

Simple Cash Flow Training and Halal Product Process Assistance to the Fishery Processing Group of Sungsang 1 Village Banyuasin II Sub-District

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ABSTRACT

Along with the development of the business world, it requires business actors to be able to continue to grow so as to generate optimal profits and be able to maintain their business success, but many of them pay less attention to the quality standards of the products produced. This makes the products produced less suitable for consumption both by health standards and religious law (halal). This situation changes the level of consumer awareness to be more critical of what they will consume. The concept of halal products is now starting to be widely discussed and is considered to be a standard for a product. The purpose of including a halal label with a halal certificate is to increase market share and sales numbers. Next, meet the demands and give satisfaction to consumers. Improve product quality, fulfill interest and comfort to consumers, especially Muslim consumers. Providing halal and safe food is a very prospective business, because through halal certification and labeling can invite loyal customers who are not only in demand by Muslims but also non-Muslim communities. Halal food for Muslims is proven to be of high quality and very good for the health of the human body. The existence of halal certification-labeling not only aims to provide inner peace to Muslims but also peace of production for business actors.

Introduction

Along with the development of the business world, it requires business actors to be able to continue to grow so as to generate optimal profits and be able to maintain their business success, but many of them pay less attention to the quality standards of the products produced. This makes the products produced less suitable for consumption both by health standards and religious law (halal) (Ikhsan et al., 2023). This situation changes the level of consumer awareness to be more critical of what they will consume. Awareness is knowledge or understanding of a particular subject or situation, while awareness in the context of halal means understanding or knowing information about what is good or allowed to be consumed and what is prohibited or not good for Muslims in the food we will consume (Arsyad, 1997).

The concept of halal products is now starting to be widely discussed and is considered to be a standard for a product. Not only Muslim consumers, consumers of other religions have also begun to make halal products a standard for the products they will consume (Yessi & Wahidahwati, 2021). Halal products are used as a reference or standard for quality assurance, cleanliness, health, and safety of what they consume.

Halal certificate on a product is now a must. Because people will be more selective in consuming products that do not have halal certificates will be abandoned. Many Micro, Small and Medium Enterprises (UMKM) products include halal labels but do not get halal certificates. Even though the applicable procedure in granting this halal label permit is based on a halal certificate issued by MUI (Risalawati, 2014). Public knowledge of food, medicine or other products related to halal is quite high but awareness to verify goods that are guaranteed halal is still low. In fact, there are many UMKM products that include halal labels without halal certificates (Susanti et al., 2018). Certainty of the correctness of the halal label is obtained through halal certification issued by an authorized institution, namely LPPOM MUI.

The purpose of including a halal label with a halal certificate is to increase market share and sales volume. Next, meet the demands and give satisfaction to consumers. Improve product quality, fulfill interest and comfort to consumers, especially Muslim consumers (Sundjaja, 2010).

On the other hand, the halal lifestyle has recently become a worldwide trend, not only in countries with a majority Muslim population but also in countries with a majority non-Muslim population (Ompusunggu, 2023). Awareness of the fulfillment of halal needs is increasing in the global arena along with the stretching of global halal tourism which is not merely limited to the sector of tourist destinations related to Islamic sites (religious) but involves meeting the needs of tourism itself (Kunci, 2020). Corporation-scale companies have now implemented a halal system, such as Japan Airlines, Singapore AirLines, Qantas, Chatay Pacific (Hong Kong), America Airlines provide a halal menu (moslem meal).

This symptom has also spread to America, Australia, Japan, China, India and Latin American countries. Especially for Japan, this country has very serious attention to the development of halal trends, one indication is the holding of the Japan Halal Expo which is always crowded so that it is quite successful in attracting the attention and interest of various parties (Ikhsan et al., 2023). Japan Halal Expo is a large-scale exhibition that contains halal products made in Japan. It is recorded that there are currently 350 restaurants in Japan that have provided halal food, 54 of which are restaurants specializing in the country's food (Safitri et al., 2022). Providing halal and safe food is a very prospective business, because through halal certification and labeling can invite loyal customers who are not only in demand by Muslims but also non-Muslims. Conversely, for producers who do not provide halal information who market their products in countries such as Indonesia, which has a majority Muslim population, their products are less attractive, which is detrimental to the business actors themselves (Azwari & Jayanti, 2022).

