

Managerial Skills Improvement Of Finance And Management For Small Medium Enterprise

Diah Armeliza¹ Nuramalia Hasanah² Indah Mulyasari³

¹ State University Of Jakarta

² State University Of Jakarta

³ State University Of Jakarta

ARTICLE INFO

Article history:

Received: January 2020

Accepted: May 2020

Published: July 2020

Keywords:

MSME, SME, Financial reporting, productivity, business management.

ABSTRACT

This community service activities are expected to be able to provide skills for all MSME entrepreneurs in understanding business productivity, making simple financial records and reporting and conducting business management. By arranging a systematic business, the business actor can see and analyze the capital turnover and take corrective steps if there is a deviation from the original plan. The problem is that not all business actors have an awareness of the importance of good business management. This service is carried out in Matraman and Pulogadung sub-districts to improve understanding and capability in business productivity, simple financial recording and reporting and business management. The method used is lectures and discussions as well as assistance in making financial reports according to the needs of SMEs. The output of these activities is to increase the understanding of SMEs in Financial Reporting and Business Management, Video Activities, Intellectual Property Rights (IPR) and journal publications.

How to cite: Armeliza, D., Nuramalia Hasanah, & Indah Mulyasari. (2020). Managerial Skills Improvement Of Finance And Management For Small Medium Enterprise. *Jurnal Pemberdayaan Masyarakat Madani (JPMM)*, 4(1), 360-374. <https://doi.org/10.21009/JPMM.004.1.05>

* Corresponding Author.

Diaharmeliza@unj.ac.id (Diah Armeliza)

Nuramalia@unj.ac.id (Nuramalia Hasanah)

Introduction

MSME (Micro Small and Medium Enterprise) is a vital sector in economic growth and development. The important role of MSMEs in Indonesia has been proven in the past five years that the contribution of MSMEs to GDP has always been above 50% and employment absorption has always been above 90% (Business Review, 2016). From various theories explained by several parties, there are various kinds of problems experienced by MSMEs. However, the problem is not distinguished based on factors that cause the problem to occur. In this discussion, MSME problems are divided into two (2) sections, namely based on internal factors and external factors.

A. Internal Factors

a. Capital

Capital is the main factor needed to develop a business unit. In general, micro, small and medium enterprises are private businesses or companies that are closed in nature, which rely on capital from owners whose numbers are very limited, while loan capital from banks or other financial institutions is difficult to obtain because the administrative and technical requirements requested by banks cannot be fulfilled. The requirement that becomes the biggest obstacle for MSMEs is the provision of collateral, but not all MSMEs have sufficient assets. This is because the financial statements prepared by MSMEs are inadequate.

b. Human Resources (HR) and Management

Human resources are a very important

central point for developing and advancing business. However, most micro and small businesses have traditionally grown and are still family businesses that have been carried on for generations. The limited quality of human resources of micro and small businesses both in terms of formal education and knowledge and skills is very influential on the management of business management so that the business is difficult to develop optimally. Due to the limitations of its human resources, the business unit is relatively difficult to keep up with new technological developments to increase the competitiveness of the products it produces. Weak limited business networks, making small businesses difficult to do competition and promotion compared to other larger businesses.

c. Technology and Information

Weak business networks and market penetration capabilities of small businesses, which are generally a family business unit, have a very limited business network and low market penetration capability because the products produced are very limited in number and have a less competitive quality. In contrast to large businesses that already have a solid network and are supported by technology that can reach out internationally and good promotion. Most MSMEs are still faced with constraints in limited information and the ability to access technology resources. Besides, the lack of information known to MSMEs also affects the competitiveness of

the quality of the products and services. The effect of this is the inability of products and services produced by MSMEs to penetrate the export market. However, some products and services have the potential to compete in the domestic market because they do not have access to export markets.

