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BUDGETING

**FOR MSMES IN SUKABUMI
TO BE SUSTAINABLE
AFTER COVID-19 CONDITIONS**

Editor : Assoc Prof Dr. Agustian Djuanda, S.E.,MM

BUDGETING FOR MSMES IN SUKABUMI TO BE SUSTAINABLE AFTER COVID-19 CONDITIONS

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FOREWORD

Praise and gratitude for the presence of God Almighty for the gifts and favors given so that the writer can finish the book entitled "Budgeting For MSMEs in Sukabumi to be Sustainable After Covid-19 Conditions". This book specifically discusses budgeting in managing three micro, small and medium Padang cuisine businesses in Sukabumi.

The author expresses his deepest gratitude to RM. Cibadak Raya, Padang Simpang Baru Cuisine, and Padang Puncak Lambang Cuisine which are pleased to be the object of research. The author also does not forget to thank Nusa Putra University, where we studied, the lecturers, and all those who have helped in the process of researching this book. The author hopes that this book will be useful for readers, especially researchers who study budgeting and people who want to start a Padang food business. However, the author realizes that this book is not without flaws. Therefore, the author apologizes and is open to criticism and suggestions for improvement in the future.

July, 2023

Writer Team

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CHAPTER I INTRODUCTION

BACKGROUND

Economic activity attempts to raise people's living standards, such that increasing economic growth will almost surely meet people's requirements. Of course, in order to meet the demands of the community, job opportunities that can absorb every available worker are required. In order to live a prosperous life, one must meet one's basic necessities. People with potential who can perceive their own abilities and are aware of their surroundings can locate business chances. As a result, one of the efforts undertaken to make ends meet is to carry out Small and Medium Enterprises (MSMEs). MSMEs' survival and existence are also influenced by two variables, namely internal and external influences. Internal variables are economic motives, whilst external elements are a person's environment in carrying out his economic activities (Pangeran, 2022).

(Caraka et al., 2021) MSMEs are productive businesses owned by people and/or individual businesses that meet the micro-enterprise standards outlined in this Law. According to Hubeis (2015), a small business is an independent productive economic enterprise managed by individuals or businesses that are not subsidiaries or branches (Apriyanto & Yola, 2022). MSMEs are one form of small business that plays a vital role in strengthening and growing the community's economy, because MSMEs can survive in any scenario to accomplish community welfare. With such a significant contribution to a country's economy from MSMEs, the existence of MSMEs is greatly anticipated by any country since they play a critical role in development and economic growth to accomplish people's welfare. The establishment of a business in the MSME sector might absorb the number of workers who are ready to work but have not found work, hence reducing the number of unemployed. (Pangeran, 2022)

This Law establishes criteria for micro-enterprises. A small business is an autonomous productive economic enterprise run by people or businesses that are not subsidiaries or branches of larger corporations. (Hubeis et al., 2015). MSMEs are one form of small business that plays a vital part in strengthening and growing the community's economy, because the existence of MSMEs allows the community to thrive in any situation. With such a significant contribution to a country's economy from MSMEs, the existence of MSMEs is greatly anticipated by any country since they play a critical role in development and economic growth to accomplish people's welfare. The establishment of a business in the MSME sector might absorb the number of workers who are ready to work but have not found work, hence reducing the number of unemployed.(Pangeran, 2022)

The vitality of micro, small, and medium-sized enterprises (MSMEs) is a vital component of economic growth and is essential for attaining equitable and sustainable development. According to the World Bank, MSMEs account for over 90% of firms and more than 50% of global employment. MSMEs have an even higher impact on the economy in emerging nations, where formal small and medium firms contribute 40% of GDP. Furthermore, (OECD, 2017) MSMEs might develop radical breakthroughs because they can work outside the mainstream paradigm and are more receptive to technology or economic opportunities. (Lin et al., 2022)

