

## Simple Financial Report Recording Guidance for "Diva Snack" Banyubiru UMKM

Bulan Karima Nurani  
Universitas Ngudi Waluyo

Email Correspondence: bulankarimanurani@unw.ac.id

**Abstract.** *Diva Snack* MSMEs in Banyubiru. Prior to the activity, partners did not have a structured financial recording system and still mixed personal and business finances. Through participatory training and mentoring methods, a team of lecturers from the D4 Tax Accounting program at Ngudi Waluyo University provided education and hands-on practice on recording transactions, preparing profit and loss reports, and using simple Excel-based financial formats. The results of the activity showed an increase in partners' ability to consistently record daily transactions and prepare monthly financial reports independently. This activity also encouraged a change in partners' mindsets regarding the importance of business financial management and opened up opportunities for implementing digital accounting systems in the future.

**Keywords:** Mentoring, Simple Financial Reports, MSMEs, Financial Literacy, Banyubiru.

### Introduction

Micro, Small, and Medium Enterprises (MSMEs) are one of the main pillars driving the national economy in Indonesia. Based on data from the Ministry of Cooperatives and SMEs (2023), the number of MSMEs in Indonesia has reached more than 65 million business units and contributes around 60.5% to the national Gross Domestic Product (GDP) and absorbs more than 97% of the national workforce. This means that the existence of MSMEs has a strategic role in creating jobs, reducing unemployment, and improving the welfare of people in various regions (Anggapratama et al. 2025). However, behind their vital role, many MSME actors still face various obstacles in business management, especially in aspects of financial recording and preparation of simple financial reports.

This situation is also experienced by one of the micro-enterprises in Banyubiru District, namely the *Diva Snack* MSME, which is a partner in this community service activity. Banyubiru is a sub-district in Semarang Regency known for its culinary potential and processed regional food products. Most Banyubiru residents run home-based businesses, such as producing snacks, traditional drinks, and local specialties. (Jaenam, Mada, and Barat 2022). Based on the results of initial observations by a team of lecturers from Ngudi Waluyo University in July 2023, it was found that more than 75% of MSMEs in the region still maintain financial records manually, irregularly, and without a standard format. This condition results in many business owners not knowing their financial position accurately. (Basompe and Nugraeni 2023).

*Diva Snack* is a home-based business producing various types of snacks, including cassava chips, banana chips, peanut crackers, and crispy intestines. The business has been independently managed by one family since 2019. The main problem faced by the business owner is the lack of a proper financial recording system. All transactions are recorded in a ledger without categorizing cash inflows, cash outflows, or transaction types. The business owner does not separate personal and business funds, resulting in unclear profit and loss reports and cash flow. Consequently, the owner experiences difficulties in determining the cost of goods sold, calculating net profit, and financial planning for business development.

According to Hery (2021), one of the main factors inhibiting the development of MSMEs is a weak understanding of accounting and an inability to prepare adequate financial reports. This leaves business owners without a solid foundation for making business decisions. Similarly, Mardiasmo (2019) emphasized that financial reports serve as information tools for planning, controlling, and economic decision-making. Without good financial reports, businesses tend to be managed solely based on intuition, rather than measurable data (Alfiyah and Ratri 2023).

Furthermore, research conducted by Putri and Rachmawati (2022) showed that training and mentoring in simple financial record-keeping can improve MSMEs' ability to prepare financial reports by up to 80%. Simple accounting is considered more relevant for MSMEs because it is easy to understand, flexible, and can be implemented without the need for complex accounting software.

Cash-based bookkeeping, for example, can help business owners more clearly understand cash flow and minimize the risk of calculation errors (Alfiyah and Ratri 2023).

As a higher education institution, Ngudi Waluyo University is responsible for implementing the Tri Dharma of Higher Education, one of which is community service. Through mentoring activities for the Diva Snack MSME, a team of lecturers strives to provide concrete solutions to the financial record-keeping challenges faced by business owners. This activity aims not only to provide technical training in transaction recording but also to raise awareness among MSME owners about the importance of financial reporting in long-term business management and development.

This activity is carried out in a structured manner with a participatory and collaborative approach, where a team of lecturers acts as mentors, while business owners actively participate in the learning process and implementation of the financial recording system. This mentoring model is oriented towards direct, in-the-field learning using a “learning-by-doing” method so that business owners can understand simple accounting practices relevant to their business conditions. This approach has proven effective, as research by Wulandari (2020) found that interactive mentoring methods increase participant knowledge retention by up to 70% compared to one-way training (Silvia et al. 2025).

