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BUILDING RESILIENT MSMEs: FINANCIAL BOOKKEEPING ASSISTANCE FOR MSMEs IN NORTH ACEH

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Abstract
Financial bookkeeping is an important aspect of MSME management, but many small business owners still have limited knowledge and skills in recording and managing their business finances systematically. This community service activity aims to improve the knowledge and skills of MSME owners and community members in Banda Sakti District, Lhokseumawe City, in conducting simple and systematic financial bookkeeping. The activity was conducted on November 12, 2025, at the Meunasah of the Geuchik Office, Lancang Garam Village, and involved market traders and community members from five villages, namely Lancang Garam, Tumpok Teungoh, Jawa Lama, Hagu Teungoh, and Jawa Baru. The activity used a participatory approach through material presentation, interactive discussion, practical exercises, mentoring, and evaluation. The training materials covered basic financial management, separation of personal and business finances, recording of income and expenses, capital and cash flow, preparation of simple financial statements, and the use of digital bookkeeping tools. The results of the activity showed that participants gained a better understanding of the importance of financial bookkeeping and received practical knowledge for recording business transactions. Participants also demonstrated active participation during the discussion and practical sessions and became more aware of the benefits of systematic bookkeeping for business decision-making, financial planning, and access to business financing. The activity is expected to encourage MSME owners to apply regular financial bookkeeping to support better business management, sustainability, and competitiveness.

Keywords: financial bookkeeping; financial literacy; financial management; community service

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play an important role in supporting community welfare and local economic development. However, many MSME owners still face difficulties in managing business finances, particularly in maintaining systematic financial records. The lack of proper bookkeeping makes it difficult for business owners to determine their actual financial condition, evaluate business performance, and make appropriate decisions for business development (Haryani et al., 2022). Therefore, financial management skills are an important aspect that needs to be strengthened among MSME owners.

North Aceh has considerable potential for MSME development through various community economic activities, including trade, services, agriculture, fisheries, and culinary businesses. However, the potential of these businesses needs to be supported by adequate financial management capabilities. Financial literacy and proper financial management can help business owners manage income and expenses, maintain business continuity, and make better financial decisions (Falih et al., 2019; Irawati et al., 2020).

One of the main problems faced by MSME owners is the lack of understanding and implementation of simple bookkeeping. Bookkeeping is important for recording income, expenses, assets, liabilities, capital, and cash flow so that business owners can monitor their financial condition (Falahuddin et al., 2022). In practice, some MSME owners still combine personal and business finances, making it difficult to determine actual business performance (Sella et al., 2023). Weak financial records can also affect the ability of MSMEs to assess business growth and manage liquidity effectively (Nurgiyantoro & Hemuningsih, 2023).

Improving bookkeeping skills is also important for increasing MSME competitiveness and access to business financing. Proper financial records can provide financial institutions with information needed to assess business feasibility, thereby increasing the opportunity for MSMEs to obtain financing and become more bankable (Efriyenty, 2021). In addition, the use of simple digital tools such as Buku Kas, Buku Warung, SiAPIK, and Microsoft Excel can make financial recording easier and more efficient for MSME owners (Wahyuddin et al., 2022).

Based on these conditions, financial bookkeeping training and assistance are needed to improve the knowledge and practical skills of MSME owners in North Aceh. The activity is conducted through a participatory and practice-oriented approach, allowing participants to directly practice recording business transactions, managing cash flow, and preparing simple financial reports (Fuadi & Razali, 2022). This activity also supports efforts to improve financial literacy and strengthen the capacity of MSMEs in managing their businesses (Aribawa, 2016).

Through this community service program, MSME owners are expected to be able to implement simple and systematic bookkeeping independently. Improved financial management skills are expected to support business sustainability, increase competitiveness, facilitate access to financing, and contribute to strengthening the local economy in North Aceh. This activity is also part of Malikussaleh University's commitment to implementing the Tri Dharma of Higher Education, particularly community service.

