
TRAINING TO IMPROVE THE ABILITY TO MANAGE FINANCES BASED ON SIMPLE CASH FLOW AND HALAL CERTIFICATE ASSISTANCE THROUGH SELF-DECLARATION" FOR UMKM ASSISTED BY THE COOPERATIVE AND SME OFFICE OF SOUTH SUMATRA PROVINCE

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ARTICLE INFO

Article History

Submission : 22-11-2023
Review : 27-11-2023
Revised : 04-12-2023
Accepted : 05-12-2023
Published : 08-12-2023

Keywords

MSME
Halal Certification and Labeling
Financial Management

ABSTRACT

Based on the religious life report from 2013, Indonesia is one of the world's largest Muslim countries, home to about 237,641,326 people. Some of its food imports come from various non-Muslim nations. As a result, the halal certification and labeling procedure for goods that are in use worries some Muslims. And this research in this study explains how to see and distinguish how important the halal label is on product packaging. The participants in this activity were 40 MSME business actors assisted by the Cooperative and UKM Office of South Sumatra Province, at the Entrepreneurship Laboratory of the Faculty of Economics and Islamic Business, UIN Raden Fatah Palembang Jakabaring Campus.

Introduction

Based on the religious life report from 2013, Indonesia is one of the world's largest Muslim countries, home to about 237,641,326 people. At 87.21%, or roughly 207,176,162 people, the Muslim population was reached. At the same time, Palembang City's population is growing at a rate of 1.41 per year, with 16,023,099 residents, or 4462.99/km²(palembangkota.bps.go.id, 2017), These figures suggest that Indonesia might be a market for halal goods. Being the biggest Muslim nation, some of its food imports come from various non-Muslim nations. As a result, the halal certification and labeling procedure for goods that are in use worries some Muslims. This is a result of their ignorance of the procedure. Thus far, only a few small products such as food items, beverages, medications, cosmetics, and other community-circulating products have been certified and labeled as halal.(Chairunnisyah, 2017).

Among others, people have conducted some research on halal assurance of food products; (Maghfiroh, 2015) which examines the factors that influence the intention to buy packaged food labeled halal LPPOM MUI. As a result, consumers are influenced by the attitude variable to purchase packaged food that bears the halal label. Research (Mahmud, 2017), stated the findings of his investigation into eating from the perspectives of halal,

haram, and syubhat hadith, and that syubhat food must be viewed through the lens of the halal procedure. In addition, Adiwibowo's research (2016) explains why maintaining state stability is crucial for safeguarding the public against the consumption of safe and healthy food by Indonesians.

Nevertheless, using these dangerous materials has very negative health effects on those who consume them. It takes a body or institution that ensures all products are guaranteed halal to realize and offer solutions to a sense of security in terms of food products, tourism, and finance. A product's certification and clerical fatwa become crucial in Hasan's research report (2014). In a different study, Sikana (2016) provided an explanation of his research findings, stating that in the qualitative test of food, approximately 66.7% of the tofu samples analyzed and found to be circulating in various Palu city markets were found to contain formalin, making them unsafe for long-term consumption.

In the process, this institution must be formed by an extension of the university and community. It is crucial for universities to play this role in creating this institution on campus to carry out these halal activities. In order to instill halal values in halal processes and products in Palembang City, cross-multidisciplinary development is required. The guarantee that halal products are available to customers is crucial for giving them a sense of security. When selecting halal food, this alters people's behavior and mindset.

In response, Law Number 33 of 2014 regarding the Halal Product Guarantee Organizing Agency was released. A major question is whether halal certification and labeling have given consumers of Indonesian Muslim communities in general and Palembang city in particular a guarantee of protection and legal certainty of a halal product. The issue at hand is that halal certification is not a guarantee of the sustainability or safety of a product.

Legitimization of religious practices by institutions of government, especially the courts (as institutions authorized to decide religious matters). Punishment is a risk borne by anyone who makes a mistake. Who makes a mistake. Many elements, including the work environment, job satisfaction, and organizational commitment. The quran uses a very flexible term, ma'rûf. The word ma'rûf can mean "appropriate", "reasonable" or "as much as possible" so, in addition, the low educational factor makes individuals not consider the consequences. To obtain social, economic, political, community and religious resources, religious factors are significant for social change efforts towards a gender-just society (Antasari et al., 2022; Barkah, 2014; Barkah et al., 2022, 2023; Huzaimah et al., 2023; Huzaimah & Aziz, 2018; Rusdi & Tjahjono, 2023)

Because of this, it's imperative that the campus community, as well as the people of Palembang city as a whole, understand what halal and halal certification mean. The public's current perception is that only halal bodies are responsible for halal certification and

labeling, according to the Indonesian Ulema Council (MUI). A change that may affect universities—in this case, UIN Raden Fatah—has occurred since Law Number 33 of 2014 was passed.

