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## Enhancing Financial Literacy and Financial Guidance for the Self-Sufficient Republik Tani Kopi Mandiri Group in Kucur Village

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**Abstract.** Financial reporting is a crucial aspect that every company must possess. Within a business, financial reports serve as the foundation for planning, control, and decision-making. The absence of accurate financial reports can significantly impact performance measurement within a company. Ignorance towards a business's performance is a problem that needs to be addressed. Business growth necessitates a systematic financial system. Republik Tani Kopi Mandiri (RTM) is one of the SMEs facing issues regarding financial reporting and cost of goods sold. Educating and assisting in the preparation of financial reports and cost of goods sold calculations are essential for SMEs, particularly RTM.

**Keywords:** financial reporting, cost of goods sold, gross profit, net profit, Republik Tani Kopi Mandiri.

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## PENDAHULUAN

Republik Tani Kopi Mandiri Kucur (RTM) is a group aimed at fostering independent and innovative farmers. Established on Sunday, November 10, 2019, in the village of Kucur, Dau District, Malang Regency, most of the residents of Kucur village are engaged in clove and coffee cultivation. However, they have minimal access to agricultural knowledge, technology, and marketing, resulting in limited development of coffee cultivation in the village and a decline in coffee quality. Consequently, farmers in Kucur village are merely subject to price fluctuations dictated by middlemen. The organizational structure of RTM consists of a Chairman, Secretary, Treasurer, Cultivation Division, Production Division, Marketing Division, and Packing Division. Additionally, RTM has marketed coffee under the brand name "Koetjoer," with sales ranging from 80-100 packages priced between 20,000 to 25,000 Indonesian Rupiah per package, thus qualifying as a small-scale enterprise. Despite being a nascent venture, RTM lacks sufficient product promotion.



Fig 1. Kopi Koetjoer Logo

In the backdrop of the village of Kucur, a group of young individuals established a farmer group named the Repu(RTM), aimed at improving the welfare of coffee farmers. RTM, a cooperative consisting of approximately 28 members, comprising 15 coffee farmers and 13 non-coffee farmers, currently produces three types of coffee powder: regular 100gr Koetjoer coffee (medium or strong), Arabica Koetjoer coffee, and Robusta Koetjoer coffee. In 2020, the RTM introduced flavored coffee brew products, including vanilla and chocolate. Subsequently, in the following year, RTM endeavored to address the construction of coffee drying houses, the provision of certified Robusta and Arabica seedlings, and the allocation of land for breeding plantations. This year, RTM plans to establish a production facility with comprehensive infrastructure. The primary issue faced by Koetjoer coffee is the lack of adequate human resources, resulting in poorly organized

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financial reporting by RTM, leading to a lack of understanding of the profits or losses generated by the cooperative.

## **PROBLEM**

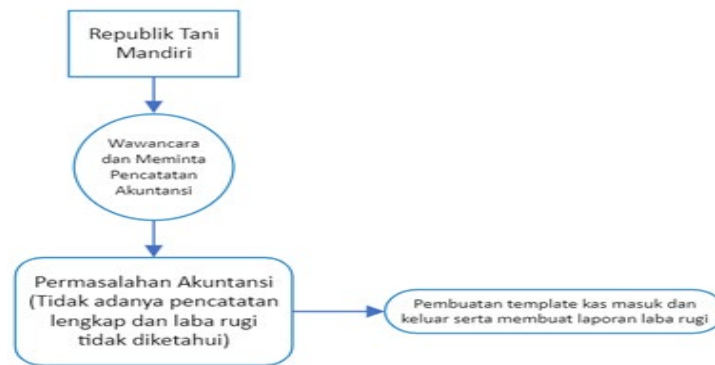
Based on our group's interview findings, the RTM business in Malang city currently manages its finances poorly due to the absence of proper cash flow records. They only record transactions when they remember to, resulting in severely deficient financial statements. RTM is also unable to ascertain their exact revenue or profits. If left unaddressed, this could lead to future complications such as disorganized financial records and impacts on the company's performance assessment and strategic planning. One of the reasons for RTM's lack of structured financial reporting is the insufficient time available for documentation. However, this issue needs immediate attention and prevention to ensure the future success of the business.

