Journal of Community Enggagement and Impact
Vol. 1, Issue 1, June 2026
https://journal.asterianalarutama.com/index.php/jcei
DOI: 10.66504/jcei.v1i1.24 Page : 1-14

Assistance in Simple Financial Record-Keeping to Improve the Profitability of Microenterprises

Wa Ode Harliyanti Unga[1], Sitti Hairani Idrus[2], Asran Abdullah[3], Bakti[4], Nur Azizah Rasudu[5]
[1,2,3,5] Faculty of Social and Political Sciences, Halu Oleo University, Kendari, Indonesia
[4] Faculty of Social and Political Sciences, Dayanu Ikhsanuddin University, Baubau, Indonesia
Email: waodeharliyantiunga@uho.ac.id

ABSTRACT

Micro-enterprises play an important role in supporting household economies; however, many micro-entrepreneurs still lack the habit of maintaining regular financial records. This condition was identified among micro-entrepreneurs in Tipulu and Sodohua Urban Villages, Kendari City. Some participants did not have cash books, continued to mix personal and business finances, and estimated profits based on rough calculations. This community service program aimed to improve the knowledge and skills of micro-entrepreneurs in conducting simple financial record-keeping, enabling them to manage business capital, control expenditures, and calculate net profits more accurately. The program was implemented through an initial survey, socialization, training, daily cash-recording practice, field assistance, monitoring, and evaluation. A total of 20 micro-entrepreneurs from Tipulu and Sodohua Urban Villages participated in the program. The results showed that the consistency of daily financial recording increased from 25% to 85%, the ability to calculate net profit increased from 30% to 80%, and the ability to separate personal and business finances increased from 40% to 80%. Participants' net business profits also increased by approximately 10% to 25%, depending on the type of business and the consistency of financial record-keeping. These findings indicate that practice-based assistance can help micro-entrepreneurs develop consistent financial recording habits and improve overall business management.

Keyword : *Micro-Enterprises, Simple Financial Record-Keeping, Financial Literacy, Business Assistance, Profitability.*

INTRODUCTION

Micro-enterprises at the village or urban-village level generally operate on a simple basis and are closely connected to the daily needs of the local community. In Tipulu and Sodohua Urban Villages, Kendari City, micro-enterprises are commonly found in the form of culinary businesses, traditional snacks, beverages, grocery stores, fresh fish, handicrafts, and household necessities. These businesses serve as an important source of household income; however, their management is not always supported by adequate financial record-keeping. In many cases, business transactions are still recorded mentally or remembered orally, while sales proceeds are frequently mixed with household expenses.

This condition indicates that the main challenges faced by micro-enterprises are not limited to capital or marketing, but also include basic skills in managing financial information. Business owners may generate relatively good daily sales but still have difficulty determining their net profit because the costs of raw materials, packaging, transportation, and other small expenses are not recorded systematically. Consequently, business decisions, such as purchasing inventory, setting prices, or using sales proceeds, are often based on estimates rather than accurate financial information.

Under Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small, and Medium Enterprises, a micro-enterprise is defined as a productive business owned by an individual or an individual business entity that meets certain criteria. This definition emphasizes that micro-enterprises are not merely informal economic activities but constitute an integral part of community economic activities that require strengthened governance. One of the most fundamental forms of strengthening is the ability to record business transactions in a simple, consistent, and easily understandable manner.

Simple financial record-keeping does not have to begin with complicated financial statements. For micro-enterprises, financial records can be maintained through a daily cash book containing the transaction date, description, income, expenses, and balance. Such records help business owners monitor cash flows, calculate net profit, control expenses, and protect business capital from being mixed with personal funds. Thus, financial record-keeping can serve as a practical tool for improving business management practices.

