

# Training and Guidance on Basic Financial Recording and Taxation for F&B Suppliers in Salatiga

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## Abstract

Training and mentoring on basic financial recording and taxation for Food & Beverage (F&B) suppliers in Salatiga aims to improve the financial management and tax compliance skills of small and medium enterprises (SMEs). This activity was motivated by low financial literacy and participants' limited understanding of the applicable tax system. The methods used included interactive training, transaction recording practices, direct mentoring, and evaluation of training results through pre- and post-tests. The material provided covered basic accounting concepts, the preparation of simple financial reports, and MSME tax obligations in accordance with the latest regulations. The results of the activity showed a significant increase in the ability of participants to prepare and manage financial reports regularly, with more than 80% of participants able to implement a correct and timely recording system. Understanding of tax obligations also increased, so that participants were more disciplined in reporting and paying taxes. This activity not only improved the business financial administration system but also increased the professionalism and competitiveness of MSMEs in the F&B sector. This program can be used as a model for ongoing development for other MSMEs in realizing accountable business governance and contributing to sustainable local economic growth.

**Keywords:** Financial Training, Basic Record Keeping, MSME taxation, F&B Suppliers, Salatiga.

## Introduction

Micro, small, and medium enterprises (MSMEs) in the food and beverage (F&B) sector play a crucial role in supporting the national economy, particularly at the regional level, such as in Salatiga City. This sector not only contributes to employment but also serves as a source of new economic growth based on local potential and community creativity. The Salatiga City Government actively encourages the development of MSMEs through various policies and empowerment programs, such as business mentoring, facilitating halal certification, facilitating easy access to financing, and providing a one-stop service for integrated licensing (Putr, 2022).

Salatiga is known as one of Indonesia's creative culinary cities, and is even beginning to be recognized as a "World Culinary Creative City" due to the diversity and uniqueness of its culinary products, which are based on local potential. This position presents a significant opportunity for MSMEs in the F&B sector to develop products that are not only competitive in the local market but also have export potential. According to data from the Salatiga City Cooperatives and SMEs Office (2024), there are more than 3,200 active culinary businesses spread across four districts, contributing more than 32% to the region's total economic activity. However, most of these MSMEs still face classic obstacles in financial management and tax compliance (Putr, 2022).

The main obstacle faced by F&B businesses in Salatiga is their lack of ability to maintain systematic, accurate financial records in accordance with simple accounting standards. Most small businesses still rely on inconsistent manual record keeping, and some don't keep records at all. This situation makes it difficult for them to measure financial performance, calculate profits, and plan long-term business development. However, according to research by Ellynawati et al. (2024), implementing a simple financial record-keeping system can increase business management effectiveness by up to 60% and assist business owners in making strategic decisions based on accurate financial data (Ellynawati et al., 2024).

Furthermore, taxation is also a significant issue. Many MSMEs do not understand their tax obligations, including the final MSME tax rate, the taxable turnover limit, and the correct tax reporting procedures. This often leads to reporting errors, late payments, and even discrepancies between transaction records and tax reports. Consequently, taxes are perceived negatively as a business burden, despite their role as a crucial instrument for business sustainability and contributing to regional development (Ellynawati et al., 2024).

According to Yusuf (2025), low financial and tax literacy is a major obstacle to the growth of MSMEs in Indonesia, as business owners lack the ability to efficiently manage cash flow and tax liabilities. Therefore, training and mentoring in basic financial record-keeping and taxation are essential strategic steps. These activities aim not only to provide theoretical education but also to encourage changes in managerial behavior so that business owners can implement proper tax recording and reporting practices in their daily business activities (Nurhayana et al., 2025).

Through this training and mentoring, it is hoped that F&B suppliers in Salatiga will improve their financial management capacity, comprehensively understand tax regulations, and implement a simple accounting-based financial recording system suited to the characteristics of small businesses. This enhanced capability will directly impact operational efficiency, financial reporting accuracy, and tax compliance (Putr, 2022).

Furthermore, this activity has broad socio-economic implications. By improving managerial capabilities and tax compliance, F&B MSMEs can strengthen the regional economic structure, create new jobs, and contribute to increasing Regional Original Income (PAD). This aligns with the Salatiga City Government's 2025 vision to create an inclusive and sustainable creative economy ecosystem (Putr, 2022).

Therefore, training and mentoring in basic financial record-keeping and taxation for F&B suppliers in Salatiga is a crucial program supporting the revival of the local economy. This program is expected to become a model for empowering MSMEs based on financial and tax literacy, oriented towards independence, accountability, and sustainable competitiveness (Putr, 2022).

