

EDUCATION ON CASH PLANNING AND BOOKKEEPING FOR MICRO SMALL AND MEDIUM ENTERPRISES, PARTNERS OF MEDAL RAHAYU SUB-DISTRICT-OWNED ENTERPRISES, SUBDISTRICT OF AMBIT, DISTRICT OF SITURAJA, SUMEDANG

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ABSTRACT

This community service program aims to enhance the knowledge of MSME actors in planning and recording business cash flows, enabling them to effectively manage their finances and ultimately maintain adequate working capital. This program is a collaborative initiative between Universitas Pancasila and several universities in the Jakarta region under the Forum of Accounting Lecturers of Higher Education (FDAPT) DKI Jakarta. The service activities were conducted with the MSMEs fostered by BUMDes Medal Rahayu in Ambit Village, Situraja District, Sumedang, on December 9, 2023. The evaluation results indicate an increase in participants' average knowledge regarding the purpose of cash planning, identification of various types of cash receipts, identification of various types of cash disbursements, and differentiation

between business expenditures and the personal expenses of business owners after the training. Overall, there was a significant improvement in knowledge levels following the training.

KEYWORDS: - Financial Planning, Cash Record-Keeping, and Cash Management for Micro, Small, and Medium Enterprises (MSMEs) about four.

1.0 INTRODUCTION

The existence of MSMEs plays a very important role in a country's economy. In Indonesia, MSMEs also play a significant role in improving the Indonesian economy indicated by the number of business units reaching 99% of all business units or around 66 million business units in 2023. MSMEs are also able to contribute to Indonesia's Gross Domestic Product (GDP) by 61% in 2023 or the equivalent of IDR 9,580 trillion and reduce unemployment by absorbing around 117 million workers (97%) of the total workforce in the same year.

Considering the significant role of MSMEs in the growth of the Indonesian economy, there needs to be efforts from the government, society and large companies to help develop MSMEs both in terms of business quality and quantity of business units. One thing that cannot be denied is that MSMEs still have many weaknesses so that business conditions remain at the MSME level and only a few are able to grow into large companies.

One of the weaknesses of MSMEs is in terms of capital (Fujianti et al. 2020; Ertiyant, and Latifah, 2022; Ariza et al. 2023). Weakness in capital is caused by several factors, including weak access to capital. MSMEs are mostly weak in access to capital (Satya and Rahayu, 2020; Noviani et al. 2023; Fujianti et al. 2025) because banks or other debtors must have information regarding their performance conditions which is important to ensure the ability of MSMEs to repay the loans. To find out information of MSMEs, it is necessary to prepare financial reports; however, there are still many MSMEs have not recorded them. There are many reasons why MSMEs have not done much bookkeeping or preparing financial reports. These casual factors include the level of expertise in recording or bookkeeping which is still weak (Fujianti et al. 2023; Bangun and Lisanto, 2023; Ratnawati et al. 2024), the level of education is still low (Fujianti and Wulandjani, 2019; Istinganah and Widiyanto, 2020. Andriyani and Sulistyowati, 2021; Larasati and Farida, 2022), time constraint to record because it requires plenty of time to carry out business operation (Kusumawardhany, 2020; Fujianti et al. 2022, Purba, et al. 2022; Sukraningsih et al. 2022), low skills in the field of using technology (Kurniawan, 2020; Gasperzs et al. 2022; Fujianti et al. 2021a) even though technology can make it easier to prepare financial reports (Fujianti et al. 2024a). Other causes are bookkeeping is considered unimportant (Fujianti and Hendratni, 2020; Yusuf et al. 2021; Ruscitasari et al. 2022;), and not having understood how

to calculate production costs accurately (Syarifuddin et al. 2020; Fujianti et al. 2021b; Azizah et al. 2022; Bangun et al. 2023).

