



Budgeting Training through the Business Financial Management System (SIPEKU) Program for MSMEs at the Pujasera Merah Canteen, UIN Bandung

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Abstract: The fundamental issue faced by Canteen MSMEs at Pujasera Merah UIN Bandung is weak financial management, characterized by inconsistent bookkeeping and the commingling of business and personal finances without formal budgeting. This community service project aims to enhance financial literacy and managerial skills among partners through the implementation of the Business Financial Management System (SIPEKU) Program. The implementation method employed a participatory learning approach, encompassing intensive training, simulations of Microsoft Excel-based digital toolkits, and continuous mentoring. The results indicate a significant increase in participant enthusiasm and digital proficiency, with business owners successfully operating budgeting templates via their smartphones. Based on a two-month monitoring period, a behavioral transformation was observed, shifting from initial resistance to active adoption. Participants reported positive outcomes, including cash flow transparency, accurate business measurement, and accelerated decision-making capabilities. This program concludes that simple digital budgeting systems are effective in fostering peace of mind and clarifying business growth visions for MSME entrepreneurs.

Keywords: Budgeting, MSMEs, Financial Literacy, Business Digitalization.

Introduction

Micro, Small, and Medium Enterprises (MSMEs) play a very vital role in the Indonesian economy, both as drivers of economic growth and as providers of employment. Data released by the Central Statistics Agency at the end of 2020 show that MSMEs contributed 60% to Indonesia's total GDP over the past ten years, while absorbing 97% of the workforce. Therefore, this sector has great potential to improve equity, welfare, and national economic independence (Khairunnisa & Nofrianto, 2023). Although the role of MSMEs is very significant, on the other hand, MSMEs are enterprises that are vulnerable to failure. Research results show that as many as 45% of MSMEs experience failure in continuing their businesses (Purwidiyanti et al., 2024)

Within the campus environment, the presence of MSMEs, particularly those operating in the culinary sector such as canteens and food courts, plays a dual role. In addition to contributing to the local economy, they also serve as providers of basic needs for the academic community. One of the significant culinary centers at UIN Bandung is Pujasera Merah, which accommodates various MSME canteen businesses. Although it has a clear and stable market potential, in reality, many MSMEs at Pujasera Merah still face classic obstacles in managing their businesses, especially in the financial sector. Financial management has become increasingly difficult in the era of globalization and contemporary economic complexity, which requires careful strategies. (Mintarsih et al., 2024)

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Financial management, which includes planning, controlling, and evaluating budgets (budgeting), is a fundamental pillar for business sustainability and development. Budgets function as a financial roadmap, a coordination tool across functions, and a benchmark for performance control. Business budgets may include sales budgets, cost budgets, profit budgets, cash budgets, investment budgets, and balance sheets. Business budgets plan in more detail sales, costs, profits, cash, investments, and company balance sheets for the upcoming period. These budgets are prepared to facilitate control (Nugrahani et al., 2025).

Budgeting is part of the management planning and control system process, which includes planning and control activities. The result of the budgeting process is referred to as a budget. A budget is a plan that is systematically prepared in numerical form and expressed in monetary units, covering all company activities for a specific future period (Usaha et al., n.d.). Budgeting can be defined as the process of preparing a financial plan that not only records estimated income and expenditures but also links these financial elements to the organization's long-term objectives (Ogunleye, 2024). Its key elements include comprehensive financial projections, evaluation of external market conditions, and assessment of the company's internal capabilities. This process requires cross-departmental collaboration so that all operational functions can contribute to the financial plan. This alignment enables SMEs to prioritize investments that truly support growth and sustainability, rather than merely maintaining existing conditions (Njideka Ihuoma Okeke et al., 2024). Therefore, efforts to enhance capacity through budgeting training become a strategic necessity. This training aims to transfer practical knowledge and skills in managing business finances, so that it is expected to shape healthier and more professional financial mindsets and habits among MSME actors.

