



Development of a training program in simple bookkeeping and Microsoft Excel for Hawkers and MSMEs in TBM Sakila Kerti Tegal

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ABSTRACT

As the most significant contributor to the Indonesian economy, MSMEs, which are Micro, Small, and Medium-sized Enterprises, play an essential role in reducing unemployment as they are resilient and resistant to economic crises. So, developing their activities or business and paying attention to the financial reports is crucial. The hawkers and traders in MSMEs also urgently need to be facilitated and assisted in financial literacy, starting from the simple bookkeeping process. This development of the assistance program is intended to provide materials and assistance to traders or hawkers and MSMEs in Taman Baca Masyarakat Sakila Kerti Tegal, particularly in the bus station area. By giving presentations, discussions, and case studies, followed by direct assistance, it is proven that the level of understanding and ability to do simple bookkeeping processes has increased and resulted in better knowledge and literacy. Moreover, Microsoft Excel has been introduced as a helpful software for MSMEs in the bookkeeping process, which increases their awareness of utilizing the usefulness of information technology.

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ABSTRAK

Sebagai kontributor terbesar atas ekonomi Indonesia, Usaha Mikro Kecil dan Menengah (UMKM) berperan signifikan dalam mengurangi pengangguran karena kemampuannya bertahan pada krisis ekonomi. Sehingga, penting bagi mereka untuk bisa membangun bisnisnya dengan baik dan memberi perhatian lebih pada proses pencatatan akuntansi. Para pedagang asongan dan pedagang yang juga termasuk dalam UMKM juga sangat perlu difasilitasi dan dibantu dalam hal literasi keuangan, dimulai dari pembukuan sederhana. Pengembangan program pelatihan ini bertujuan untuk memberikan pendampingan berupa materi dan pelatihan langsung kepada para pedagang asongan dan UMKM di Taman Baca Masyarakat Sakila Kerti Tegal, khususnya di kawasan terminal bus. Dengan memberikan presentasi, diskusi, dan studi kasus yang dilanjutkan dengan pendampingan langsung, terbukti bahwa tingkat pemahaman dan kemampuan melakukan pembukuan sederhana semakin meningkat dan menghasilkan pengetahuan dan literasi yang lebih baik. Selain itu, pengenalan Microsoft Excel sebagai perangkat lunak yang berguna bagi UMKM dalam melakukan proses pembukuan juga telah dilakukan untuk meningkatkan kesadaran mereka dalam memanfaatkan kegunaan teknologi informasi.

Kata Kunci: Akuntansi; pembukuan; UMKM

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INTRODUCTION

The Indonesian economy is supported by various sectors, with the most significant contributor being the Micro, Small, and Medium-sized Enterprises (MSMEs) sector (Purwanto et al., 2023). According to the data as of March 2021 from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM), MSMEs contribute up to 61.07% to 2021 Gross Domestic Product. This means that this sector has the highest contribution to the Indonesian economy. This is due to the high absorption capacity of labor that can be carried out by the MSME sector, reaching 97% of the total workforce in Indonesia (Kirowati et al., 2019). Moreover, MSMEs can collect up to 64% of total investment. With this significant role, it is necessary to increase the competence of MSMEs to increase professionalism, one of which is in preparing financial reports that suit needs (Utami et al., 2023). Because by making financial reports, it is hoped that MSMEs will improve the business development process because there is an element of decision-making (Linawati et al., 2020) based on the information obtained from financial reports (Aisanafi & Siregar, 2022). In addition, the rapid growth of MSMEs could support the creative economy (Pustapa et al., 2019). However, many MSMEs still face difficulties in their business recording process (Fatwitawati, 2018).

Accounting is an information system that measures business activities, processes data into reports, and communicates the results to takers to make decisions that can affect business activities (Pakpahan, 2021). The information produced in an accounting system is in financial reports (Pratiwi, 2012). Although the importance of accounting has been acknowledged, most business owners still have low literacy of these benefits by doing their business traditionally and seeing the profit only by day-to-day performance (Awalia et al., 2018). This could lead to stagnancy and difficulties for businesses to achieve further progress. MSMEs frequently encounter challenges related to administrative tasks, leading to a significant allocation of time towards bookkeeping activities (Yutanto et al., 2023).

