

Community Empowerment Through Financial Management Training and Business Development of The Borobudur Homestay in Candirejo Village, Magelang District

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ABSTRACT

Background: Community-based tourism is increasingly being considered a more sustainable alternative. Tourism Villages can be a step towards realizing sustainable tourism. This is because the tourism village has the opportunity to open up as much participation as possible for the local community. However, this does not mean anything if managers, including accommodation providers, need qualified organizational and financial management skills.

Contribution: This activity aims to provide knowledge to homestay managers in Candirejo Village to properly manage business finances based on SAK EMKM (Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah)

Method: The method used by researchers is through training and empowerment of homestay managers

Results: The result of this activity is an increased understanding of SAK EMKM in Candirejo Village. After the training, homestay managers have also started implementing SAK EMKM in their financial reports. As a result, the financial position can be monitored, financial leaks can be minimized, and homestay business management can be carried out more effectively and efficiently.

Conclusion: The activities that were held went well. This is known from the excellent understanding of SAK EMKM after the training was given.

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INTRODUCTION

Tourism development has an inclusive economic driving force [1]. There is an increasing trend in the international tourism market to travel in unspoiled areas. This trend provides opportunities for tourism development. Many regions in Indonesia have their charm. Tourism also has a significant role in national development, namely being a source of foreign exchange, levelling and increasing employment opportunities and people's income [2].

As an area that is very attached to its tourist attractions, the Province of the Special Region of Yogyakarta has many places that have the potential to be developed as the blood of tourist visits. One of them is the Borobudur Area. Borobudur differs from other tourist destinations, such as Dieng, Sangiran and others. Borobudur has its charm, namely Borobudur Temple. Borobudur is a proud cultural product; besides that, Borobudur is a profitable cultural asset [3]. Borobudur Temple is one of the most visited tourist destinations by tourists, both from within the country and abroad.

Borobudur's vast tourism potential has made it a national strategic tourism area. As a national tourism strategic area, Borobudur also bears the title of super priority tourism. Furthermore, as an area with the title of excellent priority tourism (DSP), Borobudur is expected to become a magnet for tourism activities in the surrounding area. So this predicate will also impact improving people's welfare, one of which is through tourist villages. The tourism village is one of the community empowerment programs to maximize a town's potential to improve its people's welfare [4].

Community-based tourism is increasingly considered a more sustainable alternative as it emphasizes local communities' active involvement and control over tourism development [5]. Tourism villages can be a step towards realizing sustainable tourism. This is because this tour has the opportunity to open up as much participation as possible for the local community. Moreover, the designation of Borobudur as a super-priority economic zone has attracted many investors' interest in investing both physically and non-physically [6]. Economic utilization for local communities is one of the four pillars of sustainable tourism. Where does this come from the financial aspect? Social equality ensures an even distribution of social and economic benefits [7]. This includes the participation of local communities. Tourism should be able to improve people's welfare through the involvement of local communities. Local community involvement can be done by opening homestays so that the community will earn income from tourism [8]. Homestay is a type of accommodation that comes from people's homes whose facilities and facilities have been improved as accommodations rented out to tourists. Homestay locations are usually close to tourist attractions. A homestay is a place to stay and learn about the local community's culture [9].

However, this does not mean anything if the manager, including the accommodation providers, needs to have sufficient organizational and financial management skills. In general, especially in the financial aspect, only a few MSMEs (Micro, Small and Medium Enterprises) have experienced developments in terms of their financial performance [10]. This is inseparable from the unawareness of MSME actors on the importance of managing company finances [11]. Financial management is an essential aspect of the progress of the company. Financial management can be done through accounting. Accounting is a systematic process to produce financial information that can be used for user decision-making. As long as MSMEs still use money as a medium of exchange, accounting is needed by MSMEs [12].

MSME accounting can use SAK EMKM (Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah). SAK EMKM helps guide MSMEs in making financial reports. So far, MSMEs have been constrained by administrative and orderly issues in their financial reporting [13], so business development conditions cannot be measured clearly [14]. The same is mentioned by [15], where in their opinion, MSMEs face one of the obstacles that usually occurs in business: limitations in preparing financial reports. The application of appropriate financial reporting for MSMEs is essential, considering the significant contribution of MSMEs to the economy. MSMEs can absorb the number of unemployed and contribute a reasonably high contribution to the Gross Domestic Product (GDP). Data shows that in 2013 the number of MSMEs in Indonesia was more than 50%. MSMEs can also absorb a productive workforce of as much as 97% of the total workforce for MSME businesses currently available in Indonesia. Together with cooperatives, MSMEs can also make a positive contribution of 5% to the GDP in Indonesia [16].

