

STRENGTHENING CASH MANAGEMENT AND BUSINESS MANAGEMENT THROUGH THE SEPARATION OF BUSINESS AND HOUSEHOLD FINANCES IN THE RUJAK SERUT BUSINESS OF KWT PALA SARWA NADI

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Abstract:

This community service program aimed to strengthen cash management and business management within the Pala Sarwa Nadi Women Farmers Group, which faced several major challenges, including the mixing of business and household finances, irregular recording of cash inflows and outflows, limited understanding of profit calculation, and inefficiencies in the production process of shredded fruit salad (rujak serut)^[1]. The program was implemented through five structured stages: program socialization for all members, interactive training on cash management, the application of simple technologies through cash book templates and the provision of modern production equipment, direct and periodic mentoring, and the development of strategies to ensure program sustainability^[7]. The results showed improvements in work process efficiency and product quality, better monitoring and measurement of business cash expenditures through the implementation of daily financial separation, increased product promotion through digital media, and enhanced administrative knowledge and skills among group members^[12]. Based on these findings, it can be concluded that educational interventions and technology-based mentoring focused on financial separation were effective in improving the managerial capacity, operational efficiency, and professionalism of the women farmers' group as an independent business entity. However, continued mentoring is still necessary to ensure consistent implementation in the long term.

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INTRODUCTION

Women through Women Farmers Groups play a strategic role in supporting household economies while also contributing to the local agricultural sector. Their involvement in production and marketing activities not only increases family income, but also serves as a means of skill development, capacity building, and women's empowerment. As the activities carried out develop, namely by conducting independent economic activities, they will bring several positive impacts both within and outside the organization (Marsitadewi et al., 2025).

The partner in this activity is an economically productive community group, namely the Pala Sarwa Nadi Women Farmers Group (KWT). This group is led by Ni Kadek Surtini and has 31 members who manage a shredded fruit salad business under the brand name "Byang Sayu." This community service activity is located in Br. Kuwum, Kuwum Village, Mengwi District, Badung Regency, Bali Province. The product produced is shredded fruit salad, which serves as an economic commodity and also has significant psychological and social value. This activity enables women to



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express their creativity, actualize themselves, and gain personal satisfaction and self-confidence, which in turn encourages their participation to become more active, productive, and independent.

Thus, this community service activity is not only oriented toward solving administrative and business financial problems, but is also directed toward strengthening the capacity of women's groups as productive economic actors. Strengthening financial management and business management is expected to increase the economic independence of KWT Pala Sarwa Nadi members, strengthen business sustainability, and contribute to improving family welfare and the economic development of village communities.

Considering the importance of micro, small, and medium enterprises (MSMEs) playing an important role in creating employment opportunities and increasing community income, in both local and national economies. MSMEs (Ratu et al. 2023). Therefore, efforts are needed to strengthen the capacity of MSME members, particularly those of KWT Pala Sarwa Nadi, in financial management and business management in a simple, practical, and sustainable manner. Education and mentoring are directed toward improving members' abilities to record income and expenses, separate business and household finances, prepare plans for the use of funds, and calculate production costs and business profits. These abilities are important so that the group has clearer financial information as a basis for conducting evaluations and making business decisions. Through more structured management, the group is expected not only to be able to maintain the business activities that have been carried out, but also to have a stronger foundation for developing products, improving business efficiency, and expanding the economic benefits for group members.