The hawkers and MSMEs of Taman Baca Sakila Kerti Tegal located at the Tegal Terminal are traders with small capital who carry out buying and selling transactions around the Tegal City bus station area. These traders are also members of the Sakila Kerti Tegal Reading Community. Although many literacy improvement activities have been carried out for this community, no one has attempted to increase accounting literacy to prepare simple bookkeeping reports. This is related to the common problem that most MSME business persons have a low understanding of the importance of the recording process and do not know the urgency of its benefits (Hakiki et al., 2020). Therefore, this community service activity was carried out to increase simple accounting literacy for hawkers.

The need for simple bookkeeping for small and medium-scale traders is increasing with the increasing number of buying and selling transactions occurring in the Tegal City bus station area as the COVID-19 pandemic has ended. Although the pandemic affected the business (Kurnia, 2021), hawkers and sellers still keep the business by producing standard products and selling them to communities. Moreover, some micro, small, and medium-sized enterprises (MSMEs) tried to sell the products to the communities around them and several places in Tegal. Therefore, it is necessary to increase literacy regarding the importance of bookkeeping records that can support small and medium traders' businesses and use simple software to help MSMEs construct simple financial reports (Alinsari, 2020).

Accounting literacy for hawkers and MSMEs is essential for increasing knowledge regarding the importance of bookkeeping. Bookkeeping is crucial in both accounting (Chen et al., 2023). However, it can also be an initial effort to increase the ability of hawkers and MSMEs to construct simple financial recordings. A business unit needs financial records to see the current business condition. Furthermore, the importance of financial recording that involves the simple financial report can be used to make decisions on the next business strategy, and the risk of business loss could be minimized. For instance,

if the hawkers or traders found that the A product resulted in the highest number of sales, which led to the highest source of cash inflow, the following strategy would be increasing the number of A products sold.

Furthermore, as technology development exists, the benefit of using software to construct simple reports has been introduced for MSMEs in Indonesia (Febriandirza & Saraswati, 2022). Computers have been used to learn to complete office administration tasks such as employee payroll systems, making financial reports, and so on (Sumardi, 2002). Although the use of Microsoft Excel software is widespread among MSMEs in Indonesia, many MSMEs still do not know its advantages, including the MSMEs in the TBM Sakila Kerti area. Hawkers and traders who traditionally sell the products can construct simple bookkeeping records. However, as the business grows, the reports will be easily arranged using software to produce more accurate and readable financial reports. Thus, this training program also introduced Microsoft Excel software to MSMEs around TBM Sakila Kerti Tegal, especially at the bus station area, to help them increase their digital literacy, especially financial literacy.

Several research or community service activities have been done before regarding assistance in the bookkeeping process, such as Kurnia (2021), Pratami et al. (2022), and the use of Microsoft Excel such as Hikmah et al. (2022). While the preceding research has focused on particular assistance, this training program development combines two assistances: a simple bookkeeping process and the use of Microsoft Excel. In addition, the objects used are hawkers, traders, and MSMEs communities around Taman Baca Sakila Kerti Kota Tegal, particularly at the bus station area, which is under the guidance of the Ministry of Education. This will hopefully line and walk simultaneously with the purpose of the government to assist and increase the financial literacy for MSMEs in Indonesia.

This research has several objectives. First, this research is intended to discover and ascertain how familiar the hawkers, traders, and MSMEs in TBM Sakila Kerti Tegal, especially at the bus station area, are regarding financial literacy, particularly the bookkeeping process. These bookkeeping processes are simple and introduce digitalization elements, that is, the usefulness of Microsoft Excel. The second objective is to deliver financial literacy effectively by developing a training program in simple bookkeeping and Microsoft Excel. Thus, giving the training program will eventually affect the increasing skill of hawkers, traders, and MSMEs to be financially literate and construct the proper simple bookkeeping, traditionally and digitally.