Halal food for Muslims is proven to be of high quality and very good for the health of the human body. The existence of halal certification-labeling not only aims to provide inner peace to Muslims but also peace of production for business actors (Anwar et al., 2023). Especially in the context of economic globalization and global markets, halal food certification-labeling is increasingly needed. Therefore, why the halal industry has a great opportunity to compete in providing safe, quality, nutritious and healthy food. The halal industry has also been widely implemented in other Islamic countries, and there are several non-Islamic countries that have implemented this halal industry (Maliah & Panorama, 2022). Because the halal industry is not only given to Islamic consumers, even non-Muslims can.

State Islamic University (UIN) Raden Fatah Palembang carries out the duties of the Tri Dharma of Higher Education which includes educational and teaching activities, research and community service. The Faculty of Economics and Islamic Business as part of UIN Raden Fatah Palembang has a Study Program-Based Community Service Program that is entitled to be implemented by each study program. In this program, the Sharia Banking Study Program conducted community service with the theme "Simple Cash Flow Training and Halal Product Process Assistance to the Sungsang 1 Village Fishery Processing Group, Banyuasin II District".

Method

This research uses a qualitative approach to Simple Cash Flow Training and Halal Product Process Assistance (PPH). The location of this research was taken in Sungsang 1 Village, Banyuasin II District and was attended by 25 people who were members of the Pokhlar group.

Results and Discussion

- **Financial Planning**

The practice 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 (Susanti et al., 2018). the process of using integrated and well-planned money management to reach one's life goals. The practice of arranging your money to attain financial fulfillment is known as personal financial planning. People can get control over their financial circumstances by using this planning approach. Every person and every family has unique financial circumstances, therefore financial planning is necessary to ensure that needs and objectives are met (Panorama et al., 2022).

The following are the six steps involved in individual financial planning. First, ascertain the person's present financial situation (Muhammad Syarifati & Panorama, 2022). Every person must ascertain their current financial situation, taking into account their income, expenses, debt, and savings. This is accomplished by creating a cash flow statement that shows the flow of money made and spent over a specific period, as well as an individual balance sheet that lists current assets and debts. Second, establish personal financial objectives (Mismiwati, 2020). Financial objectives for an individual might be short-, medium-, or long-term. The financial objectives of each person are distinct and not usually the same. It's possible that two individuals of the same age at the same moment have different financial objectives. This is a result of disparities in lifestyle and financial capacity (Sundjaja, 2010).

- Why we need financial planning for UMKM

Due to the importance of finances in operating a firm, financial management is essential to UMKM success. UMKM that receive financial management training would be better able to comprehend and manage their finances, as well as use financial information to inform their decision-making (Lidyah et al., 2020). Research indicates that UMKM with sound financial management practices typically have longer lifespans and greater long-term performance (Mismiwati et al., 2022). Furthermore, training in financial management might assist UMKM get better financing. Financial management training can improve UMKM chances of obtaining loans and working capital because most financial institutions assume that owners of UMKM businesses have a solid understanding of their finances. Training in financial management can also aid UMKM in operating more effectively (Pratama Porwokerto et al., 2023).

UMKM business owners can more effectively manage their resources and make well-informed decisions by being aware of the financial aspects of their company. UMKM may benefit from this by increasing productivity and lowering overhead. Lastly, UMKM can improve their ability to manage business risks by receiving financial management training (Azwari et al., 2023). Financial hazards that UMKM frequently encounter include erratic consumer demand, expensive manufacturing costs, and fierce rivalry. UMKM business owners who receive financial management training can better understand these risks and take action to mitigate them (Bayumi & Diem, 2023).

