

*Original Paper*

## Assistance in Preparing Simple Bookkeeping and MSME Taxation for the East Java Fatayat Business Group

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### Abstract

The Pawon Urip Program in Lumajang Regency is community empowerment in terms of food security and community nutrition with the aim of empowering the socio-economic sector of the Pejarakan Village community. Physical observations, social observations, and interviews, as well as exploratory descriptive analysis, were used to answer the research objectives. The economy of the people of Pejarakan Village is classified as lower middle class; this, of course, cannot be separated from the influence of less than optimal levels of education and land use; the social phenomenon of apathy is also reflected when people are too busy. Pawon Urip planting actually provides benefits to the community; although insignificant, all the processes that go through until the results can be enjoyed have an impact on the knowledge, psychological, and economic aspects of the community. The managerial implication in this research is that with assistance, MSME owners will better understand the basics of accounting and taxation, which will help them prepare their books correctly. Good bookkeeping will also help increase financial transparency and may impact investor or lender confidence. With accurate financial data, MSME management can make better business decisions. Whether in terms of investment, expenses, or other business strategies.

Keywords: Community Empowerment, Socio-Economic Community, Pawon Urip

JEL Classification: L26, M41, H25

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### 1. Background

Micro, Small, and Medium Enterprises (MSMEs) in Indonesia really support the country's economy because the existence of MSMEs really helps business actors in supporting and moving the wheels of the economy (Irawan et al., 2020). The existence of MSMEs in Indonesia greatly reduces unemployment, and the contribution of MSMEs to the business sector throughout the world reaches 80%, so the existence of MSMEs really supports economic growth both nationally and regionally (Abdurrahman et al., 2020). In Indonesia, especially East Java, the number of MSMEs reached 9,783,920 business units, of which 85% were micro-businesses, 14% were small businesses, 0.6% were medium businesses, and only 0.15% were large-scale businesses (East Java Province Cooperative and SME Service, 2018) (East Java Province Department of Cooperatives and SMEs, 2018). Likewise, the role of women in Micro, Small and Medium Enterprises (MSMEs).

In the 2019 Economic Report, it was stated that of the 52 million Micro, Small, and Medium Enterprises (MSMEs), 60% were women (Mawesti et al., 2018). Based on the significant role of female MSME entrepreneurs in East Java, through the signing of a joint agreement and Cooperation Agreement between the East Java Provincial Government and Seven Women's Organizations in East Java on March 8, 2019, the Governor of East Java, Mrs. Khofifah Indar Parawansa, emphasized her commitment to empowering women entrepreneurs which involves collaboration with the East Java Provincial MSME Cooperative Service and one of which is forming an organization consisting of MSME actors in East Java, namely the East Java Fatayat women's business group. The Fatayat East Java women's business group has members who have businesses in various fields, such as food and beverage, salons, clothing, agriculture, animal husbandry, and others.

To sustain MSMEs, one of the factors that business actors must carry out is bookkeeping. Simple bookkeeping in small and medium businesses is quite important for the sustainability of the business itself. One of the reasons why MSMEs need help developing and surviving is the absence of bookkeeping that can show the profits they have made. This problem is caused by a lack of knowledge and outreach from the relevant agencies regarding how to do simple bookkeeping, and there are still many business actors who do not want to think about complicated things such as accounting and financial management issues (Yuliati et al., 2019). They only think that if they make a profit, their business or MSMEs can run and develop (Manoppo & Pelleng, 2018). Based on the results of observations and interviews with the Fatayat East Java women's business group in January 2021, several general financial management problems that are often encountered include the owner's finances still needing to be mixed up with business finances and poor methods of recording transactions carried out. Rivai (2013) states that recording financial reports can help business actors provide financial information in one accounting period, can provide information that can help interested parties assess the condition and potential of a business, and can provide other important information that is relevant to parties. Other interested parties. The solution to answer problems for the MSMEs of the Fatayat East Java women's business group is to provide Simple Bookkeeping training. This method is very easy and simple with the hope of being able to record every financial transaction and being able to separate business money and household expenses and provide knowledge regarding the implementation of simple bookkeeping and simple taxation to the MSMEs of the Fatayat East Java women's business group.