LITERATURE REVIEW

Micro, Small, and Medium-sized Enterprises (MSMEs)

To begin with, MSMEs stand for Micro, Small, and Medium Enterprises, and it has several definitions based on several references (Widjaja et al., 2018). The definition of MSMEs varies according to Widjaja et al. (2018) and Badan Pusat Statistik by the Department of Cooperatives and SMEs, Bank Indonesia, and the Central Bank. Generally speaking, MSMEs can be described as productive businesses owned by either business entities of a particular size or individuals who have met the micro-enterprise criteria. There are several types of MSMEs based on the definition of MSMEs in Undang-Undang Republik Indonesia Nomor 20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah, it is stated in the regulation that there are micro, small, and medium-sized enterprises. MSMEs are the productive economic efforts of individuals who are not branch companies of medium-sized businesses (Simanjuntak et al., 2020). In addition, the World Bank also defines MSMEs, which states that MSMEs are businesses categorized based on the number of employees, income, and asset value. In detail, a micro-sized business has no more than 30 employees with an annual income of not more than 3 million dollars. In comparison, a small enterprise has no more than 100 employees with total assets not exceeding 100 thousand dollars and an annual income of \$100 thousand. The last type is a medium-

sized enterprise with more than 300 employees; annual income reaches 15 million dollars with 15 million dollars of asset value. Seeing those definitions, it is clear that the object of this study is categorized as micro-enterprises, as the business is owned individually, employs not more than 30 employees, and has an annual income of not more than 3 million dollars.

According to Alinsari (2020), MSMEs are expected to be at the forefront of achieving the economic pillars of the world development agenda in 2030 following the Sustainable Development Goals (SDGs). Furthermore, this will be realized by creating job opportunities and business innovation, decent work conditions, adaptation, and mitigation of the negative impact of economic, social, and environmental factors on business operations for inclusive and sustainable economic growth.

The COVID-19 pandemic that hit the world, especially Indonesia, has had a significant impact, particularly in terms of economic growth, one of which is felt by Small, Micro, and Medium Enterprises (MSMEs). Meanwhile, before the COVID-19 pandemic, the contribution of MSMEs in 2019 reached 60.34% of the National GDP, an export value of 14.17%, and 58.18% of the investment value. According to www.kontan.co.id, based on a survey of 202 culinary businesses in Surabaya and Jakarta, around 94% of MSMEs were affected by Covid-19. Facing these conditions, the government shows its support to encourage MSMEs to survive and contribute to the Indonesian economy; one of them is the commitment to provide funds for MSMEs in National Economic Recovery (Program Ekonomi Nasional-PEN) program amounted to IDR 123.46 trillion. On July 30th, 2020, around 22.57% or IDR 27.86 trillion was absorbed. Several examples of MSME conditions that can boost the Indonesian economy are that MSMEs can absorb the largest workforce, where 97% of the total workforce work in Indonesia is in the MSME sector.

Bookkeeping

MSMEs must do simple bookkeeping as the recording is needed to evaluate the following business strategy. Bookkeeping is the recording process of business transactions regularly. By doing this, a business can track all information in its book to make further decisions (Arifin et al., 2021). Bookkeeping is intended so business owners can understand the profits and losses within a certain period (Muttaqien et al., 2022). An example of a simple bookkeeping process is the recording of cash inflow and cash outflow of every transaction, which eventually results in the eventual profit of the day. Based on the capital the hawkers or sellers have, how much is the number of profits they can get for each day?

Not only is it a simple bookkeeping process by traditionally recorded transactions, but the use of software, in this case, Microsoft Excel, is beneficial for MSMEs (Anggraini et al., 2022). This software is an application that processes data automatically through various forms such as basic calculations, formulas, data processing, creating tables, graphs, and data management. Microsoft Excel has functions including making a list of values and attendance lists, making a list of financial reports, presenting data more quickly, systematically, and accurately, carrying out calculation operations (division, average, multiplication, addition, subtraction, etc.), and carrying out calculations automatically using formulas and logic. This is in line with Ogearti, who states that *"Microsoft Excel can make reports easier in a short time, and if something happens, input errors can be corrected without having to start over from the initial stage and can monitor financial conditions in real-time."* (Ogearti 2020). Also, using Microsoft Excel can help employees store more financial data securely, effectively, and efficiently (Hikmah et al., 2022). Microsoft Excel can store the data better to avoid data damage or loss. This is in line with Zulkanain's opinion. Widjaja et al. (2018) stated that Using Microsoft Excel can reduce the risk of errors and be saved easily and without hassle. The problem in the field is that employees have not been literate yet on this technology and how to utilize the technology application to create financial reports (Raharjo et al., 2022).

