

ASSISTANCE WITH SIMPLE FINANCIAL ACCOUNTING MANAGEMENT FOR MSMEs TO SUPPORT SUSTAINABLE FINANCIAL DEVELOPMENT

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Abstract:

This service activity aims to increase the financial capacity of micro, small, and medium enterprises (MSMEs) through simple accounting training, with a focus on effective financial recording. The participants, consisting of experienced MSME players and novice students, initially faced difficulties in recording their business transactions. However, through practice and discussion, they managed to overcome these obstacles and were able to record their finances more simply. This program reflects the importance of simple accounting in supporting inclusive and sustainable economic growth, in accordance with the Sustainable Development Goals (SDG). The participants were satisfied with the results of this training and even suggested the establishment of an ongoing consultation forum. This practical approach has helped them understand the importance of accounting, contributed to improving financial skills, and opened up opportunities for a more sustainable economy.

Keywords: *MSMEs, Simple Accounting, Financial Recording, Sustainable Development Goals, SDG*

INTRODUCTION

Micro, small, and medium enterprises (MSMEs) play an important role in driving a country's economy, particularly in terms of job creation and local economic growth.¹ According to recent data, the MSME sector employs almost 60% of the workforce in

¹ Rena Augia Putrie et al., "Pengembangan Program Pelatihan Keterampilan Usaha Kecil Dan Menengah (UKM) Dalam Meningkatkan Perekonomian Lokal," *Community Development Journal: Jurnal Pengabdian Masyarakat* 4, no. 4 (2023): 7554–7560.



Indonesia, demonstrating the sector's significant contribution to national economic resilience.² MSMEs play a vital role in supporting local economic growth and have a great potential to contribute to numerous parts of the SDGs, such as poverty alleviation, job creation, gender equality, and eliminating socioeconomic inequality.³

However, MSMEs continue to encounter significant challenges, particularly those linked to financial management. According to recent research, the majority of MSMEs lack a sufficient accounting system,⁴ and a lack of understanding of effective accounting processes is frequently an impediment to making smart financial decisions.⁵ This illiteracy can lead to financial instability and missed growth opportunities for MSMEs. As a result, this initiative intends to assist and teach MSMEs simple but targeted financial accounting management, allowing them to contribute more significantly to meeting SDG targets.

The significance of developing MSMEs' financial accounting capacity cannot be overstated. According to the most recent figures, MSMEs generate approximately 40% of Indonesia's GDP.⁶ However, in order to maximize their potential economic contribution, MSMEs must make significant efforts to build a more efficient and structured accounting system. It is believed that with particular assistance and training, MSME players will be able to overcome their financial difficulties and make more appropriate and smart financial decisions for long-term business growth.

The significance of effective financial accounting administration for MSMEs cannot be overstated. MSMEs with an organized accounting system can better monitor cash flow, identify costs and income, and analyze their company's financial performance.⁷ This will also make it easier for them to meet their tax and financial commitments. Thus, the goal of this program is to educate MSME participants with practical understanding and abilities in the area of simple but effective financial accounting management.

Aside from that, this initiative will help MSMEs implement accounting systems in their particular enterprises. Among the services provided will be the creation and maintenance of financial records, the preparation of simple financial reports, and the application of fundamental

² Moch Sulchan et al., "Analisis Strategi Dan Kebijakan Pemerintah Dalam Memberikan Stimulus Ekonomi Terhadap UMKM Terdampak Pandemi COVID-19," *Jurnal Akuntansi dan Ekonomi* 6, no. 1 (2021): 85–91, pengeluaran.

³ Rola Pola Anto et al., *Perempuan, Masyarakat, Dan Budaya Patriarki* (Sukoharjo: Penerbit Tahta Media, 2023).

⁴ Febrina Alisa Dewi et al., "Akuntansi Pada Usaha Mikro Kecil Dan Menengah (UMKM) Desa Dayeuhluhur," *ABDIMA Jurnal Pengabdian Mahasiswa* 2, no. 1 (2023): 1592–1598, <https://journal.ubpkarawang.ac.id/index.php/AJPM/article/view/3797%0Ahttps://journal.ubpkarawang.ac.id/index.php/AJPM/article/download/3797/2567>.

