



CAPACITY BUILDING FOR WOMEN MSMEs: TRAINING ON THE PREPARATION OF FINANCIAL STATEMENTS AND FINANCIAL HEALTH ANALYSIS FOR EFFECTIVE BUSINESS DECISION-MAKING

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Abstract

The COVID-19 pandemic has a significant impact on the sustainability of MSMEs, especially those managed by women in Pajambon Village, Kuningan Regency. Limitations in the preparation of financial statements and business health analysis are the main challenges faced by female MSME actors in making effective business decisions. This service program aims to increase the capacity of women MSMEs through training in the preparation of financial statements and financial health analysis. The method used is Participatory Action Research (PAR) which involves socialization, technical training, hands-on practice, and the application of digital technology in the form of Android-based financial applications. The results of the training showed that participants improved their skills in compiling financial statements accurately and systematically, analyzing business health, and utilizing financial software to improve the efficiency of financial management. Participants were also able to identify business opportunities and risks through more structured financial data analysis. This program is expected to strengthen the competitiveness of women MSMEs in Pajambon Village, increase business resilience, and encourage local economic growth after the pandemic.

Keywords: Women's MSMEs, Financial Statements, Business Health Analysis, Training, Digitalization

INTRODUCTION

The COVID-19 pandemic has had a significant impact on the domestic economy and the existence of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia (Hanggoro, 2022; Mas'ud et al., 2023; Mellinia et al., 2023). For this reason, efforts are needed for the recovery of MSMEs after the pandemic because it has a great impact on the welfare of the community. MSMEs are an integral part of the national economic structure in Indonesia (Aktaviana et al., 2023; Pakpahan, 2020; Patiro et al., 2023; Syairi et al., 2023; Tresnawati & Prasetyo, 2022). MSMEs also have an important role in the economy in Kuningan Regency (Purnomo et al., 2023; Suhendar et al., 2024; Wadud & Fitriani, 2021; Watulandi et al., 2024), including in Pajambon Village, Karamatmulya District.

Pajambon Village is the westernmost village in Kramatmulya District, Kuningan Regency, West Java with the northern boundary of Sukamukti Village, the east of Ragawacana Village, the south bordering Cisantana Village and the west directly bordering Mount Ciremai National Park (TNGC). The total area is 94.3 Ha with an altitude of 700 meters above sea level. With a population of 2,490 people consisting of 1,232 men and most of them women, namely 1,267 and led by the Head of the Female Village. Most of the area of Pajambon Village consists of agricultural land and plantation land, which is about 48.8 ha used as agricultural land with the most cultivated crop being

red guava covering an area of 30 ha. In this village, several MSMEs managed by women in the fields of agriculture, plantations and advanced processing of agricultural and plantation products have been operated. As in other areas, MSMEs, especially those owned by women in rural areas, face various challenges in managing their businesses (Daeng et al., 2023). One of the main challenges faced by women MSMEs in Pajambon Village is also still facing several problems, such as the lack of ability to manage finances and make effective business decisions as well as limitations in the preparation of financial statements and analysis of business financial health.

Female MSMEs must master the skills of compiling, preparing, presenting and analyzing financial information clearly and accurately (Arifai, 2023). These skills include the ability to interpret financial data, prepare information reports, and comply with applicable accounting standards and regulations. These skills are important for individuals and MSMEs to effectively assess their financial health and operational performance (Saputera & Wiguna, 2023). Knowledge of financial reporting is required to ensure that the financial information provided is accurate, reliable, and useful to support appropriate decision-making and assist MSMEs in better planning and business operations (Arnan et al., 2023). Thus, MSMEs can anticipate and overcome potential financial problems that may arise, as well as improve their ability to deal with market changes and dynamic business conditions (Surahman et al., 2023). In addition, good financial reporting also helps MSMEs in monitoring operational performance and optimizing the use of available resources (Swissia & H, 2023). Thus, MSMEs can improve business efficiency and sustainability, as well as improve their ability to face fierce business competition (Muttaqien et al., 2022). Financial management also includes activities related to business financing, and company asset management activities with the main goal of generating income at minimum costs and ultimately increasing MSME businesses (Trisnawati et al., 2022).