METHODS

The methods used for developing the training program are survey and socialization. The primary data is used; this research gets the data directly from the participants as research subjects (Nuvitasari et al., 2019). As the first method, the survey method is used to measure and analyze the understanding level of the importance of the bookkeeping process. The second method is socialization, which means that the socialization method is used to present the materials, give the case study, discuss the actual example, and direct assistance to the participants. There is also a pre-test for the participants before the socialization, which is intended to see how familiar the participants are with the simple bookkeeping process and Microsoft Excel as the software to construct simple financial reports. The objects of this study are hawkers and MSMEs in TBM Sakila Kerti communities at the Tegal City terminal for the year 2023. This training program was carried out in May 2023 with the particular room as the place for doing the activity, the multipurpose room of the TBM Sakila Kerti Terminal at Tegal City.

This training program development includes exposure, training, and assistance, with simple bookkeeping and an introduction to Microsoft Excel to produce simple financial reports that suit business needs. For example, for hawkers and small entrepreneurs, the ability to record profits and losses is needed so they know how much profit they have made with the capital they have. Six activities are prepared for this training program, starting from contacting the TBM advisor. The advisor of TBM Sakila Kerti Tegal is Dr. Yusqon, M.Pd., whom the Indonesian government has awarded many times for his devotion to erasing the illiterate. By contacting the advisor and members of TBM Sakila Kerti, the information of candidates of participants who will join the training and assistance program was listed.



Figure 1. Multipurpose Room of TBM Sakila Kerti
Source: Private Documentation 2021

The tools and materials needed are prepared by doing a literature review from journals and other references regarding bookkeeping assistance or using software to develop the presentation slide and case study. Materials given are also comprehensively accompanied by quizzes and topics of discussion. To be more concise, Table 1 below shows the training and assistance activities for simple bookkeeping and introduction to Microsoft Excel, which are carried out in **Table 1**.

Table 1. Activities Schedule

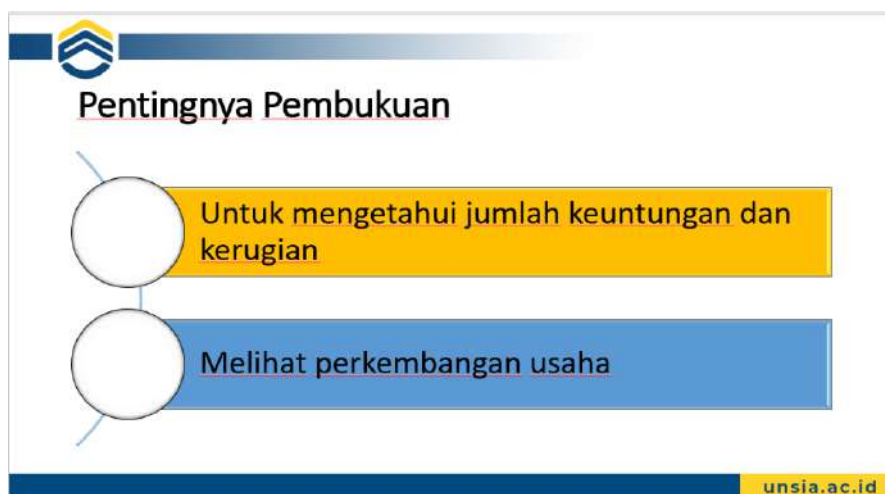
No.	Activities	April - May 2023
1.	Contact the TBM Advisor	April 2023
2.	Make the list of participants	April 2023
3.	Preparation of banner and other equipment (laptop, books, projector, pencil, erasers, computers, table, desk, etc.)	April 2023
4.	Preparation of material of presentation (PPT)	May 2023
5.	Preparation of quiz materials	May 2023
6.	Preparation of actual case study regarding cash flow of money (in and out)	May 2023

Source: Data Processed 2023

It is shown from the table above that the preparation for doing this research or training program development has been around two months in the year 2023, which are April and May—the first month of preparation mainly focused on contacting TBM Sakila Kerti Tegal and deciding the proper schedule and the second month, which is May 2023, primarily focused on the preparation of the materials. The materials prepared were on a presentation slide containing an introduction to simple bookkeeping, examples, case studies, discussion questions, quizzes, and an introduction to Microsoft Excel as the software.

