

Simple Financial Management Education with Lamikro for Cake and Pastry Business

Rousilita Suhendah*, Christin Angelia, Clara Felixa Tridian
Faculty of Economics and Business, Universitas Tarumanagara, Jakarta, 11470, Indonesia

*Correspondence should be addressed to Rousilita Suhendah; rousilitas@fe.untar.ac.id

(Received January 24, 2025; Revised March 21, 2025; Accepted March 24, 2025)

Abstract

Education on simple financial management using the Lamikro application carried out by the community service team with Marife Cake & Pastry as a partner aims to provide an understanding of the need to separate business and personal financial management. This training also provided education on the technical use of the Lamikro application in preparing profit and loss reports and balance sheets since this application is easy to understand for everyone. Marife Cake and Pastry, located in the Bekasi area, has difficulty managing finances. The partners of this community service program still mixed business and personal finances and had not been calculating the profit or income from the business they have been pursuing so far. The owners of this micro, small, and medium business did not yet have a good understanding of financial management and financial reporting. Marife Cake and Pastry managed its finances traditionally, not separating business finances from personal finances. As a result, this business had difficulty determining the actual business profit. To overcome this, the community service team provided training on simple financial management using the Lamikro application. This educational activity was in the form of training on managing MSME business finance and using the Lamikro application to record every financial transaction. After following the training, Marife Cake and Pastry can utilize the Lamikro application to create financial reports and manage business and personal finances separately. The owner also gains insight into the assets owned by his business.

Keywords: *business finances, financial reporting, Lamikro application*

How to Cite:

Suhendah, R., Angelia, C., & Tridian, C. F. (2025). Simple Financial Management Education with Lamikro for Cake and Pastry Business. *Journal of Innovation and Community Engagement*, 6(2), 133-151.
<https://doi.org/10.28932/ice.v6i2.11076>

© 2025 The Authors. This work is licensed under a Creative Commons Attribution-Non-commercial 4.0 International License.



Introduction

One significant contributor to the economy in Indonesia is Micro, Small, and Medium Enterprises (Novitasari, 2022). MSMEs play a crucial role in job creation and labor absorption. They are among the types of businesses that can endure economic crises (Nuha & Isdarini, 2022). However, MSMEs face several challenges, including difficulty accessing capital, a lack of skilled human resources, and inadequate financial management and reporting systems (Agustina et al., 2019). The factors that create these problems are largely due to the low level of training and education in business that business executives entertain (Hartanto, 2024).

Many MSMEs do not record their financial transactions because the owners lack an understanding of accounting and fail to keep track of their business activities. Besides, various MSMEs don't recognize that money-related detailing is a fundamental tool for commerce bolster (Putri & Thoriq, 2022; Purwanto et al., 2023). Numerous MSME proprietors see accounting and financial reporting as troublesome and insignificant (Farhan et al., 2020). As a result, they are incapable of displaying dependable money-related data, making it difficult for them to survey the benefits or misfortune of their commerce operations. Subsequently, a few MSMEs that ought to be producing benefits are really bringing about misfortunes (Firmansyah et al., 2021; Hasibuan et al., 2022). In spite of accepting that their trade exercises are working regularly, numerous MSMEs experience stagnation and do not see development in their operations (Utomo et al., 2022).

MSME accounting refers to a straightforward approach to recording the flow of cash receipts (income) and cash outflows (expenses), both in cash and on credit. Accounting involves documenting all information related to transactions and financial activities of a business. The outcome of this accounting process is financial reporting, which provides essential financial information to stakeholders.

Accurate and efficient financial reporting is crucial for the sustainability of MSMEs. A lack of understanding of financial principles, particularly in reporting, can create significant challenges for MSME operators (Mulyani, 2023). This is often due to limited knowledge and resources necessary for proper financial reporting, which can hinder the growth of MSMEs businesses. Without accurate financial records, managing a business effectively becomes difficult.

Data from the Indonesian Central Statistics Agency in 2023 (Badan Pusat Statistik, 2024) in the economic census 2023, indicates that the culinary industry has experienced rapid development. The growth in the number of micro-enterprises within the food and beverage sector has been significant. One segment of this industry that is expanding rapidly and becoming a lifestyle choice is the cake and pastry business. This sector can grow quickly as many housewives operate these businesses from home to supplement family income. However, it is important to note that some cake and pastry enterprises do not experience substantial growth due to limitations in capital and a lack of innovation and creativity.

The capital constraints faced MSMEs stem from the inability of their owners to manage business finances properly and systematically. Many MSME's owners combine their business finances with personal finances, believing that this merging is acceptable since they are the sole owners. Additionally, they often perceive accounting knowledge related to financial management and reporting as complex and hard to comprehend. As a result, MSME's owners struggle to prepare financial reports for their businesses. However, effective financial management is crucial for MSMEs, as it enables owners to understand their current financial condition and to track transactions related to profit.

One notable example of an MSME is Marife Cake and Pastry, located in Bekasi. A community service program were conducted at this establishment with the aim of assisting in the improvement of its financial management. The owner of the shop produces cakes with a delicious taste and competitive pricing. This business is owned by a young mother who primarily focuses on baking cakes and pastries. Marife operated in the cake and pastry sector, with sales primarily based on orders and occasionally at bazaars or special events. They offer a wide variety of cakes and pastries, as illustrated in Figure 1.

The community service team, initiated by *Universitas Tarumanegara* (UNTAR) conducted observations and interviews with the owner of Marife Cake and Pastry, a culinary business that began operating in 2020, coinciding with the onset of COVID-19. During that year, many consumers of various ages placed orders for cakes and pastries via WhatsApp, and the deliveries were made using services like Grab Food and Go Food. Financial management within this small business was still conventional. The financial records only account for the total income from sales and the expenses related to the ingredients used for making cakes and

pastries. Labor costs were not included in these records, as the owner and family members handle the baking themselves.

