

ASSISTANCE IN PREPARING SIMPLE INCOME AND CASH FLOW STATEMENTS FOR FURNITURE BUSINESS OWNERS IN PETEKEYAN VILLAGE, TAHUNAN DISTRICT, JEPARA CITY

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Abstract

Orderly and structured financial management is a crucial factor in the success of small and medium-sized businesses. However, most furniture entrepreneurs in Petekeyan Village, Tahunan District, Jepara City, still experience difficulties in preparing simple financial reports such as income and cash flow statements, and break-even point analysis. This activity aims to improve the understanding and skills of furniture entrepreneurs in preparing basic financial reports and break-even point analysis independently. The method used includes four stages of situation analysis, training, mentoring, and evaluation, with a total of 20 participants and a six-month implementation period. The training materials include recording daily transactions, classifying income and expenses, preparing income and cash flow statements, and calculating break-even points. Initial results indicated that only 20% of participants understood the importance of financial reporting and were able to prepare profit and loss statements or calculate the Break-Even Point. After training and mentoring, 100% of participants were able to prepare profit and loss statements, present simple cash flows, and calculate their business's Break-Even Point. Evaluations showed that 93.33% of participants found the training material easy to understand and very useful in their business operations. All participants began recording financial transactions regularly and using reports as a basis for decision-making. This activity demonstrated that a simple, contextual, and sustainable training approach can improve literacy and encourage strengthening the financial capacity of furniture entrepreneurs in Petekeyan Village. This program can be replicated in other areas to support the sustainable development of furniture entrepreneurs.

Keywords: furniture, profit and loss, cash flow, break-even point, financial literacy

Introduction

Micro, Small, and Medium Enterprises (MSMEs) are a crucial pillar of national economic development, employing approximately 97% of the workforce and contributing more than 60% to Indonesia's Gross Domestic Product. However, this significant contribution is not matched by sound financial management, as most businesses still operate traditionally without an organized record-keeping system (Manek & Nugraeni, 2023). Furthermore, some companies still do not maintain regular financial records by applicable accounting standards (Luciana & Gunawan, 2021). Their primary focus tends to be on daily business operations, often neglecting the importance of systematic financial recording and reporting (Yuliawati & Yudiantara, 2022). In Petekeyan Village, Tahunan District, Jepara Regency, the majority of furniture businesses are unable to prepare profit and loss reports, cash flow statements, or break-even point analyses due to low financial literacy and limited human resources (Suyadi et al., 2018).

This problem is not new, given that many business owners in various regions still consider financial record-keeping to be complex, cumbersome, and unimportant (Christanto et al., 2024). However, financial reports are not only an internal control tool but also a crucial requirement for accessing external capital and making strategic decisions (Pudjowati et al., 2023). Research by Suyadi et al. (2018) explains that low accounting understanding directly impacts business competitiveness and resilience. Therefore, intervention through training and mentoring is needed that can address the practical needs of business owners directly and sustainably (Manek & Nugraeni, 2023).

Several previous studies have confirmed that training in preparing simple financial reports has been proven to improve the understanding and skills of micro, small, and medium-sized enterprises (MSMEs) (Nikmah et al., 2023). Pudjowati et al. (2023) emphasize the importance of building a systematic and adaptive mentoring ecosystem for MSMEs to strengthen financial literacy. Research by Manek & Nugraeni (2023) found that MSMEs who initially did not maintain bookkeeping were able to prepare cash flow statements, profit and loss statements, and transaction records more orderly and efficiently after training. Other research indicates that financial reporting

obstacles are primarily caused by unfamiliarity with procedures, lack of training, and the assumption that bookkeeping does not directly impact business operations (Nikmah et al., 2023).

