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IMPROVING THE BOOKKEEPING EXPERTISE OF MSME ACTORS THROUGH ACCOUNTING PROCESSING AND REPORTING MENTORING IN THE CURUG BOGOR TOURISM VILLAGE

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the national economy, particularly at the local level, such as in Bogor Regency. However, most MSMEs face challenges in financial management, particularly in bookkeeping, which remains rudimentary or even incomplete. This also applies to MSMEs in Curug Tourism Village, Bogor Regency, who are partners in a Community Service (PkM) activity. This activity aims to improve MSMEs' understanding and skills in recording transactions, processing financial data, and preparing simple accounting reports. The method used was participatory training involving outreach, bookkeeping practice, and mentoring. Evaluation was conducted through pre- and post-tests with 29 participants. The results of the activity showed an average increase of 63% in understanding of bookkeeping and simple financial reports. Participants also began to practice separating personal and business finances and preparing simple profit and loss statements. Thus, this mentoring program has proven effective in improving the financial literacy of MSMEs in Curug Tourism Village and contributing to strengthening the village's tourism economy.
Keywords: MSMEs, Simple Bookkeeping, Mentoring, Financial Reports, Tourist Villages

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are one of the main pillars of the Indonesian economy. According to data from the Ministry of Cooperatives and SMEs (2023), the number of MSMEs in Indonesia reached 64.2 million, contributing approximately 61% to Gross Domestic Product (GDP) and employing 97% of the national workforce. MSMEs also contribute to national exports, particularly in the creative, food, and craft sectors (KemenkopUKM, 2023). In Bogor Regency, MSMEs are quite numerous and spread across various economic sectors, such as trade, culinary arts, agriculture, and the creative industry.

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The presence of MSMEs is a crucial factor in strengthening the regional economy, but they still face various obstacles, particularly related to financial literacy and bookkeeping skills.

However, despite the large number of MSMEs, they face fundamental challenges, such as limited access to capital, low digital skills, and weak financial record-keeping (Rahmawati & Widodo, 2020). A 2022 OJK survey showed that more than 70% of MSMEs lack simple bookkeeping, making it difficult to assess business performance and access formal credit.

Bogor Regency is one of the regions with the largest MSME base in West Java. According to data from the West Java Cooperatives and MSMEs Office (2022), there are more than 300,000 MSMEs spread across various sub-districts. The MSME sector is predominantly engaged in culinary, small-scale trade, agriculture, and services.

Curug Tourism Village is one of the villages with growing tourism potential in Bogor Regency. MSMEs in this village operate in various sectors, such as culinary, tourism services, and small-scale trade. Initial observations indicate that most MSMEs in this village lack an adequate financial recording system. Many rely solely on memory or limited records to manage business finances. Business transactions are often mixed with personal finances. Yet, simple bookkeeping is a crucial foundation for measuring business performance, accessing capital, and increasing competitiveness. As a result, MSMEs have difficulty understanding their business profits and losses and face obstacles when applying for loans from financial institutions (Curug Village Community Empowerment Report, 2025).

The problems faced by MSMEs in Indonesia are also common in Bogor Regency, and are even more pronounced in Curug Tourism Village. The main challenges include low accounting literacy, mixing personal and business finances, the absence of formal financial reports, and limited access to formal financing. Therefore, intervention in the form of simple bookkeeping training is an appropriate strategy for empowering MSMEs. This training is expected to increase MSME awareness and skills in managing business finances independently. These MSME problems can also be seen at three levels: 1) National: low financial literacy, mixing personal and business finances, and limited standard financial reporting (Rahmawati & Widodo, 2020); 2) Bogor Regency: limited access to capital and low competitiveness due to the absence of formal financial reports (West Java MSME Office, 2022); 3) Curug Tourism Village: MSMEs only rely on simple records or memory, without an adequate bookkeeping system (Curug Village PKM Report, 2025).

Figure 1. Location of the MSME Accounting and Financial Report Preparation Mentoring Event at the Village Office in Curug, Bogor Regency.

This Community Service (PkM) activity aims to: 1) Increase MSMEs' understanding of the importance of bookkeeping. 2) Train MSMEs in recording daily transactions. 3) Familiarize them with separating personal and business finances. 4) Assist MSMEs in preparing simple profit and loss and cash flow statements. 5) Increase the competitiveness of MSMEs in Curug Tourism Village through more professional financial management.

According to Law No. 20 of 2008, MSMEs are productive businesses owned by individuals or business entities that meet certain criteria based on net assets and annual sales revenue. MSMEs are divided into micro, small, and medium enterprises. MSMEs are further defined in Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises based on total assets and turnover: 1) Micro Enterprises: maximum assets of IDR 50 million and a maximum turnover of IDR 300 million per year. 2) Small Enterprises: assets of IDR 50–500 million with a turnover of IDR 300 million–2.5 billion per year. And 3). Medium Enterprises: assets of IDR 500 million–10 billion with annual turnover of IDR 2.5–50 billion.