Seeing the benefits of accounting, MSME actors must be aware that financial management and reporting are important for their business (Abdurachman et al., 2023; Melany et al., 2023; NIDA et al., 2022; Selvi, 2021). They can use accounting information to make decisions, know the rise and fall of business profits, know money income and expenses, and study the sales and production charts of micro and medium-sized businesses (Daud et al., 2022; Mulyani, 2018). In an effort to improve the capabilities and competitiveness of MSMEs, training and technical assistance are very important. One of the issues of concern is training in the preparation of financial statements and analysis of business financial health, which is indispensable to improve the ability of MSMEs to manage finances and make more effective business decisions.

The purpose of the Service to Women MSMEs: First, to provide effective training in the preparation of financial statements. Through this training, it is hoped that MSMEs can improve their financial management, increase operational efficiency, and become more competitive in the market, improve business management knowledge and skills for Women MSMEs, including upstream business aspects such as production management and capital management. Second, improve the skills of female MSME managers in conducting business financial health analysis. So that in the long term

Women's MSMEs in Pajambon Village can increase competitiveness with MSMEs from other regions.

METHOD AND PROCEDURES

The community service method used is Participatory Action Research (PAR), which is a method whose process aims to learn in overcoming problems and meeting the practical needs of the community. The activities carried out are through training and the application of technology. The results of research and service have shown that this training is important to improve individual abilities through financial literacy education and develop businesses or businesses through increasing entrepreneurial motivation for housewives in Pajambon Village. (Purnama et al., 2022; Rahmawati et al., 2023; Wiharno et al., 2022).

The following are the stages or steps in implementing solutions for financial report preparation training and business financial health analysis, which are indispensable to improve the ability of MSMEs to manage finances and make more effective business decisions

1. Socialization
 - a. Hold an initial meeting with female MSMEs
 - b. Introducing the implementation team to the community
2. Financial Statement Preparation Training
 - a. Introduction to Financial Concepts
 - b. Understanding of Financial Statement Structure
 - c. Financial Transaction Recording Techniques.
 - d. Use of Financial Software.
 - e. Practice of Financial Statement Preparation.
3. Business Health Analysis Training
 - a. Financial Data Collection:
 - b. Data processing
 - c. Financial Performance Analysis
 - d. Identify Problems and Opportunities
 - e. Formulation of Recovery and Development Strategies.
 - f. Implementation and Evaluation
4. Application of Technology

It is hoped that through a specially designed program, housewives in Pajambon Village can experience a significant increase in their financial literacy and entrepreneurial interest. The expected outcome targets include increasing their understanding of the basic concepts of financial literacy, such as budgeting, debt management, investment, and savings. In addition, it is also expected that there will be an increase in access to formal financial services, such as opening savings accounts and access

to loans from microfinance institutions. The program is also expected to assist in the development of entrepreneurial skills, through training in starting and managing small businesses, as well as identifying business opportunities that match their talents and interests. By achieving these targets, it is hoped that women housewives in Pajambon Village can achieve a significant increase in income and economic independence, so that they can play an active role in improving the economic and social welfare of their community as a whole.

RESULTS

The following are the stages or steps in carrying out PKM activities to increase the capacity of women MSMEs: training on the preparation of financial reports and financial health analysis for effective business decision-making Women's MSME Businesses in Pajambon Village Post-Pandemic

1. Socialization

Socialization is the initial stage to build communication and trust with the female MSME community. This stage aims to introduce the program, form good relationships, and ensure active participation. Holding an initial meeting with women MSMEs is an important step to invite business actors in an open forum. In this meeting, the implementation team conveyed the training objectives and benefits that will be obtained by the participants. An overview of the training process and expected outcomes is described in detail to provide a comprehensive understanding to participants. In addition, introducing the implementation team to the community is done in a communicative and interactive way. The implementing team explained their roles and experiences in similar training. A Q&A session was opened to discuss participants' expectations and identify community-specific needs so that the training materials could be better tailored.

2. Financial Report Preparation Training for Women MSMEs

This stage focuses on increasing the capacity of participants in compiling accurate and standard-compliant financial statements. This training is important so that MSMEs have neat and structured financial records. The following are the stages carried out during the training on financial report preparation for Women MSMEs:

a. Introduction to Basic Financial Concepts

The initial stage of the training is carried out by providing an introduction to basic financial concepts, including terms and methods commonly used in financial bookkeeping and reporting. This training includes an understanding of balance sheets, income statements, and cash flow statements, as well as the importance of accurate financial records.

b. Understanding of Financial Statement Structure

Furthermore, trainees are guided to understand the structure and content of financial statements. They will learn how to compile balance sheets, income statements, and cash flow statements using the financial data that has been collected.

c. Financial Transaction Recording Techniques.

