

Training Tourism Business Budgeting for MSME Actors in Pematang Johar to Improve Operational Efficiency

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Abstract: Budgeting training for tourism MSME entrepreneurs in Pematang Johar aims to improve their operational cost management and business efficiency. This activity involved 20 MSME entrepreneurs from the culinary, handicraft, and tourism service sectors. The training methods included lectures, discussions, case studies, and budgeting practice. The training results showed an increase in participants' understanding of budgeting concepts, their ability to prepare financial plans, and their awareness of controlling operational costs. Post-training monitoring showed a reduction in cost waste, prioritization of expenditures, and the use of cost-effective promotions. Thus, this training contributed to improving the efficiency and sustainability of tourism MSMEs in Pematang Johar.

Keywords:

Budgeting; Business; MSME

Introduction

Tourist villages are tourist activities aimed at tourists who want to enjoy the countryside as a place to rest (Swesti et al., 2020). In 2024, there will be 1.16 million MSME players in North Sumatra. The majority of these are micro and small businesses, accounting for 98.9%. The North Sumatra government is encouraging the use of support programs and the implementation of activities at the integrated business service center. MSME operators in the village of Pematang Johar Deli Serdang are among the MSMEs that have developed creative industries such as cassava chips, rice field batik, and mangrove batik. MSME operators still face challenges in planning and managing their business budgets. Problems include difficulty in separating operational and personal expenses and the lack of systematic budget recording.

Pematang Johar Village is known as one of the potential tourist destinations

that is currently developing in North Sumatra. However, most tourism MSME players in this area still face challenges in financial management, especially in preparing business budgets. Without a structured budget, business operators find it difficult to control operational costs, which results in low efficiency and profitability. In fact, budgeting is an important tool in management accounting to assist in planning, control, and decision making. Therefore, training in tourism business budgeting is a strategic solution to improve cost efficiency and encourage the sustainability of tourism businesses in Pematang Johar. The main focus of the training on community service in Pematang Johar village was that MSME actors need financial management, namely budgeting.

However, despite the promising opportunities, many MSMEs in Pematang Johar still face significant challenges in managing their businesses effectively. Among the most pressing issues is the lack of financial management skills—particularly in the area of business budgeting. Budgeting is a fundamental aspect of business planning, yet many MSME owners continue to operate without a clear financial plan. They often rely on intuitive decision-making, fail to separate personal and business finances, and do not keep accurate financial records. Such practices limit their ability to monitor business performance, manage fluctuations in income and expenses, and make strategic decisions for growth.

This financial management has an impact on low operational efficiency. MSMEs find it difficult to monitor business performance, control costs, and project capital requirements. MSME players must be able to plan their finances more carefully, including managing cash flow, managing inventory, and planning business expenses.

Inadequate budgeting makes MSMEs prone to cost overruns, imbalances between income and expenditure, and potential losses. A lack of understanding of budgeting also makes it difficult for business owners to set business targets, determine resource utilization strategies, and make the right decisions when faced with changing circumstances. Thus, strengthening financial literacy is an important step in improving the competitiveness of MSMEs amid increasingly competitive tourism development.

In view of these issues, capacity building efforts are needed through training in tourism business budgeting specifically aimed at MSME actors in Pematang Johar. This training aims to equip business owners with practical knowledge and skills related to budgeting, cost analysis, revenue projections, and cash flow management. By participating in this training, MSME owners are expected to be able to prepare realistic budgets, understand spending priorities, and implement efficiency strategies

in their daily operations

With increased managerial capacity, MSMEs can develop more independently, rather than relying solely on intuition or informal experience. Budgeting training provides MSMEs with the foundation to make data-driven decisions, measure business performance, and identify opportunities for increased profitability.

Improved financial management skills will strengthen the economic resilience of local communities, create job opportunities, and encourage innovation in the provision of tourism products and services. With MSMEs capable of managing their budgets effectively, tourist destinations such as Pematang Johar can develop more stably, become more competitive, and provide long-term benefits for the community.

Method

This community service program involved 20 MSME actors engaged in the tourism sector in Pematang Johar on Wednesday, October 15, 2025, from 9:00 a.m. to 12:30 p.m., covering culinary arts

In this community service program, we used qualitative methods. The implementation of tourism business budgeting training for MSME actors in Pematang Johar was carried out through several stages that were designed systematically, starting from the preparation stage, implementation, to evaluation. Each stage was designed so that the training not only provided theoretical understanding but also practical skills that could be applied in daily business activities. The first stage began with the process of identifying training needs. This activity was carried out to understand the initial conditions of the participants, particularly regarding their ability to prepare budgets and manage business finances. Through interviews, brief observations, and questionnaires, it was found that most MSMEs still had difficulties in preparing simple bookkeeping, separating personal and business finances, and preparing operational cost plans. This data became the basis for designing training materials that were relevant and in line with the real needs in the field

Once training needs have been identified, the next step is to develop training materials. The materials are designed to be comprehensive yet easy to understand for MSME practitioners from various educational backgrounds. The materials cover an introduction to basic budgeting concepts, the functions and benefits of budgeting for MSMEs, techniques for recording income and expenses, preparing cash flow projections, and cost control strategies to improve operational efficiency. In addition to explaining concepts, the material is also enriched with real-life examples related to tourism businesses, such as culinary businesses, homestays, handicrafts, and tourism

services. The material is prepared so that participants can understand the relevance of budgeting to the businesses they run

The training was then conducted in the form of a workshop that combined material presentations, interactive discussions, and hands-on practice. In the theory session, the facilitator explained the importance of budgeting in the tourism business, including how budgets can help business owners control costs, plan expenses, and maintain cash flow stability. The material was presented using simple language and contextual examples so that it was easy for participants to understand. After that, participants were invited to discuss the financial problems they faced, creating a more participatory learning atmosphere.

