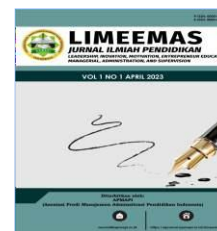


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FINANCIAL BOOKKEEPING ASSISTANCE IN A2 MICRO LAUNDRY BUSINESS IN PALEMBANG CITY

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Abstract: This research was conducted at Laundry A2 in Palembang City to improve the financial literacy of micro-business actors through simple financial bookkeeping assistance. Many microbusiness actors struggle to systematically record financial transactions, hindering their ability to assess the business's financial condition accurately. Through a participatory approach and on-site training, this activity focuses on the importance of recording daily income and expenses and preparing monthly income statements. The results of the mentoring show that the owners and employees of A2 Laundry are beginning to implement a structured daily bookkeeping system. In addition, the increase in understanding of financial management is evident in the post-test results, which increased by up to 70% compared to the pre-test. A2 Laundry now has a simple income statement that can be used as a basis for business decision-making. The success of this activity shows that a simple bookkeeping model that is tailored to business needs can be implemented effectively by MSME actors. In the future, similar approaches can be replicated in other micro-enterprises to strengthen the financial foundations of local businesses.

Keywords: Micro business assistance, simple bookkeeping, financial literacy, profit and loss statements, Laundry A2 Palembang

Abstrak: Penelitian ini dilaksanakan di Laundry A2 Kota Palembang dengan tujuan meningkatkan literasi keuangan pelaku usaha mikro melalui pendampingan pembukuan keuangan sederhana. Banyak pelaku usaha mikro mengalami kesulitan dalam mencatat transaksi keuangan secara sistematis, yang berdampak pada ketidakmampuan dalam mengevaluasi kondisi keuangan usaha secara akurat. Melalui pendekatan partisipatif dan pelatihan langsung di tempat usaha, kegiatan ini memfokuskan pada pentingnya pencatatan pendapatan dan pengeluaran harian, serta penyusunan laporan laba rugi bulanan. Hasil pendampingan menunjukkan bahwa pemilik dan karyawan Laundry A2 mulai mampu menerapkan sistem pembukuan harian yang terstruktur. Selain itu, peningkatan pemahaman mengenai manajemen keuangan terlihat dari hasil post-test yang naik hingga 70% dibandingkan dengan pre-test. Laundry A2 kini memiliki laporan laba rugi sederhana yang dapat digunakan sebagai dasar dalam pengambilan keputusan bisnis. Kesuksesan kegiatan ini menunjukkan bahwa model pembukuan yang sederhana dan disesuaikan dengan kebutuhan usaha dapat diimplementasikan secara efektif oleh pelaku UMKM. Ke depan, pendekatan serupa dapat direplikasi pada usaha mikro lain guna memperkuat fondasi keuangan bisnis lokal.

Kata Kunci: Pendampingan usaha mikro, pembukuan sederhana, literasi keuangan, laporan laba rugi, Laundry A2 Palembang

INTRODUCTION

Micro businesses have a strategic role in supporting the local and national economy. Amid changing economic dynamics, the micro business sector has proven able to survive and become the backbone of people's livelihoods, including in Palembang City. One of the micro businesses actively operating is Laundry A2, a laundry service serving household and student consumers in the area around the campus and in densely populated settlements. However, despite their promising economic potential, micro business actors such as A2 Laundry still face challenges in financial management. One of the main problems is the lack of a regular, systematic financial bookkeeping system. (Vivin Afini, Fitri Nurdianingsih, and Ridayani, 2025). Generally, daily transactions are sporadically recorded or not recorded at all, making it difficult for business actors to assess their financial performance.

Disorder in recording transactions directly impacts the business's unclear financial position. Without accurate financial data, business owners have difficulty calculating profits, controlling operational costs, and planning future business development. (Dita Rahmawati et al., 2025). It also has the potential to cause losses because business decisions are made without a robust, measurable database. Furthermore, the absence of proper bookkeeping makes it difficult for micro business actors to access funding or assistance from external parties, such as banks, cooperatives, and government programs. (Ariya Agustin, M Bambang Purwanto, 2025). In fact, good financial documents are an important requirement in applying for assistance or business development through formal cooperation.

