

SIMPLE BOOKKEEPING ASSISTANCE FOR BUMKam AND STRENGTHENING CHILDREN'S EDUCATIONAL LITERACY

Bresman Sigalingging, Annisa Zalsadilla Haslin*, Elisabeth Samantha Korwa, Mutiara Beatrix Sarwom, Georgorita Rufina Akan, Hertin Waroi, Oktavince Susan Ijie, Veby Valentina Gombo, Oktavia Kristin Neno

Universitas Cenderawasih, Jayapura, Indonesia

*Correspondence author, email: annisazalsadilla@gmail.com

Received: 05/08/2026

Revised: 09/09/2026

Accepted: 10/09/2026

Abstract. This community service program was carried out in Yanamaa Village, Arso District, Keerom Regency, Papua, addressing two interrelated issues: the weak bookkeeping practice of the Village-Owned Enterprise (BUMKam) Yafase and the limited basic literacy of the village children. Preliminary observation found that financial records of the cattle-fattening and fertilizer business units were kept manually and inconsistently, which hindered periodic reporting to residents. The program used socialization, training, and mentoring methods to introduce simple spreadsheet-based bookkeeping to the management of BUMKam Yafase, together with direct correction of the manual cash ledger of the cattle-fattening unit. In parallel, the team strengthened children's literacy through daily tutoring at the field post, teaching at SD Negeri Inpres Pir 1, a book donation to establish a mini library at the school, and a partnership with The Gideons International to distribute free Bibles to students and residents. Results show that the bookkeeping program was well received by the chairperson, secretary, and person in charge of the cattle unit, although the treasurer could not attend, so understanding is expected to be transferred through peer mentoring. The education program received strong and consistent daily participation from teachers, children, and parents. The program demonstrates that strengthening village-enterprise governance cannot be separated from broader community literacy, and that interdisciplinary collaboration between accounting, management, and economics is essential to design realistic, capacity-appropriate solutions for rural micro-enterprises.

Keywords: BUMKam, children's literacy, financial literacy, simple bookkeeping

Abstrak. Program pengabdian ini dilaksanakan di Kampung Yanamaa, Distrik Arso, Kabupaten Keerom, Papua, dengan fokus pada dua persoalan yang saling berkaitan, yaitu lemahnya praktik pembukuan keuangan Badan Usaha Milik Kampung (BUMKam) Yafase dan rendahnya literasi dasar anak-anak kampung. Observasi awal menemukan bahwa pencatatan keuangan pada unit usaha penggemukan sapi dan unit usaha pupuk masih dilakukan secara manual dan tidak konsisten, sehingga menyulitkan pelaporan berkala kepada warga. Program dijalankan melalui metode sosialisasi, pelatihan, dan pendampingan untuk memperkenalkan pembukuan sederhana berbasis Excel kepada pengurus BUMKam Yafase, disertai perbaikan langsung pada buku kas manual unit usaha penggemukan sapi. Secara paralel, tim memperkuat literasi anak melalui kegiatan belajar bersama setiap sore di posko, mengajar di SD Negeri Inpres Pir 1, donasi buku bacaan untuk perpustakaan mini sekolah, serta kerja sama dengan The Gideons International dalam pembagian Alkitab gratis bagi siswa dan warga. Hasil kegiatan menunjukkan bahwa program pembukuan mendapat sambutan baik dari ketua, sekretaris, dan penanggung jawab unit usaha sapi, meskipun bendahara berhalangan hadir sehingga pemahaman diharapkan diteruskan melalui pendampingan antarpengurus. Program pendidikan mendapat partisipasi tinggi dan konsisten dari guru, anak-anak, dan orang tua. Program ini menegaskan bahwa penguatan tata kelola badan usaha kampung tidak dapat dilepaskan dari literasi masyarakat secara lebih luas, serta pentingnya kolaborasi lintas ilmu akuntansi, manajemen, dan ekonomi dalam merancang solusi yang realistis dan sesuai kapasitas masyarakat pedesaan.

