



Assistance with MSME Financial Reporting at The Mushroom Farmers Group Preserve Batok Village Bali - Banten Province

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Abstrak

Salah satu masalah yang dihadapi mitra adalah sebagai berikut: a) kapasitas produksi jamur yang rendah; b) menggunakan metode pemasaran konvensional untuk penjualan; dan c) tidak melakukan pencatatan keuangan yang tepat, sehingga mitra tidak tahu berapa keuntungan yang sebenarnya. Solusi yang ditawarkan kepada mitra adalah sebagai berikut: a) meningkatkan kapasitas produksi jamur dengan menyediakan alat dan sarana teknologi tepat guna, seperti mesin press baglog dan autoclave; b) memberikan pelatihan tentang pencatatan transaksi keuangan dengan menggunakan aplikasi pencatatan informasi keuangan usaha mikro dan kecil (SI APIK) berbasis web yang dikeluarkan oleh Bank Indonesia, yang akan membantu mitra dalam mencatat transaksi keuangannya serta memungkinkan mereka untuk Memberdayakan mitra kelompok tani lestari untuk menjadi masyarakat mandiri adalah tujuan luaran dari pengabdian ini. Setelah pemberdayaan terhadap mitra eksternal yang dimaksud, hasilnya adalah sebagai berikut: a) Peningkatan kapasitas produksi jamur; dan b) peningkatan pencatatan keuangan mitra. Peningkatan kemampuan mitra untuk mengelola keuangan adalah bukti keberhasilan.

Kata kunci: *Budi Daya Jamur, Produktivitas, aplikasi SI APIK, keuangan*

Abstract

One of the problems faced by partners are low mushroom production capacity, using conventional marketing methods for sales, not keeping proper financial records so that partners do not know the actual profit. The solutions offered to partners are as follows: a) increasing mushroom production capacity by providing appropriate technological tools and facilities, such as backlog press machines and autoclaves; b) providing training on recording financial transactions using the web use an application for recording financial information for micro and small businesses (SI APIK) application issued by Bank Indonesia, which will assist partners in recording their financial transactions and enable them to Empower sustainable farmer group partners to become independent communities is the outcome goal of this service. After empowering the external partners, the results are as follows: a) Increased mushroom production capacity and b) improved partner financial recording. Increasing partners' ability to manage finances is proof of success.

Keywords: *Mushroom Cultivation, Productivity, SI APIK application, Finance*



Introduction

Currently, many people from various groups prefer to start a business Alone. The terms that represent their businesses are Micro, Small and Medium Enterprises (MSMEs). Micro, Small, and Medium Enterprises are businesses that require capital approximately or equal to IDR 200,000,000, which is often referred to as the bones of the Indonesian economy considering the large number of Indonesians (Pamoedji et al in Fathah, 2020). According to BPS data in 2017, business units MSMEs occupy 99.9 percent of the total business units in Indonesia in number 62.9 million business units, according to Bank Indonesia. Not only that, MSMEs absorbed 96.9 percent of total labor absorption contributed 60.34 percent to Indonesia's gross domestic product (GDP).

Most management practices in MSMEs still adhere to the "management" pattern traditional" for several reasons, including (Kasus Pada Umkm Kerupuk Ikan Ibu Sulastri Besuki Muhammad Rofiq Hidayah et al., n.d.):

1. MSMEs that grow and develop in Indonesia are mostly managed by individuals (one-man show) or one family who adheres to a tradition of business management.
2. MSMEs that grow and develop in Indonesia are mostly simple businesses with few raw materials needed; the process is simple, and there are only so many production variants.
3. Consumer demand patterns have mostly stayed the same (due to a lack of competence).
4. Process and production tools that are simple and not classified as high-tech.

The Ministry of Cooperatives and SMEs encourages micro businesses to manage finances and maintain liquidity well. Business actors must complete business activities' administration and financial records in all business conditions. Meanwhile, small businesses' ability and knowledge regarding management science could be much better in the financial sector. Even though most of these entrepreneurs have had formal education, However, not all of them have a management and accounting background. So, in managing their business, they often experience obstacles. This can be seen from the financial management and accounting carried out, which is still limited to a small scale.