B. External Factors

a. The business climate is not yet fully conducive

The government's efforts in developing micro, small and medium enterprises (MSMEs) are always seen and evaluated on their progress from year to year, but they are felt not to be fully conducive. This can be seen, among other things, that there is still unfair competition between small entrepreneurs and big entrepreneurs. MSMEs contribute to the creation of a gross domestic product (GDP), employment, exports and the development of business actors and the existence of business investment.

b. Limited Business Facilities and Infrastructure

Lack of information related to the progress of science and technology, causing the facilities and infrastructure that they have are also not fast-developing and do not support the progress of their business as expected. Also, some MSMEs have difficulty in finding a place to run their business due to the high price of rental places and less strategic business locations.

c. Free Trade Implications

As it is known that AFTA came into force in 2003 and APEC in 2020 which has

wide implications for MSMEs to compete in free trade. In this case, inevitably MSMEs are required to carry out production processes productively and efficiently and can produce products that are following the frequency of the global market with quality standards such as quality issues (ISO 9000), environmental issues (ISO 14000) and Human Rights issues (HAM) as well as employment issues. This issue is often used unfairly by developed countries as a barrier (Non-Tariff Barrier for Trade). For this reason, MSMEs need to prepare to be able to compete for both a sustainable competitive advantage.

d. The Nature of Products with Short Durability

Most small industrial products have the characteristics or characteristics of handicraft products with relatively short product durability. So it can be said that these products are easily damaged and will not last long.

e. Limited Market Access

Limited market access will result in products that cannot be marketed competitively in both national and international markets.

There are case studies relating to problems based on internal factors according to Yuli (2017) explaining that the weaknesses faced by MSMEs in improving business capability are very complex and include various indicators which one of the others are interrelated, among others; lack of capital both in number and source, lack of managerial skills and operating skills in organizing and limited marketing. In addition to these matters, there

are also external factors, namely unfair competition, and economic pressure, resulting in a narrow and limited scope of business.

A crucial problem faced by MSMEs is the limited access of MSMEs to productive resources, especially to capital, technology, information, and markets. The limited access of MSMEs to the capital makes it difficult to increase business capacity and develop competitive products. The problem of access to MSME capital is the source of the problem is the limited knowledge of MSME itself both in terms of marketing, mastery of technology, and information as well as poor business management. These factors cause a low level of confidence in banking institutions and other financial institutions to provide capital assistance in the form of a credit to MSMEs. Also, the inability of MSMEs to provide collateral has made it difficult for MSMEs to access credit from banks.

But all these problems can be resolved with some policies that open up opportunities for MSMEs to be able to access the banking industry easily. Because the credit growth provided by the banking sector is only 13.6%. This shows that the problems that originate from the capital can be easily resolved and have an impact on management and the products produced will be more competitive. The AEC challenges that are feared by the Government can be better addressed. The SMEs in Indonesia must be aware of increasingly fierce competition with more productive in developing their business.

In addition to capital problems, there

are also various kinds of requirements to be able to build a strong and large business. One of them is to have a bookkeeping system that records every financial transaction. The bookkeeping system ideally presents expenditure and income information, arranged systematically and in detail to be able to provide a valid picture of all company activities relating to money, goods, and other components such as debt and receivables. It is undeniable, finance is an important part of every business that needs special attention. By compiling systematic financial data, business actors can see and analyze capital turnover and take corrective steps if deviations from the original plan occur. Unfortunately, not all business actors have an awareness of the importance of financial accounting.

Many business actors still see bookkeeping as several matters for a variety of reasons, ranging from the accounting process that is considered confusing to the reason of indiscipline. Every company including micro and small scale is required to have a bookkeeping system because business financial statements are a performance management tool. Among other benefits, it can be used as a map in making the right decisions to maximize profits, adjust cash flow, and take strategic planning. Business actors who do not apply bookkeeping are usually not able to separate personal finance from corporate finance. This condition makes business actors unable to see clearly whether their business is truly profitable. Other negative effects, the

company also can not know the development, profits, and business prospects.

Related to the explanation above about the problems faced by small and medium business actors, the community service team will provide comprehensive education or training to SME entrepreneurs so that they can improve their managerial skills, especially in finance and management. As well as providing a way to improve the managerial quality of business actors by assisting so that managerial business actors, especially in the fields of finance and management will further enhance the competitiveness of SMEs.

Based on the situation analysis above, the following problems can be identified:

- a. Most SME entrepreneurs (85%) in the Matraman and Pulogadung districts have not had the opportunity to attend training or workshops to understand soft skills in conducting business properly.
- b. Most MSME entrepreneurs do not understand the obstacles in running a business and solutions in business management so that the business can generate profits.
- c. The desire to do a good business plan in managing its business is very important for SME entrepreneurs so that there are no mistakes in the business management process and the business that is run can get optimal benefits.
- d. A comprehensive record can be used as an evaluation to predict business management processes so that businesses can be more productive in managing their business, understand business planning

and make important notes for business finances.