Kata Kunci: BUMKam, literasi anak, literasi keuangan, pembukuan sederhana

How to Cite: Sigalingging, B., Haslin, A. Z., Korwa, E. S., Sarwom, M. B., Akan, G. R., Waroi, H., Ijie, O. S., Gombo, V. V., & Neno, O. K. (2026). SIMPLE BOOKKEEPING ASSISTANCE FOR BUMKAM AND STRENGTHENING CHILDREN'S EDUCATIONAL LITERACY. *Mitra Mahajana: Jurnal Pengabdian Masyarakat*, 7(3) 471-477. doi: <https://doi.org/10.37478/mahajana.v7i3.8562>

INTRODUCTION

Yanamaa Village is one of the villages in Arso District, Keerom Regency, with a geographical condition consisting of relatively flat terrain that is easily accessible from Jayapura City, although it requires passing through a mountainous area. The village is inhabited by approximately 395 households, most of whom work as farmers and traders. Since 2022, the



Copyright (c) 2026 Bresman Sigalingging, Annisa Zalsadilla Haslin, Elisabeth Samantha Korwa, Mutiara Beatrix Sarwom, Georgorita Rufina Akan, Hertin Waroi, Oktavince Susan Ijie, Veby Valentina Gombo, Oktavia Kristin Neno. This work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

community's shared economy has been supported by the Village-Owned Enterprise (BUMKam) Yafase, which operates in the agribusiness sector, particularly cattle-fattening and fertilizer production businesses, which have run continuously without interruption since its establishment.

Despite its operational consistency, BUMKam Yafase still faces governance challenges, particularly in bookkeeping, which has been running but remains manual and not yet well organized, making periodic reporting to residents difficult. In the cattle-fattening business unit, for example, records are still kept using a cash ledger book with columns independently modified by the unit's person in charge into the categories of "capital" and "sales" without following standard accounting recording principles, while records at the treasurer's level were also not yet systematically organized. Besides the bookkeeping issue, the team also found low participation among some residents in activities held during the service program.

This condition aligns with Endah's (2020) finding that low levels of education are not merely an individual issue but a common condition marking villages with limited access to education, which in turn affects the community's ability to manage its economic potential independently. The problem of weak financial literacy among managers of village-owned enterprises is also widely found in various regions, particularly in Keerom Regency, and this finding confirms that training and mentoring in simple financial bookkeeping is a fundamental need to support the financial bookkeeping governance of village-owned enterprises (Sudarlan et al., 2024).

Various community service studies on village-owned enterprises show a pattern of problems similar to those faced by BUMKam Yafase. Zulbetti et al. (2019) found that BUMDes managers in Cimaung Subdistrict, Bandung Regency, generally have low financial literacy, making financial training an urgent need to support the governance of village-owned enterprises. Similar findings were reported by Hasnawati et al. (2022) on BUMDesa Rejosari Makmur in Pringsewu Subdistrict, showing that assistance in preparing financial reports is greatly needed because managers were not yet accustomed to preparing reports according to accounting principles. In the Papua region itself, Nurjannah et al. (2025) found that MSME actors in Heram District still face limited basic financial literacy, so ongoing training is needed to support business sustainability. Putri & Suidarma (2025) also confirmed that financial literacy, separation of personal and business finances, and the application of simple bookkeeping have a significant effect on the sustainability of micro-enterprises. These various findings strengthen the basis that the simple bookkeeping assistance program for BUMKam Yafase is a need that aligns with the general condition of village-based enterprises in various regions of Indonesia, including the local context of Papua (Mulyani et al., 2026; Wulandari et al., 2026).

Based on these conditions, this community service program was designed to address two interrelated issues. First, assisting the management of BUMKam Yafase in formulating simple bookkeeping that is realistic and appropriate to the managers' capacity. Second, running an educational empowerment program through teaching activities at SD Negeri Inpres Pir 1, afternoon tutoring for village children, and communicating with the Katong Foundation to provide reading books for the school's mini library, as well as a partnership with The Gideons International to distribute free Bibles to underprivileged Christian students and residents.