Seeing this urgency, this community service activity was prepared to provide direct solutions through a participatory and contextual approach. The lecturer team assists the owners of Laundry A2 to implement a simple yet functional financial bookkeeping system. The material is designed to meet the needs and capacities of micro businesses so that it can be readily accepted and applied.

This activity not only focuses on providing theoretical material but also prioritizes the direct practice of recording daily business transactions. The owner of A2 Laundry is guided in creating a bookkeeping format that includes income, expenses, and profit-and-loss calculations on a weekly and monthly basis. The format is expected to provide a comprehensive overview of the company's financial condition regularly. During the mentoring process, it was found that the direct approach was very helpful in improving business actors' understanding. (Despita et al., 2025). Business owners are enthusiastic about participating in the transaction recording session and are open to suggestions to improve the format. This shows that active involvement and two-way communication between facilitators and business actors are key to successful learning. (Purwanto et al., 2024).

Implementing this simple bookkeeping is also the first step in building financial awareness among micro business actors. Through regular, systematic recording, business owners can monitor cash flow, identify waste, and develop operational cost-saving strategies. (Ardianto et al., 2025). That way, businesses can run more efficiently and are oriented towards long-term growth. It is hoped that, with more orderly and transparent bookkeeping, Laundry A2 can not only improve its internal performance but also expand its service range and establish partnerships with financial institutions. Bookkeeping is a bridge to stronger, more competitive micro-business professionalism. With this service activity, it is hoped that a similar mentoring model can be replicated

for various other micro businesses in Palembang City and its surroundings. This will encourage the development of a healthy, independent, and sustainable micro-business ecosystem in the face of the challenges posed by the digital economy and globalization.

METHODOLOGY

The implementation of the activity is carried out through several stages as follows:

Initial Observations

The first step in implementing this community service program was a direct visit to the A2 Laundry business in Palembang City. Address of the activity at Inspector Marzuki (Pakjo) No. 235. The main purpose of this visit is to directly recognize the business conditions and establish initial communication with the owner and employees. The activity was carried out in an informal atmosphere to create closeness and comfort in dialogue. The simple yet active business location provides a real picture of daily laundry operations.

Furthermore, the previously carried out financial recording condition is identified. The observations show that Laundry A2 does not have a standard, well-documented bookkeeping system. Daily transactions, such as income and expenses, are inconsistently recorded: some are recorded solely in the owner's memory. In contrast, others are recorded manually in a regular ledger without a clear format. This makes it difficult for them to determine net profit, calculate operational costs, and monitor business development.

The service team then conducted a semi-structured interview with the business owner and a permanent employee. This interview aims to delve deeper into their understanding of the importance of financial bookkeeping, the obstacles they face, and their expectations for the training that will be provided. From the interview results, it is clear that business actors want to manage their finances better but find it difficult because they lack an accounting background and the time to study formally.

The following is an excerpt from the interview with the owner of Laundry A2, Mrs. Fitri (pseudonym):

"So far, I have only recorded my income in the notebook if I remember. However, often forget too. Sometimes I do not calculate expenses in detail. So I do not know how much net profit there is each month. I want to learn easy bookkeeping, which I can do on my own."
(Mrs. DS, Owner of Laundry A2)

Meanwhile, the employee of the laundry receiving section, Mr. Rizal, also conveyed that:

"If I only receive clothes and record the customer's name, for money, it is usually given directly to the mother. If there is bookkeeping, maybe I can help if the format is easy." (Rizal, Employee)

From the interview results, it can be concluded that owners and employees are motivated to learn and improve, but need technical guidance and a simple system that can be implemented without interfering with key operational activities.