The expansion of the microbusiness sector will provide jobs, which will enhance people's income. Because of the lower number of unemployed, the MSME sector absorbs a lot of labor, assisting the government in poverty alleviation initiatives. The involvement of micro, small, and medium-sized firms (MSMEs) has also boosted the rate of economic growth and is able to absorb this number of workers, and the community may feel the distribution of development outcomes. As a result of our country's recent turbulent economic crisis, several significant enterprises faced a slowdown in growth and even ceased operations.(Pangeran, 2022)

A catastrophe occurs when Covid-19 spreads rapidly, resulting in a global pandemic that has reached Indonesia. This pandemic's impact has been felt in areas including as the economy, industry, trade, tourism, and others. MSMEs, which are the backbone of the Indonesian people's economic power, have been affected the worst by this pandemic condition, in which numerous

rules that limit people's activities are limited to diminishing people's sales numbers and purchasing power. According to data from the Ministry of Cooperatives and SMEs, there are 1,785 cooperatives and 163,713 Micro, Small and Medium Enterprises (MSMEs) affected by Covid-19, the majority of which are cooperatives engaged in daily needs as well as services and products due to decreased sales, a lack of capital, and distribution delays. (Pangeran, 2022)

Almost all businesses have been greatly stressed as a result of the shutdown. The majority of them temporarily halted or decreased their operations by laying off employees. Profits, revenue, and the quantity of orders were all much lower than before the shutdown. Companies could not maintain their liquidity for lengthy periods of time, and this financial fragility was especially prominent among tiny firms. (Chen et al., 2023)

Following the pandemic, MSMEs now face competition from other business actors, therefore enhancing the creativity of MSME actors is essential in order to compete in national and worldwide marketplaces. MSME players must also be able to use internet apps to sell their products to other groups. Strategy is critical in determining the success of MSME actors in reaching their long-term objectives. (Fitriyani et al., 2020)

MSME actors will get a competitive advantage by implementing the appropriate strategy in their respective positions. Competition in business operations is synonymous with the activity itself. A market economy is one in which everyone has the right to sell or acquire commodities or services based on "what," "with whom," "how much," and "how" they are produced. As a result, market behavior and structure can be unpredictable, and it is fairly uncommon for business actors to conduct fraud or impose limits that cause some or all company actors to suffer losses or even cease operations. (Fitriyani et al., 2020)

Fair competition will have a favorable impact on business actors since it will provide motivation or stimulation to boost efficiency, production, innovation, and product quality. Technology's determination has changed the face of the planet in all fields. Particularly significant are the manufacturing and trade sectors. (Fitriyani et al., 2020)

The competences required by SMEs to be sustainable necessitate a strategy to reintroduce business actors in the MSME sector following the

Covid-19 epidemic. One strategy is to employ Henry Mintzberg's strategic paradigm, as defined by Pedersen and Ritter (2020), which defines strategy as the 5Ps, including (Plan, Ploy, Pattern, Position and Perspective). According to Pedersen and Ritter (2020), the definition of strategy as a plan is a strategy plan that is followed through implementation. Strategy as a ruse is a distinct activity that distinguishes strategy business actors from competitors who want to exceed them. (Fitriyani et al., 2020)

Strategy as a pattern depicts the company's actions as patterns that arise from previously planned and executed activities. Strategy as a position, that is, business actors can use current resources, both physical and intellectual, to produce products that are unique in order to discover market niches that aim to hamper and exceed competitors. Finally, strategy as a perspective refers to business people's corporate culture of viewing themselves and their environment as a strategy. (Fitriyani et al., 2020)

MSMEs are a form of productive business that is rapidly expanding in Indonesia. MSME players must pay attention to the directors' finances in order for MSMEs to continue to grow. According to Edraras, MSME business actors who handle and inform their finances in a transparent and correct manner would have a good impact on the MSME firm itself (Adiandari, 2022). According to Octasyilva et al. (2022), MSMEs must be able to survive and pay attention to what elements can affect the profitability of their SMEs in order to tackle the problem of poverty. One of them is comprehending the importance of financial management in MSMEs, which must be recognized by MSME actors since, in the long run, MSME actors' ignorance of how vital it is to understand management financial rules will become a problem for these MSMEs. (Abdullah et al., 2022).