An important part of this training is to provide participants with an understanding of systematic financial transaction recording techniques. They are taught how to record daily transactions, record expenses and income, and record all financial transactions relevant to their business.

d. Use of Financial Software.

If possible, trainees are also introduced to the use of financial software that can assist them in the preparation of financial statements. They are taught how to use the software effectively to record and analyze financial data.

e. Practice of Financial Statement Preparation.

After understanding the basic concepts and recording techniques, trainees are given the opportunity to practice in compiling their own financial statements. This can be done through case studies or simulations that are similar to real conditions.

By following these stages, it is hoped that women MSMEs can acquire the necessary skills to prepare their own financial reports more effectively and accurately, which in turn will help them in managing their businesses better.



Figure 1. Training

3. Business Health Analysis Training for Women MSMEs

Business financial health analysis aims to help MSMEs evaluate their business performance and identify areas that need improvement or development. The stages of business health analysis of women MSMEs can be divided into several structured and systematic steps. Here are the steps that can be followed:

a. Financial Data Collection:

The initial stage in a business health analysis is to gather relevant financial data. This data can include financial statements such as balance sheets, income statements, and cash flow statements, as well as other operational data such as monthly sales, operating expenses, and debt.

b. Data Processing.

Once the financial data is collected, the next step is to process the data so that it can be further analyzed. This process includes processing raw data into a more structured form, such as creating financial ratios and other business performance metrics.

c. Financial Performance Analysis

This stage involves an analysis of the financial performance of the business, including an evaluation of profitability, liquidity, solvency, and operational efficiency. This analysis aims to evaluate how well the business manages its financial resources and whether the business has the potential to survive and grow in the future.

d. Identify Problems and Opportunities

Based on the results of the financial performance analysis, the next step is to identify relevant problems and opportunities for the business. The identified problems can be liquidity issues, low profitability, or high debt levels, while opportunities can be opportunities to improve operational efficiency, diversify products, or expand markets.

e. Formulation of Recovery and Development Strategies.

Once problems and opportunities have been identified, the next stage is to formulate an appropriate recovery and development strategy. These strategies can include measures such as debt restructuring, improving operational efficiency, diversifying products, or improving marketing.

f. Implementation and Evaluation

The final step in the business health analysis process is the implementation of the formulated strategy and the evaluation of its effectiveness. The implementation of this strategy requires support and commitment from business owners and involves concrete steps to implement the necessary changes. Evaluations are conducted periodically to monitor progress and make adjustments if needed.

By following these stages, women MSMEs in Pajambon Village can conduct a systematic business health analysis and formulate the right strategies to improve their financial health and business operations.

4. Application of Technology

The use of technology is the key to increasing efficiency in MSME financial management. Digitalization of financial records is taught as the first step in utilizing technology to support business management. Financial process automation is an advanced step, where participants are trained to use automation features in counting, managing stock, and compiling reports instantly. By following all these stages, female MSMEs are expected to be able to prepare financial reports well, analyze business financial health, and make more effective and targeted business decisions. Participants were introduced to a simple android-based financial recording application called MSME Accounting. To support the ability of business management and financial managers, the

technology applied is the installation of applications and the creation of business accounts on simple financial report applications



