



IMPROVEMENT OF DRAFTING ABILITY OF BUSINESS CASH FLOW REPORTS IN MSMEs IN PATI REGENCY

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ARTICLE INFO

Article History:

Received Mar, 30, 2023

Accepted Aug, 14, 2023

Available Dec, 30, 2022

Keywords:

MSMEs,
 Business Feasibility Study,
 Cash Governance,
 Cash Flow Statement

ABSTRAK

Jumlah pelaku UMKM Provinsi Jawa Tengah mengalami peningkatan selama pandemi Covid-19. Namun, perkembangan secara kualitas belum sesuai dengan harapan Dinas Koperasi dan Usaha, Kecil, Menengah Provinsi Jawa Tengah. Pelaku UMKM kesulitan mengambil keputusan bisnis di masa pandemi Covid-19 karena kurangnya wawasan dalam menghadapi perubahan yang tiba-tiba. UMKM belum mampu melakukan tata kelola dan penyusunan laporan arus kas sesuai dengan standar akuntansi keuangan. Pengabdian bertujuan untuk meningkatkan pengetahuan dan keterampilan pelaku UMKM dalam pengelolaan bisnis dan kas di masa pandemi Covid-19. Pelaksanaan pengabdian dilakukan dengan metode ceramah, tanya jawab, diskusi, simulasi, dan pendampingan. Langkah strategis yang dilakukan adalah dengan memberi pengetahuan dan pemahaman tentang studi kelayakan usaha, tata kelola dan penyusunan laporan arus kas, diskusi, pendampingan kepada UMKM, serta evaluasi hasil pengabdian yang telah dilakukan. Antusiasme, hasil post-test, pengetahuan, dan keterampilan peserta kegiatan meningkat terkait studi kelayakan usaha, tata kelola kas, dan penyusunan laporan arus kas. Peserta mampu menyusun sebuah bussiness plan dan laporan arus kas untuk usaha yang berjalan maupun yang tengah direncanakan untuk menyesuaikan dengan kondisi pandemi Covid-19.

ABSTRACT

The number of MSMEs in Central Java Province has increased during the Covid-19 pandemic. However, developments in quality still need to meet the expectations of the Office of Cooperatives and Small and Medium Enterprises of Central Java Province. MSMEs need help making business decisions during the COVID-19 pandemic due to a need for insight into dealing with sudden changes. MSMEs have not been able to manage and prepare cash flow reports following financial accounting standards. The community service aims to increase the knowledge and skills of MSMEs in managing business and cash during the COVID-19 pandemic. The community service is conducted using lecture methods, questions and answers, discussions, simulations, and mentoring. The strategic step taken is to provide knowledge and understanding of business feasibility studies, governance and preparation of cash flow reports, discussions, assistance to MSMEs, and evaluation of the results of the community service that has been carried out. Enthusiasm, post-test results, knowledge and skills of activity participants increased related to business feasibility studies, cash management and preparation of cash flow reports. Participants can prepare a business plan and cash flow statement for ongoing or planned businesses to adjust to the conditions of the COVID-19 pandemic.

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INTRODUCTION

Micro, small, and medium enterprises (MSMEs) are business activities that many people in Indonesia carry out. The number of MSMEs in Indonesia is 64.2 million, absorbing 97% of the workforce (Ministry of Finance, 2021). In addition, MSMEs contribute to the gross domestic product by 61.07 per cent or IDR 8,573.89 trillion (Kementrian Keuangan Republik Indonesia, 2021). So, MSMEs must always be supported by their progress because they can create jobs and contribute to the country.

Central Java is one of Indonesia's provinces with an increasing trend of MSMEs, as seen from the data released by the Office of Cooperatives and SMEs of Central Java Province (Dinas Koperasi Usaha Kecil & Menengah Provinsi Jawa Tengah, 2021). This increase in numbers is an impact that has arisen due to the COVID-19 pandemic, which began in 2019. When the pandemic emerged, many companies experienced problems and eventually terminated employment (IDX, 2021).

The increase in the number of MSMEs in Central Java should be good news because it will be able to ease the government's burden in tackling unemployment. However, the COVID-19 pandemic has caused the government to issue regulations that limit the movements and activities that people can do outdoors. This regulation will certainly impact MSMEs, such as limited operating hours. The limitation of MSME operating hours certainly affects the continuity of their business.