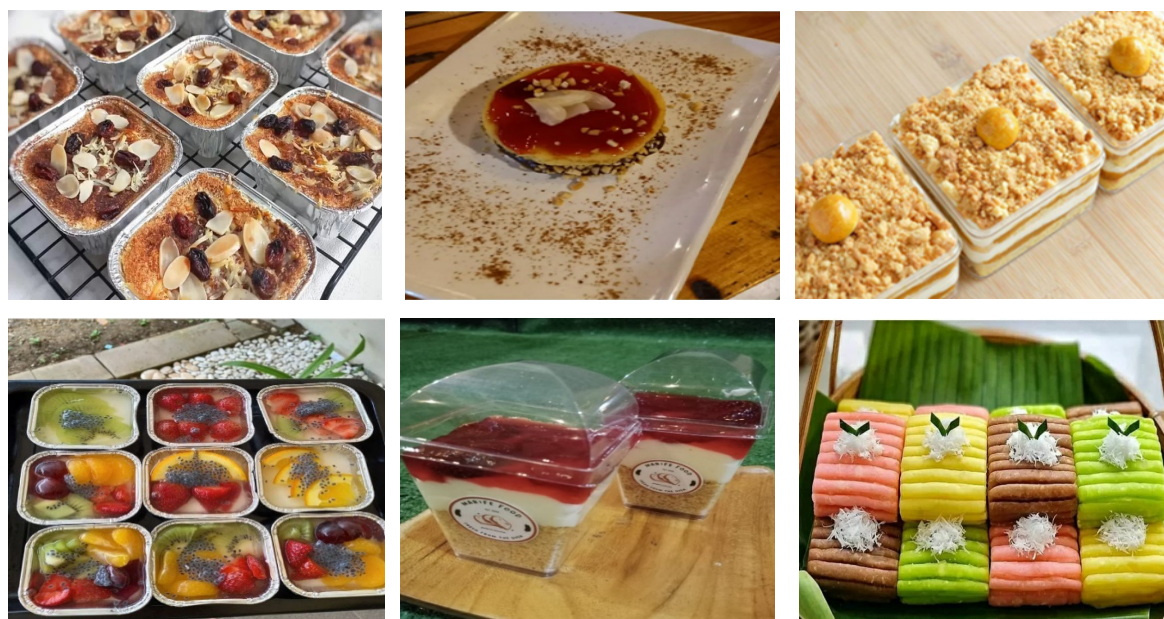


Fig. 1. Product by Marife Cake and Pastry

The conventional financial recording method utilized by Marife, the owner of a cake and pastry business, hinders the ability to accurately assess the financial condition of the business for each period. As a result, the owner was unable to determine the profit or loss from business activities due to a lack of consistent financial recording. This situation complicates the ability to make informed decisions regarding business development.

Furthermore, many MSME owners lack a clear understanding of accounting and financial reporting, as well as the importance of utilizing financial reports. Consequently, decisions are often made based on intuition and personal experience rather than solid financial data. To address this issue, the community service activities that had been carried out are intended to guide business owners to be able to utilize accounting programs that focus on simple bookkeeping skills, especially in making financial reports using the Lamikro application. The Lamikro application is a computerized bookkeeping instrument created and developed by the Indonesian Ministry of Cooperatives and Small and Medium Enterprises, which is designed to assist micro business owners in building a financial detail framework directly. This easy-to-use application can be accessed effectively anytime and anywhere via an Android portable gadget.

The Lamikro application adjusts the calculation of cash flow, expense, salary, and benefits. This application complies with the bookkeeping steps for MSME that have been set by the Indonesian Association of Accountants (*Ikatan Akuntan Indonesia, IAI*). This application offers simple transparency, computerization capabilities, and various highlights that support proper monetary recording. Lamikro can handle transaction records including sales and purchasing, generate profit and loss reports, and generate cash flow reports that comply with existing accounting standards. Training on how to utilize the Lamikro application to produce simple financial reports is expected to help Marife Cake and Pastry manage their finance properly.

Accurate and competent financial reporting was crucial for the sustainability of MSME businesses. Understanding how to generate financial reports using advanced applications was considered fundamental. The need for information in bookkeeping, particularly in financial administration and reporting, presented significant challenges for bakery and pastry business owners in the rapidly evolving era of information and communication technology (Mulyani, 2023). The utilization of digital technology for financial reporting necessitated human resources competent in managing accurate financial records, which ultimately supported the development of MSME businesses.

The community service team provided advanced financial management training to the owners of Marife Cakes and Pastry, utilizing the Lamikro application. The team aimed that this activity would offer beneficial solutions to the challenges faced by the business. This community service initiative included both training sessions and personalized discussions for the business owners, with a specific focus on generating simple financial reports using the Lamikro application.

The community service team identified several challenges faced by Marife Cake and Pastry:

- a. The business financial transactions were only recorded at a basic level, which hindered the owner's ability to gain accurate financial insights from the business's operations.
- b. The business owner found it challenging to generate financial statements, perceiving the process as overly complicated.
- c. The business financial management practices remained conventional, with business accounts mixed with personal accounts.

- d. Financial decisions were frequently made based on intuition and experience rather than being supported by accurate financial information.
- e. The owner was unable to precisely calculate the profit derived from the sale of cakes and pastries.
- f. The owner had expressed difficulty in making development decisions for the business due to limited capital, and this becomes even more difficult because of the need for MSME to prepare routine financial reporting.

The community service team provided training on financial management to the owners of Marife Cake and Pastry. This training aimed to assist them in understanding the importance of independently managing their MSME trading accounts, separate from their personal financial management. The team also delivered instructions on how to use the Lamikro application, ensuring the material was presented in language easily understood by MSME owners. This approach fostered effective information exchange, thereby enabling the owners to utilize the application efficiently. Furthermore, the team elaborated methods for generating financial reports specifically tailored for MSME cake and bakery businesses using the Lamikro application. This training equipped MSME owners with fundamental skills for using the application for their financial reporting needs.

