

Empowerment through Accounting Records and Financial Management Assistance for the Sari Rahayu Household Industry Group in Banjar Negara, Sading, Mengwi, Badung

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ABSTRACT

This community service program aimed to strengthen accounting record-keeping and financial management practices among the Sari Rahayu Household Industry Group in Banjar Negara, Sading, Mengwi, Badung. Sari Rahayu produces traditional Balinese snacks for religious ceremonies, including jaje bolong, jaje begine, and jaje uli, which are sold in traditional markets and through retailer orders. Demand increases significantly during Galungan and Kuningan celebrations. However, limited working capital and inadequate financial planning have constrained the partner's ability to increase production and meet customer demand. Although previous assistance on accounting records had been provided, the practices were not yet fully understood or consistently implemented. Therefore, further assistance was conducted to improve accounting practices, financial management, and working capital planning.

INTRODUCTION

Sading Traditional Village is one of the traditional villages in Mengwi District where trading and home-based industries provide an important source of livelihood. The source document reports that approximately 12% of the population, or 873 people, are engaged in trading and home-based industries. Sading is particularly known for household businesses producing traditional Balinese snacks (*jaje*) for religious ceremonies. In recent years, these businesses have also expanded their products to include snacks and other foods for everyday consumption. The growth of these micro-scale industries has contributed to local employment. In practice, many workers employed by home-based businesses come from outside Sading, showing that these enterprises also create economic opportunities beyond the immediate household. Despite this potential, many household businesses still face limitations in managing their financial information. Their financial records are often limited to sales turnover, while important information such as raw material costs, quantities sold, production costs, and opportunities to increase production is not recorded accurately. This situation can affect business decisions because owners do not have sufficient information to evaluate costs, profitability, production capacity, and future working capital needs. Basic accounting records therefore have an important role in helping small businesses understand how their operations are developing. Accounting involves recording, classifying, summarizing, reporting, and analyzing financial information. At a basic level, this can be reflected in simple financial statements such as a statement of financial position, income statement, statement of changes in equity, and cash flow statement. Such records can support decisions about selling prices, production volume, costs, and the overall development of the business. For this reason, practical training and continued assistance in simple accounting are relevant for household industries such as the Sari Rahayu group.

Previous studies also support the importance of accounting information for small businesses. Trisnadewi and Amlayasa (2020) explain that accounting information systems play an important role in the development of small businesses. Similarly, Sinarwati (2017) found that many MSMEs still do not fully understand the importance of integrating accounting information into financial reports even though accounting can provide substantial benefits for business development. In Badung Regency, Pramuki and Ayu (2019) also reported that the adoption of information and communication technology, including social media, among MSMEs remained relatively low. Their findings highlight that financial record-keeping and financial management remain important areas that require attention. These findings reinforce the need for assistance that is practical and closely connected to the daily activities of household businesses. Financial management is equally important because business sustainability depends not only on the availability of capital but also on how that capital is obtained and used. Mulyanti (2017) defines financial management as the activities undertaken by business owners and managers to obtain sources of capital at the lowest possible cost and to use them effectively, efficiently, and productively to generate profit. From this perspective, financial management includes decisions about

where funds should come from and how they should be allocated to productive activities. Discussions with MSME actors have shown that access to capital remains a common challenge. Effective financial management also requires the ability to plan, manage, and control income and expenditure. These capabilities need to be developed through continuous learning and practice (Sartika et al., 2021).

These conditions are particularly relevant to the Sari Rahayu Household Industry Group in Banjar Negara Kelod, Sading, Mengwi, Badung. The group produces traditional snacks used for upakara or banten, including jaje bolong, jaje begine, jaje kiping, jaje maco, and jaje uli. Its products are sold in traditional markets and through orders from retailers. Among these products, jaje begine and jaje uli have relatively strong demand. However, the production of jaje begine and jaje uli involves a degree of risk during frying, which can result in products that do not meet the desired quality. The group has previously received assistance in processing imperfect jaje uli and jaje begine into new products with added value. This earlier activity demonstrated the potential to increase the value and selling price of products that would otherwise be considered defective. The group has also received previous assistance in accounting record-keeping. Daily cash records were introduced to document production volume, sales during a given period, and the costs incurred. However, the implementation has not yet reached the expected level. The group still needs further assistance to understand and apply simple accounting practices and to develop basic financial statements. This need is closely related to the group's financial management problem. Limited working capital has constrained production, particularly during periods of high demand such as Galungan, Kuningan, and other religious ceremonies when demand for jaje banten increases. When orders exceed the group's available production capacity, some customers cannot be served and may turn to competitors. The group has also not yet systematically planned its working capital requirements or explored financing sources that may provide relatively affordable funding.

