

Empowerment of Hijab Convection Micro Business in Kebontemu Village, Jombang Regency

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ABSTRACT

Our community service partner is a hijab shop micro business in Nglongko Hamlet, Kebontemu Village, Peterongan District, Jombang Regency. Partners face three main problems: venture capital constraints, operational fund transparency constraints, and a monotonous marketing strategy. This community service activity aims to provide solutions to partners based on each partner's problems, namely providing venture capital assistance, computerized cash flow implementation reports, and implementing marketing through social media and marketplaces. The method used in our service is to conduct simulations and practices. The results of this community service agenda are strengthening partner business capital, implementing Excel-based cash flow reports, and implementing marketing via Instagram and the marketplace application Shopee. It is hoped that with a wider marketing reach, it will increase sales and income from Hijab shop micro business partners. In addition, with financial training, service partners can run further business ventures with better financial management.

Keywords: Cash Flow Reports, Hijab Convection, Marketplace



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INTRODUCTION

Our partner in the community service program is a hijab convection micro business, "Khaifa Craft," located in Nglongko Hamlet, RT 17 / RW 04, Kebontemu Village, Peterongan District, Jombang Regency. The location of the partner opening this business is still one with the partner's private house or not different buildings. Khaifa Craft's micro convection business focuses on veils and hijabs. Their products that are produced and marketed are middle-split veils with wollycrape material, syar'i bergo veils with wollycrape material and French veils with wollycrape material. The size of the headscarves offered also varies. There are sizes of veils with size L (104 x 126 cm), size M (89 x 113 cm) and size S (70 x 87 cm).

The business has been running for approximately three years; the production activities are still carried out by the owner himself or without any employees involved. The production process is still carried out with a simple sewing machine tool with a small amount. The latest analysis results revealed that the production quantity is not less than three items per week. This happens because partners experience funding problems

in their operations. Funding problems occur because the level of sales is not maximized, so the turnover obtained is low. The partners' sales strategy was also considered wrong in selling their products. Based on the results of the service team's interview with the partners, the main and urgent problems faced by the partners are:

- 1) obstacles to the procurement of raw materials due to constraints on business capital;
- 2) the absence of a financial monitor, which has resulted in partners having difficulties in transparency in the use of funds; and
- 3) monotonous marketing strategies because partners have only used the web, which is only integrated with the WhatsApp application for the ordering process.

Partner business capital is hampered because the sales level is quite low, so partners experience difficulty procuring raw materials for further production. The low level of sales is also caused by marketing strategies that have not changed from 2020, namely when implementing a web or blog. Technological changes, both the development of social media applications that are not paid and marketplace applications that are quite easy to use, have not been carried out by partners until now. Then the absence of systematic financial records from this micro business impacts the lack of transparency of the operational funds used. Sometimes, partners do not know whether business funds go into personal funds or vice versa; personal funds are used for business funds. Based on the partner problems described in the previous section, we describe various important points made in the form of a table containing the problems of our service partners, then the solutions we provide to our service partners from each problem that exists in our service partners. We will produce output outputs From each solution we offer to our service partners. Table 1 below summarizes partner problems followed by solutions offered to partners, as well as the types of outputs produced based on the results of the experience/service of the previous service team.

Tabel 1. Table of Problems, Solutions and Outputs

No	Problems of Service Partners	Solution Provided
1	Business capital constraints	Provision of business capital assistance (Ikhtiari et al., 2023; Leiwakabessy & Lahallo, 2018; Muljani & Ellitan, 2018; Mundzir et al., 2021; Wicaksono & Soelistyo, 2020, 2022b, 2022a).
2	Absence of financial monitors	Implementation of computerized cash flow report. (Akhyar et al., 2022; Batubara et al., 2021; Hardana & Damisa, 2022; Hariani & Sihotang, 2021; Ikhtiari et al., 2023; Kartika & Gama, 2021; Nugraha et al., 2022; Ompusunggu & Prima, 2022; Wicaksono & Soelistyo, 2022a, 2020, 2022b)
3	A monotonous marketing strategy	Implementation of social media and marketplace. (Asmiatun et al., 2022; Hatta et al., 2022; Hikmawan & Nurrohman, 2022; Khasanah et al., 2022; Musa et al., 2022; Nurbayzura et al., 2022; Nurlistiani & Purwati, 2022; Putra & Annissa, 2022; Safitri et al., 2022; Sari et al., 2022; Siregar et al., 2022; Soviyanti et al., 2022; Sulistyoningasih et al., 2022; Ulfa'ngin & Amri, 2022)