## **METHOD**

The data collection method utilized is primary data collection through direct interviews and visits to RTM every Friday. The group conducted surveys and interviews with RTM members to understand the business processes, accounting procedures, and current challenges. Supportive visits were made to gather information regarding business processes, production, accounting records, and ongoing issues faced by RTM.

Currently, RTM lacks a dedicated business space, conducting production and packaging processes at Mr. Ali's residence in Dusun Krajan, Desa Kucur, while the chairman, Mr. Sulistyono, resides in Dusun Sumberbendo, Desa Kucur. RTM is receptive to implementing entrepreneurial accounting practices, as evidenced by providing meeting spaces for the group.

The research method employed combines qualitative and quantitative approaches. Qualitative research involves surveys and interviews to understand business processes, accounting practices, and challenges. Quantitative methods utilize existing records and transaction evidence to address RTM's issues. The group aims to provide solutions for SMEs in Malang through entrepreneurial accounting. After comprehensive understanding of RTM's operations, the group devises a plan/strategy to address its challenges.



**Fig 2.** Entrepreneurial Accounting Implementation Planning Flowchart

The flowchart fig 2 outlines the group's planning for a period of 1 semester or approximately 4-6 months. The group plans to provide a profit and loss statement as well as a cost of goods sold report based on the operations of RTM, allowing RTM to ascertain its profits and the amount of revenue generated from the Kopi Koetjoer endeavor.

## RESULT AND DISCUSSION

Alongside the problem-solving process regarding accounting records at RTM, we initially gathered information through approximately 8 mentoring sessions to collect the necessary data. Identified issues at RTM include inconsistency in recording cash inflows and outflows, missing historical data, lack of inventory records, and failure to produce financial statements. Beyond accounting, structural organization deficiencies were also noted. However, due to RTM's request to focus solely on accounting, we didn't extensively address organizational issues.

During our problem-solving process, difficulties arose in obtaining data from relevant parties due to the inadequate organizational structure, which affected the accounting records of the MSME. The lack of designated responsibility led to incomplete tasks.

The group conducted a total of 8 mentoring sessions, during which researchers gathered and processed data. These sessions included:

1. Initial visit to Mr. Suli's residence, the chairman of RTM, to delve deeper into RTM, particularly its Kopi Koetjoer product. Information obtained covered general issues about RTM, business processes for producing Kopi Koetjoer, among other topics.
2. A visit to the production site at Mr. Ali's residence, where Kopi Koetjoer is produced. Similar to the initial visit, this involved gathering general information

about RTM's issues, business processes, profile, and a more in-depth exploration of Kopi Koetjoer production.

3. A visit by students, along with KKN students from IKIP and Universitas Brawijaya, each tasked with different responsibilities. Discussions focused on RTM information, similar to previous meetings, with more RTM representatives present.
4. Commencement of data collection and processing, where all transactions from RTM were input into provided Excel sheets. Mr. Anom assisted in recording transactions if the group encountered difficulties.
5. Further input of incomplete transaction data and data stored in formats other than receipts, such as notebooks. Discussions with RTM continued, focusing on recent transactions, sales, purchases, receivables, and payables, followed by data processing.
6. Gathering previously undisclosed information, marking significant progress compared to previous weeks.
7. Reporting progress to RTM, including teaching RTM personnel how to use Microsoft Excel for recording transactions from transaction to ledger, along with discussions on more efficient problem-solving methods and future resolutions.
8. Participating in the sorting process during production, observing and gathering information related to inventory data and cost of goods sold.

In conclusion, solutions provided include establishing a WhatsApp group for RTM to share information with faculty, aiding in transaction recording and providing templates for cash flow recording. These solutions aim to streamline transaction recording and provide RTM with valuable data for initial cash flow recording and ongoing financial management.

The above solutions utilize Microsoft Excel validation process to facilitate cash flow recording. Microsoft Excel validation was chosen because the personnel handling the financial recording at RTM are not accountants; thus, manual processes would complicate record-keeping. We have created templates for both cash inflow and outflow for each type of coffee: robusta, arabica, and iced coffee. Additionally, a general template is provided for other transactions besides these coffee types. Furthermore, we have also prepared a general journal template. The use of the general journal is optional and is utilized for recording transaction proofs. This aids in facilitating the recording process towards the general ledger. Figure 5 is the general journal template.