The Pujasera Merah canteen within the UIN Bandung environment is one of the strategic culinary centers, equipped with adequate facilities and managed directly by the university. The culinary MSME cluster within it serves as the backbone in providing food needs for the academic community. However, based on initial observations and informal interviews with several managers, several fundamental problems related to financial management were identified.

Most MSME actors at Pujasera Merah still manage their finances using very simple systems, even mixing personal finances with business finances. Daily transaction records are often not carried out consistently and in detail. As a result, they have difficulty distinguishing between capital, revenue, and net profit. Many of them admit to "living from daily cash" without being able to plan expenditures for medium-term

investments, such as booth renovations, additional equipment, or the development of menu variants. This condition is exacerbated by a lack of knowledge about how to prepare realistic budgets. They do not have tools or simple templates to project income and control expenses. As a result, when fluctuations in visitors occur such as during semester breaks or examination periods, their businesses immediately experience a decline. If this problem is not addressed promptly, it has the potential to threaten the sustainability of their businesses amid increasingly intense competition in the culinary business sector.

Based on field identification, the priority problem that urgently needs to be addressed at Pujasera Merah UIN Bandung focuses on business management for an economically very productive community, namely canteen MSME actors. The core problem faced is a structural weakness in financial management, particularly in the budgeting aspect. This training activity will specifically address this problem by providing practical and simple budgeting training, tailored to their micro-scale operations. The training will include simulations of preparing raw material expenditure budgets (production), operational budgets (management), and simple cash flow projections that can help them determine selling prices and more realistic promotional (marketing) strategies. The proposed solution is the implementation of the SIPEKU Program (Business Financial Management System), an intervention program consisting of four main pillars: Education, Application, Mentoring, and Community. This program is designed to run for 3 (three) months with clear and measurable stages.

Method

This training program is designed to run for 6 (six) months with clear and measurable stages divided into four main pillars. The first pillar is basic financial education. This training serves as the foundation of the SIPEKU program, which is designed to change mindsets and provide basic skills. The training will be conducted in 4 (four) intensive sessions using a participatory learning and action (PLA) approach. Session 1: Fundamentals of Mapping and Separating Business Finances, Session 2: Simple and Fast Daily Recording Techniques, Session 3: Preparation of Simple and Realistic Budgeting, Session 4: Basic Analysis and Decision-Making Based on the Budget.

The second pillar is the SIPEKU toolkit; knowledge without adequate tools will be difficult to implement. Therefore, this program equips participants with a set of practical tools. The first is the SIPEKU Physical Toolkit, followed by the SIPEKU Digital Toolkit

in the form of Excel budgeting template files and an online cash book, the use of which will be taught specifically. A messaging application group such as WhatsApp is also provided as a dedicated space for sharing and asking questions, as well as for reminding participants about cash book entries and weekly evaluations.

The third pillar is continuous mentoring and consultation. Budgeting implementation does not happen in one day. This pillar ensures that the knowledge gained can be sustained and become a habit. The fourth pillar is the formation of a learning community (peer-group support). In this pillar, a mutually supportive ecosystem among MSME actors themselves will be created as a key factor in building new habits, such as peer-group sharing sessions and an accountability partner system

Result and Discussion

Results should be clear and concise. The discussion should explore the significance of the results of the work, not repeat them. A combined Results and Discussion section is often appropriate. Avoid extensive citations and discussion of published literature.

Training Implementation Result

This community service activity was carried out through the Business Financial Management System (SIPEKU) program targeting MSME actors at the Pujasera Merah Canteen, UIN Bandung. In accordance with the planned implementation method, the activity began with the presentation of materials using a participatory learning approach. The materials delivered were divided into four main sessions covering financial fundamentals, budget design, SIPEKU implementation, and case study analysis. The activity was attended by MSME actors from the Pujasera Merah Canteen, UIN Bandung, with a total of 13 participants.

