



# Implementation of Manual and Digital Financial Management on BUMDes in Cimanggis Village, Bojong Gede, Bogor Regency, West Java, Indonesia

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E-mail: [mahendro@upnvj.ac.id](mailto:mahendro@upnvj.ac.id), [alfatih@upnvj.ac.id](mailto:alfatih@upnvj.ac.id), [faisal@upnvj.ac.id](mailto:faisal@upnvj.ac.id)

Article Info	Abstract
<b>Article History</b> Received: 2023-01-15 Revised: 2023-02-22 Published: 2023-03-01  <b>Keywords:</b> <i>BUMDes;</i> <i>Financial Management;</i> <i>Manual and Digital Accounting.</i>	<p>BUMDes Cimanggis tries to be a solution for empowering the potential of the village. However, there are obstacles regarding financial management because human resources do not yet have the ability and expertise in the field of accounting. Though the financial aspect is a sensitive matter. It is feared that unaccountable financial management will become a serious problem in the future, such as ignorance of financial position, unclear cash flows, making financial statements that are less informative so that the report cannot be used as a basis for making financial decisions. This results in unprofessional and non-transparent BUMDes management, resulting in the loss of public trust. The purpose of this research and community service is to provide training or workshops on manual and digital accounting to BUMDes Cimanggis managers in order to improve better and accountable financial management. The methods used in this research and community service are lectures, discussions, workshops, mentoring and the application of manual and digital accounting. The expected result is that BUMDes can become a professional and transparent body in financial management as one of the determining factors for good managerial.</p>

Artikel Info	Abstrak
<b>Sejarah Artikel</b> Diterima: 2023-01-15 Direvisi: 2023-02-22 Dipublikasi: 2023-03-01  <b>Kata kunci:</b> <i>BUMDes;</i> <i>Pengelolaan Keuangan;</i> <i>Manual dan Digital Accounting.</i>	<p>BUMDes Cimanggis berusaha menjadi solusi pemberdayaan potensi Desa. Akan tetapi terdapat kendala mengenai pengelolaan keuangan karena sumber daya manusia yang belum memiliki kemampuan dan keahlian dalam bidang akuntansi. Padahal aspek keuangan merupakan hal yang sensitif. Pengelolaan keuangan yang tidak akuntabel dikhawatirkan akan menjadi masalah serius di masa depan, seperti ketidaktahuan posisi keuangan, ketidakjelasan arus kas, pembuatan laporan keuangan yang kurang informatif sehingga laporan tersebut tidak dapat dijadikan sebagai bahan dasar untuk pengambilan keputusan finansial. Hal ini berakibat pada pengelolaan BUMDes yang tidak profesional dan tidak transparan sehingga hilangnya kepercayaan masyarakat. Tujuan penelitian dan pengabdian masyarakat ini adalah memberikan pelatihan atau workshop mengenai manual dan digital accounting kepada pengelola BUMDes Cimanggis agar dapat meningkatkan pengelolaan keuangan yang lebih baik dan akuntabel. Metode yang digunakan pada penelitian dan pengabdian masyarakat ini adalah ceramah, diskusi, workshop, pendampingan dan penerapan manual dan digital accounting. Adapun hasil yang diharapkan adalah BUMDes dapat menjadi sebuah badan yang profesional dan transparan dalam pengelolaan keuangan sebagai salah satu faktor penentu manajerial yang baik.</p>

## I. INTRODUCTION

BUMDes can be formed by the Village Government which is managed with the spirit of kinship and mutual cooperation to utilize all economic potential, economic institutions, as well as the potential of natural resources and human resources in order to improve the welfare of rural communities (Law of the Republic of Indonesia, 2014). As important as BUMDes is as a component of village progress, the management of BUMDes is demanded to be effective. The effective implementation of BUMDes is expected to be able to advance the village and make rural communities prosperous, through the activity of village institutions and the implementation of

village goals and programs. So the management of BUMDes will be more effective and optimal if the management understands and implements the organization's wheels through proper management functions.