Based on the background and previous research results, it can be identified that furniture entrepreneurs in Petekeyan Village still face various obstacles in preparing financial reports. These obstacles include a lack of understanding of the function of financial reports (Nikmah et al., 2023), the lack of routine transaction recording (Manek & Nugraeni, 2023), and limited access to relevant technical training (Suyadi et al., 2018). Furthermore, most entrepreneurs do not yet know how to use financial reports for business planning and evaluation (Pudjowati et al., 2023). The absence of an adequate bookkeeping system also exacerbates the financial condition of entrepreneurs, ultimately impacting their resilience and competitiveness.

According to data from the Central Java Province Cooperatives and Small and Medium Enterprises Office, there are more than 4 million businesses in the province. However, only a small proportion have standardized financial recording systems (Suyadi et al., 2018). Many businesses struggle to prepare financial reports by Financial Accounting Standards. This difficulty is generally caused by factors such as low education levels and a lack of understanding of Financial Accounting Standards (Lestari, 2021). In Pekalongan, for example, of the approximately 1,907 registered businesses, most have not prepared reports by the Financial Accounting Standards for Micro, Small, and Medium Entities (Nikmah et al., 2023). A similar situation was found in Sleman Regency, Yogyakarta, where businesses such as Kedai Aroma and Warmindo have not maintained routine financial records due to limited time, energy, and technical understanding (Manek & Nugraeni, 2023).

Financial reports are a systematic representation of a business entity's financial position, containing information on assets, liabilities, revenues, and expenses (Fitriyyah et al., 2020). In the context of business actors, financial reports serve as a means of accountability as well as a basis for rational, data-driven decision-making (Sari et al., 2025). Since 2016, the Indonesian Institute of Accountants has ratified the EMKM Financial Accounting Standards (SAK) as a specific recording standard for micro, small, and medium-sized entities to enable them to prepare simple, structured, and legally compliant financial reports (Mustarini & Fathah, 2023). However, the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities has not been optimal due to low socialization and limited accounting knowledge among business actors (Suyadi et al., 2018). Business actors require training and assistance in accounting records and financial report preparation to ensure they have an adequate understanding and ability to manage their business finances (Rayyani et al., 2020). In line with the results of the community service program by Putri et al. (2025), initially, the entrepreneurs fostered by the Multi Artha Utama cooperative did not understand the importance and method of financial recording. After training and mentoring, they became aware, interested, and learned how to record finances simply. According to Hidayat & Susanto (2024) (in Rayyani et al., 2020), a learning-by-doing approach increases effectiveness by up to 80% in MSMEs that previously lacked accounting knowledge. Therefore, a hands-on training model and a participatory approach are effective strategies for improving these skills (Manek & Nugraeni, 2023).

This community service program aims to evaluate the improvement in understanding and skills of business actors in preparing basic financial reports after receiving training and mentoring. It also aims to identify obstacles and formulate financial literacy-based empowerment strategies for business actors at the village level. The results of this community service program are expected to provide practical contributions in designing contextual and applicable training programs by local governments, educational institutions, and communities supporting business actors. Furthermore, theoretically, this community service program enriches scientific studies related to community empowerment-based accounting education. It strengthens the argument that structured yet straightforward interventions can improve the managerial capacity of small business actors in rural areas.

Thus, strengthening financial literacy through contextual training and mentoring is a real solution to increase the capacity of MSMEs, particularly in villages like Petekeyan. Small business owners equipped with the understanding and skills to prepare financial reports will be better prepared to face economic challenges and be able to make data-driven decisions. This simple intervention not only contributes to orderly business administration but also strengthens the community's sustainable economic resilience.

Method

This six-month community service program took place in Petekeyan Village, Tahunan District, Jepara City. The focus of the program was to assist MSMEs in the furniture business in preparing simple financial reports, specifically profit and loss and cash flow statements, relevant to their business conditions. The program took place at the Petekeyan Spring Reading Park (Paseban) and involved 15 active participants.