To increase access to financing, you need the ability to carry out good business management. Due to the big challenge, access to financing still needs to be higher. Training is one of the keys to empowering micro businesses to increase the capacity of micro business actors in financial management. The Community Service Program carried out is: Providing financial management training to BPUM recipient MSMEs, especially regarding standard financial management, along with the socialization and mentoring process for MSMEs. Most MSMEs have problems in financial management; some of the management problems are: Business finances are still mixed with personal finances; determining the cost of products is carried out intuitively, without carefully calculating the costs incurred; lack of knowledge regarding financial recording and financial management. This training aims to help MSMEs complete financial administration and record when business liquidity conditions experience a decline so that they can grow and develop again and increase their business productivity during the COVID-19 pandemic. The output of this program is that MSME actors gain knowledge about proper financial management.

Mitra Lestari Mushroom Farming Business Group is one of the mushroom business groups in Banten Province. Based on the visit and interview with Mr. Fauzul, information was obtained that the average monthly turnover was around IDR

4,950,000 (15 kg x 30 days x IDR 11,000) with a net profit of IDR 2,500,000. Workers' wages are given based on the units produced. Usually, Mr. Fauzul is assisted by 4-6 people every week. Marketing is done traditionally by selling to several traders in the market. This traditional marketing certainly has an impact on the turnover obtained.



Figure 1. the condition of mushroom storage warehouse community service partners

Moreover, the Covid-19 pandemic storm has begun to hit Indonesia. According to Mr. Fauzul, mushroom sales turnover at the pandemic's start decreased drastically. This is because consumers rarely shop at the market. As a result, unsold mushrooms must be accepted because mushrooms last only a short time or rot quickly. However, as time passes, the income from mushroom cultivation at this partner has increased as usual. According to the partner's explanation, the demand for mushrooms is high. Still, the partners need more support to fulfill this demand due to inadequate supporting equipment and personnel to produce mushrooms with a larger capacity. According to (Rasta et al., 2018) using a technological machine to make a baglog will take much less time than not using a press machine. A baglog press machine can take three to five seconds to produce a baglog.



Figure 2. the condition of community service partners

Meanwhile, if you use the traditional method, it takes two to 3 minutes." Apart from marketing issues and supporting tools, another problem with this partner is financial recording. Partners never record financial transactions. Partners only record the quantity they sell. Never record details of money received or details of money spent every month. Partners have difficulty calculating the profits they earn. Partners also never make financial reports so partners never know current or past financial conditions. This is due to limited workforce and traditional governance (Senjarini & Purnomo, n.d.). The Lesrtari Mushroom Farmers Group needs an accounting recording system that is easy to use, effective and efficient so that the farmer group

will be able to produce precise and accurate financial information. According to (Endah Dewi Purnamasari et al., 2022) financial management that utilizes financial technology will be much faster, provide convenience and accuracy."

Implementation Method

1. Time and place of implementation (showing the location of the activity and place of implementation by showing a map or describing the location Service activities are implemented on MSMEs engaged in the Mushroom Business in Serang City, Banten Province, with activity partners, namely PKMS Partners, the Sustainable Mushroom Farmers group, whose members are local communities. Mitra's location is on Jalan Raya Sepang No. 2 RTs. 02 / RW. 18 Batok Bali Villages, Serang District, Serang City, Banten Province with locations:

