

# *Budgeting and Bookkeeping Assistance for MSMEs Women Entrepreneurs in Banguntapan, Bantul, Yogyakarta*

## **Pendampingan Penganggaran dan Pembukuan pada Pengusaha Wanita UMKM Banguntapan, Bantul, Yogyakarta**

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### **Abstract**

This community service aims to provide education on budgeting and order in the preparation of good MSME financial statements. Our partners in this charity activity are PKK mothers from Padukuhan Mertsanan Kulon, Banguntapan, Bantul. These PKK members are housewives with relatively low income and educational background, so their awareness of financial reporting and budgeting tends to be considered trivial and confusing. But actually these PKK members run various types of simple MSMEs such as laundry, bakery, and others, although the management has not been improved. The problem is that entrepreneurship is still unstable (can suddenly quit a job), and the budget (finance) and accounting systems do not yet exist. The strategies and techniques used in this community service include entrepreneurship presentations and budgeting and accounting training. The results achieved were entrepreneurship and understanding of budget (finance) and accounting systems to support various types of MSME business activities owned by PKK members from Padukuhan Mertsanan Kulon, Banguntapan, Bantul, Yogyakarta.

### **Abstrak**

PkM ini bertujuan untuk memberikan edukasi mengenai penganggaran dan ketertiban dalam penyusunan laporan keuangan UMKM yang baik. Mitra kami dalam kegiatan amal ini adalah para ibu PKK dari Padukuhan Mertsanan Kulon, Banguntapan, Bantul. Para anggota PKK ini merupakan IRT dengan pendapatan serta latar belakang pendidikan relatif rendah, sehingga kesadaran mereka terhadap pelaporan keuangan dan penganggaran cenderung dianggap sepele sehingga membingungkan. Namun sebenarnya para anggota PKK ini menjalankan berbagai jenis UMKM sederhana seperti laundry, bakery, dan lain-lain, meskipun pengelolaannya masih belum diperbaiki. Permasalahannya adalah kewirausahaan masih belum stabil (dapat tiba-tiba berhenti dari pekerjaan), dan sistem anggaran (keuangan) serta akuntansi belum ada. Strategi dan teknik yang digunakan dalam pengabdian masyarakat ini antara lain presentasi kewirausahaan dan pelatihan penganggaran dan akuntansi. Hasil yang dicapai adalah kewirausahaan dan pemahaman sistem anggaran (keuangan) dan akuntansi demi menyokong berbagai jenis kegiatan UMKM yang dimiliki para anggota PKK asal Padukuhan Mertsanan Kulon, Banguntapan, Bantul, Yogyakarta

*Keywords: Budgeting, Financial Report, MSMEs, Women Entrepreneurs, Bantul.*

### **1. Introduction**

As crises continue to plague Indonesia, it is important for all Indonesians to be prepared for the challenges ahead (Indonesia.go.id, 2021). Preparation is closely related to how to improve the quality of existing human resources by providing various life skills and increasing business acumen (Handayani, 2023). For partners, becoming an entrepreneur or self-employed person who can receive the necessary education and training to overcome challenges and explore existing business opportunities is a profitable option (Arfiandy et al., 2023).

The members of PKK Padukuhan Mertosanan Kulon, Banguntapan, Bantul, Yogyakarta Special Region basically have an entrepreneurial spirit to develop the family economy. This entrepreneurial spirit must be maintained and realized in

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skills that can be trained to continue to grow and develop (Rosalina et al., 2022). Basically, the members of PKK Padukuhan Mertosanan Kulon, Banguntapan, Bantul, Yogyakarta Special Region have known the opportunities that exist, such as the strategic location of their homes, and are already interested in entrepreneurship. However, to maintain and grow the business, they need to re-motivate themselves (Rahayu et al., 2023). Most of the women living in Mertosanan Kulon, Banguntapan, Bantul work as housewives, and some of these women also have other side jobs such as managing food stalls or grocery stores.



**Figure 1.** MSME Condition of One of the Participants

The members of PKK Padukuhan Mertosanan Kulon Banguntapan, Bantul, Yogyakarta Special Region face various problems, including:

- a. have problems setting budgets when production starts, as well as
- b. Not recording in an orderly manner, so that the data recorded is inaccurate and cannot be accounted.

Solutions provided and agreed upon with partners based on partner problems are as follows:

- a. Provide training and support in developing MSME financial budgets.
- b. Provide assistance in recording MSME financial transactions in an orderly and simple manner

This advice is expected to add to the knowledge and support applied. It is hoped that the mothers of PKK Padukuhan Mertosanan Kulon, Banguntapan, Bantul, Yogyakarta Special Region will be able to compile budgets and compile financial statements in an orderly and good manner.

