



## ENHANCEMENT OF THE CAPACITY OF MSMEs IN CURUG TOURISM VILLAGE, BOGOR REGENCY, THROUGH ACCURATE FINANCIAL BOOKKEEPING

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### Abstract

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in driving economic growth, particularly at the local level. However, many MSMEs still face challenges in systematic financial management and recording, which makes it difficult to measure business performance and make informed decisions. This community service activity was conducted in Curug Tourism Village, Bogor Regency, with the aim of improving MSME capacity through training in accurate financial bookkeeping. The training employed an educational and participatory approach, covering five main topics: cash control, simple bookkeeping, calculating the cost of goods manufactured (COGS), introduction to taxation, and digital marketing. Evaluation results using pre- and post-test questionnaires showed a significant increase in participants' understanding. One of the largest improvements was seen in the ability to record transactions independently, from an average score of 2.1 to 3.9. These findings demonstrate that hands-on training can significantly strengthen financial literacy and business management skills among MSMEs.

**Keywords:** MSMEs, Financial Bookkeeping, Financial Literacy

### INTRODUCTION

The Micro, Small, and Medium Enterprises (MSMEs) sector holds a significant role in the local economy of several countries, including Indonesia. In this context, Human Resource (HR) development strategy plays a key role in boosting local economic income. HR development is a series of planned and continuous efforts aimed at improving organizational performance by enhancing individual skills through training programs (Zulkifli Hasan, 2022). Strengthening the existing HR within the MSME sector can become the main driving force for

generating the innovation, productivity, and competitiveness necessary to elevate the local economy to a higher level.

MSMEs contribute to Indonesia's Gross Domestic Product (GDP) by 61% of Indonesia's total GDP in 2024, or the equivalent of Rp 9,500 trillion. This contribution amount is the largest in Southeast Asia and among the highest in several G20 countries. This indicates that the contribution of MSME businesses to the GDP is greater compared to other sources such as taxes and petroleum. MSMEs also contribute to job creation, accounting for 97% of the total workers in Indonesia in the same year, 2024. This shows that the majority of Indonesian workers are employed in the MSME business sector.

Micro, Small, and Medium Enterprises (MSMEs) are a strategic sector that contributes greatly to national and local economic growth. Their role is vital in creating jobs and improving community welfare, especially for vulnerable groups such as women, youth, and low-income workers. Given their significant contribution, support from various parties—including the government, financial institutions, practitioners, and academics—is needed to encourage the development and maintain the sustainability of MSME businesses. This support becomes even more crucial because MSMEs still face various fundamental problems, particularly regarding financial management and record-keeping that are not yet well-structured. Weakness in this aspect not only hinders operational efficiency but also reduces MSMEs' opportunities to access financing and expand their business scale. Therefore, increasing the capacity of MSME actors through accurate bookkeeping training and mentoring is a strategic step to strengthen their competitiveness and encourage the professional sustainability of their businesses.

Curug Tourism Village is located in Gunung Sindur District, Bogor Regency, West Java. Demographically, Curug village has a population of 17,792 people, occupying an area of 6.37  $\text{km}^2$ , with diverse livelihoods. Curug Tourism Village is one area with great potential for community-based tourism development, supported by the MSME sector engaged in culinary, handicrafts, tourism services, and local agricultural products. Curug Village shows growth in the MSME sector, especially micro-enterprises such as chip production, snacks, home catering, laundry services, and sundry stores. However, MSMEs in this village are generally still traditional, with challenges. This potential serves as leverage for boosting the local economy, but there are still major challenges faced by MSME actors in the village, especially concerning the aspect of their business's financial governance.

MSMEs tend to face obstacles in financial record-keeping due to their relatively small business scale and limited resources. According to research (Soejono et al., 2020) and (Rayyani et al., 2020), it is important for MSMEs to improve their financial management capabilities because it can impact business continuity and growth. Good financial record-keeping allows MSMEs to measure their financial performance, identify potential problems, and make better strategic decisions. Many MSMEs still use very simple financial recording systems or even have no financial records at all. According to accounting theory, accurate and complete financial information is essential to understanding an entity's financial condition and planning future business activities (Weygandt et al., 2015). Therefore, limitations in MSME financial record-keeping can be an impediment to their business development and result in an inability to compete effectively in an increasingly competitive market.

Furthermore, weak MSME financial record-keeping can also affect their access to financing. Banks and financial institutions tend to require accurate and transparent financial

reports before providing loans or other financial support (Storey, 2016). Consequently, limitations in financial record-keeping can be an inhibitor for MSMEs to obtain the capital needed for their business development (Hairunisya & Subiyantoro, 2017). In this context, increasing financial literacy and providing support in developing a better financial record-keeping system is a crucial step. Thus, MSMEs can increase operational efficiency, enhance competitiveness, and contribute more significantly to overall economic growth.