RESULTS AND DISCUSSION

This training program includes socialization as one of the methods used. It is equipped with the materials that are delivered with the presentation. As media of socialization, the presentation slide consists of an introduction to simple bookkeeping, the importance of doing bookkeeping, examples based on actual case studies related to the participant's day-to-day activities, discussion materials that are directly asked to the participants, quizzes in the form of short question and answer, and the introduction of Microsoft Excel as software to help them in constructing simple bookkeeping accurately and efficiently. Below are the illustrations of presentation slides, as shown in **Figure 2**, **Figure 3**, and **Figure 4**.

**Figure 2.** Presentation Slide for Socialization

Source: Research 2023

Figure 2 illustrates the presentation slide that explains the initial topic of the material. Two points of view introduce the importance of bookkeeping. The first is to know the number of profits and losses. The second is to see the growth of the business. Even for hawkers and MSMEs, doing bookkeeping for their business by simple recording will result in knowing the business's eventual performance each day. This will lead to further action to increase the profit.

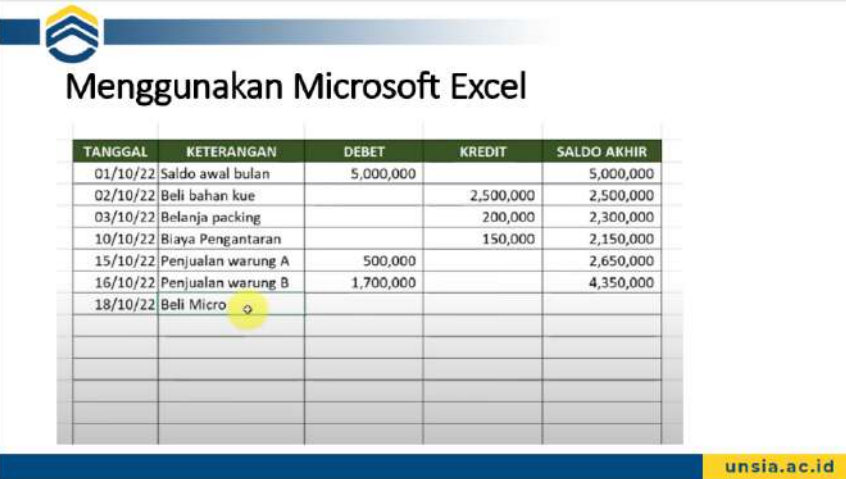


Tanggal	Uraian	Masuk / Debit	Keluar / Kredit	Saldo Akhir
	SALDO AWAL	200.000		
19 April 2023	Pembelian Barang A		50.000	150.000
19 April 2023	Pembelian Barang B		50.000	100.000
19 April 2023	Penjualan Barang C (10 item x Rp. 10.000)	100.000		200.000

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Figure 3. Presentation Slide for Socialization
Source: Research 2023

Figure 3 illustrates the example or case study as simple as possible to be delivered quickly to the hawkers and MSMEs. The simple bookkeeping process will need debit or cash inflow and credit or cash outflow, resulting in the final balance. Not only will the final balance be shown by this calculation, but also how much cash inflow and cash outflow per day the transactions happened.



TANGGAL	KETERANGAN	DEBIT	KREDIT	SALDO AKHIR
01/10/22	Saldo awal bulan	5,000,000		5,000,000
02/10/22	Beli bahan kue		2,500,000	2,500,000
03/10/22	Belanja packing		200,000	2,300,000
10/10/22	Biaya Pengantaran		150,000	2,150,000
15/10/22	Penjualan warung A	500,000		2,650,000
16/10/22	Penjualan warung B	1,700,000		4,350,000
18/10/22	Beli Micro			

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Figure 4. Presentation Slide for Socialization
Source: Research 2023

Figure 4 above depicts the presentation slide regarding the introduction of Microsoft Excel as software to help MSMEs construct simple financial reports. As simple as the case study before, the formats are still the same, but the formula is automatically used to eventually reach the final balance. Microsoft Excel shows that the calculation will result in fewer mistakes, and the risk of miscalculation is lower than in the traditional bookkeeping record.

Based on the training program, there are several points of view, as well as results, that will be discussed below. First is the data of participants that is categorized in **Figure 5**. Second is the survey result for the understanding level of the importance of simple bookkeeping, which is shown in **Figure 6**. Third, the socialization method is used by presenting the materials shown in **Figure 7**. Fourth, the discussion and direct assistance for participants are illustrated in **Figure 8** and **Figure 9**.

