

Increasing Financial Management Capabilities at MSMEs - Malang Meatballs

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Abstract

Interview observation activities with MSME traders conducted by female students from the University of Buana Perjuangan Karawang have given questions to one of the Micro, Small and Medium Enterprises (MSMEs), especially in Karawang City, namely the Bakso Malang company. This business has branches and one of its marketing areas is Citra Kebun Mas Housing, Karawang. This business is a very popular food for the people of Indonesia, the product categories sold are meat-balls, egg meatballs, plain chicken noodles, small chicken meatball noodles, chicken meatball noodles, chicken egg meatball noodles. the purpose of this study was to determine the increase in financial management capabilities in UMKM - Bakso Malang. This research was conducted on March 29 2023 at Citra Kebun Mas Karawang Housing Complex. This type of research is descriptive. The results of the study show that generally MSME meatball owners in the Karawang city area do not have adequate financial knowledge. There are still obstacles for business people in terms of knowledge and awareness to keep records and financial reports. Business people tend to think that only by collecting proof of transactions and keeping records. Therefore, many MSME sellers do not make financial reports because they are considered to be costly and time consuming.

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1. Introduction

One form of business that is still surviving and increasingly in demand by the public today is Micro, Small and Medium Enterprises (MSMEs). Even though initially MSMEs did not receive attention from the government, currently the government is actually encouraging MSMEs to be more advanced. (Salrfialh et al, 2019) which states that MSMEs have an important and strategic role in the country's economy. Products produced by MSMEs can be sold to all levels of society, including those with low and

high incomes. In addition, efforts to advance and develop the MSME sector can absorb more workers and improve the welfare of the workers involved in it, thereby reducing the unemployment rate.

Industry in the food sector or what is usually called the culinary industry is one type of Micro, Small and Medium Enterprises (MSMEs) that is currently developing in Indonesia. Like basic human needs in general, namely clothing, food and shelter, the demand for food always continues to increase because everyone definitely needs food.

Micro, Small and Medium Enterprises (MSMEs) are one of the main drivers of a country's economy in terms of improving local social welfare and have huge potential if they are managed and redeveloped. Micro, Small and Medium Enterprises (MSMEs) are unable to contribute to the national economy, especially in creating work traffic and becoming a significant source of national income (Putriyandari, 2019).

The Malang Bakso company is a micro, small and medium-sized business (UMKM) which focuses on the culinary industry. This business has a branch in one of the local areas in Citral Kebun Mals Karawang. The Bakso Malang company already has a system that runs smoothly, but it needs to be addressed, especially in terms of employee management in traffic and also the inefficient use of the internet by employees. This will also help to increase the stability of the company's work towards further progress.

For example, Malang meatballs are a small industry that operates in the field of fast food processing. This is also a food item that is very popular among Indonesian traders. The use of this bakso has been around since 2008 and has been developing in the Citral Kebun Mals Karawang public housing complex. Bakso Malang Mals Eko started from zero in selling bakso around using bicycles for 13 years. Up to 2 years ago, I have had a lot of sales and sales. In this salalt, the bakso mallalng which is held on the street in salngalt is a success and is much loved by the local people. The aim of this shopping mall owner is to choose the local capital business to meet the personal needs of his family, while continuing the business that has long been established. The initial capital for Bakso Mallalng is IDR 400,000.

It is necessary to increase the prevention of losses regarding profits to help MSMEs in managing their profits. Factors that influence the low level of financial literacy of MSMEs in this research include educational level, recipients of informal opportunities to recognize advantages, and age of Micro, Small and Medium Enterprises (UMKM) business actors (Walhyu Rumbialningrum in Wijal-yalngkal Calndral, 2018). The high level of sales of most local businesses is not balanced with the reality that is being faced, the local market of MSMEs often experiences various obstacles such as business transactions, capital balances, sales, supporting facilities, and technology (Salnistsyal, 2019).

Research recognizes that financial management is again the main focus in this observation. For example, the majority of culinary producers in this environment are hampered by the lack of educational resources which make up the vast majority of people in the economic world, so they also do not understand the importance of planning in effective financial planning. So far, it is permissible for them to carry out traditional calculations in the actual production calculations, and the profits obtained are then directly used for consumption.

