



## Fostering Financial Discipline in MSMEs through Practical Financial Reporting Assistance: A Community Service Program at Warung Sarapan Mba Yati

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DOI: [doi.org/10.32764/abdimatekon.v7i1.7249](https://doi.org/10.32764/abdimatekon.v7i1.7249)

### Article History:

Received: 2 Februari 2026

Revised: 15 April 2026

Accepted: 30 April 2026

### Keywords:

*Culture of Financial Discipline; Financial Literacy; Mentoring; MSMEs; Simple Financial Reports*

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### Abstract:

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in economic growth; however, many MSMEs still face challenges in financial management, particularly in maintaining systematic financial records and preparing simple financial reports. Low levels of financial literacy often result in poor financial decision-making and the mixing of personal and business finances. This community service program aimed to foster a culture of financial discipline through mentoring in the preparation of practical financial reports for Warung Sarapan Mba Yati. Unlike previous programs that primarily focused on short-term bookkeeping training, this activity integrated practical financial reporting templates with intensive mentoring tailored to the MSME's daily business transactions. The program was conducted over three weeks and involved three participants consisting of the business owner and family members involved. The implementation stages included observation, socialization, training, hands-on practice, mentoring, and evaluation. Program effectiveness was assessed using pre-test and post-test evaluations, direct observation, and assessment of participants' financial recording outputs. The results showed a significant improvement in participants' financial management competencies, with the average score increasing from 32.5% before the program to 89.5% after mentoring. Participants were able to independently prepare daily cash records, classify income and expenses, and produce a simple income statement showing a monthly net profit of IDR 4,250,000. Furthermore, participants began consistently separating personal and business finances and implementing routine transaction recording practices. These findings indicate that the mentoring program effectively improved bookkeeping skills and promoted a sustainable culture of financial

discipline, thereby supporting better business management and long-term MSME sustainability.

### Abstrak

Usaha Mikro, Kecil, dan Menengah (UMKM) memainkan peran penting dalam pertumbuhan ekonomi; namun, banyak UMKM masih menghadapi tantangan dalam manajemen keuangan, khususnya dalam menjaga pencatatan keuangan yang sistematis dan menyiapkan laporan keuangan sederhana. Rendahnya tingkat literasi keuangan seringkali mengakibatkan pengambilan keputusan keuangan yang buruk dan pencampuran keuangan pribadi dan bisnis. Program pengabdian masyarakat ini bertujuan untuk menumbuhkan budaya disiplin keuangan melalui pendampingan dalam penyusunan laporan keuangan praktis untuk Warung Sarapan Mba Yati. Berbeda dengan program sebelumnya yang terutama berfokus pada pelatihan pembukuan jangka pendek, kegiatan ini mengintegrasikan templat pelaporan keuangan praktis dengan pendampingan intensif yang disesuaikan dengan transaksi bisnis harian UMKM. Program ini dilaksanakan selama tiga minggu dan melibatkan tiga peserta yang terdiri dari pemilik usaha dan anggota keluarga yang terlibat. Tahapan pelaksanaannya meliputi observasi, sosialisasi, pelatihan, praktik langsung, pendampingan, dan evaluasi. Efektivitas program dinilai menggunakan evaluasi pra-uji dan pasca-uji, observasi langsung, dan penilaian hasil pencatatan keuangan peserta. Hasil penelitian menunjukkan peningkatan signifikan dalam kompetensi manajemen keuangan peserta, dengan skor rata-rata meningkat dari 32,5% sebelum program menjadi 89,5% setelah pendampingan. Peserta mampu secara mandiri menyiapkan catatan kas harian, mengklasifikasikan pendapatan dan pengeluaran, serta membuat laporan laba rugi sederhana yang menunjukkan laba bersih bulanan sebesar Rp 4.250.000. Lebih lanjut, peserta mulai secara konsisten memisahkan keuangan pribadi dan bisnis serta menerapkan praktik pencatatan transaksi rutin. Temuan ini menunjukkan bahwa program pendampingan secara efektif meningkatkan keterampilan pembukuan dan mendorong budaya disiplin keuangan yang berkelanjutan, sehingga mendukung manajemen bisnis yang lebih baik dan keberlanjutan UMKM jangka panjang.

## INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a strategic sector that significantly contributes to national economic growth (Hilmy et al., 2025) . MSMEs are able to create jobs, increase community income, and support the regional economy (Sharon et al., 2024) . In Indonesia, MSMEs play a dominant

role in the economic structure because they are able to survive in various economic conditions, including during crises (Syuhada et al., 2025). Despite their significant contribution to the economy, most MSMEs still face various obstacles in business management. One of the main problems often encountered is weak administrative management and business financial records. Many MSMEs operate their businesses traditionally without the support of a good and structured financial recording system (Wicaksono et al., 2025).

Low financial literacy is a factor that causes MSMEs to lack an understanding of the importance of financial reporting in business management (Septiani et al., 2021). Most business owners focus solely on sales activities without regularly recording income, expenses, and profits. As a result, they have difficulty understanding the true financial condition of their business. (Maulida, 2025).

Furthermore, many MSMEs still mix personal and business finances (Suherman et al., 2022). This situation makes it difficult for them to control their cash flow and hinders the evaluation and decision-making process. Many entrepreneurs experience a decline in business capital due to the use of business funds for personal needs without proper record-keeping.

Simple financial reports actually play a crucial role in helping MSMEs manage their businesses more professionally (Nugroho, 2022). Through financial reports, business owners can determine income and expenses, calculate profit and loss, control cash flow, and plan for future business development. Furthermore, financial reports can also be an important requirement for applying for loans or accessing financing from financial institutions (Novianti et al., 2023).

However, some MSMEs still consider preparing financial reports to be difficult and complicated (Suaidah, 2024). This perception discourages them from maintaining routine financial records. Therefore, a more practical and easy-to-understand approach is needed to enable MSMEs to implement simple financial records tailored to their business needs (Rahayu et al., 2025).

Based on the results of initial observations carried out by the community service team, several main problems were found faced by the Warung Sarapan Mba Yati, namely:

1. Business actors do not yet have regular records of financial transactions.
2. Personal and business finances are still mixed.
3. Business actors do not yet understand how to prepare a simple profit and loss report.
4. Lack of awareness regarding the importance of a culture of financial order.

5. There is no ongoing assistance in managing business financial administration.

These issues indicate that the Warung Sarapan Mba Yati requires mentoring that is not only theoretical but also hands-on to facilitate its application in daily business activities. Mentoring is crucial because most MSMEs understand material more easily through practice and real-world examples relevant to their business context (Alinsari, 2021) .



**Figure 1. Condition of Warung Sarapan Mba Yati**

Several previous community service programs have focused on improving MSME financial literacy through bookkeeping training and financial reporting assistance. However, most programs primarily emphasize theoretical understanding and short-term training activities, with limited attention to the development of sustainable financial habits among business owners. In addition, many MSMEs still perceive financial reporting as a complicated process because the reporting formats introduced are often not fully adapted to their daily business practices.

The community service activity conducted at Warung Sarapan Mba Yati addresses this gap by combining practical financial reporting templates with intensive mentoring tailored to the actual transaction patterns of the business. Rather than focusing solely on technical bookkeeping skills, this program emphasizes the establishment of a culture of financial discipline through routine transaction recording, separation of personal and business finances, and continuous assistance in applying simple financial reports. The practical reporting format was designed to be easy to understand and directly applicable to daily MSME operations, thereby increasing the likelihood of sustained implementation after the program ends.

Therefore, the novelty of this community service activity lies not only in the provision of financial reporting training but also in the integration of practical recording tools and behavior-oriented mentoring aimed at fostering long-term financial discipline among MSME owners.

This community service activity is carried out as an effort to increase the capacity of MSMEs in managing their business finances through assistance in preparing practical financial reports. This program aims not only to improve technical skills in financial recording but also to instill a culture of financial discipline as part of professional and sustainable business management (Rahmadhani et al., 2025).