The need for working capital becomes more important because demand is not constant throughout the year. During religious holidays and ceremonial periods, orders can increase substantially within a short period. Without adequate working capital planning, the group cannot purchase sufficient raw materials or increase production when demand is high. This creates a direct risk to customer retention and business income. Strengthening financial management is therefore not only about keeping records but also about using financial information to anticipate production needs and make timely decisions about funding. The group needs to understand how much working capital is required, how funds are used, and which financing options are appropriate for temporary increases in demand. The profile of the partner further illustrates the relevance of this intervention. Sari Rahayu was established in 1998 and currently has five permanent workers. Its average annual sales are reported at approximately IDR 300 million to IDR 500 million. In addition to jaje begine and jaje uli, the group produces jaje kali adrem and sells other snacks such as gipang and maco that are sourced from other producers. This product diversity provides an opportunity

for business development, but it also requires better financial control to determine production costs, profitability, and the amount of working capital required for each business activity.



Figure 1. Documentation of Sari Rahayu's Traditional Snack Products and Business Activities

Based on the partner's existing condition, the community service program is designed to strengthen both accounting practices and financial management. The first concern is the partner's limited ability to prepare even the most basic financial statements, particularly an income statement and a statement of financial position. The second concern is that financial management has not been optimal because working capital needs have not been planned systematically and available funds have not always been used effectively. These two issues are closely connected. Without reliable financial records, the partner has limited information for planning working capital. At the same time, without working capital planning, the business may not be able to respond to profitable opportunities when demand increases. The proposed intervention therefore combines financial education with direct practice. The program begins by strengthening the partner's understanding of accounting as a business language that communicates financial information and supports decision-making. This activity is delivered through socialization and discussion with the partner. The expected change is not simply an increase in theoretical knowledge. The partner is expected to understand why accounting information matters and how it can be used to manage business finances more effectively and efficiently. The program then continues with hands-on assistance in preparing a simple income statement and statement of financial position. Through this practice, the partner can identify income earned during a period, costs incurred, the financial position of the business, the uses of funds, and the sources of those funds.

Working capital planning is addressed as an integral part of the financial management assistance. The partner is encouraged to estimate working capital requirements and use available funds for productive activities that can support profitability. Because working capital needs increase temporarily during periods of high demand, the program also introduces the importance of developing relationships with local financial institutions. Potential sources include local financial institutions such as LPDs and savings and loan cooperatives. Such

cooperation is expected to help the partner obtain working capital more quickly when orders increase so that production can continue and customer demand can be fulfilled. The program is also intended to strengthen the entrepreneurial capacity of the partner. The objectives include increasing entrepreneurial motivation, improving the ability to recognize business opportunities, and strengthening the group's capacity to operate as a household industry producing snacks for religious ceremonies. The partner is expected to become more capable of calculating and recording transactions, planning working capital, and using financial resources to support production. With sufficient working capital and better financial control, the group is expected to increase sales, avoid production interruptions, improve profitability, and compete more effectively with other household industries producing similar products.

The expected outputs are directly linked to the identified problems. First, the partner is expected to understand the basic concepts of accounting and financial management and to be able to prepare simple financial statements consisting of an income statement and a statement of financial position. Second, the partner is expected to establish cooperation with a nearby financial institution to support additional working capital when necessary. Third, the partner is expected to manage business finances more effectively and efficiently. In this way, the program seeks to move the partner from basic awareness of accounting toward practical use of financial information for day-to-day management and business planning. The community service program also provides benefits beyond the partner's immediate business needs. The activity is planned for eight months and involves two students together with lecturers in field-based assistance. For students, the program provides practical learning outside the classroom and an opportunity to apply knowledge related to entrepreneurship and financial management in a real business setting. For lecturers, it provides an opportunity to contribute professional knowledge directly to the community. The activity is also aligned with Universitas Warmadewa's vision related to green economic development and ecotourism. In the context of the Merdeka Belajar Kampus Merdeka (MBKM) program, the activity can serve as a learning platform that may be recognized through entrepreneurship and financial management courses. It also supports Institutional Performance Indicators (IKU), particularly increased lecturer activities outside campus and greater student involvement in academic and non-academic activities.

