



Empowering School Communities Through Business Management and Basic Financial Literacy Training: A Case of SD Muhammadiyah 2 Sukmajaya, Depok

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History Article	Abstract
Received: 4 May 2026 Revised: 27 May 2026 Accepted: 29 April 2026	This study aims to enhance the financial management capacity of educators and administrative staff through a Community Service Program (PKM) focusing on business management and simple financial recording training at SD Muhammadiyah 2 Sukmajaya, Depok. The program was designed in response to the limited understanding of management principles and the unsystematic financial recording practices identified during the initial needs assessment. A participatory and application-oriented approach was employed, including interactive lectures, discussions, simulations, and hands-on practice. A total of 15 participants were involved in the training, and evaluation was conducted using pre-test and post-test assessments, practical exercises, and participant feedback. The results indicate a significant improvement in participants' knowledge, as reflected in the increase in the average score from 50 (pre-test) to 85 (post-test). In addition, participants demonstrated improved skills in preparing simple financial records, including cash books and basic financial statements. The findings suggest that structured training and mentoring effectively enhance financial literacy and administrative competencies. Furthermore, the program contributes to promoting transparency, accountability, and efficiency in school financial governance, while fostering sustainable financial management practices within educational institutions.
Keyword Business Management, Community Empowerment, Financial Literacy, Financial Recording, School Governance	

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INTRODUCTION

In the era of rapid digital transformation and increasingly complex economic systems, the ability to manage financial resources effectively has become a fundamental competency across all sectors, including education (Akour & Alenezi, 2022). Educational institutions are no longer solely responsible for delivering knowledge but are also required to demonstrate accountability, transparency, and efficiency in managing their financial resources (Adhikari & Shrestha, 2023). In this context, business management and basic financial recording skills are essential not only for entrepreneurs but also for educators and administrative personnel who are directly involved in institutional financial governance.

Business management encompasses a set of processes that include planning, organizing, implementing, and controlling organizational resources to achieve specific goals effectively and efficiently. In practical terms, this also involves the ability to record financial transactions systematically, prepare financial reports, and evaluate financial performance as a basis for decision-making. Without adequate financial management skills, organizations regardless of their size face a higher risk of inefficiency, misallocation of resources, and lack of accountability. This issue becomes increasingly relevant in

educational institutions, particularly at the primary school level, where financial administration is often managed by personnel without formal training in accounting or financial management.

A critical component underpinning effective financial management is financial literacy. Financial literacy is widely recognized as an essential life skill that enables individuals to make informed financial decisions and manage financial resources responsibly. Financial literacy as a combination of awareness, knowledge, skills, attitudes, and behaviors necessary to make sound financial decisions and ultimately achieve individual financial well-being (Kumar et al., 2023; Lone & Bhat, 2024). This definition highlights that financial literacy is not limited to theoretical knowledge but also includes practical competencies and behavioral aspects.

In the Indonesian context, financial literacy consists of knowledge, skills, and confidence that influence attitudes and behaviors in improving the quality of financial decision-making and management (Bai, 2023; Suresh G., 2024). Financial literacy thus plays a strategic role in shaping how individuals and institutions plan, implement, and evaluate their financial activities (Katnic et al., 2024). Within educational institutions, financial literacy contributes to the development of orderly administrative systems, accurate financial reporting, and improved institutional governance (Barrot et al., 2024).

Despite its importance, the level of financial literacy in Indonesia remains a concern. According to the National Survey of Financial Literacy and Inclusion (SNLIK) 2024 conducted by the OJK in collaboration with the Badan Pusat Statistik, the national financial literacy index reached 65.43%, while the financial inclusion index stood at 75.02%. Although these figures represent an improvement compared to previous years, they indicate that approximately one-third of the population still lacks adequate financial understanding. This gap suggests that many individuals may face difficulties in managing financial resources, understanding financial products, and making informed financial decisions. The implications of low financial literacy are not limited to households or businesses but also extend to public and educational institutions. Inadequate financial management practices can lead to inefficiencies, lack of transparency, and challenges in accountability. Therefore, strengthening financial literacy and basic accounting competencies is essential to ensure that institutions can manage their financial resources responsibly and sustainably.