Apart from weak access to capital, another cause of weakness in MSME capital is the lack of cash planning (Afkar et al. 2021; Jamil et al. 2022; Fujianti et al. 2024b). Cash planning is an important aspect in managing business finances for individuals, households, businesses and governments aiming to ensure adequate cash availability to cover operational costs, fulfill obligations on time, while optimizing the use of cash so that it is not idle and can generate additional income. Moreover, cash planning and bookkeeping provide clear information about the company's financial condition. Information on financial conditions and information from other financial reports can be used by business leaders as input for more precise business decisions (Rahman and Aisanafi, 2022; Fujianti et al. 2024c) such as new investments or business development.

Cash planning is a process of preparing financial planning related to the flow of cash in and out of the company. Cash planning aims to ensure the availability of adequate funds to meet company's operational costs and investment development needs. Cash planning helps companies predict their cash needs in the future. Cash planning can also optimize cash use. Cash planning is also useful for managing business cash expenditures in accordance with business cash receipts so that if carried out well, a lack of capital or funds for business operations can be avoided and used to pay of business debts (Irfani et al. 2017). Cash planning is also useful for family financial planning (Utami et al. 2023). The weaknesses described above are also experienced by MSMEs in Regency of Sumedang.

Regency of Sumedang is one of the Regencies in West Java bordering the east of Regency of Bandung, the north of Regencies of Majalengka, Tasikmalaya and Garut. To the south, it borders Regency of Ciamis and Regency of Subang to the west. Regency of Sumedang has 23 districts, one of which is District of Situraja.

District of Situraja consists of 23 Sub-Districts with a total land area of 4,466 ha. District of Situraja has a population of 42,251 people based on the results of the 2021 population census. The population consists of 21,352 men and the remaining 20,899 women. Information on Regency of Sumedang in figures released by National Statistics Agency provides information that Regency of Sumedang in 2023 would have 6,800 MSMEs. The types of MSMEs include the culinary sector with 914 MSMEs, the fashion sector with 315 MSMEs, the internet technology sector with 959 MSMEs, the handicraft sector with 1,163 MSMEs, the services sector with 351 MSMEs and trade with 3,098 MSMEs. These MSMEs are spread across several districts including District of Situraja.

Medal Rahayu Sub-District-Owned Enterprise, District of Situraja, and Regency of Sumedang fosters several MSMEs in the local area done with the aim of making MSMEs in the region advance. This coaching is carried out in collaboration with various parties, including higher education and banking institutions. One of the coaching carried out is cash planning training because MSMEs there often experience capital shortages. This training is in collaboration with The Institute of Indonesia Chartered Accountants, Accounting Lecturers Forum, Special Capital District of Jakarta.

2.0 METHOD

2.1 Initial Survey

The initial activity carried out was an initial survey. This activity aims to dig up information related to problems faced by the community related to business management. This survey is directed at providing service materials in accordance with the problems faced by MSMEs so that they can provide solutions according to what MSMEs want.

2.2 Preparation for Implementation

Service preparation activities aim to ensure the implementation service is coordinated and runs well. With good preparation, it is expected that the implementation of the service will run effectively and reduce disturbances and obstacles that may arise during the implementation of the service and provide maximum benefits for the community as participants or partners in this service.

2.3 Cash Planning and Bookkeeping Training

This training aims to provide insight and increase knowledge regarding company cash planning and bookkeeping. This training is carried out using the demonstration method. Demonstration method is a training method which is carried out by combining the delivery of material verbally (lecture) and accompanied by practice or demonstration where the training participants are involved in the practical activity.