Methods

The community service team provided training on financial management to the owners of Marife Cake and Pastry. This training aimed to assist them in understanding the importance of independently managing their business accounts, separate from their personal financial management. The team also delivered instructions on how to use the Lamikro application, ensuring the material was presented in language easily understood by the business owners. This approach fostered effective information exchange, thereby enabling the owners to utilize the application efficiently. Furthermore, the team elaborated methods for generating financial reports specifically tailored for MSME cake and bakery businesses using the Lamikro application. This training equipped the business owners with fundamental skills for using the application for their financial reporting needs.

This training endeavor forms an integral part of the community service team's activities aimed at creating, disseminating, and implementing scientific knowledge and technology for societal

advancement. By engaging these resources, the intention is to enhance human resource capabilities in addressing and resolving diverse challenges encountered by business operators. This community service program encompasses the organization of educational sessions focused on basic financial management and the utilization of the Lamikro application for financial reporting. These sessions are conducted on an individual basis and are structured into two planned face-to-face meetings. The purpose of this activity is to ensure that the proprietor of Marife Cake and Pastry produces fundamental financial statements and manages their accounts effectively, thereby contributing to the sustainability of their enterprise.

This community engagement initiative employed a Participatory Action Research (PAR) approach. The PAR methodology aims to foster improvement and change by involving partners who are directly affected by such transformations, drawing upon their experiential knowledge (Khayati et al., 2021). This strategy has proven particularly effective in bridging the gap between information and action (Khan et al., 2013). The application of PAR in this community service program facilitated collaboration with partners (Dudgeon et al., 2017) and ensured dynamic community interest, thereby empowering significant social change (Azhari et al., 2020).

Marife Cake and Pastry, as the partner in this engagement, contributed by providing information regarding its business type, articulating the obstacles and challenges faced by the enterprise, and sharing financial data. Furthermore, the partner provided the venue for the engagement team to deliver education and training on simplified financial management utilizing the Lamikro application. The partner also learned to generate financial reports using the Lamikro application with the assistance of the engagement team.

Community engagement initiatives that adhere to a PAR approach typically encompass four distinct phases. The initial phase is designated as the inquiry stage, wherein the presenting problem is identified. Subsequent to problem identification, the second phase, termed action, involves the formulation of a work plan and implementation methodology. This is followed by the third phase, reflection, which necessitates an analysis of the principal findings derived from the undertaken activities. The concluding phase, also referred to as inquiry, transpires subsequent to the execution of the program or activity (Mackenzie et al., 2012). In general, the framework of these community engagement activities is delineated in Table 1.

Table 1. Implementation of PAR in community service activities

PAR Stage	Action	Activity
Inquiry	Identification of problems and needs	Activities carried out by the community service team to identify issues related to information gaps that cause difficulties in simple accounting material and the preparation of financial reports.
	Main problems and required programs	The community service team conducted a survey, observation and interview with MSME actors to obtain information about obstacles in making simple financial reports. From the survey results, information was obtained that MSME partners wanted training activities on simple accounting.
Action	Carrying out community service activities required by partners	The activity was carried out in the form of simple accounting training education using the Lamikro application for MSMEs.
Reflection	Presenting the results of activities	Delivering the impact of educational training activities on the ability to understand simple accounting and prepare financial reports.
	Reviewing the community service activities carried out	The community service team held discussions with MSME partners regarding the community service activities that had been carried out.
Inquiry	identification of problems and further needs	Reflection on activities that have been carried out and the possibility of further activities

Results and Discussions

This community service program was conducted on May 11 and 18, 2024. Each session commenced with an introduction and an explanation of the program's objectives. The initial meeting primarily focused on imparting fundamental accounting concepts, followed by an introduction to the Lamikro application, which enables participants to record all economic transactions pertinent to their businesses. The educational outreach encompassed the delivery of clear bookkeeping material, tailored to the specific needs of cake and pastry businesses. This content was presented by the Head of the Community Partnership Program and included definitions of bookkeeping, the concept of business substance, derivative concepts, the framework for bookkeeping entries, and components of financial statements in accordance with the Financial Accounting Standards for Micro, Small, and Medium Enterprises. The material was delivered in clear and concise language, supplemented with easily comprehensible case studies to enhance understanding.

A dialogue concerning the concept of trading substance underscored the critical importance of segregating business activities from the personal activities of the business owner. Trading substance serves to differentiate between business resources and the owner's personal property.

Furthermore, the preparatory material provided within this program included the concept of cost, elucidating that transactions must be recorded based on their acquisition cost. Two primary strategies for recording accounting transactions were discussed: the cash-basis strategy and the accrual-basis strategy. The cash basis strategy records transactions solely when cash is received or disbursed. Conversely, the accrual basis strategy records transactions when they occur, irrespective of when the cash transaction takes place.

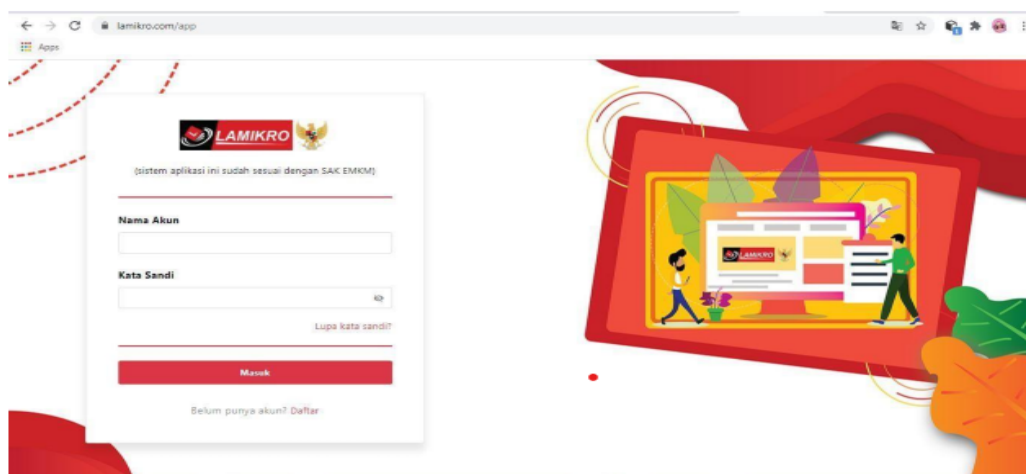


Fig. 2. Lamikro login display (source: ministry of cooperatives and SMEs of the Republic of Indonesia, 2021)