MSMEs that have reached the age of maturity limiting operating hours, even though it has an unpleasant impact, can still manage (manipulate) so sales meet targets. For newly formed/developing MSMEs, regulations to limit activities make it very difficult for them to carry out their business processes. MSMEs that are just developing need exposure in the community to be known to generate business income.

Another problem faced by MSMEs that have just been established or developed is that they cannot analyse how the business can provide benefits. They also find it challenging to decide what kind of adaptation should be taken concerning pandemic conditions. This pandemic condition requires entrepreneurs to be able to decide quickly on the direction of their business

and steps to save their business so they can stay alive.

MSMEs in the Pati cluster, including Pati, Rembang, Blora, Kudus, and Jepara, face this. MSME actors say that it is difficult to decide whether the business scale should be reduced, whether to add product diversification or take other steps related to business management that must be taken during this pandemic. Apart from this, MSMEs in this regional cluster also need finance-related help.

These MSMEs said in interviews that their finances were difficult to control. MSMEs feel they can generate profits during this pandemic, but why does the business journey still feel heavy? The events faced by MSMEs are indeed related to cash management from MSMEs. MSMEs do not keep proper records and do not pay enough attention to cash flow.

In addition, access to capital from financial institutions for MSMEs is also deemed not optimal. SMEs feel that financial institutions need to lend the way they expect. Another thing is that some MSMEs need clarification about whether they can pay off loans from financial institutions. This problem related to capital also contributes to the difficulty for MSMEs to develop even better in the future.

The problems of MSMEs in the Pati regional cluster must be treated adequately. Apart from waiting and hoping for action from the government, it is also necessary to increase the ability of MSME actors so that they can manage their business optimally during this pandemic. Various efforts to solve MSME problems are expected to strengthen MSMEs through the pandemic crisis and enable them to move up a class. This community service activity aims to increase insight, knowledge, and skills related to business and cash management of Pati Cluster MSME actors.

METHODS

This community service is aimed at MSME actors assisted by the Central Java Dinkop & UKM Pati cluster, including Pati, Rembang, Blora, Kudus, and Jepara. The community service in Pati City was held on March 14-15, 2022. The problem-solving model used by the community service team is mentoring through outreach, discussion, and

training. MSME actors are expected to optimise MSME management, make sound business decisions, and manage cash and cash flow reports by financial accounting standards.

The community service team conducted activities at the community service centre three times with the following details:

1. Initial coordination was carried out in January 2022. In this activity, the community service team coordinated with the Central Java Prov. Cooperative & UKM Office and representatives of Starch Cluster UMKM.
2. In implementing community service, the team will come to Pati for socialisation, mentoring, and training to increase insight, knowledge, and ability to manage MSME businesses.
3. Periodic monitoring and assistance. This activity is carried out after the implementation of the activity has been completed. It is done to assist if MSME actors face difficulties in implementing the results of community service.