### **Literature review**

This literature review focuses on an empirical discussion of the relationship between the quality of accounting information systems, accounting knowledge, and the work effectiveness of micro, small, and medium enterprises (MSMEs), especially in the Food and Beverage (F&B) sector. In the context of modern business, accounting information systems (AIS) not only function as a tool for recording financial transactions, but also as a decision-making system that can improve business efficiency, transparency, and accountability. (Ad et al., (2025) emphasized that a good quality accounting information system enables small businesses such as coffee shops and home-based culinary businesses to manage financial data efficiently and accurately. With a structured system, MSMEs can identify cash inflows and outflows, control costs, and prepare financial reports that support data-based strategic decisions.

Meanwhile, basic accounting knowledge is a primary prerequisite for professional business management. According to (Ellynawati et al., (2024) , accounting literacy helps MSMEs understand the function of financial reports, transaction classification, and long-term financial planning. This knowledge also serves as a foundation for business actors to carry out tax obligations correctly, because accounting and taxes are two closely interrelated aspects of formal economic activities. When business actors understand the basics of accounting, errors in tax recording and reporting can be minimized, thereby increasing compliance and avoiding the risk of penalties.

Furthermore, (Ellynawati et al., (2024) provides an example of the implementation of effective accounting practices in F&B MSMEs through a systematic financial recording system. With regular recording, business actors can distinguish fixed costs and variable costs accurately, as well as calculate the break-even point (BEP). This analysis helps business owners determine optimal pricing strategies and production volumes to maximize profits. The study also emphasized that assistance in tax reporting, especially regarding Income Tax Article 4 paragraph 2 (final tax for MSMEs), is very important to ensure tax compliance while strengthening the financial stability of the business.

In addition, a study by (Nurhayana et al., (2025) highlighted the importance of integration between a simple accounting information system and tax guidance for MSMEs. According to them, most small business owners tend to ignore financial records due to limited time and technical capabilities. As a result, business decisions are often made based on intuition, not data. The implementation of a simple digital recording system such as Microsoft Excel or a mobile-based financial application has been proven to be able to help MSMEs record daily transactions automatically, monitor profits and losses, and plan tax payments more accurately.

In the context of the F&B sector, the implementation of accounting information systems is becoming increasingly important due to the dynamic nature of businesses, involving large daily transactions, and high production cost variations. According to Putr (2022), culinary businesses require a flexible yet structured financial system to control the expenditure of raw materials, labor,

and promotions without sacrificing product quality. Therefore, the combination of basic accounting training and the implementation of simple recording technology is an effective strategy in building the competitiveness of culinary MSMEs.

Meanwhile, from a tax perspective, (Putr, (2022) emphasized that MSME tax compliance is influenced by two main factors: the level of tax knowledge and the perception of tax benefits for business sustainability. If MSME actors understand that taxes are part of their contribution to economic development and not just a burden, then awareness and willingness to pay taxes will increase. Thus, tax education activities through direct training and mentoring are an effective approach to strengthening this compliance.

This study also shows that the relationship between accounting literacy, the implementation of financial information systems, and tax compliance is synergistic. All three complement each other in creating transparent, efficient, and sustainable business management. Businesses with a good understanding of financial record-keeping will more easily adapt to new tax policies and be able to anticipate economic fluctuations through data-driven planning (Ad et al., 2025).

Thus, it can be concluded that strengthening basic accounting skills and tax understanding through a simple yet effective accounting information system is key to improving the performance of MSMEs in the F&B sector. This approach not only supports transparency and efficiency in financial management but also helps create a culture of sustainable tax compliance. Furthermore, a sound accounting system will strengthen MSMEs' credibility in the eyes of financial institutions, open access to formal financing, and accelerate the professionalization of culinary businesses in areas like Salatiga (Ad et al., 2025).

## Method

Training and mentoring on basic financial recording and taxation for Food & Beverage (F&B) suppliers in Salatiga City was conducted using an interactive workshop approach and direct mentoring (participatory-experiential learning approach). This approach was chosen because it was considered the most effective for improving the practical skills of micro and small business owners who learned through hands-on practice, discussions, and simulations. The training was conducted for three months, from July to September 2025, with the main location being the Salatiga Creative Economy Training Center and at the participants' businesses for field mentoring sessions.

### Activity Design

The program is designed in three main stages: (1) preparation and identification of partner needs, (2) intensive training, and (3) field mentoring and evaluation of results. Each stage is designed to build conceptual understanding and practical skills that participants can immediately apply.