To support the implementation of proper financial practices among small entities, the Ikatan Akuntan Indonesia has issued the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). These standards require entities to prepare basic financial statements, including a statement of financial position, an income statement, and notes to financial statements. The SAK EMKM framework is designed to be simple and applicable, making it suitable for organizations with limited accounting expertise. However, despite the availability of such standards, their implementation at the grassroots level remains limited.

In the context of educational institutions, particularly primary schools, financial recording practices are often still conducted manually and in a simplified manner. Many institutions do not yet apply fundamental accounting principles such as the separation of income and expenses, chronological recording of transactions, and the preparation of periodic financial reports. This condition may hinder the ability of institutions to monitor financial performance, evaluate financial conditions, and make evidence-based decisions. Preliminary observations conducted at SD Muhammadiyah Sukmajaya Depok reveal similar challenges. Financial recording is still performed in a basic and unsystematic manner, and there is limited application of standard accounting practices. As a result, financial reports are often incomplete, lack standardization, and are not fully capable of supporting effective financial evaluation. This situation indicates a gap between existing financial management practices and the expected standards of accountability and transparency.

Previous studies in community service and capacity-building programs (2022–2023) have consistently demonstrated that training in simple financial recording and basic accounting can significantly improve participants' understanding and skills. Participants who receive such training show increased ability to prepare daily cash reports, understand profit–loss concepts, and manage financial transactions more systematically. These findings suggest that targeted training interventions can serve as an effective strategy to enhance financial management competencies, particularly among non-specialists. In addition to improving technical skills, training programs also contribute to behavioral changes in financial management practices. Participants tend to develop greater awareness of the importance of accurate record-keeping, financial planning, and accountability. This aligns with the broader concept of financial literacy, which integrates knowledge, skills, and attitudes into practical financial behavior. Considering these challenges and opportunities, there is a clear need for structured and systematic efforts to strengthen financial management competencies within educational institutions. One effective approach is through community service

programs (Pengabdian kepada Masyarakat/PKM) that focus on capacity building through training and mentoring. Such programs not only provide theoretical knowledge but also emphasize practical applications that are directly relevant to participants' daily activities.

Therefore, this study presents a Community Service Program aimed at providing training in business management and simple financial recording (basic accounting) for teachers and administrative staff at SD Muhammadiyah Sukmajaya Depok. The program is designed to enhance participants' understanding of business planning, cash flow management, transaction recording, and financial reporting. Furthermore, it seeks to promote the implementation of management principles planning, organizing, implementing, and controlling in financial administration. Ultimately, this initiative is expected to improve the quality of financial governance within the school by fostering transparency, efficiency, and accountability. Strengthening financial literacy and basic accounting competencies among educators and administrative staff not only supports better institutional management but also contributes to the broader goal of improving human resource capacity in the education sector. In the long term, such efforts are essential for building sustainable and well-governed educational institutions that can adapt to the demands of a rapidly changing economic environment.

METHOD

Time and Location of Implementation

This Community Service Program (Pengabdian kepada Masyarakat/PKM), entitled "Community Empowerment through Business Management Training and Simple Financial Recording for Teachers and Staff of SD Muhammadiyah 2 Sukmajaya", was conducted on Tuesday, August 12, 2025, from 15:30 to 17:30 local time. The activity took place at SD Muhammadiyah 2 Sukmajaya, located at Jl. Citanduy 3 No. 73A, Sukmajaya District, Depok City, West Java, Indonesia. The program involved a total of 15 participants. The selection of the implementation site was based on a prior needs assessment, which revealed that the school's financial administration and recording practices were still relatively simple and had not fully adopted systematic management and basic accounting principles. As a primary educational institution responsible for managing various operational funds, the school requires a structured financial administration system that ensures transparency, accountability, and efficiency.

Conducting the program directly at the partner institution allowed the training and mentoring processes to be delivered in a contextual and practical manner. This approach ensured that the materials and activities were closely aligned with the real conditions of financial management within the school. Furthermore, on-site implementation was expected to enhance the effectiveness of the program in improving participants' competencies and strengthening sustainable financial governance practices.

Target Participants

The target participants of this program were teachers and administrative staff of SD Muhammadiyah 2 Sukmajaya who are directly involved in managing school administration and financial activities. These participants were selected due to their strategic role in planning, recording, managing, and reporting the school's financial operations. Enhancing the capacity of human resources in financial administration is a critical factor in achieving professional and accountable school governance. Therefore, equipping these participants with relevant knowledge and practical skills is expected to significantly improve the overall quality of financial management within the institution.

