

**FINANCIAL MANAGEMENT TRAINING FOR JOGLO BARAT JAKARTA
BUSINESS DEVELOPMENT****Lusia Sri Arini, Elok Kurniawati**Fakultas Ekonomi dan Bisnis, Universitas Mercu Buana, Jakarta, Indonesia
Email: lusia.sri.arini@mercubuana.ac.id, elok.kurniawati@mercubuana.ac.id**Abstract**

Community service has been carried out by analyzing the situation of partners not getting used to doing financial books, how to market products that have not been arranged to attract consumers, how to offer products to consumers who are still not friendly. For this reason, service to partner catfish breeders is carried out by helping them keep records and develop their business. The activities carried out provide bookkeeping, financial management with theory and practice, marketing management, and entrepreneurship. The output of this service is so that catfish farmers are more skilled in managing their business, and it is hoped that having the above knowledge will develop more and become the goal of consumers to buy their products at this farm. After being given training, partners get financial knowledge; partners can do bookkeeping every day so that with this bookkeeping, they can design their business development. Knowledge of marketing and entrepreneurship can support a rice stall's current and future success. In the end, the development of this business will improve the standard of living and the economy of partners.

Keywords: Entrepreneurship; finance; marketing

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Introduction

Small and household businesses by housewives, however, really help the welfare of the family. Small and home industries have three important reasons for their existence in Indonesia (Joesyiana, 2017). Most home businesses are not management set up. So that in its journey it has obstacles for the sustainability of the food stall business, it is necessary to solve the problems faced. For this reason, the problems faced need to find solutions such as lack of capital, bookkeeping, processing nutritious food, structuring rooms and serving food. Small businesses such as catfish farms have the potential to develop but need help.

In the context of community service, we want to help owners have entrepreneurial knowledge such as marketing, bookkeeping, financial management. This is what makes

the MSME business can be used as a promised business opportunity. Because these business opportunities will be needed at any time, and future prospects will be better as the population increases.

Daily bookkeeping is rarely done so that financial management and investment planning are not optimal. Daily bookkeeping is rarely done so that financial management and investment planning are not optimal.

1. Focus on Community Service

In starting a business in any field, the first thing to know is the market opportunity and how to get orders. What is the market opportunity that we want to enter in our business and how to get those orders.

Business development is progressing from time to time, companies and economies are mushrooming in various parts of the world (SITINJAK, 2021). Second, we must

analyze the advantages and disadvantages of our competitors and the extent to which we are able to compete with them in terms of price, service and quality.

The third is mental preparation and the courage to start. Get rid of the psychological barriers of shame, fear and the inner battle between desire and doubt. Don't forget to be prepared to face risks, where business risk is profit or loss. The bigger the profit, the bigger the risk. The most important thing is to have the courage to try and get started. Better to try and fail than fail. Understand operational problems in the MSME business. MSMEs after the economic crisis continued to increase from year to year. This also proves that MSMEs are able to survive in the midst of an economic crisis (Sarfhah, Atmaja, & Verawati, 2019). Before you save money at a restaurant, always keep your business your time to learn about the business you want to pursue. You can learn from people who are already successful in this business, both openly and secretly (from mass media narratives, third-person stories or direct observations.

2. Justification and Goals

Provide training to business owners regarding financial management, so that it is hoped that an increase in understanding and knowledge will be achieved in calculating and recording cash receipts and disbursements properly so that expenses are not greater than income. Financial literacy is a basic need for everyone to avoid financial problems. Financial difficulties are not only a function of income alone (low income), financial difficulties can also arise if there is an error in financial management (miss-management) such as misuse of credit, and the absence of financial planning (Yushita, 2017). Increased ability in managing finances. And improve the quality of the business both in service and in bookkeeping. The fulfillment of needs and desires as well as the value of service quality is largely determined by the level of importance and satisfaction of customers as users. Unsatisfactory service will lead to

reduced consumers or even lost because consumers move to other services.

3. Identification of problem

As has been stated in the situation analysis that the problems faced are related to household financial management, recording, then the formulation of the problem is how business owners can record and calculate expenses properly, namely by doing bookkeeping, so that expenses are greater than income, and how these business owners can have the ability to manage finances to the fullest. So that the goal of potential consumers because they can produce food that is diverse and of higher quality, nutritional value and variety, or receiving orders for parties is developed for the catering business. This will further improve the standard of living of business owners.

4. Relevance

Able to record receipts and disbursements properly, manage business finances, so that the family's financial condition is always sufficient, good, and has savings/investments for future needs, so that welfare is realized for the family. Improving the quality of financial management so that a prosperous family can be realized. The number of MSMEs in Indonesia from time to time has increased significantly (Rumbianingrum & Wijayangka, 2018). As a medium to carry out the tridharma of higher education, especially in the field of service, and as a means to transfer knowledge that is beneficial to society. This activity is useful for both central and regional governments in order to strengthen the family economy as one of the pillars of the national financial system. The food business is a high-risk business, because the food business is different from other businesses. Except what we sell is dry food, which can last for months. But if you believe that the market share is good, then the food business will give you doubled profits.