Their contribution to national GDP and employment makes MSMEs the backbone of the national economy. However, a classic problem for MSMEs is weak financial management, particularly simple bookkeeping, which should be possible without advanced accounting skills. Empirically, MSMEs contribute significantly to the national economy. According to the Ministry of Cooperatives and SMEs (2023), MSMEs employ approximately 97% of Indonesia's workforce and are the driving force of the people's economy. Furthermore, MSMEs play a role in poverty alleviation, equitable development, and women's empowerment through family businesses (Kurniawan & Lestari, 2021).

However, MSMEs also face various challenges, such as limited access to capital, low financial literacy, lack of technology adoption, and weak competitiveness in the global market (Rahmawati & Widodo, 2020). Tourism villages are a community-based development concept that integrates natural, cultural, and local economic potential as a tourist attraction. According to Yoeti (2016), a tourism village is a rural area that offers a holistic atmosphere that reflects the authenticity of the village, encompassing social life, culture, and economic activities.

The presence of tourism villages in Indonesia is increasing in line with the Ministry of Tourism's policy of promoting community-based tourism. Tourism villages not only provide a tourist experience but also serve as a means of community empowerment, including local MSMEs (Arifin & Sari, 2022).

The development of tourism villages cannot be separated from the role of MSMEs. According to Nuryanti (2019), the success of tourism villages depends on the integration of tourism potential with community businesses. MSMEs, as providers of culinary delights, crafts, and transportation services, are crucial elements in supporting the sustainability of tourism villages. Tourism village development requires collaboration between the government, the community, and MSMEs. According to Arifin & Sari (2022), strengthening the capacity of MSMEs is a crucial strategy in developing tourism villages, as business professionalism can increase the trust of tourists and investors. One way to strengthen this capacity is through financial literacy and bookkeeping skills.

There are three main factors in developing tourism villages: 1). Community participation: active involvement of residents in managing tourism villages. 2). Government support: policies, regulations, and development programs. And 3). MSME capabilities: business management skills, including sound financial management.

A study by Arifin & Sari (2022) shows that tourism villages with professionally managed MSMEs will develop more quickly, because tourists tend to value well-managed local products.

One of the main weaknesses of MSMEs is weak financial record keeping. Most MSMEs only record cash inflows and outflows sporadically, without a standard format. However, according to Munawir (2019), simple bookkeeping is the systematic recording of all daily transactions, including: 1). Cash inflows and outflows. 2). Sales and purchases. 3). Inventory. 4). Operating costs.

Simple bookkeeping produces a simple profit and loss statement that helps business owners understand their profit and loss. Sofyan (2021) emphasized that simple bookkeeping is a prerequisite for MSMEs to access credit from banking institutions because it can serve as evidence of financial performance.

The accounting cycle for MSMEs differs from that of large companies, being simpler and more flexible. According to Setiawan & Surbakti (2020), the MSME accounting cycle can be structured in five stages: 1). Transaction identification: identifying all relevant financial activities. 2). Recording: recording transactions in a simple journal. 3). Classification: grouping transactions by type (cash, sales, purchases, expenses). 4). Preparation of simple financial statements: for example, a financial statement.

IMPLEMENTATION METHOD

This community service project was carried out with a participative and educational approach through intensive training activities that lasted for one day on July 5, 2025, at the Office of Curug Tourism Village, Bogor Regency. The activity focused on enhancing the capacity of MSME actors in financial management and digital marketing. The implementation method included material presentation, interactive discussions, and hands-on practice, divided into five thematic sessions: cash control, simple bookkeeping, calculating the cost of goods sold (COGS/HPP), an introduction to taxation, and digital marketing. Each session was guided by speakers from the Jakarta Higher Education Accounting Lecturers Forum (FDAPT-DKI Jakarta) and supported by lecturers from various partner universities in the Greater Jakarta area (Jabodetabek). The participants totaled 20 local MSME actors who attended the community service event. During the training, participants were given real-life case examples and simple learning modules so they could immediately apply them in their business activities. To evaluate the success of the activity, the service team used pre-test and post-test instruments in the form of questionnaires to measure the increase in participants' understanding of the material presented.

RESULTS AND DISCUSSION

The simple bookkeeping training and mentoring sessions were conducted in two main sessions: the first, a theory session—a presentation of basic MSME accounting concepts, the separation of personal and business finances, and the benefits of bookkeeping. The second, a practical session—a simulation of recording daily transactions, preparing a simple profit an loss statement, and cash flow preparation exercises. Participants enthusiastically participated in the training. At the beginning of the training, many admitted to never having recorded their business transactions accurately. Some participants relied solely on memory, thus failing to determine their business profits.

Figure 2. Presentation of the bookkeeping process and preparation of MSME financial reports by a resource person (Dr. Sparta)

During the training, participants received intensive guidance. For example, culinary entrepreneurs recorded expenses for raw materials, transportation costs, and daily sales revenue. In this way, participants began to understand how systematic record-keeping helps determine profit margins and cost efficiency.