Financial record-keeping is also closely related to financial literacy. Huston (2010) explains that financial literacy is not only associated with knowledge about financial matters but also with the ability to use financial information in making decisions. For micro-enterprise owners, financial literacy is reflected in their ability to distinguish between income and expenses, understand business capital, calculate net profit, and use financial records as a basis for business decision-making. Lusardi and Mitchell (2014) also emphasize that financial literacy influences individuals' financial behavior. In the context of micro-enterprises, such behavior is reflected in the habits of recording transactions, managing capital, controlling expenses, and separating business finances from personal finances.

The profitability of micro-enterprises is determined not only by the volume of sales but also by the ability of business owners to control costs and use capital efficiently. A business with high sales does not necessarily generate adequate profits if its costs are not properly recorded and controlled. Miller, Reichelstein, Salas, and Zia (2015) demonstrate that financial education and cash management practices can strengthen the financial capacity of business owners. In the context of micro-enterprises, this capacity can be developed through the habit of recording transactions, calculating profits, separating personal and business finances, and evaluating the use of capital.

Assistance and mentoring are important approaches because micro-enterprise owners cannot adequately develop financial record-keeping skills simply by being informed about their importance. They require hands-on practice, examples relevant to their types of businesses, correction of recording errors, and continuous guidance until financial record-keeping becomes a routine practice.

This approach is consistent with Kolb's (1984) concept of experiential learning, which emphasizes learning through direct experience, reflection, improvement, and reapplication. Therefore, this community service activity was conducted not only through socialization but also through training, practical exercises in daily cash recording, field mentoring, monitoring, and evaluation.

Based on the situation analysis, the priority problems faced by the partners are the low level of skills among micro-enterprise owners in recording transactions, calculating net profit, and separating business finances from personal finances. The proposed solution is mentoring on simple financial record-keeping through the use of a daily cash book. Participants are trained to gradually record income, expenses, balances, capital, and profits. This activity was conducted in Tipulu and Sodohua Urban Villages, Kendari City, targeting 20 micro-enterprise owners. The expected outcomes are improved participant skills in preparing daily cash records, calculating net profit, separating personal and business finances, and using financial records as a basis for business decision-making.

IMPLEMENTATION METHOD

The community service activity was conducted in Tipulu and Sodohua Subdistricts, Kendari City. The locations were selected based on the presence of active micro-enterprise owners who run their businesses on a daily basis but still face limitations in financial recording and management. The two areas have a relatively diverse range of micro-enterprises, particularly in the culinary, grocery, beverage, traditional snack, fresh fish, handicraft, and household goods sectors.

The participants consisted of 20 micro-enterprise owners from Tipulu and Sodohua Subdistricts. Participants were selected based on their active involvement in micro-enterprises, willingness to participate in the activities, and need for assistance in implementing simple financial recording. The relatively limited number of participants enabled the mentoring process to be conducted more intensively. The implementation team was able to monitor each participant’s progress, review their financial records, and provide guidance according to the challenges they encountered.

The activity employed a participatory approach based on hands-on practice. This approach was selected because the activity aimed not only to improve participants’ knowledge but also to develop new habits in managing business finances. Participants were actively involved in problem identification, financial recording practices, discussions, mentoring, and evaluation. In this way, the community service activity was not conducted as a one-way process but rather as a shared learning process between the implementation team and the participants.

The activity was carried out through several stages, namely an initial survey, socialization, training, daily cash-recording practice, field mentoring, monitoring, and evaluation. The initial survey was conducted to identify the participants' conditions before the activity. Data were collected through observation, an initial questionnaire, and brief interviews. Observations focused on participants' financial recording habits, methods of managing business capital, and practices concerning the separation of personal and business finances. The initial questionnaire was used to assess participants' understanding of income, expenses, capital, profit, and cash recording. Interviews were conducted to explore the challenges participants faced in managing their business finances.

The socialization stage was conducted to raise participants' awareness of the importance of financial recording. The topics covered included the benefits of daily cash recording, the importance of calculating net profit, the risks of mixing personal and business finances, and the relationship between financial recording and profitability. At this stage, participants were informed that financial recording is not only necessary for large businesses. Micro-enterprises also need proper financial records so that business owners can understand their financial condition more accurately.

