

Business Plan And Financial Plan Training For Tourism Business Start-Up, Kampung Sawah Durimanis, Dukuh, Imogiri, Bantul

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Abstract.

Kampung Sawah Duri Manis is a start-up business in the tourism sector initiated by the residents of Dukuh village, Imogiri sub-district, Bantul district. As a new business, Durimanis faces uncertain conditions and low management experiences, thus a detailed and documented business plan is required. The purpose of this community service is to assist Kampung Sawah Durimanis team management in actualizing a business plan, and a business financial plan for Durimanis, through theoretical and practical training. The output achieved by this community service is increasing the capacity of Kampung Sawah Durimanis team management, namely being able to make business plans and financial plans that are bankable or have a financial profile that meets the requirements for financing by the financial institutions, as well as the realization of Business Plan documents. These achievements mean adding insights and increasing the competence of Dukuh village residents in managing and developing Kampung Sawah Durimanis Tourism.

Keywords: *Business Canvas Model, Bussiness Financial Planning, Village Tourism and UMKM.*

I. INTRODUCTION

Kampung Sawah Durimanis Tourism is located in Dukuh, a part of Imogiri Village, Imogiri Sub-District, Bantul District. The previous generation of Dukuh residents were all farmers. At present, with a population of around 360 people, about 50% of the population lives as farmers, 5% work as civil servants, 15% are employees, 15% are self-employed, and 15% are laborers. The activities of Dukuh agricultural community groups are also gradually becoming less and less frequent and turning to individual activities. Thus, the natural beauty of the rice fields and the agricultural atmosphere in the countryside is still strong. Meanwhile, the development of rural natural tourism in Yogyakarta is increasingly in demand and crowded with tourists. A significant increase in visits by domestic (local) tourists can be seen in 2018, specifically 1,010,000 visits to 3,913,934 visits by local tourists in 2019 (Bappeda DIY, 2020). Thus it became one of the factors that motivated the Dukuh village people to try to increase the community's income by reviving the atmosphere of rice fields through a nature tourism business that began in 2021. This rural nature tourism initiated by some people of Dukuh village was named Kampung Sawah Durimanis. Besides expectancy from an economic perspective, there were also from a social perspective.

Durimanis was expected to reactivate community groups in the village, namely Karang Taruna, the Gayam Mina fish group, the Women Farmers Group, the Asman Toga Jamu the herbal medicine group, and the Sedyo Maju Farmers Group. The collaboration between these groups and the Dukuh residents' concern for the beauty of the Dukuh environment is the principle for the spirit of togetherness to move forward together with the natural tourism business of Kampung Sawah Durimanis. Kampung Sawah Durimanis is a new business for Dukuh residents, thus in this case it is classified as a start-up business. Start-ups are a collection of individuals who form an organization, designed to find new business methods to make a profit by selling new products or services (Aulinasari, et al; 2021). Start-ups face conditions of uncertainty, so it is very important to make business plans and financial plans. A business plan is a report in the form of a document that contains a belief in the ability to manage a business to sell goods or services by generating profits that can satisfy and attract funders (Vitratin, 2020; Zamrudi et al., 2018 in Purwanto, 2021). One of the business plan models is the Canvas Business Model.

This model contains a company strategy that is implemented concretely; and can be used as a business mapping as well as a framework to produce optimal performance (Bustamin, 2020; Tantriana, 2018 in Purwanto, 2021). While financial planning is a process of achieving goals through integrated and planned

financial management, namely the direction and the meaning of financial decisions for a business, considering long-term and short-term effects on business decisions, as well as a means of monitoring and controlling daily business activities (Wulandari, 2019). Some of the Dukuh village people as the management team of Kampung Sawah Durimanis did not have the knowledge and experience in making business plans and business financial planning yet. Thus, this community service provides training and assists the Durimanis management team to realize business planning and financial planning for Durimanis. The aim of these activities is being able to broaden horizons and increase the capacity or competence of the Dukuh community in managing and developing Kampung Sawah Durimanis Tourism. One of the competencies is being able to make bankable business plans, a financial profile that meets the requirements for financing from a financial institution (TNP2K, 2021), and also has a basis for making considerations and making decisions about the planned business.