This series of programs is expected to instill a foundation of literacy from an early age while also supporting sustainability in the governance of the BUMKam business, in order to increase the Village's Own Revenue and the community's economy in the future.

METHOD

This community service program was implemented by combining three main methods, namely socialization, training, and mentoring, adapted to the characteristics of each activity target. The program began with field observation and direct interviews with the treasurer and the person in charge of the BUMKam Yafase business unit to identify the recording patterns that had been used so far.

In the financial bookkeeping program, the socialization method was used to introduce basic accounting concepts and the importance of Excel-based financial recording to the general village community, attended by the village head, religious leaders, BUMKam management, and residents (Thoha & Ismiati, 2025). The training method was then given more technically to the chairperson, secretary, and the person in charge of the cattle-fattening business unit, including hands-on practice filling in income, expense, and simple financial report formats in the Excel file prepared by the team (Sari et al., 2021; Putri & Efendi, 2025). Furthermore, the mentoring method was applied through direct correction of the manual cash ledger of the cattle-fattening business unit so that the recording format complies with the correct debit-credit principles, along with further mentoring so that understanding could be passed on to the treasurer who was unable to attend during the training (Lidyah et al., 2025; Mulyani et al., 2026).

In the educational empowerment program, a participatory method was applied through joint learning activities every afternoon at the field post, covering assistance in reading, writing, basic arithmetic, and coloring for children of Yanamaa Village, as well as a direct teaching method by helping with the teaching and learning process at SD Negeri Inpres Pir 1. To support the sustainability of reading interest, the team applied a donation and reading-material arrangement method by providing reading books for the school's mini library in cooperation with the Katong Foundation. The team also carried out a partnership method with The Gideons International in distributing free Bibles to underprivileged students and village residents as part of strengthening literacy culture as well as spiritual guidance for the Christian community.

Program evaluation was carried out descriptively and qualitatively through observation of participant participation, brief interviews with managers and teachers, and photo documentation of activities as material for reflecting on the program's successes and obstacles.

RESULT AND DISCUSSION

The implementation of the community service program in Yanamaa Village showed different dynamics between the BUMKam bookkeeping program and the educational empowerment program, as summarized in Table 1.

Table 1. Summary of work programs and activity achievements

No	Work Program	Target	Achievement
1	Basic accounting socialization and Excel-based financial recording	BUMKam Yafase management and village residents	Implemented, attended by the village head, religious leaders, BUMKam management, and residents
2	Financial recording training using Excel	Chairperson, secretary, and cattle business unit PIC	Implemented; treasurer did not attend directly
3	Correction of manual records for the cattle-fattening business unit	Cattle business unit cash ledger	Debit-credit format corrected according to accounting principles
4	Teaching at SD Negeri Inpres Pir 1	Elementary school students	Implemented regularly
5	Afternoon tutoring at the field post	Children of Yanamaa Village	Implemented daily, high participation
6	Donation of reading books for the school's mini library	SD Negeri Inpres Pir 1	Reading books handed over to the school
7	Partnership for Bible distribution with The Gideons International	Underprivileged students and village residents	Bibles distributed for free

The basic accounting socialization and Excel-based financial recording activity, held in the initial stage, received high enthusiasm from the village community, attended by the village head, religious leaders, BUMKam management, and the general public (Figure 1). However, on the day of the core training, the participants who attended were limited to the chairperson, secretary, and the person in charge of the cattle-fattening business unit, while the treasurer was unable to

attend. This condition is in line with the experience of Njaramba et al. (2026) in a village financial literacy mentoring program, which found that limited attendance of core managers is often a challenge in the transfer of financial knowledge at the village level.



Figure 1. *Basic accounting socialization and excel-based financial recording*

Nevertheless, the training material was still delivered thoroughly to the participants who attended, as the parties expected to pass on this understanding to the treasurer.