This means that the management of BUMDes must be professional, transparent and oriented to processes and results like a commercial company or BUMN. Professionals including human resources who manage BUMDes must be competent in their fields, have special skills in accordance with their job descriptions. Transparency includes the openness of BUMDes management which can be monitored by the Village Head or the community in general.

Process and result oriented requires BUMDes to have a vision and mission as well as targets that must be achieved and communicated to the community how to manage village potential so that the objectives of BUMDes as a means of increasing the acceleration of welfare and village development can be effective. However, in the implementation in the field, there are still some managerial problems in BUMDes. As stated by the Director of Financial Inclusion Development of the Financial Services Authority (OJK), that the formation of the Village Owned Enterprises (BUMDes) is constrained by several problems. For example, there are still many rural communities who do not have knowledge of the importance of BUMDes.

The importance of professional financial management by competent human resources can be one of the supporters of the effectiveness of BUMDes. On the other hand, the inability to manage finances will have a negative impact on the effectiveness of BUMDes and decrease public trust because BUMDes are considered not to be managed professionally and transparently. It is feared that unaccountable financial management will become a serious problem in the future, such as ignorance of financial position, unclear cash flows, making financial statements that are less informative so that the report cannot be used as a basis for making financial decisions (<http://ojk.go.id>). Given the importance of good and correct financial management by BUMDes managers, this is the basis for this research and community service activity. In relation to natural resources, bumdes are faced with the need to manage agricultural, plantation and fishery product processing. As MSMEs, BUMDes can certainly be involved in managing trade which has been done by MSMEs. Including what needs to be anticipated by the bumdes is the management of financial and non-financial services. From a financial point of view, Bumdes should not have many challenges because most of it comes from the APBN and APBD. However, Bumdes need to adjust to regulators or other business institutions, both larger and micro. Facing increasingly difficult competition, business improvisation needs to be developed. UPN "Veteran" Jakarta as a university is expected to make a positive contribution to the community and for that this assistance is carried out for BUMDES, one of which was developed by the village government in Cimanggis, Bojong Gede, Kab. Bogor.

## II. METHOD

The focus of this service is to help BUMDES achieve quality, competitive, sustainable and environmentally friendly businesses that are oriented to industrialization. For that, the implementation uses the method:

The stages of providing material and training are as follows:

1. Lecture, explaining the material about manual and digital accounting. The participants listened to the material from speakers from competent financial practitioners. It is hoped that the participants as managers of BUMDes Cimanggis will gain knowledge and insight into manual and digital accounting.
2. Discussion, providing an opportunity for participants in this case the BUMDes managers to ask and discuss financial management issues in general and manual and digital accounting materials in particular. Cimanggis BUMDes managers can directly consult.
3. Training (workshop), practicing manual and digital accounting materials. Improve manual and digital financial management skills.
4. Assistance and application of manual and digital accounting by going directly to the problems of BUMDes Cimanggis. Testing the results of the training through direct practice with real cases in the Cimanggis BUMDes finance department.

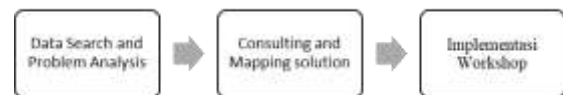


Figure 1. Execution Method Chart

## III. RESULT AND DISCUSSION

### 1. Stages of Implementation Activities

In order to achieve the objectives of this activity, the methodology used is as follows:

- a) Method of delivery or consolidation with BUMDES management. This is done with intensive communication.
- b) The implementation of service activities consists of:
  - 1) Preparation
  - 2) Meeting and dialogue about the Bumdes financial process and its constraints.
- c) The meeting discussed the importance of increasing knowledge about manual and digital



**Figure 2.** discussed the importance of increasing knowledge about manual and digital

d) Implementation of 2-Day Activities. Monday, October 24, 2022 and Thursday, Tuesday, November 15, 2022.



**Figure 3.** Implementation of 2-Day Activities

The activity was carried out at the Village Hall which was attended by the Head of BUMDes, Cimanggis Village Head, Village Officials, FEB Abdimas Team and BPK Foundation Team. Village-Owned Enterprises or often called BUMDes is one of the economic institutions in the village which is currently being pursued to be developed and strived to become one of the drivers of the economy in the village.