Source: Data processed (2023)

METHODS

This service scheme is mono-year, meaning there are no further stages in the following year. So, the implementation method is carried out in less than one year, or it is estimated that no more than six

months of this activity has been completed. The service team consists of two lecturers in charge and five students of the Accounting Study Program at the Muhammadiyah University of Malang who are classified as part of the 2022 Lecturer Partner Community Service by Students (PMM) team. Implementing this service tries to explain how we help overcome the problems partners face. The method used in our service is to conduct simulations and practices. Simulation is one of the learning techniques to demonstrate the real situation. The mentors will conduct counseling and simulations first so that partners can see how the service team works.

Then to directly support the simulation given to partners, a direct experience activity in practice is needed (Pauzy & Risana, 2021; Wicaksono & Soelistyo, 2020, 2022b, 2022a). With the practice method, partners can simulate and apply the parts the service team understood in the previous simulation stage. At the end of each activity session, there will be an evaluation conducted by the service team to correct and improve the practical results of the partners. The stages that will be carried out in solving partner problems are as follows:

1. The mentoring and training agenda is carried out in one agenda implementation time. Determination of the day is conditional or adjusts to the mutual agreement between the service team and partners.
2. The first session will deliver raw material procurement assistance based on partner requests.
3. In the second session, the service team will conduct counseling and simulation of simple Excel-based profit and loss statements to partners.
4. In the third session, partners will simulate Excel income statements based on transaction assumptions and discussion and question and answer sessions between the service team and partners.
5. In the fourth session, the service team conducted counseling and simulation of social media Instagram and TikTok as a means of promotional content.
6. In the fifth session, the service team conducted counseling and marketplace simulations that partners will use.
7. Partners will simulate social media content and the marketplace in the sixth session.
8. When the service team evaluates the last session regarding the overall partner work simulation results, the team will advise on the results of partner work to be better in the next practice and provide a guidebook for using a simple Excel-based income statement.

RESULTS AND DISCUSSION

The service agenda was carried out on August 18, 2022, located on Jl. Dsn Nglongko No. 129 Kebon Temu Village, Peterongan District, Jombang Regency, East Java Province.

Provision of Business Capital Assistance

This agenda was carried out before the training began. Business capital assistance is delivered to partners through students who participate in community service by students (PMM).

Implementation of a computerized cash flow report

The agenda began with a briefing of the material and the handover of pocketbooks as a practical guide module for using MS Excel format cash flow reports and partner marketplaces. The following is the pocketbook given to partners, along with the pocketbook table of contents.



Figure 1. Pocketbook
Source: Personal documentations

Daftar Isi

Kata Pengantar	I
Daftar Isi	ii
Bagian 1	1
Definisi Cash Flow	1
Tujuan Cash Flow	1
Manfaat Cash Flow	1
Bagian Laporan Cash Flow	1
Saldo Kas (Awal Bulan)	1
Penerimaan Kas	2
Pengeluaran Kas (Operasional)	3
Pengeluaran Kas Non Produksi	4
Bagian 2	6
Pengertian Online Shop	6
Apa Itu Shopee?	6
Panduan Penggunaan Shopee	7
Daftar Pustaka	17

Figure 2. Pocket Guide Table of Contents
Source: Personal documentations



Figure 3. Handover of pocketbook
Source: Personal documentations

The next agenda was training material and simulation of cash flow report practice. At this stage, the purpose and objectives of using this financial software and how this software works were explained. The main items in the cash flow report given to partners are:

