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Training in Compiling Simple Financial Reports at Warung Sambal Ijo Bang Juna, Pematangsiantar City

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ABSTRAK

Pelatihan Penyusunan Laporan Keuangan Sederhana di Warung Sambal Ijo Bang Juna, Kota Pematangsiantar, merupakan bagian dari upaya pengabdian masyarakat untuk meningkatkan kapasitas pengelolaan usaha mikro. Kegiatan ini bertujuan untuk memberikan pemahaman dan keterampilan dalam berbagi pengetahuan serta menyusun laporan keuangan yang sederhana namun efektif. Pelatihan ini diadakan untuk membantu pemilik warung dalam mengelola keuangan mereka dengan lebih baik dan membangun budaya berbagi informasi yang konstruktif. Sesuai dengan hasil wawancara diketahui pemahaman pemiliki usaha Warung Sambal Ijo Bang Juna terkait penyusunan laporan keuangan sederhana meningkat sebesar 90%. Kegiatan ini tidak hanya memberikan manfaat langsung bagi Warung Sambal Ijo Bang Juna tetapi juga berpotensi untuk memberdayakan usaha mikro lainnya di Kota Pematangsiantar. Dengan adanya pelatihan ini, diharapkan para pelaku usaha dapat lebih efisien dalam mengelola keuangan dan meningkatkan kolaborasi di antara mereka, yang pada akhirnya akan berkontribusi pada pertumbuhan dan keberlanjutan usaha mikro di daerah tersebut.

Kata kunci: Laporan Keuangan Sederhana; Usaha Mikro; UMKM

ABSTRACT

Training on the Preparation of Simple Financial Reports at Warung Sambal Ijo Bang Juna, Pematangsiantar City, is part of a community service effort to improve the capacity of micro-business management. This activity aims to provide understanding and skills in sharing knowledge and preparing simple but effective financial reports. This training was held to help shop owners manage their finances better and build a culture of constructive information sharing. According to the interview results, it is known that the understanding of Warung Sambal Ijo Bang Juna business owners regarding the preparation of simple financial reports increased by 90%. This activity not only provides direct benefits for Warung Sambal Ijo Bang Juna but also has the potential to empower other micro-businesses in Pematangsiantar City. With this training, business actors can be more efficient in managing finances and increasing collaboration, ultimately contributing to the growth and sustainability of micro-businesses in the area.

Keywords: *Simple Financial Report; Micro Business; UMKM*

INTRODUCTION

The initial situation of Warung Sambal Ijo Bang Juna illustrates a condition where business management is still traditional, with financial records that are done manually. Like many other small business owners, the stall owner focuses more on day-to-day operations than more structured financial management. This can cause a lack of transparency in cash flow and difficulty in accurately monitoring profits and losses.

The training process is designed in a participatory manner, where stall owners are not only passive participants but also invited to participate in simulations and case studies tailored to their daily activities. This is important to ensure that shared knowledge can be easily understood and applied. This method also helps build the confidence of stall owners in applying newly learned financial concepts. In addition, the training also emphasizes the importance of using simple technology, such as financial applications that can be accessed via smartphones. This technology is intended to simplify the process of recording and reporting finances. With this application, stall owners can record real-time transactions and produce financial reports more quickly and accurately, thus saving time and energy.

Warung Sambal Ijo Bang Juna faces fundamental problems in managing its finances. As a small business, recording daily transactions is often done manually and irregularly, making monitoring cash flow and knowing the financial condition challenging. The inability to prepare neat and structured financial reports makes it difficult for stall owners to identify profits or losses during a specific period. The next problem is that stall owners need knowledge and skills in managing finances. This can be seen in how they handle income and expenses without basic accounting principles. Without a sufficient understanding of managing finances properly, business decisions are often based on instinct or estimates alone, which can be risky for business continuity.

Partners also need help with using technology for financial recording. Most recording is still done manually, so it takes a long time and is prone to errors. Shop owners have yet to become accustomed to using applications or digital tools that can simplify and speed up the process of recording and reporting finances. This lack of knowledge results in inefficiencies in daily operations and the potential for lost opportunities to improve business efficiency. In addition, partners need help in making adequate financial planning. Without clear financial reports, shop owners do not have a strong basis for planning future business development. This includes budget planning, reinvestment in the business, or handling debts and receivables. This inability can hinder business growth and make shops vulnerable to unexpected financial risks.