⁵ E D Suwandi, "Mengembangkan Kemandirian Ekonomi Keluarga Pelatihan Menyusun Laporan Keuangan Bagi Pelaku UMKM Pada Komunitas Pengusaha Muda Yogyakarta," *JCSE: Journal of Community Service ...* 2, no. 1 (2021): 47–52, <http://journal.stieputrabangsa.ac.id/index.php/jcse/article/view/792>.

⁶ Atsna Himmatul Aliyah, "Peran Usaha Mikro Kecil Dan Menengah (UMKM) Untuk Meningkatkan Kesejahteraan Masyarakat," *WELFARE Jurnal Ilmu Ekonomi* 3, no. 1 (2022): 64–72.

⁷ A Hidayatullah et al., "Pelatihan Pembuatan Laporan Keuangan Pada UMKM Kedai" Dimsum by Najwa" Di Pekalongan," *ABDI UNISAP: Jurnal Pengabdian Kepada Masyarakat* 1, no. 1 (2023): 122–128.



accounting concepts. It is hoped that with direct help, MSME participants will be able to more readily and efficiently use the knowledge learned.

Long-term, it is believed that this program would have a favorable impact on the overall development of MSMEs. MSMEs will be better equipped to compete in the market, enhance the quality of their products and services, and assist economic growth at the local and national levels if they have a competent accounting system.⁸ Aside from that, this program will help boost financial literacy among MSME players, which will have long-term advantages for economic stability and community welfare.

MSMEs play an increasingly important role in the framework of the SDGs. They are not just economic development engines but also potent agents of social transformation. The program seeks to increase financial transparency and accountability by strengthening MSMEs' financial accounting capacity, allowing MSMEs to participate more effectively in global supply chains, promoting inclusive entrepreneurship, and increasing access to financial resources that support sustainability. This initiative is projected to be a driver for inclusive and sustainable economic growth by concentrating on simple but high-impact financial accounting methods, in line with the SDG vision and goals.

METHOD

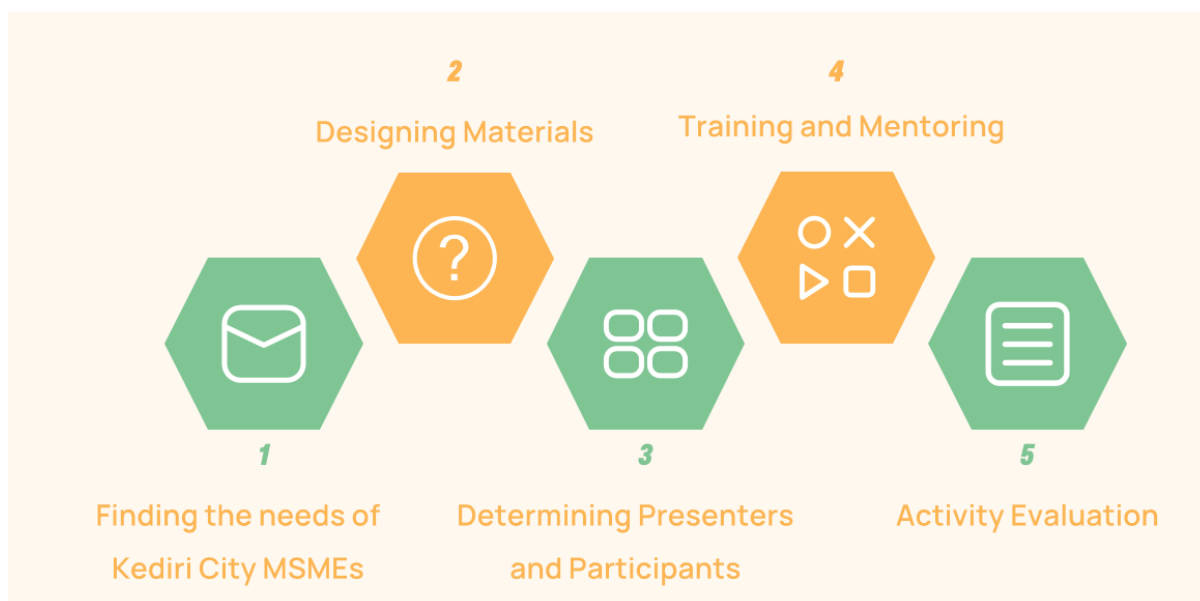
This service method adopts the ABCD (asset-based community development) approach, which places a focus on utilizing local resources and potential to improve financial accounting management for micro, small, and medium enterprises (MSMEs). The first step in this approach is to identify and assess the assets owned by MSMEs in terms of expertise, skills, and financial resources in the surrounding environment. Once these assets are identified, assistance is provided to help MSMEs utilize them optimally in managing their financial accounting.