Taken together, the conditions of the Sari Rahayu group show that the main challenge is not a lack of business potential but a gap between existing business activity and the financial management capacity needed to support its development. The group already has a long operating history, established products, market demand, and a workforce. However, limited accounting practices and the absence of systematic working capital planning reduce its ability to respond to increasing orders. Continued assistance is therefore important to strengthen the partner's ability to record transactions, prepare simple financial statements, plan working capital, identify appropriate financing sources, and use financial resources productively. The community service program is consequently focused on practical and continuous assistance in

accounting record-keeping and financial management so that Sari Rahayu can improve business performance while maintaining its role as a local household industry in Sading. The program's practical targets can therefore be summarized as follows: the partner understands the importance of accounting and financial management; can prepare simple financial statements; establishes cooperation with a nearby financial institution to support working capital needs; and can manage business finances more effectively and efficiently.



Figure 2. Documentation of the Partner's Business and Product Handling Activities

The program was preceded by an interview with the partner and the signing of a statement of willingness to participate. This initial engagement was important for confirming the partner's needs and establishing a shared commitment to the assistance process. The partner has also been encouraged to seek financing through institutions operating in and around Sading. As reported in the source document, cooperation with Koperasi Mas Sedana Merta in Sempidi has already been established. This cooperation provides a practical pathway for addressing temporary working capital needs when production and customer orders increase. Beyond its direct contribution to business improvement, this community service program also supports the Sustainable Development Goals (SDGs). The program contributes to SDG 8 (Decent Work and Economic Growth) by strengthening the financial and entrepreneurial capacity of a household industry and supporting its ability to maintain production, increase profitability, and sustain local employment. It also supports SDG 12 (Responsible Consumption and Production) through efforts to improve production efficiency and create added value from imperfect traditional snack products that could otherwise become waste. These contributions demonstrate that strengthening the capacity of small household businesses can generate economic benefits while also supporting learning and more responsible production practices.

IMPLEMENTATION AND METHODS

The community service program was implemented through a participatory approach that involved the Sari Rahayu Household Industry Group throughout the process. The activities were organized around three main stages: preparation and an initial survey, implementation of the assistance activities, and monitoring. The preparation stage focused on introducing the program, coordinating the planned activities, and preparing the equipment and learning materials required for the training and assistance. Coordination was conducted with the leader of the Sari Rahayu group to ensure that the activities were relevant to the partner's conditions and could be carried out effectively and efficiently. The initial survey also provided an opportunity to understand the partner's situation and identify the issues that needed to be addressed.

The implementation used three complementary methods: lectures, practical training, and the provision of appropriate technology. The lecture and socialization component introduced the importance of accounting for a business and explained how financial management can support more effective and efficient use of business funds. Particular attention was given to the importance of building cooperation with financial institutions as a potential source of working capital so that business operations would not be disrupted when additional funds were required. The training component then moved from explanation to practice. Members of the partner group were trained to prepare simple financial statements so that they could apply the knowledge to their own business activities.

The program was further structured into five connected stages: socialization, training, technology application, mentoring, and program sustainability. During the socialization stage, the partner received an explanation of the role of financial statements as a source of business information. The discussion also covered cooperation with financial institutions to support working capital needs. The training stage focused on the practical preparation of financial statements. The technology application stage introduced technology that was appropriate to the partner's level of ability and could support the preparation of financial records. This was followed by direct mentoring in the use of the technology for day-to-day recording. The final stage focused on program sustainability through follow-up evaluation and interviews to assess the partner's ability after the assistance had been completed.