The training stage employed a learning-by-doing method. Participants were introduced to the basic concepts of income, expenses, capital, balance, and net profit. They were then trained to use a simple cash book format consisting of columns for the date, transaction description, income, expenses, and balance. This format was selected because it is easy to understand and can be applied to various types of micro-enterprises. Participants were also provided with examples of transactions closely related to their business activities, such as purchasing raw materials, selling products, packaging costs, transportation expenses, and other operational costs.

Following the training, participants were asked to practice financial recording in their respective businesses. The implementation team provided field mentoring by reviewing participants' records, correcting errors, explaining unclear aspects, and assisting participants in calculating net profit. The mentoring was conducted gradually to ensure that participants not only understood the concepts theoretically but also became accustomed to applying financial recording practices in their daily business activities.

Monitoring was conducted to assess participants' progress throughout the mentoring process. The implementation team monitored the consistency of financial recording, the accuracy of entries in the cash book, participants' ability to calculate balances, and their ability to distinguish personal transactions from business transactions. Evaluation was conducted at the end of the activity by comparing participants' conditions before and after the program. The indicators of success included increased consistency in financial recording, the ability to calculate net profit, the ability to separate personal and business finances, increased participant confidence, and changes in business net profit.

The data obtained from the activity were analyzed descriptively. The analysis was conducted by comparing the number and percentage of participants before and after the activity. In addition, the analysis examined changes in participants' behavior in recording transactions and managing business capital. The evaluation results were then presented in narrative and tabular forms to clearly illustrate the participants' progress.

Table 1. Stages of Activity Implementation

Tahap Kegiatan	Bentuk Kegiatan	Tujuan
Initial Survey	Observation, questionnaires, and brief interviews	To identify the participants' initial conditions and needs
Socialization	Presentation on the importance of financial record-keeping	To raise participants' awareness of the benefits of financial record-keeping
Training	Simulation and practice using a simple cash book	To improve participants' basic financial record-keeping skills
Field Practice	Applying financial record-keeping to each participant's business	To develop the habit of recording daily transactions
Mentoring	Reviewing records, providing individual guidance, and conducting discussions	To address challenges and maintain consistency in financial record-keeping
Evaluation	Final questionnaire, observation, and profit analysis	To assess changes in participants' abilities and the impact of the activity

RESULTS AND DISCUSSION

Participants in this community service activity consisted of 20 micro-enterprise owners from Tipulu and Sodohua Subdistricts, Kendari City. The participants operated a variety of businesses, most of which were closely related to meeting the community's daily consumption needs. Their businesses included culinary products, traditional snacks, beverages, groceries, household necessities, fresh fish, handicrafts, and other small-scale enterprises.

Based on the classification of business types, the participants can be divided into three main categories. First, culinary, snack, and beverage businesses accounted for 10 participants, or 50%. Second, grocery and household-needs businesses accounted for 5 participants, or 25%. Third, handicrafts, fresh fish, and other small-scale businesses accounted for 5 participants, or 25%. This classification indicates that most participants operate daily businesses with relatively rapid cash turnover. Such businesses require proper financial record-keeping because income and expenditure transactions occur almost every day.

Table 2. Participant Profile by Type of Business

Type of Business	Number of Participants (People)	Percentage
Culinary products, traditional snacks, and beverages	10	50%
Staple goods and household necessities	5	25%
Handicrafts, fresh fish vendors, and other businesses	5	25%
Total	**20**	**100%**

Most participants run household-scale or daily businesses. The nature of these businesses requires entrepreneurs to make quick decisions, such as determining the amount of raw materials to purchase, setting selling prices, managing inventory, and allocating sales revenue for subsequent business activities. Without proper financial records, these decisions are often made based on estimates. This can lead to errors in calculating profits and managing business capital.