There are four stages in the implementation method designed to address the main challenges faced by furniture businesses in Petekeyan Village: the lack of systematic financial records and a limited understanding of fundamental financial analysis. The following are the implementation stages used:

a. Situation Analysis

The condition analysis was conducted through direct observation of furniture business owners in Petekeyan Village, Tahunan District, Jepara City. The objective of this activity was to identify the challenges faced by these

business owners in financial management and record-keeping. Based on the observations, it was discovered that most furniture business owners lacked a sufficient understanding of financial reports, such as profit and loss statements and cash flow statements. Business transactions were often not recorded systematically, and business funds were frequently mixed with personal finances.

Furthermore, furniture businesses are not yet accustomed to using simple recording formats that could help them regularly evaluate business performance. This lack of financial literacy makes it challenging to assess profits, control cash flow, and make sound business decisions. These findings highlight the need for training and mentoring in preparing simple, applicable financial reports that are appropriate for the local MSME context.

b. Training

After conducting direct observations and interviews with woodcarving artisans in Petekeyan Village, it was discovered that their financial records were still manual and unstructured. Most furniture entrepreneurs did not yet understand the importance of simple financial reports such as profit and loss and cash flow statements, and were not accustomed to recording transactions routinely. To address these issues, the implementation team held a training activity focused on improving basic financial literacy. In this training, participants were given an understanding of the benefits and functions of profit and loss and cash flow statements in supporting business sustainability. The training materials covered income and expense classification, recording daily transactions, preparing profit and loss statements, recording cash inflows and outflows, and an introduction to the Break Even Point concept as a break-even analysis tool.

Participants were also provided with examples of simple record-keeping formats that are easily adapted to suit the needs of each business. The training approach is practical, case study-based, and tailored to the context of local furniture and woodcarving businesses. After this training, furniture business owners are expected to be able to prepare financial reports independently and use them as a basis for more measurable and sustainable business decisions.

c. Mentoring

Following the training, the next step is direct mentoring for furniture businesses in Petekeyan Village. This mentoring focuses on the practice of preparing independent financial reports based on real-world data from each participant's business activities. The mentoring includes guidance on recording daily transactions, grouping income and expenses, and preparing profit and loss and cash flow statements using a simplified, customized format.

In addition, participants were assisted in conducting simple analyses, such as calculating the break-even point (BEP) to assess business feasibility. During the mentoring process, participants were guided to use the prepared financial reports as a basis for business evaluation and short- and long-term decision-making. The implementation team provided direct feedback on the participants' records and reports and assisted in resolving any technical challenges encountered during the report preparation process.

The aim of this stage is for Furniture Business actors not only to understand the basic concepts of financial reports, but also to be able to apply them consistently in daily business operations, so that their businesses can be managed in a more orderly, transparent, and sustainable manner.

d. Evaluation

At this stage, the community service team monitored and evaluated the implementation of the previously implemented mentoring program. The evaluation focused on the extent to which furniture business owners in Petekeyan Village were able to independently record their financial statements and prepare profit and loss and cash flow reports in a simple format. Monitoring was conducted through direct review of participant records, group discussions, and completion of evaluation forms. The community service team assessed the accuracy of transaction recording, the neatness of income and expense groupings, and the suitability of reports to actual business conditions. Participants were also asked to calculate and interpret the Break Even Point as part of basic analytical skills for business sustainability.

This evaluation step is crucial to determine the extent to which participants' understanding has developed during the program and to ensure that the financial reports prepared are truly used as a tool for business decision-making. The evaluation results indicate significant improvement in participants' ability to prepare financial reports independently and routinely. These findings also form the basis for developing further recommendations for ongoing, long-term mentoring.

In summary, the following is a flowchart of community service activities.

