



BUSINESS PROPOSAL PREPARATION AND FINANCIAL REPORT ANALYSIS OF MSME ACTORS TO USE GROWING COMMUNITY INCOME IN SUBDISTRICT DAU, MALANG RAYA

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Abstract

In Indonesia, micro, small, and medium-sized enterprises (MSMEs) play a significant role. MSMEs have demonstrated their resistance to internal crises and their perseverance. Additionally, a pandemic occurs. MSMEs are anticipated to recover from COVID-19, particularly among the District Dau Regency's MSME performers who are underprivileged in fields that include crafts, farming, fishing, and cooking. The group was selected due to the highest number of MSMEs in the Dau Malang Regency. And the region's plentiful natural resource, Power Natural (HR), is a potency source. The purpose of this study is to investigate and evaluate the efficacy of effort accompaniment in the creation and analysis of business proposals. Report Finance MSME Actors in the District of Dau so that they might serve as models and transform his company into a financially strong individual who can commit significantly to national finance. The study field (field research) method was applied, and one MSME actor and the head village (or that known program village) in each of the five chosen villages were directly interviewed.

Keywords: mentoring, proposal preparation, analysis report finance, improvement income, MSMEs

INTRODUCTION

The term "business micro, small, and intermediate" (UMKM) is frequently used in discussions about the creative and productive economy led by individuals and bodies that comply with the business regulations outlined in Constitution Number 20 of 2008. Assistance and the contribution of MSMEs are closely related to daily public action in Indonesia. This history has demonstrated that, since 1997, Indonesian microbusinesses have grown and survived economic downturns. MSMEs can now play a crucial role in a nation experiencing economic recovery due to their ability to contribute to GDP and absorb labour significantly.

MSMEs in Indonesia frequently need help getting credit for the following reasons: (1) Insufficient financing. Price Waterhouse Cooper reports that 74% of MSMEs in Indonesia need access to funding;(2) management finance could be more effective, producing poor management finance; and (3) there needs to be more official licenses from the company, slowing down operations. Most MSMEs need to gain a greater awareness of business permission, licenses, regulations, and process management relevant to their industry.

Regarding this, SMEs require assistance from financial institutions, particularly banks. Numerous managers of MSMEs continue to confront challenges in obtaining funding from banks and

other financial institutions. Both are good from non-technical constraints, such as restricted access to information banks and sound from technical constraints, such as insufficient collateral. Due to a fundamental issue, the public authority has provided capital banking assistance through KUR (People's Business Credit). KUR is intended to provide appealing capital financing and is designed to operate as a conduit for funding for MSMEs.

The paperwork financing MSMEs and the loan from the creditor idea business must be attached. Organize your firm and provide financial reports. MSMEs are required to push for the same goals and to foster commitment between MSMEs. It guarantees that the firm being supported can demonstrate improvement and grow well. MSME business proposals will address current visual representation and design work.

MSMEs' ability to grow may need better awareness of their firm's essential preparation, administrative, and legal aspects. Reduce the ability to reach the market or diversify your product offerings while simultaneously boosting the quality of your output. Access to capital, whether via institutional financing injections or business partnerships with investors, is increasingly restricted. Walking time will suffer and decline as influence development businesses become sluggish.