LITERATURE REVIEW

A. Single Entry Financial Statement

The financial statements presented must be able to meet the objectives of financial reporting, i.e.:

- a. It provides reliable and accountable information about the financial position.
- b. Assessing performance material
- c. The basis for decision making.

In modeling UMKM recording and reporting, it is necessary to make a financial recording model that is simple and easily understood by MSMEs (Narsa, Widodo, Kurnianto, 2012). Even so, the simple financial reporting must be following the needs of MSMEs for internal analysis, tax analysis, and credit needs. Several previous studies found that the needs of MSMEs about financial information are determined by the volume of business. Wati (2011) found that business turnover influenced accounting applications. The greater the turnover of a business, the greater the information needed by the business, so the greater the application of accounting in the business.

Based on the approach to basic accounting information in MSMEs and theoretical approaches that the volume of business affects accounting, a formulation of recording needs is made based on the amount of effort. This formulation is the stage when a business needs a simple cash register when a

company needs a debit card, accounts receivable card, salary card, and production card as well as financial reports and preparation of financial statements per Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP). This formulation is presented in Exhibit 1 which contains the level of financial record and financial reporting needs.

Models to formulate the needs of recording and MSME Financial Reports at several levels :

- a. Level 1 (Micro Enterprises), where every business is mandatory and must record cash in and cash out. With a simple record, the business can do various analyzes, such as turnover, total transactions per day, the track record of production costs, employee payments and so on. This basis facilitates the need for internal analysis, credit analysis needs and tax reporting requirements.
- b. Level 2 (Micro Enterprises), shows special transactions that have higher intensity in the business. This transaction is important because it is an integral part of the business and is directly related to the availability of cash. Transactions that require special recording because of their increased intensity are sales, accounts payable, accounts receivable and production.
- c. Level 3 (Small Business), preparation of financial statements in the form of balance sheet and income statement. The preparation of financial statements is

needed when the business volume is increasing and large. The need for more complex financial analysis is needed to explain the actual business conditions.

- d. Level 4 (Medium Business), The use of financial statements based on Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) is only formulated for MSMEs whose businesses are complex and capable of providing specialized workforce in the field of accounting, especially if there are accounting software used in the business. This will facilitate business because the needs of internal analysis are not only simple analyzes but far more complex to make the business more effective and efficient.

A good accounting system is not only judged by how well records are kept but how well it can meet the information needs of internal and external decision-makers. The research of Maseko and Mayani (2011) suggests that for small or micro businesses, accounting practices are seeking to maintain adequate cash books (if possible by analysis), bank accounts (with deposit and withdrawal policies), petty cash systems, bank reconciliation statements, credit policies with creditors for customer purchases and sales, stock policies, fixed asset registers and budgeting for all businesses. Research by Ntim et al (2011) states that SMEs conduct bookkeeping primarily to retrieve information from fixed assets, sales, and cash transactions. However,

there is additional accounting information that is operating costs indicated by several SMEs. This identifies that SMEs are widely used the "Single Entry" method in recording transactions as evidenced by the majority of sample companies in this study. The use of the Single Entry method can be applied in micro and small businesses with the condition that the transaction volume is not too large and many, and there is no VAT transaction in recording transactions. Because if there is a VAT tax, the "single entry" system cannot be implemented and must use a "double-entry" system.

B. Management

Micro, small and medium enterprises (MSMEs) are business people engaged in various business fields related to the interests of the people in Indonesia. MSMEs have been legally regulated through Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises. MSMEs are the largest group of economic actors in the Indonesian economy and are proven to be the safety valve of the national economy in times of crisis, and a dynamic economic growth after the economic crisis. But marketing is still a major obstacle faced by MSMEs. Therefore, there needs to be a real effort made by the parties concerned, to find a solution to the problem.

The progress of information technology is so fast and the increasing number of people who use the internet requires business entities to use it. For business people, the market on the internet is a very effective means of developing business activities. The internet is global

and potential consumers are increasing every time. Through the internet, business activities can be carried out all the time at a much lower cost compared to using conventional methods.

The phenomenon of the proliferation of online stores (e-commerce) is another proof that the internet can help business development and create new markets in the online realm. With the rapid development of internet users in Indonesia, micro, small and medium enterprises (MSMEs) in Indonesia need to also use it for their business development. According to *dailysocial.net*, of all MSMEs in Indonesia, only 0.04 percent have "gone online". This is allegedly due to the lack of education about the internet, including all matters related to online store operations.