Final literacy means failure in technical skills related to failure to manage internally and effectively. Final literacy is the knowledge, skills and skills that influence behavior in attitudes to improve life qualities in achieving success. In order to ensure the creation of new independent manufacturers, it is necessary to upgrade the management sector which includes production malmanagement, sales and sales (Putri, 2018; Setyalwalrdalni, Widalyalkal, Sulalrso, and Walkhdialti, 2019).

Apart from having less capital, MSME players also face financial challenges in preparing financial reports. In fact, the disclosure of financial transactions is an important part of the regional MSME sector, in addition to controlling operational costs, it also makes it possible to understand the balance of business losses, understand accounts receivables, and calculate accounts receivable.

2. Research Method

Calculation can be carried out by collecting data in the form of looking, looking, and calculating individual systematics, events, behavior, environment, habits, and the like (Cohen et al., 2018). The method of collecting descriptive data through digital interviews is a technique for collecting informal data from a digital interviewer, then the researcher carries out the internal data of the subject being interviewed to obtain the desired data.

Meanwhile, data collection is done using documentation and data collection techniques are through documents, including recording events that have already passed (Sugiyono, 2019). The initial implementation process was carried out through observation, the initial implementation and documentation took place in the selected locality of the Balkso Mallalng MSMEs.

MSME industrial visits will be carried out online, online on June 29, 2023 by seeking informality regarding the management of Balkso Mallalng's external traffic. During a visit to the MSME industry, the owner of Balkso Mallalng is known as Mals Eko, where the locality of Balkso Mallalng is based in Perumalhaln Citral Kebun Mals. The procedure for making the balkso balls is first, making the balls of balls dough, rolling, boiling.

3. Results

The interview observation activity has been successfully carried out in various MSMEs in Karawang City. Based on the international observational sales group from the University of Bualnal Perjualngaln Karawang as a food provider, while the company Balso Mallalng is Mitral. The results of these preliminary monitoring activities are intended to increase effectiveness and performance efficiency, and can also increase the sustainability of the company's environmental issues in the surrounding environment. This informal system needs to be able to enable the management of Bakso Malang MSMEs to improve their performance and become a more well-known medium of public informality.

Bakso Malang is one of the most popular types of balkso in the city of Karawang. Bakso Malang was founded by Mals Eko. The location for selling this meat ball is in the Citral Kebun Mals Housing Complex. Karawang Balkso Malang was founded in 2008. Before selling goods like this, Balkso Mallalng sold around using bicycles. However, due to the fact that there was quite a response from consumers, it took more than 13 years to go around using the bicycle of the owner of this balkso business, namely Mals Eko, to restore his business, namely by opening a balkso truck. This balkso shop already has a legal permit.

Malang meatballs are usually processed, the local meatballs are made from salted meatballs according to consumers' tastes and use 100% beef dal. So it's not surprising that the industry from Balkso Mallalng is increasingly developing and is already known to many people. Apart from that, this mallalng balkso stall is strategically located on the edge of the road so it is easy to promote the balkso walrung location to the public. Balkso Malang Mals Eko provides various types of balkso menu, namely:

Table 1. Malang Meatball Menu List

NO	PRODUCT	PRICE
1	Bakso urat biasa	Rp 12.000,-
2	Bakso Telur	Rp 12.000,-
3	Mie ayam biasa	Rp 12.000,-
4	Mie ayam biasa	Rp 12.000,-
5	Mie ayam bakso kecil	Rp 15.000,-
6	Mie ayam bakso telur	Rp 17.000,-
7	Mie ayam bakso urat	Rp 17.000,-

In (Talbel 1) you can see a bowl of balkso. A portion of meatballs in talhu, small balkso, yellow noodles, vermicelli, taluge, and salwi. The price is IDR 12,000 per portion. Small meatballs have a smooth texture, with a very high level of chewiness. Biting and chewing the small balls of meatballs becomes a real pleasure, the texture is soft and chewy at the same time. Balksonial ralsal is not alsin, tends to be talwalr. However, as soon as you bite into it, the savory ralsal of alkaline meat sticks to the lid.

What becomes of the talmbal value for the ralsal sauce in this bowl is that the minced meat doesn't leave any oil or fat on the lid. The price of meatballs at Mals Eko is usually very expensive. Prices start from IDR 12,000 to IDR 17,000 per portion.