Finally, there is a challenge in terms of understanding the importance of financial transparency. Warung owners may not be fully aware of how good financial management can affect the sustainability of their business. This lack of awareness results in a low priority being given to financial management so that the business remains suboptimal. This service aims to overcome these problems by providing appropriate training and guidance so that warung owners can improve their managerial capacity in managing finances.

This community service activity is also expected to be a model or example for other small businesses in Pematangsiantar City. By disseminating this good practice, more small business actors can improve their managerial skills and achieve sustainable business growth. Ultimately, this kind of activity benefits the individuals or businesses involved and contributes to the development of the local economy. Thus, the knowledge-sharing training and preparation of simple financial reports at Warung Sambal Ijo Bang Juna is essential in strengthening the microeconomic base in Pematangsiantar City. This community service illustrates the synergy between academics and the community in creating natural and sustainable positive changes for small business actors.

IMPLEMENTATION METHOD

The implementation method of the Simple Financial Report Preparation Training at Warung Sambal Ijo Bang Juna in Pematangsiantar City begins with a thorough preparation stage. This stage involves identifying the specific needs of Warung Sambal Ijo related to financial management. This initial activity is done through interviews and direct observation of the shop's operations to understand existing problems and determine the most relevant training materials. Furthermore, the training method used is a participatory and practical approach. The training is carried out by actively involving shop owners in each session, where the material is delivered interactively through presentations, discussions, and questions and answers. This approach is designed so that participants can understand the material well and feel involved in learning. In addition, the material is written in simple language and case examples that are directly related to their business activities.

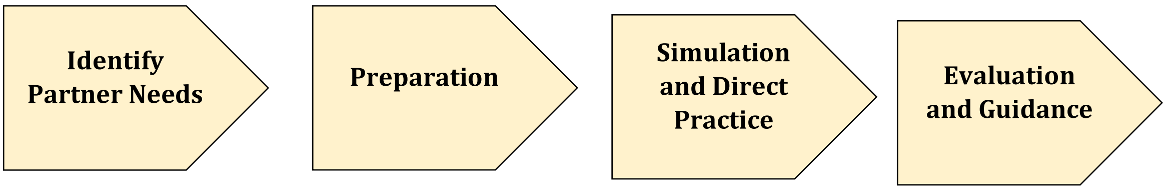

Figure 1. Stages of implementing Community Service training

The next stage is simulation and direct practice. In this method, participants can practice financial recording using real cases faced in their shop operations. For example, participants are asked to record daily transactions, prepare profit and loss reports, and manage cash flow based on existing transaction data. This practice aims to strengthen the understanding of the theory that has been delivered and increase participants' confidence in applying new knowledge. The training method also includes the use of technology. Participants are taught how to use financial applications that are easily accessible via smartphones. This session is conducted with a hands-on approach, where each participant will be guided in downloading, installing, and using the application to record transactions and prepare financial reports. The goal is for participants to feel comfortable using technology as a tool in financial management.

After the formal training session, participants will be allowed to receive individual guidance and consultation. In this session, the facilitator will help participants overcome the obstacles they face when applying the knowledge they have learned and provide practical suggestions that can be implemented immediately. Continuous evaluation will be carried out to monitor the development and effectiveness of the implemented strategy. Feedback from customers and employees will be taken as material for further improvement and adjustment, ensuring that this implementation method continues to adapt to market dynamics and customer needs. The distance to the partner's location, namely from the Sultan Agung School of Economics Campus, is around 0.8 km or takes about 10 minutes if the trip is taken using a four-wheeled vehicle and 5 minutes if taken using a two-wheeled vehicle.