Seeing this reality, the application of e-Commerce technology is one of the important factors to support the success of a company's products. To accelerate and increase sales, then by seeing the development of information technology that is very rapid it can utilize an online service in the form of e-Commerce. Based on the description above, the writer is interested in making a paper on "Application of Online Marketing in MSME Business".

MATERIAL AND METHOD

The solution to Overcome the Problem

Based on the problems faced by the participants, the solutions offered are as follows:

- a. Training on understanding and skills regarding business productivity, especially regarding the concept of falling trust in businesses and business people can carry out their business honestly and reliably, aiming:
 1. The ability of the target group increased by 85% in the field of knowledge and skills to become entrepreneurs who have an entrepreneurial mentality.
 2. The target group can increase trust in its business so that consumers feel comfortable transacting with these business actors.
- b. Improving the ability of human resources in the field of financial recording and reporting, with the aim of:
 1. Increasing the ability of human resources in the field of accounting records for small and medium businesses by 80%.
 2. Increasing the ability of HR in the field of financial reporting of small and medium enterprises by 75%.
- c. Increasing the ability of HR in the field of business management, with a purpose:
 1. The ability of the target group increased in the area of business planning by 80%.
 2. The ability of the target group increased in the field of business implementation by 75%.
 3. The ability of the target group increased in the area of evaluating business activities by 70%.

METHOD

Stages of Activity Implementation

1. Day 1 (Overview of MSME Enterprises)

On the first day that needs to be given in the introduction, motivation and basic material of business productivity. This introduction will help businesses in increasing confidence both in themselves and in their consumers in business management. The concept of trust is a very important component when we want to conduct business properly. Motivating participants is a very important part so that they are always enthusiastic, active and innovative in the learning process. Besides this motivation can change the minds of students going forward to be able to work independently and partners. The description of the 1st day's activities:

Material: Business Productivity.

Learning Process: participants will be taught about the mentality that must be possessed by an entrepreneur and the concept of trust in business.

2. Day 2 (Recording and Financial Reporting of Small and Medium Enterprises)

Material: introduction to financial recording and reporting of small and medium enterprises.

Learning Process: Previously, participants were explained in advance the theory and practice of recording and financial reporting of small and medium enterprises.

3. Day 3 (Business Management)

Material: introduction to the business management process which includes the business planning process, business implementation and evaluation of business activities.

Learning Process: Previously, participants were explained in advance the theory and practice of the business management process.

The training materials delivered in the classroom in this training are as follows:

1. Business Productivity
2. Practices to increase business productivity
3. Recording and Financial Reporting of small and medium enterprises
4. Doing the Practice of Recording and Financial Reporting of small and medium enterprises
5. Business Management
6. Business management practices

Approach Method

Science and Technology transfer conducted by the team at each stage received by partners is carried out through the process, listening, knowing, trying, evaluating, accepting, believing and implementing, i.e.:

1. Interview with the head of the MSMEs implementing unit in the sub-district who has difficulties in understanding the management of small and medium businesses.
2. Lecture on business productivity and business management and its benefits for small and medium businesses.
3. An introduction to the concept of

recording and financial reporting of small and medium enterprises in-depth to business actors through the presentation of up to date papers and cases.

4. Hold discussions to be able to produce feedback on the recording and financial reporting of small and medium enterprises, as well as obstacles in understanding the material.

Partner Participation in Program Implementation

Matraman Subdistrict and Pulogadung Subdistrict which are partners in the Science and Technology activities actively participate in every activity held. In the recording and financial reporting of small and medium enterprises, partners participate in the recording and reporting financially manually or computerized. While in training activities, besides participating as participants, partners play a role in providing training venues, participating in socializing training programs to small and medium businesses. So that the participation of partners is very supportive of the overall implementation of this science and technology program.

Design of Program Implementation Evaluation and Program Sustainability

The evaluation design in this activity was set to evaluate the mastery of the training material by the teachers, the implementation of the activity and the impact of the activity. The detailed evaluation design of this activity is

presented below:

1. Able to understand business productivity, especially regarding the mentality of entrepreneurship and the concept of trust in business.
2. Able to do the recording and financial reporting of small and medium enterprises starting from the process of understanding documents to financial reporting of small and medium businesses
3. Able to do good business management in the process of planning, implementing and evaluating small and medium businesses.
4. Able to manage resources both within themselves and outside themselves to produce a value that can improve the ability of HR SMEs reliably.