Understanding the regulations in MSME financial management is supposed to help MSMEs in Indonesia boost their income by maximizing the funds used in business activities. According to Resmi et al. (2021), efficient financial management will produce the suitable targets in fulfilling the goals of MSMEs in Indonesia to develop affluent MSME actors. Finally, MSMEs in Indonesia may survive, especially in the face of a new order of existence (Abdullah et al., 2022). According to Ghosh (2020), the government must ensure that every player in the MSME sector is reached through effective tracking procedures and mechanisms (Behera et al., 2020)

In general, the development of MSMEs continues to encounter numerous challenges and has not proceeded as predicted. Problems that are still a vulnerability. The limited money available to MSME enterprises and the difficulty in accessing financing sources are obstacles to their development.(Ministry of Trade, 2013). MSME actors have a lack of managerial expertise and operational abilities. Apart from finance, one of the issues that MSMEs confront is a lack of managerial knowledge and operational abilities (Suci et al., 2017); (Yulia, Pratiwi, et al, 2019); (Cahyono & Kunhadi, 2020) in (Suwarni & Handayani, 2021)

According to prior study, MSMEs are business units that are vulnerable to the effects of the national economic crisis due to their limited adaptability and technological expertise.(Milzam et al., 2020). As a result, the presence of a pandemic situation, particularly after the Covid 19 epidemic, poses both problems and chances for MSMEs to continue to operate. The challenge is characterized as the need for short-term solutions to assist MSMEs and their employees. After identifying opportunities, short-term solutions must be followed by long-term solutions, particularly if they are tied to the industrial era 4.0, which necessitates the availability of digital technology to support economic activities.Currently, MSMEs require an adequate company development plan based on a potential and opportunity approach. In order to achieve attempts to enhance people's income and economic growth.(Suwarni & Handayani, 2021)

MSMEs' success is influenced by a variety of elements, including financial management, marketing, technology, and finance.Gunaedi et al., (2018) stated that the main obstacles faced by MSMEs are the marketing aspect and the difficulty of access to financial institutions because there are still many MSMEs who do not realize the importance of proper financial records and bookkeeping (Amanah et al., 2022). According to Indrawan and Yaniawati, the limitations of MSMEs in preparing finances are related to a lack of education, a lack of understanding of Financial Accounting Standards (SAK), and a lack of training. financial statements (Prijadi et al., 2020). According to Arda (2021), the findings of this study support the findings of Jati's research, which show that the implementation of accounting training to produce financial reports is a complicated problem for MSME actors due to limited knowledge of accounting books, the complexity of the accounting

process, and the assumption that financial reports are not critical for MSME owners. (Mannan et al., 2022).

According to Hatta et al. (2019), the ability to manage finances is important in the development of MSMEs (Suwarni & Handayani, 2021). The importance of managing finances in a professional manner so that business financial stability is better, namely by separating funds for business activities from personal funds, accuracy in using budgets, and order in recording so that business can run smoothly (Amanah et al., 2022). For this reason, MSMEs also need to manage their finances so that they can be sustainable, one of which is by using budgeting. In this study, financial management or budgeting will be analyzed using budgeting decisions and the implementation of beyond budgeting.

Capital budgeting is considered a cornerstone in financial management theory. Every company in manufacturing or production practices needs to pay attention to all methods of evaluating their investment. Capital budgeting is used in an organization when a need arises for new assets, when assets that are currently functioning become obsolete, when there is a change in asset technology and an expansion of the operations of a business enterprise. Capital budgeting decisions affect the long-term prospects (survival and growth) of a business. (Aamir & Iqbal, 2019).

