

## OPTIMIZATION OF FINANCIAL MANAGEMENT AND MANAGEMENT OF CUPU MANIK SEDANA WASTE BANK IN DANGIN PURI KAJA VILLAGE

Ni Putu Riski MARTINI<sup>1</sup>, Ni Made Intan PRILIANDANI<sup>2</sup>

<sup>1,2</sup>Warmadewa University, Indonesia

Corresponding author: Ni Putu Riski Martini

Email: [riskimartini@gmail.com](mailto:riskimartini@gmail.com)

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### Abstract:

Waste management is a complex issue faced by various regions in Indonesia, including Bali Province, where organic waste dominates the household waste composition. In response, Dangin Puri Kaja Village established the "Cupu Manik Sedana" waste bank in 2022, aimed at transforming waste into resources of economic value while reducing its environmental impact. Despite this initiative, several challenges hindered its operations: (1) financial records were poorly organized and lacked systematic bookkeeping, (2) human resources had limited skills in management and production, and (3) there was a need for education and training in processing organic waste into Liquid Organic Fertilizer (POC). To address these issues, a community service program was designed to empower the waste bank by strengthening financial literacy, improving human resources, and providing practical training in waste utilization. The methods implemented included participatory mentoring, structured counseling, and hands-on practice. Training in financial literacy introduced partners to basic accounting principles, daily transaction records, and financial reporting using Microsoft Excel and the Sepran cash book application. Human resource development focused on time management, division of labor, and enhancing productivity among group members. Additionally, practical workshops on POC production provided participants with the skills to convert kitchen waste into valuable fertilizer, reinforcing the principles of reduce, reuse, and recycle.

## INTRODUCTION

Law number 18 of 2008 is a testament to the government's seriousness in realizing comprehensive, integrated, and environmentally sound waste management to achieve a higher level of recycling and reduce the negative impacts of waste. Waste is the result of human or natural activities that are no longer used because their main elements or functions have been taken, from the results of human activities, the amount of waste will continue to exist as long as humans are still active, according to the World Health Organization (WHO) states that waste is something that is not used, not used, not liked or something that is thrown away that comes from human activities (Ghaffar et al., 2021).

The amount of waste in Indonesia continues to increase along with the growing population. Natural processes or daily human activities that produce solid substances are known as waste (Sofhia et al., 2020). The amount of waste is also increasing in several places in Indonesia, including Bali Province. The waste management crisis occurring in Bali requires immediate priority management to prevent environmental, social, and economic impacts that are detrimental to the Balinese community. Based on data from the National Waste Management Information System (SIPSN), waste accumulation in Bali Province in 2024 reached 1.2 million tons, with Denpasar City being the largest contributor, with approximately 360,000 tons of waste. Organic waste originating from food scraps and tree branches dominates, reaching 68.32 percent. One of the main factors in



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the increasing volume of waste is housing. Organic waste such as fallen dry leaves, food scraps, and vegetable scraps contribute 75% of the waste generated around residential areas (Agus et al., 2019). Community involvement in managing household organic waste is one strategy that can be used to reduce the negative impacts of this waste. This means that independent, community-centered waste management must be implemented without relying entirely on the government. The goal of a community-oriented waste management approach is to encourage community participation in the entire waste management process, from waste collection to final disposal (Candrakirana, 2015; Hayat & Zayadi, 2018; Mulasari et al., 2014; Putra et al., 2022).

One strategy to achieve the target of waste reduction in the region is to maximize the number of waste banks in each village (Yuliana & Wijayanti, 2019). Waste reduction can be managed at the village level, so that villages are encouraged to process their own waste by sorting organic and inorganic waste. Waste banks are an extension of the waste management concept in Indonesia using the 3R method (reuse, reduce, recycle). Public awareness is needed in waste management, which can start from home and can be managed at the village level, so that the volume of waste disposal at the landfill can be reduced (Nurhidayah, 2018).