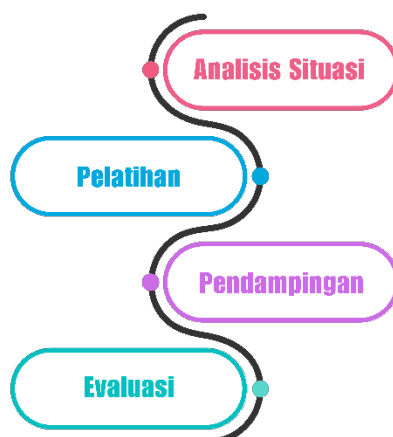


Figure 1. Community Service Activity Flowchart

Result and Discussion

Based on interviews with business partners in Petekeyan Village, it was discovered that the financial management of their businesses is still rudimentary and not systematically organized. Furniture business owners in the village generally do not implement routine financial records, including profit and loss reports, cash flow reports, or break-even analysis. However, neat and structured financial records play a crucial role in helping business owners monitor financial performance, control expenses, and make more informed business decisions. In response to this situation, the community service team conducted training and mentoring activities focused on preparing simple financial reports. These activities included training on the basic concepts of transaction recording, preparing profit and loss and cash flow reports, and calculating the break-even point. The following are the stages of the training and mentoring implementation designed to improve the financial literacy and capacity of business owners in a practical and applicable manner.

a. Providing Training in Preparing Simple Financial Reports

The following is the core material presented in training activities for furniture business actors regarding the preparation of simple financial reports as a business management tool:

1. Introduction to Basic Financial Reports for furniture business actors.
2. Steps for preparing a profit and loss report.
3. Daily and Monthly Cash Flow Recording.
4. Calculation of *Break Even Point*.

b. Mentoring

The next stage in this activity is mentoring furniture business owners in Petekeyan Village in preparing independent financial reports. The mentoring begins by helping participants prepare daily recording formats, both manually and in simple digital formats. The community service team guides: 1) Grouping types of income and expenses. 2) Preparing periodic profit and loss and cash flow reports. 3) Identifying significant operational expenses. 4) Calculating the break-even point based on the cost structure and product selling price.

Participants are also guided to understand how to read reports and use them to evaluate their business's financial performance. During the mentoring process, participants receive direct feedback from the team on the notes and reports they have prepared. The primary goal of this phase is to enable business owners to maintain regular, accurate records and use financial reports as a basis for more informed business decisions. The following is documentation from the mentoring activity:



Figure 2. Mentoring Stage

c. Evaluation

The final stage of this activity is an evaluation, which aims to assess the extent to which furniture business owners have understood and implemented independent financial reporting. The evaluation is conducted by reviewing participants' transaction records, profit and loss statements, and cash flow statements prepared during the program. Additionally, participants are asked to calculate the break-even point (BEP) based on their respective business data.

The community service team also conducted discussions and Q&A sessions to assess participants' understanding of reading and utilizing financial reports as a business control tool. The evaluation focused on recording accuracy, report preparation consistency, and their use in financial planning. This stage is crucial to ensure that business owners not only participate in the training but also apply it effectively and sustainably in their business operations.

The following is a table of the results of training and mentoring activities that have been carried out by the team for MSME Furniture Business actors in Petekeyan Village, Tahunan District, Jepara Regency.

Table 1. Community Service Activity Result

No	Statement	Before	After
1	I am used to recording furniture sales results daily or weekly.	20%	100%
2	I'm used to recording furniture sales results daily or weekly.	20%	100%
3	I'm used to recording expenses such as purchases of wood, tools, or other supporting materials.	20%	100%
4	I understand that a cash flow statement records the incoming and outgoing cash flow of a business.	20%	100%
5	I'm used to distinguishing between business and personal funds.	20%	100%
6	I'm used to recording routine expenses, such as electricity bills, labor costs, or shipping costs.	20%	100%
7	I've tried to calculate my business's profit or loss over a specific period.	20%	100%
8	I can distinguish between daily expenses and investments in work equipment.	20%	100%
9	I know that a profit and loss statement can show whether my business is making a profit or a loss.	20%	100%
10	I find it difficult to keep regular financial records.	20%	100%
11	I once kept a simple record of income and expenses.	20%	100%
12	I want to learn how to create a simple financial report that suits my furniture business.	20%	100%
13	I am willing to share this knowledge with fellow craftspeople who are not yet accustomed to financial record keeping.	20%	100%
14	I feel more prepared to start recording all my business transactions, no matter how small.	20%	100%
15	I am ready to participate in training on recording business reports.	20%	100%

The following table shows the results of a survey on the level of partner satisfaction related to the training and mentoring activities of the community service team for MSME Furniture Business actors in Petekeyan Village, Tahunan District, Jepara Regency.