FINDINGS AND DISCUSSION

In August and September 2019, Community Service Program (KKN) Integrated Community Service (PKM) was implemented in two sub-districts in East Jakarta, namely in Matraman and Pulo Gadung Sub-districts. This activity took the theme "PKM Entrepreneurship in the Districts of Pulo Gadung and Matraman in Improving Managerial Ability in the Field of Finance and Management of Small and Medium Enterprises (SMEs)". The KKN Integrated PKM is a form of application of the economic world in running a business, especially how to apply and prepare financial reports by Small and Medium Enterprises. The KKN Integrated PKM activity was joined by a

team of 6 students from the 2017 Accounting Study Program. Team members consisted of Almira Dian Prameswari, Fyra Muzdalya, Nadya Salma Ridha, Rani Lestari Marthen, Sahnaz Sea Fishabil, and Sintha Rumondang. This activity was also guided by Lecturers from the Economics Faculty of Accounting Study Programs, namely Ms. Diah Armeliza, M. Ak, Ms. Indah Muliasari, M. Ak, and Ms. Nuramalia Hasanah, M.Ak.

The first activity of a series of KKN Integrated PKM events is the Financial Management and MSME Analysis Training held in the Matraman District Office Hall, on Thursday, August 29, 2019. This material was delivered by an Accounting Lecturer from UNJ, as well as a KKN Integrated PKM Advisor, namely Nuramalia Hasanah. Almira Dian Prameswari, Fyra Muzdalya, dan Rani Lestari Marten. The topic of this material is Financial Management and MSME Analysis. Students who accompanied the activities at the Matraman District Office were Almira Dian Prameswari, Fyra Muzdalya, and Rani Lestari Marten. Participants who came to this training came from the surrounding community who already had a small business or who wanted to start a business. Some of them have brought their diverse trade products, such as types of crafts and food. Participants came enthusiastically and listened carefully.

PKM Training Activities on Thursday, September 29, 2019, which is located in the Creative Gathering Center of the Center for

Promotion of Wood and Furniture Industries, Pulo Gadung District, East Jakarta. The material given is Financial Management and MSME Analysis. The speaker who was assigned to deliver the material to the participants was Ms. Indah Muliasari who is a lecturer in Accounting from the Faculty of Economics, UNJ. Students assigned to assist PKM training activities in Pulo Gadung District are Nadya Salma Ridha, Sahnaz Sea Fishabil, and Sintha Rumondang.

PKM Training Activities on Friday, September 30, 2019, which is located at the Creative Gathering Center for the Promotion of the Wood and Furniture Industry Center, Pulo Gadung District, East Jakarta. The material given is about the management of MSMEs, the speaker whose task is to deliver the material is Ms. Darmarika Swaramarinda who is a lecturer from the Faculty of Economics UNJ. Students assigned to assist PKM Training activities in Pulo Gadung District are Nadya Salma Ridha, Sahnaz Sea Fishabil, and Sintha Rumondang.

The next set of activities was the assistance on the preparation of financial statements on the first day which was carried out in the RPTRA of Utakara Beriman, Kecamatan Matraman, East Jakarta. For the Financial Reporting Assistance event, KKN students were present all to assist and guide the participants who attended to consult directly about their business, including the difficulties they faced while running a business and about managing the financials of businesses owned by participants. The program starts according to the order of the program, which is 07.00 WIB, stu-

dents prepare for assistance. The Mentoring program was divided into two sessions, the first session was opened starting at 08.15 WIB, and the second session was opened at 12:45 WIB.

The first participant in the first session came at 09.00 WIB, the first participant named Ms. Pudji Rahayu, who was accompanied by Almira Dian Prameswari, Nadya Salma Ridha, and Sintha Rumondang. Students explain the basic concepts of recording financial statements, and participants consult about their businesses. KKN students provide hands-on learning about making financial reports that begin by teaching about account codes, making journals, making income statements, reports of changes in capital, as well as balance sheets using the Microsoft Excel application. Participants were also introduced to the application of SI APIK (Information System for Recording Financial Information Applications). This application is an android-based micro small business accounting application developed by Bank Indonesia following EMKM accounting standards intended for people involved in MSMEs.