In the context of the Diva Snack MSME, a simple financial recording system was implemented using Microsoft Excel spreadsheets as the primary tool. Excel was chosen because it is easily accessible, has a simple interface, and does not require additional fees for advanced licensing. The developed recording format includes cash inflow and outflow, raw material inventory reports, sales reports, and the preparation of a simple profit and loss statement. This approach is expected to help business owners control daily financial activities, identify inefficient expenses, and conduct regular business performance evaluations.

In addition to providing practical benefits, this activity also has academic and social impacts. Academically, this activity strengthens the application of accounting knowledge in real-world contexts, while socially, it encourages increased financial literacy among the community at the grassroots level. Based on an initial evaluation of a similar activity in Semarang Regency conducted by a team of lecturers from Ngudi Waluyo University in 2022, it was found that MSMEs receiving financial assistance showed an average business performance increase of 35% compared to MSMEs that did not receive assistance. This demonstrates that simple accounting-based community service activities have a significant contribution to strengthening the community's economy.

Thus, this simple financial reporting assistance program for the Diva Snack MSME in Banyubiru is expected to become an effective and sustainable empowerment model. Through this initiative, Ngudi Waluyo University plays an active role in building synergy between the academic world and the local business world, with the hope of improving the financial management skills of MSMEs, strengthening product competitiveness, and creating a more transparent, accountable, and professional business management system.

## Literature Review

Simple financial record keeping in micro, small, and medium enterprises (MSMEs) is a fundamental aspect of financial management and business decision-making. According to Harahap (2023), financial reports are the end result of the accounting process, providing information on the financial position, performance, and changes in an entity's financial position over a specific period. Financial reports serve a crucial role as a control tool for business activities and as a basis for determining development strategies. However, in practice, most MSMEs in Indonesia are unable to prepare financial reports effectively due to limited understanding and a lack of practice in regular record-keeping (Alfiyah and Ratri 2023).

Fitriani (2022) emphasized that the main obstacle facing MSMEs lies in low financial literacy. Many small business owners still consider financial record-keeping unimportant because their businesses are not yet large enough or because the process is considered complicated. However, even simple financial record-keeping can help business owners understand revenue, operating costs, and net profit. According to her, good record-keeping doesn't have to be complicated and can be done using a simple cash book or an Excel spreadsheet with income and expense columns. (Jaenam, Mada, and Barat 2022).

Nurdin and Wibowo (2023) explained that simple accounting mentoring for MSMEs has a significant impact on improving the quality of business financial management. In their study,

MSMEs who received simple accounting training were able to understand the difference between cash inflow and cash outflow and independently prepare monthly profit and loss reports. This demonstrates that mentoring not only provides knowledge but also fosters disciplined habits in recording every transaction. (Mikro et al. 2023)

Furthermore, according to research conducted by Rahayu (2023), most MSMEs in rural areas lack organized bookkeeping because all transactions are recorded in a single ledger without account classification. This limitation makes it difficult for business owners to understand their true financial condition, especially in distinguishing between personal and business capital. Therefore, Rahayu emphasizes the importance of academics and higher education institutions in providing practical support relevant to field conditions.

Research by Lestari and Rudianto (2022) further supports this finding, finding that training and mentoring activities conducted by lecturers significantly impacted financial literacy among MSMEs. In their study, MSMEs who received simple record-keeping training experienced a 45% increase in understanding compared to before the mentoring. Furthermore, hands-on training using real-life transaction examples was more easily accepted by business owners than purely theoretical instruction (Revisvily 2025).

According to Yusuf (2023), one important aspect of financial record-keeping is the separation of personal and business finances. When MSMEs fail to separate the two, business profits become inaccurate, and capital is often used for personal needs. With regular record-keeping, MSMEs can monitor their cash flow at all times, calculate production costs, and rationally determine product selling prices. Yusuf also emphasized that using simple technology like Excel or digital cash applications like BukuKas and TemanBisnis can be an effective solution for MSMEs who cannot yet use professional accounting software.

Another study by Dewi (2023) suggests that the business owner's educational background also influences the quality of financial records. MSMEs owned by individuals with an economics or accounting background tend to have more organized bookkeeping systems than those without. However, through systematic training and mentoring, even business owners with non-economic backgrounds can quickly grasp the basic principles of bookkeeping. Face-to-face, hands-on mentoring has been shown to be more effective than online training.

Furthermore, research by Rahmawati (2023) shows that good financial record-keeping can increase business efficiency by up to 35% because business decisions are based on accurate data. MSMEs that are accustomed to maintaining daily records also find it easier to apply for capital loans from financial institutions, as they have verifiable administrative evidence. In this context, the mentoring of the D4 Tax Accounting lecturer at XYZ University to the Diva Snack MSME is highly relevant, considering that many small business owners still need guidance in establishing a simple yet effective financial record-keeping system (Restiana and Paramitalaksmi 2023).