Beyond budgeting is one of the company's techniques for responding to market competition and gaining a competitive edge. Beyond Budgeting demonstrates that the standard budget management methodology is not dynamic, and the emphasis is constantly on boosting organizational performance. Beyond the continuing company budgeting and all targets, which will have a good impact on organizational performance. According to Melangen and Sofo, businesses that use the Beyond Budgeting concept can analyze performance comprehensively. Beyond budgeting implementation in a large organization needs necessitate careful preparation and coordination. (Valdiansyah & Augustine, 2021)

Budgets are predictions and plans for the following year, and in certain situations, two, three, or even several years. Budgets are based on general patterns in demand, pricing, currency rates, salaries, and costs, among other things. Typically, these future assumptions are determined by outside experts and government organizations. Management then distributes them to other

departments inside the organization. Based on these fundamental assumptions and their understanding of what is happening in their department and market, the departments must then draw inferences and formulate their own projections. The extent to which the budget will be realized is therefore determined by the correctness of all of these assumptions. (Wallander, 1999)

This study aims to use budgeting as a tool to study and analyze financial management that has been carried out in UMKM Padang Cuisine Restaurants, so we took the title "Budgeting for MSMEs in Sukabumi to be Sustainable After Covid-19 Conditions" which reflects the research objective, namely to analyze how whether the financial management carried out by UMKM is correct or not, so that the 3 UMKM Padang Cuisine Restaurants that the author chose as research objects are so that they can compete with other UMKM Padang Cuisine Restaurants.

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AUTHOR'S PROFILE



Riana Sucianti Basryah

The author was born in Sukabumi on September 3, 2002. The author first entered education at SDN 3 Lembursawah in 2007 and graduated in 2013. Along with elementary school, the author also underwent Madrasah Diniyah education with the same year of entry and graduation as elementary school. In the same year the author continued his education to SMP Negeri PGRI and graduated in 2016. Then the author continued his education at Madrasah Aliyah Negeri 1 Sukabumi and graduated in 2020. In the same year, the author was enrolled as a student at Nusa Putra University at the Faculty of Business and Humanities and majored in Management.

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Gustian Djuanda



After graduating from SMA 5 Surabaya, the writer continued his education at FE UNSOED and finished in 1986. The writer attended the Banking Cadre Advanced Education at the Indonesian Bankers Institute (PLKP-IBI) in 1991-1992. The knowledge gained was useful for teaching Banking Courses and was even successful with Ms. Liliek Gajatri becoming a LIPI-TVRI Young Researcher Finalist in 1996. In 1988 the banking world experienced monetary turmoil, so many collapsed and on the advice of a friend, Mr. Irwansyah Lubis stated that the Course Taxes will not die as long as the world exists, so the author took the Brevet AB Course at the Artha Bakti Foundation in 1999 and was given the opportunity to teach the taxation Course by the STEKPI Leaders. Two years after teaching the taxation Course and with the provision of a module made with Mr. Irwansyah Lubis who happens to be an Extension Director General of Taxes, the author tries to offer the taxation. Module that has been made to Gramedia Pustaka Utama Publishers.

The book that I published was different from other tax books because it presented tax reporting in the form of SPT so that it had a competitive advantage at that time so that the first book of income tax reporting became one of the 10 best selling books of the 2002 cash version, which eventually produced 6 tax books to date.

The author continued his Masters in Management UI Education in 1992 and graduated with expertise in Financial Management, especially Investment and Portfolio as a Study in his Thesis. Finally, his Doctoral Degree in Islamic Economics was completed at UIN Jakarta 2005-2010 with a Dissertation on Performance Assessment of Islamic Banks using the Balanced Scorecard and Various Book Chapters and Book Monographs which have been produced as one of the Reference Materials for Students in the Management Study Program to increase expertise in Business Development as well as Entrepreneurs and as professionals in the company where they work. Alhamdulillah, the author also became a Visiting Lecturer at the Islamic Business School College of Business, Universiti Utara Malaysia in 2010-2012.

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