Method

The samples taken were 25 SMEs in the Joglo sub-district, Jakarta Bara.

1. Discussion and Percentage

The most important thing in managing and managing business finances is to have a detailed and neat plan. Behavioral financial management is considered as one of the important concepts in the discipline of finance (Humaira & Sagoro, 2018). Provide financial management and marketing knowledge and entrepreneurial expertise to increase partner insight in terms of financial management to carry out daily and monthly bookkeeping and provide better customer service by developing products that are presented with good presentation techniques and customer service.

Getting into the habit of recording family finances is often forgotten by sellers for various reasons, including being lazy and not having time. Managing household finances doesn't really take care of the palms hand. Moreover, if the family income is uncertain. If you're not careful, you can the big proverb is the stake rather than the pillar that afflicts household finances (Badriah & Nurwanda, 2019).

In fact, through recording, all financial expenses and income transparently can be known, and we can be accounted for in front of our husbands. The benefits of note-taking for family financial health, according to (Noer & Gunowibowo, 2018). Knowing where and how much money is coming in or going out, mentally training your awareness to be responsible for every expense, being able to categorize every expense.

Having a catfish farm business with a management system that is much better than

before can be realized by the existence of bookkeeping management, both the income and expenses of the stall's finances for every activity related to finances every day. It is hoped that sound financial management will provide a sense of optimism for the future with a stall development program, both in the form of capital investment and other investment plans, which can be beneficial in terms of improving welfare and health. In line with that, it is also expected to have a program in business development. Entrepreneurship is a creative ability and innovative, keen to see opportunities and always open to every possible positive input and change bring the business to continue to grow and have value (Ilyas, Anas, & Islamiah, n.d.). The intended business development is to add new farmland with equipment.

2. exercise

For Financial Training, participants have started to make and carry out bookkeeping every day (daily).

- 1) Entrepreneurship Training they have started to understand the importance of having entrepreneurial spirit, for example, all activities used to sell are counted and recorded so that you know the difference between the purchase of materials and the results selling.
- 2) Marketing Training has an impact on partners in serving consumers more friendly and on time.
- 3) Management training for financial management so that farmers can manage finances to invest

Results and Discussion

Table I
Outcomes

No	Outer Type	Achievement Indicator
1	Scientific publications in journals/proceedings1)	
2	Publication in mass media (print/electronic) 2)	
3	Increased turnover of partners engaged in the economy 3)	Achieved
4	Increasing product quantity and quality 3)	
5	Improved community understanding and skills 3)	Achieved
6	Improvement of public peace/health (partners of the general public)3)	
7	Services, models, social engineering, systems, products/goods 4)	Achieved
8	Intellectual property rights (patents, simple patents, copyright, trademark,	
9	Textbook 6)	Achieved

The training method is a combination of training in the field of marketing and the concept of entrepreneurship. For this activity, marketing training was provided by a lecturer at Mercu Buana University. Provision of debriefing in the field of marketing is provided with product marketing materials in general, as well as about entrepreneurship and how to work with.

SMART. At the time of giving the training not only stories about theory but more about discussion of the problems they have faced so far. For the field of entrepreneurship, space The training is divided into business actors who produce goods, services, and trade or sell. They can discuss the problems they face so far.

Then the training program was continued with FGD, about the problems faced by MSME actors is associated with the need for training to solve problems which exists. It turns out that the most problems are problems in the financial sector.

Whether it's in the management which is still mixed with the management of family finances as well as business finance, lack of capital, difficulty in getting networks with parties financial or banking institutions. For the marketing field the problems they face is the problem of the difficulty of finding a place to sell, the difficulty of expanding market, ignorance to do promotional tools and the importance of product development.

Apart from that, in the field of operations, it is difficult to find suppliers or suppliers who the location is close to where they work and the difficulty of getting goods.

As already stated, the first step in marketing activities is examine consumer needs and wants. How much, how power where to buy it, where the consumer is, and how much is the demand. All of these are important information for new product marketing. Small businesses and home businesses in Indonesia also plays an important role in absorbing labor, increasing number of business units and support income household (Werdani, Kurniawati, Sukoco, Windriya, & Iskandar, 2020). The competitive advantage of a new company lies in the difference (differentiation) of the company from its competitors in terms of:

- 1) Better quality.
- 2) Cheaper and negotiable prices.
- 3) More suitable location, closer, faster.
- 4) Selection of more attractive goods and services.
- 5) Services that are more attractive and more satisfying to consumers.
- 6) Speed, both in service and in the distribution of goods

Conclusion

Participants' responses were seen through the observation that the training had an impact on neatness in bookkeeping and financial management. By understanding this

knowledge of bookkeeping and financial management, they will think more in the long term for the sustainability of MSME businesses. By understanding bookkeeping and financial management, they can be smarter in managing their finances for business development in the present and planning for the future.

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