This service is an example of an activity that is done in South Sumatra in collaboration with a community of small and micro business actors (PU). The following are the service's goals: Helping small and micro businesses get their food products certified as halal is the first step. Secondly, enhancing halal culinary hubs in South Sumatra by providing small and microbusiness actors with halal certification training centered on halal products.

Method

The target participants in this activity were 40 MSME business actors assisted by the Cooperative and UKM Office of South Sumatra Province. Time The implementation of this community service was carried out at the Entrepreneurship Laboratory of the Faculty of Economics and Islamic Business, UIN Raden Fatah Palembang Jakabaring Campus which is located at Jalan Pangeran Ratu, 8 Ulu Village, Jakabaring District, Palembang City on September 26-27, 2022 offline by complying with health protocols.

Table 1: Event Round Down

Monday, September 26, 2022			
NO	TIME	ACTIVITY	PERSON IN CHARGE
1	07.00 – 07.30	Event Preparation	Organizers
2	07.30 – 08.00	Participant Registration	Organizers
3	08.00 – 08.05	Opening	MC
4	08.05 – 08.15	Remarks from the Vice Dean 3 for Student Affairs and Cooperation of FEBI UIN Raden Fatah Palembang	Nilawati, S.Ag., M.Hum
5	08.15 – 08.30	Remarks from Representatives of the Cooperative and SME Office South Sumatra Province	
6	08.30 – 08-35	Prayer	Pamuji

7	08.35 – 08.40	Closing	MC
8	08.40 – 09.00	Presenter of "Training on Improving the Ability to Manage Finance Based on Simple Cash Flow"	Yusiresita Pajaria, SE., M.Si
9	09.00 – 09.15	Coffee Break	
10	09.15 – 11.55	Process Assistance Halal Products (PPH)	PPH Assistance Team
11	11.55 – 12.00	Event Completed	
Tuesday, September 27, 2022			
1	07.00 – 07.30	Event Preparation	Organizers
2	07.30 – 08.00	Participant Registration	Organizers
3	08.00 – 09.00	Presenter of "Training on Improving the Ability to Manage Finance Based on Simple Cash Flow"	Yusiresita Pajaria, SE., M.Si
4	09.00 – 09.15	Coffee Break	
5	09.15 – 11.55	Process Assistance Halal Products (PPH)	PPH Assistance Team
6	11.55 – 12.00	Event Completed	

Results and Discussion

1. Financial Management for MSMEs

Micro, Small and Medium Enterprises (MSMEs) have an important and strategic role in national economic development. It is the most important pillar in advancing the economy (Asrol et al., 2022). According to James C. Van Horne in Kasmir (2010:5)

identifies financial management as any activity pertaining to acquiring, funding, and overseeing assets with multiple overarching goals (Rumbianingrum & Wijayangka, 2018).

In the financial management of MSMEs or companies, there are several financial management processes that must be carried out, of course, according to Mulyawan (2015:49) Financial management is described as having several steps and processes, including financial forecasting (planning), planning and budgeting (implementation), and financial control (Rumbianingrum & Wijayangka, 2018).

This is also consistent with the definition of managing working capital, which is the management of all current assets and liabilities to enable the business to continue operating on a daily basis. Working capital management's goal is to control and manage the amount of current debt and assets so that a company's level of liquidity is maintained and its total net working capital can be guaranteed. (Ghozali et al., 2023).

An accurate analysis of the capital requirement calculation will be able to:

- a. Determine the required costs and the amount of money for working capital.
- b. Give a summary of the profitability of this enterprise.
- c. Employed to project the amount of work that needs to be done.

2. Financial Planning

The process of using integrated and well-planned financial management to reach one's life goals. The process of meeting life's necessities as a financial objective through a thorough application of sound financial management in order to demonstrate one's financial situation is known as financial planning. Starting with income, spending, savings, investments, and planning for children's education, pensions, and old age security, one can create a financial plan. It is hoped that small and medium-sized businesses will be able to comprehend the financial planning in order to be able to create a financial plan (Susanti et al., 2017).