II. METHODS

The Business Planning and Financial Planning training for the Kampung Sawah Durimanis tourism business was carried out using participatory methods, lectures, practice, and discussions. The participants who took part in this activity were a group of Dukuh people who manage the Kampung Sawah Durimanis and its stakeholder groups, namely the Dukuh Youth Organization or Karang Taruna Dukuh, the Gayam Mina Dukuh fish group, the Dukuh Women Farmers Group, the Jamu Asman Toga Dukuh Herbal Medicine Group, and the Sedyo Maju Dukuh Farmers Group. This community service program was carried out in 2 meetings and 2 times of training.

The first meeting was an initial assessment held in December 2021 through a village meeting attended by the Durimanis initiator group, village officials, the representatives of youth or Karang Taruna, and the representatives of Dukuh farmer groups. The second meeting on 27 February 2022 was the advanced assessment through a discussion with 10 initiators of Durimanis. This meeting aims to get more detailed information about Kampung Sawah Durimanis Tourism including the current planning, what activities had been carried out, as well as the difficulties and expectations of Durimanis management and the Dukuh community. The first training was held on 3 September 2022 attended by Durimanis management and representatives from several Durimanis stakeholders with a total of 25 participants. The second training was on 30 October 2022 with 21 participants.

III. DISCUSSION AND RESULT

The training and mentoring were carried out at the Durimanis secretariat, at Dukuh Village, Imogiri Sub-District, Bantul District, Yogyakarta. The preparations implemented through coordination with the Durimanis management team to specify the participants, the place, and the timing of the implementation to not coincide with the Dukuh village events in the consideration that all those invited can attend the training, and focus while participating in the training. The first training and mentoring were held on September 3, 2022. Attended by the Durimanis management team and representatives from several Durimanis stakeholders, namely the Dukuh Youth Organization or Karang Taruna, the Gayam Mina Dukuh fish group, the Dukuh Women Farmer Group, the Asman Toga Dukuh Jamu Group, and the Sedyo Maju Dukuh Farmer Group, with the total participants of 25 people.

The subject of the first training in the first session was an introduction to business planning and using Business Model Canvas framework, which was conveyed through lectures, examples, and discussion. The second session continued by accompanying the participants to do an exercise on making a business plan using Business Model Canvas framework. The third session was an introduction to business financial planning, which was also conveyed through lectures, examples, and discussions. The fourth session was accompanying participants to do financial planning exercises. At the end of the training, the participants were given the task to map out a business plan with the Business Model Canvas and Financial Planning for the businesses they manage.



The second training was held on October 30, 2022, and attended by 21 participants. The first session was discussing the tasks given at the first training, which were making real business plans using Business Model Canvas and making Business Financial Planning. There were also subjects to digital marketing given as an emphasis on Channel elements as a part of the Business Model Canvas. In the second session, a subject regarding capital access was added to the results of the discussion at the first meeting. This subject was delivered through collaboration with Bank BPD DIY Sharia Maguwoharjo Sub-branch.



The first step that was important to convey to start-up business entrepreneurs for tourist destinations was to identify the strengths and weaknesses of their own tourism business. The next step was knowing the position of their business in the tourism business,- so that entrepreneurs can recognize the opportunities and potential threats they face. This is called the strategy formulation process by David (2001) and Kluyver & Pearce (2006) in Dahlia (2010), which was referred to evaluate the current condition of the company by taking into account the company's internal and external factors. Our discussion regarding the strengths of Kampung Sawah Durimanis was as follows:

- has rural natural conditions with rice fields span along the village
- has an indigenous agricultural atmosphere
- the access to the location is quite easy to reach and not far from the main road
- there are groups of farmers, fish farmers, and jamu herbal medicine-making in the Dukuh village.
- village area which can be used for Durimanis activities is quite extensive
- the Dukuh village people have the enthusiasm and willingness to cooperate in building Durimanis.

