

Android-Based Business Bookkeeping Training to Improve Financial Management of Micro, Small and Medium Enterprises (MSMEs) in Cilibende, Babakan Village, Bogor

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ABSTRACT

MSMEs are one form of contribution that can affect economic growth in a region. MSME actors need to maintain and develop their business to a larger business scale. One of the factors in supporting the creation of progress in MSMEs is the functioning of the recording and bookkeeping system in these business fields. Based on a survey conducted on MSME actors in Babakan Village in Bogor City, 4 out of 17 MSME actors did financial records manually in a diary, but it was not in accordance with accounting standards, so business actors did not know for sure the profits and losses they received. This community service carried out for MSME actors includes basic training in daily financial recording and digital bookkeeping using the Buku Warung application, located in Babakan Village, Bogor City. The purpose of this training is to improve understanding of accounting and finance as well as facilitate business actors (MSMEs) in recording transactions and bookkeeping to support business activities. The training begins with the presentation of the material, practice in using the Warung Buku application. The results that can be achieved after the training are that all MSME actors in Babakan Village, Bogor City can record and report their business activities through the Warung Buku application.

Keywords: MSME, Recording, Bookkeeping, Book Stall.

INTRODUCTION

The development of Micro, Small and Medium Enterprises (MSMEs) must be carried out, this is because Micro, Small and Medium Enterprises (MSMEs) are one of the most important pillars in the Indonesian economy. MSMEs have contributed to the Gross Domestic Product (GDP) of 61.07% or Rp. 8,573.9 trillion, higher than large businesses which reached Rp. 5,464.7 trillion (Smeco.go.id, 2021). MSMEs are able to absorb 117 million workers or 97% of the total workforce. With details, 107.4 million micro-enterprises, 5.8 million small businesses, and 3.7 million medium-sized enterprises (Smeco.go.id, 2021).

The Department of Cooperatives and SMEs of the Bogor City Government noted that until 2021 there will be 45 thousand MSME players, which means an increase of 17,623 compared to 2020's number of 27,377. The Head of the MSME Service in Bogor City said that the increase in the number of MSME actors was motivated by the large number of workers who were victims of Termination of Work (PHK) and not many were registered with the Cooperatives and MSMEs Service (Ariyani et al., 2021).

Because MSMEs are one of the most important pillars in the economy, good financial management is very necessary, one of which is in terms of recording and bookkeeping. One of the

causes of MSMEs being difficult to develop is because they do not apply an accounting system to their business. (Kesuma et al., 2020) said that the development of business actors was not accompanied by the development of financial aspects, this was due to the lack of motivation from business actors and the lack of ability of business actors to manage independent business finances. Their main priority is to make a profit and hope the business will grow. This focus causes most entrepreneurs to pay less attention to financial records. A well-recorded financial administration will be able to optimize financial management. Without good records, entrepreneurs make wrong decisions.

MSME entrepreneurs sometimes do not know in real terms the amount of money they have, how much capital, how much debt and receivables, and whether they have made a profit or suffered a loss. Good financial administration can open access to business capital. Often the factor that becomes a complaint is the lack of capital owned. Sources of capital can be met through two alternatives, namely own and foreign capital. Given the existing limitations, the option of using foreign capital can certainly be an option. Moreover, currently there are many programs from the government and private institutions in providing credit for MSMEs. The problem that arises is that all credit programs require financial administration according to standards. This is the problem why many MSMEs do not get access to formal financial institutions. Likewise, the condition of 4 of the 17 MSME actors in Babakan Village did financial records manually in a diary, but it was not in accordance with accounting standards.

MSME actors must be given awareness to understand that financial administration will be beneficial for business continuity. The application of financial administration according to standards is not a factor to be feared. Fear arises because there are thoughts of inability to follow the learning process of making financial administration.

The growing digital world has an impact on the ease of business actors to record financial transactions. Parties with an interest in developing MSMEs also take advantage of the digital world to make it easier for MSME actors to

carry out financial administration according to standards. Various software has been released for use. One of the available applications is Warung Buku. Warung Book is one of the MSME bookkeeping applications that was created with the aim of making it easier for business owners to record their business books. In addition, the Warung Buku application is one of the applications used by the Bogor City Government to assist MSMEs in doing digital bookkeeping (Ariyani et al., 2021).