- a) Opening balance (cash). It is the value of the balance of money originating from the previous period which then becomes the initial balance of the current month.
- b) Cash receipt. This section records various incoming money transactions. In this section, there are three types of transaction sub-sections, including 1) cash sales, 2) collections from accounts receivable, and 3) loans/injections of other funds. Which consists of sub-ledgers:
 - Cash sales: account for the receipt of incoming money from the sale of products in cash/cash.
 - Collections from the settlement of receivables: Account for receiving incoming money from the settlement of customers who buy products in instalments or instalments.
 - Other cash injection loans: An account for receiving incoming money from the proceeds of loans or financial assistance or the return of business money taken previously for personal borrowing (private).
- c) Production cash expenditure. This section records various outgoing money transactions that belong to production operations. There are seven sub-sections of transactions, including: 1) purchase of raw material supplies; 2) purchase of auxiliary materials; 3) purchase of packaging; 4) purchase of tools/sewing machines; 5) personal salaries; 6) employee wages; and others. Which consists of sub-ledger:
 - Purchase of raw material inventory: recording money spent to purchase raw materials. For example, purchase of fabric, thread, rader, etc (core materials).
 - Purchase of auxiliary materials: recording money to buy goods or equipment to help the sewing process. For example, purchasing needles, carbon paper, sewing scissors, sewing rulers, sewing chalk, etc.
 - Purchase of packaging: recording of money spent on product packaging.
 - Purchase of sewing tools/machines: recording money out to buy sewing tools/machines.
 - Partner's salary: recording money for salary payments for mbak miftha (owner).
 - Employee wages: record the money spent on employee salary payments.
 - Other accounts: Other outgoing money records. Please change them based on needs.
- d) Non-production cash expenditure, which consists of sub-ledger. This section records non-production cash expenditures for transactions unrelated to partner production operations. The accounts contained in this section are 1) principal payment of bank loan, 2) withdrawal by owner (private), and 3) others.
 - Payment of principal on bank/cooperative loans: recording outgoing money for payment of bank instalments (bank debt) or loans from non-bank third parties.
 - Withdrawal of business funds by the owner (private): recording of outgoing money to repay money that has been used previously for personal use (private).
 - Other accounts: Please replace them with other relevant transactions related to non-production expenditures.
- e) Cash position (end of month)
The display of Abdallah's Excel-based cash flow report file is as follows.

Laporan Aliran Kas Sederhana KHAIFA CRAFT

2022	(Pra) Awal	JAN	FEB	MAR	APR	MEI	JUN	JUL	AGU	SEP	OKT	N
	EST	00	31	31	31	31	31	31	31	31	31	31
Saldo Kas (awal bulan)		-	-	-	-	-	-	-	-	-	-	-
Penerimaan Kas												
Penjualan Tunai												
Penagihan dari akun Piutang (CR)												
Pinjaman/ suntikan dana lainnya												
Total		-	-	-	-	-	-	-	-	-	-	-
Total Kas Tersedia (sebelum kas keluar)		-	-	-	-	-	-	-	-	-	-	-
Pengeluaran Kas Produksi												
Pembelian persediaan bahan baku												
Pembelian bahan pembantu												
Pembelian kemasan												
Pembelian alat/mesin jahit												
Gaji pribadi mbak miftha												
Upah Karyawan												
Lainnya (sebutkan)												
Total		-	-	-	-	-	-	-	-	-	-	-
Pengeluaran Kas Non Produksi												
Pembayaran pokok pinjaman bank												
Penarikan oleh Pemilik (prive)												
Lainnya (sebutkan)												
Total		-	-	-	-	-	-	-	-	-	-	-
Total Pengeluaran Kas		-	-	-	-	-	-	-	-	-	-	-
Posisi kas (akhir bulan)		-	-	-	-	-	-	-	-	-	-	-

Figure 4. Cash Flow Working Paper

Source: Data processed

Evaluation is carried out daily for one week through whatsapp media and zoom if needed. The results of the evaluation show that there is an increase in the level of understanding of partners regarding the use of cash flow working papers but is still constrained by the classification of the cost elements incurred. Non-operational costs are still a problem point for partners because the costs for the owner's salary are still assumed to be the same as the costs for borrowing money for personal interests. Partners feel that with this media, they are more aware of the transparency of the receipt and expenditure of their funds so that they can monitor their business finances. This is certainly in accordance with the results of previous service / research programs that the implementation of technology-based cash flow reports will increase the transparency and accountability of a business (Akhyar et al., 2022; Batubara et al., 2021; Hardana & Damisa, 2022; Hariani & Sihotang, 2021; Ikhtiari et al., 2023; Kartika & Gama, 2021; Nugraha et al., 2022; Ompusunggu & Prima, 2022; Wicaksono & Soelistyo, 2022a, 2020, 2022b).