Training Materials

The training materials were designed based on the identified needs of the partner institution and were aligned with fundamental theories of management and basic accounting relevant to school financial administration. The materials covered four main areas. First, the basic concepts of business management, including management functions such as planning, organizing, leading, and controlling, as well as their application in school administrative contexts. Second, the fundamentals of accounting and financial recording, which included the definition of accounting, principles of transaction recording, and the basic accounting cycle. Third, the training addressed the preparation of a simple cash book, focusing on recording income and expenses as well as transaction recapitulation. Finally, participants were introduced to the preparation of simple financial statements, including a basic statement of financial position and a simplified income or activity report. The materials were delivered through a combination of theoretical explanation

and practical exercises to ensure that participants not only understood the concepts but were also able to apply them directly in their daily administrative tasks.

Implementation Methods

The program employed a participatory and application-oriented approach to maximize learning outcomes. The implementation consisted of several sequential stages. The first stage involved observation and needs assessment, aimed at identifying the initial condition of the school's financial recording system. This stage provided the foundation for designing relevant training materials. The second stage was interactive lectures, where participants were introduced to the fundamental concepts of business management and basic accounting. This was followed by discussion and question-and-answer sessions, allowing participants to share their experiences and challenges in managing financial administration. The fourth stage involved simulation and hands-on practice, where participants were guided in preparing simple cash books and financial reports based on real or simulated data. This practical component was essential in bridging the gap between theory and practice. Finally, mentoring sessions were conducted to provide feedback, corrections, and guidance on participants' work. This ensured that participants were able to apply the concepts correctly and confidently. This participatory approach was designed to create an active learning environment and to ensure that the training outcomes were directly applicable to participants' professional responsibilities.

Evaluation of the Program

Evaluation was conducted to measure the effectiveness of the training and the level of participants' understanding. Several evaluation methods were employed. First, pretest and posttest assessments were used to measure the improvement in participants' knowledge before and after the training. Second, practical evaluations were conducted to assess participants' ability to prepare simple financial records and reports independently. Additionally, participant feedback was collected to evaluate the perceived usefulness, relevance, and overall satisfaction with the training program. This feedback also served as an important input for future program improvement. The success of the program was indicated by a significant increase in posttest scores compared to pretest results, as well as participants' ability to independently prepare systematic and accurate financial records.

Activity Flow and Implementation Description

The program activities were organized in a structured sequence, beginning with opening remarks, followed by the delivery of training materials, interactive discussions, practical exercises, and concluding with evaluation and closing sessions. Each stage was designed to ensure a logical flow of learning, from conceptual understanding to practical application. The structured rundown of activities (as illustrated in Figure 3) ensured that the program was implemented efficiently within the allocated time while maintaining participant engagement and achieving the intended learning outcomes.

RESULTS AND DISCUSSION

Implementation of Community Service Activities

The Community Service Program (PKM) entitled "Community Empowerment through Business Management Training and Simple Financial Recording for Teachers and Staff of SD Muhammadiyah 2 Sukmajaya" was successfully implemented at SD Muhammadiyah 2 Sukmajaya, Depok. The participants consisted of teachers and administrative staff who are directly involved in managing school administration and financial activities. The program was conducted over one full session using a combination of interactive lectures, discussions, simulations, and evaluation-based learning. The activity began with an opening session, including remarks from the school principal, Alan Amin, who emphasized the importance of orderly administration and financial transparency in school management. This was followed by an introduction from the PKM team leader, Dr. Ade Ghofir, who outlined the objectives and expected outcomes of the program. Prior to the delivery of training materials, participants were given a pre-test to assess their initial level of understanding of business management and basic financial recording concepts. The pre-test results served as a baseline for identifying participants' learning needs and determining the

focus of the training materials. Additionally, these results were used as a reference for evaluating the effectiveness of the training through comparison with post-test outcomes.

Business Management Training Outcomes

The first session focused on business management concepts, delivered by Dr. Viniyati Maftuchach. The session introduced participants to fundamental management principles, including planning, organizing, actuating, and controlling, and their application within the context of school administration. Participants were guided to understand the importance of planning through setting clear objectives, developing work plans, and preparing simple budgets. This was linked to practical administrative activities in schools, enabling participants to see the relevance of management theory in their daily responsibilities. In terms of organizing, participants learned how task distribution and structured workflows contribute to more efficient administrative processes.