All materials delivered were well absorbed by the participants. This was indicated by the high level of enthusiasm shown during the sessions. Active interaction was observed during the question-and-answer sessions, in which participants raised many practical questions related to the challenges they face daily in managing finances, such as how to separate personal and business funds, calculate accurate Cost of Goods Sold (COGS), and manage budgets for unexpected expenses.

On the same day, following the delivery of the materials, a hands-on practice session was conducted. Participants were guided to operate a simple budget template that had been prepared in Microsoft Excel using their respective smartphones. This hands-on approach proved effective, as most participants were

able to immediately understand the workflow of data entry and perform simulated data input.

Implementation and Post-training Monitoring

One of the main outputs of this activity is the improvement of digital financial literacy. During the training sessions, participants were directly guided to practice filling in budgeting data using their respective smartphones. The use of technology that is closely integrated into their daily lives proved effective in overcoming technical barriers.

Participants utilized the SIPEKU template based on Microsoft Excel that had been prepared by the community service team. This template was designed in a simple format with columns for Budget (Plan), Realization (Actual), and Variance. Based on observations during the practice sessions, participants found this digital format to be very helpful. The flexibility of data entry time became a major added value; participants stated that they could complete financial reports in the afternoon or evening after the canteen closed, without being burdened by complex manual bookkeeping.

In accordance with the program design that includes a continuous mentoring pillar, the community service team conducted intensive post-training monitoring. The initial plan for monitoring and mentoring was set for 3 months through a WhatsApp group. However, due to the request to immediately prepare the PKM outcome report in the form of a journal article, the monitoring period that can be reported in this study covers the first 2 months.

During these 2 months, participants began implementing the budgeting system in their business operations. Through monitoring via the WhatsApp group, the implementation team found that participants actively used the provided Excel template. Several participants reported that the flexibility of the Excel tool allowed them to input and update budget data at any time, for example in the afternoon after the canteen closed, without disrupting their main business activities. Based on the monitoring and feedback collected over the 2-month period, the SIPEKU program has produced a significant positive impact, which can be observed in several aspects:

1. **Increased Financial Awareness and Control**
Participants began to experience a shift in mindset from merely "selling" to "managing a business." Direct feedback from participants, such as "Now I know where my money goes" and "My business is measurable," indicates that they have gained visibility into cash flow and business profitability that they previously did not have.
2. **Faster and More Accurate Decision-Making Ability**
By having recorded budget and actual data, participants reported that they are now "able to make

quick decisions.” For example, when observing a negative variance in raw material costs, they can immediately trace the cause, whether it is due to price increases, inefficiency, or portioning errors. Similarly, if revenue falls below target, they can respond quickly by designing promotions or special offers.

3. Formation of Clear Financial Goals

Statements indicating the existence of clear goals mark the beginning of structured financial planning. Participants no longer operate on a day-to-day basis without direction, but instead begin setting revenue targets and spending limits, which form the foundation for sustainable business growth.

4. Transformation Through Initial Challenges

It must be acknowledged that initially, some participants felt reluctant and experienced difficulty adapting to a structured recording system. Long-standing habits of mixing finances and relying on intuition presented particular challenges. However, through intensive mentoring and the ease of the provided tools, this challenging initial phase became the starting point of transformation. This experience shifted their paradigm from merely managing cash to managing a business with clear plans and performance measures

This experience demonstrates that despite initial challenges, financial literacy supported by appropriate tools (Excel on smartphones) is capable of delivering long-term benefits. Participants now have peace of mind because their business financial conditions are better monitored, and they possess a clearer vision of business growth opportunities compared to before.

Discussion

The results achieved in the first 2 months are aligned with the theory underlying the SIPEKU program, namely that financial literacy and appropriate tools (fit-for-purpose tools) can empower MSMEs. Knowledge and skills in financial management play a fairly important role in daily life. Managing finances in accordance with individual financial goals is difficult not only because of limited income, but it is also challenging for those with high income (Rurkinantia, 2021). Financial planning also has several objectives, namely short-term, medium-term, and long-term goals. Short-term goals are used to address risks or to prepare emergency funds for unexpected situations. Medium-term goals are used to fulfill various desires, one example being the intention to purchase a house, while long-term goals are used to meet long-term needs such as children’s education and others. In addition, the objectives of financial planning can also be used to minimize risks that may arise in the future.(Endah et al, 2022).