## 2. Methods

The method used in this devotion is by:

- a. Problems in the field of Budget

The activities carried out are by:

- 1) Provide training and assistance in business income evaluation
- 2) Provide training and assistance in calculating fixed costs
- 3) Provide training and assistance in calculating variable costs
- 4) Provide training and mentoring to allocate emergency funds
- 5) Provide training and mentoring to track profit and loss history
- 6) Provide training and mentoring to make the final Budget and Cost Plan

- b. Problems in the field of Financial Statements

The activities carried out are by:

- 1) Provide training and assistance in recording cash books
- 2) Provide training and assistance in calculating sales turnover
- 3) Provide training and assistance in preparing Income Statement
- 4) Provide training and assistance in preparing financial position statements

The implementation of the training will be carried out directly by the service and carried out in Padukuhan Mertosanan Kulon, Banguntapan, Bantul, Special Region of Yogyakarta and provide assistance for one month at partner places. The implementation of activities is carried out in 2 stages:

- Stage I : Conducted to members of PKK Padukuhan Mertosanan Kulon, Banguntapan, Bantul, Special Region of Yogyakarta consisting of 1 session in the form of financial budgeting training
- Stage II : Conducted on members of PKK Padukuhan Mertosanan Kulon, Banguntapan, Bantul, other Special Regions of Yogyakarta and consisted of 1 session in the form of financial statement training based on accounting software on android / IOS.

### 3. Result and Discussion

Data obtained from the Registration Form, there were 22 participants who registered to take part in the Budgeting and Bookkeeping Administration Orderly Training for members of PKK Padukuhan Mertosanan Kulon, Banguntapan, Bantul, Special Region of Yogyakarta. However, when the activity was carried out, there were only 17 participants on the first day (May 20, 2023) and increased to 20 participants on the second day of the implementation (May 21, 2023).

On (May 20, 2023), members of PKK Padukuhan Mertosanan Kulon, Banguntapan, Bantul, Yogyakarta Special Region were given training diktats and cases that had been prepared by the PkM team.

- a. The importance and benefits of budgeting for the operational sustainability of micro, small and medium enterprises (MSMEs)
- b. The concept, purpose, usefulness as well as types of budgets include operating budgets and financial budgets.

On the other hand, this case contains complete information on the preparation of MSME budgets in one accounting period. The cases used are tailored to the participating industries, such as laundry, bakery, and grocery stalls.

The practice session is divided into 2 sessions. In session 1, the training began by providing an understanding of the importance and usefulness of budgeting for economic stakeholders. Then, the service team conceptually explained the understanding, objectives and benefits of the budget for MSME businesses, sales estimates, and types of operational and financial budgets. This activity is delivered in a lecture format. In session 2, the service team explained the questions and worked with the participants to answer them. Sessions 1 and 2 ended with QnA and FGD. Training activities are shown in Figure 2 below:



**Figure 2.** MSMEs Budgeting Training Atmosphere

In the training, the Community Service Team will use the examples shared on May 20, 2023. Based on the examples presented, members of PKK Padukuhan Mertosanan Kulon, Banguntapan, Bantul, Special Region of Yogyakarta will

be asked to make an operational and financial budget. The purpose of the task is so that members of PKK Padukuhan Mertosanan Kulon, Banguntapan, Bantul, Yogyakarta Special Region can practice the knowledge gained on the first day of training (Airlangga et al., 2020). Members of PKK Padukuhan Mertosanan Kulon, Banguntapan, Bantul, Yogyakarta Special Region work on cases under the guidance and guidance of service team members. During the time the members of PKK Padukuhan Mertosanan Kulon, Banguntapan, Bantul, Yogyakarta Special Region carried out the task, the PKM team conducted supervision using observation procedures. The session concludes with QnA, FGD and written evaluation.

On May 21, 2023, accounting management training will be held. In addition to the training, the service team provided post-training support to participants for two days (Siswanto et al., 2020). The help format includes several methods (Dhuha Muslim, 2022):

- a. Create WhatsApp groups (WAG) of service team members and service participants that function as a medium to communicate and discuss the problems faced by participants in implementing budgeting at each participant's company.
- b. The Community Service team takes the time to provide advice
- c. The Community Service team make visits to the location of each participant's MSMEs.

**Table 1.** Time and Place of Implementation

Meeting	Times	Place
1	09.30 s/d 12.00 (20 Mei 2023)	Aula Masjid Al-Amin, Potorono
2	08.30 s/d 12.00 (21 Mei 2023)	Aula Masjid Al-Amin, Potorono



**Figure 3.** The Atmosphere of MSME Bookkeeping Administration Training

Monitoring and evaluation is carried out to determine the success of the implementation of philanthropic activities carried out (Suryandani & Nurma, 2022). Monitoring is carried out by observing participants performing each stage of the billing cycle (Cahyani et al., 2019). Based on the monitoring, it can be seen that participants looked serious and enthusiastic about participating in the activities on the first and second days. The participants also used the QnA and FGD sessions well, the participants asked a lot of questions related to company budgeting. Service activities will be evaluated through a written examination at the end of the second day of training. Philanthropic evaluation has two forms, namely:

- a. Tests to measure participants' ability in BEP calculation and profit planning
- b. Questions in survey format to measure the perceived benefits of budgeting for MSMEs and participants' satisfaction with this training.

Questions in the form of surveys to measure the perceptions of MSME stakeholders on good financial management.

#### 4. Conclusion

The results of the initial evaluation showed that participants were able to absorb more than 65% of the training material provided and were motivated to implement financial management well. However, the second form of testing showed that participants were on average satisfied with their participation in the training and felt that the training was good. In addition to mentoring through the WA group, the Community Service Team in this training activity also conducted field visits to see firsthand how budgeting was implemented in each participant's company.

It is hoped that members of PKK Padukuhan Mertosanan Kulon, Banguntapan, Bantul, Yogyakarta Special Region will still have the spirit to conduct bookkeeping in an orderly manner and help other colleagues who are still newbies regarding MSME financial statements.

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