A pre-test was conducted before the training. Results showed that the majority of participants did not yet understand the concept of simple bookkeeping. Seventy-six percent of participants reported not understanding, while only 24% had some understanding.

After the training (post-test), significant improvement occurred. Eighty-eight percent of participants were able to answer most questions about simple bookkeeping correctly, and only 12% still did not fully understand.

Table 1. Summary of Pre-Test and Post-Test Results.

Understanding Indicator	Pre-Test (Yes)	Post-Test (Yes)	Increase
Understanding the function of bookkeeping	24%	90%	+66%
Recording daily cash	20%	85%	+65%
Separating personal and business money	18%	80%	+62%
Preparing a simple profit and loss report	15%	75%	+60%

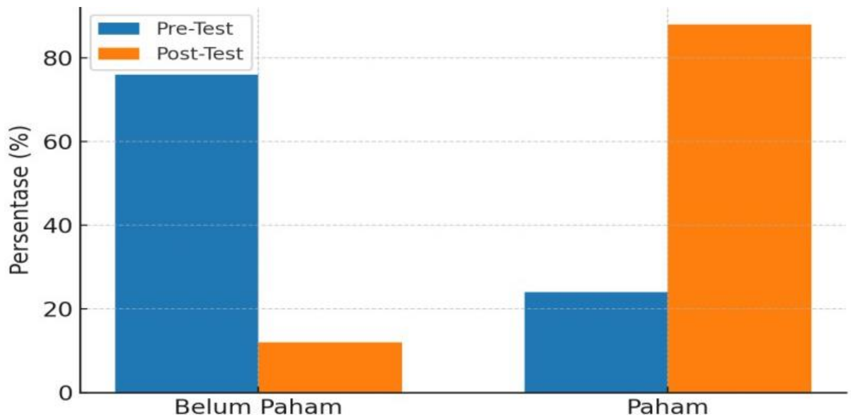

Figure 3. Comparison of Pre-Test and Post-Test Results.

The bar graph in Figure 1 above shows a drastic difference between before and after training. The data shows an average increase of 63% across all indicators. This demonstrates that simple bookkeeping training is highly effective in improving accounting literacy among MSMEs.

Figure 4. Explanation from the Village Government regarding the Development of the Curug Tourism Village

In addition to cognitive enhancement, there were also significant behavioral changes. Some changes identified through observation and interviews included: 1). Awareness of financial separation. Participants began separating business funds from personal funds by creating a simple cash book. 2). Disciplined record-keeping. Participants reported being accustomed to recording daily transactions, albeit in a simple format. 3). Increased self-confidence. Participants felt more confident when speaking with banks or cooperatives regarding business capital. 4). Business innovation. Some participants began calculating profit margins to determine more competitive selling prices.

Figure 5. Discussion activities from resource persons and MSME participants.

Participant testimonials support these findings. One craft entrepreneur said: "Previously, I didn't know whether my business was making a profit or loss. Now, with simple bookkeeping, I can calculate my profits every month."

The results of this activity align with research by Wulandari & Kurniawati (2021), which showed that simple accounting training increased MSME financial literacy by 65%. Arifin & Sari (2022) also found that bookkeeping assistance in Kulon Progo tourist villages improved MSME access to bank financing.

Figure 6. Presentation by the Resource Person (Prof. Dr. Indupurnahayu)

The findings of this activity also support the theory that financial record keeping is a fundamental element of good MSME governance (Munawir, 2019). Bookkeeping not only assists with administrative aspects but also impacts the trust of consumers and financial institutions (Wibowo & Astuti, 2020).

Thus, the Community Service Program (PKM) activity in Curug Tourism Village demonstrated that practical training with a participatory approach is more effective than simply providing lectures or written modules. Participants not only understood the theory but also directly put it into practice in their businesses.

The supporting and inhibiting factors of the PKM activity in Curug Village, Bogor

Regency, can be seen from their supporting and inhibiting perspectives. Supporting factors include: 1) High participant enthusiasm; 2) Support from the village government and tourism village managers; and 3) Training materials relevant to MSME needs. Inhibiting factors include: 1) Diverse educational levels of participants, resulting in uneven initial understanding;

2) Limited training time, even though intensive mentoring requires more time; and 3) Some participants still have difficulty adapting to the new recording format.

CONCLUSION

Community Service (PKM) activities in Curug Tourism Village, Bogor Regency, successfully increased the understanding and bookkeeping skills of MSMEs by 63%. The mentoring not only improved financial literacy but also changed the financial behavior of MSMEs to be more orderly. Several recommendations can be given to: 1) MSMEs to routinely record transactions and separate personal and business funds. 2) The village government to continue the ongoing mentoring program. 3) Academics to conduct further research, including the development of a simple digital bookkeeping module.

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