



RECORDING AND FINANCIAL MANAGEMENT OF MICRO AND SMALL-SCALE CULINARY BUSINESSES

E Herwiyanti, Warsidi, B S Irianto

Jenderal Soedirman University, Purwokerto, Indonesia

*E-mail: eliadaherwiyanti@gmail.com

Abstract. The existence of the culinary business is no longer foreign, even now in almost every place it is very easy for us to find various kinds of culinary tours. Culinary tourism is currently experiencing development, which not only provides food and beverage menus but also offers views or attractions that add to the attraction for visitors. Karangsalam Village in Baturraden, Banyumas is a potential area for culinary business growth. In fact, there are more than 20 micro and small-scale culinary businesses there, but as time goes by, not all of them exist. Starting from curiosity, as researchers we were intrigued to find out how culinary business people in Karangsalam Village record and manage finances. As we know that finance is a very important factor in the sustainability of a business. Based on the results of interviews with business managers, it was found that 100% had kept financial records, although the implementation was sometimes not orderly. Meanwhile, in terms of financial management, most of the culinary businesses in Karangsalam Baturraden Village, Banyumas are managed traditionally and handled directly by the business owner. The main reason that financial management is carried out in a traditional way is that the number of business transactions is not too many, and the cost considerations for procuring modern recording technology.

Keywords: financial records, financial management, micro and small business, culinary business

1. Introduction

Indonesia is an archipelagic country that has a lot of natural wealth. There is no need to doubt it, even the world recognizes how amazing Indonesia's nature is. The tourism sector is one of the important sectors in the economy of a country, including Indonesia. The tourism sector makes a significant contribution to Indonesia's Gross Domestic Product (GDP) [1].

It is important for the Indonesian tourism industry to increase its contribution to gross domestic product (GDP) as this will trigger more foreign exchange earnings (as each foreign tourist spends an average of between 1,100 US dollars to 1,200 US dollars per visit) and also provide employment opportunities for Indonesian society (based on the latest data from the Central Statistics Agency, the unemployment rate in this country reached 5.81% in February 2015). It was reported via indonesia-investments.com that it is estimated that almost 9% of the total national workforce is employed in the tourism sector.

The emergence of the Covid-19 virus and its rapid spread throughout the world has become a threat to health and the country's economy. The Indonesian government quickly issued regulations in the form of Minister of Home Affairs Instructions aimed at preventing the spread of the Covid-19 virus. The government's implementation of the Community Activity Restrictions (PPKM) policy since January 11 2021 has had an impact on the operations of many business sectors, so it is not wrong if there are groups of business actors who choose to close their businesses.

[2] stated that Karangsalam Village is considered successful and successful in organizing tourism because it has won various awards. The award received was in the category of 7 Best



Tourism Villages in the 2019 Archipelago Tourism Village Competition in the advanced tourism village category according to the Ministry of Villages, Development of Disadvantaged Regions and Transmigration. This good achievement from Karangsalam Village has aroused interest in further research, namely regarding the collaborative governance process implemented so far. However, it turns out that in the midst of the Covid-19 conditions in Karangsalam Village, Baturraden started to revive its culinary tourism. Taking advantage of the advantages of natural scenic attractions combined with a variety of culinary menus that are generally accepted by all levels of society, the culinary business in Karangsalam Village is increasingly developing. Karangsalam, which is located in Banyumas Regency, is one of the many tourist villages that has good tourism potential.

At the end of 2022, the government will revoke the policy (PPKM), of course this is good news for the industrial world. Businesses are starting to operate normally, including the tourism sector in Karangsalam Village, Baturraden. It is interesting to know and analyze how finances are recorded and managed in micro-scale culinary businesses in Karangsalam Village, Baturraden. The findings of the research results lead to a conclusion about how micro-scale culinary businesses have recorded and managed their finances, because in fact, after PPKM was revoked, not all culinary businesses continued to exist.

2. Literature Review

2.1 Culinary tour

[3] Ismayanti (2010) explains that the motivation for this type of tourism is not just to fill and pamper the stomach with a variety of typical dishes from tourist destination areas, but interesting experiences are also the motivation. The experience of eating and cooking a variety of typical foods from each region makes the experience even more special.

2.2 MSME Business Management

MSMEs have always struggled with business management issues. It is not only financial problems that become obstacles for them to develop, but also non-financial problems. [4] summarize the results of MSME research from a financial, management, and tax perspective. The accounting information held by MSMEs is seen as less reliable and reliable to be used as a guide for financial analysts in making credit decisions [5]. MSMEs' finances are poor because they have difficulty accessing credit, as it is known that accessing bank credit requires a good understanding of financial literacy and an understanding of accounting information [6].