Accounting is seen from an Islamic perspective as a kind of worship, carried out to satisfy a person's or a group's obligations or responsibilities to God, society, and oneself in order to achieve *falah*, or victory in this world and the next. Companies generally require enough funding to finance all production activities, and the explosive growth of Islamic banking in Indonesia has resulted in a high volume of requests for financial statement audits as a source of data for financial users. (Anwar et al., 2023; Ikhsan et al., 2023; Lidyah et al., 2020; Maliah & Panorama, 2022; Mismiwati et al., 2020; Pratama Porwokerto et al., 2023)

3. Why we need financial planning for MSMEs

- The direction and meaning of a business's financial decisions
- Consider the long-term and short-term effects of business decisions
- As a tool for monitoring and controlling daily business activities
- To obtain grants or financing from a fund guarantee institution
- To organize who to work with
- To motivate attention and focus on the company

- Entrepreneurs can achieve the goal of financial freedom (debt-free, investment income, protected from risks)

These companies are the backbone of the economy of this country, despite the fact that they still do not guarantee a respectable wage (Sikapiuangmu.ojk.go.id, 2021) and even these businesses have also made the nation proud in the era of the economic crisis. MSMEs are still in operation and play a significant role in maintaining and growing the local economy by creating jobs. Furthermore, these companies have the capacity to grow into medium-sized or even large enterprises on a global and national level.

In general, the main objective to be achieved in this service is social and economic mapping and has a significant position in supporting the economy of a country for the sake of increasing the impact on health, employment, education and other social sectors as well. Furthermore, quality financial statements should have some basic characteristics; understandable, relevant, reliable and comparable. Investors expect a reputable fund or fund family to provide better returns (Amalin et al., 2023; Azwari et al., 2023; Mismiwati et al., 2022; Mustafa et al., 2023; Panorama et al., 2022).

It is crucial for Micro, Small, and Medium-Sized Enterprises (MSMEs) to have financial planning since it can assist them in managing their company's finances more effectively. Financial planning also assists MSME actors in managing cash flow, keeping personal and business finances separate, overcoming obstacles in trying times, and making wise decisions.

4. Essential Financial Principles for Businesses

The idea of financial planning is crucial for all businesses, even MSMEs. According to the search results, the following crucial business finance principles exist:

- Keep personal and business funds separate. In order to properly organize financial planning, it is imperative to keep personal and business finances separate (Jurnal desa.id, 2021).
- carefully planning your spending. In order for a business to operate effectively, financial planning aids in the prudent management of spending (Komunal, 2023).
- Manage cash flow and strive for a positive cash flow. For business continuity, financial planning facilitates positive cash flow creation and control (Kompasiana.com, 2020).
- Have an Emergency Fund. Financial planning helps in preparing an emergency fund to deal with unexpected emergency situations.
- Protection of income and business property. With the right insurance, financial planning helps shield revenue and business property from hazards.
- Financial planning helps in planning business diversification and expansion for sustainable business growth (Jurnal desa.id, 2021).

5. Common Cash Flow Challenges Faced by Small Businesses

Small businesses frequently encounter cash flow challenges, which can take many different forms and potentially impact the company's ability to continue operating or the

flow of money in and out of the business. These difficulties include, among others:

- Late payment
- Lack of financial literacy
- Overestimated sales forecast
- Does not keep cash reserves

Finances are running low and the availability of basic necessities such as food is increasingly difficult to obtain, making people increasingly squeezed, so financial instruments have emerged which have become a topic of discussion among the public (Luqman Hakim et al., 2021; Muhammad Syarifati & Panorama, 2022). Maintaining small business continuity and stable cash flow requires a thorough grasp of and approach to these issues. These difficulties can be addressed with the aid of prudent debt management, supplier and customer diversification, and careful financial planning.

6. Strategies for Managing Business Cash Flow

Cash flow management techniques are critical to the survival and expansion of small businesses, particularly MSMEs. The following are some methods for handling a company's cash flow:

- Create An Appropriate Financial Plan.

by putting together an appropriate and thorough financial plan with income and expense projections. Realistic projections of the expected dates of both positive and negative cash flows should be included in this plan.

- "Ensure Cash In is Greater than Cash Out".

This fundamental idea of cash flow management is crucial. The business can preserve its liquidity and reduce the risk of a cash shortage by making sure that cash receipts (Cash In) exceed cash expenditures (Cash Out).