Micro, small, and medium enterprises (MSMEs) are one of the primary drivers of the Indonesian economy; as a result, if the MSME sector is disrupted, the national economy could also be eroded (Ida et al., 2020). These MSMEs also really help the state/government in terms of creating new job opportunities, and through UKM, many new work units are also created that use new workers that can support household income (Ahmad et al., 2019). Supriadin (2022), the policy of empowering MSMEs is generally directed at supporting efforts to overcome poverty and inequality, create job opportunities and increase exports, as well as revitalize agriculture and rural areas, which are national development priorities. Solving the nation's economic problems includes strengthening various aspects in the Micro, Small and Medium Enterprises (MSME) sector. MSME business actors keep records only to find out the amount of income, expenses, and profits earned. This finding is because the knowledge possessed by business actors regarding financial reporting is inadequate, is made based on their desires, and is not in accordance with financial reporting standards (Sutisna et al., 2021). Apart from capital, one alternative for increasing the productivity of MSMEs is to modernize the business system and its systemic policy tools so that it will have a wider impact on increasing regional competitiveness (Chairi et al., 2022). The educational background of most Micro and Small Business entrepreneurs still needs to improve, so their abilities are also limited. They run their business based only on instinct. With adequate financial management skills, it is easier for the business to win the competition, so the tendency to fail is very large (Lies, 2013).

## 2. Method

The activity methods carried out in this service are:

- a. Problem identification (mapping) online: The identification mechanism is carried out by self-

assessment using a previously prepared questionnaire. Providing questionnaires and collecting them will be done via Google Forms.

- b. Online training regarding simple bookkeeping and taxation was provided via Zoom meeting for 30 (thirty) participants. This aims to facilitate the absorption and delivery of material. In-depth material is delivered through question-and-answer forums during online training and at subsequent stages.
  - Separation of personal and business entity finances
  - Simple recording of daily transactions
  - Making simple financial reports
  - Introduction of MSME tax
- c. Online assistance via WhatsApp group: MSMEs will apply what they learned during the training to their respective businesses over seven (seven) days. The implementation process is carried out using an online supervision system via a WhatsApp group.
- d. Online evaluation monitoring (money) regarding material through the output requested after the mentoring stage, such as MSME social media profiles, simple financial reports, and tax calculations.

### Framework

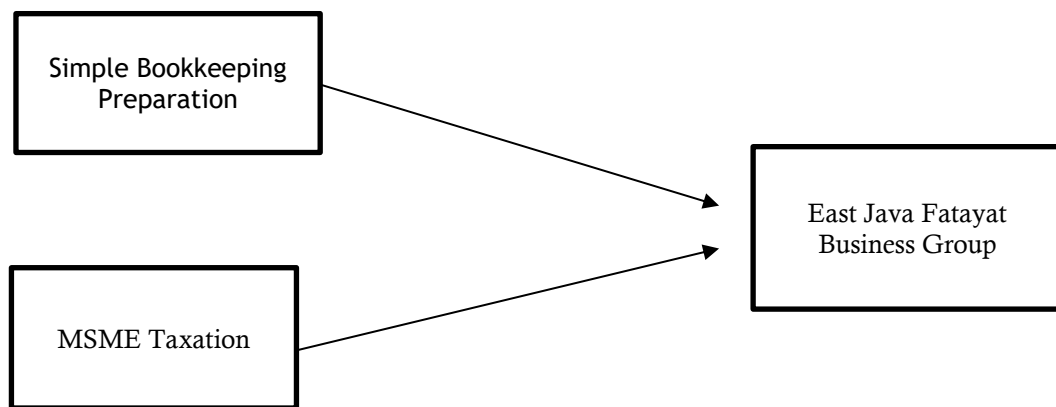


Figure 1. Framework of Thought

### 3. Results

Community service is an activity that aims to help a particular community in several activities. In general, this program was designed by the Indonesian College of Economics (STIESIA) Surabaya to make a real contribution to society, especially in developing the welfare and progress of Indonesian society. Community service activities are one part of the Tridharma of Higher Education that every lecturer must carry out. Community service activities as a manifestation of STIESIA Surabaya's responsibility as an educational institution were carried out on January 28 - March 26, 2021, 08.00 - completed online with simple bookkeeping and taxation material.