The mentoring process includes various activities, such as training workshops, consultation sessions, and creating action plans together with MSME owners. Training workshops focus on developing basic accounting skills, including simple bookkeeping, recording transactions, and preparing accurate financial reports. Individual consultation sessions are also provided to address specific needs and provide more targeted guidance.

Apart from that, the ABCD approach also encourages collaboration between MSMEs and the empowerment of local communities. Through the exchange of knowledge and experience between MSME actors, a strong working network is formed that can support each other in managing financial accounting. Local communities are also involved in this process, providing moral support and potential access to additional resources.

⁸ Buyung Romadhoni Romadhoni et al., "Pemberdayaan Umkm Dalam Rangka Peningkatan Kesejahteraan Masyarakat Di Kabupaten Gowa," *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)* 6, no. 3 (2022): 1074–1088.





This service program will be implemented by involving 50 MSME actors from Kediri City who have prior business experience, as well as 50 students who are new to the field of MSMEs. The event was held on the 4th floor of the IAIN Kediri Rectorate Building, which serves as a hub for activities and collaboration between MSME actors and students. The community planning and organization approach is collaborative, engaging all aided topics in choosing the mentorship program's major issue, namely easy accounting instruction for MSMEs.

An inaugural meeting was held at the Faculty of Islamic Economics and Business (FEBI) IAIN Kediri building, which included numerous assisted themes. During the discussion, the objectives of the service program and the benefits that MSMEs and rookie students may expect were discussed. A collective discussion was also undertaken to define the major focus of the mentorship program, which was simple accounting training. This choice was made based on the input and needs provided by representatives of the aided subjects, especially MSME actors in Kediri.

Following the selection of the core theme, the mentorship program is implemented through a series of training exercises and discussion sessions. Dr. Syaiful Bahri, MSA, Akt, the author of a best-selling book on accounting based on Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) and International Financial Reporting Standards (IFRS), was invited to speak. Second, Dr. Ec. Sugeng, Ak, MM, M.Ak, CA, ACPA, CBV, Asean CPA, BPK, Chair of KJA Sugeng Kediri, gives an accounting practitioner's perspective. Third, Roni Primadani, SE, owner of Kirani Craft Kediri, described his experience with financial accounting in his company. Fourth, accounting trainers Yanuar Riswandhita, S.Ak, CAP, CBV, and Rina Susanti, S.Ak, CAP, as accounting trainers, provided practical guidance in managing financial accounting.

Accounting specialists share their knowledge with MSMEs in order to help them create recording procedures. On the other hand, new students bring new viewpoints and knowledge

to MSME players. There are also individual consulting meetings to explore the unique difficulties faced by each MSME.

A joint evaluation was conducted at the end of the program to examine the extent to which MSMEs and novice students benefited from this mentorship program. The evaluation results will be used in the future to improve and develop service initiatives. It is envisaged that by integrating all helped subjects in the planning, execution, and evaluation processes, this program will have a significant positive influence on MSMEs in Kediri City and aid in the development of their financial accounting capacity.

RESULTS AND DISCUSSION

Results

The dynamics of mentoring are described by the community service process, which begins with the supply of content by resource individuals who are specialists in the field of financial accounting. The resource individuals shared significant knowledge with the participants, which included 50 seasoned MSMEs from Kediri City and 50 beginner students just beginning out in the realm of MSMEs. The given content covers a variety of areas of simple yet effective financial accounting management.



Figure 1. Delivery of simple financial accounting material

Following the delivery of the content, the mentoring process continued with a very involved question-and-answer session. Participants were given the opportunity to ask questions, clarify doubts, and share their experiences. This debate serves as a venue for information sharing between seasoned MSME players and rookie students who may have a more recent theoretical understanding. This results in a welcoming and supportive learning atmosphere.

Following the Q&A session, the mentoring program moved on to financial accounting management methods. Participants are guided to apply what they've learned in class to real-

world circumstances. They are asked to keep financial records, generate rudimentary financial reports, and identify crucial areas of their company's finances. This practice gives vital hands-on experience, allowing participants to put their newly acquired information to use.