Specifically, the objectives of this community service activity are improving the understanding of Warung Sarapan Mba Yati regarding the importance of business financial management, training Warung Sarapan Mba Yati owners in preparing simple financial reports, helping business actors implement routine transaction recording, initiating a culture of financial discipline among Warung Sarapan Mba Yati and Supporting business sustainability and development through better financial management.

Through this activity, it is hoped that the Warung Sarapan Mba Yati actors will be able to implement simple financial records independently so that they can improve the quality of business management and support the competitiveness of the Warung Sarapan Mba Yati amidst increasingly competitive economic developments.

## **METHODS**

This community service activity was implemented using a participatory approach and hands-on practice methods. This approach was chosen to ensure that the Warung Sarapan Mba Yati owners were actively involved in every stage of the activity, allowing the material to be applied effectively in their daily business activities.

The program targets Warung Sarapan Mba Yati, which has limited administrative and financial record-keeping skills. The program is implemented in stages, from initial observation to final evaluation.

### **Location and Time of Implementation**

The community service program was conducted for the Warung Sarapan Mba Yati on Jl. Kebun Kopi, Marindal Pasar V, Patumbak District, Deli Tua, covering several stages, including preparation, training, mentoring, and evaluation. The program was conducted face-to-face using discussion, hands-on practice, and individual consultation methods.



**Figure 2. The customer of Warung Sarapan Mba Yati during the visit**

Program implementation was conducted over a three-week period (02 March 2026 – 21 March 2026). During the first week, the community service team carried out initial observations, problem identification, and a pre-test to assess participants' baseline understanding of financial management and bookkeeping practices. This was followed by socialization and training sessions on simple financial reporting.

During the second and third weeks, participants received intensive mentoring and hands-on practice in recording daily transactions, classifying income and expenses, preparing simple income statements, and managing cash flow. Continuous guidance was provided to ensure that participants could apply the financial recording system consistently in their daily business operations.

At the end of the mentoring period, a post-test and final evaluation were conducted to measure improvements in participants' knowledge and bookkeeping skills. The evaluation results were then compared with the pre-test findings to assess the effectiveness of the mentoring program.

The mentoring program consisted of four mentoring sessions conducted over a two-week period. Each session lasted approximately 1–2 hours and focused on reviewing participants' transaction records, correcting bookkeeping errors, and assisting in the preparation of simple financial reports. The post-test was administered after the completion of all mentoring sessions to evaluate participants' learning outcomes and practical bookkeeping competencies.

### **Participant Demographics**

The community service program involved 3 participants from the Warung Sarapan Mba Yati, consisting of the business owner and two family members who actively support daily business operations. The owner is directly involved

in recording transactions, managing business finances, and making operational decisions.

### **Approach Method**

The methods used in this community service activity include observation method, lecture and socialization methods, direct practice method, Mentoring method, and evaluation methods.

This method was chosen so that participants not only understand the theory, but are also able to apply financial recording independently.

### **Stages of Activity Implementation**

#### **1. Preparation Stage**

The preparation phase is carried out before the main activity is carried out. At this stage, the community service team carries out:

- Preparation of activity plans
- Determination of target MSME participants
- Coordination with related parties
- Preparation of training materials
- Preparation of training tools and materials
- Preparation of a simple financial report format

The community service team also prepared learning media in the form of simple modules, cash book formats, examples of profit and loss reports, and practice sheets for recording transactions.

#### **2. Observation and Problem Identification Stage**

The observation phase was conducted to determine the initial state of financial management of participants' businesses. The community service team conducted direct interviews with MSMEs regarding the financial recording systems currently in use.

- Some of the aspects identified include:
- How to record business transactions
- Income and expenditure management
- Separation of personal and business finances
- Understanding financial reports
- Obstacles faced in business management

Observations show that most MSMEs lack structured financial records. Most participants rely solely on memory to calculate business profits.

### 3. Socialization Stage

The outreach phase aims to provide an initial understanding of the importance of a culture of financial discipline in business management. During this phase, the community service team will present material on:

- The importance of business financial management
- Benefits of simple financial reports
- The negative impact of not having financial records
- The importance of separating personal and business money
- Business cash flow management
- Strategy to maintain business financial stability

The material was delivered using simple language to ensure participants could easily understand it. Furthermore, the community service team used real-life case examples that frequently occur in MSMEs.