## 2. Workshop Material

### a) Manual Accounting

Accounting comes from the foreign word accounting which means when translated into Indonesian is to count or account. Accounting is used in almost all business activities around the world to make decisions, so it is called the language of business (Rahmayuni, 2017). Accounting is a process of recording, classifying, summarizing, processing and presenting data, transactions and events related to finance so that it can be used by people who use it easily to understand for decision making and other purposes (Rahmayuni, 2017). Financial statements are reports that show the company's financial condition at this time or in a certain period (Kasmir, 2017). The following are some of the objectives of preparing or preparing financial statements, namely: 1. Providing information about the types and amounts of assets (assets) currently owned by the company; 2. Provide information about the types and amounts of liabilities and capital owned by the company at this time; 3. Provide information on the type and amount of income earned during a certain period; 4. Provide information on the amount of costs and types of costs incurred by the company in a certain period; 5. Provide information on changes that occur to the company's assets, liabilities, and capital; 6. Provide information about the company's management performance in a period; 7. Provide information on the notes to the financial statements; 8. Other financial information (Kasmir 2017).

The components of a complete financial report consist of (Financial Accounting Standards Board, 2015): a. Statement of financial position at the end of the period; b. Statement of profit or loss and other comprehensive income for the period; c. Statement of changes in equity during the period; d. Statement of cash flows during the period; e. Notes to financial statements, containing a summary of significant accounting policies and other explanatory information; f. Statement of financial position at the beginning of the nearest prior period when the entity applies an accounting policy retrospectively or makes restatements of financial statement items, or when the entity reclassifies items in its

financial statements in accordance with paragraphs 40A-40D.

b) Digital Accounting

The process of recording to financial reporting is done using the Application, Benefit:

- 1) Time efficiency in the recording process
- 2) Only one person can hold it
- 3) Data loss is quite small

### 3. Monitoring and Evaluation

In Abdimas this time, a check was made on the files that must be present and prepared during BUMDes financial reporting. These files include BUMDes Revenue and Expenditure Reports. Mr. Mahendro and the team in their direction and guidance said that the completeness of the BUMDes administration must be prepared and fulfilled at the beginning of the establishment of the BUMDes. At this time Abdimas also held consultations on issues that became obstacles and hindered the financial reporting process of BUMDes in Cimanggis Village. Also given direction on the village capital participation system to BUMDes, so that it is hoped that in the future there will be no mistakes in the accountability process. The Head of BUMDes, said that this Abdimas activity really helped the BUMDes management in understanding the rules related to BUMDes. "This Abdimas provides enlightenment and understanding for us, especially regarding the rules that bind BUMDes. Things that previously were still confusing for us, got an explanation from the PMD Office. So this strengthens our steps to develop BUMDes to be better in the future. In addition, we can also consult about the problems and obstacles we encountered in the process of developing BUMDes. Academics and village officials really helped us in finding solutions to overcome these obstacles. We hope that BUMDes will continue to be given guidance and guidance from the UPNVJ FEB Team, so that in the future it will develop more advanced and be able to make a good contribution to the community in general and can become a supporter of Village Original Income (PAD).

## IV. CONCLUSION AND SUGGESTION

### A. Conclusion

Community service activities at BUMDes Cimanggis can be concluded that financial management still does not meet the correct

standards based on financial literacy. The reason is the lack of competence of financial management resources in BUMDes. This lack of knowledge and skills is due to the limited quality and quantity of human resources. So by holding training on manual and digital accounting for BUMDes Cimanggis managers, it is hoped that they can increase their knowledge and skills to be more competent in managing finances at Cimanggis BUMDes.

### B. Suggestion

It is recommended to increase the knowledge and skills of BUMDes managers on a regular basis. For example, by making a specific training program related to materials, participants, and the desired output in accordance with the managerial needs of BUMDes Cimanggis. This is an effort to maintain the effectiveness of BUMDes in supporting village progress. The role of management consultants can also be involved in efforts to continuously improve the Bojong Gede BUMDes organization.

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