The simplification of bookkeeping practices has yielded significant benefits for business owners, fostering a more robust comprehension of financial record-keeping and reporting. This initiative has instilled in them the crucial understanding of treating their businesses as distinct financial entities, separate from personal finances. Consequently, they can now effectively differentiate between trade accounts and personal accounts, a distinction vital for proper business management. This segregation has profoundly impacted their business progression by enabling accurate recognition of profits and losses. Furthermore, business owners have begun to grasp the disparities between cash-basis and accrual-basis accounting methods and are in the nascent stages of implementing these recording strategies. However, they continue to encounter difficulties in preparing financial statements, citing issues with the preparation process. To address this, the community service team conducted follow-up sessions, concentrating on preparation methods and the application strategies of Lamikro to enhance their bookkeeping proficiencies. The preparation for the Lamikro application commenced with a presentation highlighting its advantages. Business owners received concise, printed modules detailing the use of the Lamikro application, facilitating an easier grasp of its functionalities. These modules

serve as a guide for owners to download the application, register, input transaction information, and generate financial reports in accordance with the guidelines for financial accounting for MSMEs.

LAMIKRO

Nomor Induk Kependudukan (NIK)*

Nama Lengkap*

NPWP Pribadi

Email*

No. Telp/HP*

Nama Usaha*

Nomor IUMK atau NIB (Nomor Induk Berusaha)

Alamat Usaha*

Nama Akun*

Kata Sandi*

Konfirmasi Kata Sandi*

Captcha*

Daftar

*catatan : Melengkapi profil sangat perlu demi keberlanjutan kebijakan program pemerintah di Kementerian Koperasi dan UKM Republik Indonesia.

- **Nomor Induk Kependudukan (NIK)**
diisi oleh NIK (Nomor Induk Kependudukan) wirausaha yang bersangkutan/ direktur utama perusahaan.
- **Nama Lengkap**
diisi oleh nama lengkap wirausaha yang bersangkutan/ direktur utama perusahaan
- **NPWP Pribadi**
diisi nomor npwp pribadi wirausaha yang bersangkutan/ direktur utama perusahaan
- **Email**
diisi oleh email wirausaha yang bersangkutan/ direktur utama perusahaan
- **Nama Usaha**
diisi oleh nama usaha wirausaha yang bersangkutan/ nama perusahaan
- **Nomor IUMK atau NIB**
diisi oleh nomor IUMK wirausaha yang bersangkutan atau NIB perusahaan nya.
- **Alamat Usaha**
diisi dengan alamat atau lokasi lengkap tempat wirausaha menjalankan usahanya/ alamat kantor
- **Nama Akun**
diisi oleh Nama Pengguna untuk keperluan login ke dalam aplikasi.
- **Kata Sandi**
membuat kata sandi untuk login kedalam aplikasi lamikro
- **Konfirmasi Kata Sandi**
konfirmasi kata sandi untuk keamanan akun
- **Captcha**
Mengisi captcha untuk keamanan akun
- **Klik Daftar**

Fig. 3. Account list view (source: ministry of cooperatives and SMEs of the Republic of Indonesia, 2021)

The Lamikro application is user-friendly and well-suited for MSME operating in general trade (*Kominfo*, 2018). It produces various financial reports, calculates income statements, statements of financial position, and provides explanations confirming the compliance of financial reporting standard. Additionally, the community service team has developed a succinct explanation outlining the methodology for utilizing Lamikro to compile MSME financial reports.

To commence utilization of the Lamikro application, users must first download it from the Google Play Store or access it via the official website, www.lamikro.com. Subsequent to the download process, the interface depicted in Figure 2 will be displayed.

To initiate business operations, MSMEs are required to register through the Lamikro application. This process involves selecting "*Registrasi*" (registration) and accurately completing the requisite fields. These fields include the full name of the applicant, company name, address, MSME business permit number, Taxpayer Identification Number (*NPWP*), email address, telephone number, account name, and password (refer to Figure 3).

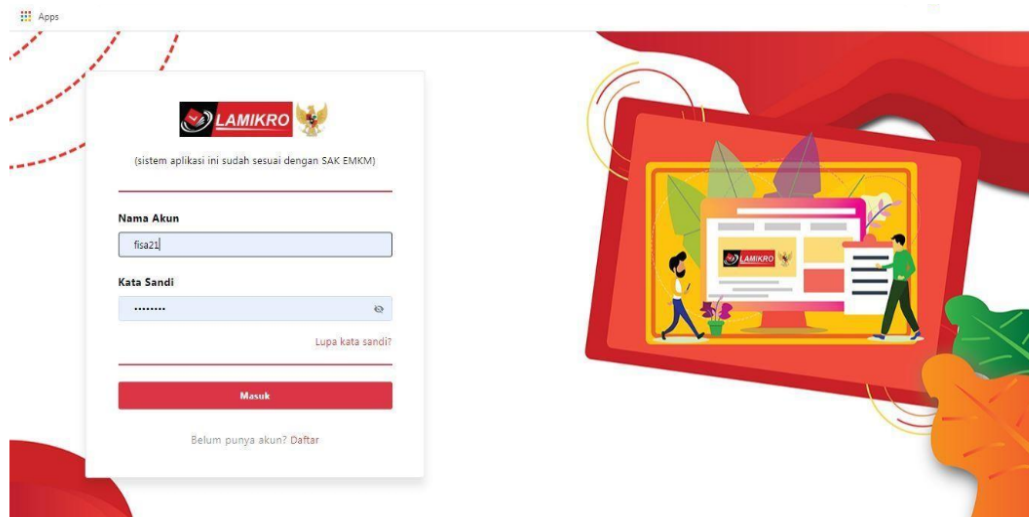


Fig. 4. Lamikro login display (source: ministry of cooperatives and SMEs of the Republic of Indonesia, 2021)

Accurate completion of the business profile is crucial for the effective and seamless implementation of government programs administered by the Indonesian Ministry of Cooperatives and Small and Medium Enterprises. Upon verification of all entered information, the user must click "*Registrasi*." Subsequent to successful registration, the business can access the Lamikro application by entering the account name and password established during the registration process (refer to Figure 4).