- Allocate Profits Well.

Careful monitoring and control of costs so that expenditure can be kept at the required level. Identify areas where savings can be made without compromising quality or productivity.

- Prioritize Upfront Payment.

A strategy that can help ensure cash flow stability and maintain company liquidity. By prioritizing payments that must be made in advance or on time, companies can avoid penalties or additional costs that can occur due to late payments.

- Separate Personal and Business Accounts.

This is important to avoid confusion and mixing personal finances with company finances. In addition, separate accounts help maintain financial transparency. You can clearly see the inflow and outflow of business money without getting mixed up with personal finances.

- Create Cash Flow Report Meticulously.

This is key to understanding and properly managing the financial health of the company.

- Do it with Strong Commitment.

Conducting a cash flow statement with a strong commitment is key to ensuring that the statement is truly useful and reliable.

7. Benefits of Cash Flow Forecas

You can determine which months are likely to have a cash surplus and which months could have a deficit by using a well-prepared cash flow forecast.

- Helps identify potential problems
- Helping businesses stay profitable
- Helps give confidence to the Bank

8. Fund Functions in Managing Cash Flow

- **Liquidity function**

Funds are used to meet operational needs and can be disbursed quickly without the risk of reducing the initial investment.

- **Anti-inflation function**

Funds are saved to avoid the risk of a decline in purchasing power in the future and can be withdrawn quickly.

- **Capital growth**

Existing funds are used for long-term wealth creation.

9. Simple Financial Statements that MSMEs Should Have

For Micro, Small, and Medium-Sized Enterprises (MSMEs), basic financial statements are essential tools for tracking their financial success. MSMEs ought to have a number of financial statements, such as these:

- **Statement of Financial Position (Balance Sheet)**

A balance sheet provides a snapshot of a company's assets, liabilities, and equity at a point in time. It helps MSMEs understand how much assets they have, how much debt they have, and how much owner's equity they have.

- **Income statement**

An income statement presents income and expenses over a period of time. It helps MSMEs see if they are making a profit or incurring a loss. The main components of an income statement include revenue, operating expenses, and net income.

- **Cash flow statement**

A cash flow statement tracks the inflow and outflow of money over a period of time. It helps MSMEs understand the sources and uses of cash. This report is divided into three sections: operating activities, investing activities, and financing activities.

- **Financial performance report**

Financial performance reports present key performance indicators that help MSMEs measure how well they are performing. These may include profitability, liquidity, and solvency ratios. Analysis of these ratios provides deep insights into the financial condition of the company.

Of course, you can make use of programs like Bank Indonesia's SIAPIK. Applications like Bank Indonesia's SIAPIK can help MSMEs in a number of ways. Utilizing tools like Bank Indonesia's SIAPIK is crucial for assisting MSMEs in automatically and effectively preparing and presenting financial reports. These applications are typically made to guarantee regulatory compliance, facilitate the process of recording and reporting financial data, and offer the insights required to manage the finances of a business.

MSMEs can evaluate business performance, make better decisions, and supply information to external parties like banks and investors by having clear and concise financial statements.

10. Steps to Create a Business Report

- Record all transactions that occur in your business
- Create financial reports

10.1 Statement of Financial Position (Balance Sheet)

Simply put, the Statement of Financial Position provides a comprehensive overview of a company's financial information. This information includes the company's economic resources, debts, and the sources of financing (capital) to obtain these economic resources.

Making better financial decisions and recognizing current economic trends are the primary purposes of utilizing the Statement of Financial Position. Lenders and investors frequently use data and information from the Statement of Financial Position to assess whether it would be feasible to lend to and invest in your company.

10.1.1 Real Accounts (Balance Sheet Accounts)

1. Assets = all rights that can be used in the operation of the company
2. Liability / debt = an obligation to pay to another party caused by a previous action or transaction
3. Capital/equity = the owner's right to the company's assets which constitutes net worth.

Balance Sheet Example:

Balance Sheet as of May 31, 2020

Assets		Passiva	
Cash	Rp. 5.000.000	Trade Payables	
Prepaid Rent	Rp. 450.000	Tax Payable	Rp. 420.000
Receivables	Rp. 500.000		
Equipment	Rp. 200.000	Capital as of May 1	Rp. 5.900.000
Equipment	Rp. 170.000		
Total Assets	Rp. 6.320.000	Total Passiva	Rp. 6.320.000

10.2. Income Statement

The Income Statement, in its entirety, provides an overview of all of the business's receipts and outlays. You can determine if the company turned a profit or a loss during a specific time period by looking at the Income Statement. Typically, the Income Statement period is calculated on a monthly, quarterly, or yearly basis. Both internal stakeholders (the board of directors and management team) and external stakeholders (investors and creditors) require the Income Statement. They use the Income Statement to determine the business's level of financial risk as well as its profitability.

