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Abstract: MSMEs still face many weaknesses that cause MSMEs to not be able to develop optimally. These weaknesses include weaknesses in access to capital, weaknesses in financial management, weaknesses in accessing markets, weaknesses in Human Resources (HR), and weaknesses in access to technology. Weaknesses in access to capital are a major problem because business development requires capital. This community service activity is a collaboration of members of the Indonesian Accountants Association DKI Jakarta Educator Accountant Compartment to the Micro, Small and Medium Enterprises (MSMEs) partners of PCI Fatayat NU Malaysia. This community service activity aims to help MSME actors related to planning, recording simple bookkeeping cash, MSME governance management and financial management. The method of implementing the service is carried out by conducting training and mentoring in preparing financial reports to MSMEs and business consultations for MSME players. The results of the service implementation show an increase in understanding related to planning, cash recording and control and simple bookkeeping, as well as the results of this PKM are expected to be useful for PCI Fatayat NU MSME partners to improve financial and business management for improving the quality of governance towards improving the performance of MSME partners of PCI Fatayat NU Malaysia.

Keywords: simple bookkeeping, financial governance and financial management

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) have a very important role in the progress of a country's economy. In recent years, MSMEs have taken center stage in global economic development, for various reasons that underscore the importance of this sector (Kementrian PKM, 2020). MSMEs are economic engines that have a huge positive impact on economic growth, job creation, poverty reduction, increased per capita income, and contribute to the development of innovation and technology (Bapennas, 2019). In addition, MSMEs contribute a large portion of a country's Gross Domestic Product (GDP). Improving the productivity and growth of MSMEs can increase their contribution to national GDP. MSMEs are often an option for individuals looking to start a career and reduce unemployment. MSMEs open up more job opportunities, which in turn improve people's lives (DGT, 2021).

MSMEs also contribute to increasing per capita income by providing individuals with the opportunity to start their own businesses, which in turn helps increase people's income and purchasing power. This has a positive impact on overall economic growth. MSMEs are one of the largest providers of employment in almost all countries including Indonesia. MSMEs are often the choice for individuals who want to start a career and reduce the unemployment rate. MSMEs open up more employment opportunities, which in turn improves people's standard of living. MSMEs also contribute to the increase in per capita income by giving individuals the opportunity to start their own businesses, which in turn helps increase people's income and purchasing power. This has a positive impact on overall economic growth (Afrijal, & Ramadhan, 2016).

MSMEs play an important role in the economies of many countries, including Indonesia. However, MSME governance still faces various weaknesses that hinder their growth and sustainability (Arianti & Darwanto, 2016). The following are some of the main weaknesses in MSME governance such as One of the biggest weaknesses of MSMEs is limited access to financing. Many MSMEs struggle to obtain capital from formal financial institutions due to strict requirements and lack of collateral. This limits their ability to expand and compete in the wider market, next is that many MSMEs are still managed traditionally with unprofessional management. Owners often juggle multiple roles without having adequate managerial skills.

This impacts operational efficiency and the ability to manage resources effectively, and also related to the lack of technological knowledge and skills. In this digital era, many MSMEs lag behind in technology adoption where they underutilize information and communication technology to increase productivity and reach a wider market. Lack of digital skills also makes it difficult for MSMEs to adapt to rapid market changes and limited access to markets MSMEs often face difficulties in accessing wider markets, so they usually only operate in local markets with limited reach.

To overcome these weaknesses, support is needed from various parties, including the government, financial institutions, and non-governmental organizations as well as academics from various disciplines. This support can be in the form of increasing access to financing, providing training and mentoring, simplifying regulations, and promoting technology adoption among MSMEs. Thus, academics in the Higher Education environment in the DKI Jakarta Region under the auspices of the Accounting Lecturer Forum strive to help improve the quality of MSMEs so that they can be more competitive and contribute significantly to regional economic growth, especially immigrants who are members of the Fatayat NU Malaysia PIC.

