

Strengthening Financial Management and Marketing of UMKM Baladas Through Business Assistance

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ABSTRACT

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This study aims to assist UMKM Baladas in improving financial management through the implementation of simple bookkeeping and the utilization of technology in business promotion. The primary issue identified is the absence of structured financial records, which hinders the owner's ability to clearly understand the enterprise's financial condition. The research employed direct assistance and observation methods. Activities included preparing simple income statements, balance sheets, and cash flow reports tailored to UMKM needs, alongside training in digital promotion through social media. Results indicate that UMKM Baladas began to appreciate the importance of bookkeeping, enabling structured transaction recording and improved understanding of profit and loss, financial position, and cash flow. Additionally, digital promotion expanded market reach and enhanced competitiveness. Thus, financial management assistance and digital promotion strategies can significantly improve business effectiveness and support sustainable growth.

Introduction

Micro, Small, and Medium Enterprises (MSMEs) occupy a strategic position in the economic development of many nations, particularly in Indonesia. They not only fulfill primary and secondary needs of society but also serve as engines of job creation and community empowerment (Ramadani et al., 2026). The sustainability of MSMEs is closely tied to the effectiveness of their management practices. When income and expenditure are recorded accurately, business owners are able to evaluate performance, identify financial strengths and weaknesses, and make informed decisions that support long-term growth. Conversely, the absence of structured financial management often results in uncertainty, inefficiency, and vulnerability to external shocks.

Marketing strategies are equally vital in ensuring MSME competitiveness. Promotion, as a key component of marketing, plays a decisive role in attracting consumers and building brand recognition. In the digital era, social media platforms have emerged as dominant tools for promotion, offering cost-effective avenues to reach wider audiences. However, many MSMEs struggle to harness these tools effectively due to limited training and digital literacy (Minarti et al., 2025). As a result, their promotional activities remain traditional and localized, restricting market expansion. Furthermore, competitive pressures often lead MSMEs into price wars, where excessive price reductions erode profit margins and threaten business sustainability. Such

practices may attract short-term customers but ultimately undermine financial viability and damage product quality and reputation.

The challenges faced by MSMEs in Tanjungpinang illustrate these broader issues. A significant number of enterprises in the region have not adopted simple bookkeeping practices, leading to inaccurate profit and loss calculations and difficulties in accessing external financing (Utami et al., 2023). Without transparent financial records, MSMEs are unable to demonstrate credibility to financial institutions, thereby limiting opportunities for investment and expansion. This situation perpetuates reliance on personal capital, which constrains growth potential and exposes businesses to higher risks.

UMKM Baladas, established in 2014, exemplifies these challenges. Specializing in peanuts and anchovy crackers, the enterprise has managed to survive due to its loyal customer base. Nevertheless, its growth remains stagnant because of unstructured bookkeeping and reliance on traditional marketing methods. The absence of systematic financial records prevents the owner from accurately assessing profitability and financial health, while limited promotional strategies restrict market reach to local consumers. Sales tend to peak only during specific periods, such as Ramadan, leaving the enterprise vulnerable to seasonal fluctuations.

Addressing these challenges requires a dual approach: strengthening financial management and enhancing marketing strategies. The adoption of simple bookkeeping systems would enable UMKM Baladas to monitor income, expenses, assets, and liabilities more effectively, thereby supporting better decision-making and facilitating access to external financing. At the same time, leveraging digital platforms such as Instagram could expand market reach beyond local boundaries, build stronger brand visibility, and attract new customer segments. By integrating financial discipline with modern promotional practices, UMKM Baladas and similar enterprises can enhance competitiveness, achieve sustainable growth, and contribute more significantly to community welfare and national economic development.

Method

This study was carried out using a qualitative participatory approach, where the researchers did not merely observe but actively engaged with the owner of UMKM Baladas throughout the process. The participatory method allowed the research team to identify problems directly from the perspective of the business owner and to design solutions that were practical and immediately applicable to the daily operations of the enterprise.

The first stage involved interviews, which served as a foundation for understanding the challenges faced by UMKM Baladas. Through these conversations, the researchers were able to uncover issues related to financial management, such as the absence of structured bookkeeping, and marketing limitations, such as reliance on traditional promotional methods. The interviews also revealed the owner's level of financial literacy and familiarity with digital tools, which became critical in shaping the assistance program.