In order to achieve long-term business success and growth, UMKM must receive financial management training. Through increased access to financing, enhanced operational effectiveness, improved business risk management, and improved knowledge and skills in financial management, UMKM can benefit from this training (Amalin et al., 2023). One crucial aspect of UMKM financial management is striking a balance between taking in and using money, as well as cutting back on wasteful spending. UMKM that receive financial management training may find it easier to comprehend and implement these ideas into their operations. Effective financial management has the potential to enhance UMKM reputation and credibility with investors, business associates, and financial organizations over time (Ompusunggu, 2023).

The following list of justifications for UMKM financial planning comes from a few of the earlier explanations (Mustafa et al., 2023).

1. Think about how business decisions will affect you both now and in the future.
2. As a tool for keeping an eye on and managing regular business operations
3. To ask fund guarantee institutions for help or funding
4. To assign tasks to others
5. To draw attention to and concentrate on the business

6. Financial freedom (being risk-averse, debt-free, and receiving income from investments) is attainable for entrepreneurs.
- Essential Financial Principles for Businesses (Barkah, 2014)
 1. Separate Personal Money and Business Money
 2. Budgeting expenses wisely
 3. Control cash flow, try to have a positive cash flow
 4. Have an Emergency Fund
 5. Protect income and business premises
 6. Diversify and Expand Business
 - Common Cash Flow Challenges Faced by Small Businesses

UKM confront a variety of intricate obstacles and limitations. These are connected to their mindset and spirit of entrepreneurship in addition to their restricted access to the required resources (Bayumi & Jaya, 2018). The stimulation or provision of facilities is consequently less effective due to this condition. Facilities are required to help small businesses grow. The answers to many of the social and economic issues facing the country's development lie with small businesses. Furthermore, small businesses encounter and overcome significant challenges and obstacles. Supporting the growth of small businesses must therefore be a planned program component (Luqman Hakim et al., 2021).

Small business owners face many intricate challenges. These difficulties and limitations stem not only from their restricted availability of the different resources required, but also from the mindset and essence of small enterprises (Panorama, 2017). It is important to acknowledge that small businesses have numerous weaknesses when examining the profile that has been provided above (Akbar & Lidyah, 2013). Nonetheless, internal and external factors can be used to broadly categorize the issues that small businesses face. The ability or capacity of the business actors themselves is referred to as an internal factor, while external factors are challenges from the outside that are less favorable and more competitive (Barkah, 2014).
 - Strategies for Managing Business Cash Flow (Barkah, 2014)
 1. Conduct Adequate Financial Planning
 2. Verify that Cash In exceeds Cash Out
 3. Properly Distribute Profits
 4. Give upfront payment priority
 5. Individual and Business Accounts
 6. Prepare Cash Flow Reports Detailed
 7. Put a lot of commitment into it.

- Benefits of Cashflow Forecast
 1. 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 projection.
 2. Aids in locating possible issues
 3. Maintains the profitability of the company
 4. Encourages trust in the bank

- Fund Functions in Managing Cash Flow
 1. A function of liquidity
Funds can be swiftly distributed without running the risk of losing the initial investment in order to meet operational needs.
 2. A mechanism against inflation
Money is kept in reserve so it won't be at risk of losing purchasing power later on and can be spent fast.
 3. Growth in capital
Long-term wealth growth is achieved through the utilization of funds.

- Simple Financial Statements that UMKM Should Have
 1. Statement of Financial Position (Balance Sheet)
 2. Profit and Loss Statement
 3. Cash Flow Statement
 4. Financial Performance Report

- Steps to Create a Business Report
 1. Keep track of every transaction that takes place in your company.
 2. Gathering Transactional Data
 3. Prepare a Report on Finances

- Statement of Financial Position (Balance Sheet)

To help the owner make the best financial decisions, the Statement of Financial Position can show the true state of the company. More explanations of the accounts can be found in the statement of financial position notes (Kunci, 2020). To put it simply, the Statement of Financial Position offers a thorough summary of all the financial data for a company. This data includes the financial resources of the business, its debts, and the sources of funding (capital) used to acquire these resources. The list that methodically documents the company's wealth sources used or allocated to wealth sources is called the Statement of Financial Position. By listing assets on the left, liabilities on the right, and equity on the left, the statement of financial position also depicts the fundamental form of the accounting equation (Kunci, 2020).