The second participant who came at 09.30 was Mrs. Riri, the students who accompanied her were Rani Lestari Marthen, Sahnaz Sea Fishabil, and Fyra Muzdalya. The student explains explaining the basic concepts of recording financial statements, and participants consult about their businesses. KKN students provide hands-on learning financial statement-making that starts with teaching account

codes, making journals, making income statements, reports of changes in capital, also balance sheets using the Microsoft Excel application. Participants are also introduced to the application of SI APIK (Information System for Recording Financial Information Applications). The financial report preparation assistance at the Utakara Beriman RPTRA was open until 16.00 WIB. 10 participants registered through social media, but at the time of implementation, only two participants attended, only in the first session. The assistance program at Utakara Beriman RPTRA ended at 16.00 WIB.

The Assistance Program for Making Financial Statements for SMEs on the second day, namely Tuesday, 3 September 2019. Held at the Creative Gathering Center of the Center for Promotion of the Wood and Furniture Industry. The program starts at 08.00 WIB, begins with preparation by KKN Students, the second day's event also consists of two sessions, namely the first session and the second session. In the first session, 5 participants attended, namely Mrs. Rosnawati, Mr. Syamsul, Mr. Yuni Triono, Mr. Ahmad Nurdin, and Mr. Mulyono Iskandar. Each participant was accompanied by one to two KKN students. Mr. Syamsul who has a UMKM in the form of culinary business and construction business, accompanied by Almira Dian Prameswari and Sintha Rumondang, assistance is carried out by explaining the basic concepts of recording financial statements and explaining how the work of Microsoft Excel applications and SI APIK (Financial Information Recording Appli-

cation Information System).

Mr. Mulyono Iskandar who has a UMKM in the form of traditional herbal medicine accompanied by Sahnaz Sea Fishabil, mentoring activities began with the introduction of the functions of the financial statements, then explained the workings of Microsoft Excel and SI APIK (Financial Information Application Information System). Mr. Yuni Triono who has a UMKM in the form of a Coffee Powder business accompanied by Rani Lestari Marthen, the assistance was carried out by explaining the basic concepts of making financial reports and explaining the workings of Microsoft Excel and SI APIK (Financial Information Application Application Information System).

Mr. Ahmad Nurdin has a UMKM in the form of a culinary business accompanied by Fyra Muzdalya, assistance is carried out by consulting businesses and explaining the basic concepts of making financial reports and explaining how to work Microsoft Excel applications and SI APIK (Application Information System for Recording Financial Information).

Then for the second session, it starts at 12:30 WIB which is still located at the Creative Gathering Center of the Center for Promotion of the Wood and Furniture Industry (TKK-PPIKM), attended by three participants. Ms. Yukeu Rachmawari, Ms. Fairuz Hanifah, and Ms. Septi Andriani. Each Participant was accompanied by two KKN students. Ms. Yukeu Rachmawari who has a UMKM in the form of culinary pastries accompanied by

Sahnaz Sea Fishabil and Rani Lestari Marthen, the assistance began with an explanation of the basic concepts of making financial reports and explained how the Microsoft Excel application and SI APIK (Financial Information Application Application Information System). Mrs. Fairuz Hanifah, who has a culinary MSME in the form of Arang Pizza accompanied by Nadya Salma Ridha and Fyra Muzdalya, started the consultation about the business owned by explaining the basic concepts of making financial reports and explaining the workings of Microsoft Excel and SI APIK (Application Information System for Recording Financial Information). Mrs. Septi Andirani has a culinary MSME in the form of various types of cakes that are accompanied by Sintha Rumondang and Almira Dian Prameswari, the assistance begins with business consultations being started and then continues with an explanation of the basic concepts of making financial reports and explains the workings of Microsoft Excel and SI APIK (Application Information System for Recording Financial Information). The second session ended with the closing and a photo session with participants, KKN students, and also the Supervising Lecturer.

