

# Empowering Financial Literacy: Training and Assistance for Batu Kura Forest Farmer Group, Galam Village, Tanah Laut

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## Abstract

This study aims to provide training and assistance in preparing financial statements for the Batu Kura Forest Farmer Group in Galam Village, Tanah Laut Regency. The study was conducted in several stages, starting with initial observations to identify the problems faced by the Batu Kura Forest Farmer Group in preparing financial statements, followed by training activities on the importance of preparing financial statements, and assistance in the preparation of financial statements. The findings of the study revealed that the members of the Batu Kura Forest Farmer Group lacked knowledge and skills in preparing financial statements, which hindered their ability to access additional business capital and make informed business decisions. The training and assistance provided by the researchers were well-received by the participants, and they were able to apply the knowledge and skills gained to prepare basic financial statements, such as the Statement of Financial Position and the Statement of Profit and Loss. The study concludes that training and assistance in preparing financial statements can improve the financial management skills of small business owners, enabling them to make better-informed decisions and access additional funding opportunities, thereby enhancing their overall business performance and competitiveness.

**Keywords:** Financial Literacy, Financial Statements, Micro Small and Medium Enterprises (MSMES), Farmer Groups, Community Empowerment

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## 1. Introduction

One of the business fields that is developing and consistent in the economy in Indonesia is MSME (Micro, Small, and Medium Enterprises) activities. Thus, MSME actors must always improve their capacity and quality in order to compete globally. In order to increase productivity and competitiveness internationally, support from various parties is needed, including banks (Rianto & Hidayatulloh, 2020). In Indonesia, Micro, Small, and Medium Enterprises (MSMEs) are one of the pillars of the Indonesian economy besides cooperatives (Fatwitawati, 2018). The existence of MSMEs is very vital for the country's economy because it is one of the effective ways to reduce poverty and unemployment (Setiyawati & Hermawan, 2018).

The majority of state development in Indonesia is influenced by new economic sources originating from the Micro, Small, and Medium Enterprises (MSME) sector (Gustomo, 2018). Based on data from the Ministry of Cooperatives and Small and Medium Enterprises in March 2021, the number of MSMEs in the country has reached 64.2 million with a contribution to Gross Domestic Product (GDP) of 61.07 percent or

Rp. 8,573.89 trillion. This dominance implies that MSMEs can at least absorb almost 97 percent of the total national workforce and have a proportion of 90 percent of the total business actors in Indonesia. In addition, the existence of MSMEs also contributes to the tax sector (Hidayatulloh & Maulana, 2021).

Financial statements are very important for every company, both for small companies to large companies. The reason is that the company's financial statements can describe the company's financial condition during a certain period which can be useful for parties who need the financial statements (Raharjo et al., 2018).

The Indonesian Accounting Association (IAA) has issued rules and guidelines for the preparation of MSME financial statements called the Financial Accounting Standards for Micro, Small, and Medium Entities. This standard regulates the preparation of financial statements that are quite easy to do for business actors. The problems faced by MSME actors include the lack of knowledge of the importance of making financial statements as control, profit information, measurement of costs incurred, and evaluation materials in their business activities (Muqorobin et al., 2019).

Sanjaya et al., 2021 stated that the provision of knowledge and skills on how to make financial statements is very appropriate because with the skills of making financial statements, participants are expected to be able to make financial reports of their institutions. According to (Mahadianto et al., 2020) The results of the assistance activities in the preparation of financial statements can be seen from the active participation of MSE actors to start making records of their business financial activities during the last few weeks during the evaluation and monitoring period. This activity has a positive impact so that it can be recommended for further mentoring activities with other focuses. In addition, assistance in the preparation of financial statements can also improve the skills and knowledge of partners, the existence of financial statements as an evaluation tool for business activities and a means of decision making and increased marketing through online media (Muqorobin et al., 2019). Khristiana et al., 2020 mentioned that the phenomenon that occurs in Baturetno Wonogiri red ginger farmers was that there were still many farmers who did not understand financial statements in a simple way, so this became the basis for contributing to a good understanding of financial statements.