The use of practical training and technology was intended to make the learning process accessible to the partner. Rather than treating accounting as a purely theoretical subject, the activities connected financial recording with the partner's actual business operations. The partner was guided in applying the tools and procedures introduced during the program. This approach was expected to help the group gradually develop confidence in recording transactions and using financial information for business management. Partner participation was considered essential to the success of the program because the intervention was designed to provide direct and practical benefits to a productive economic community. The Sari Rahayu group was involved in planning,

implementation, and evaluation. At the planning stage, the partner participated directly in identifying the problems that needed to be addressed.

These problems were identified through observation and direct interviews with the partner. This process ensured that the activities were based on the partner's actual needs rather than on assumptions made by the implementation team. The partner also agreed to follow the commitments established for the program. Members were expected to participate seriously and maintain motivation and discipline throughout the activities. Monitoring and evaluation were conducted periodically and continuously, including after the main activities had been completed. Monitoring was carried out through visits and meetings with the partner. These activities focused on reviewing the targets that had been established and the achievements that the partner had been able to realize. The evaluation process was designed not only to assess whether the activities had taken place but also to understand whether the assistance had produced meaningful changes in the partner's knowledge, participation, and economic condition. Two main indicators were considered. The first was whether students had been involved in the program through both academic and non-academic activities. The second was whether there had been an improvement in the partner's economic condition after the community empowerment program. These indicators allowed the evaluation to consider both the educational dimension of the program and its intended economic contribution to the partner.

RESULTS AND DISCUSSION

The community service program was implemented with the Sari Rahayu Women's Household Industry Group in Banjar Negara Kelod, Sading Village, Mengwi, Badung. The implementation involved three lecturers and two students who contributed different areas of expertise. The activity began with a reception and initial discussion with the partner group. During this stage, the leader of Sari Rahayu explained the group's existing business conditions, resources, production activities, and the practical challenges encountered in managing the enterprise. This initial exchange was important because it allowed the training and mentoring activities to respond to the partner's actual needs rather than relying only on a general business-development approach. The first major intervention focused on strengthening the group's understanding of basic accounting. The training was delivered by I Dewa Ayu Eka Pertiwi, who emphasized that accounting is an important foundation for improving business performance. For a small or micro-scale enterprise, accounting does not need to begin with a complicated reporting system. Simple and consistent records can already provide useful information for decision-making. The participants were therefore introduced to a practical approach that begins with recording daily sales transactions in a cash-receipts book. Transactions made through an order or pre-order system were recorded through sales notes that clearly identified the transaction date, the items sold, and their selling prices. Cash expenditures related to the purchase of raw materials, equipment, and other operational needs were recorded separately in a cash-disbursement book. This approach was also accompanied by an important managerial principle: business finances should be separated from household finances. Such separation helps the group understand

the actual financial position of the enterprise and reduces the risk of business funds becoming mixed with family expenditures.



Figure 3. Initial Engagement Between the PKM Implementation Team and Members of the Sari Rahayu Group

The monthly consolidation of these records provided a more meaningful picture of business performance. Sales notes could be collected and reviewed to determine total sales turnover, expenditure on materials, outstanding customer orders or receivables, and the available cash balance. The resulting information can serve as a practical basis for evaluating the business and planning its next activities. In this context, accounting was not introduced merely as an administrative obligation. It became a management tool that enables the group to recognize changes in income and expenditure and to make more informed decisions about production, purchasing, and cash requirements. The mentoring process therefore connected financial literacy with the everyday realities of a household-based food business. The second major area of intervention concerned working-capital planning. Gusti Ayu Sugiati and Ketut Sudarmini provided guidance on the importance of estimating working-capital requirements before increasing production. This issue became particularly relevant because demand for the group's traditional food products, or *jaje*, tends to rise during Galungan and Kuningan. Higher demand creates an opportunity to increase sales, yet it also requires sufficient funds to purchase materials and maintain production capacity. Through the mentoring process, the group was encouraged to plan its working-capital needs so that additional financing could be obtained according to actual requirements. This approach is expected to reduce the risk of borrowing either too little to support production or more than is necessary. As part of this effort, cooperation was established with Mas Sedana Merta Sempidi Cooperative. The partnership provides the group with access to financing when urgent working-capital needs arise.