One effort that can be made is to innovate in the preparation of financial statements in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), whose exposure draft was approved by the Financial Accounting Standards Board on May 18, 2016. According to (Ikatan Akuntan Indonesia (IAI), 2016), Micro, Small, and Medium Entities (EMKE) are entities without significant public accountability that meet the resolution and criteria for micro, small, and medium enterprises as stipulated in the prevailing laws and regulations in Indonesia, for at least two consecutive years. Previously, Community Service (PkM) training activities on the implementation of SAK EMKM had been applied in various MSME sectors such as culinary, fashion, and so forth (Diyani et al., 2021; Harto et al., 2021; Kalsum et al., 2021; Leriza Desitama Anggraini et al., 2022), and in this activity, it is intended to be applied to another MSME sector, namely furniture and construction. The importance of MSMEs implementing SAK EMKM lies in its ability to simplify the accounting process, increase financial transparency, and support business growth. With the right implementation, SAK EMKM can be an effective tool to help MSMEs achieve financial stability and long-term success. For this purpose, a community service (PkM) activity in the form of training and mentoring for preparing financial reports based on SAK EMKM will be carried out.

## **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 Community Service (PkM) activity began with a presentation on the comprehensive concept of simple bookkeeping, starting from the role and benefits of bookkeeping, the transaction recording process, and the preparation of financial statements. This was followed by a socialization session introducing the BukuWarung application, which is an integrated financial application for MSMEs that provides various features for financial transactions, payments, and business bookkeeping. The BukuWarung application is simple and can be easily implemented using a smartphone. The next activity was mentoring in simple bookkeeping practice. At this stage, each partner practiced direct bookkeeping through case studies of transaction recording, which included transactions for capital deposits, equipment purchases, material purchases, expense payments, debt payments, cash and credit sales, accounts receivable collection, up to the preparation of financial statements.



**Figure 1. Material Presentation and Mentoring for PkM Participants**

To measure the effectiveness of the training, the implementation team distributed pre-test and post-test questionnaires to all participants. The results of the questionnaires showed a significant increase in understanding after the activity took place. Most participants had previously never implemented structured financial record-keeping. After participating in the training, as many as 86.7% of participants stated that they better understood how to perform simple financial record-keeping independently based on the case studies provided during the training session.

The questionnaire results also indicated that the majority of participants considered the training method to be very helpful and easy to understand. The approach used, namely material presentation accompanied by hands-on practice and simple application examples, proved effective in bridging the financial literacy gap that had previously been an obstacle in managing

their businesses.

Overall, this activity had a positive impact on increasing the competence of MSME actors in Curug Tourism Village. The training not only provided practical knowledge but also motivated participants to manage their businesses more professionally and with a long-term orientation. Moving forward, similar activities are expected to be continued sustainably so that MSME actors can develop independently and competitively.

**Table 1. Results of Participant Understanding Improvement Measurement**

No.	Assessment Indicator	Pre-test	Post-test
1	Understanding the purpose of bookkeeping	2.00	3.90
2	Differentiating personal money and business money	2.25	3.90
3	Explaining the types of simple financial statements	2.00	3.85
4	Able to practically record transactions	2.08	3.80

Based on the results of the pre-test and post-test questionnaires, there was an increase in the average score across all indicators after participants attended the training. The most significant increase occurred in the indicator "understanding the purpose of bookkeeping," with the average score rising from 2.0 to 3.9, reflecting an increase in participants' understanding of the fundamental function of bookkeeping in a business.

The indicator "differentiating personal money and business money" saw an increase from 2.25 to 3.90, which indicates that participants are beginning to recognize the importance of separating personal and business finances to maintain business sustainability.

Meanwhile, the indicator "explaining the types of simple financial statements" also showed a consistent increase, from an average score of 2.0 before the training to 3.85 after the training. This reflects a new understanding among participants regarding the form and function of financial statements such as the income statement, statement of financial position, and statement of cash flows.

The increase in the indicator "being able to practically record transactions," with the average score rising from 2.08 to 3.80, indicates that the hands-on practice-based training method was highly effective in equipping participants with technical skills that are applicable in their daily business activities.

Overall, this data demonstrates that the training activity successfully and substantially increased the financial literacy and financial recording skills of the MSME participants. The consistent increase in the average score for every indicator also reinforces that the material delivered was targeted and directly applicable by the participants.

## CONCLUSION

The community service (PkM) activity conducted in Curug Tourism Village, Bogor Regency, has successfully enhanced the capacity of MSME actors in financial management through training on simple bookkeeping, cash control, COGS calculation, taxation, and digital marketing. The increase in participants' understanding is reflected in the pre-test and post-test results, which showed a significant improvement, one of which was in the ability to record transactions, which increased from an average score of 2.08 to 3.8. This activity proves that a practical and applicable training approach can bridge the financial literacy limitations faced by MSMEs.

To ensure the benefits gained are sustainable, it is suggested that similar training be conducted routinely with follow-up mentoring. Furthermore, support from the village government and related parties is highly necessary, including in providing digital recording facilities and establishing an MSME community as a platform for learning and strengthening business networks. With these steps, it is expected that MSMEs in the tourism area can develop independently, professionally, and be highly competitive.

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