In the first stage, on January 28, 2021, the team distributed questionnaires to map target MSMEs. From this distribution, data was obtained on 30 MSMEs originating from Batu, Bojonegoro, Bondowoso, Gresik, Jember, Lamongan, Lumajang, Madiun, Magetan, Malang, Nganjuk, Pacitan, Pamekasan, Pasuruan, Ponorogo, Probolinggo, Situbondo, Sumenep, and Trenggalek.

Table 1. Names of MSME Business Actors in the Fatayat East Java women's business group

No	Full name as a business owner	Full Business Name	Origin
1	Hanik Nur Kholida	Haima Store	Pacitan
2	Mariyatul Qibtiyah	UD. Women'	Pamekasan
3	Sulistiyowati	Nuris Batik	Bojonegoro
4	Nur Hudana, S. Hi	Blessed Raudlah	Probolinggo

5	Hodaifah	Arya-Shop	Sumenep
6	Styo Nurvita Agustina	Pandawa Pondok Kopi	Lamongan
7	Praise Sapto Rini	Rn Golan Salted Eggs	Ponorogo
8	Misthoifa	Irfa Permata	Pasuruan
9	Umm Anisah	Riyurajut_Craft	Pacitan
10	Wiwit Kiptiani	Hasanov'S Handmade	Trenggalek
11	Anita Widia Febrianti	Qubik Collections	Poor
12	Eni Wijastutik	Dahono Angkoso Batik	Magetan
13	Fatikah Widi Apridhantini	Olshop fans	Pacitan
14	Nur Fitriani	Ei Olshop	Pacitan
15	Diyana	Enoman Palappa Depot Diyana	Gresik
16	Innani	UD Akar Dewa Jati	Situbondo
17	Hartatic	Bu Har's Grilled Chicken	Ponorogo
18	Alpha	Alfa Grocery Store	Rock
19	Nana Rida Wati	Various Clay Grabah	Ponorogo
20	Amen Rohmatin Fauzi	AR Store	Ponorogo
21	PCFNU Jember	Yasmin Fatayat Jember	Jember
22	Ririn Mahrini	Jasmine	Lumajang
23	Rina Wati	Rina Olshoop	Pacitan
24	Tawakaltulillah	Laila Catering	Madiun
25	Ety Susanti	mother	Pacitan
26	Liniyatul Malufah	Barokah Canteen	Bondowoso
27	Yati	Heroine	Nganjuk
28	Eka Chulunul Jannah	Fattaya Olshop	Pacitan
29	Eri Kholiswatun	Azzola Store	Lamongan
30	Sofia	UD RN Mandiri	Probolinggo

In the second stage, the 30 participants were gathered in a WhatsApp group to facilitate coordination before providing the material. From the formation of the WhatsApp group until the day the material was given, participants were asked to fill out a letter of willingness to commit to participating in the activity. This process succeeded in collecting 25 letters of confirmation of willingness on Saturday, March 20, 2021. General Chairperson Dewi Winarti, S.Pd, represented the team from PW Fatayat East Java. I. and Dewi Aisah as observers. The number of participants who attended until the Zoom session ended in the afternoon was 25 participants. 2 participants logged off. They could not enter the Zoom session again due to signal problems. The attendance link was distributed at the end of the event, therefore only 28 participants were recorded in attendance. At the end of the event session, the material was provided in PDF form in the WhatsApp group to make it easier for participants to view and study it again. Participants are also asked to fill in financial data in the format provided to make it easier to prepare financial reports and submit them by Monday, March 26, 2021.

The third stage, in the form of assistance, is carried out through a question-and-answer session in the WhatsApp group. Participants asked several questions, such as the placement of numbers, account position, and recognition of some expenses. The team from STIESIA guided the participants until they finally obtained 2 financial reporting data from participants who were able to take the time to fill in the format.

From the fourth stage, namely monitoring and evaluation, several resumes of problems and solutions were obtained that could be applied in future service. Some of these resumes will be presented in the next section.