The provision of physical production support complemented the financial and managerial training. At the end of the activity, the PKM team provided a gas cylinder and its contents to the partner group. The assistance responded to a practical constraint encountered during the implementation period, namely difficulties in obtaining gas when production demand was high. Maintaining an adequate gas supply is particularly important during periods surrounding Galungan and Kuningan because production increases in response to higher

orders. The support therefore functioned as a small but directly relevant production intervention. It helped the group prepare an essential production input while reducing the possibility of interruptions caused by temporary shortages. The handover of the production equipment by the team leader to the group leader also reinforced the collaborative nature of the program.



Figure 4. Community Interaction and Mentoring Activities Conducted as Part of the PKM Program

The outcomes reported by the group after two years of mentoring indicate a positive change in both economic capacity and business performance. In 2025, before the reported improvement, the group's assets were valued at approximately Rp 200,000,000. In 2026, the reported asset value increased to Rp 250,000,000, representing a 25% increase. Annual average sales also rose from approximately Rp 550,000,000 in 2025 to Rp 850,000,000 in 2026. This represents a 55% increase in annual average sales. These figures suggest that the combination of basic accounting practices, working-capital planning, access to financing, and production support was associated with stronger business capacity. The figures should nevertheless be understood as the performance indicators reported by the partner group within the PKM documentation.

Beyond the financial indicators, the program generated broader economic and social effects. The mentoring expanded the group's understanding of how to prepare simple financial records and provided a practical solution for urgent working-capital requirements through cooperation with a savings and loan cooperative. Better access to working capital allowed production to be increased and supported the fulfillment of customer orders. The program also encouraged cooperation with other small groups in Sading that produce similar products. This network-based approach is important because demand does not always need to be met by a single household industry. Cooperation among groups can help distribute production, maintain the availability of jaje for consumers, and create opportunities for wider participation in local economic activity. In this sense, the program contributed not only to the performance of Sari Rahayu but also to the potential strengthening of community-based economic relations. The technology and innovation component of the program was primarily managerial and practical rather than dependent on sophisticated equipment. The principal innovation was the improvement of the group's management capability through systematic transaction recording and working-capital planning. Participants

were encouraged to record all business transactions and to estimate financing needs so that any borrowing would correspond to the amount required and could be obtained at an optimal cost. The gas-cylinder assistance served as a complementary physical innovation that supported production continuity. Together, these interventions demonstrate that technology and innovation for micro-scale community enterprises can take the form of simple management systems and targeted production support. Their value lies in whether they can be understood, adopted, and maintained by the users.

The relevance of the program is also reflected in its participatory character. The Sari Rahayu group forms part of a broader effort to strengthen household economic capacity and contribute to poverty reduction through community-based economic activities. The program seeks to improve family welfare by helping participants become more economically capable and independent. This objective requires sustained attention and support because business development at the household level is closely connected with the availability of working capital, production capacity, management skills, and cooperation among community members. The experience of Sari Rahayu indicates that mentoring can provide a practical bridge between these needs. The program becomes more meaningful when the knowledge delivered can be translated into routines that participants can apply in their own business activities. The impact on productivity can be understood more clearly through the relationship between accounting, cost control, working capital, and sales. Accurate records provide information about income and expenditures and make it easier to identify costs that may not be necessary. When unnecessary costs can be controlled, the enterprise has greater room to improve its profit. At the same time, appropriate working-capital planning can reduce financing costs and ensure that production inputs are available when they are needed. Higher production capacity can then support increased sales. The reported 25% increase in assets and 55% increase in annual average sales provide quantitative indications of this progress. The results therefore suggest that strengthening basic financial management can have practical consequences for both efficiency and productivity.



Figure 5. Handover of Gas Cylinders and Their Contents as Production Support for the Sari Rahayu Group

The next stage of the program should continue to strengthen communication, coordination, and managerial independence within the group. Technological development can facilitate faster information exchange and improve coordination between members, customers, and those responsible for receiving orders. The established group structure also provides a useful foundation for responding to customer demand because production responsibilities can be coordinated among available members. Participants reported that the accounting and working-capital mentoring was beneficial and expressed the expectation that assistance would continue until they are able to operate independently. This expectation is particularly relevant because the average educational background of participants was reported as junior secondary school level. Future mentoring should therefore remain practical and accessible. Guidance can be delivered in a less formal manner when necessary so that members who are still unfamiliar with accounting concepts can participate without feeling excluded. Continuous communication and mutual support among members may help the group consolidate its practices and sustain business growth.