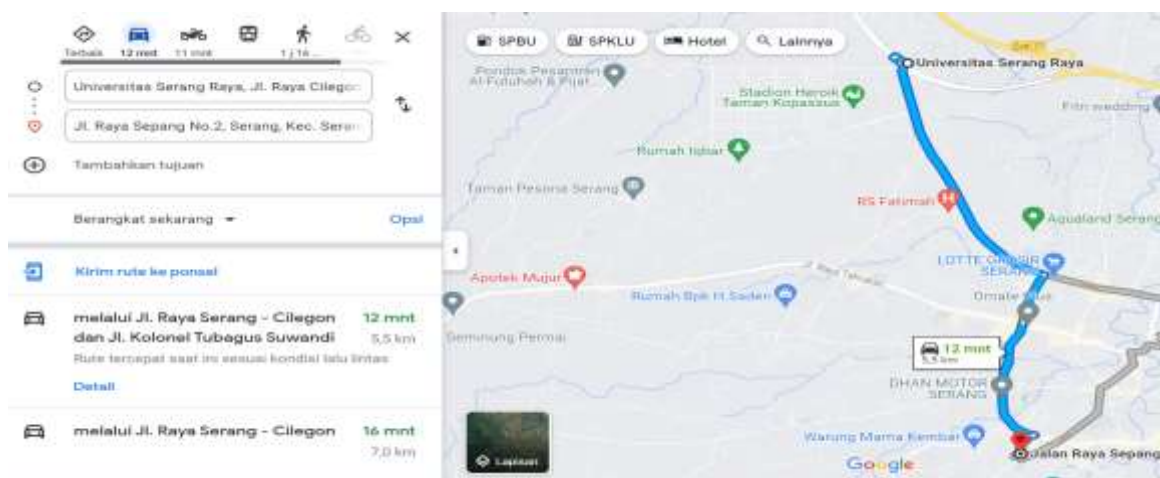


Figure 3. the condition of community service partners

2. Advice audience/Activity Partners The Sustainable Mushroom Farmers Group, which involves local communities, is a partner of this PKMS. Mitra's location is in Batok Bali Village, Serang District, Serang City, Banten Province, on Jalan Raya Sepang No. 2 RTs. 02 / RW. 18. This activity is carried out at the partner location, 5 km or 30 minutes from Serang Raya University.
3. The method for implementing this service activity is through assistance in financial reporting using financial manuals and applications that are easy to use and can be accessed by all interested parties. This activity is expected to increase mushroom productivity based on the steps taken. Partners in the PKMS program are actively involved in all activities carried out. 1. Help create banners, 2. Actively promote sustainable mushrooms through online media. 3. Support socialization events.

After the socialization and mentoring were complete, the PKMS team carried out an evaluation. Field visits are used to assess partners' skills after socialization, implementation of activities, and impacts after the service activities are completed. Apart from that, the PKMS team sets the appropriate use of technology.



Figure 4. the implementation of community service activities by the team

Result and Discussion

In Batok Bali Village, Serang District, Banten Province, the PKMS program is implemented. Eleven people participated, including mushroom business managers, farmer groups, servants, and students. PKMS activities are carried out over several days for six months. The first day of PKMS activities began with the provision of supporting equipment such as autoclaves and backlog press machines. Backlog and bag density are produced by backlog press machines (Rasta et al., 2018). In addition, backlogs produced by a backlog press machine are made faster than those produced by traditional methods so that the mushrooms will receive sufficient amounts of substances or nutrients to grow well. Baglog press machines can also increase productivity by reducing the time needed to make a baglog.

The PKMS team also offers an autoclave as an inoculation support tool besides the baglog press machine. An autoclave is used for sterilization in the process of making mushroom seeds. The resulting sources will not be contaminated by the autoclave (Sitompul et al., 2017) Before the autoclave machine is activated, partners use seeds from outside. However, because the sources are infected, the use of seeds from outside causes crop failure. Partners typically get 25% contaminated seeds, which means fewer mushrooms will be harvested. Trials were also carried out by the PKMS team using an autoclave machine. Glass bottles containing fungal media were cleaned in an autoclave for about 60 minutes at a pressure of 1.5 Psi. Once clean, the vial is placed in the inoculation chamber for one day, and the fungal culture is added. After ten to twelve days, the mushrooms are ready for use. This autoclave can help partners reduce external contamination, preventing crop failure.

The results of interviews with partners show that partners need help with traditional mushroom marketing, which means using a system that unsold can be returned to sell the mushroom harvest to the market. To overcome this problem, we are offering a solution by helping market mushrooms more efficiently through digital media. Among the social media used are Tokopedia, an e-commerce site, and Instagram, both of which are among the top brands in Southeast Asia and East Asia.

The first thing to do is tell people about digital marketing. They explain in depth the shift from conventional to digital marketing and how to use digital media to increase mushroom sales. Mitra explained how digital marketing strategies are very influential, such as how to use Tokopedia and Instagram to promote interesting mushrooms and attract customers.

Using the financial application Financial Information Recording Application Information System or SI-APIK. This application is based on Android and can be downloaded on Google Playstore. According to Habibi (2021), the SI-APIK application is an application system developed by Bank Indonesia and the Indonesian Accounting Association. Designed and developed as a tool to record various transactions that occur in various

types of businesses, such as service and manufacturing companies, systematically. In addition, this application meets the financial accounting requirements of micro, small, and medium entities (EMKM).