The most important part of the training is the practical session, where participants are asked to prepare a budget based on their respective businesses. They fill out worksheets containing operational budget formats, raw material cost budgets, and simple cash flow projections. The facilitator assists participants one by one to ensure that everyone understands the steps for preparing a budget correctly. Through this exercise, participants not only understand the theory, but also gain practical skills that can be directly applied to the management of their businesses.

After the workshop was completed, the training continued with technical assistance for participants. The assistance was provided to help MSME players apply the knowledge they had acquired during the training to their daily business activities. This assistance included guidance on financial record keeping, the use of simple financial applications, and consultation on cash flow management and cost planning. With this assistance, participants felt more confident in applying budgeting techniques because they received direct support when encountering obstacles.

The final stage of the training implementation method is monitoring and evaluation. The evaluation is conducted several weeks after the training to see the extent to which participants are able to apply budgeting knowledge in their businesses. The evaluation is carried out through follow-up interviews, checking participants' financial records, and a simple analysis of changes in operational efficiency. The evaluation results show a significant improvement in terms of the regularity of financial record keeping, the ability to prepare monthly budgets, and the ability to control operational costs. This monitoring also provides an overview of aspects that still need to be improved in future training

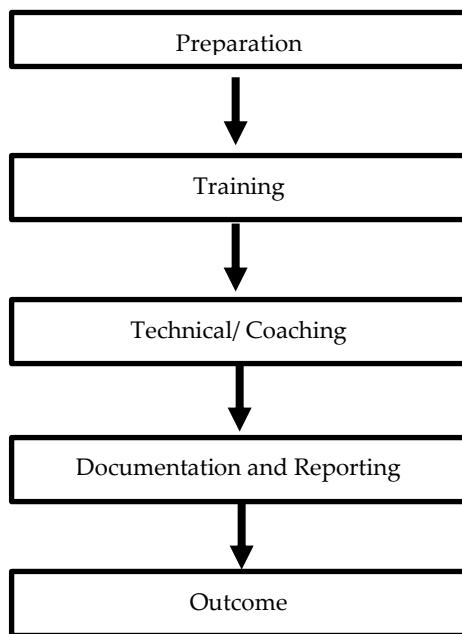


Figure 1. The stages of the community service

Results

The training on business budgeting for MSME actors in Pematang Johar village showed good results, both in terms of understanding and financial management practices. The results show an increase in participants' average understanding of budgeting concepts. Participants realized the importance of cost control for operational efficiency. Participants' budgeting skills became more systematic compared to their initial condition before the training. Participants showed increased awareness in financial management, including record keeping and financial decision making. This has the potential to improve the sustainability of their businesses.

This training proves that community service can improve financial literacy, practical budgeting skills, and operational cost efficiency of MSMEs in Pematang Johar.

Table 1. Pretest

Base		Presentase	Skor
Good	9	30%	40
Enough	11	37%	60
Less	10	33%	50
Total	30	100%	

Discussion

Implementation of activities for the community on budget preparation training to improve operational cost efficiency in Pematang Johar Village based on information obtained from monitoring results and other sources.

In the early stages before the service was implemented, the condition of MSMEs in Pematang Johar showed that most business actors still had limitations in budgeting, resulting in MSME actors having difficulty controlling expenses, predicting working capital needs, and maintaining business sustainability in the long term. The concept of budgeting is a new managerial innovation for MSMEs in Pematang Johar. The training process provides knowledge and persuasion, hands-on practice provides implementation, and monitoring provides confirmation. This is in line with the theory of social change (Rogers, E.M. 2003). Budgeting training provides financial management skills so that MSMEs are better able to control capital, costs, and business risks in accordance with the Empowerment Theory in the context of MSMEs (Tambunan, T. 2019).

This community service process clearly illustrates that social change can occur through consistent education, guidance, and habituation (Sinaga, 2019). The transformation of knowledge acquired by participants then develops into behavioral change, ultimately resulting in social change within the MSME community. With improved financial management, small businesses in Pematang Johar now have greater opportunities to grow, survive, and make a stronger economic contribution to the surrounding community. MSME actors who previously did not have a control system are now starting to use budgets as a cost control tool (Anthony, R.N & Govindarajan, V. 2007)

Conclusion

Budgeting training for MSME entrepreneurs in Pematang Johar village shows that a participatory and practice-based approach is effective in improving financial literacy, managerial skills, and operational efficiency. Theoretically, this is in line with the principles of MSME financial management, which emphasize the importance of cost management, structured recording, and budget control. The community service process proves that simple accounting knowledge can be applied practically to bring about real change for business actors and operational efficiency.

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May the implementation of community service activities be beneficial to the entire community, especially MSME players in Pematang Johar village.



Figure 2. community service activities

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