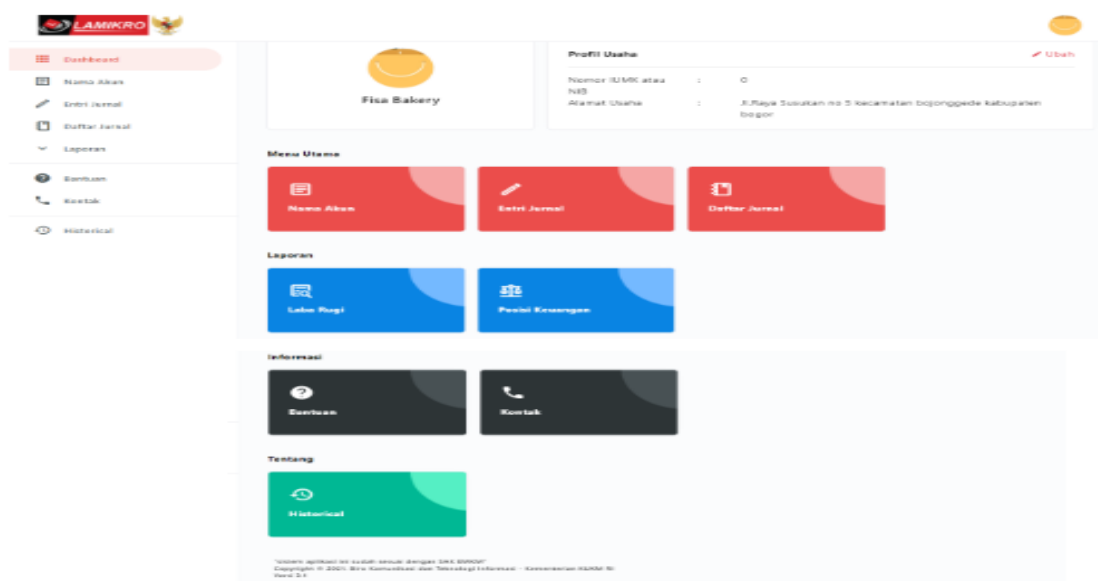


Fig. 5. Dashboard view (source: ministry of cooperatives and SMEs of the Republic of Indonesia, 2021)

After logging into the application, the dashboard will be displayed. This dashboard includes a main menu featuring options for the business account name, journal entries, and journal list, as well as sections for reports (such as profit and loss and financial position), information (including help and contact), and an about section detailing historical information, as shown in Figure 5. On the main menu, when the user clicks on the account name, a list of accounts available for recording transactions in the journal will appear. These accounts are categorized into assets (current assets and fixed assets), liabilities (short-term and long-term), equity, income, and expenses.

The screenshot shows the 'Entri Jurnal' (Journal Entry) form in the LAMIKRO application. The left sidebar contains a menu with options: Dashboard, Nama Akun, Entri Jurnal (highlighted), Daftar Jurnal, Laporan, Bantuan, Kontak, and Historical. The main form area has the following fields:

- Tanggal Jurnal:** 18/05/2024
- Jenis Transaksi:** Pemasukan
- Diterima Dari:** 4010 - PENJUALAN PRODUK
- Simpan ke:** 1010 - KAS
- Nominal:** Rp50.000
- Keterangan (Optional):** Penjualan pastry sebanyak 10 buah pastel

Fig. 6. Journal entry display (source: ministry of cooperatives and SMEs of the Republic of Indonesia, 2021)

On the "Journal Entry" dashboard, located on the left tab of the application, a display similar to Figure 6 will appear. Here, the user needs to enter the journal date, which should correspond to the date of the transaction. The user can select the type of transaction from the dropdown menu. The available transaction types include: income, expenses, debt, paying off debt, receivables, paid receivables, adding capital, withdrawing capital, asset transfers, and adjustments. The business owners should select the type of transaction that aligns with the date of the recorded event. If the user selects "income" as the transaction type, a column labeled "received from" will appear. This column must be filled out by choosing an option from the "received from" dropdown menu, which includes: grants from other parties, product sales, service income, other income, and bank interest income. For example, if the user selects "product sales," the "save to" display will appear. This indicates that the income from the product sale will be allocated to the chosen account. When the users click on the "save to"

column, they will see several options. For instance, they might choose "cash" from the dropdown menu. Next, the user needs to enter the amount of the transaction corresponding to the money received. For example, one might enter IDR 50,000. There is also an optional description column where the user can provide additional details about the transaction. Once all fields are completed, the user needs to click "save" at the bottom to finalize the entry.

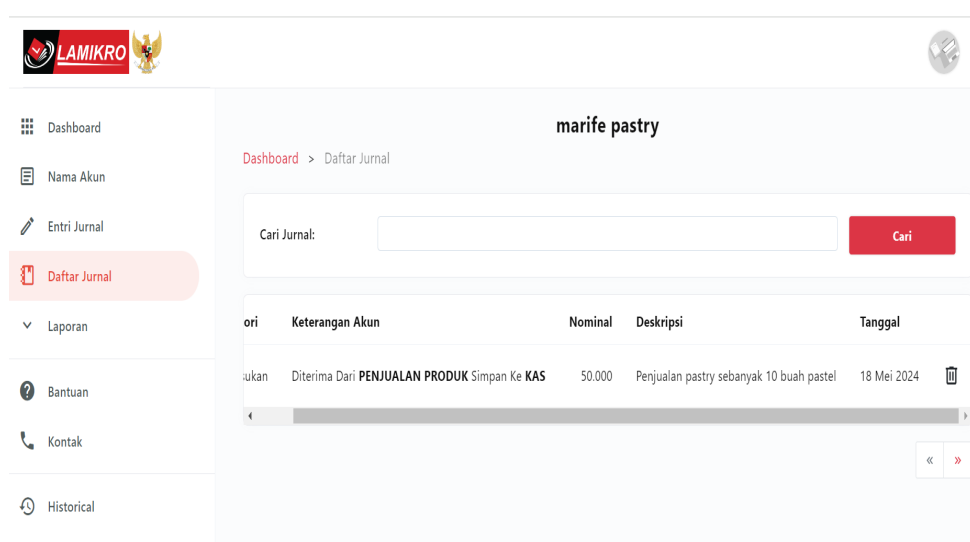


Fig. 7. View of journal list after journal entry (source: ministry of cooperatives and SMEs of the Republic of Indonesia, 2021)

Once all journal entries from each transaction are recorded and saved, they can be accessed again in the Journal List menu (Figure 7).