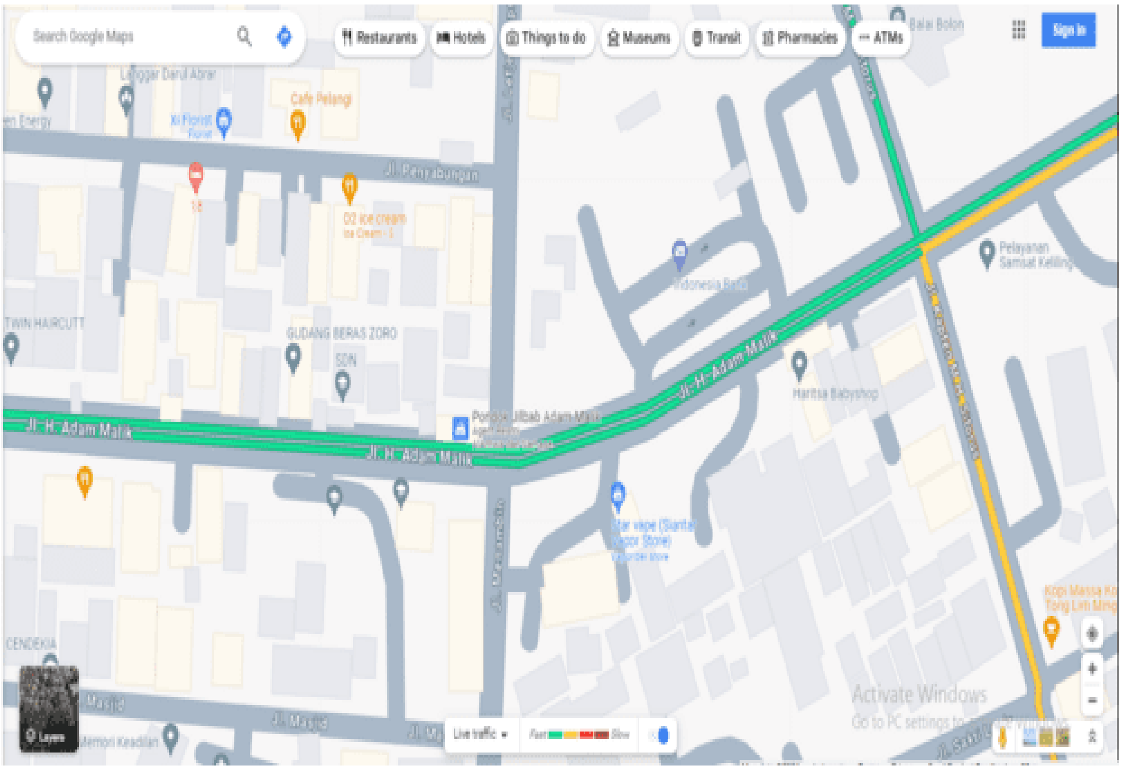

Figure 2. Location map of Bang Juna's Sambal Ijo stall

RESULTS OF ACTIVITIES

The tendency towards sustainability and the perception of entrepreneurial desire in increasing entrepreneurial intention requires concrete analysis to achieve it. The analysis must be oriented towards sustainability in entrepreneurship in the long term by considering all possibilities that occur. Attitudes towards sustainability are positively influenced by altruism, while intrinsic and extrinsic rewards drive the desire felt by entrepreneurs (Rahma & Sari, 2023);(Julyanthry, Putri, Lie, et al., 2021). A feasibility analysis is required to establish a type of business to ensure its sustainability. A feasibility study is a manifestation for some people of a business project analysis, which is a study of whether or not a business is feasible (Sudirman et al., 2021). The concept of a feasibility study generally discusses the basic concepts related to decisions and the process of selecting a business project to provide long-term economic and social benefits (Julyanthry, Putri, & Sudirman, 2021). Therefore, it is necessary to understand the stages for conducting a feasibility study for entrepreneurship (Sunarya et al., 2011), Including the following:

1. Idea discovery or idea formulation stage
   At this stage, entrepreneurs usually get ideas to start a new business. The idea is then formulated and identified in order to analyze the opportunities and risks that occur in the future.
2. Goal formulation stage
   This stage begins with formulating the vision and mission of establishing a business. The formulation aims to interpret all possibilities in creating goods and services needed by the entire community. The foundation of the right goal formulation will describe the strength of the business in facing all competition.
3. Analysis stage
   At this stage, a systematic research process has been carried out to decide whether the business to be implemented meets the elements of feasibility.
4. Decision stage
   After all the above stages are carried out properly, the following process evaluates the decisions that must be made regarding the feasibility of running the business.