Following the interviews, the researchers moved into the assistance stage. This was not a one-time intervention but rather a continuous mentoring process designed to build capacity and confidence. In terms of financial management, the team introduced simple bookkeeping practices, including the preparation of income statements, balance sheets, and cash flow reports. These tools were explained in detail, enabling the owner to visualize profits, financial structure, and cash flow more clearly. As Wati et al. (2022) emphasize, such practices form the foundation of sound financial management and are essential for informed decision-making.

On the marketing side, the assistance focused on digital promotion, particularly through Instagram. The researchers guided the owner in creating a professional business account, designing engaging content, and using hashtags strategically to increase visibility. This approach was based on the findings of Supriyono et al. (2024), who highlight the effectiveness of social media in expanding market reach, building brand image, and enhancing sales performance.

By involving the owner in every stage of the process, the participatory approach ensured that the solutions were not only theoretical but also actionable. The owner was encouraged to apply the new practices directly, fostering a sense of ownership and commitment. The expected outcomes of this approach included improved accuracy in financial record-keeping, enhanced understanding of financial reports, expanded market reach through digital promotion, and ultimately, increased competitiveness and sustainability of UMKM Baladas.

Result and Discussion

The findings of this study revealed that UMKM Baladas continued to rely heavily on manual bookkeeping and localized networks for its sales activities. Revenue during the month of Ramadan reached approximately IDR 10,000,000, which was primarily generated through personal connections and orders placed via WhatsApp. While this figure demonstrates the enterprise's potential, it also highlights the limitations of its market reach and the absence of structured financial management practices.

To address these challenges, the assistance program introduced several initiatives aimed at strengthening both marketing and financial management. On the marketing side, the researchers helped the business owner create an official Instagram account with professional branding. This account was designed to serve as the enterprise's digital storefront, complete with a business profile, contact details, and a visually appealing feed. Promotional content was developed collaboratively, including product photographs, short videos, persuasive captions, and carefully selected hashtags to maximize visibility. In addition, the researchers encouraged collaborative promotion by leveraging their own networks, sharing posts, and engaging with potential customers to accelerate the growth of the account's audience. These efforts were intended to build brand awareness, expand market reach beyond local boundaries, and establish a stronger digital presence.

Financial management assistance was equally critical. The researchers guided UMKM Baladas in preparing simple income statements to monitor profits and losses more accurately. This enabled the owner to evaluate business performance on a periodic basis rather than relying on rough estimates. Balance sheets were also introduced to record assets, liabilities, and equity, providing a clearer picture of the enterprise's financial position. Furthermore, cash flow statements were prepared to track operational, investment, and financing activities. By distinguishing between cash inflows and outflows, the owner gained a better understanding of liquidity and the ability to plan for future expenditures.

Table 2. Income Statement of UMKM Ibu Zuraini Baladas
Period: April 10, 2026

Category	Details	Amount (IDR)
Revenue	Sales of <i>Peyek</i>	–
Cost of Goods Sold	Raw materials (production cost)	–
Gross Profit	Sales – COGS	4,000,000
Operating Expenses	Supplies expense	(2,650,000)
Net Profit	Gross Profit – Operating Expenses	1,350,000
Gross Profit Margin	50% of total sales	–

Source : Result of Research,2026

The combined impact of these interventions was significant. The enterprise began to develop financial literacy, moving from informal and inconsistent practices toward structured bookkeeping. This shift not only improved the accuracy of financial records but also enhanced transparency, which is essential for accessing external financing in the future. On the marketing side, the adoption of Instagram as a promotional tool expanded the enterprise's reach, allowing it to connect with new customer segments and reduce reliance on seasonal sales peaks.