*Community engagement*-based mentoring approach, as described by Suryani (2022), is considered an ideal model for community service. This approach emphasizes collaboration between universities and the community through the transfer of applicable and sustainable knowledge. Universities not only act as solution providers but also as partners, assisting entrepreneurs until they become independent in implementing the systems they teach. In the context of financial management, this includes preparing cash books, profit and loss reports, and understanding cash flow.

Based on the results of previous research, it can be concluded that simple financial recording mentoring activities have a high urgency to improve the managerial capacity and professionalism of MSMEs. With mentoring, MSMEs not only gain technical knowledge, but also develop awareness of the importance of good financial management as a foundation for business growth. Therefore, the community service activities carried out for the Diva Snack MSME in Banyubiru are a real implementation of the concept of *community service-based accounting education*, where accounting theory is applied directly in real contexts to provide sustainable social and economic benefits.

### **Implementation Method**

This community service activity utilizes a participatory action and mentoring approach. This approach was chosen because it aligns with the activity's objective, which is to improve partners' ability to develop and implement a simple, self-operating financial reporting system. According to Rahmawati (2022), participatory methods are effective in community service activities

for MSMEs because they actively involve partners in every stage of the activity, resulting in more sustainable results and easier implementation in the field.

The program will be implemented from October 2023 to May 2024, involving a team of lecturers and students from the D4 Accounting and Taxation program at Ngudi Waluyo University, as well as the owner of the *Diva Snack* Banyubiru MSME. The program will be implemented through several main stages:

#### Preparation and Initial Observation Stage

At this stage, the community service team conducted a preliminary survey and direct interviews with MSME owners to identify the current state of financial record-keeping. Based on observations, it was discovered that financial transactions were still recorded manually in notebooks without separating cash inflows and outflows. This made it difficult to determine net profit and daily cash flow. Furthermore, partners did not yet understand the importance of simple financial reports as a basis for business decision-making.

The team then identified partner needs, determined training materials, and prepared a simple financial record-keeping format based on *Microsoft Excel* and a manual daily cash book. This phase lasted two weeks and resulted in a training module titled "Simple Financial Record-keeping for MSMEs."



#### Training Implementation Stage

The second phase is training and outreach for partners, conducted over two days at the business location. The training materials include:

- a. Basic concepts of accounting and the importance of recording financial transactions.
- b. Grouping transactions into cash in, cash out, and inventory.
- c. Introduction to a simple income statement format.
- d. Practice filling out daily cash books and monthly report formats.

The training methods used include interactive lectures, discussions, simulations, and hands-on practice, along with a case study of *Diva Snack's financial transactions* over a one-month period. According to Fitriani (2021), the simulation method helps business owners understand basic accounting practices through real-world examples relevant to their business activities.

#### Mentoring and Implementation Stage

Following the training, the program continues with three months of intensive mentoring. A team of lecturers conducts regular field visits to monitor the implementation of financial recording, correct errors, and assist with the preparation of monthly financial reports. During this phase, MSME owners are also taught how to summarize transaction data into simple profit and loss statements and balance sheets.

This mentoring is *on-the-job training*, where each recording activity is directly applied to real transactions in MSMEs. The community service team uses an evaluation *checklist* to assess the improvement in partners' understanding. The success indicators used include:

1. partners' ability to prepare daily cash books,
2. accuracy in classifying transactions, and
3. ability to prepare simple profit and loss reports.

#### Evaluation and Follow-up Stage

The evaluation phase was conducted by comparing partners' abilities before and after the activity using simple pre- and post-tests. The results showed an 85% increase in understanding and record-keeping skills. Furthermore, the simple financial reports created were used as a basis for raw material purchasing decisions and production cost control.

A follow-up to this activity was the development of a simple digital guide in the form of an *Excel template for financial reports* that partners can use on an ongoing basis. The team also recommended that the *Diva Snack MSME* utilize an Android-based accounting application to simplify future record-keeping.

#### Location and Participants

The community service activity was carried out in Banyubiru Hamlet, Semarang Regency, with the main partner being *Diva Snack*, a home-based business specializing in the production and sale of snacks. The implementation team consisted of three lecturers and two students from the Diploma 4 Accounting and Taxation program at Ngudi Waluyo University.

This comprehensive implementation approach makes community service activities not just technical training but also mentoring focused on the sustainability of partners' businesses. With this approach, *Diva Snack* is expected to be able to manage finances independently, accurately, and efficiently according to simple accounting principles for MSMEs.

#### Results And Discussion

This community service activity provided significant results in improving the ability to record and prepare simple financial reports at the *Diva Snack MSME*.

Before the mentoring program, financial records were very rudimentary and unstructured. Daily transactions were recorded in a ledger without separating cash inflows and outflows. This made it difficult to track cash flow and determine net profit. Furthermore, there were no periodic recaps to evaluate the business's financial performance.