The results of the initial survey indicate that the participants' financial record-keeping skills remain low. Of the 20 participants, 14 participants (70%) did not have formal financial records. They relied primarily on memory to keep track of their income and expenses. This habit made it difficult for participants to recall transactions accurately, particularly when there were numerous small transactions in a single day. Meanwhile, 4 participants (20%) recorded only their expenses but did not consistently record their income. The remaining 2 participants (10%) recorded their income but had not yet calculated their net profit.

Table 3. Initial Condition of Participants' Financial Record-Keeping

Initial Record-Keeping Condition	Number of Participants (People)	Percentage	Description
Did not have a formal record book	14	70%	Transactions were mostly remembered orally
Recorded expenses only	4	20%	Income was not recorded consistently
Recorded income but did not calculate net profit	2	10%	Records were not yet used for business analysis
Total	**20**	**100%**	**All participants in the activity**

The condition indicates that financial record-keeping has not yet become a routine practice in the participants' business management. Without proper records, participants find it difficult to distinguish between sales revenue, business capital, and profit. In some cases, participants consider all the money in their possession as profit, even though part of the money should be used to purchase raw materials or replenish inventory.

Another problem identified was the mixing of personal and business finances. As many as 12 participants, or 60%, still combined their personal finances with their business finances. Sales proceeds were often immediately used for household needs, while personal expenses were not separated from business expenses. This condition made it difficult for participants to determine the actual amount of business capital available. Without knowing the amount of capital, business owners will face difficulties in planning the purchase of raw materials, replenishing inventory, or expanding their businesses.

Simple financial record-keeping training was conducted to improve participants' ability to record and understand their business cash flows. The training materials were designed to be practical, simple, and closely related to the participants' daily business activities. At the initial stage of the training, participants were introduced to the concepts of revenue, expenses, business capital, balance, and net profit. Revenue was defined as all money received from the sale of products or services. Expenses were defined as all costs incurred to operate the business, such as the purchase of raw materials, packaging costs, transportation expenses, gas expenses, rental costs, and other miscellaneous expenses. Business capital was defined as the funds used to operate the business and which should preferably be separated from personal funds. Net profit was defined as the difference between total revenue and total expenses. The simple formula used in the training was as follows:

$$\textbf{Net Profit} = \textbf{Total Revenue} - \textbf{Total Expenses}$$

The formula was selected because it is easy for participants to understand. Participants were encouraged to recognize that profit is not the same as turnover. Turnover refers to the total amount of money generated from sales, whereas net profit is the amount remaining after all business expenses have been deducted. This understanding is important because many micro-enterprise owners still consider all sales revenue to be profit.

Participants were then trained to use a simple cash book. The cash book format consists of the date, description, income, expenses, and balance. This format was chosen because it is simple enough to use while still providing a clear overview of the business's cash flow. Through this format, participants can identify when money comes in, when money goes out, what the money is used for, and how much cash balance remains.

Table 4. Example Format of a Daily Cash Book

Date	Description	Income	Expenses	Balance
01/04/2026	Initial Capital	Rp.500.000	Rp.0	Rp.500.000
01/04/2026	Purchase of Raw Materials	Rp.0	Rp.150.000	Rp.350.000
01/04/2026	Daily Sales	Rp.250.000	Rp.0	Rp.600.000
02/04/2026	Purchase of Packaging Materials	Rp.0	Rp.30.000	Rp.570.000
02/04/2026	Daily Sales	Rp.200.000	Rp.0	Rp.770.000

During the training, participants were not merely asked to copy the examples provided but were also required to prepare financial records based on transactions from their respective businesses. Participants engaged in culinary businesses recorded purchases of food ingredients, seasonings, packaging materials, cooking gas, and daily sales. Participants operating grocery businesses recorded stock purchases, daily sales, and minor operating expenses. Meanwhile, participants involved in handicraft businesses recorded purchases of raw materials, product sales, and production-related supporting expenses.