The weakness faced was in terms of capital. This is because the Kampung Sawah Durimanis is purely an initiative of the Dukuh people with their capital and self-managed, thus the development is quite slow depending on the availability of funds, enthusiasm, and the Dukuh people as the workforce. The position of Kampung Sawah Durimanis is in the category of man-made nature tourism. The products are renting out a place for outbound and gathering; providing experience-based activities, namely making Jamu or herbal medicine, planting rice and plows, catching fish; and food stalls. Several tourist destinations similar to Kampung Sawah Durimanis already exist in Yogyakarta, but none are yet located in the Imogiri area, Bantul. This factor makes Durimanis have the potential as a tourist destination choice in this area. The location of Durimanis is also not far from the Opak river which is also a tourist destination, thereby increasing the potential for tourist visits where the pattern of group tourists is visiting several tourist destinations that are close together in an area. Whereas our discussion regarding the potential threat is the emergence of a similar tourism business with bigger capital.

The next step is then to design a business strategy as well as possible. The strategy is to create a unique and valuable position, by integrating a series of activities based on decisions about what to do and what not to do according to all company activities (Potter, 2008). One of the tools for designing a business strategy is the Business Model Canvas. The Business Model Canvas (BMC) is a framework for defining a start-up business model. This business model can be applied by all types of start-ups without being limited to business sectors. The Business Model Canvas is arranged to explain, assess, visualize, and change business models so that the performance produced by start-ups could be maximized. (Amalia, 2020 in As'ary et al., 2021). The Business Model Canvas was created by Alexander Osterwalder and Yves Pigneur and created with 470 business practitioners from 45 countries. This business model is understood as a model that can describe the rationale for how organizations create, deliver and capture value (Leewellyn and Abdillah, 2020). The Business Model Canvas consists of 9 important elements as a guide in a company's business plan, which are as follows:

1. Customer segment

The first element we discussed was regarding the market segment of the Durimanis Tourism village.

- a. Location segmentation: Durimanis is located in Yogyakarta which is a famous tourist destination, thus the target market for Durimanis are individual and group tourists who will come to Yogyakarta, also tourist groups from Yogyakarta such as communities, schools, organizations, or offices, EO or travel agents, and student groups.

- b. Time Segmentation: tourists from outside the area who come to Yogyakarta during the holiday season, namely in June-July, December, and the Eid holidays. The high season for college students gathering is from September to December. Outbound and office gatherings are held throughout the year.

- c. Price Segmentation: because the market segmentation is quite broad, so Durimanis applies customized prices for group activities from low to medium prices so that all groups can enter. As for the culinary stalls applied low prices.

- d. Demographic Segmentation: Durimanis is suitable for visitors from children to adults.

- e. Psychographic Segmentation: nature tourism enthusiasts, experience tourism enthusiasts, and group gatherings.

- f. Socio-Cultural Segmentation: tourists who need experiences activities, and groups that need gatherings in the agricultural village atmosphere of Yogyakarta.

2. Value Proposition (Consumer Value Proposition)

This element explains the advantages of Durimanis or the value that can bring benefits offered by Durimanis for its market segmentation. This advantage distinguishes Durimanis from other similar tourist destinations. Durimanis has the natural scenery of the countryside with wide rice fields stretching out throughout the village, with an agricultural atmosphere that is still strong. There are also several used cow pens in the paddy fields that can be used as points of interest for consumers. It can be built as a multipurpose space such as a space for Yoga, a meeting room, or a restaurant. Another characteristic that adds value to consumers is the activity of making Jamu (herbal medicine) traditionally guided by some Dukuh people.

3. Channels

Channel is how to convey Durimanis products to consumers. As a destination for tourist groups, the Durimanis should establish cooperative relations with many Event Organizers and Tour Agents. In addition to widening market reach, digital marketing through social media must be managed actively.

4. Revenue streams

This element is to map out where Durimanis earns income from consumers which has to be managed as optimally as possible to increase business income. Some of the revenue streams of Kampung Sawah Durimanis that were mapped from the discussions were renting a place for gatherings, camping, outbound activity packages, overnight gathering packages, experience-based activities (making jamu/herbal medicine, catching fish, feeding fish, playing in the rice fields, plow the fields and planting rice), and food stall.

5. *Key resource*

Elements that record all types of resources, starting from raw material management, human resource management, and operational process management.