The session also emphasized operational management and cost efficiency. Participants were introduced to practical strategies such as distinguishing between needs and wants, controlling routine expenditures, and prioritizing budget allocation. Group discussions and case studies were used to analyze real-life scenarios in school financial management, allowing participants to identify potential inefficiencies and propose cost-saving measures. The high level of participant engagement was evident through active discussions, questions, and collaborative problem-solving. This reflects a strong positive response, which aligns with the first level (reaction) of the Kirkpatrick Four-Level Training Evaluation Model, indicating that the training was relevant and well-received.

Training on Simple Financial Recording (Basic Accounting)

The second session focused on simple financial recording based on basic accounting principles, delivered by Dr. Ramdany Ramdany. The materials included recording income and expenses, preparing cash books, and developing simple financial statements such as statements of financial position and income statements. Participants were introduced to manual cash book formats and guided through step-by-step simulations of financial transactions relevant to school administration. The training emphasized the importance of systematic recording, chronological documentation, and clear separation between incoming and outgoing funds. Through hands-on practice, participants demonstrated improved understanding of how to record transactions accurately and compile simple financial reports. The practical approach enabled participants to directly apply theoretical concepts, thereby strengthening their technical competencies in financial administration.

Evaluation of Training Effectiveness

The effectiveness of the training program was evaluated using multiple indicators, including participant response, skill improvement, and learning outcomes. The evaluation framework was aligned with the Kirkpatrick Four-Level Training Evaluation Model, which assesses training effectiveness across four dimensions: reaction, learning, behavior, and results. First, in terms of participant reaction, the training received a positive response, as reflected in participants' enthusiasm, active engagement in discussions, and willingness to participate in practical exercises. Second, regarding learning outcomes, there was a significant improvement in participants' knowledge and understanding of business management and financial recording concepts. This improvement is quantitatively supported by the results of the pre-test and post-test assessments.



Figure 1. Comparison of Pre-test and Post-test Results

The average pre-test score of participants was 50, which increased to 85 in the post-test. This substantial improvement indicates that the training was effective in enhancing participants' understanding of the subject matter. The increase in scores demonstrates the success of the learning process and confirms that the materials were delivered in an accessible and comprehensible manner. Third, in terms of skills development, participants showed the ability to independently prepare simple financial records, including cash books and basic financial reports. This reflects not only cognitive improvement but also practical skill acquisition. Finally, from the perspective of training outcomes, the program contributed to improved awareness and readiness among participants to implement systematic financial management practices in their work environment. Although long-term behavioral changes require further observation, the initial results indicate a positive trajectory toward improved financial governance.

Implications for Financial Governance in Schools

The findings of this program highlight the importance of capacity-building initiatives in strengthening financial governance within educational institutions. The integration of business management principles and basic accounting practices enables schools to improve transparency, accountability, efficiency, and effectiveness in financial management. The observed improvement in participants' competencies suggests that structured training and mentoring can serve as an effective strategy for addressing gaps in financial literacy and administrative practices. This is particularly relevant for institutions that operate with limited resources and lack formal financial management training. Furthermore, the participatory and practice-oriented approach adopted in this program proved to be effective in facilitating learning and encouraging the application of knowledge. This approach can be replicated in similar contexts to support sustainable institutional development.

CONCLUSION

This Community Service Program (PKM), which focused on training in business management and simple financial recording for teachers and administrative staff at SD Muhammadiyah 2 Sukmajaya, was successfully implemented and demonstrated a positive impact on participants' capacity development. The program was initiated in response to the limited understanding of management concepts and the unsystematic nature of existing financial recording practices, highlighting the need for structured, practical, and context-based interventions. The training employed a participatory approach through interactive lectures, discussions, simulations, and hands-on practice. As a result, participants showed a clear improvement in their understanding of fundamental management principles, cash book preparation, and the development of simple financial statements. This improvement was quantitatively evidenced by the increase in the average score from 50 in the pre-test to 85 in the post-test, indicating the effectiveness of the training in enhancing both financial literacy and administrative competencies. Overall, the program contributes significantly to strengthening financial governance within the school environment. It promotes more systematic, transparent, and accountable financial management practices. Beyond individual skill

enhancement, the initiative also fosters a sustainable culture of financial recording and supports the development of more professional and accountable school administration in the long term.

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