

FINANCIAL GOVERNANCE COUNSELING TO MSMEs IN TEMPO VILLAGE, WEST LOMBOK REGENCY

Syarifah Massuki Fitri^{1*}, Muhammad Syukri², Suandi³,
Luh Utami⁴, Widiya Pratiwi⁵, Yusrin Helmi⁶, Anak Agung Widiani Dewi⁷, Ilham
Khalid⁸

^{1,2,3,4,5,6,7,8}Sekolah Tinggi Ilmu Ekonomi 45 Mataram

*e-mail: syarifah.mfitri@45mataram.ac.id

Abstract

Understanding the financial management and governance of micro, small, and medium enterprises is needed so that micro, small, and medium enterprises can develop and obtain information quickly and accurately for decision-making. Understanding the financial management of Micro, Small, and Medium Enterprises involves traders in Tempos Village, including traders of traditional Lombok snacks. This community service activity aims to improve understanding of the financial management of micro, small, and medium enterprises. Apart from that, if financial records are carried out well, they can produce the correct information for decision-making and solve problems for business actors. With this outreach, the activity participants' awareness level will become more motivated. It will no longer be afraid of seeking capital in the banking and non-banking sectors, which is inherent in business actors. The method of counseling and knowledge about financial governance is carried out by training participants to make simple financial reports. By implementing this program, participants are expected to be able to apply and be able to make simple financial reports that can be used to apply capital to financial institutions.

Keywords: Financial Governance; Business Actors; Micro Small and Medium Enterprises.

Abstrak

Pemahaman terkait pengelolaan keuangan dan tata kelola keuangan Usaha Mikro Kecil Menengah diperlukan agar Usaha Mikro Kecil Menengah mampu berkembang dan mendapatkan informasi secara cepat dan tepat untuk pengambilan keputusan. Pemahaman tata kelola keuangan Usaha Mikro Kecil Menengah ini melibatkan para pedagang yang ada di Desa Tempos diantaranya adalah pedagang jajanan tradisional khas Lombok. Adapun tujuan dilakukannya kegiatan Pengabdian Kepada Masyarakat ini agar pemahaman tata kelola keuangan pelaku Usaha Mikro Kecil Menengah dapat ditingkatkan. Selain itu pencatatan-pencatatan keuangan yang dilakukan dapat tertata dengan baik akan mampu menghasilkan informasi yang tepat dalam pengambilan keputusan serta mampu menyelesaikan masalah dari pelaku usaha. Dengan penyuluhan ini diharapkan tingkat kesadaran para peserta kegiatan semakin termotivasi dan tidak takut lagi dalam mencari permodalan baik disektor perbankan maupun non perbankan yang melekat pada diri pelaku usaha. Metode penyuluhan dan pengetahuan tentang tata kelola keuangan dilakukan dengan mengajarkan membuat laporan keuangan yang sederhana kepada para peserta pelatihan. Dengan terselenggaranya program

ini para peserta diharapkan dapat menerapkan dan mampu membuat laporan keuangan secara sederhana dan dapat dimanfaatkan untuk pengajuan permodalan ke lembaga-lembaga keuangan. Kata kunci: Tata Kelola Keuangan; Pelaku Usaha; Usaha Mikro Kecil dan Menengah.

1. INTRODUCTION

MSME is an abbreviation for Micro, Small, and Medium Enterprises. MSMEs are enterprises or businesses founded by individuals, groups, small business entities, or households. MSMEs make the most significant contribution to the Indonesian economy because they are one of the government's strategies for alleviating poverty (Purwanto et al., 2021). MSMEs also have an essential role in absorbing labor to increase equal employment opportunities in both rural and urban areas, which has been proven to improve economic distribution (Taqi et al., 2022).

MSMEs have experienced relatively good development from year to year, especially in numbers. However, this number development is not accompanied by financial development, as many MSMEs still need to develop their financial performance (Purwanto et al., 2023). This cannot be separated from the unawareness of MSME players about the importance of financial management in MSMEs. Support from the government and related parties in developing MSME growth is necessary to increase local original income (Hamzah, 2022). Original regional income will help regional economic growth and directly increase national economic growth (Siregar, 2023). The development of MSMEs needs attention from the government, and one of the agencies that guides MSMEs is the Department of Industry and Trade (Disperindag).