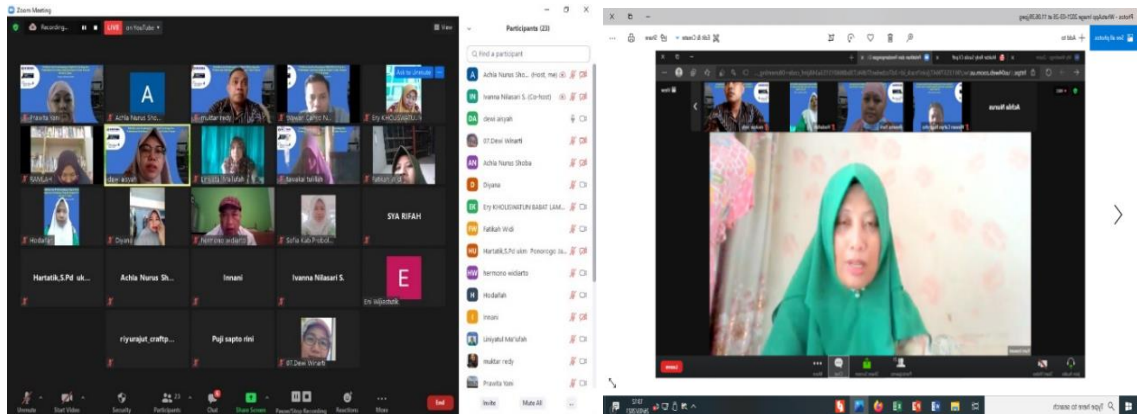


Figure 2. Online training activities, Saturday, March 20, 2021

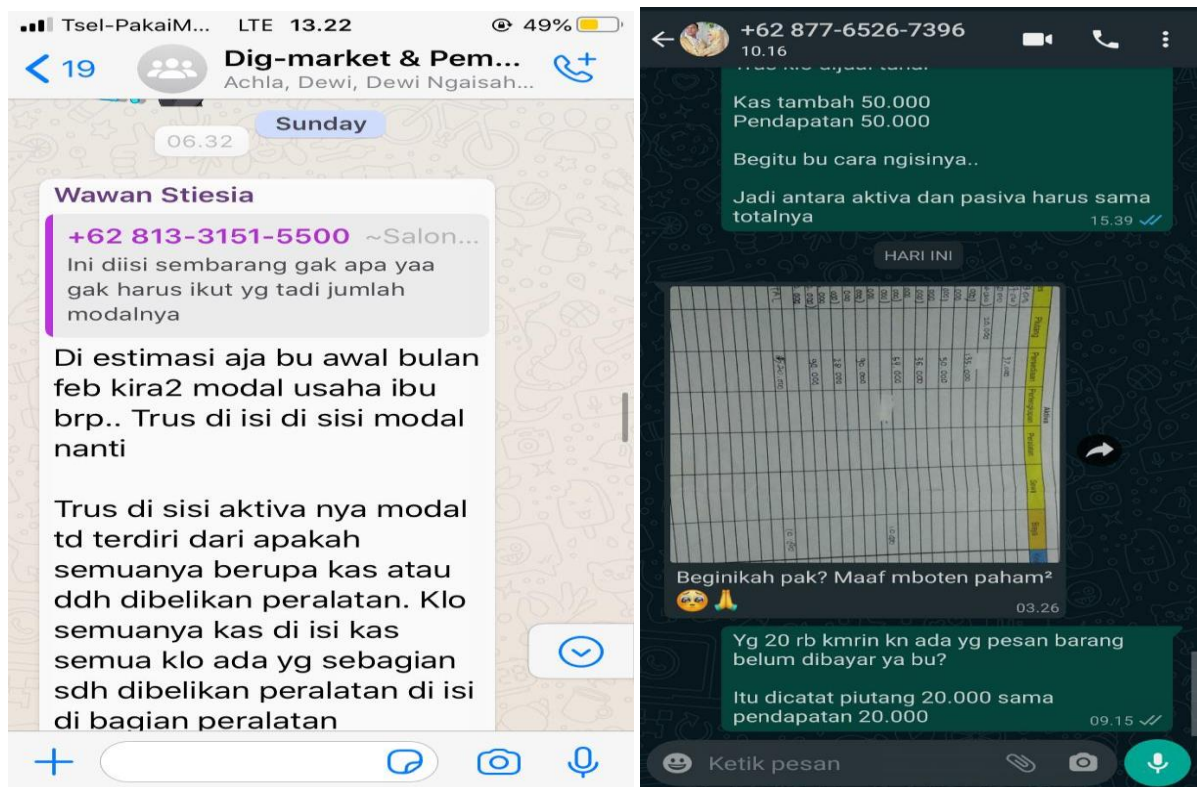


Figure 3. Online mentoring activities, 20-26 March 2021

**BUKU KAS**  
PERIODE 28 FEBRUARI 2021

Tanggal	Ref	Uraian	Kas Masuk	Kas Keluar	Saldo
21 Jan 21		Modal	10.000.000		10.000.000
1 Feb 21		Pembelian Lembar 100		4.000.000	6.000.000
1 Feb 21		Hasil Penjualan 100	500.000		6.500.000
2			300.000		6.800.000
3			500.000		7.300.000
4			600.000		7.900.000
5 Feb 21		Pembelian Lembar 100		4.500.000	3.400.000
5 Feb 21		Hasil Penjualan 100	700.000		4.100.000
6			500.000		4.600.000
7			500.000		5.100.000
8			300.000		5.400.000
9			1.000.000		6.400.000
10 Feb 21		Pembelian Lembar 100		3.000.000	3.400.000
10		Hasil Penjualan 100	500.000		3.900.000
11			500.000		4.400.000
12			800.000		5.200.000
13			500.000		5.700.000
14			500.000		6.200.000
15 Feb 21		Pembelian Lembar 100		4.000.000	2.200.000
15		Hasil Penjualan 100	800.000		3.000.000
16			400.000		3.400.000
17			500.000		3.900.000
18			700.000		4.600.000
18 Feb 21		Pembelian Lembar 100		3.000.000	1.600.000
18 Feb 21		Hasil Penjualan 100	300.000		1.900.000
19			200.000		2.100.000
20			300.000		2.400.000
21			400.000		2.800.000
22			500.000		3.300.000
23			600.000		3.900.000
24			700.000		4.600.000
25			800.000		5.400.000
26			900.000		6.300.000
27			1.000.000		7.300.000
28			1.100.000		8.400.000
29			1.200.000		9.600.000
30			1.300.000		10.900.000
31			1.400.000		12.300.000
32			1.500.000		13.800.000
33			1.600.000		15.400.000
34			1.700.000		17.100.000
35			1.800.000		18.900.000
36			1.900.000		20.800.000
37			2.000.000		22.800.000
38			2.100.000		24.900.000
39			2.200.000		27.100.000
40			2.300.000		29.400.000
41			2.400.000		31.800.000
42			2.500.000		34.300.000
43			2.600.000		36.900.000
44			2.700.000		39.600.000
45			2.800.000		42.400.000
46			2.900.000		45.300.000
47			3.000.000		48.300.000
48			3.100.000		51.400.000
49			3.200.000		54.600.000
50			3.300.000		57.900.000
51			3.400.000		61.300.000
52			3.500.000		64.800.000
53			3.600.000		68.400.000
54			3.700.000		72.100.000
55			3.800.000		75.900.000
56			3.900.000		79.800.000
57			4.000.000		83.800.000
58			4.100.000		87.900.000
