

Cash management and financial training for small trader communities in Banjarbaru

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Abstract

This community service program was conducted to improve the financial literacy and cash management skills of the Small Trader Community in Banjarbaru. Many small business owners in the area still rely on manual cash recording systems and lack structured financial planning, resulting in unmanaged cash flow and poor business sustainability. The training focused on two main topics: financial management and cash recording, delivered through a combination of lectures, discussions, and hands-on practice. A total of 26 participants attended the session, which took place at Jalan Sapta Marga No. 60, Banjarbaru. The method involved direct instruction, open problem-solving discussions, and practical application using the Kasir Pintar app to record daily transactions. Participants learned how to prepare a simple cash budget, record cash inflows and outflows accurately, and use digital tools for more efficient financial reporting. Real-life examples and individual assistance helped participants connect the material to their business context. The results showed increased participant understanding and enthusiasm for applying structured financial practices. By the end of the session, traders were able to implement basic budgeting and cash recording using mobile applications. It is concluded that this activity has positively impacted the community's ability to manage finances more effectively. Ongoing mentoring is recommended to further support business growth and sustainability.

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1. Introduction

In the world of business, an effective and accurate system for managing and recording cash is essential. This necessity applies not only to well-established businesses but also to newly emerging ventures. Cash plays a vital role in the financial operations of a company, as it is the most liquid asset and can be readily used to meet short-term obligations. Martini (2012) defines cash as a financial asset used in operational activities, and due to its liquidity, it functions as a ready means of payment for various expenditures. Businesses, regardless of their size, must ensure that their cash is managed properly to support daily activities and maintain financial stability.

Agus Sartono (2011) identifies three main motives for holding cash: transactional, precautionary, and speculative. The transaction motive refers to maintaining cash to cover both regular and irregular business transactions. The precautionary motive emphasizes the need to have sufficient cash on hand for unexpected financial needs, especially when future inflows and outflows are difficult to predict accurately. On the other hand, the speculative motive involves holding cash to take advantage of investment opportunities,

particularly in liquid financial instruments, to gain profits when market conditions are favorable. These three motives reflect the strategic importance of cash beyond its use as a simple payment tool.

Cash management is a significant component of financial management, as noted by Suryanto et al. (2021). It includes activities related to the inflow and outflow of cash within a business, with the objective of achieving optimal cash utilization. Effective cash management ensures the availability of funds for both short- and long-term operations, establishes accountability for cash handling, maintains necessary bank balances, and provides accurate financial records. It also implements control mechanisms to ensure that all cash disbursements are made for legitimate purposes. By effectively managing cash, businesses can maintain financial health and respond proactively to both opportunities and risks.

In practice, however, many small businesses—especially those operated by traditional traders—lack the knowledge and tools needed for proper cash management. In Banjarbaru, a large number of small traders still rely on manual cash recording systems and often do not organize their transactions chronologically. As a result, they experience difficulties in controlling their income and expenses. Most of them only calculate profit and loss in a general sense, without understanding the importance of structured cash flow planning and financial monitoring. This lack of awareness poses risks to the sustainability and growth of their businesses.

Given these challenges, it is essential to provide training in cash management and financial planning to the Small Trader Community in Banjarbaru. The training is designed to deliver practical knowledge and introduce simple, easy-to-understand recording methods. Through the presentation of straightforward materials, real-life examples, and interactive discussions, this program aims to enhance the traders' financial literacy and their ability to manage business cash flows independently. Ultimately, this initiative seeks to build the foundation for more sustainable and efficient small businesses in the region.

2. Research Design and Method

The implementation method for this community service program involves several integrated steps to ensure that the target community—small traders in Banjarbaru—can grasp and apply the knowledge of cash management and financial planning effectively. The first stage is direct engagement with the participants through the delivery of relevant material. This includes a presentation on the basic concepts of cash management and financial recording, followed by interactive discussions and question-and-answer sessions. This approach not only provides theoretical knowledge but also encourages participants to reflect on their current financial practices and compare them with ideal standards.

In the second stage, the facilitators engage the community members in identifying specific problems they commonly face in managing their business finances. By conducting open dialogues, the team can better understand the individual and collective challenges experienced by the traders, such as unorganized cash records, lack of daily monitoring, or difficulty in distinguishing between personal and business funds. These sessions are crucial in ensuring that the solutions offered are directly aligned with their real-life experiences.

The next step is to offer practical solutions tailored to the identified issues. These solutions are presented in a simple, approachable manner to ensure comprehension by participants from various educational backgrounds. For instance, participants are introduced to the concept of separating operational and personal expenses, setting minimum cash reserves, and planning for short-term and long-term financial needs. They are also taught how to evaluate and adjust their cash flow based on seasonal income fluctuations and market demand.