Making better financial decisions and recognizing current economic trends are the primary purposes of utilizing the Statement of Financial Position. Creditors and investors frequently use data and information from the Financial

Statements to assess whether it would be feasible to lend money to or invest in your company. Parties requiring information regarding the financial situation are the target audience for financial statements (Barkah, 2014). Financial statements provide information about management's actions and accountability for the resources allocated to them. Users who wish to make financial decisions and want to see what the management has done or is accountable for doing (Hartini, 2018).

The purpose of financial reports is to offer data on cash flow, performance, and financial position that can be used to inform financial decisions. One of the purposes of financial reports is to assess how well government agencies are implementing their programs in order to help with planning, management, and control (Huzaimah et al., 2023). This includes assessing how much financial information is used by stakeholders. Using information can help to lessen uncertainty. The issue lies in the fact that stakeholders must choose from a plethora of information to serve as the foundation for decisions related to planning, managing, and controlling (Risalawati, 2014).

- Real Account (Balance Sheet Account)
 1. Assets
All rights that are applicable to the company's operation
 2. Liabilities / Payables
A financial obligation resulting from a previous transaction or action to pay another party
 3. Capital / Equity
The proprietor's claim to the assets of the business, or net worth.

- Balance Sheet Report

Neraca per 31 Mei 2020			
Aktiva		Passiva	
Kas	Rp. 5.000.000	Utang dagang	Rp.-
Sewa dibayar dimuka	Rp. 450.000	Utang pajak	Rp. 420.000
Piutang	Rp. 500.000	Modal per 1 Mei	Rp.
Perlengkapan	Rp. 200.000		5.900.000
Peralatan	Rp. 170.000		
Jumlah Aktiva	Rp. 6.320.000	Jumlah Passiva	Rp. 6.320.000,-

- 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. An indicator of the reporting entity's successful performance during the current period is provided by the income statement. It displays the operations of the entity. The entity's income, expenses, profit, and loss over a specific time period are all disclosed in detail in the income statement. While the items in the statement explain how profit was earned, profit shows the entity's profitability and represents the return to shareholders for the period (Huzaimah & Aziz, 2018).

When an entity sells goods or renders services, income is recorded when earned and matched with expenses, which are recorded regardless of when they are paid, in accrual basis accounting (Yessi & Wahidahwati, 2021). 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.

- Nominal Account (Profit and Loss)

1. Income

Gross gain in assets as a consequence of business activities.

- a. Operating Income

Service Income, Sales, and Service Income

- b. Income from Non-Operations

Interest and Commission Earnings

2. Charges/Expenses

Sacrifices made in order to get money

- a. Operating Costs

Rent costs, salary costs, advertising costs, and operating costs

- b. Non-operational Costs

Interest costs and bad debt losses

- Income Statement

Contoh Laporan Laba Rugi per 30 JUNI 2020	
Pendapatan	
Pendapatan usaha	Rp. 2.200.000
Pendapatan transportasi	Rp. 300.000
Jumlah pendapatan	Rp. 2.500.000
Beban	
Beban sewa	Rp. 400.000
Beban listrik, telpon dan air	Rp. 150.000
Beban administrasi	Rp. 50.000
Jumlah beban	Rp. 600.000
Laba bersih	Rp. 1.900.000

- Cash Flow Report

When using company funds for business transactions, MSME entrepreneurs frequently fail to record them, particularly when using the bootstrapped approach. This is a result of entrepreneurs' continued belief that their personal funds belong to the company. While it is possible, accepting payments without a receipt will hurt the company. By adjusting the profit (loss) in the income statement with non-cash operating, investment, and financing transactions, the cash flow statement is prepared using the indirect method. The amount of profit or loss as well as the amount of correction for non-cash operating, investment, and financing transactions will therefore have an impact on the cash flow statement (Huzaimah & Aziz, 2018).