Participants were given the opportunity to discuss and convey the problems they faced in business management.

### 4. Financial Report Preparation Training Stage

The training phase begins after participants understand the importance of business financial management. At this stage, participants are given training in transaction recording techniques and preparing simple financial reports.

Training materials include:

- Recording Income and Expenses: Participants are taught how to routinely record all business transactions, both income and expenses. They are also given an example of a simple cash book format.
- Preparing a Daily Cash Book: Participants are trained to create a daily cash book to record daily business transactions. Records are recorded based on the transaction date for better organization.
- Preparation of a Simple Profit and Loss Report: Participants are taught how to calculate business profits by comparing total income and total expenses.
- Cash Flow Management: Participants are given an understanding of the importance of maintaining stable business cash flow so that the business can run sustainably.
- Separation of Personal and Business Finances: Participants are given education on the importance of separating business and personal money so that the condition of the business can be clearly understood.

The training is conducted interactively using real transaction examples from participants' businesses.

## **5. Direct Practice Stage**

At this stage, participants are asked to directly practice recording transactions and preparing financial reports based on their respective business activities. Participants begin by recording business capital, daily sales, operational expenses, raw material purchases, and business profits. The community service team assists participants directly throughout the practical process. This approach helps participants grasp the material more easily because it's directly applied to their own businesses.

## **6. Intensive Mentoring Stage**

Mentoring is provided individually and in groups to ensure participants are able to independently implement financial record keeping. At this stage, the community service team reviews participants' records, corrects errors, helps them calculate their business profit and loss, provides solutions to any challenges they encounter, and motivates them to maintain consistent record keeping. Mentoring is conducted in stages to ensure participants do not experience difficulties in understanding the material.

## **7. Evaluation Stage**

Evaluation was conducted using a pre-test and post-test approach to assess participants' understanding of financial management concepts before and after the mentoring program. The assessment consisted of ten questions covering transaction recording, preparation of simple profit and loss statements, cash flow management, and the separation of personal and business finances.

In addition, participants' practical bookkeeping skills were evaluated using a rubric consisting of four indicators: (1) ability to record daily transactions accurately, (2) ability to classify income and expenses correctly, (3) ability to prepare a simple profit and loss statement, and (4) ability to separate personal and business financial transactions. Each indicator was scored on a scale of 1–4, where 1 represented poor performance and 4 represented excellent performance.

The evaluation results were complemented by direct observation during mentoring sessions to assess participants' consistency in applying financial recording practices in their daily business activities.

## **8. Follow-up Stage**

As part of the program's sustainability program, participants are encouraged to maintain regular financial record-keeping in their daily business activities. The community service team also advises participants to

maintain a dedicated book for business records, conduct monthly financial evaluations, retain evidence of business transactions, control unnecessary expenses, and consistently cultivate a culture of financial discipline. Follow-up is crucial to ensure sustainable behavioral changes in business financial management.

## **RESULT AND DISCUSSION**

The training went well and garnered high levels of enthusiasm from participants. This was evident in the high attendance rate, which actively participated in all training and mentoring sessions. Participants demonstrated strong interest in the financial management material, as most had never received similar training before.

### **Initial Conditions of MSME Financial Management**

Based on initial observations and interviews, it was discovered that most of the Warung Sarapan Mba Yati owners still have limitations in managing their business's financial administration. Some of the conditions identified include:

- Business actors have not recorded daily transactions routinely.
- There is no separation between business money and personal money.
- Business actors only rely on memory to know business profits.
- There is no income statement or cash flow statement available.
- Business actors do not yet understand the importance of financial reports in business development.

This situation makes it difficult for business owners to accurately assess business conditions. Furthermore, the owner of the Warung Sarapan Mba Yati also faces difficulties calculating net profits because personal expenses are often mixed with business capital.