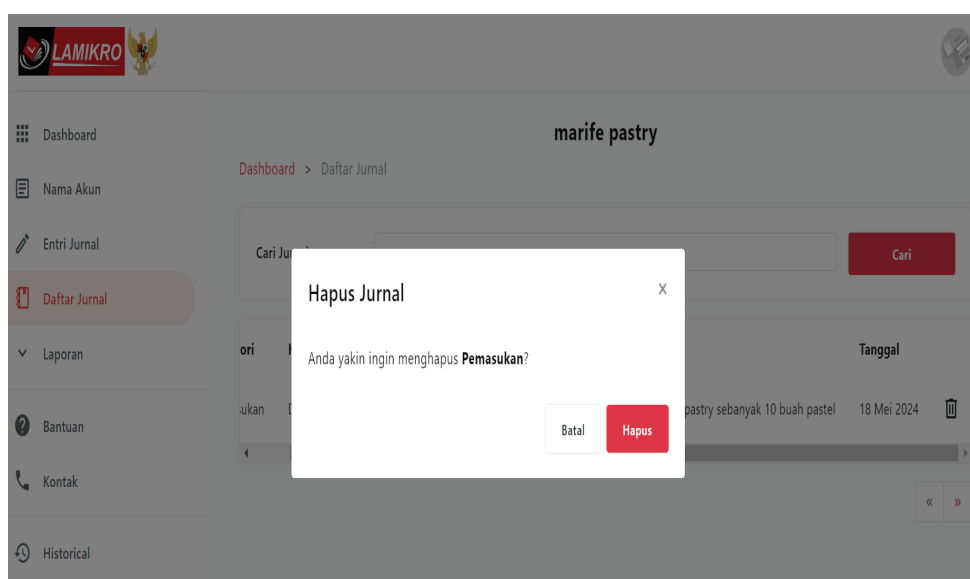


Fig. 8. View of delete journal from journal list (source: ministry of cooperatives and SMEs of the Republic of Indonesia, 2021)

If a transaction is recorded incorrectly, the users can delete it from the wrong journal by clicking the trash can icon next to the transaction they want to remove. Then, confirming the deletion by clicking "Delete" (see Figure 8), and a list of deleted journals will be displayed. Once all transactions are entered and recorded in the journal, user can view the financial report generated by the application. To do this, user needs to click on the "Report" tab on the left sidebar, and then select "Profit and Loss" to access the profit and loss table. To view the generated profit and loss report, users will need to log in using the password they have created (see Figure 9).

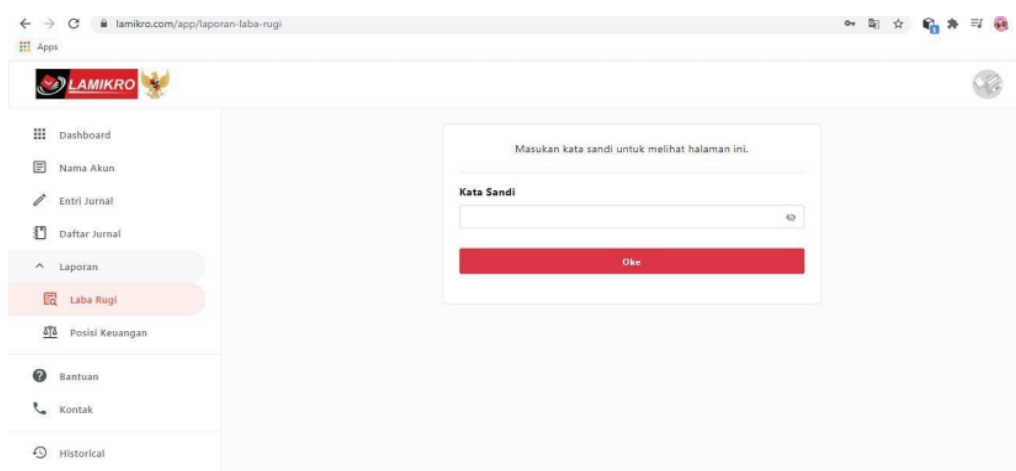


Fig. 9. View of login in the profit and loss report menu (source: ministry of cooperatives and SMEs of the Republic of Indonesia, 2021)

Pendapatan		
Kode	Nama Akun	Nilai
4010	PENJUALAN PRODUK	38.550.000
4020	PENDAPATAN JASA	0
4040	PENDAPATAN LAIN-LAIN	0
4050	PENDAPATAN BUNGA BANK	0
Total Pendapatan		Rp38.550.000

Biaya / Beban		
Kode	Nama Akun	Nilai
6010	HARGA POKOK PENJUALAN	0

Fig. 10. Profit and loss report view (source: ministry of cooperatives and SMEs of the Republic of Indonesia, 2021)

After that, the Profit and Loss Table will be displayed, reflecting the financial status of the business, based on the entries made in the journal or transactions (see Figure 10). User can download the Profit and Loss Report by clicking the "Download PDF" button located in the right corner of the report.

