

## GUIDANCE IN PREPARATION OF BUSINESS PLANS AND FINANCIAL REPORTS IN VILLAGE-OWNED ENTERPRISES

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### Abstract

This community service program was conducted in Gampong Reuleut Timu, Muara Satu District, North Aceh Regency. The main issue faced by the partner village was the suboptimal management of BUMDes assets, particularly in the preparation of business plans and financial reports that are transparent and accountable. Village officials, including the Geuchik, treasurer, and community members, lack adequate understanding of proper governance mechanisms. The aim of this program was to provide training and assistance to village officials in preparing business plans and financial statements for BUMDes in accordance with good governance principles. The methods employed included workshops and technical mentoring, involving 20 village officials as participants. Evaluation was carried out through post-activity monitoring. The results showed a significant improvement in participants' understanding, with 85% being able to independently prepare both business plans and financial reports.

**Keywords:** *Business Plan, financial report; BUMDes*

### A. BACKGROUND

Village-Owned Enterprises (BUMDes) are village economic entities that function as drivers of local economic activities and are expected to contribute to improving the welfare of village communities in a sustainable manner. In accordance with the mandate of Government Regulation Number 11 of 2021 concerning Village-Owned Enterprises, BUMDes has an important role in increasing village income, opening up employment opportunities, and encouraging village economic independence.(Ratumakin et al., 2023). BUMDes is expected to play an active role in meeting the productive and consumptive needs of the village community.(Anggraeni, 2016; Kirowati & Setia, 2018), and reduce unemployment rates(Darwita & Redana, 2018). Planned and directed village business development, with good system support, such as universities, local governments, and business practitioners, can help overcome various problems faced by BUMDes. Therefore, the BUMDes business development master plan must be designed in a measurable manner and evaluated periodically to assess the level of achievement of the programs that have been implemented. However, implementation in the field shows that many BUMDes still face serious challenges in professional business management, such as limited human resource capacity, weak business planning, and less than optimal financial management.(Agunggunanto et al., 2016; Darwita & Redana, 2018).

One of the main problems in BUMDes management is the lack of a systematic and accountable business plan. Many BUMDes business units are formed without a feasibility study or clear business strategy, making it difficult to develop sustainably.(Anugrah et al., 2021). In fact, good business planning is an important foundation in formulating the direction of business development and mitigating business risks.(Sagala et al., 2024). In addition, the financial reporting aspect is also a concern, because many BUMDes do not yet have a recording and reporting system that is in accordance with generally accepted accounting principles, thus potentially causing transparency and accountability problems.(Ana & Ga, 2021). Other problems arise due to the separation of management duties, lack of evidence of transactions, not having a list of assets owned, but a complete and detailed inventory list is very important to know the value and condition of the assets owned. In this context, mentoring programs by universities are one of the effective strategies to help villages strengthen BUMDes business governance. Through training activities, technical assistance, and facilitation of the preparation of planning documents, BUMDes administrators can gain the understanding and practical skills needed to improve organizational performance.(Firmansyah et al., 2024). This

community service activity was carried out in Gampong Reuleut Timu, Muara Satu District, North Aceh Regency, as a response to the needs of village officials in preparing business plans and BUMDes financial reports systematically and oriented towards the principles of good governance. With a participatory approach, this activity aims to increase the capacity of BUMDes administrators through business document preparation workshops and transparent village financial management training.(Arista et al., 2021). It is hoped that the results of this assistance can become a model that can be replicated in other villages facing similar challenges, as well as strengthening the role of BUMDes as the main pillar of local economic development.(Hidayah et al., 2018; Mukdin et al., 2024).

The establishment of BUMDes should be planned carefully, both in terms of the type of business to be run and its management mechanism, so that it can function optimally as a productive economic business that contributes to improving the village economy and the wider community. However, many villages have failed in running BUMDes due to several factors, such as limited village readiness, minimal potential, limited types of businesses that can be developed, lack of knowledge and ability of human resources managers, and low community participation.(Agungunanto et al., 2016). In order for BUMDes to develop sustainably, it is necessary to improve facilities and infrastructure, product innovation, distribution network development, as well as regular HR training, and a good organizational culture.(Mulyana et al., 2024). To become an independent business institution, the establishment of BUMDes must be followed by a series of clear activities for its development and maintenance, and not just stop at the establishment stage.(Anggraeni, 2016).