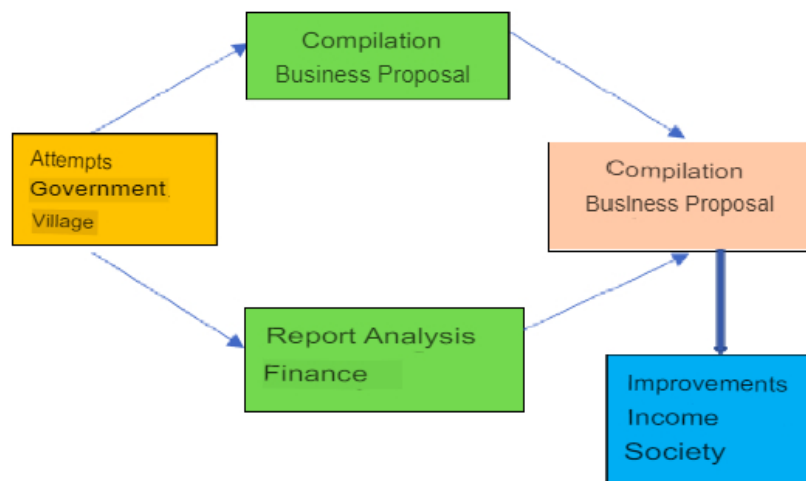


Figure 1. Research Roadmap

According to the preliminary study results, the villages in the DAU District have provided MSMEs in the area with training and support. Government Village has made an effort. MSME capacities are enhanced by giving finance analysis reports and preparing business proposals. Anticipated with current training and support, the public's income can rise.

METHOD

The research methodology This field study (field research) is conducted in real-world settings. In essence, the study field is a technique for determining what happens in the centre of the law and reality in public spaces. The general goal of the study is to address problems that arise in day-to-day living. The descriptive-analytical research method is used to gather data organized, clarified by analysis, interpreted, and concluded.

Election-related informant conducting research This was selected based on participant criteria for the study. It is an MSME perpetrator business in the Subdistrict DAU. It is a business that has been in operation for more than five years, and it is also the perpetrator business's domicile in the Subdistrict DAU. The researcher identified up to ten informants based on the criteria. Two individuals were selected from the DAU District village: one MSME actor and the head village, also known as the program village. The author uses a variety of research methods, including method observation, interviews, and documentation, to obtain data and information that is pertinent and in line with. Writers who employ data analysis for their studies There are three channels for this: data reduction, data display, and data verification.

RESULT AND DISCUSSION

Based on the findings of the interviews conducted in each of the District Dau villages, such general To give MSMEs a resource for business proposals and MSME capital strategies, the village government has made efforts to offer training, support, and assistance in the production of business proposals and financial report analysis. Thus, obtaining a budget or help from the government made it simple. In contrast, the findings of the accompanying financial reports should improve the regularity and neatness of bookkeeping, which will raise public revenue. They should also serve as a foundation or source of reference for MSME owners assessing their financial management and operations. In addition, the village administration believes that MSMEs would be able to showcase their financial and operational management. In addition, the village government believes and hopes that MSMEs will be able to demonstrate their financial performance, showing their superiority and drawing in investors due to their excellent and consistent financial reporting.

Based on the decentralization principle, MSME development is the responsibility of the federal government and regional governments. The issuance of rules and regulations about the Micro, Small, and Medium Enterprises Law is one of the government's regulatory duties. Legislation No. 20 of 2008 about Micro, Small, and Medium-Sized Enterprises and several implementing rules, including PP No. 17 of 2013 concerning Law No. 20 of 2008 Implementing rules, are the statutory regulations (Yusri

14). The Ministry of Cooperatives and MSMEs is an institution the Indonesian government has established to promote and develop MSMEs, in addition to regulatory elements.

Numerous conclusions have been reached, one of which is that the business community still needs to learn how to formulate a workable plan and obtain an MSME capital strategy. B needs to learn how to categorize and report financial information to make obtaining good partnerships and funding for MSME capital easier. According to field results, nearly all MSMEs in the Village of Dau No operate by accompaniment and hope government village. Therefore, neither BUMN nor the government provide capital to the community. The need for more socialization on Law No. 20 of 2008 regulating MSMEs is the reason for the lack of public knowledge of MSMEs.

CONCLUSION

Examine This helps MSME players understand how to prepare business proposals so they may easily acquire money, finance, coaching, and partnerships to assist the growth of MSMEs. In addition to helping prepare business proposals, financial reporting abilities can be improved through mentoring in report analysis and analysis, which is crucial for MSME actors in all of the District Dau's villages. The village government will take this into account when making policy. Absence of investigation This is also different from his object research on local MSME actors. The research was conducted in conjunction with MSME players who were present during the study. Examine This saves money that would otherwise be spent on expanding, developing, exciting, business, creative, and MSMEs, the performer's permanent MSME industry optimism. Additionally, some skilled people succeed and grow their businesses.

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