METHOD

The "Serving Lecturer in 2021" activity with the title Android-Based Business Bookkeeping Training to Improve MSME Financial Management in Cilibende, Babakan Village, Bogor, carried out several process stages of activities. The first stage is preparation. At this stage, program design is carried out, preparing a service team, division of tasks and designing the needs for tools and materials needed during the activity.

The second is the initial observation stage, this stage is carried out through interviews with the Babakan sub-district administrator in the MSME sector and the RW head in order to obtain information about the potential and problems that arise in the program target group, namely MSME actors in Cilibende, Babakan Village..

RESULT and DISCUSSION

Financial bookkeeping training is expected to increase knowledge and business actors can book business regularly and operate accounting applications as a tool in financial recording, so that business actors can understand the financial condition of their business. Because by doing financial records, it will be easy to compare the financial situation of the business from the previous year. (Sari & Indriani, 2017) said that if business actors ignore financial management, it may not be very clear, but without effective accounting methods, it is likely that managers will not be able to fully understand their business.

Prior to service activities, a pre-test was carried out to find out whether MSME actors were

recording and accounting for their business with indicators of financial planning, financial recording, financial reporting, understanding of accounting and preparation of financial reports. The results of the pre test are as follows:

No	Rating Indicator	Yes	No
User Indicator			
1	Make financial planning	9	8
2	Make an initial capital plan to set up a business	9	8
3	Comparing the plans made with reality	5	12
4	Evaluate if there is a discrepancy between planning and reality	6	11
5	Separating personal money and business capital	11	6
6	Keep cash reserves for unexpected expenses	8	9
7	Making program plans to make the future	8	9
Financial Recording Indicator			
1	Recording sales transactions	5	12
2	Recording purchase transactions	6	11
3	Manually recording transactions in the diary	4	13
4	Record transactions using the application	0	17
5	Perform a recapitulation of cash disbursements and cash receipts every month	4	13
Financial Reporting Indicators			
1	Making financial reporting	2	15
Indicators of Accounting Understanding			
1	Understand the meaning and function of financial records	8	9
3	Able to use applications for business bookkeeping	0	17
4	Understand how to calculate business finances	6	11

Based on user indicators, it can be seen that 9 out of 17 MSME actors have made financial planning, 9 out of 17 MSME actors have made initial capital planning to set up a business, 9 out of 17 MSME actors have made initial capital planning for starting a business and 5 out of 12 MSME actors have compared the plans made with reality. 6 out of 17 MSME actors evaluate if there is a discrepancy between planning and reality. 11 out of 17 MSME actors have separated their personal money and business capital. 8 out of 17 MSME actors Save cash reserves for unexpected expenses from 8 out of 17 MSME actors Make program plans to make the future.

Based on financial recording indicators, it can be seen that 5 of 17 MSME actors have recorded sales transactions, 6 of 17 MSME actors have recorded purchase transactions, 4 of 17 MSME actors have recorded transactions manually in a diary, no MSMEs have recorded transactions using application, 4 out of 17 MSME actors recapitulate cash disbursements and cash receipts every month and 4 out of 17.

Based on financial reporting indicators, 2 out of 17 MSME actors make financial reports. Based on indicators of accounting understanding, 8 out of 17 MSME actors understand the meaning and function of financial recording, 8 out of 17 MSME actors, no MSMEs have yet used applications for business bookkeeping and 6 out of 17 MSME actors understand how to calculate business finances.