The Government of Indonesia through the Ministry of Environment and Forestry together with the World Bank and the Government of Denmark launched the Forest Investment Program (FIP) volume II. The FIP-II project is focused on improving community-based sustainable natural resource management and institutional development. The program is particularly marked by the operation of Forest Management Units (FMUs).

FIP is the implementation of one of the climate-related strategic funding programs under the Climate Investment Funds (CIF). The objective of FIP II which will be implemented in the next 5 years is to strengthen institutional and local capacity in the field of decentralized forest management which results in the improvement of forest-based livelihoods in 10 selected Forest Management Units (FMUs) areas as pilot areas.

Accordingly, 1 out of 10 Forest Farmer Groups (FFG) in Tanah Laut Regency is Batu Kura FFG located in Galam Village RT 4, Bajuin Subdistrict, Tanah Laut Regency, until now they still exist in terms of their internal activities in the form of candlenut splitting. Candlenut, is a plant whose seeds are used as a source of oil and spices. Batu Kura FFG is even included in the FIP program volume II.

The problem that occurs at Batu Kura FFG is that its members cannot make financial statements that comply with applicable standards. So that there is a need for training in the preparation of financial statements. Batu Kura FFG has an important role in making financial statements because by having a good understanding of financial statements, Batu Kura FFG can do good financial management.

One of the obstacles in the absence of additional capital is the inability of small entrepreneurs to

manage their finances in an orderly manner. Entrepreneurs argue that they do not have knowledge related to making good and correct financial reports. They tend to find it difficult because good and correct financial statements are related to accounting. In fact, good and correct business financial management can provide many benefits for MSME actors. For example, to find out the real condition of business finances, regulate and control financial transactions that occur throughout the business continuity as a whole (Puspitaningtyas et al, 2017).

The purpose of this training was for FFG members to have knowledge of simple financial records. In addition, it provided motivation to farmers to be able to make good financial reports. If later Batu Kura FFG requires additional business capital, they will not experience problems when conducting a business feasibility study when applying for credit or capital loans to other parties. Batu Kura FFG will also be able to make financial reports that make it easier to carry out financial accountability.

The benefits obtained in the implementation of this activity were to be able to provide solutions to Batu Kura FFG in recording simple financial statements and also so that there was an increase in the family welfare of Batu Kura FFG members by carrying out proper financial management.

## **2. Research Design and Method**

The method of implementing community service which is carried out in the following stages:

- a. It started with initial observations aimed at identifying the problems faced by Batu Kura FFG in Galam Village, Bajuin District, Tanah Laut Regency and coordinating the time and place of training and mentoring. Coordination of the time and place of training and mentoring aimed so that entrepreneurs could attend and did not collide with other activities. In this initial observation activity, synchronization of the need for training materials and assistance related to the preparation of financial reports was also carried out through a question and answer (discussion) involving representatives of FFG. Thus the training and mentoring materials could be tailored to the needs and ran effectively and efficiently. Another thing that was considered important was that participants were expected to be able to take an inventory of the goods and materials needed in the implementation of the activity.
- b. Training activities for making financial statements of Batu Kura FFG in Galam Village, Bajuin District, Tanah Laut Regency. Through the implementation of this training activity would explain the importance of preparing financial statements.
- c. Assistance activities for making financial statements were carried out to members of Batu Kura FFG.

## **3. Results and Discussion**

Training and assistance in making financial statements at the Batu Kura Forest Farmers Group, Galam Village, Tanah Laut Regency was held on June 21, 2021. Community service activities were carried out by the D3 Accounting Study Program as a realization of the implementation of the Tri Dharma of Higher Education. The activity began with conducting a survey and distributing invitations a few days earlier, namely on June 18, 2021. The implementation of the activity consisted of several series of events such as opening; Speech from Representatives of Members of the Forest Farmers Group of Galam Village, Tanah Laut Regency; Presentation of Materials; Questions and Answers; Preparation Training Financial Statements and Closing.