Field mentoring was conducted after participants had completed the basic training. This stage was important because changes in record-keeping behavior could not be achieved solely through the delivery of training materials. Participants needed direct guidance to apply financial recording practices to their daily business activities. During the mentoring sessions, the implementation team reviewed the participants' records and provided corrections whenever errors were identified. Common mistakes found during the initial mentoring sessions included forgetting to record small expenses, incorrectly classifying transactions as income or expenses, failing to calculate the ending balance, and still mixing personal expenses with business expenses. These mistakes were gradually corrected through repeated explanations and examples that were more closely related to the participants' actual business activities.

The results of the mentoring process showed that changes among participants did not occur immediately at the beginning of the activity. During the first week, some participants still forgot to record small expenses, such as packaging materials, parking fees, additional raw materials, or transportation costs. Some participants also continued to mix household expenses with business expenses. This condition was understandable because most participants had not previously been accustomed to recording transactions in detail.

After the participants' records were reviewed and corrected together, they began to understand that small but recurring expenses could still have a significant impact on net profit. For example, packaging or transportation costs that appeared insignificant on a daily basis could accumulate into a considerable amount when calculated over the course of a week. This awareness encouraged participants to be more careful in managing sales proceeds and to begin setting aside part of their funds as capital for subsequent business activities.

The most noticeable change occurred when participants began comparing their sales revenue with the total costs incurred. Before the mentoring process, some participants still considered all sales proceeds to be profit. After several rounds of financial recording exercises, they began to recognize that actual profit could only be determined after accounting for the costs of raw materials, packaging, transportation, and other operating expenses. This understanding helped participants assess the actual condition of their businesses more realistically.

The evaluation of the activity indicated an improvement in participants' abilities after they had completed the training and mentoring process. The improvements were observed across four main indicators: consistency in daily record-keeping, the ability to calculate net profit, the ability to separate personal and business finances, and confidence in managing their businesses. Before the activity, only 5 participants, or 25%, regularly recorded their daily transactions. Following the mentoring process, this number increased to 17 participants, or 85%. The ability to calculate net profit also increased from 6 participants, or 30%, to 16 participants, or 80%. The ability to separate personal and business finances increased from 8 participants, or 40%, to 16 participants, or 80%. Participants' confidence in managing their businesses also increased from 9 participants, or 45%, to 18 participants, or 90%.

Table 5. Changes in Participants' Abilities Before and After the Activity

Indicator	Before the Activity	After the Activity	Change
Regularly recording daily transactions	5 people or 25%	17 people or 85%	Increased by 60%
Able to calculate net profit	6 people or 30%	16 people or 80%	Increased by 50%
Able to separate personal and business finances	8 people or 40%	16 people or 80%	Increased by 40%
Confident in managing their business	9 people or 45%	18 people or 90%	Increased by 45%

Data from the activity indicate that the community service program had a positive impact on participants' capabilities. The improvement was evident not only in their knowledge but also in their behavior. Participants began to develop habits of recording transactions, evaluating expenditures, calculating profits, and planning the use of business capital.

The improvement in bookkeeping skills had a direct impact on the participants' business management. After they began recording transactions, they found it easier to identify their expenses and determine the profits they earned. Based on the evaluation results, the participants' net profits increased by approximately 10% to 25%, depending on the type of business and the consistency of their bookkeeping practices. In culinary businesses, profit increases ranged from 15% to 25%. This improvement occurred because participants began to manage raw material purchases based on sales records. In grocery and household goods businesses, profit increases ranged from 12% to 18%. Bookkeeping helped participants identify fast-moving products and those with slower turnover. In handicraft, fresh fish, and other businesses, profit increases ranged from 10% to 20%. This improvement was attributed to participants becoming more careful in calculating production costs and other supporting expenses.

Table 6. Increase in Profit by Type of Business

Jenis Usaha	Average Profit Before the Activity (IDR)	Average Profit After the Activity (IDR)	Increase
Culinary, Traditional Snacks, and Beverages	1.200.000	1.500.000	25%
Groceries and Household Necessities	1.000.000	1.120.000	12%
Handicrafts, Fresh Fish, and Other Businesses	800.000	960.000	20%
Average	**1.000.000**	**Rp1.193.000**	**19,3%**

The increase in profit indicates that simple financial record-keeping can help micro-entrepreneurs improve business management. Record-keeping does not directly increase income; rather, it helps participants make better-informed decisions. Participants can reduce unnecessary expenses, purchase raw materials according to their needs, maintain business capital, and determine selling prices more accurately.