The BUMDes Business Plan must involve all components of society and village apparatus, such as the village head, Village Consultative Body (BPD), youth groups, and the wider community through village deliberations. However, in reality, many BUMDes are only formed without being followed by effective implementation. This is due to the lack of attention to the aspirations and needs of the community and the potential in the village in the planning and business development process. The formation of BUMDes also faces challenges in determining the right type of business according to the dominant potential of the village, so this is a problem that needs to be solved(Goetha et al., 2023). Therefore, real efforts are needed to realize the BUMDes business plan that can improve the welfare of village communities.(Susilo & Mahendri, 2021). In this community service activity, the mentoring team chose Serijabo village as the target location for mentoring. BUMDes mentoring is a community empowerment activity through assistance, organization, direction, and village facilitation.(Hidayah et al., 2018). This activity was carried out at the request of the BUMDes which needed assistance to direct and train MSMEs so they could develop and innovate.

Furthermore, the preparation of correct and precise financial reports is also a major issue in the management of BUMDes in various villages. Several cases of BUMDES financial management that have not been implemented properly include the management of money receipts that have not been well organized(Arista et al., 2021). In addition, there has been no separation of duties of administrators in handling several business units, even though the number of BUMDES administrators should be sufficient to divide the tasks. Another problem is the absence of transaction evidence for income and expenses that occur. This results in financial management running without clear accountability, only recording income and expenses without adequate documentation(January, 2020). In addition, there are quite a few BUMDES that do not yet have an adequate list of assets or inventory, which clearly records the assets owned, the number, and value of the assets.

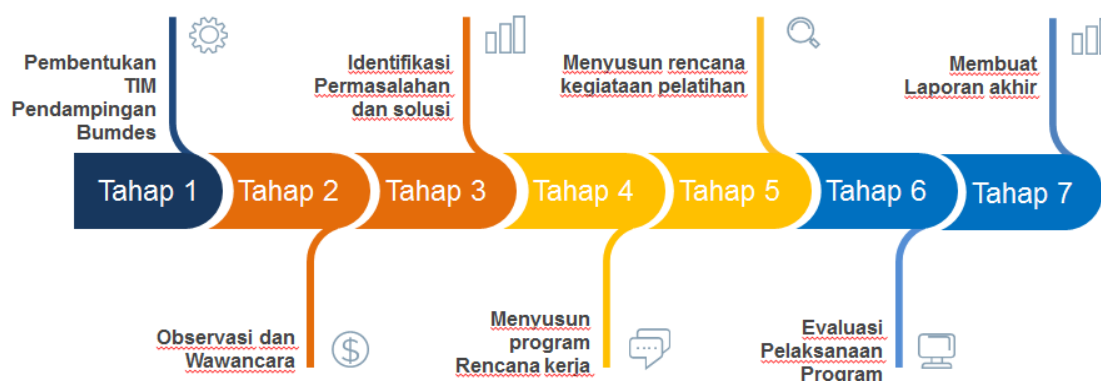
To realize the mission of BUMDES that is sustainable and professional, joint efforts are needed so that BUMDES can be better managed, both in terms of financial accountability and administrative accountability. Financial accountability can be realized through the preparation of a clear budget plan and the preparation of financial reports that are reported regularly every year to the public. Meanwhile, administrative accountability must be reflected in transparent management and can be accounted for to the public. BUMDES financial reports are expected to follow the principles set by the Indonesian Accountants Association (IAI), so that they can be a strong basis for making business decisions for BUMDES itself.

## B. IMPLEMENTATION METHOD

This community service activity is carried out through three main stages, namely the preparation, implementation, and evaluation stages. In the preparation stage, needs identification is carried out through field observations and interviews with village officials and BUMDes administrators. The implementation team also prepares training modules that are adjusted to the conditions and level of understanding of the partners. The implementation stage includes workshop activities, technical training, and intensive mentoring for 20 participants consisting of village officials and BUMDes administrators. Training materials include the preparation of a business plan based on SWOT analysis, marketing strategies, operational plans, and simple financial reporting that refers to basic accounting principles. The evaluation stage is carried out using the pre-test and post-test methods to measure the increase in participant understanding. In addition, qualitative evaluations are carried out through group

discussions and the preparation of training result documents as indicators of competency achievement. Post-activity monitoring is also carried out to assess the sustainability of the implementation of mentoring results at the village level. (Hidayah et al., 2018). Through these stages, this activity is expected to not only improve the technical capacity of village officials, but also build awareness of the importance of transparent business planning and financial reporting in the sustainable management of BUMDes.