- The operational activities of Kampung Sawah Durimanis are managed by residents from the initiator group, PKK members, and Karang Taruna members. The Durimanis will start involving the younger generation of Dukuh residents to manage its online marketing.

- Service to consumers for experience-based product activities are facilitated by Dukuh community groups, namely the Gayam Mina fish group, the Women Farmers Group, the Asman Toga Jamu herbal medicine group, and the Sedyu Maju Farmers Group.

- The raw materials for the stalls are taken from local people's crops.

6. *Customer relationship*

This element is a way for the company to always bond with its customers so that they will not easily switch to other businesses due to a lack of interaction with consumers. The result of the discussion to implement this strategy is by interacting through the comments column from the social media admin, and social media reposting.

7. *Key activities*

This element includes all activities related to business productivity, especially to a product, where the main activity is to produce a value proposition. The discussions in this training resulted in the following key activities:

- Arranging and caring for the Durimanis environment to be always comfortable for visitors and maintain the rural atmosphere, which is typical of Yogyakarta farming villages.

- Maintain existing traditional jamu/herbal medicine-making activities, agricultural activities, and fishery activities.

- Making special food menus at Durimanis food stalls such as stir-fried Turi flowers, Gendar mixed with grated coconut, benguk tempeh, telang flower drink, etc.

- Posting the atmosphere, activities, and menus on social media.

8. *Key partnership*

This element serves to organize the flow of goods or services. These key partners are useful for the efficiency and effectiveness of the key activities that have been made. Some key partners from Durimanis are as follows:

- Dukuh village residents to always take care of the Dukuh environment
- Daily labor from residents to organize the location of visitor gathering points.
- The Gayam Mina fish group, the Women Farmers Group, the Asman Toga Jamu herbal medicine group, and the Sedyu Maju Farmers Group as facilitators of experience-based activities.

- Dukuh village residents both individually and in groups as raw material suppliers for food stalls, homestay providers, cooking teams, and parking teams.

- Karang Taruna youth to accompany and serve guests.

9. *Cost structure*

The business financing structure is to manage costs efficiently to make the business run more economically and minimize the risk of loss (As'ary et al., 2021). Thus, a special subject was delivered regarding the cost structure and financial planning for Kampung Sawah Durimanis. Business Financial Plan training for Kampung Sawah Durimanis, emphasized that the business management team must know the principles of business finance. Durimanis management team and its stakeholder teams as entrepreneurs must separate personal and business money, be able to budget expenses wisely, be able to control cash flow by seeking positive cash flow, have an emergency fund, protect income and place of business, and understand business diversification and expansion (Wulandari, 2019). The next step was preparing financial reports which were recording all transactions that occur in the Durimanis business, collecting evidence of Durimanis transactions, then preparing the financial reports.

In the practice session, we accompanied participants to practice making simple reports for MSMEs, namely the Financial Position Report (Balance Sheet), Profit and Loss Report, Cash Flow Report, and financial performance report as a final check of financial statements. During the training, the participants followed a series of theories and practices diligently and discussed them actively. The results of the task of making a Business Model Canvas and Business Financial Planning for Kampung Sawah Durimanis were also carried out well. The joint discussions were also carried out in a participatory manner. They also succeeded in making a business plan with the Business Model Canvas and Business Financial Planning for the Kampung Sawah Durimanis business. Based on this, the management team of Kampung Sawah Durimanis Tourism was admitted to be able to make business plans and business financial plans that are bankable for the MSME scale.

IV. CONCLUSION

The conclusion from the training on making business plans and financial plans for the start-up business of Kampung Sawah Durimanis Tourism, Dukuh, Imogiri, Bantul is that the Durimanis management team has succeeded in making business plans and business financial planning for Kampung Sawah Durimanis tourism business. The realization of business plan and business financial plan indicates that the training increases the capacity of Kampung Sawah Durimanis Tourism management team, namely being able to make business plans and financial plan for MSME businesses that are bankable or have a financial profile that meets the requirements for financing from financial institutions. In general, the training broadened horizons and increased the competence of the Durimanis management team and its stakeholders, in managing and developing businesses in their village, Kampung Sawah Durimanis Tourism, in the field of business planning and business financial planning.

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