Table 2. Results of the Partner Satisfaction Survey on Community Service Program Activities

No	Statement	No	Yes
1	The activities were carried out in line with the presented theme.	0%	100%
2	The activity support team demonstrated its commitment to addressing issues in each activity.	6,67%	93,33%
3	The support team was able to explain any unclear material clearly.	13,33%	86,67%
4	The Muria Kudus University team was able to explain the solutions provided to you.	0%	100%
5	The Muria Kudus University team has had a real impact on your business.	6,67%	93,33%
6	The activities are aligned with the needs of your community.	0%	100%
7	The implementation of the activities provided excellent support to meet the needs of partners	13,33%	86,67%
8	The implementation process of this activity met your expectations.	0%	100%
9	The benefits of this activity were immediately felt.	6,67%	93,33%
10	The material presented in this activity was easy to understand.	6,67%	93,33%
11	The activity's timing was appropriate and did not disrupt your activities.	0%	100%
12	You felt actively involved in the activity process.	6,67%	93,33%
13	The facilities and infrastructure used in the activity supported the smooth running of the program.	0%	100%
14	Communication between the Muria Kudus University team and partners was good throughout the activity.	13,33%	86,67%
15	You are willing to participate in similar activities from Muria Kudus University in the future.	0%	100%

The following is some documentation of the evaluation stages carried out by the partner service team.



Figure 3. Evaluation Stage

Conclusion

Training and mentoring for preparing simple financial reports, conducted for furniture businesses in Petekeyan Village, Tahunan District, Jepara City, is essential as a solution to the low level of financial literacy in business management. Through this activity, business owners gained a new understanding of the importance of orderly financial record keeping, as well as the technical skills to independently prepare profit and loss reports, cash flow statements, and calculate the Break-Even Point.

This activity successfully improved participants' skills in managing daily transactions, classifying income and expenses, and presenting financial reports that can be used as a basis for business evaluation and decision-making. A shift in managerial practices also occurred, moving from conventional and undocumented business management to a more structured, transparent, and measurable record-keeping system.

Implementing simple financial reports has proven to be an effective and efficient alternative for strengthening business control without the need for complex accounting systems. Besides helping business owners understand their real financial condition, these reports are also a crucial tool for assessing business feasibility and planning long-term development.

The positive impact of this initiative is not only felt directly by furniture businesses in Petekeyan Village, but also has the potential to become an inspiring model for other villages with similar local potential. Therefore, the continued development of programs like this is crucial to strengthen the financial capacity of businesses in the era of digital economic transformation.

Suggestion

The advice for furniture entrepreneurs in Petekeyan Village, Tahunan District, Jepara Regency is to consistently participate in various financial literacy training programs organized by the village government, educational institutions, and other supporting agencies. Through such training, entrepreneurs are expected to develop their understanding and skills in preparing simple financial reports, such as profit and loss statements, cash flow statements, and break-even point analysis. The knowledge gained should not be stored as mere theory but should be utilized optimally in day-to-day business management.

Regular and structured financial record keeping needs to be implemented as part of healthy business habits to make it easier for entrepreneurs to monitor business conditions, make more accurate decisions, and plan for sustainable business development. By becoming accustomed to preparing simple financial reports, entrepreneurs will be better prepared to face the challenges of market competition. They will also have a more potent competitive edge in accessing future partnerships and financing opportunities. Therefore, it is crucial for every entrepreneur to continuously improve their capacity, not only in production and marketing, but also in financial management, which is the foundation of business success.

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