Valriable Cost

The cost of sales and costs used in Mas Eko generally varies proportionally to the quality of output that is produced. The cost of the bill issued by this shopping mall can be seen in the following table:

Table 2. Average Cost of Valriable Balkso Malang

NO	TYPE OF FEES VALRIABLE	AVERAGE
1	Bahan baku	15.500.000
2	Bahan pelengkap	7.000.000
3	Bahan bakar gas	500.000
4	Pengemasan	150.000
5	Bumbu-bumbu	500.000
TOTAL		23.650.000

In (Table 2) it shows the source of the cost of the mallalng balkso valrialbel per month which is calculated from the cost of the balconies amounting to Rp. bialyal valrialbel , the cost of shipping goods is IDR 500,000 from the total sales costs, as well as the shipping costs amounting to IDR 150,000 from the total sales costs so that the total sales costs that must be issued by MSMEs in Balkso Mallalng are IDR 23 ,650,000.

Fixed Costs:

Fixed costs are costs that must continue to be paid by the seller without being affected by the amount of cash generated. The fixed costs incurred by Bakso Malalng can be seen in the following table:

Table 3. Average Fixed Costs for Balkso Malang

NO	TYPES OF FIXED COSTS	AVERAGE
1	Penyusutan peralatan	
	Alat masak	80.000
	Alat makan	100.000
	Tissue	150.000
	Meja makan	150.000
2	Sewa lapak	300.000
TOTAL BIAYA		780.000

In (Table 3) it shows that the source of the fixed costs for Bakso Mallalng comes from costs, the total cost of selling and selling is Rp. 300,000 from the total fixed cost, the cost of purchasing tissue is Rp. 150,000.00 from the total fixed cost, the cost of

reducing the cost is Rp. 150,000 from the total fixed cost. total bialyal still talp , the cost of reducing all alt malkaln is Rp. 100,000 from the total total cost, and the cost of reducing all alt malkaln is Rp. 80,000 from the total total cost. The total amount of fees that must be spent by the pedals is IDR 780,000 per month.

Total Cost:

The total cost of the total amount of production costs issued by traders, the total cost of production issued by traders and the total cost of all costs are still in the total cost of goods in the following table:

Table 4. Average monthly costs for Malang meatballs

NO	TYPE OF FEES	AVERAGE TOTAL COSTS
1	Variable Costs	23.650.000
2	Fixed Cost	780.000
AMOUNT		24.430.000

In (Table 4), it was concluded that the average total monthly expenditure for Malang meatballs reached IDR 24,430,000. The biggest costs incurred were from the Valrialbel costs, namely IDR 23,650,000 in total costs. This is due to the frequency of use of valuable raw materials which are more often compared to fixed costs, such as ground beef dal in corn flour which is used every day for ball production.

Recipient

Current receipt refers to the total amount of money obtained from direct sales of products to retailers and local customers. The final elimination of all transactions received without considering the source, even though the total amount is not always the same in a certain period of time. In this practice, sales of mall cakes are calculated by multiplying the estimated number of sales with the price per cup in each month. The solution to the Malang meatballs is in the table below:

Table 5. Average Sales Costs and Malang Meatballs Monthly

NO	PRICE	AVERAGE SALE / MONTH	TOTAL
1	12.000	1.500	18.000.000
2	15.000	500	7.500.000
3	17.000	200	3.400.000
TOTAL			28.900.000

In (Table 5) it shows that the sales receipts from sellers of mall goods per month are 1,500 bowls with a price of Rp. 12,000 per cup, 500 bowls with a price of Rp. 15,000

per cup, 200 bowls with a price of Rp. 17,000 per cup, so that The total number of recipients obtained per month is IDR 28,900,000.

Profit

The benefit obtained from Malang meatballs is the difference between the total revenue and total costs. These profits are proof of the nature of things that are usually done. Mals Eko's profit ratios per month can be seen below:

Table 6. Average Monthly Profit of Malang Meatballs

NO	URAIAN	RATA-RATA KEUNTUNGAN (RP/BULAN)
1	Recipient	24.430.000
2	Total cost	28.900.000
	Keuntungan	4.470.000

From (Table 6) it shows that the average monthly mallalng meatballs reach IDR 28,900,000. In one month, the sales of goods sold from the local area reached Rp. 24,430,000, so that the sales of goods sold from Mals Eko reached Rp. 4,470,000. Factors that influence the traffic in the sale of beef meatballs at Eko Mall, traffic differences in the number of products sold, in the quantity sold locally.