### **Implementation of Socialization and Training**

During the outreach phase, the community service team provided education on the importance of a culture of financial discipline in business management. The material presented covered the importance of recording business transactions, separating personal and business finances, the benefits of simple financial reports, managing business cash flow, and strategies for maintaining business financial stability.

The material was delivered using an interactive discussion method to facilitate participant understanding. The community service team also provided simple case studies frequently encountered by MSMEs in their daily business activities.

Following the socialization session, the activity continued with training on preparing simple financial reports. Participants were provided with a practical and easy-to-use recording format, including:

- Cash book of income
- Cash book of expenses
- Daily sales recap
- Simple income statement
- Business cash flow notes

The training is conducted in stages, using real-life transaction examples from participants' businesses. This approach helps participants understand the bookkeeping process more easily because it aligns with their own business activities.

### Evaluation of Participant's Understanding and Skill

The evaluation results indicate a substantial improvement in participants' financial management knowledge and skills following the mentoring program. Prior to the intervention, participants demonstrated limited understanding of bookkeeping practices, financial reporting, and cash flow management. The average pre-test score across all indicators was 32.5%, reflecting the absence of structured financial management practices within the business.

**Table 1. Pre-Test and Post-Test Evaluation Results**

<b>Evaluation Indicator</b>	<b>Before Mentoring</b>	<b>After Mentoring</b>	<b>Improvement</b>
Understanding of financial record-keeping concepts (%)	45	88	+43
Ability to record daily transactions (%)	30	92	+62
Ability to classify income and expenses (%)	35	90	+55
Ability to prepare a simple income statement (%)	20	85	+65
Understanding of cash flow management (%)	40	87	+47
Separation of personal and business finances (%)	25	95	+70
Average Score	32.5	89.5	+57.0

Following the training and intensive mentoring sessions, the average post-test score increased to 89.5%, representing an overall improvement of 57

percentage points. The most significant improvement was observed in the ability to separate personal and business finances, which increased from 25% to 95%. Similarly, the ability to prepare a simple income statement increased from 20% to 85%, indicating that participants were able to independently compile basic financial reports after the mentoring process.

In addition to the quantitative results, direct observation showed that participants consistently recorded daily transactions, maintained supporting transaction evidence, and utilized a dedicated bookkeeping format for business activities. These findings demonstrate that the mentoring program not only improved technical bookkeeping skills but also fostered a sustainable culture of financial discipline within the MSME.

The findings of this program are consistent with Septiani et al. (2021), who reported that financial literacy assistance improved MSME owners' understanding of bookkeeping practices. Similarly, Novianti et al. (2023) found that mentoring activities enhanced participants' ability to prepare financial reports and manage business finances more systematically. The present study extends these findings by demonstrating that the integration of practical reporting templates and behavior-oriented mentoring can also foster a sustainable culture of financial discipline among MSME owners. This suggests that combining technical bookkeeping training with continuous mentoring may contribute to more sustainable behavioral changes in MSME financial management.

### **Assistance in Preparing Financial Reports**

Direct mentoring was provided to participants in preparing their respective business financial reports. The community service team helped participants identify types of business transactions, categorize income and expenses, and calculate business profits.

In the initial stages of mentoring, some participants still struggled to differentiate between personal and business expenses. However, after being given explanations and examples of live recording, participants began to understand how to properly record their expenses. Participants were also provided with guidance on how to calculate a simple profit and loss by comparing total income and total business expenses. Furthermore, participants were taught the importance of retaining transaction records as the basis for financial record-keeping.

### **Example of Financial Reporting Results Produced by Participants**

Following the mentoring program, participants were able to

independently prepare simple financial records based on their daily business transactions. An example of the financial report prepared during the mentoring period is presented below.

**Table 2. Simple Income Statement of Warung Sarapan Mba Yati**

<b>Description</b>	<b>Amount (IDR)</b>
Sales Revenue	9,500,000
Cost of Raw Materials	(4,200,000)
Gross Profit	5,300,000
Electricity and Water	(350,000)
Transportation	(250,000)
Packaging	(300,000)
Miscellaneous Expenses	(150,000)
Total Operating Expenses	(1,050,000)
<b>Net Profit</b>	<b>4,250,000</b>

In addition, participants successfully prepared daily cash records and separated personal and business finances. Before the mentoring program, no structured financial records were available, and business profits were estimated solely based on memory. After the mentoring activities, participants were able to record all income and expenses systematically and calculate monthly business profit independently.