Fatayat Nahdlatul Ulama Special Branch Malaysia was formed and declared at the secretariat of NU Special Branch Malaysia on Friday, January 16, 2005. The declaration event was attended by various elements of Nahdlatul Ulama women in Malaysia, ranging from labor, students, and public. In addition to the declaration, the event also elected a new management for the next period. Elected as Chairperson of the Special Branch of Fatayat NU is Alimul Muniroh, S.Pd.I. In her remarks, this University of Malaya Kuala Lumpur Educational Psychology master program student explained that the formation of Fatayat in Malaysia is actually very necessary and urgent, considering that women's resources, both from among workers, students, and the general public have increased and most of them are nahdliyah women so it is necessary to form a joint forum. The fields developed in this organization are 1) Field of Organizational Development, Education and Cadre; realizing maximizing Fatayat NU activities and programs, improving the quality of Fatayat NU cadres and improving the quality of Fatayat NU human resources, 2) Field of Law, Politics and Advocacy Realizing legal justice; fulfillment of women's rights and protection of children and the basic needs of life as citizens. Especially those in the PCI NU Malaysia Region, 3) Economic, Social, Arts and Culture; improve the welfare and economic independence of Fatayat members and strive for increased social welfare and preservation of Islamic cultural values, 4) Da'wah Field; develop religious / Islamic insights Ahlussunah Waljamaah to anticipate other conflicting flows and 5) Economic, Social, Arts and Culture Field; improve the welfare and economic independence of Fatayat members and strive for increased social welfare and preservation of Islamic cultural values.

2. Literature Review

Preparation of Simple Bookkeeping

Simple bookkeeping is a documentation process carried out in a structured manner in order to collect data and reports on financial transactions. The financial documentation recorded includes assets, expenses, capital, income, budget, and accumulated price of income and disposal of goods or services and Indonesia refers to accounting guidelines that are structured to fit the scale of business and financial complexity that is simpler compared to large companies (Pratiwi & Kalangi 2014).

A bookkeeping in each period is always closed with a report (Sari and Tanjung, 2017). According to (Salim, 2022) there are 2 general methods for recording bookkeeping in accounting science, namely the single input bookkeeping system and the paired system including the single input bookkeeping system commonly used in small and medium-sized

businesses and the paired input bookkeeping system this system is more often used by large-scale companies because in this system there are special accounts for separate income (debit) and expenses (credit), so that accountants and companies are easier to monitor complex financial flows. According to Setiawan, 2023 in accounting science, there are three types of simple bookkeeping, namely inventory bookkeeping, cash records, and inventory.

The basic accounting equation is a basic concept that underlies the accounting system for recording and reporting the financial transactions of an entity. The basic accounting equation is known as the "Accounting Equation" or "Basic Accounting Equation" and is expressed as follows:

$$\text{Assets} = \text{Liabilities} + \text{Equity}$$

In this equation:

1. **Assets:** Represents all wealth or economic resources owned by an entity. Assets can be in the form of cash, receivables, inventory, property, and so on.
2. **Liabilities:** Represents all obligations or debts owed by an entity. Liabilities include debts, accounts payable, and other liabilities.
3. **Equity:** Represents the claim or right to the entity's assets after deducting all liabilities. Equity is also often referred to as capital or owner ownership. Equity can come from owner investments, retained earnings, and other transactions.

This basic equation reflects the basic accounting principle that states that an entity's assets are funded by liabilities and equity. In other words, the resources owned by an entity come from owners (equity) and other parties who provide loans or credit (liabilities). It is important to note that this basic accounting equation must always balance. This means that the total value of assets must always equal the total value of liabilities and equity. If there is a change in one side of the equation, then there must be a corresponding change in the other side to keep it balanced.