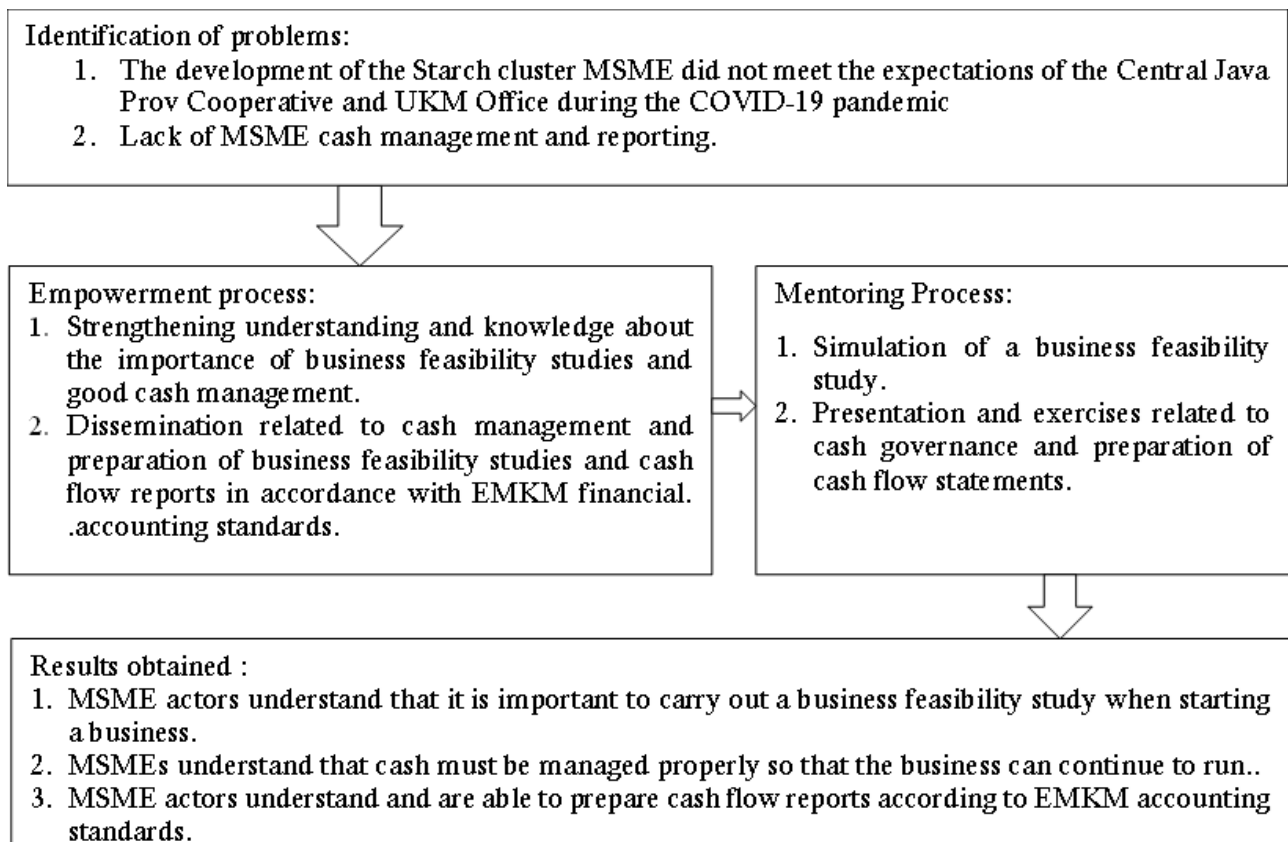
accounting standards of micro, small, and medium enterprises (SAK EMKM).

Community service activities will be conducted using lecture methods, questions and answers, discussions, simulations, and mentoring. The steps to be taken by the community service team can be seen in Figure 1.

RESULTS AND DISCUSSIONS

Community service activities begin with coordinating with the Office of Cooperatives & UKM of Central Java Province. This coordination was carried out on January 17, 2022. The Cooperative & UKM Office has obtained data and information from MSMEs in the Starch Cluster regarding their problems during the Covid-19 pandemic. This coordination determines the focus of community service, the needs of MSMEs, and materials that need to be conveyed to MSME actors. Coordination activities can be seen in Figure 2.

On March 14-15, 2022, a team community service was held in Pati City. The number of



Implementing the community service model is realised by providing material related to business feasibility studies, cash management, and preparation of cash flow reports per the financial

participants who attended was 29 MSME actors representing their groups. The material was delivered in several sub-topics according to the coordination results with the Central Java

Province Office of Cooperative & UKM. Materials provided to actors include identifying business opportunities, business feasibility study aspects, cash flow cycles, payback term methods, benefit-cost ratios, the importance of capital



budgeting, and the grouping of investment proposals.

Figure 2. Coordination with Central Java Provincial Office of Cooperative & UKM.

The first day will provide business opportunity identification material and a feasibility study. After attendance, the community service participants took the pre-test and then the community service team presented the material. The next session is to conduct a discussion of the exposure that has been given. In the last session, the participants prepared a business plan based on the material provided by the presenting team. The cash flow cycle material up to the grouping of investment proposals is given on the second day. Each sub-material is divided into three sessions: presentation, discussion, and practice. The end of the community service process is closed by doing a post-test.

Participants were very enthusiastic when the activity took place. This is evidenced by the many questions the speaker received. The questions are derived from the material and related to the participant's business activities. Figure 3 shows the discussion process, and Figure 4 shows the training activities.