59			4.200.000		92.100.000
60			4.300.000		96.400.000
61			4.400.000		100.800.000
62			4.500.000		105.300.000
63			4.600.000		110.000.000
64			4.700.000		114.700.000
65			4.800.000		119.500.000
66			4.900.000		124.400.000
67			5.000.000		129.400.000
68			5.100.000		134.500.000
69			5.200.000		139.700.000
70			5.300.000		145.000.000
71			5.400.000		150.400.000
72			5.500.000		155.900.000
73			5.600.000		161.500.000
74			5.700.000		167.200.000
75			5.800.000		173.000.000
76			5.900.000		178.900.000
77			6.000.000		184.900.000
78			6.100.000		191.000.000
79			6.200.000		197.200.000
80			6.300.000		203.500.000
81			6.400.000		209.900.000
82			6.500.000		216.400.000
83			6.600.000		223.000.000
84			6.700.000		229.700.000
85			6.800.000		236.500.000
86			6.900.000		243.400.000
87			7.000.000		250.400.000
88			7.100.000		257.500.000
89			7.200.000		264.700.000
90			7.300.000		272.000.000
91			7.400.000		279.400.000
92			7.500.000		286.900.000
93			7.600.000		294.500.000
94			7.700.000		302.200.000
95			7.800.000		310.000.000
96			7.900.000		317.900.000
97			8.000.000		325.900.000
98			8.100.000		334.000.000
99			8.200.000		342.200.000
100			8.300.000		350.500.000
101			8.400.000		358.900.000
102			8.500.000		367.400.000
103			8.600.000		376.000.000
104			8.700.000		384.700.000
105			8.800.000		393.500.000
106			8.900.000		402.400.000
107			9.000.000		411.400.000
108			9.100.000		420.500.000
109			9.200.000		429.700.000
110			9.300.000		439.000.000
111			9.400.000		448.400.000
112			9.500.000		457.900.000
113			9.600.000		467.500.000
114			9.700.000		477.200.000
115			9.800.000		487.000.000
116			9.900.000		496.900.000
117			10.000.000		506.900.000
118			10.100.000		517.000.000
119			10.200.000		527.200.000
120			10.300.000		537.500.000
121			10.400.000		547.900.000
122			10.500.000		558.400.000
123			10.600.000		569.000.000
124			10.700.000		579.700.000
125			10.800.000		590.500.000
126			10.900.000		601.400.000
127			11.000.000		612.400.000
128			11.100.000		623.500.000
129			11.200.000		634.700.000
130			11.300.000		646.000.000
131			11.400.000		657.400.000
132			11.500.000		668.900.000
133			11.600.000		680.500.000
134			11.700.000		692.200.000
135			11.800.000		704.000.000