Furthermore, in the second session, there was a presentation of material related to simple business bookkeeping. This simple bookkeeping material covers the mechanism of financial records. Financial recording is the first step to record various changes in the financial position of a company which is carried out chronologically with certain methods so that the recording results can be communicated to other parties in the form of financial statements (Sujarweni, 2020). In this session, business actors are given a simulation of transactions that arise from MSMEs engaged in car painting workshop services, then participants group these transactions into accounts. Each account will serve a specific purpose such as how much cash is on hand, how much salary is paid or how much inventory value (Sastrawan & Pratiwi,

2021). At this stage the instructor ensures that participants can group transactions correctly to match their account posts

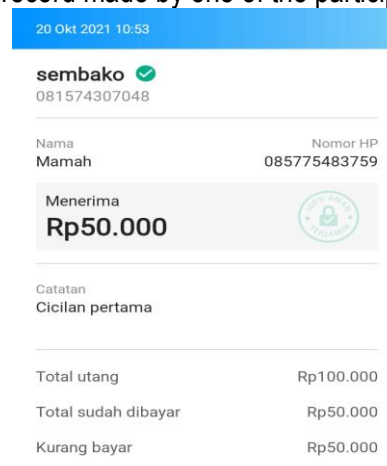
In the third session is the practice of using the book stall application. The initial stage is to create business data which includes setting a business profile, participants fill in the owner's name, business name and type of business. Next, the participants set up a note containing information on the sale and purchase carried out starting from the name of the item, the quantity of the item, and the price. After making initial arrangements, the next step is for participants to record transactions. There are two categories recorded in the transaction menu, namely sales and expenditure transactions. Expenditures are used to acquire merchandise, marketing, and operational costs such as paying for electricity, paying debts, buying stock, paying installments to suppliers. The current condition is that participants have not been able to separate business costs from household costs. Therefore, participants are reminded to separate business money from personal money in order to know the level of business profits and the amount of expenses in one calculation period (Bustomi et al., 2021).

Furthermore, participants record sales transactions, sales are various types of income ranging from the number of product sales, and receivables that have been paid, in this session participants follow well to be able to make digital notes. Digital Notes are used to view transaction data receipts.

The next step is for participants to make financial reports. Financial statements contain the recording of money and transactions that occur, including purchases, sales and other transactions that have economic and monetary value. This report is made within a certain period (end of month, end of 3 months or quarter, end of 6 months or semester or end of 12 months or end of year). The financial report produced by the book stall application is an income statement. The income statement is a report made by a business to find out the expenses and income of the business in detail.

In the fourth session, participants recorded their debts, debts or loans which are mandatory obligations that must be paid due to a purchase

transaction of goods or services on credit, and must be paid within a certain period of time. This debt feature is to record customers who owe our shop. The current condition is that some business owners find it difficult to collect debts from customers because sometimes customers who have paid off are not recorded in the diary. Through this feature, business owners can provide information on paying off customer debt via WhatsApp media. The following is a view of the debt record made by one of the participants.



20 Okt 2021 10:53

sembako ✓
081574307048

Nama: Mamah Nomor HP: 085775483759

Menerima
Rp50.000

Catatan
Cicilan pertama

Total utang	Rp100.000
Total sudah dibayar	Rp50.000
Kurang bayar	Rp50.000

Figure 5. Customer Accounts Payable

Based on Figure 5. Business owners can find out the total debt, the total debt that has been paid and the remaining customer debt. With this record, it is easier for business owners to find out the amount of customer debt that has not been paid, so that there are no more uncollectible debts. Furthermore, participants use the stock feature. The stock feature is used to record inventory of goods. Inventory is the number of products the company has available for purchase. This collection of goods will eventually be sold to customers for a profit. Some supplies of business owners such as raw materials needed to make fried chicken, soto mie at a restaurant, the number of basic necessities at a food stall, vegetables and meat at a vegetable stall. This feature makes it easy for business owners, so every transaction does not need to calculate the remaining stock. In addition, we can set the stock running low feature, if the product stock runs out / runs low, the business owner will be reminded via notification.

During the activity, the participants were enthusiastic and asked a lot of questions about

the material and the use of android-based applications. Furthermore, mentoring and monitoring of financial records carried out by MSMEs during the accounting period can be obtained, it can be obtained that all participants can record financial reports using the application. Participants can make a connection between an understanding of the basics of bookkeeping and the use of an android-based accounting application. To improve business financial management, participants are expected to be able to record business books correctly and regularly so that business actors can know the financial condition of their business.

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CONCLUSION

Android-based business bookkeeping training to improve MSME financial management begins with the presentation of materials, simulations and practices, the participants are very active and enthusiastic in participating in training activities. In general, training participants or MSME actors in Cilibende, Babakan Village are able to digitally record financials.

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