The implementation methodology explains what activities will be carried out by the Bumdes assistance team. The stages of implementing activities are a series of activities carried out by Bumdes assistance consisting of 3 (three), namely the Preparation stage, the Implementation stage, and the Evaluation stage. Each stage consists of several activities. These activities are shown in Figure 1 below.



Partners in community service activities in Gampong Reuleut Timu consist of Village Apparatus and the Community. The participation of partners in the implementation of this PKM program is as participants in training and mentoring in the preparation of the BUMDes Business Plan and Training in the preparation of the BUMDes Financial Report. The steps in the form of programs that will be implemented are mentoring programs through improving the management of the Reuleut Timu village-owned business entity (BUMDes), by making an appropriate Business plan.

## C. RESULTS AND DISCUSSION

In preparing the Business Plan, the PKM team collaborates with the BUMDes management to prepare a comprehensive and structured business plan. This process begins with conducting a SWOT analysis, which aims to identify the strengths, weaknesses, opportunities, and threats faced by the BUMDes. Based on the results of the analysis, the team then helps formulate an effective marketing strategy, including market segmentation and promotional strategies. Furthermore, the team also assists the management in preparing an operational plan that includes production governance, distribution, and human resource management. Finally, realistic financial projections are prepared to provide an overview of the potential revenue, costs, and expected profits, so that the BUMDes has clear guidance in achieving its business goals.

In preparing financial reports, the PKM team took several important steps to ensure that the reports produced were in accordance with applicable accounting standards. First, the team provided basic training on accounting principles to BUMDes administrators, so that they understood basic concepts such as balance sheets, profit and loss statements, and cash flow. Next, the team assisted the administrators in recording financial transactions systematically and chronologically, using the correct ledger and journal. After the financial data was collected, the team assisted in preparing financial reports that covered all important elements, such as assets, liabilities, equity, income, and expenses. During this process, the team also emphasized the importance of transparent and accurate reporting, so that BUMDes administrators could make better decisions and increase the trust of interested parties, including the community and other stakeholders. BUMDes administrators showed active participation during the training and document preparation process, by being directly involved in every stage of the activity. They enthusiastically participated in training sessions, asked questions, and discussed to understand the material presented. During document preparation, BUMDes administrators participated in analyzing data and providing valuable input based on their local experience. The knowledge gained from this training is directly applied in practice, as seen from their increased ability to independently prepare business plans and financial reports. BUMDes administrators are now more confident in managing BUMDes operations and finances, demonstrating a commitment to continuously improving their organization's performance. The PKM activity on Mentoring the Preparation of Business Plans and

Financial Reports in Gampong Reuleut Timu has succeeded in increasing the understanding and skills of BUMDes administrators in preparing and managing business plans and financial reports. Through intensive training and direct mentoring, BUMDes administrators are now more adept at analyzing business potential, formulating effective business strategies, and managing finances accurately according to accounting standards. They also gain practical skills in preparing important documents, such as business plans and financial reports, which will be a strong foundation for the sustainability and growth of BUMDes in the future.

## D. CONCLUSION AND SUGGESTIONS

Community service activities carried out in Gampong Reuleut Timu have succeeded in increasing the understanding and skills of village officials in preparing business plans and BUMDes financial reports. Through structured training and technical assistance, participants gain practical knowledge that can be applied directly in managing village business units. This success is demonstrated by the increasing ability of participants to prepare business planning documents and financial reports independently and accountably.

Overall, this activity shows that a participatory and collaborative approach is very effective in building village institutional capacity. Therefore, this mentoring model needs to be replicated in other villages with similar characteristics, in order to strengthen the performance of BUMDes as a pillar of the village economy. Continuous support from local governments and universities is also needed to ensure the sustainability and improvement of the quality of BUMDes governance in the future. The main suggestion from this activity is the need for periodic advanced training and the development of an internal monitoring and evaluation system at the village level to maintain consistency in BUMDes business and financial management. In addition, strengthening BUMDes internal regulations and utilizing information technology in financial recording are also important to improve efficiency and accountability.

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