First, by collecting participants' data, Figure 5 below illustrates the categorization of participants who joined the training program. The following graph is the data of participants who participated in bookkeeping training at this training program development, which around 25-30 participants attended. **Figure 5** shows that most of the participants who attended the training were hawkers or MSMEs and also members of the TBM communities who also have businesses in the Tegal bus station area.

The participants who came to the socialization were about 100% of the hawkers and MSMEs registered around TBM Sakila Kerti Tegal. This means that the indicator of participant attendance achievement has been met. This is in line with [Salmiah \(2018\)](#) and [Linawati et al. \(2020\)](#), who argue that the high level of participant attendance in an activity can indicate success in achieving the target number of participants. The participants in this training program were all highly enthusiastic about following the program until the event was over.

Pre-test was done before a training session, with several questions being asked directly to the participants. The questions are mainly about the definition of bookkeeping, the position of cash inflow and cash outflow, and how to reach the ending balance. Most of the participants could not answer the questions correctly.

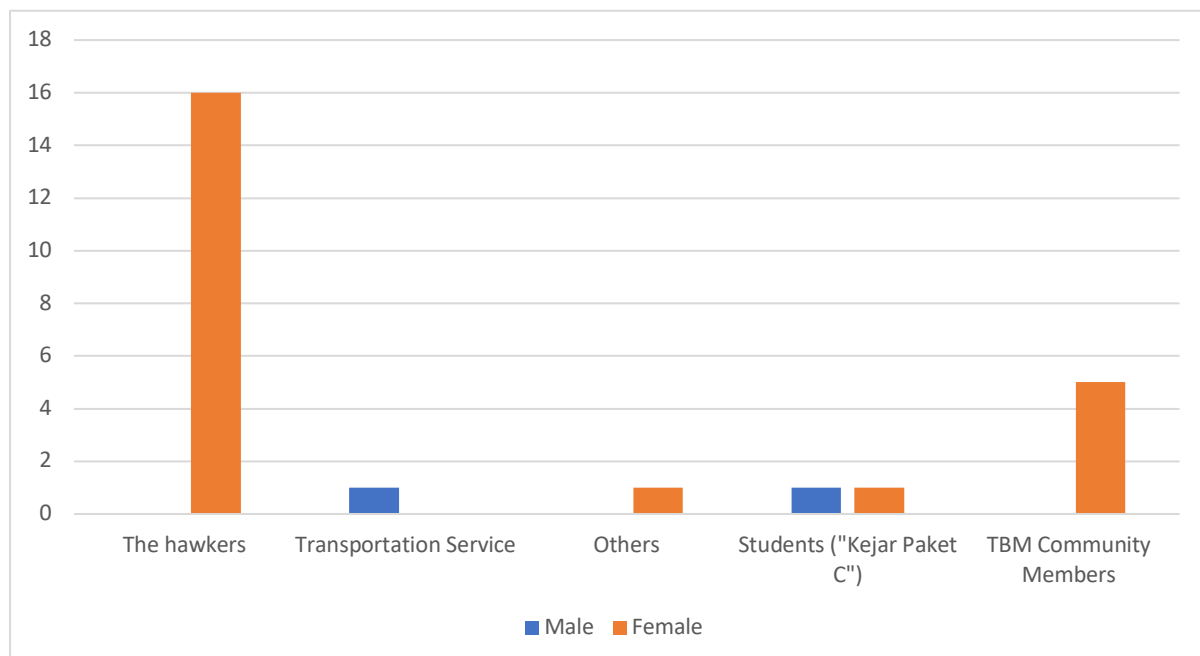


Figure 5. Categorization of Participants
Source: Data Processed 2023

The pre-training results showed that almost all traders did not have sufficient literacy regarding the records needed to see how their business profit and loss were performing. Therefore, this training includes simple recording or profit and loss bookkeeping, followed by direct assistance to each participant. This training is carried out by trying practice questions and real cases regarding how much capital the traders spend at the beginning, then the buying and selling transactions that occur in a day,

so that the income and expenses that occur can be seen and ends with whether their sales make a profit or a loss.

