

International Community Service Assistance In Financial Management And Strengthening Business Management In Kwt Cengkehan Bantul

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Abstract.

This international community service activity was carried out at KWT Cengkehan, Wukirsari Village, Imogiri, Bantul. This activity was carried out with the aim of providing training and mentoring in financial management and business management for members of KWT Cengkehan. The object of this community service is KWT Cengkehan with 40 members with an average age of over 50 years. The problems faced are the lack of financial knowledge and marketing digitalization. Training and mentoring activities are carried out using several stages including, partner needs analysis, the implementation stage of training and mentoring both with theoretical and clinical (practice) class methods as well as the program sustainability stage and program evaluation monitoring. The results of the activity showed that the high level of participation from community service program partners had a positive impact on program implementation, as seen from the training and mentoring programs that had been implemented well and were attended by all participants. In addition, this program produces outputs that are expected to be beneficial to the community, although in terms of understanding the material related to information technology, it requires a lot of time and patience. Likewise, in the application of business financial management, participants still tend to lack confidence and discipline in recording their businesses. However, from the results of the mentoring, significant progress has emerged regarding financial literacy and inclusion of partner members.

Keywords: *Financial; Business management; KWT Cengkehan.*

I. INTRODUCTION

a. Background

Wukirsari Village is one of 8 villages in Imogiri Sub-district which is located approximately 3 km to the north of Imogiri Sub-district office. Wukirsari Village has an area of 15,385,504 ha with a population of ± 17,245 people and 5428 families. Wukirsari Village, Bantul has various business potentials, especially in the fields of culture, tourism, crafts, and agriculture. Some of the superior potentials that can be developed include batik tulis crafts, tatah sungging (making leather puppets), bamboo crafts, and processed food products such as criping gadung. In addition, there is also tourism potential such as the tombs of the kings of Imogiri, waterfalls, hills, and special interest tours such as tubing.

One of the businesses in Wukirsari Village, Bantul is KWT Cengkehan. KWT, chaired by Ani Masruhah, is engaged in the cultivation and processing of herbal plants and vegetables that were born and developed independently by utilizing the yard behind the Sunan Cirebon Mosque owned by the palace with the hope of being able to improve the economy of the community who started the business since 2022. The cultivation carried out includes rhizome plants consisting of ginger, turmeric, kencur, galangal, lempuyang, temulawak, temu ireng, and temu kunci. In addition to cultivating rhizome plants, KWT Cengkehan also cultivates vegetables including pumpkin, spinach, mustard greens, eggplant, chili and tomatoes. Processed products produced by KWT Cengkeh include pumpkin klepon, eggroll, geplak ndeso, tofu print, banana horn chips, taro getuk, Arima lemongrass air freshener can repel mosquitoes for relaxation, balsam, fragrant lemongrass soap makes skin smooth and relaxing, massage oil for aches, roll on for warming, peanuts and onions, tiwul with eggplant and lalap chili sauce, kicak and getuk chips.

The number of members in KWT Cengkehan consists of 40 members. As for those who have mobile phones, there are approximately 20 people who can operate them properly. Another obstacle faced by KWT Cengkehan is that most members are in the age range of 50 years and above so that they have minimal ability in managing a business. Most members only focus on planting and watering and not yet on business development capacity. A crucial problem that is often found in MSMEs in Indonesia including KWT Cengkehan is financial problems. This is caused by the lack of ability of business actors in managing and recording their business finances, so that income and expenses are not recorded clearly and neatly. Simple recording has a significant impact on business development. Through financial management and digitalization, it can make it easier for business actors to see the condition and development of the business, including the company's profits and losses.

The proposed activity plan for this Community Service Program, the Implementation Team will propose alternative solutions to several priority problems faced by KWT Cengkehan Bantul in order to manage business finances and strengthen business management. Based on the results of the survey and coordination with the group, the priority problems that will be provided with solutions by the proposing team include the following:

1) Problems of Understanding Financial Literacy

Most members of KWT Cengkehan do not yet have an understanding of financial literacy which includes financial knowledge, financial behavior shown through routine savings activities, how to set aside emergency funds and document their finances either manually or using simple applications. This happens because most members of KWT Cengkehan are not in school or have dropped out of school and the elderly do not have an understanding of science, let alone about financial management issues.

2) Problems in Recording Business Finances

Another problem related to financial records is that the productive KWT Cengkehan in the cultivation and processing of rhizome plants has so far only focused on cultivation which is limited to planting and watering and has not focused on business management. They have not been able to determine the selling price of each product sold, including recording daily financial results of sales, cash receipts and expenditures, let alone preparing simple financial reports, both Profit and Loss Reports, Balance Sheets and Cash Flow. For this

reason, KWT members need to be equipped with an understanding of recording and reporting business finances as a means of accountability to the Village Government.