The provided general journal template displays columns for date, description, account, and debit/credit balances. This journal serves the purpose of tracking individual account entries or more. Additionally, it aids in identifying balanced amounts between debit and credit sections. Completed general journals from 2019-2023 (latest) are available for reference. Historical data from past years' general journal entries can be utilized for future planning, control, and decision-making.

Next, the general ledger reconciliation is performed. The general ledger comprises a collection of accounts detailing all financial changes within an entity or company. Moreover, the general ledger serves as the foundation for financial statement preparation.

In the above solutions, tailored templates derived from the general journal are provided. RTM will utilize these to record the general ledger for more accurate account information. We offer both general journal and general ledger templates for each coffee type and general transactions to facilitate understanding of the acquired information and data from the recorded entries.

In the subsequent phase, the calculation of the cost of goods sold for Kopi Koetjoer products is conducted. The Kopi Koetjoer calculation includes electricity, gas, equipment depreciation, and other production activities. This has been a challenge for RTM; hence, we calculate the cost of goods sold per 200-gram coffee powder pack. Furthermore, this calculation enables RTM to assess profit or loss from the Kopi Koetjoer business operation.

The cost of goods sold above does not include wages for coffee powder production. In practice, no members of the Republic of Independent Farmers receive wages for production activities. Therefore, wages are not included in the cost of goods sold calculation. However, if wages were present, they would be added to the calculation, thus increasing the cost of goods sold per 200 grams.

The cost of goods sold calculation utilizes 25kg of green beans as raw material. From this, 18kg of coffee powder is obtained, yielding approximately 90 packs. Sorting 25kg of green beans results in 22.5kg for roasting. Roasting incurs electricity costs of 10 kWh and gas costs of \$500 per roasting session, requiring about 5 sessions for the 22.5kg batch. The roasting machine also incurs depreciation costs of \$19,097 per hour, with roasting taking approximately 4-5 hours, resulting in an 18kg yield.

BPP KOPI ROBUSTA BERDASARKAN FAKTUAL DI KUCUR						
Aktivitas	Jumlah Kopi	Jenis	Jumlah	Satuan	Harga	Total Harga
Pembelian bahan baku	25 kg	Green Bean	25	kg	Rp 30.000	Rp 750.000
Sortir	25kg	Tenaga Kerja	9	Jam	Rp 20.000	Rp 180.000
Biaya Roasting	22.5 kg	Listrik	10	Kwh	Rp 605	Rp 6.050
		Gas	5	Kali	Rp 500	Rp 2.500
		Tenaga Kerja	5	Jam	Rp 20.000	Rp 100.000
Penyusutan Mesin Roasting			5	Jam	Rp 2.865	Rp 14.323
Biaya Grinder (giling)	18 kg	Listrik	8	Kwh	Rp 605	Rp 9.680
		Tenaga Kerja	1,5	Jam	Rp 20.000	Rp 30.000
Penyusutan Mesin Grinding			1,5	Jam	Rp 354	Rp 531
Packing	90 pcs	Listrik	0,045	Kwh	Rp 605	Rp 123
		STP Full Foil	90	Pcs	Rp 1.730	Rp 155.700
		Tenaga Kerja	4,5	Jam	Rp 20.000	Rp 90.000
		Stiker	90	Pcs	Rp 250	Rp 22.500
Penyusutan Sealer			4,50	Jam	Rp 38	Rp 170
TOTAL BPP PER 90 PCS (200 GRAM)						Rp 1.361.407
TOTAL BPP PER 1 PCS (200 GRAM)						Rp 15.127

**Fig 6.** Example Calculation of COGS

Subsequently, in the grinding phase, electricity and depreciation costs are incurred. Grinding requires approximately 8 kWh of electricity to grind 12kg of coffee, necessitating 2 grinding sessions for the 18kg batch. Additionally, depreciation costs amount to \$2,361 per hour, with grinding taking about 1 hour per session, totaling 2 hours for the 18kg batch.

In the final stage, packing incurs electricity, packaging, and equipment depreciation costs. Electricity costs amount to 0.045 kWh, requiring 4.5 hours to pack 18kg of coffee powder. Additionally, STP Full Foil packaging incurs costs of \$1,730 per pack. Equipment depreciation costs are also accounted for during packing, with a depreciation rate applied per hour, totaling the hours spent packing.