One feature that distinguishes this program is the presence of accountants who participate in this activity. Accountants offer professional advice and assistance to MSMEs in managing their accounting. Aside from that, accountants help MSMEs grasp the need for accounting management for tax reporting purposes. This adds substantial value to members' tax responsibilities, allowing them to meet them more efficiently.

The goals of this service are accomplished during the mentoring process. This program's goal is to raise awareness about the need for basic accounting management for businesses, but it has a significant impact, particularly in the context of MSMEs. This curriculum seeks to motivate MSMEs and beginner students to use financial accounting techniques in their particular firms in addition to offering practical information. In this way, it is envisaged that this program will become a driver of inclusive and sustainable economic growth, in line with the service's vision and objectives.

Discussion

Simple accounting for micro, small, and medium enterprises (MSMEs) is a financial recording and reporting method that is presented concisely and clearly to provide a clear picture of a business's financial performance.⁹ This method was created primarily to satisfy the demands of MSMEs, which frequently have limited resources and financial specialists. Simple accounting is concerned with a thorough knowledge of a company's financial flow rather than just grouping transactions or creating complex financial reports.

One of the most important aspects of basic accounting is transaction recording. All financial transactions connected to their business activities must be recorded by MSMEs.¹⁰ This comprises cash receipts from the sale of goods or services, expenditures to buy items or pay for services, and other financial activities like loan or debt payments. This can be done manually with a simple cash book or ledger or using user-friendly accounting software.

Simple accounting, in addition to recordkeeping, comprises the preparation of basic financial reporting.¹¹ The profit and loss statement and the balance sheet are the two primary financial reports in simple accounting. The income statement depicts a company's profitability

⁹ Immu Puteri Sari, Fitri Yulianis, and Rambun Pamenan, "Penyusunan Laporan Keuangan Usaha Mikro Kecil Dan Menengah Berdasarkan Sak Emkm Pada Usaha Karak Kaliang Marisa," *Jurnal Menara Ekonomi: Penelitian dan Kajian Ilmiah Bidang Ekonomi* 8, no. 3 (2022): 324–338.

¹⁰ Muhamad Yazid Bustomi et al., "Pendampingan Pembukuan Sederhana Pada Umkm Mitra Lembaga Pengembangan Bisnis Pama Benua Etam (Lpb Pabanet) Sangatta," *Jurnal Pengabdian Al-Ikhlas* 6, no. 3 (2021): 337–344.

¹¹ Sri Hasnawati et al., "Pendampingan Penyusunan Laporan Keuangan BUMDesa Rejosari Makmur Kecamatan Pringsewu-Kabupaten Pringsewu," *Jurnal Pengabdian Masyarakat Indonesia* 2, no. 5 (2022): 573–580.

by reflecting revenues and costs over a certain time period.¹² Meanwhile, the balance sheet compares assets, liabilities, and owner's equity to represent the financial status at a specific point in time. These reports enable MSMEs to easily assess how their businesses are performing.

It is critical to remember that basic accounting is not about complicated things but rather about making financial decisions easier. As a result, the primary goal of simple accounting is to comprehend trends and patterns in financial data.¹³ MSME participants must be able to recognize areas that require additional attention, such as excessive expenditure or prospective sources of income.¹⁴ They can make more educated and smart financial decisions to increase corporate success with this knowledge.

Simple accounting also involves a rudimentary understanding of taxation, which is vital. MSME participants must understand their tax obligations and ensure that all financial papers and reports meet regulatory criteria.¹⁵ This will help to avoid future legal and financial issues.

An accountant or financial adviser can also play a vital role in easy accounting for MSMEs. Although the system is intended to be user-friendly and clear to those without formal financial experience, assistance from a financial professional can provide a more in-depth look and customized answers to difficult financial challenges. Accountants can also help with the preparation of more structured and detailed financial reports for tax and other reporting requirements.



Figure 2. UMKM Q&R discussions

¹² Mirza Wijaya Putra, Dedi Darwis, and Adhie Thyo Priandika, "Pengukuran Kinerja Keuangan Menggunakan Analisis Rasio Keuangan Sebagai Dasar Penilaian Kinerja Keuangan (Studi Kasus: CV Sumber Makmur Abadi Lampung Tengah)," *Jurnal Ilmiah Sistem Informasi Akuntansi* 1, no. 1 (2021): 48–59.