3) **Marketing Problems**

Marketing that has been carried out so far is still conventional or by word of mouth, the ability of members of the KWT group to market products online is still limited. The packaging is made of semi-removable plastic and is closed using a stapler. Labeling does not meet food safety standards. There is already a product brand, but the labeling does not meet food product safety standards because the composition, net, production code and expiration date are not listed. The label is also less marketable so that if sold the packaging does not have competitiveness when compared to similar products. So far, the processed products of KWT Cengkehan have been sold by the kilo without a brand, so that they can be resold in retail and given someone else's brand.

b. Objectives

- 1) Increase the understanding of financial literacy of KWT Cengkehan members by 50% from before.
- 2) Increase the understanding of financial management of KWT Cengkehan members by 50% from before.
- 3) Increase the marketing reach of KWT Cengkehan by 50% from before.

II. IMPLEMENTATION METHODS

The partner in this international community service activity is KWT Cengkehan Bantul Regency. The program implementation method to overcome partner problems is as follows:

a. Needs Analysis Stage

- 1) The team will conduct a survey to identify the potential of group members as a whole
- 2) Data collection stage, at this stage the implementing team collects data by visiting the location directly and the data obtained is in the form of photos of rhizome plant cultivation, processing, and membership and other data needed.
- 3) Conducting socialization to explain the planned program activities that will be implemented at KWT Cengkehan and establishing intensive communication with the head of the KWT Cengkehan group.
- 4) Preparation of work plans and targets.

b. Implementation stage

1) Financial Aspect:

a) Financial Literacy Training

In the financial literacy training, TIM will invite a resource person who is a financial literacy practitioner. In this case, partners will be given financial knowledge starting from the right financial behavior, partners will be introduced to what the concept of saving is, and how to save regularly with full awareness without coercion, partners will also be equipped with knowledge about how, when and where partners can apply for credit with what amount so that they are able to analyze credit decisions. In addition, partners will also be introduced to several forms of investment with various risks that may occur and partners will

also be introduced to financial products and institutions around Purworejo Regency that can be accessed by KWT Cengkehan members.

b) Training and Mentoring for Financial Recording and Reporting

Partners' obstacles are not understanding financial recording and not implementing financial recording routinely every day. In this aspect of solving the problem, the TEAM will invite resource persons consisting of academic collaboration and Business actors who are already Financially Orderly to provide mentoring and training in terms of recording business finances. At this stage, the TEAM will divide the mentoring method into 2 methods, namely the theory class method and the financial clinic class method with the following steps:

i. Theory Class:

In the theory class, KWT members will be given financial material and will be introduced to simple financial forms in the form of COGS calculation forms, general journals, cash receipts and disbursements journals, general ledger forms, financial report forms consisting of balance sheets, profit and loss and cash flow statements and will be explained how the stages and how to fill them in.

ii. Financial Clinic Class

In the financial clinic class, KWT members will be guided to fill out the financial forms provided by the resource persons, then they will fill in the transactions that occurred during one month together to be documented in the financial form. The training method will be presented in a two-way manner, meaning that there will be material presentation, assignments, and a discussion forum to discuss the obstacles faced by each training and mentoring participant.

2) Business Management Aspects

a) Marketing

The methods used to provide solutions to the marketing aspect are:

i. Branding Training

Branding Training is carried out by inviting resource persons to provide training on the stages of strengthening a business brand so that it can be recognized and expand its marketing reach.

ii. Improvement of packaging and labeling

Partner constraints are the problem of unattractive packaging, the design is not neat, photos and prints are only attached to plastic that is not marketable. In addition, the product packaging still uses plastic that is made carelessly, which shows that the "seal" still uses a stapler so that there is a risk when opening it. Seeing these conditions, the Community Service Team provides assistance in improving the packaging according to market needs, aesthetics, attractiveness and consumer preference. Improved packaging will use plastic standing pouch ziplock While labeling will be improved by completing labels according to food eligibility

standards such as listing product composition, net, production code and expiration date, who produces and business location, and will be equipped with a business license in the form of PIRT. In addition, special product characteristics will be added in the form of an attractive tagline.

iii. Assistance in creating digital marketing content with social media

The technology that will be transferred to the disabled group is digital marketing by utilizing social media. The disabled who will be involved are members who cannot carry out production activities but are familiar with Android phones. The social media that will be used are Instagram, Facebook, Whatsapp and Tiktok. This is by considering the need to increase brand awareness of KWT Cengkehan products so that the products are known to the wider community and can excel in competition, especially for similar products. The content that will be created will prioritize narrative story telling techniques to strengthen the brand.

III. RESULT AND DISCUSSION

The results of the implementation of Community Service to Overcome Management Problems at KWT Cengkehan Wukirsari Bantul include several stages, namely:

1. Socialization and FGD

This stage contains an explanation of the planned program activities that will be implemented in the KWT Cengkehan business group and establishes intensive communication with the group leader to prepare work plans and targets.