Financial management is an essential aspect of the company's progress. MSME players often experience this financial management problem because most MSME players start their business with reckless capital, without a plan to have capital for the business they are running. MSME players also often do not separate their business finances from their finances in their business activities (Abbas et al., 2021; Abbas et al., 2020). Also, MSME players need more managerial knowledge to start a business, which is the root of MSME development. From a financial perspective, it also becomes hampered. One form of financial management can be done through accounting (Ghasarma et al., 2022). Accounting is a systematic process for producing financial information that can be used to make decisions for its users (Rachmawati et al., 2021). As long as MSMEs still use money as a medium of exchange, accounting is still very much needed by MSMEs (Farhan et al., 2020).

Initially, the accounting used by MSME actors was a simple recording accounting method where business actors were expected to be able to make simple financial reports so that they could see the financial activities that had occurred (Yusuf et al., 2021). However, currently, rapid developments mean that MSME players must also improve following the emergence of various technologies and modern financial

management. Modern financial management can help MSMEs monitor their employees' performance and be able to maintain their business assets (Syifa et al., 2021). The Indonesian Accountants Association has responded well to the development of MSMEs and fully supports MSME players in managing their finances by creating EMKM Financial Accounting Standards (Hernawati et al., 2019). IAI explains that SAK EMKM is a stand-alone financial standard that can be used by entities that meet the definition of an entity without significant public accountability as regulated in SAK ETAP and the characteristics in Law no. 20 of 2008 concerning Micro, Small and Medium Enterprises (Pakpahan, 2021).

Tempos Village, in West Lombok Regency, Gerung District, has 8 (eight) licensed MSMEs and many more that still need to be licensed. Tempos Village is one of the natural and culinary tourism villages, so MSME actors in this village are dominated by MSME actors in the culinary and traditional snacks sector. Most MSMEs operating in the culinary sector still need to be able to manage their finances in the form of income earned from their business activities. Seeing this, we, accounting lecturers from the Mataram 45 College of Economics and several accounting study program students, took the initiative to provide counseling regarding financial management for MSMEs in Tempos village. This activity is a form of community service activity that aims to help MSMEs carry out good financial management using simple accounting methods using SAK EMKM.

2. METHOD

This community service activity was carried out at the Tempos Village Office, West Lombok Regency, on September 21, 2022, starting at 09.00 WITA and finishing at 16.00 WIT. The activity was attended by local village administrators, staff, and MSME actors in Tempos Village. Several stages must be prepared before carrying out service to support the implementation of the research (Abbas et al., 2020). The following are the stages in carrying out community service in Tempos Village, namely:

a. Preparation phase

The Preparation Stage here consists of several preparations, namely:

- 1) A survey was conducted to identify the problems and needs of MSME actors in Tempos Village.
- 2) Formation of a PKM team consisting of several accounting lecturers and accounting students
- 3) Coordination of the PKM team with the partner where the PKM is located, in this case, Tempos Village, where the village representative is the Tempos Village Head
- 4) Preparation of tools and materials that will be used in counseling

b. Implementation Stage

The Implementation Stage consists of several, namely:

- 1) Introduction to MSME members regarding their understanding of financial management
 - 2) Delivery of material on Financial Management for MSMEs in Tempos Village
 - 3) Delivery and presentation of accountability material for Tempos Village MSMEs
- c. Evaluation Stage

Several evaluation stages include a comparison of the conditions of MSMEs before and after program implementation in measuring indicators of program achievement with changes that point to an increase in MSMEs' understanding of better and more relevant financial management.

The recording method used in this method is

a. Recording System

The home industry must maintain records of all transactions at any time. Good record keeping can provide the basis for issues that owners need to make appropriate decisions and resolve management problems. A sound recording system helps entrepreneurs and has the following characteristics:

- 1) Easy to understand
- 2) Flexible and can adapt according to changing needs
- 3) Trustworthy
- 4) Accurate
- 5) Consistent
- 6) Efficiency

b. The value of good notes

- 1) Making management decisions
- 2) Able to compete
- 3) Find out how much you owe to creditors and bills to customers
- 4) Maintain unnecessary operational expenses
- 5) Increase profits from goods and services
- 6) Prepare financial reports

3. RESULTS AND DISCUSSION

Government programs are increasingly being implemented to foster interest in entrepreneurship and become credible entrepreneurs in society through small community mentoring activities carried out by lecturers in the framework of the Tri Dharma of Higher Education activities. Small companies such as MSMEs must have the necessary knowledge to survive global competition. In this context, the PKM team of the Mataram 45 College of Economics carried out outreach activities to SMEs in Tempos Village, West Lombok Regency. This outreach aims to improve business skills and expand people's knowledge about managing their business's simple finances. Carrying out this social activity provides enormous benefits for business actors. Participants gain in-depth knowledge and practice in preparing simple financial reports and are expected to develop into independent small and medium companies.