Given the critical role of MSMEs and exceptional financial management, as well as the low awareness of MSME actors, including in this case, homestay owners, Dian Nuswantoro University feels the need to provide training on financial management to homestays fostered by partners, namely PT Wimbo. The financial management training provided is based on SAK EMKM. Previous research by [17] they find that SAK MSMEs can help provide the financial report template. This is so that the development and management of homestay businesses can be carried out optimally with the ability to manage finances and homestay businesses obtained from this training. So it is hoped that this training can have an impact in the form of increasing the welfare of the people of Candirejo Village, which then focuses on improving the community's interest.

PT Wimbo was chosen as a partner because of its strategic position, as it manages dozens of homestays owned by the community in Candirejo Village, which are still located in DSP Borobudur. Apart from financial management, Dian Nuswantoro University also sees the urgency to carry out managerial training for homestay members managed by PT Wimbo. So Dian Nuswantoro University held a program entitled Training on Financial Management and Business Development for the Borobudur Homestay.

Through Dian Nuswantoro University's collaboration with PT Wimbo, we mapped out several problems related to PT Wimbo's operations. One of the difficulties faced is the need for more ability to manage finances properly. This condition causes many unrecorded transactions, and there are several leaked expenditures. This is very influential in managing homestays more efficiently.

In addition, homestay managers, which PT Wimbo manages, also need help managing the homestay business optimally. This is due to the need for more ability of homestay managers to maximize technology in managing their homestays. For example, technology can

increase the number of guests staying at homestays. Technology can be a tool for homestay management and a promotional medium for homestays in Candirejo Village. We present and pursue them using our application: SIMBOK-KU "Sistem Informas Manejemen Homestay Borobudur Kampus Kreatif UDINUS". Which can provide an automatic financial report that PT Wimbo needs.

Dian Nuswantoro University then introduced effective and efficient homestay management to employees of PT Wimbo and members of homestays managed by PT Wimbo. This is done with the help of digital technology. Dian Nuswantoro University also assisted PT Wimbo in finding solutions to various financial management problems, including facing low capital, confusion in finding sources of money, and so on. The user of this technology is PT Wimbo and the homestay owner.

METHOD

1. Preparation Stage

The following method is used: outreach to the Candirejo village community, Magelang Regency, regarding the benefits of training in financial management and homestay businesses.

- a. Surveying the location of the implementation of activities in the village of Candirejo, Magelang Regency.
- b. Collaboration with PT Wimbo and village officials (Village Head, Tourism Awareness Group, Local Community).
- c. Exploring the need for homestay development in Candirejo Village.
- d. Making the material provided in the implementation of community empowerment activities in Candirejo village.

2. Implementation Stage

Below will be described the stages of implementing financial management and homestay business training activities held in Candirejo Village. The implementation of the activities was carried out in the following order:

- a. Introduction at the beginning of the activity, which aims to facilitate communication between presenters and participants
- b. Distribution of Seminar kits to participants as a support for implementing activities.
- c. Submission material on financial management based on SAK EMKM through PowerPoint presentations.
- d. Question and answer session between speakers and participants about the material, financial reports, tourism potential and community empowerment.

3. Evaluation Stage

The evaluation activities will be observed regarding how the training activities are held and what aspects need improvement. In addition, it is also seen how this activity impacts the community that is the target of the training program. Evaluation of activities is carried out through questions to participants as a form for assessing activities to measure the level of success of the activities. The flow chart of community service can see in Figure 1.

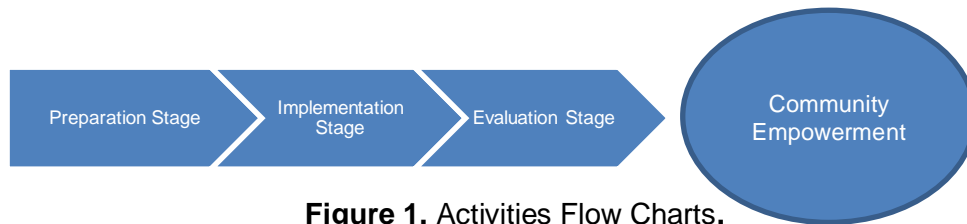


Figure 1. Activities Flow Charts.