Based on the survey, **Figure 6** illustrates the participants' initial understanding of the importance of simple bookkeeping for traders and MSMEs. The graph below shows that most participants do not have initial knowledge or literacy regarding simple bookkeeping and do not understand how to use Microsoft Excel to create simple bookkeeping. The question was regarding how familiar they are with the simple bookkeeping process and using Microsoft Excel. The related figure shows the result by giving them around five minutes to answer the questions.

According to the graph, the attendees still lacked an understanding of financial literacy, while their activities were intensively buying and selling every day. Thus, it is quite a problem for them to know how their business is run and how it eventually results in profit or not at the end of the day. This problem is because they do not have enough financial literacy, such as the importance of bookkeeping and the function of technology to help them construct simple financial reports.

Moreover, the blue line shows that no hawkers understand the importance of bookkeeping and still have no literacy or ability to do the recording process. These problems are, in fact, also considered common problems that happen in Indonesian MSMEs (Habibah et al., 2021). However, the number of people who understand is relatively low for several participants, such as students and TBM Community members. Of 5 members of the TBM Community, only one member has the literacy of the bookkeeping process. This means that although they are doing activities such as buying and selling, they still have no idea how their business grows and how to be informed about the profit results. The bookkeeping process for small businesses is crucial to know how the business grows. Furthermore, the report will provide important information related to the operational activities done and be beneficial for external parties interested in knowing the business of MSMEs.

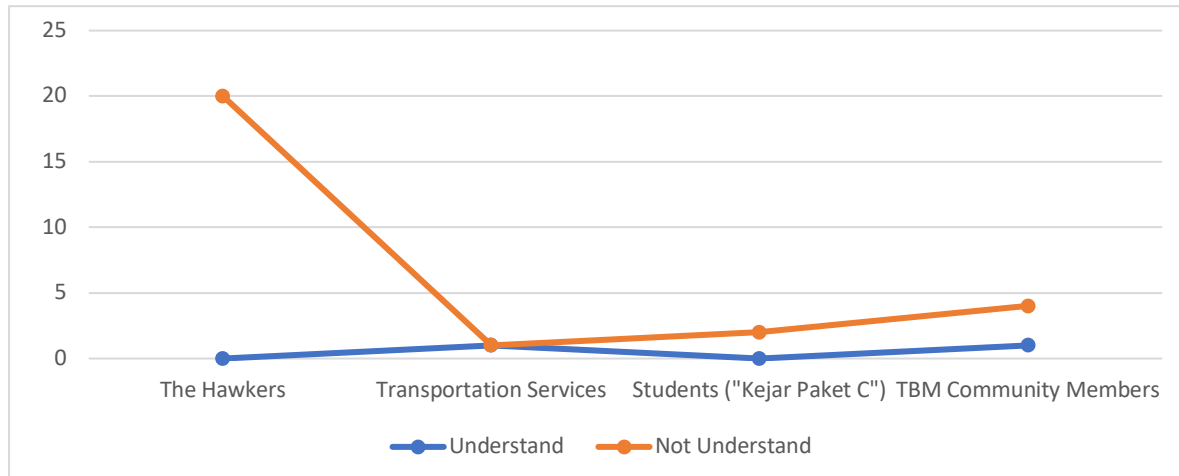


Figure 6. Participants' Initial Understanding of the Importance of Simple Bookkeeping
Source: Data Processed 2023

Based on the results above are in line with other preceding references that mainly discussed the ability of MSMEs to do bookkeeping processes, such as Rahmawati and Puspasari (2017), Widjaja et al. (2018), and Raharjo et al. (2021), showing that MSMEs still have low quality on financial literacy, especially regarding the bookkeeping process or constructing financial report in general. This might be caused by the current human resources with educational limitations, as most of them are elementary school graduates.

Figure 7 shows the presentation of the materials. The presentation was delivered with a discussion system, following [Fatwitawati \(2018\)](#), that this method can bring experiences sharing with the participants directly. In order to create convenience and orderliness in the training program, the presentation was made with interactive dialogue in every material delivered.