For subsequent recording, financial statements are prepared, including the income statement. The income statement focuses on illustrating a company's revenues and expenses over a specific period. Figure 7 is the income statement template we have created.

Figure 7 depicts the income statement for 2022. The statement does not include operating expenses as Republic of Independent Farmers does not incur such expenses or, if incurred, they are not recorded in expenditures. Based on the income statements from 2019-2021 and 2022, Republic of Independent Farmers has experienced profitability in the Kopi Koetjoer business operation. However, due to incomplete expenditure recording, profitability may have been affected, as only transactions supported by evidence are recorded.



Laporan Laba Rugi	
Republik Tani Mandiri	
Untuk Tanggal yang berakhir pada 31 Desember 2022	
Penjualan - Kopi Robusta	Rp 9,910,500
Penjualan - Kopi Arabika	Rp 5,224,500
Penjualan - Es Kopi	Rp -
<b>Total Pendapatan :</b>	<b>Rp 15,135,000</b>
<b>Beban Pokok Penjualan :</b>	<b>Rp 11,466,400</b>
<b>Lab Kotor :</b>	<b>Rp 3,668,600</b>
<b>Beban :</b>	
Beban Konsumsi	Rp -
Beban Administrasi	Rp -
Beban Pelatihan	Rp -
Beban Pemasaran	Rp -
<b>Total Beban :</b>	<b>Rp -</b>
<b>Lab Bersih Operasional dan Administrasi :</b>	<b>Rp 3,668,600</b>
<b>Pendapatan dan Keuntungan Lainnya :</b>	
Pendapatan Bunga Bank	Rp -
Pendapatan Hibah	Rp -
Pendapatan Lain-Lain	Rp -
<b>Total Pendapatan dan Keuntungan Lainnya :</b>	<b>Rp -</b>
<b>Beban Lain-Lain :</b>	
Beban Administrasi Bank	Rp -
<b>Lab Bersih :</b>	<b>Rp 3,668,600</b>

Fig 7. Income Statement for 2022

The solutions provided have garnered positive responses from relevant institutions or SMEs, with an increasing understanding of the resolution mechanisms provided. During the 6th or 7th meeting, the group provided instructions on the resolution system to RTM and received positive feedback, allowing the continuation of system resolution to the next issue, inventory recording, and cost of goods sold in the company's income statement.

The processes provided have yet to be implemented by SMEs, as financial recording processes remain under the supervision of student groups. However, we believe the resolution system implemented by the group is efficient for RTM.

The activities conducted represent entrepreneurial efforts to record or seek profits by calculating the cost of goods sold. However, weekly visits to Republic of Independent Farmers indicate changes in production methods. Republic of Independent Farmers will process coffee while still in its red cherry form, requiring longer labor hours and increased labor costs. This is intended to enhance the flavor quality of Kopi Koetjoer. Additionally, Republic of Independent Farmers plans to increase the selling price of Kopi Koetjoer, whether robusta or arabica coffee. Changes in coffee prices and production methods will alter the cost of goods sold, necessitating reassessment to determine appropriate selling prices and ascertain profits or losses resulting from these production method changes.

To aid these efforts, a flowchart detailing the expected data input process was created to assist Republic of Independent Farmers in recording inbound and outbound transactions up to the creation of the income statement. Figure 8 is the flowchart created.

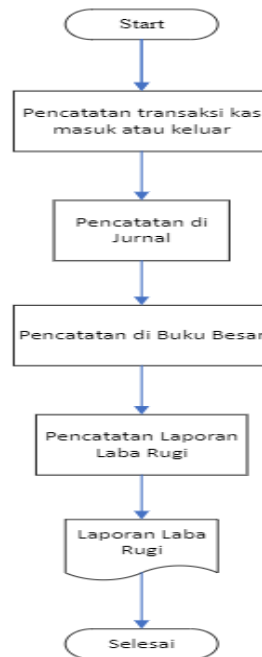


Fig 8. Data Input Mechanism Flowchart

Figure 9 is the financial position report of Republic of Independent Farmers prepared by our group.