Users will not find any additional value in cash flow information if the cash flow statement and income statement turn out to be closely related. To ensure that the activities undertaken in providing the information are not ones that do not provide value, information presented in two distinct reports should have different meanings and purposes (Arsyad, 1997). 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.

The primary goal of the arus kas laporan is to present data related to arus kas masuk and arus kas keluar that are carried out by businesses over a specific time period. Investors, creditors, and other stakeholders will review the usefulness of the company's credit report in various ways, primarily related to credit usage. This is especially true when the information is compared to relevant data from the trade log (Arsyad, 1997).

Perusahaan Surya Sejati Laporan Arus Kas untuk Periode yang Berakhir 31 Desember 2007		
Arus kas masuk:		
Pelunasan piutang dagang	Rp 62.480.000,00	
Penjualan tunai	Rp 14.640.000,00	
		Rp 77.120.000,00
Arus kas keluar:		
Pelunasan utang dagang	Rp 50.260.000,00	
Pembelian tunai	Rp 5.320.000,00	
Pembayaran beban	Rp 8.180.000,00	
Retur penjualan dan pengurangan harga	Rp 600.000,00	
		(Rp 65.940.000,00)
Penambahan kas		Rp 11.180.000,00
Kas awal		Rp 23.328.000,00
Kas akhir		Rp 34.508.000,00

- Financial Performance Analysis
 1. Earnability Financial ratios, such as gross profit margin, net profit margin, return on asset, and return on investment, demonstrate the capacity to turn a profit.
 2. Liquidity ratios, such as the current ratio and quick ratio, demonstrate the company's capacity to satisfy its immediate financial obligations.
 3. Solvency ratios, such as the debt to equity and debt to asset ratios, demonstrate the company's capacity to pay all of its debts, both short- and long-term, in the event of a liquidation.
 4. Activity ratios to determine which activities yield higher and lower levels of productivity. (Ratios for inventory turnover, receivables turnover, asset turnover, etc.)

- How to Maintain Business in the New Normal Era

The conditions of the Covid-19 pandemic for SME businesses in Indonesia must face the impact of Indonesia's generally declining economic situation, adding new problems for Indonesian SMEs. SMEs in Indonesia must survive by paying attention to the shifting consumer behavior and phenomena that occur in the Covid-19 pandemic era, so entering the New Normal period needs to analyze and evaluate its business in order to survive in the New Normal era. Competitive advantages need to be considered so that consumers can maintain their business and become the choice of consumers in their purchasing decisions (Fahriyah & Rochland Yoseph, 2020).

Here's how to maintain your business in the New Normal Era.

 1. Check the financial condition of the business
 2. Evaluate Business Finances
 3. Evaluate Sales Forecast, Increase sales in the least expensive way

4. Marketing Cost Efficiency, Review the budget, reduce expenses for stronger liquidity 4.
5. Prepare for the worst case scenario
6. Add value to services

Conclusion

A product's halal certificate is now required. Because consumers will be pickier about what they eat, goods without halal certifications will be passed over. Increasing market share and overall sales is the goal of putting a halal label on products that have a halal certificate. Next, fulfill the requests and ensure that customers are satisfied. Boost product quality, satisfy customer needs, and provide comfort to customers—Muslim customers in particular.

Providing safe and halal food is a very promising business, as it can attract devoted customers who are in demand not only by Muslim communities but also by non-Muslim ones through halal certification and labeling. Muslims can eat halal food with confidence because it is high-quality and beneficial to human health. The purpose of halal certification and labeling is to give business actors and Muslims alike peace of mind while also promoting inner peace.

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