The last series of the KKN Integrated PKM event was closed with individual presentations from all group members, the presentation was held at the Creative Gathering Centers of the Center for Promotion of the Wood and Furniture Industry (TKK-PPPIKM) at 12.00 WIB and finished at 16.00 WIB. The student presentation was attended by the Supervising Lecturer, Mrs. Diah Armeliza and Mrs. Nura-

malia Hasanah, in addition to the supervisor, this activity was also attended by Mr. Novri as the Assistant from Pulo Gadung District. The assistant from Matraman Subdistrict, Mr. Omar, was also invited to attend the KKN student individual presentation activities but was unable to attend due to his busy schedule. Individual presentations from KKN students began with a presentation by Almira Dian Prameswari, then continued by Rani Lestari Marthen, Sahnaz Sea Fishabil, Nadya Salma Ridha, Sintha Rumondang, and ended with a presentation from Fyra Muzdalya. Each presentation from each student, there was a question and answer session from the supervisor and assistant lecturer from Pulo Gadung District. The individual presentation activities of the KKN students ended with the closing greeting of the supervisor and photo session with KKN students and the supervisor.

Activity Evaluation

Based on the questionnaire that was distributed during the training activities for financial reporting and management materials, it can be concluded that the participants were satisfied with the training delivered. This can be seen from the assessment with a maximum score of 5, a score of 4.1 is obtained at the point where the speaker can serve the participants with patience and the speaker has discipline and responsibility. Then for a score of 4 is obtained at the point where participants feel the usefulness of the program for the community, and for speakers to have accuracy in

providing existing services, the ability to communicate, readiness in dealing with complaints, the ability to convince and be trusted, knowledge in answering questions, and the ability to do the evaluation. Then for a score of 3.9 at the point where the speaker can provide solutions to complaints and can work in teams. Next to a score of 3.8 on the point of accuracy in identifying problems, skills in implementing programs, and the use of adequate supporting equipment. Then there were criticisms conveyed from the participants in this questionnaire, among others the participants felt the time given was too short.

In the mentoring activities, based on the questionnaire that had been distributed, it can be concluded that the participants felt very satisfied with the assistance activities carried out. This can be seen from the assessment with a maximum score of 5 and seen from a score of 4.8 with points where the mentor has the skills to serve with patience and use adequate supporting equipment. Then from a score of 4.6 with points where the mentor has skills in implementing the program and has accuracy in providing services. For a score of 4.5 with the point where participants feel the usefulness of the program for the community, as well as the companion, has preparedness in dealing with complaints, has discipline and responsibility, has knowledge in answering questions, and the ability to conduct evaluations. Next to point 4.3 with the point where the companion is convincing and can be trusted. In this assistance, the participants did not express any criticism.

CONCLUSIONS AND RECOMMENDATIONS

Based on the previous presentation of the implementation of the KKN integrated PKM activities, it can be concluded that:

1. Increased knowledge and understanding of MSME business owners in Matraman and Pulogadung Districts in managing their businesses, so that they are expected to be able to improve their business performance.
2. Increasing the ability of MSME business owners in Matraman and Pulogadung Subdistricts to prepare simple financial statements to improve the financial management of their businesses.

Given the magnitude of the benefits of integrated community service-learning activities in this community service, then further recommendations are given for:

1. Conduct similar training with different communities or targets in a wider range of areas.
2. Conduct ongoing monitoring of the post-service program, so that business owners and the community (in particular) can evaluate the simple financial management and reporting that they have done after the training activities have been carried out.
3. Open communication channels for MSME entrepreneurs to consult if there are difficulties both in terms of business management and financial management.

REFERENCES

- Pengelolaan Keuangan. Sikapi uang dengan bijak. (2015). Diunduh dari web OJK. Dengan alamat. <http://sikapiuangmu.ojk.go.id>
- Rianti dan Doni (2012) Pembukuan sederhana Usaha Dagang dan Jasa. Laskar Aksara. Jakarta.
- Kieso, D. E., Weygandt, J. J., & Warfield, T. D (2011). *Intermediate Accounting Volume 1 IFRS Edition*. United States of America: Wiley.
- Budi Rachmat, 2005, *Modal Ventura: Cara Mudah Meningkatkan Usaha Kecil & Menengah*, Ghalia Indonesia, Bogor, hal.14.
- Tofik, Moch. *Membuat Aplikasi Akuntansi dengan Microsoft Excel 2007*. Jakarta: mediakita, 2008.
- Syarifuddin. *Membuat Aplikasi Akuntansi General Ledger Excel*. Solo: XCL Media. 2008.
- Efendi, Achmad dan Miranto, Yudi Eko. *Pengolahan dan Analisis Data dengan Microsoft Excel Suatu Pendekatan Aplikatif*. Jakarta: Salemba Empat. 2008.