Of course, starting and developing a new or existing business or enterprise requires high costs when faced with uncertainty-related things. Therefore, the feasibility study process must be carried out to smooth business activities and benefit business actors or company owners. Likewise, for investors or funders, feasibility studies function as guidelines and considerations for pioneering and developing businesses by making new investments to provide confidence for investors to invest in the business (Rusiyati et al., 2023);(Hasan et al., 2021). In summary, the feasibility study process can be described as follows:

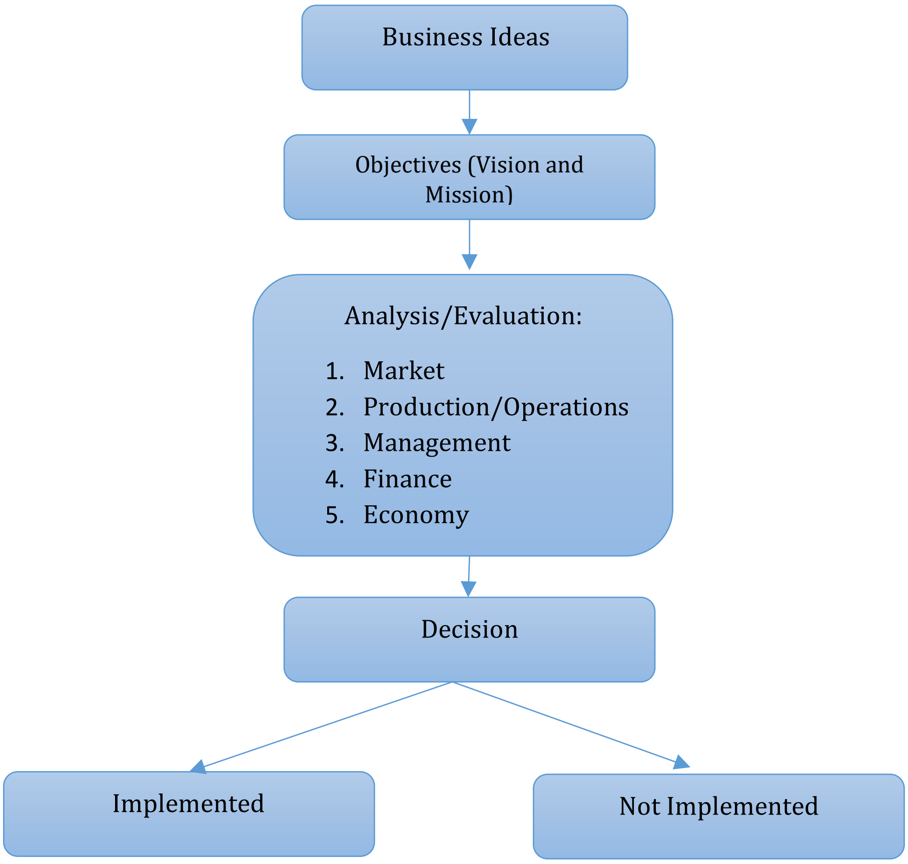

Figure 3. Business Feasibility Study Process
Source:(Sunarya et al., 2011)

The financial aspect analyzes the investment costs, working capital, and the level of return on investment from the business. In addition, it is also analyzed regarding the sources of investment and financing for the business, which are calculated using investment assessment formulas such as Cash Flow Analysis, Payback Period, Net Present Value, Internal Rate Of Return, Benefit Cost Ratio, Profitability Index, and Break Event Point. This assessment can provide a clear picture of the costs and investments with the hope that the assessment guidelines can provide a profitable assessment so that entrepreneurs can be more confident in starting their businesses. In addition, after the business is run, it can be more effective and efficient when supervised and controlled. When a form of deviation occurs later, it can be detected immediately. Several parties interested in the results of the business feasibility study can be described as follows:

1. Investors If the results of the business feasibility study that has been made prove that it is feasible to be realized, funding can be sought, for example, by looking for investors or capital owners who are willing to invest their capital in the project that will be worked on.
2. Creditors: One source of funding for a business or enterprise can also be obtained from a bank. The bank will review the feasibility study of the business, including considering other aspects, such as bona fides (can be

trusted both in terms of honesty and ability) and the availability of collateral owned by the company, before deciding to provide credit.

3. An external party of the company can manage the company. The company's internal party also prepares a business feasibility study. Regardless of who makes it, it is clear to management that the preparation of this proposal is an effort to realize the project idea, which ultimately leads to increased business and the increase of the company's profit.
4. Government and Society The prepared Business Feasibility Study needs to pay attention to the government's policies because, in any case, the government can directly or indirectly influence company policies. Saving state foreign exchange, encouraging non-oil and gas exports, and using mass labor are examples of government policies in the economic sector.