Accounting standards for MSMEs (Micro, Small, and Medium Enterprises)

Indonesia refers to accounting guidelines that are structured to fit the scale of business and financial complexity that is simpler compared to large companies (Pratiwi & Kalangi 2014). Indonesia refers to accounting guidelines that are structured to fit the scale of business and financial complexity that is simpler compared to large companies (Pratiwi & Kalangi 2014). SAK EMKM (Financial Accounting Standards for Micro, Small and Medium Entities) is an accounting guideline prepared by the Indonesian Institute of Accountants (IAI) to assist MSMEs in preparing simpler financial statements, but still meeting applicable accounting principles. SAK EMKM is designed to be easier to understand and implement by MSMEs which generally have limited resources. Some of the things that are the basis of SAK EMKM are simplicity: Not requiring complex records as in the accounting standards of large companies, relevance, namely providing sufficient information for decision making by internal and external parties and transparency: Providing a clear and easy-to-understand picture of the financial position of the business (Indonesian Institute of Accountants, 2015).

Financial Management for MSME Businesses

Managing the financial management of MSMEs (Micro, Small and Medium Enterprises) requires a systematic and disciplined approach. Healthy finances will help small businesses grow, avoid financial problems, and increase competitiveness. Some steps that can be taken to effectively manage MSME finances are neat bookkeeping by recording all financial

transactions systematically and regularly. This can be done manually in a ledger or using more efficient accounting software. By recording transactions, you can find out the flow of cash, income, and expenses that occur in your business. No less important is to manage cash flow well, make sure the business cash flow remains positive, that is, the income received is greater than the expenses. If cash flow is negative, consider cutting unnecessary costs or increasing income. Similarly, debt repayment planning in this case records and plans debt payments. Avoid late payments that can impact your reputation and growing interest.

3.Method

This PKM activity is carried out starting from determining the big theme to producing output for MSME players in the field of bookkeeping, governance and financial management of MSMEs. Abdimas activities begin with the members determining the location of the service, where UMUKM Mitra PCI Fatayat NU Malaysia was chosen as the PKM site. After determining the location of service at PCI Fatayat NU Malaysia Partners, the members then designed a MSME governance strategy which was originally simple towards multipurpose. The PKM method used by the team is mentoring or intervention. The mentoring method is an approach in which a person (mentor) provides support, guidance, and assistance to individuals or groups to achieve their goals. Mentoring often involves: guidance and counseling by providing advice and counseling to help a person make better decisions, monitoring by monitoring progress and providing constructive feedback, and education by teaching the skills or knowledge needed to complete a task or overcome a challenge. Mentoring generally aims to improve the skills, confidence, and abilities of individuals in the context of education, work, or personal development. The next step is for the PKM team to discuss mentoring topics and prepare pre-activity instruments. The PKM team asked several questions so that during the mentoring the material provided was in accordance with the needs of MSME owners to record their transactions appropriately. The pre-assistance instruments are: 1) how MSME owners can separate personal and business money; 2) how MSME owners implement their accounting records in proper bookkeeping; and 3) how MSME owners prepare financial reports. Methods of Measuring the Success of Activities Indicators of the success of simple bookkeeping assistance activities, accounting records MSME owners know and are able to implement records related to assets, debts and capital. The training participants were 30 micro and small scale MSME owners who are domiciled and doing business in Malaysia.

4.Result and Discussion

Inter-university Community Service activities carried out at PCI Fatayat NU Malaysia Partner MSMEs can help participants in increasing understanding and knowledge related to MSME governance both in managing their finances and recording transactions in bookkeeping which includes recording assets, debts and capital as well as in preparing financial reports both balance sheet and profit and loss. This PkM activity was carried out on Wednesday, December 13, 2024 and was welcomed by Mrs. Sofiaty as the vice chairman of PCI Fatayat NU Malaysia and other administrators and PKM participants. The enthusiasm of the participants was very high, especially in trying to practice the basic principles of household accounting such as cash planning for more effective expenses and income, recording financial transactions, as well as financial management and governance in doing business. From the results of the activity evaluation, it was noted that as many as 95% of PKM participants initially did not understand the economic and financial governance of the business and in the end began to understand and try to apply it to actual business transactions.