Minister of Environment Regulation No. 13 of 2012 stipulates guidelines for implementing reduce, reuse, and recycle through waste banks. Waste banks are places for sorting and collecting recyclable and/or reusable waste that has economic value. Implementation of 3R activities through waste banks includes:

- a) Increasing the number of waste banks;
- b) Mentoring and technical assistance;
- c) Training;
- d) Monitoring and evaluation of waste banks; and
- e) Assisting in marketing 3R products.

This is further emphasized by Denpasar City Regional Regulation No. 8 of 2023 concerning waste management. This is being followed up by Dangin Puri Kaja Village, one of 11 villages in North Denpasar District. Dangin Puri Kaja Village has eight hamlets or administrative hamlets, each with a waste bank, namely "Cupu Manik Sedana."

The "Cupu Manik Sedana" waste bank was founded in 2022, driven by concern and a desire to manage waste so that it does not accumulate and can generate economic value for the community. Waste is no longer seen as merely a disgusting item, but rather as a valuable resource. Waste sorting and utilization programs are something new, and efforts to reduce household waste have recently been intensively campaigned (Mu'arif, Yulianto, Muanifah, Cahyani, & Ridwan, 2020). Deposited waste will be recorded and weighed, after which it is converted into savings that can be withdrawn at any time. Basically, a waste bank is a concept of collecting dry waste and sorting it and has a management like a bank, but what is saved is not money but waste (Asteria & Heruman, 2016). Waste bank management provides many benefits to the surrounding community, the environment becomes comfortable, beautiful, green, and increases the community's economic income (Nisa & Saputro, 2021). Based on the results of the survey and coordination with partners, problems faced by partners were identified and needed to be resolved. A waste savings recording application already exists, but it is still simple and does not include financial reports within the application. Financial reports are still done manually and have not been integrated with an application that could facilitate administrators in preparing financial reports for the waste bank. The existing application is not yet able to meet the needs of recording activity transactions required by the waste bank. Currently, this application can only display some information such as the types/categories of waste

that can be deposited by customers, the price of each type of waste, the results of weighing customers' waste, the amount of customer savings, and customer savings withdrawals.

**Formulation of the Problem.** Based on the results of observations on the management and operations of the Cupu Manik Sedana Waste Bank in Dangin Puri Kaja Village, the following are the existing conditions of the business according to the problem areas raised.:

1. Training in Recording Financial Transactions Using Daily Cash Flow and Digitized Financial Reports. Although the business management of the "Cupu Manik Sedana" waste bank in Dangin Puri Kaja Village is well-functioning, it does not yet have a systematic bookkeeping system or daily records for production, revenue, costs, and profit and loss. It does not yet have bookkeeping or records for its income, expenses, production costs, and profit and loss. The main challenges faced by micro-enterprises are financial record-keeping. These businesses tend to neglect the importance of financial record-keeping. They have mixed finances, failing to separate working capital from household needs. They do not identify the actual profit generated from sales to support capital and household needs. Often, the challenges faced by these micro-enterprises revolve around a lack of capital.
2. Human Resources Training and Counseling. One of the main obstacles faced by the "Cupu Manik Sedana" waste bank in Dangin Puri Kaja Village is the lack of expertise among each group member. As a result, only a few individuals understand the product manufacturing process and marketing process. Consequently, they cannot individually manage production..
3. Practical Training in Making Liquid Organic Fertilizer. This program aims to raise awareness about the importance of sorting and managing organic waste, which is often considered useless and can actually be processed into something useful, such as liquid fertilizer (POC)..

**Solutions Provided.** The purpose of this community service program is to assist partners, in this case the "Cupu Manik Sedana" waste bank in Dangin Puri Kaja Village, to address the challenges they face in developing their business. Based on these challenges, the solutions offered are as follows.:

1. Provide assistance and guidance in creating simple bookkeeping and financial reports, as well as developing a simple system. This assistance covers the procedures for creating simple financial reports, assisted by the use of the Microsoft Excel application, and manual cash bookkeeping.
2. Providing training to improve human resource capabilities. The human resources of the waste bank "Cupu Manik Sedana" in Dangin Puri Kaja Village were given training, especially in time management between work and division of tasks related to the work carried out.
3. Taking an educational and practical approach, to understand that organic waste, which has been considered useless, can actually be processed into something useful, such as liquid fertilizer (POC). By providing direct experience in the process of making POC, this program is expected to instill values of environmental concern and encourage community participation in maintaining environmental cleanliness and sustainability through creative and sustainable waste management, one of which is through the development of the "Liquid Waste Bank" program."