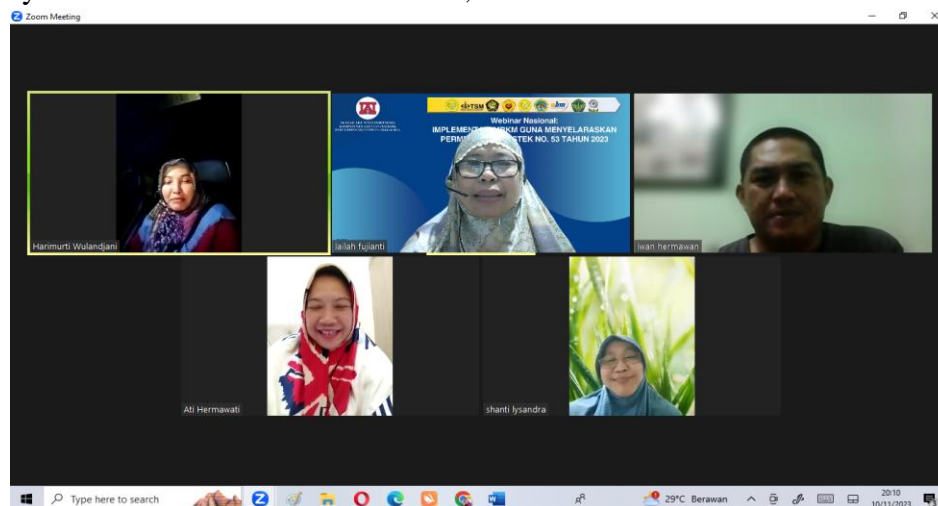
2.4 Evaluation of the implementation of community service

Evaluation of the implementation of community service aims to measure the success of achieving the goals of the community service program. The aim of the service, as described previously, is to increase participants' knowledge and insight regarding company cash planning and bookkeeping. Evaluation is carried out by giving a questionnaire regarding understanding of the material before and after carrying out the service. This service is considered successful if the average level of knowledge before and after implementing the service increases and there is a significant difference from before which also means that the implementation of service has succeeded in achieving its goals.

3.0 RESULT AND DISCUSSION

a. Initial Survey

This initial survey was carried out in coordination with the head of Medal Rahayu Sub-District-Owned Enterprise as the MSME coordinator in Sub-District of Ambit, Situraja, Sumedang to conduct interviews regarding the condition of MSME business management in that location. This initial survey determines the material that will be provided, one of which is cash planning. This initial survey was carried out on November 10, 2023 via zoom.



The initial survey was represented by several service teams, Mr. Sudrajat as director of Medal Rahayu Sub-District-Owned Enterprise and MSME Trustee Mr. Iwan Setiawan from Sumedang Regency Regional Government. Initial survey results show that many MSMEs complain that capital and marketing only reach nearby locations or sub-districts. Many MSMEs also complain about marketing ((Fujianti et al. 2021c) including MSMEs in Sub-District of Ambit.

Based on the results of the discussion, it was decided to provide material on cash planning and bookkeeping. This aims to ensure that MSMEs can manage their business finances and so that they do not get mixed up with personal finances, which causes funds for capital to be used for personal interests, resulting in capital difficulties.

b. Preparation for implementation

Preparation for the implementation of service is carried out in two methods. The first method is internal preparation for service which was carried out with a service team coordination meeting discussing the division of tasks for each person in the team. The second method is external preparation for service.

Preparations for this second method were carried out with another coordination meeting with the head of Medial Rahayu Sub-District-Owned Enterprise, MSME Trustee and Head of The Institute of Indonesia Chartered Accountants, Accounting Lecturers Forum, Special Capital District of Jakarta on November 15, 2023. In this coordination meeting, the number of participants, location or place of implementation, consumption and other supporting facilities are decided.

c. Implementation of Service

The service team left for the location, precisely in Sumedang the day before the service implementation that is December 8, 2023. This was done considering that the service location is 135 kilometers from Jakarta. The entire team went to the service location using bus transportation.



Figure 2: Providing Cash Planning and Bookkeeping by the Team

The service was carried out on December 9, 2023 at the Sports Hall of Ambit Sub-District, District of Situraja. The training was attended by 40 participants, most of whom were female business owners. The provision of material was carried out alternately by the service team consisting of Lailah Fujianti, Etikah Karyani, Wiwi Idawati, Shanti Lysandra.