Overall, the PKM program demonstrates that strengthening a small community enterprise does not depend on a single intervention. The results emerged from the interaction of financial record-keeping, working-capital planning, access to cooperative financing, production support, and collaboration among local groups. The reported increase in assets and annual average sales provides an encouraging indication of economic progress, while the wider participation of other small producer groups points to potential social and employment benefits. The program also highlights the importance of adapting business education to the participants' level of experience and everyday needs. By connecting simple accounting practices with real production decisions, the mentoring process made financial management more relevant to the group's daily activities.

In relation to the Sustainable Development Goals, this community empowerment program supports SDG 8 (Decent Work and Economic Growth) by strengthening the capacity of a household-based enterprise, supporting increased sales and production, improving access to working capital, and creating opportunities for broader participation in local economic activity. The program also supports SDG 12 (Responsible Consumption and Production) through better recording and control of business expenditures, more deliberate planning of production inputs, and efforts to use working capital efficiently. Although the program was implemented at a local community scale, these outcomes illustrate how practical improvements in micro-enterprise management can contribute to more inclusive economic growth and more responsible production practices.

CONCLUSIONS AND RECOMMENDATIONS

The community empowerment program implemented through the mentoring of the Sari Rahayu Women's Household Industry Group in Banjar Negara, Sading Village, Mengwi, Badung, has provided a practical contribution to strengthening the partner's capacity to manage its small-scale enterprise. The mentoring process helped members develop a simple approach to financial recording that is appropriate to their daily business activities. The emphasis on basic and manageable records is important because financial information becomes useful only when it can be applied consistently by the people who manage the enterprise. The program therefore strengthened not only the participants' knowledge of recording transactions but also their awareness of the role of financial information in supporting business decisions. Another important outcome was the establishment of cooperation with a savings and loan cooperative to address the group's working-capital requirements. This cooperation provides a practical mechanism for responding to periods when additional capital is needed to maintain or increase production. The need is particularly relevant because the group experiences higher production demand during periods associated with religious ceremonies. Access to working capital can help the group prepare the necessary production inputs and respond to orders without relying solely on immediately available household funds. The experience of Sari Rahayu shows that simple financial management becomes more meaningful when it is connected to realistic financing options and the production conditions faced by the group.

Taken together, the mentoring activities indicate that the development of a community-based household industry requires a combination of managerial capability, financial access, and collective commitment. The program has created a foundation for the Sari Rahayu group to continue developing its enterprise while strengthening the economic position of its members. The results should be viewed as an ongoing process rather than a final condition. Continued practice is needed so that simple financial recording and working-capital planning become regular parts of the group's business management. This is especially important if the group is to sustain its business potential and translate increased production opportunities into longer-term improvements in member welfare.

Based on the mentoring process and the observations of the community service team, the Sari Rahayu group is encouraged to continue developing its enterprise through collective effort. The group has a promising business prospect and its continued development may provide financial benefits while contributing to the welfare of its members. Future activities should therefore maintain the spirit of cooperation among members and encourage the consistent application of the simple financial recording practices introduced during the program. Regular recording can help the group monitor its business condition and provide a clearer basis for discussing production needs, financing requirements, and future business decisions. The cooperation established with the savings and loan cooperative should also be maintained and managed carefully. The group should continue to consider its actual working-capital requirements before seeking additional financing. A clear understanding of the amount needed for production

can help ensure that financing is used for productive purposes and remains aligned with the group's capacity to operate and repay its obligations. Maintaining good communication with the cooperative can also strengthen the group's access to financing when seasonal or ceremony-related demand increases.

For the next stage of empowerment, mentoring should continue in a practical and gradual manner. The emphasis should remain on strengthening the group's ability to manage its own activities independently. Future assistance can focus on reinforcing financial recording, working-capital planning, coordination with cooperative financing institutions, and collaboration with other local producer groups. Such continuity is expected to help transform the knowledge gained during the program into sustainable business practices. In this way, the empowerment process can move beyond short-term assistance toward stronger economic independence and improved welfare for the members of Sari Rahayu.

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