KWT Pala Sarwa Nadi has played an important role in women's empowerment and village economic development through its shredded fruit salad business. However, initial observations showed that this group still faces challenges in financial management and business management, particularly regarding the separation between household finances and business finances. The management structure and internal coordination need to be strengthened so that production planning and decision-making become more efficient. Members also need assistance in recording income, operational costs, and profit and loss calculations so that the financial condition of the business becomes clearer and more transparent. In addition, product marketing is still limited, production equipment is relatively simple, and the business location is less strategic (far from the city center), affecting product distribution. The general condition of micro-enterprises shows that weak cash management and the mixing of business finances with personal finances are the main causes of business instability. Previous research states that without adequate financial management skills, income may potentially create new problems in the form of financial instability (Vidyantari et.al 2024). In addition, simple financial management and the absence of cash flow monitoring make it difficult for business actors to know the actual financial condition of their business (Dewi et al 2025). Strengthening cash management and business management through the separation of business and household finances is an important step to improve efficiency, transparency, and members' capacity to manage the business independently and sustainably. Most business actors still rely on non-standardized manual record-keeping, and many do not separate personal and business finances (Handarini et al, 2026). MSME actors often have limited understanding of financial management, where personal and business funds are not separated, making it difficult for MSME actors to know whether there has been an increase in income or a decrease in capital (Manap 2023).

The results of the initial observations showed that the most crucial problem lies in the disorganized financial management, where business capital is mixed with household money (household expenses). This condition is exacerbated by the lack of routine recording of cash inflows



and outflows, a lack of understanding in calculating actual net profit, and marketing that is still conventional without budget planning. In addition, from the production aspect, the processing of shredded fruit salad still uses manual equipment that takes a long time, resulting in inefficiency and high operational costs.



Figure 1. Initial Survey Photo

To address these priority problems, a structured and applicable community service intervention is needed. The novelty of the approach in this community service activity lies in the simultaneous integration of managerial and technological solutions. From the managerial perspective, a simple Economic Entity Concept based on Cash Basis Accounting is applied to discipline the separation of business and household finances as well as the preparation of profit and loss statements. Meanwhile, from the production perspective, equipment modernization is carried out through the use of a food processor and stainless-steel equipment to reduce production time and costs. This approach is also complemented by simple digital promotion assistance through social media and WhatsApp, adjusted to the partner's actual cash capacity.

Through the implementation of this Community Service Program (PKM), the objectives to be achieved are:

- 1) To improve the understanding and skills of KWT Pala Sarwa Nadi in managing business cash in an orderly, transparent manner and separately from household finances.
- 2) To improve the efficiency of production processes and business operations through the utilization of appropriate technology as well as assistance in measurable marketing budget planning.

With the implementation of this program, KWT Pala Sarwa Nadi is expected to transform into a more professional, efficient, and independent business group in making sustainable business decisions.

METHODS

This community service activity was carried out at KWT Pala Sarwa Nadi, located in Banjar Kuwum, Kuwum Village, Mengwi District, Badung Regency, Bali. The target partners consisted of 31 group members who manage a processed Shredded Fruit Salad (Rujak Serut) business under the brand name "Byang Sayu." To address the problems of cash management and production inefficiency, the implementation method of the community service activity was systematically and participatively arranged through four main stages:

Program Socialization Stage. The initial stage began with socialization to the management and all members of KWT Pala Sarwa Nadi. The purpose of this stage was to convey the objectives,



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benefits, and series of community service activities, as well as to establish a mutual commitment throughout the mentoring process. At this stage, the community service team identified the initial conditions (baseline) of the partners' cash management, production processes, and marketing activities through in-depth interviews (open questions) and focused discussions with the group leader and members.

Training Stage. The training was conducted using an interactive workshop method that combined material presentations, discussions, case simulations, and hands-on practice. Partner members were intensively trained on four core materials, namely:

- 1) Separation of Business and Household Finances: Education on organizing business entities to prevent the use of business cash for domestic needs.
- 2) Simple Cash Recording: Practice of recording daily cash inflows and cash outflows based on Cash Basis Accounting.
- 3) Calculation of Production Costs and Business Profit: Training in calculating the Cost of Goods Sold (COGS), taking into account all components of actual costs and determining net profit.
- 4) Basic Business Management and Marketing Budget: Planning the use of business cash funds and allocating a simple promotional budget.

Technology Application Stage. The application of technology and innovation focused on two main aspects, adjusted to the needs and capacity of the partners:

- 1) Soft Technology: Provision and application of a manual cash book format/simple worksheet for recording daily transactions, a COGS and profit-and-loss recap sheet, as well as an introduction to digital promotion using social media and WhatsApp in a planned manner.
- 2) Hard Technology: Provision and instructions for the use of modern production equipment in the form of a food processor and hygienic stainless-steel containers to accelerate the shredding process of raw materials and improve operational efficiency.