¹³ Supatmin, "Optimalisasi Penggunaan Laporan Keuangan Untuk Mengelola Keuangan Bagi Pemilik Usaha," *Indonesian Journal of Economy, Business, Entrepreneurship and Finance* 3, no. 2 (2023): 385–395.

¹⁴ Nurlinda et al., *Model Bisnis UMKM: (Rancang Bangun Bisnis Untuk Usaha Pemula)* (Medan: Merdeka Kreasi Group, 2021).

¹⁵ Hanik Susilawati Muamarah and Dhian Adhietiya Safitra, "UMKM Paham Pajak : Program Pendampingan Perpajakan UMKM Kemenkeu Satu," *CARADDE: Jurnal Pengabdian Kepada Masyarakat* 6, no. 1 (2023): 54–60.

Training and mentoring in basic accounting for MSMEs can be extremely beneficial in the context of community service. MSME players that develop a firm understanding of basic accounting concepts would be able to manage their business finances more effectively, increase transparency and accountability, and make better financial decisions. Thus, simple accounting is more than simply an administrative tool; it is the key to unleashing the potential for equitable and sustainable economic growth at the local and national levels.

Community service activities in the field of basic accounting for micro, small, and medium enterprises (MSMEs) are critical in overcoming the participants' obstacles. Many of them struggled at first to record their corporate financial activities. Financial recordkeeping is sometimes regarded as a perplexing and difficult process, particularly for MSMEs lacking a proper financial background. However, after extensive training and coaching, the participants were able to overcome this challenge.

The process of learning begins with an introduction to a simple yet effective financial recording technique. Participants are led step by step through the process of recording every financial transaction linked to their firm. They are taught how to properly arrange and classify data. Participants have the opportunity to practice and apply the topics they have acquired during this process. One of the most important pillars in comprehending basic accounting is direct practice.

Participants are also free to discuss any issues or difficulties they have in tracking their business finances during the coaching process. This opens the door to productive discussions and debates in which people can share their experiences and solutions. They can overcome their uncertainties about financial accounting and find solutions to their challenges in this supportive setting.

The outcomes were quite positive because the participants were finally able to document their financial business activities in a more straightforward manner. They learn to comprehend how to recognize and record transactions, calculate profit margins, and assess their company's financial health. Furthermore, individuals gain significantly from this capacity in making better financial judgments.

It is vital to emphasize that basic accounting learning is accomplished not only via reading theory but also through direct application. MSME participants, like accountants, require actual experience. As a result, our training and mentoring activities were successful in expanding their experience and understanding of simply tracking MSME finances.

At the conclusion of the event, the participants were pleased with the outcomes. They are more confident in handling their company's finances and recognize that simple accounting may be a very valuable tool. In fact, numerous participants requested that more forums or talks be formed at a later date so that they may continue to consult and exchange experiences pertaining to their MSME financial reports. This is a significant indication that this exercise serves not just as a short training session but also as the beginning of a long-term relationship that can aid MSME participants in managing their funds more successfully.

Thus, this service activity achieved its primary goal of raising knowledge about the need for basic accounting for companies while having a significant impact. This also highlights the critical significance of education and training in increasing financial management skills and knowledge, particularly among MSMEs. As a result, this service initiative has strengthened the framework for inclusive and long-term economic growth at the local level.

CONCLUSION

Through community service activities that focus on simple accounting training and assistance for Micro, Small and Medium Enterprises (MSMEs), we can conclude that a practical approach that combines theory and practice is very effective in increasing the participants' understanding and abilities. The results of this service reflect the importance of simple accounting in helping MSMEs manage their business finances more effectively. The participants initially faced difficulties in recording their finances, but through direct practice, they managed to overcome these obstacles and were able to record better. This reflects that learning with a focus on direct practice provides significant benefits. In theoretical reflection, we realize that simple accounting is a tool that can help MSMEs in measuring their financial performance, identifying problems, and making smart financial decisions. Recommendations for the future are to continue these types of training and mentoring programs, and furthermore, consider developing user-friendly digital platforms to assist MSMEs in managing their finances. Thus, it is hoped that programs like this will continue to act as a catalyst in inclusive and sustainable economic growth among MSME players.

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