The findings of this activity indicate that financial literacy among micro-entrepreneurs should be understood as a practical skill rather than merely conceptual knowledge. Participants need not only an explanation of the importance of financial record-keeping but also examples, practice, feedback, and continuous assistance until record-keeping becomes a routine habit. This finding is consistent with Huston (2010), who conceptualizes financial literacy as the ability to understand and use financial information to make decisions.

The increase in record-keeping consistency from 25% to 85% demonstrates that practice-based assistance can effectively change participants' financial behavior. This change also supports the view of Lusardi and Mitchell (2014) that financial literacy is associated with financial management behavior. In this activity, such behavior was reflected in participants' ability to record daily transactions, calculate net profit, separate business funds from personal funds, and use financial records as a basis for decision-making.

The 10% to 25% increase in profits cannot be separated from changes in how participants controlled costs and utilized their capital. Cash records helped participants identify previously overlooked expenses, including small costs that were often ignored. Thus, simple financial record-keeping functioned as a business control tool that helped entrepreneurs make more rational decisions. This finding is consistent with Miller et al. (2015), who stated that financial education and cash management practices can improve the financial capacity of small business owners.

From a learning-process perspective, field-based assistance provided participants with opportunities to learn from the actual transactions they experienced. Participants did not merely receive theoretical material; they also practiced recording transactions, identified errors, corrected their records, and recalculated their business profits. This approach is consistent with Kolb's (1984) concept of experiential learning, which emphasizes learning through direct experience, reflection, and reapplication. In this activity, direct experience was an important factor because participants found it easier to understand financial record-keeping when the examples were drawn from their own businesses.

Several challenges were identified during the implementation of the activity. The first challenge was differences in participants' initial levels of ability. Not all participants had previous experience in recording transactions. Some participants quickly understood the cash book format, while others required simpler and repeated explanations. To address this issue, the implementation team provided individual guidance and used examples of actual transactions relevant to each participant's type of business. The second challenge was participants' limited availability, as some had to divide their time between running their businesses, managing household responsibilities, and attending the assistance sessions. The solution was to provide a more flexible mentoring schedule and encourage participants to record transactions after completing their buying and selling activities.

The third challenge was the habit of mixing personal and business finances. This habit was difficult to change because it had been practiced for a long time. To address this issue, the team encouraged participants to use separate places to store business money or maintain separate records for business capital. Participants were also given an understanding that not all sales revenue could be considered profit. The fourth challenge was limited business capital. Some participants had relatively small amounts of capital and therefore needed to be careful when purchasing raw materials or inventory. During the mentoring process, participants were encouraged to use financial records as a basis for planning their purchases.

Table 7. Challenges and Solutions in the Implementation of Activities

Challenges	Impact on Participants	Solutions Implemented
Participants had different levels of prior knowledge and skills	Some participants were slower to understand financial record-keeping	Individual guidance and the use of real transaction examples
Participants had limited time	Daily record-keeping was not yet consistent	Flexible mentoring schedules and daily checklists
Personal and business finances were mixed	Business capital was difficult to monitor, and profit calculations were inaccurate	Separating personal and business funds and maintaining separate records of business capital
Limited business capital	Raw material purchases were less well planned	Planning purchases based on recorded sales
Small expenses were often not recorded	Net profit appeared higher than the actual financial condition	Emphasizing the importance of recording all expenses, including minor expenses

The challenges identified above indicate that mentoring for micro-enterprises cannot be conducted using an overly rigid approach. Micro-entrepreneurs have different conditions and needs. Some participants are able to understand the material more quickly, while others require more time. Therefore, the mentoring strategy should be simple, flexible, and conducted repeatedly.