Correction of the manual financial bookkeeping records for the cattle-fattening business unit was carried out by changing the “capital” and “sales” category format previously used independently by the unit's person in charge into a debit-credit format in accordance with simple accounting recording principles. The team also handed over an Excel file containing income, expense, and financial report formats that can be used periodically, both monthly and annually (Kyeyune & Ntayi, 2025). This approach to simple financial bookkeeping mentoring is in line with the findings show that training and mentoring in simple bookkeeping effectively increase micro-business actors' awareness of the importance of recording as a basis for business decision-making, while also supporting the sustainability of micro-scale businesses such as the one run by BUMKam Yafase (Figure 2).



Figure 2. *Correction activity for manual records of the cattle-fattening business unit*

This achievement in simple bookkeeping at BUMKam Yafase is in line with the results of mentoring at BUMDesa Rejosari Makmur by Hasnawati et al. (2022), who found that managers were able to begin preparing simple financial reports after direct mentoring, although thorough understanding still required time and repetition. A similar pattern is also seen in the results of BUMDes financial literacy training in Cimaung Subdistrict by Zulbetti et al. (2019), which showed increased understanding among managers, although not evenly distributed among all management members, as experienced by the BUMKam Yafase treasurer who was unable to attend the training. This comparison confirms that the challenge of transferring financial understanding at the core management level is not a problem unique to Yanamaa Village, but rather a general pattern also found in similar mentoring programs in various regions. Meanwhile, the findings of Nurjannah et al. (2025) and Putri & Suidarma (2025) regarding the

importance of financial literacy and the application of simple bookkeeping for the sustainability of micro-enterprises further strengthen the relevance of this program for the future sustainability of the BUMKam Yafase business unit.

Unlike the dynamics of the bookkeeping program, teaching activities at SD Negeri Inpres Pir 1 received an enthusiastic and consistent response every day from teachers, children, and parents; there was also afternoon tutoring at the field post (Figure 3). This activity includes assistance in reading, writing, basic arithmetic, and coloring, which the team understood not merely as a time-filling activity, but as a long-term investment for the village. This is in line with Endah (2020) that the low level of education experienced by some residents ultimately limits their capacity to manage potential independently and sustainably.



Figure 3. Literacy activity at school and tutoring at the field post

To support the sustainability of reading interest, we provided reading books in cooperation with the Katong Foundation for the mini library of SD Negeri Inpres Pir 1. This program is in line with the findings of that the provision of reading corners and book donations has proven effective in fostering reading interest and a sustainable literacy culture in both school and village environments (Wijaya et al., 2022; Harefa, 2024; Novrita et al., 2025). In addition, the team established a partnership with The Gideons International to distribute free Bibles to students and residents of Yanamaa Village (Figure 4). This activity strengthens community access to reading materials while also serving as a means of spiritual guidance, and received a positive response from both the school and village residents (Harefa, 2024).



Figure 4. Partnership for bible distribution with the Gideons International Organization

Overall, the initial impact of the bookkeeping program was most visible in the cattle-fattening business unit, while the transfer of understanding to the treasurer is projected to take place indirectly through further mentoring among managers. The education program is expected to build a literacy foundation that will support the next generation of BUMKam managers (Rose, 2005; Sutisna et al., 2021; Thao, 2023). This experience confirms the importance of cross-disciplinary collaboration between accounting, management, and

economics in formulating solutions that are not only theoretically correct, but also grounded and appropriate to the realities of the village community's capacity (Dellaportas et al., 2022).

CONCLUSION

The mentoring program is very important to implement at BUMKam Yafase and in the educational environment of Yanamaa Village. This shows that the gap between the increasingly modern demands of village enterprise financial governance and the reality of local human resource capacity remains a real challenge, and this problem is rooted in the broader condition of community education. Through the improvement of the financial recording system for the cattle-fattening business unit, as well as teaching at SD Negeri Inpres Pir 1, afternoon tutoring, mini library book donations, and the partnership for Bible distribution with The Gideons International, the team sought to address this problem both in terms of financial governance and the roots of educational literacy, although this intervention has not yet evenly reached all BUMKam managers.