Activity Objective

The purpose of this community service program is to improve the knowledge and skills of MSME actors in North Aceh in conducting simple, neat, and efficient business financial recording. Through bookkeeping training and assistance, this program also aims to foster a good recording culture in business management, enhance the professionalism of MSME actors, and encourage community economic independence

Activity Benefits

This community service activity is expected to provide the following benefits:

a. This service activity improves financial literacy: MSME owners gain a better understanding of the importance of bookkeeping in managing and developing their businesses.
b. MSME owners are able to prepare simple financial records, including income, expenses, profit and loss, and cash flow.
c. Participants are encouraged to separate personal and business finances, enabling them to monitor their business performance more accurately.
d. Proper financial records can support MSMEs in meeting the financial information requirements of banks, cooperatives, and other financial institutions.
e. Participants are introduced to simple digital tools that can make financial recording more practical, efficient, and sustainable.
f. Better financial management can support more effective decision-making, business development, and long-term sustainability.
g. Strengthening the financial management capacity of MSMEs is expected to support the growth of community-based economic activities in North Aceh.

METHOD

a. Activity Implementation Method

The community service activity was implemented through a participatory approach involving observation, training, practical exercises, mentoring, and evaluation. The activity focused on improving the financial bookkeeping skills of MSME owners in North Aceh. The implementation process began with an initial observation and discussion with the participants to identify their difficulties in managing and recording business finances.

The training used interactive lectures and discussions to introduce the basic concepts of financial management and bookkeeping. The materials were then followed by practical exercises and simulations, allowing participants to directly practice recording business transactions and preparing simple financial reports. This approach was intended to ensure that participants not only understood the concepts but were also able to apply them to their own businesses.

The implementation of the activity consisted of the following stages:

Stage I: Initial Observation and Needs Identification

a. Observing MSME financial management practices.
b. Identifying difficulties in transaction recording and financial management.
c. Discussing financial problems faced by participants.

Stage II: Preparation

a. Preparing training materials and bookkeeping templates.
b. Preparing supporting materials and digital tools.

c. Preparing venue and training equipment.

Stage III: Training and Practical Session
Stage IV: Assistance and Discussion
Stage V: Evaluation and Follow-up

b. Training Participants

The participants in this community service activity were MSME owners in North Aceh. Participants were selected based on the initial observation and identification of community needs. The participants were involved directly throughout the training, practical exercises, discussions, and evaluation activities.

c. Time & Place of Training Implementation

The financial bookkeeping training activity was carried out on November 12, 2025, at the Meunasah of the Geuchik Office, Lancang Garam Village, Banda Sakti District, Lhokseumawe City, Aceh. The activity was attended by market traders and community members from five villages, namely Lancang Garam, Tumpok Teungoh, Jawa Lama, Hagu Teungoh, and Jawa Baru. The activity was organized by lecturers from the Faculty of Economics, Malikussaleh University, in collaboration with relevant external stakeholders.

d. Evaluation and Program Sustainability

Evaluation was conducted to assess the effectiveness of the training, focusing on participants' understanding, ability to apply simple bookkeeping, and their responses to the activity. Participants were encouraged to continue practicing bookkeeping in their businesses. Program sustainability was supported by encouraging regular financial record-keeping and the use of digital tools as needed. Evaluation results and feedback were used to improve future community service activities.

RESULTS AND DISCUSSION

a. Results of Service Implementation

The community service activity was conducted on November 12, 2025, at the Meunasah of the Geuchik Office, Lancang Garam Village, Banda Sakti District, Lhokseumawe City, Aceh. The activity involved market traders and community members from five villages, namely Lancang Garam, Tumpok Teungoh, Jawa Lama, Hagu Teungoh, and Jawa Baru. The activity was conducted by lecturers from the Faculty of Economics, Malikussaleh University, with the support of relevant external stakeholders.

The implementation of the activity consisted of several stages, namely the delivery of financial management and bookkeeping materials, discussion and interaction with participants, practical exercises, and evaluation. The activities were directed toward introducing simple bookkeeping practices that could be applied according to the participants' business conditions.

The first stage began with an opening session delivered by the activity committee. The head of the community service team, Wahyuddin, SE., M.Si., Ak., CA., explained the importance of systematic financial bookkeeping for MSMEs. Participants were introduced to the role of financial records in monitoring business conditions, managing cash flow, and supporting business decision-making. The session also emphasized that proper financial records can support MSMEs in accessing financing facilities and other business development programs.

Figure 1: Opening Remarks by the Head of the Community Service Team

The second stage consisted of the delivery of financial bookkeeping materials by Falahuddin, SE., MSM. The material focused on the basic concepts of financial management and simple bookkeeping that can be implemented by MSME owners without requiring an accounting background. Participants were introduced to the importance of recording business income, expenses, capital, and daily cash flows. The material also emphasized the importance of separating personal finances from business finances.