3. Method

The research location is in Banyumas Regency, namely in Karangsalam Village, Baturraden. The data needed in this research includes primary data and secondary data. Primary data was collected through surveys, distribution of questionnaires, and interviews with respondents. The data required includes the general identity of the informant and information related to the variables studied. Meanwhile, secondary data was collected through a literature review of references related to the research topic. The research population is the culinary sector tourism business in Banyumas. The research sample was culinary businesses in Karangsalam Village, Baturraden who were willing to be involved in the research.

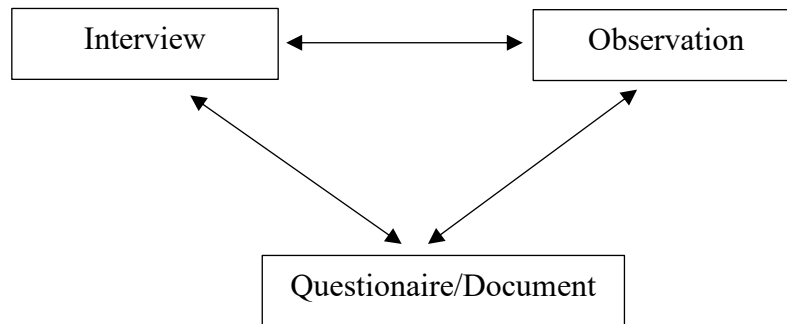


Figure 1. Triangulation Data Collection Technique [7] (Sugiyono, 2017)

4. Results and Discussion

Based on observations, there are more than 20 micro and small-scale culinary businesses in Karangsalam Village, Baturraden, but as time goes by, it turns out that not all of them are operating. Interviews were conducted with the head of Bumdes to find out more about the situation and conditions of culinary businesses that were willing to be involved in the research. Based on instructions from the chairman of BUMDes, it is known that there are 14 culinary businesses that should be involved in the research. However, after efforts were made by researchers, only 10 businesses could be found for research, while the other 4 were difficult to reach.

The research results from distributing questionnaires and interviews to confirm informant answers are outlined in Table 1 below.

Table 1. Summary of General Identity of Informants

Business Manager Criteria	Sum	Percentage
Gender:		
-Male	7	70
-Female	3	30
Last education:		
- Elementary school	5	50
- Junior High School	1	10
- Senior High School	1	10
- Diploma	1	10
- Bachelor	2	20
Length of business:		
- 2 years or less	4	40
- over 2 year	6	60
Omzet per year:		
- 100million rupiah or less	2	20
- over 100million rupiah	8	80

Source: data processed (2023)

From Table 1 it is known that culinary business managers are dominated by men, namely 7 people (70%), while only 3 people (30%) are women. The final education of culinary business managers is dominated by basic education, 5 people (50%), 2 people (20%), diploma, high school and middle school respectively, 1 person each (10%). The length of time the business has been running is dominated by more than 2 years, there are 6 (60%), the remaining 4 (40%) have only been running for less than 2 years, meaning that the culinary business in Karangsalam Village, Baturraden was run either before the Covid-19 pandemic, or was which only started running when the government started to relax PPKM. Of the annual business turnover, 8 (80%)

are above 100 million rupiah, while 2 (20%) are below 100 million rupiah. This amount of turnover shows that the average culinary business in Karangsalam Village, Baturraden, based on Law No. 20 of 2008 [8], can be categorized as a micro business because the annual turnover is below 300 million rupiahs.

Based on the results of interviews with business managers, it is known that 100% of them have carried out financial records, although the implementation is sometimes irregular. Meanwhile, in terms of financial management, most of the culinary businesses in Karangsalam Baturraden Village, Banyumas, are managed traditionally and handled directly by the business owner. The main reason financial management is carried out in a traditional way is the small number of business transactions, and cost considerations for providing modern recording technology.

5. Conclusion

It was concluded that all micro-scale culinary businesses in Karangsalam Baturraden Village had carried out financial recording and management. It is true that not all culinary businesses keep records in an orderly manner, but they already know the importance of supporting documents that are used as a basis for financial records. Meanwhile, the financial management carried out is still not professional, because the managers are also business owners, so they only prioritize that the business operations can be run well. However, they admit that accounting information is very useful for applying for credit loans and calculating employee salaries.

The results of this research cannot be generalized, but at least they provide an overview of the conditions of culinary businesses where there is no difference between owners and managers. Considering the limited resources available and considerations of cost efficiency, these are the main factors that make recording and managing finances simple.

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