RESULTS AND DISCUSSION

1. Preparation Stage for Financial Management and Business Development Training

This program will be implemented in collaboration with PT Wisata Menoreh Borobudur (PT Wimbo) in 2022. PT Wimbo is engaged in tourism travel, services and transportation, tourism property, and tourism management consulting, located in the super-priority area of Borobudur or about 4.2 kilometres from Borobudur Temple. PT Wimbo has 11 employees and manages 30 homestays in 26 residents' houses in Sangen and Bangkal Hamlets, Candirejo Village, Borobudur District, and Magelang Regency. PT Wimbo was initiated when the Covid-19 pandemic appeared in Indonesia and at the same time as a response to the establishment of Borobudur as a super-priority tourism destination.

The collaboration with PT Wimbo has been going on for three years, during which Dian Nuswantoro University trained PT Wimbo to manage their finances and homestay business better. The collaboration between PT Wimbo and Dian Nuswantoro University can benefit PT Wimbo and the community. Financial management is an essential aspect of increasing the income of an MSME. Because money is still the exchange rate, PT Wimbo was chosen because of its significant role in the development of homestays in Candirejo Village. In addition, PT Wimbo has managed homestays in the super-priority area of Borobudur. So that the opportunity to provide more space for efforts to improve the welfare of the surrounding community is more significant.

During the training preparation process, the Dian Nuswantoro University team found various problems encountered in homestay management in Candirejo Village. These problems include business capital problems, lack of knowledge on how to grow a business, lack of product innovation, difficulties in distribution and marketing, not yet utilizing online marketing, lack of product branding, not paying attention to customers with loyalty programs, relying on manual bookkeeping, do not have a mentor, and do not have an official business license.

In addition, it was also found that almost all homestays still needed to implement financial reporting following SAK EMKM standards. As a result, even some homestays have yet to be able to do detailed financial reporting. This causes homestay managers to find it challenging to apply for bank loans and get capital assistance.

This is inseparable from the purpose of the financial statements themselves, according to which [18] The purpose of financial reports is to provide information on the financial position and financial performance of an entity that is useful to a wide range of users in making economic decisions by anyone who is not in a place to request specific financial reports to meet such information needs. These users include resource providers to entities such as creditors and investors. In fulfilling its objectives, financial statements also show management's accountability for the resources entrusted to it.

Therefore, financial reports, including MSME financial reports, must be made as accountable as possible [19]. For that reason, SAK EMKM was created. SAK EMKM is effective January 1, 2018, but early application is recommended [20]. SAK EMKM is intended for use by entities that do not or have not been able to meet the accounting requirements regulated by SAK ETAP [21]. According to [18], SAK EMKM is expected to help around 62.9 million MSMEs in Indonesia prepare their financial reports properly without getting caught up in the complexity of the current financial accounting standards. In addition, SAK EMKM is an economic accounting standard that is easier for MSME actors to use because it is much simpler than SAK ETAP [22]. The advantages of using SAK EMKM are obtaining more accurate information, determining the cost of goods sold and selling prices better, processing cash funds and analyzing controlled company performance to make it easier to get funding from 3rd parties [23].

Based on the research results, the obstacles that MSME actors in preparing financial reports have faced are (1) Limited abilities and skills in accounting, (2) there are no experts in accounting, (3) MSMEs who have received accounting training feel that accounting is too complicated, (4) time is consumed to carry out business activities making it difficult to set aside time to record transactions and prepare financial reports.

A business owns important financial reports as a medium to inform the business's financial condition. However, for MSME actors, limited understanding and skills in compiling financial reports are often obstacles to preparing financial statements. For MSMEs, especially micro businesses, accounting is too complicated to apply in business, so most MSMEs only make simple records. However, some must keep financial records and mix personal and business finance.

Based on the research results, MSME actors need help understanding the credit-debit mechanism and following the accounting cycle flow. This research examines the application of the basic accounting equation to prepare financial reports for MSMEs. First, prepare financial statements for MSMEs. The basic accounting equation explains the concept of accounting balance through a mathematical formula, which shows that a company's assets come from two sources: the company's owner, which is called equity and can also come from loans, called liabilities. By preparing the basic accounting equation, MSME actors can prepare financial reports. Based on this, the team compiled material related to financial reporting following SAK EMKM standards. This will be delivered using the classroom method via PowerPoint.

2. Implementation Stage of the Digital-Based Borobudur Homestay Business Development and Financial Management Training

Financial management is also another problem faced by homestay managers in Candirejo Village. This is due to the need for more understanding of sound financial reporting and the lack of ability to carry out financial reporting according to standards. This impacts the non-documentation of various assets homestays own; no real-time financial records and leaked or undocumented expenses are often found. Socialitation and training can see in figure 2.