The implementation went smoothly, but obstacles were encountered in delivering the material, namely the level of education, very diverse background of the participants and time constraint. Case training for cash preparation and bookkeeping was not carried out due to time constraint. Preparation and bookkeeping material was given or explained in the form of examples.

d. Service Implementation Evaluation

This evaluation aims to determine the level of understanding of MSME practitioners regarding business cash planning and bookkeeping. Evaluation is carried out by giving a questionnaire. Training participants must answer by selecting the answers provided in the Likert scale, namely

4 (Strongly agree), 3 (Agree), 2 (Disagree) and 1 (Strongly disagree). Questionnaires were given at the end of the event. The same questionnaire was divided into two, namely asking about conditions before and after training. The service implementation evaluation questionnaire is shown in the following table:

Table 1 Service Implementation Evaluation Questionnaire

No.	Questionnaire	Answers			
Q1	Before the training , I was able to explain the purpose of cash planning.	4	3	2	1
	After the training , I was able to explain the purpose of cash planning.	4	3	2	1
Q2	Before the training , I was able to name or identify the types of business cash receipts sources.	4	3	2	1
	After the training , I was able to name or identify the types of business cash receipts sources.	4	3	2	1
Q3	Before the training , I was able to name or identify the types of business cash expenditures.	4	3	2	1
	After the training , I was able to name or identify the types of business cash expenditures.	4	3	2	1
Q4	Before the training , I was able to differentiate expenses for the business and personal expenses of the business owner.	4	3	2	1
	After the training , I was able to differentiate expenses for the business and personal expenses of the business owner.	4	3	2	1

Only 24 out of 40 service participants returned the questionnaire due to several factors including the density of service events. The results of the ability to explain the purpose of cash planning (Q1) showed that the average answer before training was 2.71 and after training 3.25. These results indicate an increase in knowledge regarding the purpose of cash planning than before.

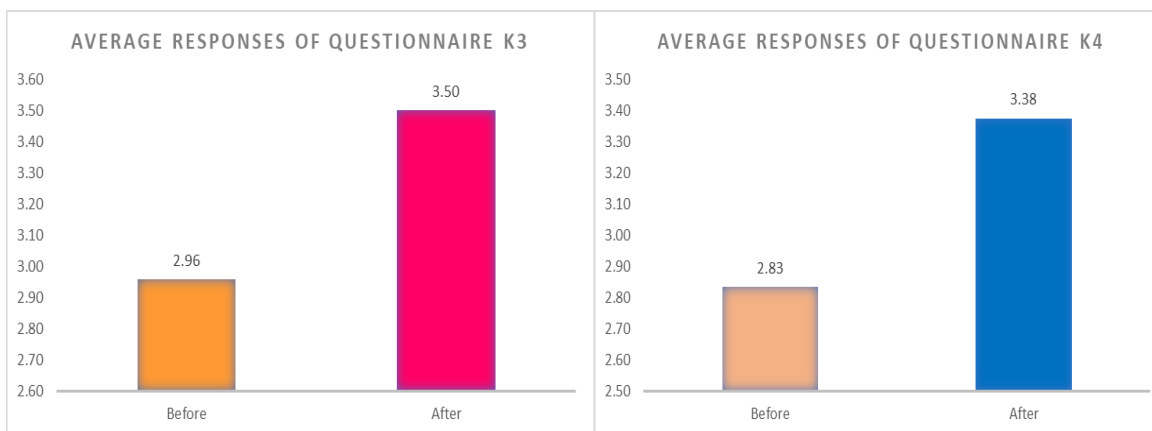


Figure 4: Answers to Questionnaires Q1 and Q2

The evaluation results of the ability to identify types of business cash receipt sources (Q2) showed that the average answers before training was 3.00 and after training 3.46. These results show that participants' knowledge in identifying types of business cash receipt sources has increased from the one before training. The evaluation results of the ability to identify types of business cash expenditures sources (Q3) showed that the average answer before training was 2.71 and after training 3.25. These results indicate an increase in knowledge in identifying the types of business cash expenditures sources from the one before the training. The evaluation results of the ability to differentiate business expenses from the business owner's personal expenses (Q4) showed that the average answers before training was 2.83 and after training 3.38. They also show that participants' knowledge has increased regarding their ability to differentiate business expenses from personal expenses of business owner.