The evaluation results also indicated improvements in bookkeeping competencies. Based on the assessment rubric, participants achieved the following scores:

**Table 3. Improvement in Financial Management Skills**

<b>Indicator</b>	<b>Before</b>	<b>After</b>
Transaction Recording	1.5	3.8
Income and Expense Classification	1.3	3.7
Profit and Loss Preparation	1.0	3.6
Separation of Personal and Business Finance	1.2	3.9

Scale: 1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent

These findings demonstrate that the mentoring program not only improved participants' technical bookkeeping skills but also encouraged the adoption of a culture of financial discipline through routine financial recording and better financial management practices.

## **Implementation of a Culture of Financial Order**

One of the main goals of this activity is to instill a culture of financial discipline among the Warung Sarapan Mba Yati. A culture of financial discipline is the habit of managing finances in a disciplined, orderly, and responsible manner.

Through this activity, participants are encouraged to develop positive habits in business management, such as recording every business transaction, keeping proof of transactions, separating business capital and personal needs, conducting regular financial evaluations, and controlling unnecessary expenses.

A culture of financial discipline is the first step in creating more professional business management. With proper record-keeping, business owners can make more informed and targeted business decisions.

### **Supporting Factors for Activities**

The success of this community service activity is supported by several factors, including:

- The high enthusiasm of participants in participating in the training.
- Practical and easy to understand training materials.
- A personal mentoring approach.
- Use of real transaction examples from participants' businesses.
- There is good communication between the community service team and participants.

The hands-on practice method is one of the main factors that helps participants understand the material more effectively.

### **Obstacles in Implementing Activities**

Even though the activity went well, there were several obstacles encountered during implementation, namely:

- Some participants are not yet accustomed to keeping records in a disciplined manner.
- Participants' time constraints due to having to carry out business activities.
- There is still a perception that financial recording is a complicated matter.
- The participants' education levels vary so their ability to understand the material varies.

To overcome these obstacles, the community service team uses a simple approach and provides gradual guidance to make it easier for participants to understand the material.

### **Impact of Activities on MSMEs**

This community service activity has had a positive impact on MSMEs,

both in terms of knowledge and skills. Participants have become more aware of the importance of business financial management and have begun implementing routine transaction recording.

Furthermore, this activity also increases the motivation of business owners to develop their businesses more professionally. With simple financial reports, MSMEs can gain a clearer understanding of their business conditions, simplifying the evaluation process and future business planning.

## CONCLUSION

The community service program on practical financial reporting assistance successfully improved the financial management knowledge and bookkeeping skills of participants at Warung Sarapan Mba Yati. The evaluation results showed a significant increase in participants' competencies, with the average score improving from 32.5% in the pre-test to 89.5% in the post-test. Participants were able to independently record business transactions, classify income and expenses, and prepare simple financial reports, and separate personal and business finances. The mentoring process also enabled participants to produce a simple income statement indicating a monthly net profit of IDR 4,250,000, providing a clearer picture of the business's financial condition.

Beyond improving technical bookkeeping skills, the program contributed to the establishment of a culture of financial discipline through routine transaction recording, better cash flow management, and more responsible financial decision-making. These findings suggest that the integration of practical financial reporting templates with continuous mentoring can be an effective approach for encouraging sustainable behavioral change in MSME financial management.

Based on the obstacles identified during implementation, future community service programs should adopt more flexible mentoring schedules to accommodate participants' business activities and provide learning materials that are adapted to different educational backgrounds. Local stakeholders, including village administrations, MSME associations, and educational institutions, are encouraged to support continuous financial literacy and bookkeeping assistance programs to ensure the sustainability of good financial management practices among MSMEs. Continuous mentoring is essential to strengthen long-term financial discipline, improve business performance, and enhance the competitiveness and sustainability of MSMEs.

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