136			11.900.000		715.900.000
137			12.000.000		727.900.000
138			12.100.000		740.000.000
139			12.200.000		752.200.000
140			12.300.000		764.500.000
141			12.400.000		776.900.000
142			12.500.000		789.400.000
143			12.600.000		802.000.000
144			12.700.000		814.700.000
145			12.800.000		827.500.000
146			12.900.000		840.400.000
147			13.000.000		853.400.000
148			13.100.000		866.500.000
149			13.200.000		879.700.000
150			13.300.000		893.000.000
151			13.400.000		906.400.000
152			13.500.000		920.000.000
153			13.600.000		933.600.000
154			13.700.000		947.300.000
155			13.800.000		961.100.000
156			13.900.000		975.000.000
157			14.000.000		989.000.000
158			14.100.000		1.003.100.000
159			14.200.000		1.017.300.000
160			14.300.000		1.031.600.000
161			14.400.000		1.046.000.000
162			14.500.000		1.060.500.000
163			14.600.000		1.075.100.000
164			14.700.000		1.089.800.000
165			14.800.000		1.104.600.000
166			14.900.000		1.119.500.000
167			15.000.000		1.134.500.000
168			15.100.000		1.149.600.000
169			15.200.000		1.164.800.000
170			15.300.000		1.180.100.000
171			15.400.000		1.195.500.000
172			15.500.000		1.211.000.000
173			15.600.000		1.226.600.000
174			15.700.000		1.242.300.000
175			15.800.000		1.258.100.000
176			15.900.000		1.274.000.000
177			16.000.000		1.290.000.000
178			16.100.000		1.306.100.000
179			16.200.000		1.322.300.000
180			16.300.000		1.338.600.000
181			16.400.000		1.355.000.000
182			16.500.000		1.371.500.000
183			16.600.000		1.388.100.000
184			16.700.000		1.404.800.000
185			16.800.000		1.421.600.000
186			16.900.000		1.438.500.000
187			17.000.000		1.455.500.000
188			17.100.000		1.472.600.000
189			17.200.000		1.489.800.000
190			17.300.000		1.507.100.000
191			17.400.000		1.524.500.000
192			17.500.000		1.542.000.000
193			17.600.000		1.559.600.000
194			17.700.000		1.577.300.000
195			17.800.000</		

## Recommendation

Suggestions for MSMEs in the Women's business group in Fatayat, East Java, to realize this simple bookkeeping of financial reports by recording every financial transaction in order to increase economic productivity and find out how the business is run is developing.

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