Implementation of social media and marketplace

The last agenda was training and simulation material for creating a marketplace and social media account. The team improved the partner's marketplace account from Shopee to provide an attractive display of information and the partner's Instagram social media account. Figure 5 is the partner's Shopee marketplace account, and Figure 6 is the partner's Instagram social media account.

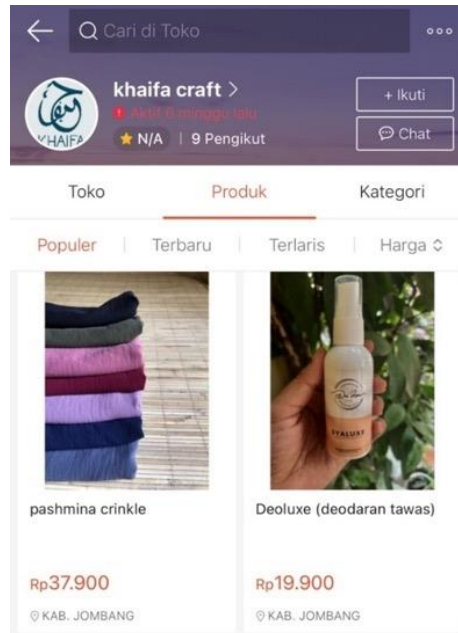


Figure 5. Shopee Marketplace Account
Source: Personal documentations

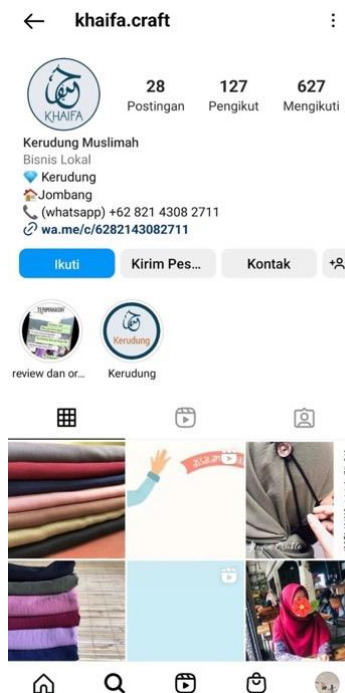


Figure 6. Partner's Instagram
Source: Personal documentations

Finally, the results of the documentation of activities carried out during the service agenda are shown in Figures 7-9.



Figure 7. Science and Technology Implementation Agenda (1)

Source: Personal documentations



Figure 8. Science and Technology Implementation Agenda (2)

Source: Personal documentations



Figure 9. Science and Technology Implementation Agenda (3)

Source: Personal documentations

For the implementation of online mass media as a marketing medium, the evaluation was carried out at the end of the month after the implementation of the service. It was concluded that the partners still experienced several obstacles due to the limited creativity of the partners. It is necessary to develop soft skills in the field of content editing so that the photos posted on mass media / market place are more attractive. However, the results of some of our teams were able to attract customers to order partner products even though the quantity was not too significant. Based on this, it is concluded that diversification of marketing strategies will be able to increase the sales level of a product sold by partners (Asmiatun et al., 2022; Hatta et al., 2022; Hikmawan & Nurrohman, 2022; Khasanah et al., 2022; Musa et al., 2022; Nurbayzura et al., 2022; Nurlistiani & Purwati, 2022; Putra & Annissa, 2022; Safitri et al., 2022; Sari et al., 2022; Siregar et al., 2022; Soviyanti et al., 2022; Sulistyoningsih et al., 2022; Ulfa'ngin & Amri, 2022)

CONCLUSION

Financial analysis is needed for micro businesses to be able to provide performance evaluation material for the business being run. A good promotion strategy is also needed to attract consumer market interest and increase product sales to obtain good financial performance. So this service conducts training on the implementation of marketplaces and social media as promotional media as well as MS Excel-based cash flow reports as a financial analysis tool for service partners as material for evaluating partner performance. With this training, service partners can run their next business venture well.

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