The activities carried out by the 45 Mataram College of Economics Service Team went through three stages through coordination with the training participants, Tempos Village, and the 45 Mataram College of Economics Service Team. In this extension, the service team provided knowledge about understanding and building entrepreneurship for SMEs in the Tempos Village environment.

Koerniawan & Dewi (2017) state that entrepreneurship consists of interest (passion), independence, sensitivity to the market (market sensitivity), calculation of the risks to be taken (calculated risk taker), ability to think creatively and innovatively, persistence (perseverance) and business ethics (high ethical standards). Other activities include applying social activities in SME financial management through training in preparing simple financial reports for training participants who run their businesses. Through this action, entrepreneurs will become independent and be able to make simple financial reports. From a tax perspective, this means a form of corporate responsibility and is a crucial and essential element. Apart from that, financial reporting is also vital for companies when they need funds in the form of additional capital from banks or other financial institutions for business actors to compile and submit accurate and high-quality financial reports for companies, whether micro, small, medium, or micro businesses on a large scale (Hidayat et al., 2022).

Approximately 15 participants attended this counseling and followed it until it was completed. During this outreach, the service team provides understanding and improvements carried out by MSMEs, including improving character/behavior in running their business; because MSMEs are currently facing technological developments, new entrepreneurs who are their direct competitors also have a negative effect. Exceptional in business continuity and planning and managing finances appropriately. At the training stage regarding preparing financial reports for MSMEs, MSME players experienced several obstacles in their business, such as a small amount of inventory being sold, so they needed more working capital to increase business activities. This training also provides knowledge and insight regarding how to obtain funds/business capital or other types of financing originating from DIPA local government, BUMN, and perhaps universities and cooperatives. The next stage of activity is the program evaluation stage. This is done so that business actors continue to do business in trade, agriculture, and other businesses. The service team monitors through the village head so that this activity continues to be carried out continuously, and they are needed as reliable and independent business actors. In this way, business actors will obtain income to support their families and be able to support the national economy.

Implementation of service in the form of training activities and discussions between presenters and business actors:



Figure 1. Documentation of Community Service Activities

4. CONCLUSION

In carrying out community service in Tempos Village, it can be used by MSME business actors, especially in culinary and traditional Lombok snacks. This counseling provides understanding and knowledge about starting a business and entrepreneurship enthusiasm. Apart from that, residents and business people understood how to think entrepreneurially and differentiate personal finances from business finances. In this program, the PKM team carried out counseling on how to manage finances for MSMEs. This is done so that MSME business actors become independent and competitive entrepreneurs. Businesses with sound financial management will be able to attract investors' interest to invest to improve and develop more comprehensive MSME businesses.

ACKNOWLEDGMENTS

In the execution of this PKM, I wish to extend my sincere appreciation to the Mataram 45 College of Economics for their invaluable support and facilitation, enabling the successful realization of this project. Furthermore, I express my gratitude to the management and residents of Tempos Village for their gracious acceptance and diligent implementation of the recommendations provided by the PKM team. Additionally, my heartfelt thanks go to the entire team of lecturers and students who have actively participated and contributed to the implementation of this PKM.