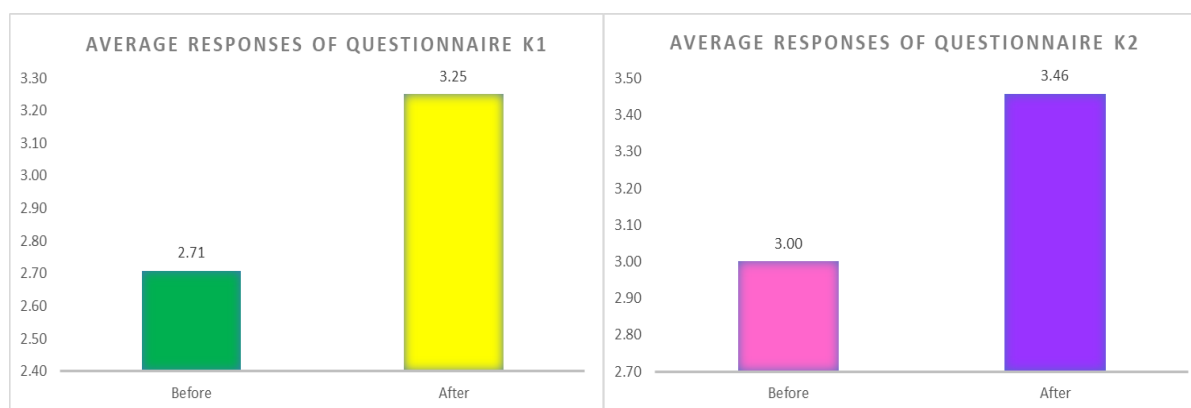


Figure 5: Answers to Questionnaires Q3 and Q4

The overall evaluation results show that the average answer to the questionnaire has increased from before the training. The results also show the goal is achieved. Next, we will evaluate whether there is a significant difference in the overall level of knowledge before and after training. The evaluation results of whether there is a significant difference in knowledge before and after training will be carried out using a paired difference sample t-test. The results of the paired sample t-test show a significant 0.000 meaning that there is a significant difference in knowledge about cash planning and bookkeeping before and after the training. This also means that effective training increases participants' knowledge.

Table 2
Results of Paired Differences T-Test

	Paired Differences					t	df	Sig (2-tailed)
	Mean	Std Deviation	Std Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
BEFORE - AFTER	-.52083	.61523	.06279	-.64549	-.39618	-8.295	95	.000

This service does not evaluate improving skills in cash preparation and bookkeeping because this material is only demonstrated as an example. Exercises in cash preparation and bookkeeping were not carried out due to time constraints.

4.0 CONCLUSION

This service is a collaboration service between Universitas Pancasila and several universities in Jakarta area under the auspices of Forum Dosen Akuntansi Perguruan Tinggi (FDAPT), Special Capital Region of Jakarta. The service was carried out at MSME under the guidance of Medal Rahayu Sub-District-Owned Enterprises in Sub-District of Ambit, District of Situraja, Sumedang on December 9, 2023. The aim of the service is to increase the knowledge or insight of MSMEs regarding cash planning and bookkeeping. The evaluation results of the service implementation show that the average knowledge level of participants regarding the purpose of cash planning, identifying types of cash receipts and expenditures as well as differentiating cash expenditures for business and individual business owners increased after the training was carried out. Overall, there is a significant difference in the level of knowledge after training.

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