Figure 2: Financial Bookkeeping Material Presentation

The third stage continued with discussion and practical exercises. Participants were given examples of simple bookkeeping formats and were guided in understanding how to record business transactions. Through this practical approach, participants could relate the material to their own business activities. The discussion also provided an opportunity for participants to ask questions about problems they commonly encounter in managing business finances.

Figure 3. Discussion and Practical Session

The final stage was evaluation and closing. The evaluation was conducted through discussions and participants' responses during the activity. The participants showed interest in understanding how simple financial records could be applied to their businesses. The activity concluded with a joint photo session involving the lecturers, village officials, participants, and other parties involved in the community service program.

Figure 4. Joint Photo Session

b. Discussion

The implementation of the activity showed that financial bookkeeping training is relevant to the needs of community members involved in small-scale business activities. The participants were not only provided with theoretical explanations but were also introduced to practical methods of recording financial transactions. This approach was important because simple bookkeeping needs to be adapted to the daily activities and capabilities of MSME owners.

The presentation delivered by Wahyuddin emphasized that bookkeeping is not merely an administrative requirement. Financial records can help business owners understand their business condition, monitor cash flow, determine profits, and make more appropriate business decisions. This understanding is important for MSME owners because business activities that are not supported by adequate financial records can make it difficult to distinguish business performance from personal financial conditions.

The material presented by Falahuddin further strengthened participants' understanding of simple financial recording. The introduction of basic recording formats enabled participants to recognize the types of financial information that need to be recorded regularly. The practical session also encouraged participants to apply the concepts directly rather than only receiving information through lectures. This is consistent with the participatory approach used in the activity, in which participants were actively involved in discussion and practice.

Another important finding from the activity was the relevance of financial bookkeeping to business development and access to financing. Participants were introduced to the importance of maintaining financial records as supporting information when seeking financing from banks, cooperatives, or other financial institutions. Therefore, improving bookkeeping skills can become an initial step toward making MSMEs more organized and financially prepared for future business development.

The support provided by the Gampong Lancang Garam government also demonstrated the importance of collaboration between universities and local communities in strengthening MSME capacity. The involvement of village officials can support the continuation of financial literacy and bookkeeping activities at the community level. Collaboration between higher education institutions, village governments, and the community is expected to create a more sustainable approach to MSME empowerment.

Overall, the activity provided participants with practical knowledge about simple financial bookkeeping and encouraged them to apply regular financial recording in their businesses. Although the activity was conducted within a limited training period, the combination of material presentation, discussion, and practical exercises provided an initial foundation for participants to improve their financial management practices. Continued assistance and monitoring are needed to ensure that the knowledge gained during the training is consistently applied in participants' business activities

c. Target Community

The target community consisted of market traders and community members from five villages in Banda Sakti District, namely Lancang Garam, Tumpok Teungoh, Jawa Lama, Hagu Teungoh, and Jawa Baru. The participants represented community members who were involved in economic and small-scale business activities and required practical knowledge of financial management.

The selection of Lancang Garam Village as the activity location also provided an opportunity to strengthen cooperation between Malikussaleh University and the local community. The involvement of the village government created support for community empowerment activities, particularly those related to improving MSME capacity and financial literacy.

Through the activity, participants gained an introduction to simple bookkeeping practices that can be adapted to their respective businesses. The knowledge obtained is expected to encourage participants to record financial transactions more regularly, separate personal and business finances, and use financial information as a basis for managing and developing their businesses.

CLOSING

Based on the results of the community service activity entitled "Building Resilient MSMEs: Financial Bookkeeping Assistance for MSMEs in North Aceh," several conclusions can be drawn:

a. The activity was conducted smoothly and received positive responses from the participants, who actively participated in the presentation, discussion, and practical sessions.
b. The participants gained a better understanding of the importance of financial bookkeeping as a foundation for managing and developing their businesses.
c. The training provided participants with practical knowledge of simple financial recording, including recording income, expenses, capital, and cash flow.
d. The activity increased participants' awareness of the importance of systematic bookkeeping for business decision-making, financial planning, and improving opportunities to access business financing.
e. The participants are expected to apply the bookkeeping practices introduced during the training consistently in their respective businesses to support better financial management and business sustainability.

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