2. Training Stage (Financial and Marketing Literacy)

The training activities were carried out using the lecture method by inviting speakers who have knowledge and competence in financial literacy and marketing. The speakers for this training were Rusmiyatun, SE, M.Si, a lecturer in the Accounting Study Program and an MSME practitioner and the speakers for the marketing training were Tri Wahyu Lestari, SE., MM. The training was held on May 20, 2025 at the KWT Member's House. The training was attended by 40 members of KWT Cengkehan.

In the first session, the financial literacy training resource person provided training to improve financial knowledge starting from proper financial behavior, KWT Cengkehan has been introduced to the concept of saving, and how to save regularly with full awareness without coercion, partners will also be equipped with knowledge about how, when and where partners can apply for credit with what amount so that they are able to analyze credit decisions. In addition, training participants have also been introduced to several forms of investment with various risks that may occur and partners will also be introduced to financial products and institutions around Purworejo Regency that can be accessed by KWT Cengkehan members. KWT Cengkehan members are given material on how to calculate HPP and prepare financial reports. KWT Cengkehan is guided to fill out financial forms that have been provided by the team then they fill in together the transactions that occurred during one month to be documented in the financial form.

In the second session, the brand marketing training resource person covered an understanding of branding, brand strategy, and how to build and manage a strong brand. This training aims to equip participants with the knowledge and skills to create, develop, and market brands effectively. The following are some of the materials generally taught in marketing constraint training, including:

- a. Basic Concepts of Branding and Brand Marketing
- b. Brand Strategy and Brand Positioning
- c. Brand Communication
- d. Brand Equity and Brand Management
- e. Packaging and Labeling Improvements
- f. Marketing Content Creation

3. Application of Technology

The technology applied in order to strengthen business management at KWT Cengkehan is:

- a. Financial literacy in this case partners are given financial knowledge starting from proper financial behavior, what is the concept of saving, and how to save regularly with full awareness without coercion, KWT Cengkehan members are also equipped with knowledge about how, when and where to apply for credit with what amount so that they are able to analyze credit decisions. In addition, they are introduced to several forms of investment with various risks that may occur and partners will also be introduced to financial products and institutions around Bantul Regency that can be accessed.
- b. Financial preparation and recording, the material provided is the provision of simple financial forms in the form of HPP calculation forms, general journals, cash receipts and disbursements journals, general ledger forms, financial report forms consisting of balance sheets, profit and loss and cash flow statements so that partners understand the stages and how to fill them in.
- c. Branding and mentoring to strengthen business brands by improving packaging and labeling that is marketable and meets food safety label standards, and promotion and marketing will be expanded by creating digital-based marketing content, while strengthening brand awareness will be strengthened by narrative/story telling methods on social media such as Facebook, Instagram, and TikTok.

4. Mentoring and Evaluation

Mentoring in the preparation of HPP, Balance Sheet Report, Profit and Loss Report and Cash Flow Report. The Community Service Team provides assistance in calculating the Cost of Production and Cost of Sales. In addition, assistance is provided in the arrangement and preparation of financial reports for the last 1 (one) year in the form of Balance Sheets, profit and loss reports and cash flow reports.

1ST PICTURE DOCUMENTATION OF ACTIVITIES



IV. CONCLUSION AND SUGGESTIONS

1. Conclusion

The conclusions that can be obtained from the implementation of the International Community Service Community Service Assistance for Financial Management and Strengthening of KWT Cengkehan Bantul Business Management are:

- a. The high level of participation from community service program partners has a positive impact on program implementation, as seen from the training and mentoring programs that have been implemented well and attended by all participants.
- b. The implementation of the program is able to produce the outputs expected by the science and technology program for the community, although in terms of understanding the material related to information technology, it requires a lot of time and patience. Likewise in the implementation of business financial management. Participants still tend to be less confident and less disciplined in recording their business. However, from the results of the mentoring, there has been significant progress regarding financial literacy and inclusion of partner members.

2. Suggestions

In terms of financial management and digital marketing based marketing of KWT Cengkehan members in the "International Community Service Assistance for Financial Management and Strengthening of KWT Cengkehan Bantul Business Management" program, which is currently still limited. To standardize

business financial records, time and a high level of commitment are still needed from program participants.

Based on the transfer of science and technology that has been implemented in the KWT Cengkehan Group involving partner groups, there are several suggestions that are worth considering, namely:

- a. The appointed participants are representatives from each business group who should be able to empower and socialize the knowledge and skills obtained from this ICS activity to other group members. So that the increase in the business capacity of business groups in KWT can develop optimally.
- b. The Bantul Regency Government is expected to provide support for easy business policies and permits and to socialize development and empowerment programs for MSMEs in particular to the maximum.

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5. Chairperson of KWT Cengkehan Wukirsari Bantul

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