### Preparation and Needs Identification Stage

This phase began with a field survey and initial interviews with 15 F&B businesses in the Salatiga area, including coffee shops, small caterers, and food suppliers. The goal was to identify key challenges faced by participants regarding financial record-keeping and tax obligations. The survey results showed that 73% of respondents lacked a well-organized financial record-keeping system, 67% did not understand the difference between fixed and variable costs, and 80% were unaware of the mechanism for reporting final income tax (PPh) for MSMEs.

This data was then used as the basis for developing training modules tailored to the participants' financial literacy levels. The training modules were developed by a dedicated team consisting of accounting and taxation lecturers and MSME financial consultants.

### Interactive Training Stage



The training took the form of an interactive workshop spanning six two-hour sessions. Each session began with a simple theoretical presentation, followed by hands-on practice using real-life case studies from participants' businesses.

Training materials include:

An introduction to basic accounting concepts for MSMEs, including the definitions of assets, liabilities, equity, revenue, and expenses. Daily transaction recording techniques using the single journal method, which is adapted to the scale of small businesses. Preparation of simple financial reports, such as profit and loss statements and daily cash books, which make it easier for business owners to monitor cash flow and business profits. An introduction to taxation for MSMEs, with a focus on Final Income Tax in accordance with Government Regulation No. 55 of 2022 concerning Income Tax on Income from Businesses Received or Obtained by MSME Taxpayers. Online tax reporting simulations through e-filing and e-billing, so participants become familiar with the digital reporting system provided by the Directorate General of Taxes. The delivery method is andragogical, where participants are encouraged to actively ask questions, share experiences, and solve their own business financial problems with the guidance of a facilitator.

Field Assistance Stage

Following the theoretical training and simulation, participants received on-site mentoring at their respective businesses for four weeks. During this phase, the community service team assisted participants in implementing the daily transaction recording and financial reporting formats developed during the training. Mentoring was conducted on a rotating basis, with visits twice weekly to monitor the implementation of tax recording and reporting.

The mentoring also included moral and motivational development, particularly to build participants' discipline and consistency in recording daily transactions. One example of successful mentoring was the implementation of a digital daily cash book system using Google Sheets for three participants with a monthly turnover of over IDR 15 million. As a result, they were able to calculate net profit and final tax liabilities more accurately.

Data Collection Instruments

To assess the effectiveness of the training and mentoring, several instruments were used, namely: Pre-test and post-test questionnaires to measure participants' knowledge of accounting and taxation. Observation sheets to assess participants' practical skills in financial recording and tax reporting. Documentation of financial reports produced by participants as evidence of successful implementation. In-depth interviews with participants to obtain qualitative feedback on the benefits of the training to their businesses.

Data Analysis Techniques

Quantitative data was analyzed using a comparative descriptive approach, comparing pre-test and post-test results to assess improvements in knowledge and skills. Meanwhile, qualitative data from interviews and observations were analyzed using thematic analysis, grouping participant responses into categories such as improved understanding, implementation constraints, and impact on business efficiency.

Program Sustainability

To ensure the sustainability of the program's results, the Salatiga Tax-Compliant Business Group (GUTAS) was formed, consisting of training alumni. This group serves as a forum for sharing experiences and providing financial consultations among MSMEs. Furthermore, the service team is committed to providing continued support over the next six months through monthly online meetings to ensure consistent implementation of the simplified accounting system and participant tax compliance.

This overall approach aims not only to improve participants' technical skills but also to foster a culture of administrative awareness and tax compliance. Thus, this training is expected to create professional, transparent, and highly competitive business actors in Salatiga City's F&B sector.

## **Results and Discussion**

The training results demonstrated improved participant financial record-keeping and tax management skills. The average participant turnover data met the MSME category requirements, allowing them to apply the 0.5 % Final Income Tax rate as required by regulations (Ellynawati et al., 2024).

Component	Before Training	After Training
Regularity of Recording	Unstructured	Structured and Systematic
Understanding Taxes	Minimal	Significant Increase
Timely Tax Reporting	Seldom	Consistent and On Schedule
Financial statements	Incomplete	Complete and Informative

The mentoring also helps participants identify fixed and variable costs and conduct a break-even point (BEP) analysis to determine realistic sales targets. This aligns with the findings of Ellynawati et al. (2024), who stated that proper financial and tax records support operational efficiency and business sustainability.

### Conclusion

Training and mentoring on basic financial record keeping and taxation for F&B suppliers in Salatiga successfully improved participants' financial management skills and tax compliance. With systematic record keeping and adequate tax understanding, MSMEs can better manage their businesses, maximize profits, and fulfill their tax obligations on time. This activity is recommended to continue as part of strengthening the capacity of MSMEs in the creative economy.

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