Material and Module Planning

Modul Pembukuan Sederhana - Laundry A2 Palembang

Buku Kas Harian / Jurnal Harian

Tanggal	Deskripsi	Jenis Transaksi	Jumlah (Rp)
01/07/2025	Pendapatan Laundry	Pemasukan	150000
01/07/2025	Pembelian Deterjen	Pengeluaran	40000
02/07/2025	Pendapatan Laundry	Pemasukan	180000
03/07/2025	Pembayaran Listrik	Pengeluaran	100000
03/07/2025	Pendapatan Laundry	Pemasukan	200000

Laporan Laba Rugi Sederhana

Keterangan	Jumlah
Total Pemasukan	Rp 530.000
Total Pengeluaran	Rp 140.000
Laba Bersih	Rp 390.000

Figure 1. Daily Cash Materials and Modules

The simple bookkeeping module for Laundry A2 Palembang includes two main components: the Daily Cash Book (Daily Journal) and the Simple Profit and Loss Report. The Daily Cash Book records all financial transactions daily, including income from laundry services and expenses such as detergent purchases and electricity payments, making it easier for business owners to monitor cash flow. Meanwhile, the Simple Income Statement summarizes total income and expenses over a given period. It calculates the business's net profit, an important basis for evaluating its overall financial performance and health.

Theoretical and Practical Training

The training was conducted at the A2 Palembang Laundry business location, so participants could understand the material in its context and relate it directly to their daily business activities. The training is designed with a participatory approach, with the laundry owner and employees actively involved in discussions and simulations. The initial stage begins with the delivery of theoretical material on the importance of financial bookkeeping for micro businesses, including the benefits of controlling cash flow, understanding the financial position, and improving access to financing.

After the presentation session, the activity continued with the direct practice of recording daily transactions and compiling simple reports. Participants were taught how to record income and expenses in the daily cash book, prepare weekly income statements, and conduct a simple evaluation of the company's financial position. The training materials are designed to be as simple as possible so that they are easy to understand and can be applied independently. The following is a list of materials delivered in the training:

Table 1. Training Materials

No	Training Materials	Learning Objectives
1	The Importance of Financial Bookkeeping for UMKM	Fostering awareness of the benefits of financial recording
2	Types of Financial Transactions	Mengenali pemasukan dan pengeluaran usaha
3	How to Compile a Daily Cash Book	Able to record daily transactions systematically
4	Simple Income Statement Preparation	Analyze business profits and losses in a given period
5	Bookkeeping Case Studies & Simulations	Real practice exercises to improve skills

Direct Assistance

Revisi dan Koreksi Format Pembukuan Laundry A2

Sebelum Revisi: Format Tidak Konsisten dan Tidak Lengkap

Tanggal	Deskripsi	Jumlah
04/08	Laundry	150000
05/08	Sabun	-40000
07/08	Listrik	180000

Sesudah Revisi: Format Rapi, Lengkap, dan Terstruktur

Tanggal	Deskripsi	Jenis Transaksi	Jumlah (Rp)
04/08	Pendapatan Laundry	Pemasukan	150000
05/08	Pembelian Sabun	Pengeluaran	40000
06/08	Pembayaran Listrik	Pengeluaran	80000
07/08	Pendapatan Laundry	Pemasukan	180000

Figure 2. Revision and correction of the bookkeeping format made by the participants

For four days, from August 4 to 7, 2025, the assistance team conducted an intensive mentoring session directly at the place of business. In this activity, business actors are guided to record all daily transactions in real time, from income from laundry services to expenses for daily operations, such as soap purchases and electricity payments. This practical approach aims to make participants accustomed to applying simple but accurate recording in their daily business activities.

Furthermore, revisions and corrections were made to the bookkeeping format prepared by the participants. Previously, the recording format used seemed inconsistent, incomplete, and difficult to read. After the assistance, the bookkeeping was rearranged more neatly, with a clear separation between income and expenditure and the addition of information on the type of transaction and the amount. The following visualization compares the bookkeeping format before and after the revision.