Laporan Posisi Keuangan Republik Tani Mandiri Periode Tahun Berjalan 2021			
<b>Aset</b>		<b>Kewajiban</b>	
Kas	9.950.888	Utang Bank	1.152.500
Piutang Dagang		Utang Pihak Ketiga	-
Persediaan Barang Dagang			
Perlengkapan	352.280		
<b>Total Aset Lancar</b>	<b>10.303.168</b>	<b>Total Kewajiban</b>	<b>1.152.500</b>
<b>Aset Tetap</b>		<b>Ekuitas</b>	
Peralatan	1.103.514	Simpanan Pokok	920.000
Akumulasi Penyusutan Peralatan		Simpanan Wajib	2.000.000
Mesin	36.000	Simpanan Sukarela	430.000
Akumulasi Penyusutan Mesin		Simpanan Wajib Khusus	655.000
		Hibah	2.868.000
		Laba Tahun Berjalan	7.024.863
<b>Total Aset Tetap</b>	<b>1.139.514</b>	<b>Total Ekuitas</b>	<b>13.897.863</b>
<b>Total Aset</b>	<b>11.442.682</b>	<b>Total Kewajiban + Modal</b>	<b>15.050.363</b>
		Not Balanced	3.607.681

Fig 9. Financial Position Report for 2019-2021

Figure 9 shows the financial position report for 2019-2021. The report displays cash and equipment under current assets totaling Rp.10,303,268.00, and equipment and machinery under fixed assets amounting to Rp.1,139,514.00. RTM has a bank debt of Rp.1,152,500.00 under liabilities, and equity consists of basic savings, mandatory savings, voluntary savings, special mandatory savings, grants, and current year profits totaling Rp.13,897,863.00. However, the total assets and total liabilities + equity do not balance, indicating a discrepancy of Rp.3,607,681.00.

Laporan Posisi Keuangan				
Republik Tani Mandiri				
Periode Tahun Berjalan 2022				
<b>Aset</b>			<b>Kewajiban</b>	
Kas	11.675.500		Utang Bank	-
Piutang Dagang			Utang Pihak Ketiga	-
Persediaan Barang Dagang				
Perlengkapan				
<b>Total Aset Lancar</b>	<b>11.675.500</b>		<b>Total Kewajiban</b>	<b>-</b>
<b>Aset Tetap</b>			<b>Ekuitas</b>	
Peralatan			Simpanan Pokok	-
Akumulasi Penyusutan Peralatan			Simpanan Wajib	-
Mesin			Simpanan Sukarela	-
Akumulasi Penyusutan Mesin			Simpanan Wajib Khusus	229.000
			Hibah	-
			Laba Tahun Berjalan	3.668.600
<b>Total Aset Tetap</b>	<b>-</b>		<b>Total Ekuitas</b>	<b>3.897.600</b>
<b>Total Aset</b>	<b>11.675.500</b>		<b>Total Kewajiban + Modal</b>	<b>3.897.600</b>
	Not Balanced			- 7.777.900

Fig 10. Financial Position Report for 2022

Figure 10 shows the financial position report for 2022. The report indicates cash and equipment under current assets amounting to Rp.11,675,500.00, with no equipment and machinery under fixed assets. RTM has no bank debt, and equity comprises basic savings, mandatory savings, voluntary savings, special mandatory savings, grants, and current year profits totaling Rp.3,668,600.00. However, the total assets and total liabilities + equity do not balance, indicating a discrepancy of Rp.7,777,900.00.

In conclusion, Republic of Independent Farmers lacks complete data, resulting in imbalanced or unharmonious financial figures. Additionally, the data we have worked on cannot be finalized or determined.

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## CONCLUSION

Based on the service dedication conducted, the analysis of the effectiveness of the mentoring program carried out at Republik Tani Mandiri focuses on how well the financial reporting records assist farmers or the agricultural sector in improving performance, knowledge, or outcomes. Record-keeping is crucial in documenting the results of RTM, thus aiding in addressing or rectifying future company issues. The preparation of profit and loss statements and cost of goods sold can assist partners of the Republik Tani Mandiri service dedication program in future planning, control, and decision-making in the company. A suggestion arising from the completion of this program is the need for future mentoring related to cash and accounts receivable to facilitate financial management for partners.

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