Table 3. Balance Sheet of UMKM Ibu Zuraini Baladas
Period: April 10, 2026

Category	Details	Amount (IDR)
ASSETS		
<i>Current Assets</i>	Cash Equivalents	5,650,000
	Accounts Receivable (consignment sales)	1,000,000
	Supplies	–
	Inventory	–
<i>Fixed Assets</i>	Equipment / Machinery / Vehicles	6,000,000
	Accumulated Depreciation	(6,000,000)
TOTAL ASSETS		6,650,000
LIABILITIES		
<i>Current Liabilities</i>	Trade Payables	–
	Bank Loans	–
TOTAL LIABILITIES		–
EQUITY		
<i>Capital</i>	Initial Capital	1,900,000
	Net Profit (Current Period)	1,350,000
TOTAL EQUITY		6,650,000
TOTAL LIABILITIES + EQUITY		6,650,000

Source : Result of Research,2026

Overall, the assistance program demonstrated that integrating financial management training with digital marketing strategies can produce tangible improvements in MSME performance. For UMKM Baladas, these efforts laid the foundation for sustainable growth, enabling the enterprise to strengthen its internal management while simultaneously expanding its external market presence. The findings underscore the importance of holistic support for MSMEs, where financial discipline and modern promotional practices work hand in hand to enhance competitiveness and resilience in an increasingly dynamic business environment.

Table 4. Cash Flow Statement of UMKM Ibu Zuraini Baladas
Period: April 10, 2026

Category	Details	Amount (IDR)
Cash Inflows	Cash Sales	6,500,000
	Transfer Sales	500,000
Total Cash Inflows		7,000,000
Cash Outflows	Raw Materials (COGS)	(3,500,000)
	Electricity & Telephone	(750,000)
	Transportation Expense	(200,000)
	Manager's Salary	(1,000,000)
	Gas Expense	(300,000)
Total Cash Outflows		(5,750,000)
Net Cash Balance		1,250,000
Notes	Consignment Sales (Accounts Receivable)	1,000,000 (not yet received)
	Beginning Cash Balance	4,400,000

Source : Result of Research,2026

Comparative Analysis of UMKM Baladas Before and After Assistance

Prior to the intervention, UMKM Baladas relied on manual bookkeeping and informal sales networks, which limited its ability to monitor financial performance and expand market reach. Revenue during Ramadan reached IDR 10,000,000, but this figure was achieved primarily through local customers and personal connections. Marketing was conducted traditionally, with little use of digital platforms, and financial records were incomplete, making it difficult to evaluate profitability or access external financing.

After the assistance program, significant improvements were observed in both financial management and marketing practices. The introduction of structured bookkeeping enabled the owner to prepare income statements, balance sheets, and cash flow reports, thereby improving financial literacy and transparency. On the marketing side, the creation of an official Instagram account with professional branding, promotional content, and collaborative promotion strategies expanded visibility and customer engagement beyond local boundaries.

Table 1. Comparison of UMKM Baladas Before and After Assistance

Aspect	Before Assistance	After Assistance
Bookkeeping	Manual, inconsistent, structured records	no Simple bookkeeping system with income statement, balance sheet, and cash flow
Financial Literacy	Limited understanding of profit/loss and cash flow	Improved ability to analyze profitability, assets, liabilities, and liquidity
Marketing Strategy	Relied on local networks and word-of-mouth	Official Instagram account, professional branding, digital promotional content
Market Reach	Local customers only, seasonal peaks (Ramadan)	Expanded reach through social media, increased visibility and engagement
Revenue Monitoring	Estimated informally, no clear reporting	Structured monitoring of revenue and expenses, enabling better decision-making
Access to Financing	Limited due to lack of transparency	Improved credibility through structured records, potential for external financing

Source : Result of Research,2026

The comparative analysis highlights a clear transformation in UMKM Baladas' operational practices. Before assistance, the enterprise operated with minimal financial discipline and limited promotional strategies, which constrained growth and sustainability. After assistance, the adoption of structured bookkeeping provided a foundation for financial transparency and accountability. This not only improved internal decision-making but also positioned the enterprise to potentially access external financing in the future.

On the marketing side, the shift from traditional promotion to digital marketing via Instagram significantly expanded the enterprise's visibility. The professional branding and engaging content created a stronger online presence, while collaborative promotion through networks accelerated audience growth. These changes reduced reliance on seasonal sales peaks and opened opportunities for continuous revenue generation throughout the year.

Overall, the assistance program demonstrated that integrating financial management training with digital marketing strategies can produce measurable improvements in MSME performance. For UMKM Baladas, the transformation represents a step toward sustainable growth, enhanced competitiveness, and greater resilience in a dynamic business environment.

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