To reinforce the knowledge and skills gained, the program includes a hands-on practice session using a cashier application that is suitable for small business operations. Through this practical activity, participants learn how to input daily transactions, categorize income and expenses, and generate simple

financial reports. The use of digital tools not only enhances efficiency but also allows for better organization and long-term recordkeeping. The application is chosen for its user-friendly interface, ensuring that even those unfamiliar with digital platforms can adapt quickly.

Finally, continuous guidance is provided throughout the practical session, with facilitators assisting each participant directly as they apply what they have learned. The goal is to ensure that they not only understand the concepts but also become confident in implementing cash management practices in their daily business activities. By the end of the program, participants are expected to gain a strong foundation in financial management that will support the growth and sustainability of their businesses in the long term.

3. Results and Discussion

The community service activity was successfully conducted at Jalan Sapta Marga No. 60, Guntung Payung Subdistrict, Banjarbaru. The training focused on two main topics: Financial Management and Cash Recording. A total of 26 participants, consisting of small traders from the surrounding area, attended the session. Before the session began, all participants filled out the attendance list provided by the organizers. The training materials were distributed in the form of printed handouts to ensure that each participant could follow along during the presentation and refer back to the content after the session.

The delivery of materials was designed to be simple, interactive, and easy to understand. The facilitators used a combination of lecture and open discussion methods to engage the participants. The session began with an explanation of the importance of maintaining accurate cash records based on transaction dates. Many participants admitted that they had never recorded cash flows in an orderly manner, which often led to confusion, mismanagement, and difficulty in identifying profit or loss clearly. The session also covered the essential principles of cash management, particularly the importance of tracking both cash inflows and outflows.

The discussion segment allowed participants to share real problems they faced in managing their business finances. Some mentioned issues such as mixing personal and business cash, forgetting to record small daily expenses, and being unsure of how to make financial plans. These discussions were valuable because they helped the facilitators tailor their explanations and solutions to the participants' real-life contexts. The interaction also fostered a learning atmosphere where participants could learn from each other's experiences.

To strengthen their understanding, participants were introduced to a structured cash flow planning method by learning how to develop a routine cash budget. They were guided on how to allocate income to cover routine expenses such as rent, employee salaries, utilities, and debt repayments. This budgeting process started with reviewing previous month's transactions to identify regular cash inflows and outflows. From there, participants were asked to anticipate any irregular or large expenses that might arise in the upcoming month. This method helps traders to forecast cash needs more accurately and make better financial decisions.

One of the key practical components of the session was hands-on training using the Kasir Pintar application. This application was selected due to its simple interface and practicality for small businesses. Participants were guided step-by-step on how to record daily transactions digitally, from income received to detailed expense tracking. Through this exercise, they experienced firsthand how digital tools could significantly reduce errors in manual recording and speed up the preparation of financial reports.

The practical use of the Kasir Pintar application also introduced the concept of real-time cash analysis. By recording transactions directly into the application, participants could immediately see summaries of their financial activities, enabling faster and more accurate decision-making. Moreover, the app helped participants track inconsistencies, avoid cash discrepancies, and build up a habit of consistent financial documentation. This was especially beneficial for participants who previously only relied on

memory or scattered paper records.

Overall, the training session had a positive impact on the participants. They expressed appreciation for the practical and easy-to-follow approach, and many stated that the session changed their perspective on how to manage their business finances. By combining theoretical understanding with practical tools and examples, this community service activity has contributed to improving financial literacy and fostering more sustainable business practices among small traders in Banjarbaru. The long-term hope is that participants will continue to apply what they learned and encourage others in their community to adopt similar financial practices.



Figure 1. Documentation of Community Service Activities

4. Conclusions

The training on cash management and financial planning for the small trader community in Banjarbaru was successfully implemented and well-received by the participants. Through this program, participants gained a clear understanding of how to manage their cash effectively, including budgeting, recording transactions using the Kasir Pintar application, and organizing both incoming and outgoing cash flows. This foundational knowledge is expected to help minimize future cash discrepancies, avoid cash shortages due to unplanned expenses, and improve overall financial control in their business operations.

To ensure long-term impact, it is recommended that similar activities be conducted on a regular basis in the form of mentoring or follow-up sessions. Ongoing support will help deepen the traders' knowledge and confidence in financial management, particularly in managing cash for working capital and meeting short-term liabilities. With continued guidance, this initiative has the potential to significantly contribute to the growth and sustainability of micro and small enterprises in Banjarbaru.

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