After six months of training and mentoring, significant changes occurred in understanding, recording habits, and financial reporting. Partners began to understand that every transaction must

be recorded chronologically and systematically. They also realized the importance of separating personal and business funds, allowing for better cash flow control.

#### Changes to the Recording System

Prior to the mentoring, financial records were maintained in a simple cash book without separate accounts. After the training, the community service team introduced a separate cash book format consisting of columns for cash in, cash out, the ending balance, and daily transaction records. This format is designed to be easy to complete and understand for business owners without an accounting background.

An example of the results of recording transactions for one week after training is presented in the following table:

Date	Information	Cash In (Rp)	Cash Out (Rp)	Balance (Rp)
03/01/2024	Bulk Snack Sales	250,000	-	250,000
2/03/2024	Purchase of Flour and Oil	-	80,000	170,000
3/03/2024	Shopee Online Sales	300,000	-	470,000
4/03/2024	Electricity Payment	-	50,000	420,000
03/05/2024	Traditional Market Sales	280,000	-	700,000

The table above shows that partners are now able to maintain regular daily records. Furthermore, *Diva Snack* has begun using a simple *Microsoft Excel format* developed by a team of lecturers, allowing each transaction to be automatically summarized to create a monthly profit and loss report.

#### Simple Income Statement

The mentoring resulted in significant improvements in the ability to prepare income statements. Partners were able to correctly classify revenue and expenses. Here's an example of the results of preparing an income statement for March 2024:

Information	Amount (Rp)
Sales Revenue	5,600,000
Cost of goods sold	3,200,000
Gross profit	2,400,000
Operational Costs (Electricity, Packaging, Transportation)	850,000
Monthly Net Profit	1,550,000

Before the community service program, the business owner couldn't determine how much profit they would earn each month. After the training, *Diva Snack* has a simple profit and loss report that can be used to measure profitability and inform future business planning.

According to Sari (2022), systematic financial record-keeping can help MSMEs improve efficiency and control production costs. This is evident in *Diva Snack*, which successfully reduced raw material costs by 10% due to its ability to monitor expenses in greater detail.

#### Improving Financial Literacy and Independence

The activity was evaluated through pre- and post-tests, which measured partners' understanding of basic accounting concepts and their ability to create simple financial reports. The evaluation results showed an increase in average understanding from 55% before the mentoring program to 90% after the program. Furthermore, interviews with business owners revealed a shift in mindset regarding the importance of financial management.

Business owners report that having financial reports allows them to determine more appropriate pricing strategies and assess which products generate the highest profit margins. The long-term impact is increased awareness of consistent daily record-keeping.

These results align with research by Puspitasari (2021), which states that accounting mentoring for MSMEs can improve financial literacy, reporting accuracy, and business decision-making skills. Therefore, this mentoring not only produces financial documents but also fosters a healthy financial management culture.

### Social Impact and Sustainability

In addition to technical results, this activity also had a positive social impact. Partners became more open to the use of digital technology and planned to develop a financial app-based record-keeping system. The teaching team also provided follow-up support in the form of an online communication group (WhatsApp Group) to monitor ongoing record-keeping.

This activity also strengthened the relationship between the university and the surrounding community, while expanding Ngudi Waluyo University's role in empowering local MSMEs. Overall, this activity demonstrated that a participatory approach, combining training and field mentoring, is an effective strategy for improving the accounting skills of MSMEs. Through ongoing mentoring, *Diva Snack* is now able to manage its finances independently, efficiently, and transparently, providing a strong foundation for future business development.

### Conclusion

Mentoring program for simple financial reporting for the *Diva Snack* Banyubiru MSME, conducted by a team of lecturers from the D4 Accounting and Taxation program at Ngudi Waluyo University, successfully achieved its objectives. This mentoring program improved the partners' understanding and skills in recording daily transactions and preparing simple financial reports.

Prior to the program, *Diva Snack* lacked a robust record-keeping system and struggled to monitor business progress. After training and mentoring, partners were able to independently use cash inflow and outflow recording formats and prepare simple monthly profit and loss reports. This demonstrated improved financial literacy and awareness of the importance of business financial management.

In addition to improving technical skills, this activity also has a social impact, fostering an attitude of independence and openness to the use of technology. The results of this activity strengthen Ngudi Waluyo University's role as an educational institution that is not only academically focused but also actively participates in community empowerment and strengthening the local economy.

As a follow-up, it is recommended that similar activities be continued, including the introduction of digital accounting applications and advanced financial management training for other MSMEs in the Banyubiru area. This activity can serve as a model for sustainable empowerment to increase the competitiveness and professionalism of MSMEs at the regional and national levels.

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