## METHODS

In solving problems faced by partners, the following expertise and methods are needed:

**Preparation of bookkeeping or financial reports.** This program is implemented through an individual approach. This individual approach begins by exploring the partner's understanding of



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bookkeeping. After exploring the partner's understanding of bookkeeping, the partner is then provided with material and an understanding of what a simple financial book looks like and what its contents should be. Then, the partner is encouraged to explore what is needed to determine net profit and actual costs, as well as to create a simple financial report. After providing this understanding, the partner is then given a blank book to help them create a simple financial report.

This approach emphasizes the ability of partners to create a simple financial report book. Partners are accompanied by a team of proposers to compile a simple financial report book. Partners will be guided and assisted in recording all matters related to expenses and income in the production and marketing processes, including the amount of wages to be paid to their workforce. Partners are expected to be able to create simple financial reports, understand the costs incurred in the production and marketing processes, and determine the selling price and the amount of wages to be paid to their workforce. With this understanding, it is hoped that the partners' businesses will continue to run smoothly and grow.

After understanding how to record using a simple financial report book, partners are also taught how to use the Sepran cash book application, which can be downloaded from the App Store, so they can easily record income and expenses in real time. Partners are also provided with a financial reporting application in Ms. Excel, which they are expected to use to produce more detailed financial reports.

**Human Resources Training and Counseling.** Training and outreach were also conducted to improve the quality of human resources at the "Cupu Manik Sedana" waste bank in Dangin Puri Kaja Village by providing materials related to the division of work time and the division of tasks related to the work carried out.

**Practical Training in Making Liquid Organic Fertilizer (POC).** This program included a brief outreach session on organic and inorganic waste. A demonstration and hands-on experience of making liquid fertilizer using kitchen waste, EM4, and molasses was followed by a discussion and reflection, as well as the presentation of samples of the fermented liquid fertilizer.

## RESULTS AND DISCUSSION

The implementation of this PKM activity was carried out according to the planned schedule, taking into account and adjusting the activities currently being carried out by the PKM partners. We conducted a follow-up visit, attended by the PKM team and members assigned to the task force, including:

1. Opening of the activity by the PKM team, along with remarks from the group leaders who are participating in the activity.
2. An explanation from the Team Leader about the Tri Dharma Perguruan Tinggi activities, specifically Unwar's community service activities, and the planned mentoring activities to be implemented so that participants and instructors can align their perspectives and ensure the activity runs smoothly.
3. Discussion and Q&A regarding the problems faced by the partners, along with planning for this activity, highlighting steps to address the issues faced..

The community service team then held another meeting with partners. The activities carried out were as follows:

1. Simple financial bookkeeping mentoring was provided. For this activity, participants were provided with guidance on creating financial reports in accordance with Indonesian Financial Accounting Standards (SAK), particularly regarding the grouping of accounts used. They were





Based on the activities that have been carried out, the following conclusions and suggestions can be drawn.

- The "Cupu Manik Sedana" waste bank in Dangin Puri Kaja Village is able to implement simple accounting reports and record accounting using third-party applications.
- The "Cupu Manik Sedana" waste bank in Dangin Puri Kaja Village has mastered time management.
- The "Cupu Manik Sedana" waste bank in Dangin Puri Kaja Village is able to manage the production of liquid fertilizer using kitchen waste, EM4, and molasses.
- The output targets for the Community Service Program (PKM) activities have been provided to the training participants..

**Suggestions.** Continuous coaching is needed so that training participants can carry out business activities sustainably..

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