**Picture 1. Opening Session**

The opening of the event was carried out by the Coordinator of the D3 Accounting Study Program, namely Rina Pebriana, SE, M.Comm. Then, followed by a speech by representatives of the Forest Farmers Group in Galam Village, Tanah Laut Regency. In the introduction to the opening of this event, it was conveyed the important meaning of the implementation of this community service activity as a form of the active role of the Tanah Laut State Polytechnic in order to help solve problems in the midst of society, especially difficulties in making financial statements. The representative of the Forest Farmers Group in Galam Village, Tanah Laut Regency also said that higher education synergy was needed for business actors in rural areas so that the application of accounting science could provide added value, especially the development of skilled power for rural communities to make financial statements.



**Picture 2. Giving the first material**

The essence of this service activity was a session of providing material as well as technically providing direct assistance to the community to make financial statements. This community service activity attracted enthusiasm from the community considering the very important material about training and assistance in making financial reports, as shown in Picture 2 that the presenters delivered material about the importance of training in preparing financial statements. It was conveyed in the first material that financial statements were financial products that had social value. That was, if the financial statements were made in earnest in accordance with Financial Accounting Standards, it could describe the occurrence and recognition of any financial information that has been carried out within a certain period. Financial statements could be used as an understanding that all financial information could not be just ordinary notes but must be stated in the form of a report as part of financial accountability.

Financial reports could be used as a planning tool in making decisions, especially business expansion. It was undeniable that the limited skills of the Forest Farmers Group were one of the factors that made it difficult for them to make decisions to improve their business. In fact, financial statements could be used as an administrative tool in terms of loan funds to financial institutions such as banks and others. How is it possible that the Farmers' group can project that the business that has been in operation for many years can develop if they themselves do not recognize the financial information in their own businesses? Therefore, financial instruments such as assets, liabilities, equity, income, and expenses as financial statement instruments must be properly understood.



**Picture 3. Giving the second material**

As picture 3 is a continuation of the delivery of community service material, namely assistance in making financial statements. This assistance was a direct mentoring session on the application of financial reporting for business actors in the Batu Kura Forest Farmers group in Galam Village, Tanah Laut Regency. The provision of this assistance was part of the support system from the presentation of the first material on the introduction of literacy on financial reports, where in this assistance session the activity committee consisting of lecturers and students spread to community groups to directly assist them in making financial statements.



**Picture 4. Technical Implementation Assistance**

The working papers used have been adjusted to the accounting cycle as in Financial Accounting Standards, including identification of transaction evidence, recording of transactions to journals, posting of accounts to the general ledger, summary of transactions to the trial balance, adjusting journals (conditioned by the occurrence of transactions), summary of transactions to the trial balance after adjustment, work sheet and finally the financial statements. Assisted by several lecturers of the D3 Accounting Study Program, technically the implementation of assistance was carried out to service participants to assist participants in filling out the financial report work papers that had been provided as shown in Picture 4.



Picture 5. Technical Implementation Assistance

Picture 5 shows that the financial statements preparation assistance also assisted several students of the Accounting D3 Study Program to monitor and technically direct the service participants in completing the financial statements preparation work papers that had been provided according to the correct accounting cycle. After this series of assistance sessions were completed, the community consisting of farmer groups was expected to be able to make financial statements such as the Financial Position Report (Balance Sheet) and Profit and Loss Report. After the completion of the provision of material on training and assistance in making financial statements, a series of community service activities could be carried out properly, and then a closing session was held.

#### 4. Conclusions

Training and assistance in preparing financial statements is an activity in the field of accounting science that provides a basic understanding in order to produce financial statements. The process of preparing financial statements must comply with Financial Accounting Standards. Financial statements are generated from the completion of work step by step which is usually known as the accounting cycle which consists of identification of proof of transactions, recording of transactions to journals, posting of accounts to ledgers, summary of transactions to trial balance, adjusting journals (conditioned by the occurrence of transactions), summary of transactions to the post-adjusted trial balance, work sheet and finally the financial statements. The preparation of financial statements can be used by various interests, especially business actors in the context of making business decisions.

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