The Borobudur Homestay Business Development and Financial Management Training held by Dian Nuswantoro University aims to help solve various problems related to financial and managerial aspects in managing homestays managed by PT Wimbo. The issues faced include venture capital, needing knowledge on how to grow a business, relying on manual bookkeeping, and needing a mentor.



Figure 2. Socialization of Training on Financial Management and Development of Homestay Business in Candirejo Village.

This training was held in several sessions on November 11 2022. The sessions in this training were MSME Digitalization Training and Financial Management Training. Employees of PT Wimbo attended this training along with homestay members managed by them. This training enthusiastically participated because there was awareness of the importance of the material provided for managing their homestay [24]. This training is carried out intensively using the offline method. The stages of organizing this activity are as follows:

- a. Introductions at the beginning of the activity aimed at facilitating communication between presenters and participants. In this activity, all teams from Dian Nuswantoro University made introductions to the people of Candirejo Village facilitated by PT Wimbo.
- b. Distribution of Seminar kits to participants as a support for implementing activities. Seminar kits include books, stationery, and snacks to support the implementation of activities.
- c. Submission material on financial management based on SAK EMKM through PowerPoint presentations. Material provided by Dr. Imang Dapit Pamungkas. The material provided includes SAK EMKM. In financial management training, participants are taught how to manage sound finances. This can be done by keeping cash flow flowing smoothly, where the step is to reduce unnecessary expenses (efficiency). This can be started by making detailed financial records. To facilitate this, the presenters equipped the participants with SAK EMKM material. Since January 1 2018, financial accounting standards for small, micro and medium entities (SAK-EMKM) must be applied in the bookkeeping of MSME actors. This is to make it easier for SMEs to use capital assistance. Because financial reporting with SAK EMKM is bankable financial reporting. The entity's financial statements consist of the (a) statement of financial position, (b) statement of profit and loss, and (c) notes to the financial statements. Dian Nuswantoro University itself assists until participants master financial reporting following MSME standards. This assistance is not only provided during the training but also after the training activities take place.
- d. As long as activities are in progress. The participants were very enthusiastic about the training provided. This is due to the participant's awareness of the importance of the training supplied with a need, namely a need for more knowledge about financial management.

- e. Question and answer session between speakers and participants about the material, financial reports, tourism potential and community empowerment. This activity runs interactively so that the class takes place communicatively. The participants expressed many things that became their difficulties in making financial reports.
- f. Evaluation of activities through questions to participants as a form of activity evaluation to measure the success of the activities. In this activity, the participants generally understood the material provided. This can be seen from the ability of participants to answer the questions that the speaker gave

3. The evaluation phase of the Digital-Based Borobudur Homestay Business Development and Financial Management Training

The evaluation stage is carried out by evaluating training activities' content and technical implementation and reporting to related institutions, namely Dian Nuswanto University and PT Wimbo. The Evaluation obtained from the actions that have been held is that the material must be made as interactive as possible. This is because interactive material will encourage the program target's interest in the material provided. In addition, the classroom method also presents its challenges because it makes class participants bored quickly. Therefore, in the future direct practice should be reproduced. So that participants will understand more and not quickly get bored with the training provided. Training on financial management can see in figure 3.



Figure 3. Training on Financial Management and Homestay Business Development in Candirejo Village.

In addition, the Dian Nuswanto University team also saw this activity's impact. After this activity was given, the homestay manager in Candirejo Village started making financial reports with SAK EMKM. This makes their financial condition well documented as it should [25]. So that the financial position can be monitored; on the other hand, economic leakage can be minimized. This causes homestay management to take place more effectively and efficiently so that the increase in income can gradually increase.

CONCLUSION

Community service activities for financial management training and homestay business development in Candirejo Village, including finance and homestay business development in Candirejo village after using SIMBOK-KU, show a positive outcome. The positive results showed that many participants were curious and asked for more information about the material the speakers had delivered. Knowledge of digital homestay business development and financial management training will enable homestays in Candirejo Village to be managed more effectively and efficiently. For EMKMs, also can use this knowledge to improve on financial problem-solving, which they have been struggling with before. Many participants come with many questions with case studies in their businesses and need further assistance. So, later the community can increase the number of guests who stay overnight, and then it is hoped that this will significantly impact people's welfare. For future research, we can continue research before and after using SIMBOK-KU in PT Wimbo. In other research, we may find pros and cons from the user about the application. From those research, we can make more improvements and use it to make SIMBOK-KU more perfect in point of view financial management system. Finally, we can make it become a commercial interest if it is already perfect.

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