10.2.1 Nominal Account (Profit and Loss Account)

- Revenue
Gross increase in assets as a result of the company's operations.
 - Operating income: Service Revenue, Service Revenue, Sales
 - Non-operating income: interest expense, loss on bad debts
- Expenses/Costs
A sacrifice incurred in order to earn income
 - Operating expenses: operating expenses, maintenance expenses, rental expenses, advertising expenses.
 - Non-operating expenses: interest expense, bad debt expense.

Sample Income Statement:

Income Statement as of June 30, 2020

Revenue	
Business income	Rp. 2.200.000
Transportation income	Rp. 300.000
Total income	Rp. 2.500.000
Load	
Rent expense	Rp. 400.000
Electricity, telephone and water expenses	Rp. 150.000
Administrative expenses	Rp. 50.000
Total load	Rp. 600.000
Net profit	Rp. <u>1.900.000</u>

10.3. Cash Flow Statement

When using company funds for business transactions, MSME entrepreneurs frequently fail to record them, particularly when using the bootstrapping approach. This is a result of entrepreneurs' continued belief that the funds of their businesses belong to them personally. While it is possible, taking money without keeping track will hurt the company.

One of the primary purposes of the cash flow statement is to verify information regarding how a company's cash is being used. Furthermore, the income statement and balance sheet—the other two components of the financial statements—are connected by the statement of cash flows. As a result, the three components of the financial statements merge to form one cohesive whole.

Sample Cash Flow Statement:

Surya Sejati Company
Cash Flow Statement
For the Period Ended December 31, 2007

Cash Inflow:

Pelunasan Piutang Dagang	Rp.	62.480.000,00	
Cash Sales	Rp.	14.640.000,00	
			Rp. 77.120.000,00

Cash Outflow:

Settlement of trade payables	Rp.	50.260.000,00	
Cash Purchase	Rp.	6.920.000,00	
Payment of Expenses	Rp.	8.160.000,00	
Sales Returns and Price Reductions	Rp.	600.000,00	
			Rp. (65.940.000,00)
Cash Addition	Rp.	11.180.000,00	
Beginning Cash	Rp.	23.328.000,00	
Ending Cash	Rp.	34.508.000,00	

11 Financial Performance Analysis (Financial Check Up for Businesses)

- Profitability Ratio
show ability to generate profits (gross profit margin, net profit margin, return on assets, return on investment, etc.).
- Liquidity Ratio
Indicates the Company's ability to meet its short-term financial obligations (Current Ratio, Quick Ratio).
- Solvency Ratio
Shows the company's ability to meet all its obligations, both long-term and short-term if the company is liquidated (Debt to asset Ratio, Debt to Equity Ratio).
- Activity Ratio
To find out which activities are productive and which activities are less productive. (inventory turnover ratio, accounts receivable turnover ratio, asset turnover ratio, etc.).

The main goal of a company is a very significant development, obtaining profits and being able to generate optimal profits will increase the value of a company. CSR disclosure has been widely applied in developed and developing countries, one of which is in Indonesia, which has increased (Azwari & Jayanti, 2022; Hartini, 2018; Safitri et al., 2022).

12 How to Maintain Business in the New Normal Era

- Check the financial condition of the business.
- Evaluation of business finances.
- Evaluate the sales forecast, increase sales in the least expensive way.
- Streamline marketing costs, re-check budgets, reduce expenses to strengthen liquidity.

- Prepare for the worst case scenario.
- Add value to the service

Conclusion

The improvement of financial management skills in Micro, Small, and Medium-Sized Enterprises (MSMEs) is the main focus of this research. The foundation of this training is the idea of financial management based on Simple Cash Flow and halal certificate assistance via the self-declare method. The training is designed to help MSMEs become more proficient at using a basic cash flow approach to manage their finances. Furthermore, a self-declare procedure is used to provide halal certificate assistance, which might make it simpler for MSMEs to fulfill the requirements for halal certification.

It is anticipated that the training will enhance MSMEs' capacity for financial management while taking halal certification into account. This research may look into how such training affects MSMEs' financial results and how well the self-declare strategy works to facilitate the acquisition of halal certificates.