The slide presentations were delivered by Microsoft PowerPoint, with the materials inside consisting of an introduction to the bookkeeping process, the importance of the recording process, the flow of cash in and out, the case study, and the introduction to Microsoft Excel as software for preparing a simple recording process. By presenting the materials, the participants were initially informed about the topic and had a general idea of the presentation before getting into the main idea of the materials. In the middle of the presentation, some quizzes were asked of the participants directly related to the materials, and the discussion worked well as two-way communication happened between the presenter and the participants.



Figure 7. Presentation of Materials
Source: Private Documentation 2023

In the next stage, after the presentation, the participants directly tried the example of another case study with the assistance of the presenter. This led to increasing understanding, which was proven by their worksheet and shown to the presenter. The case study was a simple case study to test the initial understanding level of participants, such as the definition of capital, the position of cash inflow and cash outflow, the simulation of balance after transaction, profit taken, etc. Giving the case study will lead to an accurate simulation after understanding the concept of the main topic. The hawkers and MSMEs as participants were doing well in the discussion, even though some were still confused with the position of cash inflow and cash outflow and how they subtract each other to come up with the balance number eventually.



Figure 8. Direct Assistance and Discussion
Source: Private Documentation 2023

The interactive dialogue between participants and the presenter involves direct discussion of questions asked, which means that those questions present participants' enthusiasm for the training program, as [Salmiah \(2018\)](#) stated. It also follows [Linawati et al. \(2020\)](#), who state that the discussion with questions from participants indicates the existence of changes in the knowledge, understanding, and ability of the training program participants.

As many as almost 30 participants joined the activity and tried the case study based on the actual selling and buying activities they do every day. Furthermore, several MSME business users have also been introduced to Microsoft Excel as a tool to help them prepare simple financial reports. This assistance is followed by direct discussion for any further case they want to ask and solve.

A post-test was done after the training program had been implemented, with several direct questions being asked to the participants. Around 80% of the participants could answer correctly, which shows different performance compared to the initial condition before the training program was held.



Figure 9. Direct Assistance and Discussion
Source: Private Documentation 2023

Regarding its relation with the theory, it is proven that accounting is the information system that measures business activity, processes the data into a report, and communicates it to the decision maker. In other words, accounting is the business language; with accounting, most of the information about the business will be transferred and communicated. One of the methods of accounting recording is cash basis, which is used for this research or training program development. The cash basis used in this training program is the accounting process, where the transactions are recorded right when the cash is received or when the cash is paid. On a cash basis, the revenue is recorded when the cash is received, while the expense is recorded when the cash is out or paid. This theory is used in the training program using the cash basis formula. By implementing simple bookkeeping records using a cash basis, it is proven that hawkers and MSMEs can get information related to their business activities. That information can be used as a basis for subsequent decision-making. It is in line and accordance with [Sularsih and Sobir \(2019\)](#), [Alinsari \(2020\)](#), and [Br-Tarigan et al. \(2022\)](#) that the result of the development of the training program increased financial literacy of the participants in this research are the hawkers, traders, MSMEs, and members of TBM Sakila Kerti Tegal, through the simple bookkeeping and Microsoft Excel. The participants eventually understand that simple bookkeeping is essential to knowing the progress and condition of their small businesses. This represents that the MSMEs must start to improve their ability and capability, which the government must support to maintain and bring forward the existence of MSMEs.

CONCLUSION

This development of the training program is intended to assist in simple bookkeeping and introduction to Microsoft Excel software to the hawkers and MSMEs of Taman Baca Sakila Kerti Tegal, particularly on how to record the cash inflow and outflow to come to a final number of profit or loss eventually. By first knowing the level of financial literacy and the level of understanding regarding the importance of bookkeeping for MSMEs, this training program development provided the steps started from presentation of the material, example of case study, and introduction of Microsoft Excel as a software to help them in preparing simple bookkeeping.

Based on the analysis of participant category and initial understanding of the importance of simple bookkeeping, it is shown that most of the participants are hawkers or traders in Tegal bus station with a level of understanding, so the presentation is completed with the related case study and material needed to support the theory. After the assistance, the community's understanding of the topic increased by around 80%. In conclusion, this training program development has been done well and hopefully will benefit the community as a whole, particularly the traders or hawkers and MSMEs of Taman Baca Sakila Kerti Tegal.

AUTHOR'S NOTE

The writer stated that there is no conflict of interest regarding the publication of this article. This article has also been approved by the related parties involved. The writer also confirms that there is no plagiarism in this paper.

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