Based on these results, it is recommended that the management of BUMKam Yafase continue to consistently apply the improved financial recording system, and encourage the transfer of knowledge among managers so that all parties, including the treasurer, can understand and carry out the bookkeeping process according to the capacity of their respective units. The village government is expected to provide support in the form of further training or periodic mentoring, given that limited literacy is an issue that requires gradual and sustainable handling. For universities and future KKN (community service) students, it is recommended to design follow-up programs that continue to combine mentoring in BUMKam financial bookkeeping governance with educational and literacy programs for village children, so that inclusive BUMKam management can grow alongside improvements in the quality of education for the Yanamaa Village community.

REFERENCES

- Alinsari, N. (2021). Peningkatan literasi keuangan pada UMKM melalui pelatihan dan pendampingan pembukuan sederhana. *Magistrorum et Scholarium: Jurnal Pengabdian Masyarakat*, 1(2), 256–268. <https://doi.org/10.24246/jms.v1i22020p256-268>
- Dellaportas, S., Xu, L., & Yang, Z. (2022). The level of cross-disciplinarity in cross-disciplinary accounting research: analysis and suggestions for improvement. *Critical Perspectives on Accounting*, 85, 102275. <https://doi.org/10.1016/j.cpa.2020.102275>
- Dewi, L., Renggana, R. M., & Novi, A. (2023). Pengenalan Zahir Accounting untuk Efisiensi dan Efektivitas Pengelolaan Keuangan UMKM di Kota Tasikmalaya. *Mitra Mahajana: Jurnal Pengabdian Masyarakat*, 4(3), 155-162. <https://doi.org/10.37478/mahajana.v4i3.3202>
- Endah, K. (2020). Pemberdayaan masyarakat: Menggali potensi lokal desa. *Moderat: Jurnal Ilmiah Ilmu Pemerintahan*, 6(1), 135-143. DOI: <http://dx.doi.org/10.25157/moderat.v6i1.3319>
- Harefa, D. (2025). ENHANCING CHILDREN'S LEARNING INTEREST THROUGH READING ACTIVITIES IN CELEBRATION OF THE MISSION AND REFORMATION IN BAWONIFAOSO VILLAGE. *Haga: Jurnal Pengabdian Kepada Masyarakat*, 4(1), 53-63. DOI: <https://doi.org/10.57094/haga.v4i1.3917>
- Hasnawati, S. ., Yuningsih, Y., Hendrawaty, E. ., & Marvinita, R. (2022). Pendampingan Penyusunan Laporan Keuangan BUMDesa Rejosari Makmur Kecamatan Pringsewu-Kabupaten Pringsewu. *Jurnal Pengabdian Masyarakat Indonesia*, 2(5), 573-580. <https://doi.org/10.52436/1.jpmi.746>
- Kyeyune, G. N., & Ntayi, J. M. (2025). Empowering rural communities: the role of financial literacy and management in sustainable development. *Frontiers in Human Dynamics*, 6, 1424126. <https://doi.org/10.3389/fhumd.2024.1424126>