The success of participants in adopting this

system demonstrates that training that combines theory directly with hands-on practice using familiar tools (such as Excel on smartphones) is more effective for MSMEs with limited time. This approach bridges the gap between knowledge and application. Moreover, the simple SIPEKU template was able to provide a “language of business” that participants previously did not have. With this template, they are able to conduct simple variance analysis, which is the core of management control. The ability to identify deviations and take corrective actions is a definite step toward professional management. The use of Excel has proven to be a well-targeted solution. This combination is low-cost, accessible, and easy to adopt, so it does not become an additional burden for participants. Although it has only been running for 2 months, participant testimonials indicate that they have already experienced fundamental benefits in the form of peace of mind and a sense of control. This is a prerequisite for opening clearer business growth opportunities, such as planning investments in new equipment, menu development, or expansion, because they now have data to make more informed decisions.

This activity has met the conditions that need to be considered in budget preparation, namely being realistic, not overly optimistic or overly pessimistic. Second, being flexible, not too rigid, and having the opportunity to be adjusted to conditions that may change, and continuous, meaning that it requires ongoing attention and is not an incidental effort (Sundari et al., 2024).



Figure 1. Group Photo with Training Participants



Figure 2. Materials Presented

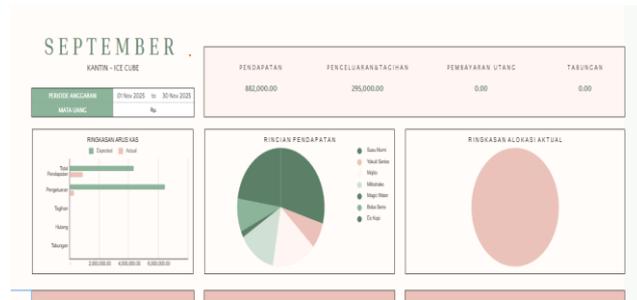


Figure 3. Budgeting Result Prepared by one of the Participants using Excel

Conclusion

The main conclusions of the study may be presented in a short Conclusions section, which may stand alone or form a subsection of a Discussion or Results and Discussion section

The community service program implemented through budgeting training using the SIPEKU system successfully and significantly enhanced the managerial capabilities and digital financial literacy of MSMEs at Kantin Pujasera Merah, UIN Bandung. The practical approach of utilizing Microsoft Excel-based budgeting templates on smartphones proved effective in overcoming challenges associated with manual bookkeeping, as the flexibility of data entry schedules encouraged partners' discipline in recording daily transactions. Although the mentoring evaluation period has only covered two months, the program has already triggered a transformation in participants' mindsets—from initial resistance to adaptive acceptance—evidenced by their ability to monitor cash flow, objectively measure business performance, and make strategic decisions promptly. This behavioral shift from merely managing money to managing a business has provided partners with peace of mind and established a stronger managerial foundation for business sustainability amid competition in the culinary sector.

Based on the successful implementation of the program, it is recommended that intensive mentoring through digital media be independently sustained by the partner community to ensure that the mindset transformation from simple financial handling to professional business management continues on a permanent basis. Furthermore, future technical development of the SIPEKU template should incorporate automated data visualization features, such as financial trend graphs, to enable MSME actors to quickly interpret business performance without the need for in-depth numerical analysis. Lastly, considering the positive impact experienced by traders at Kantin Pujasera Merah, UIN Bandung, this budgeting training and digitalization model holds strong potential for replication on a broader scale, both in other

university canteen environments and among MSME communities in the culinary sector, in order to foster a more accountable and sustainable small business ecosystem.

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