4. Discussion

Malang meatball owners received informal information that generally, meatball UMKM owners in the Karawang city area do not yet have reliable knowledge of their business. The lack of knowledge of internal and external affairs shows that more than 50% of MSMEs in Indonesia have a lack of balance in managing their profits. The low level of financial literacy for MSME actors results in less than optimal financial management, including failure to select financial resources, localization in terms of assets, and management of assets in return. If by chance things are not managed by returning, it will probably continue if things are prevented from happening. Not all MSME actors have knowledge about managing their financial capital, especially in the area of financial accounting. Most of the MSME owners also go through the process of planning, controlling, and evaluating the process.

In order to reduce the risk of fraud regarding the implementation of illegal financial management errors, it is prohibited that the owner of the Balkso Mallalng Mall Eko business owner will gain profits from the maximum benefits from his money. In addition, the physical value also increases and continues to increase. This activity is aimed at helping Mals Eko, the owner of Mallalng balkso, by conducting a visit to his place in a road talk session to get to know the management of balkso traffic. One of the things that has been evaluated is how to separate capital from personal capital and financial losses in a way that is arranged more easily. In addition, every

traffic flow must be recorded and recorded every month. All the misfortunes have gone backwards and after hearing important information about loss management and having held discussions, Mals Eko's understanding of loss management seems to have increased.

Notes in the reporting of financial transactions are important activities for every business and the events that occur. This activity aims to calculate in detail the criminals who are fraudulently entering and exiting. Calculation of failures must be carried out in an orderly manner so as to affect the success of the failures that are being carried out. The bookkeeping process is often used to systematically record all the financial transactions carried out by the company. Calculation of foreign trade transactions includes all trade transactions that have an impact on legal, debt, capital, capital, and capital transactions. The basic principle of calculating financial calculations is based on the equation of the basics of accounting, namely $Assets = Debt + Capital$ or $Assets = Passives$. This prohibition of foreign trade is aimed at providing a multiplicity of informality with economic resources, legal capital and liability. In addition, the elimination of financial transactions also provides detailed informality in recognizing changes in the economic resources of al-dalnyal alktivitals which are carried out to generate profit. Lalporaln usually ignores halaln companies and also provides informality that is relevant to lalporaln users. Through calculating the potential for lost sales, the company estimates the company's potential to make profits in the company's sales department.

5. Conclusions and Suggestions

Conclusion

Based on the results of the processing in the processing in altals, this processing practice can conclude the following several aspects:

However, when building a business, it is not an easy process because it requires financial management, Mals Eko still carries out simple bookkeeping due to irregularities related to existing accounting by the parties. t in Balkso Mallalng in general and the owner in particular. Mas Eko's bookkeeping at Balso Malang is still done by the owner himself. Since the establishment of the financial report in 2008 until now, Mals Eko has never prepared a financial report due to the owner's lack of knowledge regarding the preparation of the external traffic report, in addition, the owner also does not know about the existing financial and legal flow of MSMEs. The owner acknowledges that traffic accidents are important for the safety of the business. The profit balances are prepared jointly by the owner of the mall capital to be used as a consideration in the process of making a decision, to find out the internal capital for the owner's personal needs, to know the increase/ decrease in turnover in the business, as well as l to find out the increase then decrease owner's capital.

Suggestion

Based on the conclusions in the articles, the articles sold by the author in this experience are as follows:

This implementation was carried out in relation to Mals Eko's social media traffic which still uses simple management processes, the researchers continued to carry out the implementation in business by changing the most important angles of sales traffic users. which is not halal just to focus on cash payments, but it can also be extended to fintech type. Reviewing various types of fintech will certainly provide different results, as well as looking at users from different angles. For example, from the point of view of users, customers, providers and regulators, of course this will increasingly increase the number of references to recognize the development of fintech in Indonesia. Furthermore, it is necessary to carry out integrated, comprehensive and ongoing financial bookkeeping training. Listen to instructors who have excellent skills. The content in the distribution of material uses social media which is communicative and easily understood by MSME owners.

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