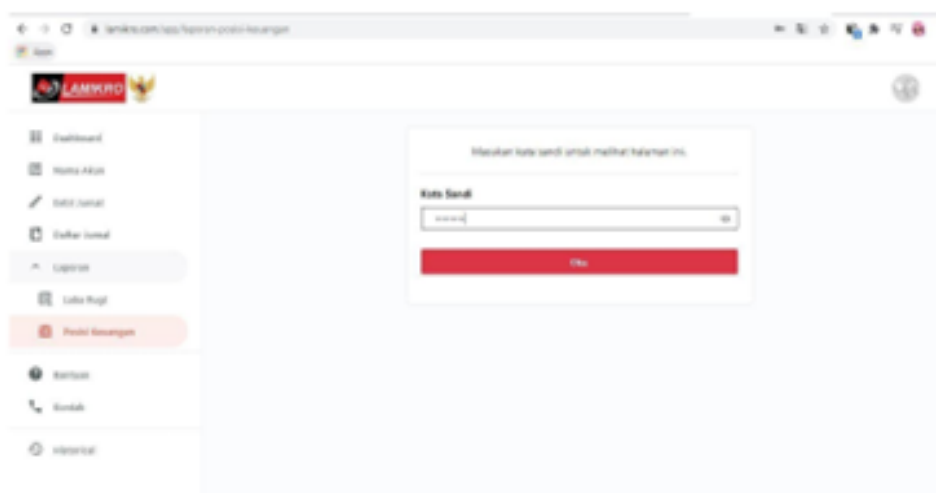


Fig. 11. Financial position report login view (source: ministry of cooperatives and SMEs of the Republic of Indonesia, 2021)

To view the financial position report from the Lamikro application, the business owner can click on it at the bottom left of the profit and loss report, as shown in Figure 11. After clicking on the financial position report, the business owner must first log in by entering a password to open the financial position report created by the Lamikro application system.

Aset		
Aset Lancar		
Kode	Nama Akun	Nilai
1010	KAS	155.000.000
1020	BANK MANDIRI	0
1021	BANK BRI	0
1022	BANK BNI	0
1023	BANK BCA	0
1024	BANK DAERAH/LADINNYA	0
1030	PIUTANG USAHA	0
1035	PENDAPATAN YANG MASIH HARUS DITERIMA	0
1040	PERSEDIAAN BARANG DAGANGAN	27.050.000
1050	PERSEDIAAN BAHAN BAKU	11.500.000
1060	BEBAN DIBAYAR DIMUKA	0
1070	PERLENGKAPAN/ATK	0
Total Aset Lancar		Rp193.550.000

Fig. 12. Financial position report view (source: ministry of cooperatives and SMEs of the Republic of Indonesia, 2021)

After filling in the login and password in the Lamikro application to view the financial position report created by the application, it will look like Figure 12, a financial position report consisting of assets, liabilities, and equity, according to the input in the journal or daily transactions. In the lower right corner, it says download PDF if the owner wants a financial position report in PDF format.

The simple accounting training provided utilizing the Lamikro application has positively impacted the business owner. The effects of this change are reflected in the results from the reflection sessions conducted by the service team in collaboration with the partners, as shown in Table 2.

Table 2: Reflection on community service activities

Conditions Before activity	Condition After Activity
Cash for business activities is still mixed with cash for personal needs	MSME owners have separated cash for business and personal use
Business financial records are very rarely recorded, sometimes not even recorded at all.	The owner has a special book to record business finances.
The business scale is still small, so it does not require financial reports.	MSME owners realize that business financial accounting records are important.
MSME owners do not yet understand how to make financial reports	The owner begins to make financial records for his business.
Not having business financial records because they are complicated.	MSME owners admit that making business financial records is not as complicated as they think.
Large transactions are recorded, but small transactions are ignored.	MSME owners record all transactions that have large and small amounts.
Business finances are still not separated	The owner realizes the need to separate business and personal finances, so that the owner can see the progress of his business.

The community service activities conducted by this team have had a largely positive impact. The community engagement program undertaken by the team has yielded substantial positive impacts. The owner of Marife Cake and Pastry acquired valuable knowledge and skills in differentiating between business and personal finances. This enhanced understanding enabled the owner to effectively monitor business development and manage cash flow. The owner expressed that this community engagement activity elucidated financial statement recording methodologies. The publicized bookkeeping compilation was accessible to community engagement partners, owing to the clear presentation of materials and the inclusion of direct practical application. The recording of funds for small businesses can be efficiently executed using the Lamikro bookkeeping application. Furthermore, this community engagement activity

enabled the partners to track their wages and expenses over specific periods. The business owner also began to recognize the importance of segregating personal and business funds, thereby allowing for a more accurate evaluation of their commercial activities' outcomes.

Conclusion

The community service program, collaboratively undertaken by the team and Marife Cake and Pastry in the Bandung City region, was successfully executed. This program encompassed training on the utilization of the Lamikro application for generating financial reports pertinent to micro, small, and medium-sized enterprises. The training provided to the owner of Marife Cake and Pastry specifically focused on leveraging the Lamikro application to facilitate income tracking over defined periods. Prior to this program, an effective method for systematically documenting their cake and pastry production activities had been absent. The overall objective of this program was to empower business owners to establish necessary bookkeeping records through the user-friendly Lamikro application. The training was designed for ease of comprehension, thereby enabling participants to effectively utilize this tool.

The training conducted by the team aimed to educate MSME owners on the critical importance of segregating business financial management from personal financial management. This distinction is paramount, as mixing these aspects can distort the accurate calculation of profit or loss derived from business operations. Through the training delivered by the team, MSME owners were empowered to identify and appraise the resources inherent within their businesses. For subsequent community engagement activities, plans are underway to offer training on calculating production costs incurred for each product. This forthcoming training is intended to assist owners in accurately determining their production expenditures, thereby enabling a precise evaluation of earned profits.

Acknowledgements

The author wishes to express profound gratitude to the Head of the Institute for Research and Community Service (LPPM) at Tarumanagara University and the Dean of the Faculty of Economics and Business for their invaluable support of this community service initiative. Their support was instrumental in ensuring the successful execution of the activities and in generating a positive impact on small and medium-sized enterprises. Furthermore, the author extends

appreciation to Marife Cake and Pastry, a key partner in this endeavor, for their dedicated time and support during the preparatory phase. Their involvement significantly contributed to the smooth implementation of the community service activities, which proceeded as planned.