Figure 4. Seminar Activities for Students

In running a business, of course, there are many things to consider, one of which is the risk that will be faced. This is important so business actors can understand how the business is run (Ria & Zaenal, 2023). In addition, it is also related to preparing any strategy for solving a problem. As a business actor with available human resources, an entrepreneur can conduct a risk analysis on employees, risks in industrial relations and their transitions, ethics in business and work, and the risks of top executives with the central staff in the business (Janah & Nugraeni, 2023); (Saifudin et al., 2021).

In this training, participants understand how to prepare a profit and loss statement, balance sheet, and cash flow statement simply and effectively. Each financial statement component is explained in detail, including accurately recording income, costs, and expenses. The discussion also covers the importance of consistency in financial recording and reporting, which is the basis for better decision-making. Discussion on applying simple financial statements at Warung SambalIjo Bang Juna showed that the business needed an adequate financial recording system before the training. Business owners rely only on memory or irregular manual records, which can cause errors in calculating profits or expenses. This training teaches business owners how to create financial reports using simple tools like spreadsheets or easy-to-use financial recording applications.

One of the challenges discussed in this training is difficulty getting used to regular bookkeeping. Many micro-entrepreneurs, including the owner of Warung Sambal Ijo Bang Juna, consider financial recording an additional burden requiring extra time and attention. Therefore, this training emphasizes the importance of discipline in financial recording as a long-term investment for business stability. In addition, the discussion also includes financial planning strategies that Warung Sambal Ijo Bang Juna can implement. Good financial planning involves cash flow management, debt and receivable management, and fund allocation for business development. In this training, participants are taught how to create a realistic budget and manage finances wisely so that the business can survive and grow (Santoso et al., 2021);(Wende & As'ari, 2023).

This training showed an increase in the owner of Warung Sambal Ijo Bang Juna's understanding of the importance of financial reports in managing his business by 90%. After attending the training, the business owner began implementing more regular financial records and sharing knowledge with other business actors. This shows that the training has succeeded in providing a real positive impact on business development. However, the discussion also revealed that the success of this training is highly dependent on the sustainability of the practices that have been taught. One of the main challenges is maintaining consistency in implementing financial records and sharing knowledge. For this reason, continued assistance and monitoring from the community service team are needed so that the changes that occur are not temporary.

CONCLUSION AND SUGGESTIONS

Through this training, micro-entrepreneurs, especially the owner of Warung Sambal Ijo Bang Juna, gained valuable insights and skills in managing their businesses. First, this training provides an in-depth understanding of preparing simple financial reports. Participants are now better able to create profit and loss reports, balance sheets, and cash flow reports in a way that is easy to understand and apply. This knowledge is essential to help business owners monitor and manage their financial condition more accurately. Second, implementing good financial reports at Warung Sambal Ijo Bang Juna significantly changes how business finances are monitored. Previously, this business did not have a regular recording system. However, after the training, the business owner began to implement neater and more systematic recording, which provides a clearer picture of the financial health of his business. Fourth, discipline in recording and reporting finances was emphasized during the training. By recording every transaction routinely, business owners can avoid calculation errors and make more appropriate decisions based on accurate financial data.

Fifth, the training also successfully emphasized the importance of sound financial planning. Business owners now better understand how to budget, manage cash flow, and plan the use of funds wisely. This knowledge will help them face financial challenges and better take advantage of business opportunities. Sixth, although the training successfully provided new knowledge, the main challenge faced is ensuring the sustainability of implementing the practices that have been learned. Consistency in financial recording and knowledge sharing is critical to maintaining the benefits of this training. Therefore, continued mentoring is essential. Seventh, the modules and teaching materials provided during the training are invaluable sources of reference for participants.

Suggestions for community service activities in the form of Simple Financial Report Preparation Training at Warung Sambal Ijo Bang Juna, Pematangsiantar City, include several important aspects to improve the effectiveness and sustainability of the training. First, there needs to be a regular follow-up session that allows participants to discuss the challenges they face after applying the knowledge they have gained. This session can provide additional guidance and help participants overcome problems that may arise after the training. Second, holding training with a more interactive approach, such as simulations and role-playing, is essential. This method will allow participants to practice directly in situations similar to natural conditions so that they are better prepared to face challenges in financial management and share knowledge in their businesses.

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