RESULT AND DISCUSSION

Result

The mentoring activity, conducted over four days from August 4 to 7, 2025, had a significant impact on financial recording practices at Laundry A2 Palembang. One significant result is that business owners began implementing daily bookkeeping. Every

incoming and outgoing transaction is now recorded directly in the daily cash book, a practice that has never been systematically implemented before.

An increase in ability can also be observed among employees involved in practical sessions. They are taught to record transactions by date, transaction type (income or expense), and nominal amount in rupiah. As a result, A2 Laundry employees can now record every daily transaction neatly, in accordance with the standardized format outlined in the training module.

Another quite encouraging impact is the preparation of a *simple monthly income statement*. Previously, Laundry A2 did not have a monthly financial overview. After assistance, business owners can identify how much total income, expenses, and net profit are obtained each month. This serves as the basis for more informed business decision-making.

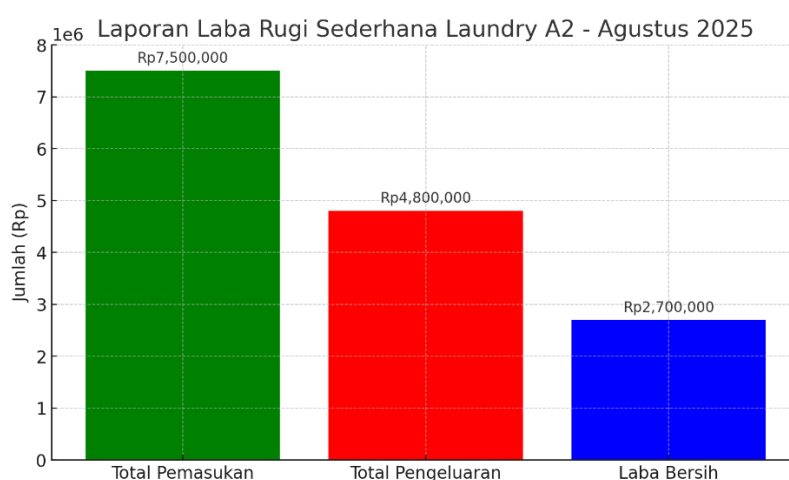


Figure 3. Laundry A2 profit report

Laundry A2 Palembang's simple profit-and-loss report for August 2025 shows healthy, profitable financial conditions. With a total income of IDR 7,500,000 and a total expenditure of IDR 4,800,000, this business generates a net profit of IDR 2,700,000. This means that about 36% of total income is net profit, reflecting efficient management of operational costs, including electricity, detergents, and employee salaries.

Furthermore, this data is an important indicator that Laundry A2 is on the right track in financial management. With clear bookkeeping and income statements, business owners can now more easily plan their financial strategies for the future, such as setting revenue targets, making cost savings, and assessing the need for reinvestment or expansion. This report can also serve as a supporting document if the business wishes to apply for financing or future business cooperation.

Finally, the increase in participants' understanding of the importance of financial management is reflected in the pre-test and post-test results. At the beginning of the training, most participants still did not understand the basic concept of bookkeeping. However, after direct training and mentoring, the post-test scores increased by 70%. This demonstrates the success of a practical, context-based training approach tailored to the needs of MSME actors such as Laundry A2.

Discussion

The implementation of financial bookkeeping at Laundry A2 Palembang shows that a

financial recording system does not have to be complex to have a real impact. Through a simple module that includes a daily cash book format, a daily journal, and an income statement, micro business owners and employees can understand the basic concepts of financial management in a practical, contextual manner. One of the main strengths of this program is its approach, which directly addresses real needs on the ground. The module is designed with the needs of micro business owners in mind, including their educational backgrounds, time constraints, and operational capabilities. (Purwanto et al., 2025). With simple language and an uncomplicated format, this training provides a space for business owners to internalize record-keeping habits that were not previously established.

Mentoring activities are carried out in stages, starting with theoretical training, followed by direct practice at the place of business. This process is very helpful for business actors to learn simultaneously from theory and practice and to apply it directly to daily operational activities. "Bookkeeping does not have to be complicated; what is important is consistency," is the principle held in the development of this module. (M Bambang Purwanto, 2025). Daily transaction recording has become a new habit, now implemented by the owners and employees of A2 Laundry. They are taught to record all income from customers and routine expenses, such as detergent, electricity, and other operational costs. With this routine, micro businesses can avoid fund leakage and better understand business cash flow. (Netti Herawati et al., 2025).