References

- Azhari, W., Purwanto, P., Rifa'i, F.Y.A., & Pudail, M. (2020). Pemberdayaan masyarakat melalui pelatihan desain grafis di balai latihan kerja komunitas pesantren pada masa pandemi covid-19. *LOGISTA: Jurnal Ilmiah Pengabdian Kepada Masyarakat*, 4(2) 487–493. <https://www.neliti.com/id/publications/504924/pemberdayaan-masyarakat-melalui-pelatihan-desain-grafis-di-balai-latihan-kerja-k>
- Agustina, Y., Setianingsih, S., & Santoso, Y. D.S. (2019). Pelatihan penyusunan laporan keuangan bagi entitas mikro, kecil, dan menengah bidang usaha dagang pada UMKM Binaan Pusat Inkubasi Bisnis Syariah Majelis Ulama Indonesia. *Intervensi Komunitas: Jurnal Pengabdian Masyarakat*, 1(1), 1-15. <https://ojs.itb-ad.ac.id/index.php/IK/article/view/242>
- Badan Pusat Statistik. (2024). Statistik penyediaan makanan dan minuman (food and beverage service activities statistics) tahun 2023. <https://www.bps.go.id/id/publication/2024/12/23/f2c7743c4712aaeaa4abf694/statistik-penyediaan-makanan-dan-minuman-2023.html>
- Dudgeon, P., Scrine, C., Cox, A., & Walker, R. (2017). Facilitating empowerment and self-determination through participatory action research: findings from the national empowerment project. *International Journal of Qualitative Methods*, 16(1), 1–11. <https://doi.org/10.1177/1609406917699515>
- Farhan, M., Novriansa, A., Kalsum, U., & Mukhtaruddin, M. (2020). Pengenalan akuntansi bagi usaha mikro kecil dan menengah (UMKM) di Desa Kota Daro, Kabupaten Ogan Ilir. *Sricommerce: Journal of Sriwijaya Community Services*, 1(1), 47-54. <https://doi.org/10.29259/jscs.v1i1.11>
- Firmansyah, A., Zulfa, A. M., Prastica, A. E., Nabila, A. A., Aji, A. R. P., Lukyani, C. H., Amallia, E. N., Arifah, L., Andi, M. R., Dewi, N. W. P., Wijaya, R. D., & Krisabel, T. T. (2021). Edukasi akuntansi dan pelaporan keuangan UMKM X di era pandemi covid-19. *Pengmasku*, 1(1), 1-7. <https://doi.org/10.54957/pengmasku.v1i1.82>
- Hartanto, S. (2024). Training of tax implementation for micro, small, and medium enterprises in the digitalization era. *Journal of Innovation and Community Engagement*, 5(4), 236-252. <https://doi.org/10.28932/ice.v5i4.9873>
- Hasibuan, R., Sitorus, A. P., & Budianto (2022). Penguatan kualitas sumber daya manusia usaha mikro melalui pelatihan akuntansi pencatatan keuangan di Desa Mekar Sawit Kecamatan Sawit Seberang Kabupaten Langkat. *Jurnal Abdimas Mutiara*, 3(2), 385–388 <http://e-journal.sari-mutiara.ac.id/index.php/JAM/article/view/3617/2477>
- Khan, K.S., Bawani, S.A.A., & Aziz, A. (2013). Bridging the gap of knowledge and action: a

- case for participatory action research (PAR), *Action Research*, 11(2), 157-175. <https://doi.org/10.1177/1476750313477158>
- Khayati, M., Purwanto, & Mustofa, A. (2021). Pendampingan program perilaku hidup sehat pada masa kenormalan baru: studi kasus di Desa Bangsri. *LOGISTA: Jurnal Ilmiah Pengabdian kepada Masyarakat*, 5(1), 173–179. <https://doi.org/10.25077/logista.5.1.173-179.2021>
- Mackenzie, J., Tan, P.L., Hoverman, S., & Claudia Baldwin, C. (2012). The value and limitations of participatory action research methodology. *Journal of Hydrology*, 474, 11–21. <https://doi.org/10.1016/j.jhydrol.2012.09.008>
- Mulyani, S. (2023). Sosialisasi pencatatan laporan keuangan berbasis digital melalui aplikasi teman bisnis pada UMKM di Desa Kutaampel. *Abdimas Jurnal Pengabdian Mahasiswa*, 2(1), 206-210. <https://journal.ubpkarawang.ac.id/index.php/AJPM/article/view/3581>
- Novitasari, A.T. (2022). Kontribusi UMKM terhadap pertumbuhan ekonomi era digitalisasi melalui peran pemerintah. *Journal of Applied Business and Economic (JABE)*, 9(2), 184-204. <https://doi.org/10.30998/jabe.v9i2.13703>
- Nuha, S. U., & Isdarini, V. (2022). Edukasi akuntansi dan praktik pengelolaan laporan keuangan pada UMKM Gen Hijau Jember. *Progress Conference*, 5(2), 237-244. <https://proceedings.itbwigalumajang.ac.id/index.php/progress/article/view/503/404>
- Purwanto, P., Safitri, D. Y., & Pudail, M. (2023). Edukasi pencatatan laporan keuangan sederhana bagi pelaku usaha mikro, kecil dan menengah (UMKM). *As-Sidanah: Jurnal Pengabdian Masyarakat*, 5(1), 1-14. <https://doi.org/10.35316/assidanah.v5i1.1-14>
- Putri, A. A., & Thoriq, A. M. (2022). Pelatihan pencatatan keuangan pada UMKM menggunakan aplikasi akuntansi UKM. *Jumat Ekonomi: Jurnal Pengabdian Masyarakat*, 3(1), 39-43. https://doi.org/10.32764/abdimas_ekon.v3i1.2528
- Utomo, S., Rizaldi, D., Hadi, E. N. N., Haryanto, H., & Kusnadi, K. (2022). Pelatihan peningkatan manajemen keuangan dan pembukuan sederhana. *Jurnal Peradaban Masyarakat*, 2(1), 33-36. <https://doi.org/10.55182/jpm.v2i1.116>