Figure 5. the symbol of the SI-APIK application (financial information recording application for micro and small businesses) of Bank Indonesia

The Sustainable Mushroom Farmers Group needs help managing its financial records. They still use manual processes due to a lack of resources, so the administration process and financial recording need to be carried out properly. Hidayah (2021) explains that the most common problem faced by MSMEs is financial management, both in terms of recording and administration. There are problems with financial management due to the need for a good bookkeeping system and knowledge about recording financial reports properly and correctly. A good system will help partners avoid mistakes in handling all recurring financial transactions.

In addition, the PKMS team supervises the use of the Si-Apik application to record financial transactions. Partners must download the Si-Apik application from Playstore first. After that, the team helps partners record every transaction on the application. From the time the money is received to the time the money is paid out. In addition, the team helps partners in creating a database in this application, which includes customer names, supplier names, raw material names, and asset names.

After all financial transactions are recorded, several reports are generated. This includes position statements, profit and loss, cash flow, details, financial performance, trends, and annual operating expense reports. After the sustainable mushroom farming group uses the Si-APIK application, the expected goal is that partners can use it easily, practically, and efficiently so that partners can carry out simple financial reporting in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). Apart from that, the Si-APIK application is expected to be a solution for storing all business transactions with Partners in a database that can be accessed easily. Two weeks after training, evaluation and supervision are carried out. In this evaluation stage, three main points will be discussed. They are the use of supporting tools such as autoclaves and press machines, the use of Tokopedia as an e-commerce platform and Instagram as a social media platform used by partners, and the use of the Si-apik application to keep records of financial transactions.

Jamur Iestari Laporan Posisi Keuangan (NERACA) Per 31 Agustus 2022	
Keterangan	Rupiah
ASET	
Kas	Rp10,595,000.00
Persediaan Bibit,Pupuk,Obat Hama	Rp1,900,000.00
Jumlah aset	Rp12,495,000.00
KEWAJIBAN	
MODAL	
Modal	Rp5,000,000.00
Saldo Laba	Rp7,495,000.00
Jumlah modal	Rp12,495,000.00
Jumlah Aset	Rp12,495,000.00
Jumlah Kewajiban, Modal dan Saldo Laba	Rp12,495,000.00

Jamur Iestari Laporan Laba Rugi dan Saldo Laba Periode Agustus 2022	
Keterangan	Rupiah
PENDHASILAN	
Pengualan	Rp10,395,000.00
Penghasilan Lain	Rp0.00
Jumlah penghasilan	Rp10,395,000.00
BEBAN	
Beban Bibit,Pupuk,Obat Hama	Rp0.00
Beban Tenaga Kerja	Rp2,000,000.00
Beban Sewa	Rp0.00
Beban Transportasi	Rp0.00
Beban Bahan Bakar	Rp000,000.00
Beban Listrik	Rp200,000.00
Beban Air	Rp200,000.00
Beban Telepon	Rp0.00
Beban Penyusutan	Rp0.00
Beban Umum dan Administrasi	Rp0.00
Beban Lain	Rp0.00
Jumlah beban	Rp2,900,000.00
Labo (Rugi)	Rp7,495,000.00
Saldo Laba (Rugi) Awal	Rp0.00
Pemilikan Oleh Pemilik	Rp0.00
Saldo Laba (Rugi) Akhir	Rp7,495,000.00

Figure 6 Output results of balance sheet financial reports, profit and loss statements, and retained earnings from the SI-APIK application

The result of the activity is presented in its entirety, followed by a discussion process. The discussion is presented systematically from the general, then leads to the specific. Presentation of results can be done with the help of tables, drawings/graphs, maps/plans, and schematics. In addition, the results and discussion presented are also interconnected with the theory used.

In the evaluation process Partners indicate that they can differentiate between spending and receiving money transactions with the Si-Apik financial application, but the process could be smoother. Because financial transaction input requires patience. However, partners' ability to carry out financial records digitally has reached 70% so far. If problems occur in the future, partners are asked to communicate with the PKMS team. The PKMS team will also monitor partners' monthly financial reports.

Conclusion

The Community Service Stimulus Program (PKMS) showed excellent results for the sustainable mushroom cultivation group. One of the results of this activity is that Partners can use backlog press machines and autoclaves. Baglog press machines and autoclaves increase mushroom productivity, and Partners can also sell baglog mushroom seeds and F2 oyster mushrooms made without mushrooms. Apart from that, an additional result is that Partners can use the SI-Apik financial recording application to monitor their financial health.

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