial reports. Financial reporting is a fundamental thing that must be understood by every business sector to support problem-solving and business decision-making that must be made by management. Decision-making that is based on correct and accurate data will of course be more accountable and more effective (Natsir & Waani, 2023).



Figure 2. Providing Financial Recording Training Materials

Training participants were explained about several types of notebooks that can be used to make simple financial records easier, namely expense notebooks, income notebooks, cash books, and inventory books. This activity also provides material regarding the differences between a receivables book and a payables book and how to record transactions. In this activity, the participants were very enthusiastic in listening to and understanding several types of recording books that can be used in carrying out financial records.

### 2. Financial Recording Training

This financial recording training was carried out to help MSME players who still do not understand the material explained. In this activity, direct practice was carried out in carrying out financial records and discussions were held regarding the obstacles faced by MSME players in recording their business finance.



Figure 3. Financial Recording Training

The results of this activity found that there were already several business actors who kept records but they combined all the records into one book so that business actors in Kadubeureum Village had difficulty separating their expenses and receipts. Business actors in Kadubeureum Village also have difficulty finding records of people who have debts because they combine records in one book and do not separate them into a separate debt record book. Another obstacle faced is the lack of separation between personal money and money used for business activities. Given the various problems related to the business activities of MSME players, especially related to recording financial transactions, this activity is very important to carry out because it can help in understanding several types of recording books which can make it easier to separate each transaction regarding the business activities of MSME players. Separating personal and business financial records can make it easier for MSMEs to manage their business finances. This is because accuracy in recording business finances can have an impact on making decisions and evaluating their business performance. Money mixed between personal and business money can make it difficult for MSME entrepreneurs to determine business operational costs.

### **Conclusion**

This service activity aims to provide training and assistance for MSMEs by providing an understanding of the basic concepts of financial recording, and the importance of separating personal money and business money. This service activity found that MSME actors have not carried out complete financial records and there are still those who do not understand how to record their financial reports. This service activity found that MSME players are still confused about how to separate their money from their business money, they are still confused about calculating their business profits because MSME players combine all financial records in one record, without separating expenses and income. With this socialization activity and financial recording training, MSMEs can separate their money from their business money. MSME players are also able to be more neat in recording and calculating their business profits. This community service activity is carried out in a relatively short period so there is still a risk of mistakes made by MSME actors in carrying out financial records, calculating business profits, and separating business capital and personal assets owned by MSME actors. Therefore, community service activities carried out by MSME actors need to be carried out over a longer period to ensure that MSME actors understand financial recording and routinely keep financial records of their business activity transactions.

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