The results of the daily bookkeeping are then processed into a simple income statement that reflects total revenue, total expenses, and net profit each month. This report provides a clear picture of the business's financial performance over a certain period. (Purwanto, 2022; Sinta Bella Agustina & M Bambang Purwanto, 2025). Thus, business owners can now make decisions based on data rather than intuition.

The importance of the companions' direct involvement in this activity is also a significant success factor. During the four days of implementation, the companion was present to ensure the recording was done correctly, assist with correcting the bookkeeping format, and explain the errors that occurred. This interaction allows participants to learn actively and reflectively. (Fitria Marisya et al., 2025; Komerendo et al., 2025). The simplicity of teaching aids and media also influences the success of this training. The cash book is divided into income and expense columns, and a daily journal is developed with a consistent daily calendar, making it easier for participants to understand the system. In addition, an income statement consisting of only three main parts—revenue, expenses, and net income—simplifies financial analysis. (K et al., 2025).

The participatory approach applied encourages participants to play an active role in the training process. They not only listen to the material, but also directly practice it in their respective business operations. Through these practical activities, the habit of recording becomes part of a routine that does not burden business activities. (M Bambang Purwanto et al., 2025). The most striking change is participants' increasing awareness of the importance of business financial management. This is shown by the post-test results, which increased significantly by 70% compared to the pre-test. These results show that the right intervention, even if simple, can have a big impact on the mindset and actions of business actors.

Overall, this program is proof that financial recording training can be successful without sophisticated systems. With a local context-based approach, a simplified format, and active field assistance, micro businesses like Laundry A2 Palembang can improve

their financial governance in practice. This program can be replicated in other microenterprises by adjusting the context and capacity of each business actor.

CONCLUSION

Financial bookkeeping assistance activities carried out at Laundry A2 Palembang have shown encouraging results. Through a theoretical and practical approach tailored to the business context, the owners and employees of Laundry A2 are now able to understand and implement a daily financial recording system in a simple but effective manner. This is an indicator that basic financial literacy is very likely to be applied to micro businesses if appropriate methods and assistance are provided. Daily recording and the preparation of monthly income statements are now part of routine business operations. Seeing the results achieved, it is highly recommended that there be regular follow-up assistance. This activity not only serves as an evaluation and monitoring tool but also helps business actors maintain consistency in their financial records. Without follow-up support, it is feared that the spirit of recording will decline over time, especially given limited resources and time in micro businesses. Routine monitoring can also help address obstacles that arise during the implementation of a bookkeeping system.

Furthermore, developing a digital bookkeeping system is a strategic step worth considering. Application-based financial recording will make it easier for business owners to automatically recap data and reduce the risk of manual recording errors. The use of simple technologies, such as financial recording applications on smartphones, is highly relevant for micro-scale businesses, provided it is accompanied by proper training. Thus, the productivity and efficiency of business management can increase significantly. This activity also has great potential to be replicated in other micro businesses around the A2 Laundry environment. The approach used has proven successful and applicable, making it quickly adoptable by other MSME actors. This replication not only strengthens the managerial capacity of micro-enterprises but also encourages sustainable community-based economic development. With support from academia, government, or economic empowerment institutions, similar activities can be expanded in scope to create a broader impact.

Acknowledgment

We want to express our deepest gratitude to all parties who have supported the implementation of financial bookkeeping assistance activities at Laundry A2 Palembang, especially to business owners who have been open and active in every training session. Thank you also to the team of lecturers and accompanying students who have worked professionally and dedicatedly, as well as to the Prasetya Mandiri Polytechnic institution for facilitating this activity as part of community service. Hopefully, this collaboration can continue and deliver sustainable benefits to microbusiness actors in the surrounding community.

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