Figure 1 Initial view of the Financial Reporting App on Android





Figure 2 Application Display Creating New Business Data

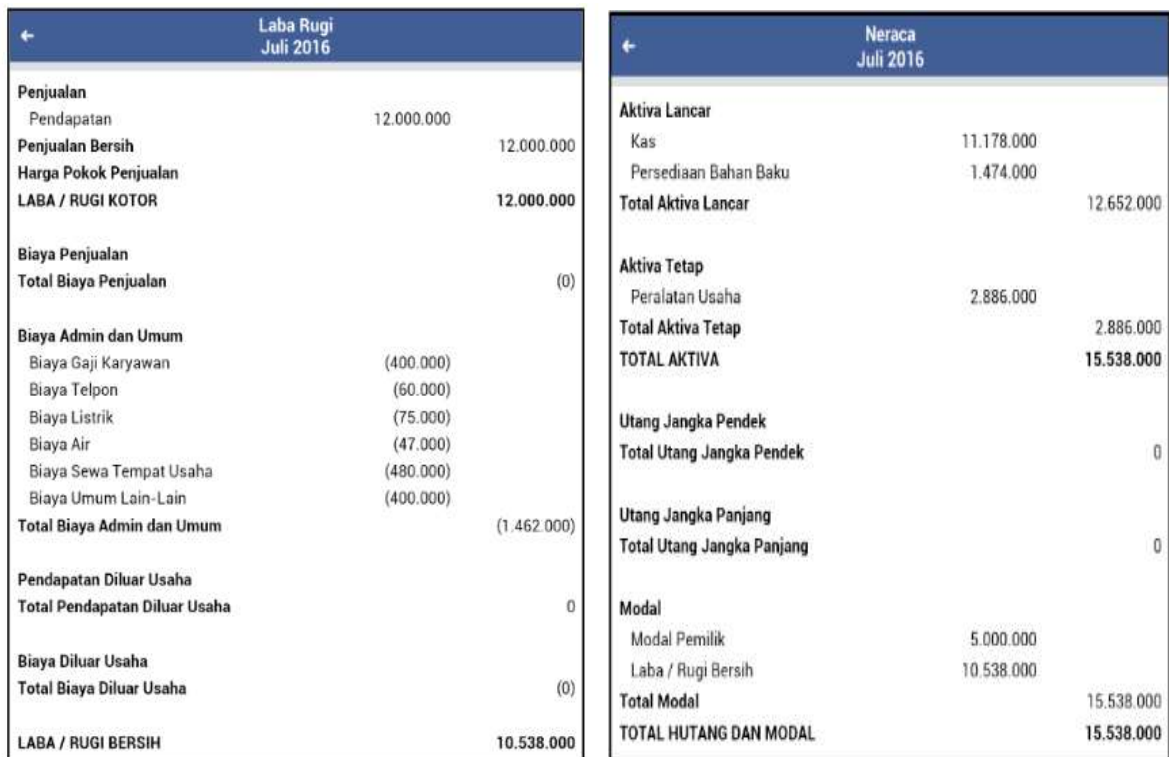


Figure 3. Financial Statement Display

After participating in the Financial Report Preparation and Business Health Analysis Training activities, women MSMEs in Pajambon Village Post Pandemic experienced an increase in skills in compiling accurate and detailed financial reports. They can better understand and implement basic financial concepts and financial transaction recording techniques. Second, improving the ability of

women MSMEs to analyze the financial health of their businesses. After attending the training they can use financial data to identify trends, measure performance, and make better decisions related to the financial management of their venture. Third, MSMEs can use the financial software or applications that have been learned to improve efficiency in recording and analyzing their business finances. Fourth, MSMEs can understand the benefits of preparing financial statements regularly and applying business health analysis to identify opportunities and risks. By acquiring the necessary skills and knowledge, they can better manage their ventures, increase competitiveness, and expand access to markets. Women MSMEs in Pajambon Village must be able to overcome financial challenges after the COVID-19 pandemic and increase their business growth and resilience in the long term.

Table 1 Activity Achievement Targets and Indicators

It	Problem	Solution	Output Target	Achievement Indicators
1	Not Unable to Prepare Financial Statements	Financial Statement Preparation Training	Improving the Ability to Prepare Financial Statements	87% of Target Partners master all financial reporting techniques: a. Introduction to Financial Concepts b. Understanding of Financial Statement Structure c. Financial Transaction Recording Techniques. d. Use of Financial Software. e. Practice of Financial Statement Preparation.
2	Not able to analyze Business Health	Business Health Analysis Training	Improving the ability to analyze Business Health	86% of target partners master all techniques of analyzing business health a. Financial Data Collection: b. Data processing c. Financial Performance Analysis d. Identify Problems and Opportunities e. Formulation of Recovery and Development Strategies. f. Implementation and Evaluation

CONCLUSION

The conclusion of the description is that training in the preparation of financial statements and business health analysis has had a positive impact on increasing the capacity of women MSMEs in Pajambon Village after the pandemic. Through the stages of socialization, technical training, financial analysis, and technology application, business actors gain better skills and understanding in managing their business finances. Female MSMEs are now able to compile financial reports accurately, analyze business health, and use financial software to improve efficiency. With these skills, they can make more effective business decisions, identify opportunities and risks, and strengthen the competitiveness of the business. This program is expected to help MSMEs in facing post-pandemic financial challenges and encourage their business growth and resilience for the long term.

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