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Some of the questions submitted to the participants related to how to manage business finances so far the answers given are still focused on cash receipts and disbursements alone have not been able to optimize good financial management in terms of responding to this problem we provide recommendations through Monitoring Financial Statements which include Income Statements: This report shows the extent to which the business makes a profit or suffers a loss. The income statement should contain details of revenue, operating expenses, and net income, then present in the balance sheet to record the financial position of the business at a certain time, including assets, liabilities, and equity. This provides a clear picture of the financial health of the business and it is also important to present a Cash Flow Statement to record cash inflows and outflows, making it easier for you to monitor whether the business has enough cash to meet short-term obligations.

The next question is whether you can determine and calculate the cost of goods sold appropriately so that there is no mistake in determining the price of the goods sold, the answer from the participants is that we have not been able to set the selling price of goods appropriately because sometimes cash records are not separated between personal money and business money, even most do not record their cash receipts and expenses, our recommendation in determining the right price is to determine the price of a product or service based on the costs incurred and the desired profit margin. Don't forget to consider market prices and consumer purchasing power and consider hidden costs, namely in addition to production costs, also consider other costs such as distribution, marketing and administrative costs.

Furthermore, questions related to periodic financial evaluation and planning how do you evaluate that the business you are running can provide the expected returns the answer from the participants is that we evaluate business performance by looking at the size of the profits we get where the greater the profit we get, the better the performance of the business we are running and vice versa if the profits go down the business performance is not improving, as for the recommendations we provide are periodic financial performance evaluations (for example monthly or quarterly), evaluate whether your business is on the right track in terms of finance. analyze financial ratios such as profit margin, return on investment (ROI), or liquidity to understand the strengths and weaknesses of your business and also do long-term financial planning in addition to focusing on daily operations, you must also plan finances for the long term, such as financial expansion. Analyze financial ratios such as profit margin, return on investment (ROI), or liquidity to understand the strengths and weaknesses of your business and also do long-term financial planning in addition to focusing on daily operations, you must also plan finances for the long term, such as business expansion, new product development, or diversification.

The next question is related to debt management and financing, how do you manage the debt obtained from third parties as well as the type of financing you get The answer of the participants is that the debt we obtained is mostly to buy products and develop the business including to pay salaries and rent for business premises, in this case we provide recommendations to avoid excessive debt and do not rely too much on debt for business capital because excessive debt can burden cash flow and affect business liquidity and our next advice is to utilize the right financing, namely if you need financing, look for loans with reasonable interest rates and terms that are in accordance with business capabilities. Consider financing options from government agencies or institutions that offer loans for MSMEs.

5.CONCLUSION

Community service activities are carried out regularly every semester by the Indonesian Accountants Association-Forum of Accounting Lecturers in DKI Jakarta Region as part of the Tri Dharma of lecturers to play an active role in empowering the community. The mentoring and socialization activities that have been carried out by the PKM team have received appreciation from the local Indonesian government, especially the Head of PCI Fatayat NU Malaysia, namely Mrs. Dian Astuty Pratiwi, ST, M.Eng. Business owners also feel the increase in knowledge and ability to process transaction records to compile financial reports. By providing material that is light, relaxed and accompanied by real examples that exist in business activities by each MSME actor, it makes it easier for participants to understand the material presented by the speakers.

The obstacles faced by business owners in the process of calculating income from total turnover per day, per week, per month to per year are due to the awareness of keeping accounting records. In addition, most of them have not received higher education (only up to secondary school), so they have never learned about recording financial statements. It is also necessary to carry out socialization and training like this on an ongoing basis, this is done so that business actors can better understand the basics of accounting and applicable regulations. The implementation of this kind of activity is also an implementation of the moral responsibility of educators and practitioners, as a tangible manifestation of their support for government programs in national development.

The Community Partnership Program (PKM) is a form of community service that is often carried out by universities to help increase the capacity and skills of various parties, including micro, small and medium enterprises (MSMEs). One important area that is often used as a focus is simple bookkeeping, which is needed by MSMEs to manage finances more effectively and efficiently, therefore the contribution to this Community Service activity is to increase financial understanding by providing ongoing training related to the importance of bookkeeping for business continuity, how to record financial transactions in a simple and easy to understand manner, the use of cash books, balance sheets, and profit/loss statements. and Explain basic concepts such as income, expenses, assets, and liabilities.

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