Activity participants conducted intense discussions with the community service team, and the team tried to provide solutions to their problems. In addition, other activity participants tried to express their opinions to help other participants.

Some of the exercises carried out by the participants made them feel firsthand how the material presented by the community service team was applied. Structured and accompanied exercises make participants feel comfortable and



confident because someone is directing them. Participants stated that this exercise made them understand and implement the material for their business.

Figure 3.
Discussion Process



Figure 4.
Doing Exercises

The results of the pre-test and post-test showed an increase in the condition of the participants' knowledge. The post-test results, which are better than the pre-test, confirm that the participants can well receive the dedication carried out. These results can be seen in Table 1.

The challenges of implementing this community service are the different backgrounds of the participants, such as education and the length of time MSMEs have been established. The solution to this challenge is to compile material that is easy to understand, a presentation that is not monotonous like lectures, providing factual

examples according to the conditions faced by dull lectures, and giving concrete examples

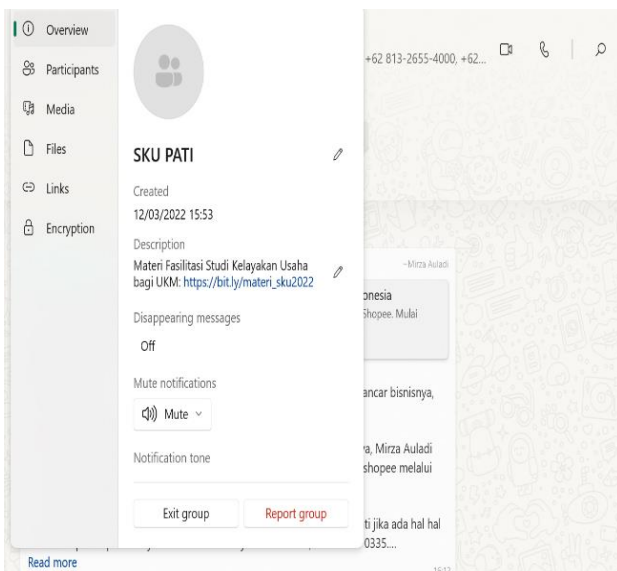
Participants	Pre-Test Average	Post-Test Average		
P-1	0,51	0,60	P Value =	0,001
P-2	0,42	0,31	Sig=	Significant
P-3	0,42	0,58	Means of Group 1	0,488
P-4	0,44	0,67	Means of Group 2	0,628
P-5	0,44	0,56	Difference	-0,141
P-6	0,64	0,69	Trend	Enhancement
P-7	0,64	0,67		
P-8	0,33	0,38		
P-9	0,69	0,80		
P-10	0,40	0,69		
P-11	0,60	0,71		
P-12	0,22	0,42		
P-13	0,49	0,42		
P-14	0,49	0,71		
P-15	0,44	0,69		
P-16	0,40	0,71		
P-17	0,51	0,67		
P-18	0,56	0,67		
P-19	0,44	0,67		
P-20	0,49	0,67		
P-21	0,64	0,93		

according to the conditions faced by the participants. In addition, delivering the material is tinged with a relaxed feel and interspersed with jokes.

Table 1. Pre-Test and Post-Test Results of Activity Participants

Figure 5. Pati Cluster WhatsApp Group

Activity participants and the community service team created a WhatsApp group to keep in touch. Group formed for ongoing monitoring and assistance. If activity participants encounter



problems, they can contact the team for help. Figure 5 shows the Starch Cluster group participating in community service activities.

CONCLUSION

The conclusions obtained from this community service activity are that participants gain insight, knowledge, understanding, and skills related to business feasibility studies and cash management. This achievement can be seen from the post-test results, which increased better than the pre-test. Community service activities provide solutions to the problems faced by Starch Cluster MSMEs. The suitability of the community service material with the difficulties encountered can be seen from the enthusiasm of the activity participants and intense discussions with the community service team during the two days of the activity. In addition, the material prepared was also the result of coordination at the beginning of the activity. The impact obtained by the activity participants is that they can adequately prepare a business feasibility study and cash flow report. Activity participants can conduct business management more intentionally and based on the correct theory.

Suggestions for subsequent community service activities can focus more on preparing complete financial reports for MSMEs, as requested by several participants who have just started a business.

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