REFERENCES

Abbas, D. S., Basuki, Immawati, S. A., & Mulyadi. (2021). Pelatihan Pembukuan

- Sederhana Bagi Pelaku Usaha Pada UKM KSPPS Abdi Kerta Raharja. *Journal of Community Dedication and Development*, 1(1), 11–18.
- Abbas, D. S., Eksandy, A., & Hakim, M. Z. (2020). Pelatihan Tata Cara Pendaftaran NPWP Dengan Sistem e-Registration Pada UKM KSPPS Abdi Kerta Raharja. *Prosiding SEMADIF*, 245–250.
- Farhan, M., Novriansa, A., Kalsum, U., & Mukhtaruddin. (2020). Penggunaan Sistem Informasi Akuntansi untuk Usaha Mikro Kecil dan Menengah (UMKM) di Desa Kota Daro, Kabupaten Ogan Ilir. *Sricommerce: Journal of Sriwijaya Community Services*, 1(1), 55–62. <https://doi.org/10.29259/jscs.v1i1.12>
- Ghasarma, R., Eka, D., Karimudin, Y., Isnurhadi, I., & Bang, P. L. (2022). Pendampingan Pengelolaan Keuangan UMKM dan Optimalisasi Usaha Masyarakat dalam Menghadapi Era Normal Baru di Kecamatan Ilir Barat II Kota Palembang. *Sricommerce: Journal of Sriwijaya Community Services*, 3(1), 65–72. <https://doi.org/10.29259/jscs.v3i1.49>
- Hamzah, A. (2022). Strategi pengembangan UMKM Desa Cibingbin Menuju Entrepreneurs Village Berbasis Sumber Daya Alam. *Jurnal Pengabdian Dinamika*, 9(2), 36–44.
- Hernawati, N., Kuntorini, R. S., & Pramono, I. P. (2019). Pengaruh Pengetahuan Laporan Keuangan Terhadap Kinerja UMKM Tahu Cibuntu. *Kajian Akuntansi*, 20(2), 246–255. <https://doi.org/10.29313/ka.v20i2.6240>
- Hidayat, K., Gunawan, E., & Gunawan, Y. (2022). Analisis Strategi Pengelolaan Keuangan Bisnis di Masa Pandemi Pada Pelaku Bisnis Generasi Milenial di Wilayah Bandung. *Jurnal Akuntansi*, 14(1), 45–55. <https://doi.org/10.28932/jam.v14i1.4006>
- Koerniawan, S., & Dewi, L. (2017). Implikasi Penerapan Seven Spirit pada Diri Pebisnis, Terkait Keberlanjutan Bisnis Entrepreneurship. *Jurnal Entrepreneur Dan Entrepreneurship*, 5(1), 11–18. <https://doi.org/10.37715/jee.v5i1.382>
- Pakpahan, Y. E. (2021). Pengaruh Kualitas Laporan Keuangan Terhadap Kinerja Usaha UMKM. *Inventory: Jurnal Akuntansi*, 5(1), 261–269. <https://doi.org/10.25273/inventory.v5i1.7436>
- Purwanto, P., Fitriyani, Y., & Lidasan, D. M. S. (2021). Financing of the medium, small and micro enterprises sector by sharia banking: positive effects on economic growth and negative effects on income inequality. *Ikonomika: Jurnal Ekonomi Dan Bisnis Islam*, 6(2), 97–122. <https://doi.org/10.24042/febi.v6i1.9439>
- Purwanto, Safitri, D. Y., & Pudail, M. (2023). Edukasi Pencatatan Laporan Keuangan Sederhana Bagi Pelaku Usaha Mikro, Kecil dan Menengah (UMKM). *As-Sidanah: Jurnal Pengabdian Masyarakat*, 5(1), 1–14. <https://doi.org/10.35316/assidanah.v5i1.1-14>
- Rachmawati, N. A., Ramayanti, R., & Setiawan, R. (2021). Tingkat Kesadaran dan Kesiapan Pelaku UMKM dalam Menyusun Laporan Keuangan dan Pajak. *Jurnal Akuntansi Dan Bisnis*, 21(2), 138–150. <https://doi.org/10.20961/jab.v21i2.646>
- Siregar, S. A. H. (2023). Pengaruh Pendapatan Asli Daerah terhadap Pertumbuhan Ekonomi Tahun 2003-2021. *Journal of Development Economic and Social Studies*, 2(1), 194–204.
- Syifa, Y. I., Wardani, M. K., Rakhmawati, S. D., & Dianastiti, F. E. (2021). Pelatihan UMKM Melalui Digital Marketing untuk Membantu Pemasaran Produk Pada

Masa Covid-19. *ABDIPRAJA (Jurnal Pengabdian Kepada Masyarakat)*, 2(1), 6–13.

Taqi, M., Zulfikar, R., Mulyasari, W., Ismail, T., Abbas, D. S., Dharmayanti, N., & Andriani, R. (2022). Strategi Pengelolaan Keuangan, Tata Kelola, dan Akuntabilitas UMKM di Masa Pandemi Covid-19. *JMM (Jurnal Masyarakat Mandiri)*, 6(2), 1283–1205. <https://doi.org/10.31764/jmm.v6i2.7167>

Yusuf, R., Hernawati, E., & Hadiaty, F. (2021). Pencatatan Sederhana nan Penyusunan Laporan Keuangan Manual untuk Konveksi Rumah Rajut Dusun Babakan Cianjur Kabupaten Bandung. *KUAT: Keuangan Umum Dan Akuntansi Terapan*, 3(2), 115–120. <https://doi.org/10.31092/kuat.v3i2.1429>