- Lidyah, R., Safitriawati, T., Dongoran, P., & Yasin, A. (2025). Simple Digital-Based Financial Bookkeeping Training to Improve the Quality of Village Cash Reports. *Jurnal Pengabdian Masyarakat dan Riset Pendidikan*, 4(2), 13155-13160. DOI: <https://doi.org/10.31004/jerkin.v4i2.4226>
- Mulyani, U. R., Rondli, W. S., & Munachifdlil'Ula, A. N. (2026). Optimizing Financial Governance in Village-Owned Enterprises Through Assistance in Financial Statement Preparation and Review: Evidance From Panjang Village, Kudus Regency. *DAAR EL-TAMKIN: Journal of Community Empowerment*, 1(01), 79-87. DOI: <https://doi.org/10.66931/el-tamkin101469>
- Njaramba, S., Ombati, R. M., Aliata, V. L., Gakii, A., & Mbiriri, M. (2026). Analysis of the Financial Literacy Training and Management Models by Financial Services Associations to Influence Performance of Rural-Women-Owned Enterprises in Kiambu County, Kenya. *Journal of Finance and Accounting*, 10(3), 116-130. DOI: <https://doi.org/10.53819/81018102t3176>
- Novrita, J., Oktavia, R., & Sari, T. Y. (2025). Making 'Taman Baca'Sustainable', lessons learned from community-based non-formal education in Aceh, Indonesia. *International Journal of Educational Development*, 113, 103186. <https://doi.org/10.1016/j.ijedudev.2024.103186>
- Nurjannah, R. A., Ratnasari, P., & Karoma, Y. (2025). Pelatihan literasi keuangan bagi UMKM di Distrik Heram. *Jurnal Pengabdian Masyarakat dan Riset Pendidikan*, 3(4), 2913-2924. <https://doi.org/10.31004/jerkin.v4i1.1734>
- Putri, N. W. O. P., & Suidarma, I. M. (2025). Analisis pengaruh literasi keuangan, pemisahan keuangan pribadi-usaha dan penerapan pembukuan sederhana terhadap kelangsungan usaha UMKM. *Jurnal Akademi Akuntansi Indonesia Padang*, 5(2), 293-300. DOI: <https://doi.org/10.31933/er76w639>
- Rose, D. (2005). Democratising the classroom: A literacy pedagogy for the new generation. *Journal of education*, 37(1), 131-168. https://hdl.handle.net/10520/AJA0259479X_158
- Sari, A. F. K., & Efendi, E. (2025). PELATIHAN PENGELOLAAN KEUANGAN DAN ORGANISASI NIRLABA SEBAGAI UPAYA OPTIMALISASI GOOD CORPORATE GOVERNANCE PADA GOOD VILLAGE PROJECT. *Mitra Mahajana: Jurnal Pengabdian Masyarakat*, 6(3), 343-348. <https://doi.org/10.37478/mahajana.v6i3.6874>
- Sudarlan, S., Surahman, S., Affan, N., Vidhiyanty, P. M., & Hasanah, L. (2024). Enhancing financial reporting quality in village-owned enterprises: The role of organizational competencies. *Public and Municipal Finance*, 13(2), 83-97. [http://dx.doi.org/10.21511/pmf.13\(2\).2024.08](http://dx.doi.org/10.21511/pmf.13(2).2024.08)
- Sutisna, A., Dalimunthe, H. H. B., & Retnowati, E. (2021). Building entrepreneurial literacy among villagers in Indonesia. *Rural Society*, 30(1), 45-58. <https://doi.org/10.1080/10371656.2021.1895472>
- Thao, N. T. P. (2023). The importance of economic education: preparing future generations for global economic challenges. *Journal of Asian Multicultural Research for Economy and Management Study*, 4(4), 31-35. DOI: <https://doi.org/10.47616/jamrems.v4i4.464>
- Thoha, M. N. F., & Ismiati, M. (2025). Implementation of Digitalization of Bookkeeping Based on Accounting Computerization: Case Study From Village-Owned Enterprise (BUMDES) Ngargoretno, Salaman, Magelang, Indonesia. *Golden Ratio of Data in Summary*, 5(2), 312-319. <https://doi.org/10.52970/grdis.v5i2.1139>
- Wijaya, A. W. A., Siantoro, A., & Layuk, M. (2022). The whole community development in supporting children's literacy in rural areas: Community and parents' participation to foster children's literacy in rural areas. *The Journal of Indonesia Sustainable Development Planning*, 3(1), 30-47. <https://doi.org/10.46456/jisdep.v3i1.257>
- Wulandari, B., Hermawan, Y., & Candra, K. I. (2026). Empowering Rural Communities through Village-Owned Enterprise Strategies. *Education and Sociedad Journal*, 4(1), 27-36. <https://doi.org/10.61987/edsojou.v4i1.2372>
- Zulbetti, R., Puspita, V. A., dkk. (2019). Upaya peningkatan literasi keuangan pengurus BUMDes melalui pelatihan keuangan di Kecamatan Cimaung Kabupaten Bandung. *Jurnal Ilmu Ekonomi dan Studi Pembangunan*, 19(2), 200-211. DOI: <https://doi.org/10.30596/ekonomikawan.v19i2.3824>