The findings of this research have the potential to positively influence the expansion and sustainability of MSME enterprises by shedding light on how well mentoring and training programs help MSMEs become more adept at handling their money and obtaining halal certifications.

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Document attachments



Pembukaan : Proses Persiapan Pengabdian Kepada Masyarakat



Penyampaian Materi



Proses Pendampingan



Proses Pendampingan



Pemberian Sertifikat



Sertifikat

Universitas Islam Sumatera Utara
 Universitas Islam Sumatera Utara (UISU) Kampus Pabrik Palembang
 Jalan Pabrik No. 100, Kecamatan Palembang Utara, Kota Palembang
 30132, Sumatera Utara

Kelompok Kerja (KOR)

Penelitian Pengabdian Masyarakat Berbasis Keagamaan Berbasis Self-Declaration
 dan Penerapan Teknologi Tepat Sasar untuk Meningkatkan Daya Saing Usaha Mikro Kecil dan Menengah (UMKM) di Kota Palembang (2023)

Angka No: 00001/17 September 2023
 Tanggal: 09.00 - 12.00 WIB

No	Nama	Tempat Kerja	Tempat Kunjungan
1	Iris Satrio	gajim satrio	JITP
2	Andi Wati	Wahana Satrio	OTB
3	Rani Satrio	Rendang	ST-23
4	Hani	gajim satrio	JITP
5	Linda Maryana	gajim satrio	JITP
6	Iris Nugrah	Lipis Lipis	JITP
7	Dani Ardi	gajim satrio	JITP
8	Lina Satrio		JITP
9	Wahana Satrio	Hobby satrio	JITP
10	Andi Satrio	gajim satrio	JITP
11	Dina Muband	gajim satrio	JITP
12	gajim satrio	gajim satrio	JITP
13	Yuliana Satrio	gajim satrio	JITP
14	Eni Anugerah Ishaq	gajim satrio	JITP

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 30132, Sumatera Utara

Kelompok Kerja (KOR)

Penelitian Pengabdian Masyarakat Berbasis Keagamaan Berbasis Self-Declaration
 dan Penerapan Teknologi Tepat Sasar untuk Meningkatkan Daya Saing Usaha Mikro Kecil dan Menengah (UMKM) di Kota Palembang (2023)

Angka No: 00002/17 September 2023
 Tanggal: 09.00 - 12.00 WIB

No	Nama	Tempat Kerja	Tempat Kunjungan
1	Melina	gajim satrio	JITP
2	Andi Satrio	gajim satrio	JITP
3	Fani Hani	gajim satrio	JITP
4	gajim satrio	gajim satrio	JITP
5	Siti Hani	gajim satrio	JITP
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Kelompok Kerja (KOR)

Penelitian Pengabdian Masyarakat Berbasis Keagamaan Berbasis Self-Declaration
 dan Penerapan Teknologi Tepat Sasar untuk Meningkatkan Daya Saing Usaha Mikro Kecil dan Menengah (UMKM) di Kota Palembang (2023)

Angka No: 00003/17 September 2023
 Tanggal: 09.00 - 12.00 WIB

No	Nama	Tempat Kerja	Tempat Kunjungan
1	gajim satrio	gajim satrio	JITP
2	Andi Satrio	gajim satrio	JITP
3	gajim satrio	gajim satrio	JITP
4	gajim satrio	gajim satrio	JITP
5	gajim satrio	gajim satrio	JITP
6	gajim satrio	gajim satrio	JITP
7	gajim satrio	gajim satrio	JITP
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13	gajim satrio	gajim satrio	JITP
14	gajim satrio	gajim satrio	JITP

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 Jalan Pabrik No. 100, Kecamatan Palembang Utara, Kota Palembang
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Kelompok Kerja (KOR)

Penelitian Pengabdian Masyarakat Berbasis Keagamaan Berbasis Self-Declaration
 dan Penerapan Teknologi Tepat Sasar untuk Meningkatkan Daya Saing Usaha Mikro Kecil dan Menengah (UMKM) di Kota Palembang (2023)

Angka No: 00004/17 September 2023
 Tanggal: 09.00 - 12.00 WIB

No	Nama	Tempat Kerja	Tempat Kunjungan
1	gajim satrio	gajim satrio	JITP
2	gajim satrio	gajim satrio	JITP
3	gajim satrio	gajim satrio	JITP
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