Mentoring and Evaluation Stage. Mentoring was conducted periodically and directly at the partners' production site to ensure the sustainability of the implementation of the training results. The mentoring focused on monitoring the consistency of daily cash recording, evaluating the separation of household money and business money, and providing guidance in preparing cash allocation plans for business development. Evaluation of the program's level of success was conducted quantitatively through pre-test and post-test instruments to measure the improvement in partners' understanding, as well as qualitatively through monitoring the availability of cash books and simple profit-and-loss reports prepared by the partners.

RESULTS AND DISCUSSION

Results of Implementation and Field Data Processing. The Community Service Program (PKM) at KWT Pala Sarwa Nadi, consisting of 31 members in Banjar Kuwum, Kuwum Village, Mengwi, Badung, was carried out through a series of stages including socialization, workshop training, technology application, mentoring, and evaluation.

Evaluation of Partners' Understanding and Skills (Pre-Test and Post-Test Data Processing). To measure the effectiveness of the educational and mentoring intervention, the community service team processed the data from the pre-test and post-test instruments administered to the participants.



the status and broadcast features of WhatsApp and social media, where the promotional budget was arranged flexibly according to the actual cash capacity generated from sales.

Discussion and Integration of Relevance to Previous Community Service/Research. The field findings from this community service activity confirm that strengthening economic capacity based on women's groups not only provides financial benefits but also strengthens the internal and external functions of the KWT organization. This is in line with the findings of Marsitadewi et al. (2025), which state that the development of independent economic activities in local community groups can create positive impacts on improving member capacity and organizational governance in a sustainable manner.

The results of the field data processing also demonstrate that the main weakness of micro MSMEs basically lies in unstructured cash management and the mixing of personal assets with business capital. Vidyantari et al. (2024) emphasize in their research that increasing business income without being accompanied by adequate financial management skills can instead potentially create new problems in the form of financial instability. This condition is reinforced by the findings of Dewi et al. (2025) and Handarini et al. (2026), which explain that dependence on non-standardized manual record-keeping and the absence of daily cash flow monitoring cause business actors to be unable to detect the actual financial condition of their businesses, making it difficult to distinguish between income growth and the erosion of business capital.

Through the Cash Basis Accounting intervention and the Economic Entity Concept applied to KWT Pala Sarwa Nadi, the problem of financial mixing was successfully addressed. Manap et al. (2023) and Ratu et al. (2023) emphasize that cash management training and the separation of personal funds are important keys to providing reliable financial information for MSME actors. The relevance and active participation of KWT Pala Sarwa Nadi members in all stages of the workshop ensured that the introduced cash recording format and simple profit and loss calculations could be implemented independently.

Overall, the discussion of the results of this community service activity shows that the combination of operational cost efficiency (hard technology) and cash administration discipline (soft technology) was proven effective in transforming KWT Pala Sarwa Nadi from traditional management toward orderly, transparent, and sustainable micro-business governance.

CONCLUSION

The Community Service Program at KWT Pala Sarwa Nadi was carried out through socialization, training, technology application, mentoring, and evaluation. The activities successfully improved the partners' understanding and skills in cash management, the separation of business and household finances, the calculation of production costs and profits, as well as the utilization of digital media for marketing.

The application of simple technology and innovation in accordance with the partners' needs helped improve the efficiency of business management. The active participation of the partners in all stages of the activities was one of the important factors in the success of the program. Nevertheless, further mentoring is needed so that the implementation of the activity results can be carried out consistently and sustainably.

The partners are expected to continue recording cash regularly, maintain the separation of business and household finances, and use financial records as a basis for making business decisions. The partners are also advised to continue utilizing digital media as a promotional tool. The



community service team is expected to conduct further monitoring and mentoring to ensure that the results of the training and technology application can be implemented consistently and provide long-term benefits for the sustainability of the KWT Pala Sarwa Nadi business.

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