This activity has several practical implications. First, simple financial record-keeping can be used as a basic component of micro-enterprise development programs at the sub-district (kelurahan) level. This material is easy to implement because it does not require sophisticated equipment. Participants only need to use a simple cash book to record income, expenses, cash balances, and profits. Second, field-based mentoring has proven to be more effective than one-way training. Participants are not only provided with knowledge but are also guided directly in applying financial record-keeping practices. Third, financial record-keeping can serve as a foundation for subsequent programs, such as the digitalization of simple financial records, training in preparing monthly income statements, inventory management, and marketing strategies.

CONCLUSION

The mentoring program on simple financial record-keeping in Tipulu and Sodohua Subdistricts successfully improved the financial management skills of 20 micro-entrepreneurs. Before the program, most participants did not have cash books, still mixed personal and business finances, and were unable to calculate net profit accurately. Following the training and mentoring sessions, participants began to record daily transactions, calculate net profit, separate business funds from personal funds, and use financial records as a basis for decision-making. The consistency of daily record-keeping increased from 5 participants (25%) to 17 participants (85%). The ability to calculate net profit increased from 6 participants (30%) to 16 participants (80%), while the ability to separate personal and business finances increased from 8 participants (40%) to 16 participants (80%). In addition, participants' net business profits increased by approximately 10% to 25%, depending on the type of business and the consistency of their record-keeping practices.

The supporting factors of the program included participants' high motivation, the relevance of the training materials to their business needs, and the use of transaction examples drawn from the participants' own business activities. The main challenges identified were differences in participants' initial levels of financial literacy, limited time, the habit of mixing personal and business funds, and limited business capital. Overall, the results demonstrate that simple financial record-keeping can serve as a practical tool for improving financial literacy, strengthening capital management practices, and supporting the profitability of micro-enterprises.

The mentoring program on simple financial record-keeping should be continued periodically to ensure that the habit of recording transactions is maintained after the program ends. Micro-entrepreneurs are encouraged to continue using daily cash books to record income, expenses, balances, and net profits. Village or subdistrict governments, as well as MSME support institutions, can also incorporate simple financial record-keeping into basic business development programs for micro-enterprises. Further programs can focus on the digitalization of simple financial records, training in the preparation of monthly income statements, inventory management, and marketing strategies. Continued mentoring is essential to sustain the financial behavioral changes that have been established and to strengthen their long-term impact on the sustainability of micro-enterprises.

REFERENCES

Huston, S. J. (2010). Measuring financial literacy. *Journal of Consumer Affairs*, 44(2), 296-316. https://doi.org/10.1111/j.1745-6606.2010.01170.x

Ikatan Akuntan Indonesia. (2016). *Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah*. Ikatan Akuntan Indonesia.

Kolb, D. A. (1984). *Experiential learning: Experience as the source of learning and development*. Prentice Hall.

Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5-44. https://doi.org/10.1257/jel.52.1.5

Miller, M., Reichelstein, J., Salas, C., & Zia, B. (2015). Can you help someone become financially capable? A meta-analysis of the literature. *The World Bank Research Observer*, 30(2), 220-246. https://doi.org/10.1093/wbro/lkv009

Otoritas Jasa Keuangan. (2024). *Survei Nasional Literasi dan Inklusi Keuangan Tahun 2024*. Otoritas Jasa Keuangan.

Rahmadhani, C., & Astuti, T. (2024). Pelatihan pencatatan laporan keuangan sederhana pada UMKM di Kecamatan Nanggulan. *Jurnal Pengabdian Masyarakat: Pemberdayaan, Inovasi dan Perubahan*, 4(6).

Republik Indonesia. (2008). Undang-Undang Republik Indonesia Nomor 20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah.

Restiana, D. N., & Paramitalaksmi, R. (2023). Pendampingan pembukuan laporan keuangan sederhana pada UMKM sektor hospitality. *Jurnal Pengabdian Kepada Masyarakat Nusantara*, 4(4), 51-58.