

## Entrepreneurship Mentoring As An Effort To Increase Business Income

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### Abstract

*This community service raises the problems faced by the rempeyek business named SW-21. Based on interviews, there are several problems experienced by the SW-21 owner, namely good financial management and business legality management. The solution provided from the community service activity to overcome these problems is to provide entrepreneurial assistance on the importance of financial management and business legality management. The results of the community service activity for the SW-21 MSME include: (1) the SW-21 MSME owner has financial literacy in the moderate category regarding financial service products for investment, saving, borrowing and insurance; (2) the SW-21 MSME is able to manage finances by making good financial records; (3) the SW-21 MSME has business legality; (4) the SW-21 MSME has a business modal canvas to develop the business; and (5) the SW-21 MSME has a business signboard and uses social media Whatsapp and Instagram as well as the online food delivery service platform through Shopee Food to increase product marketing. The implication of this community service activity is that it is hoped that the entrepreneurship assistance will make it easier for SW-21 MSMEs to manage patents, develop their businesses, and increase their income and business sustainability.*

**Keywords:** *Entrepreneurship Assistance; Income Increase and MSMEs.*

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### I. INTRODUCTION

Rempeyek, commonly known as 'peyek', is a fried food with a savory and salty taste that was invented in the 16th century in the Special Region of Yogyakarta (DIY). The name rempeyek itself means spices and jiyek, because it is made from spices and is the main ingredient of the dish. Jiyek means flat and wide, because the shape of rempeyek is flat, round, and wide. Rempeyek is a traditional snack made from fried rice or wheat flour and filled with a savory taste and crunchy texture [1]. The market segment for rempeyek is very broad, ranging from rural to urban communities, from lower to upper middle class communities. Rempeyek is a typical food and if it is made more attractive and creative with toppings, the selling price of rempeyek will increase [2]. In general, rempeyek is made from rice flour and tapioca flour mixed with water to form a thick dough, seasoned with spices such as salt and garlic, where many variations of rempeyek are given typical fillings such as peanuts, mung beans, soybeans, coriander, spinach and so on. Rempeyek also has many health benefits, including peanut rempeyek, which is rich in high protein and good fats, which can help reduce the risk of heart disease by lowering bad cholesterol in the body [3]. In addition, peanuts are also rich in vitamin E, which is abundant for smooth body function, and calcium and contains vitamin D, which helps maintain healthy bones and teeth in the long term and can prevent osteoporosis. Meanwhile, the spinach rempeyek variant also has health benefits, including maintaining eye health, preventing oxidative stress, reducing the risk of cancer, lowering blood pressure, and supporting bone health. Micro, Small, and Medium Enterprises (MSMEs) are productive businesses owned by individuals or business entities that have met the criteria as micro businesses and are regulated in Law No. 20 of 2008 [4].

Some of the problems faced by MSMEs are financial and non-financial problems (management organization) [5]. Financial problems include (a) lack of match between available funds that can be accessed by MSMEs; (b) the absence of a systematic approach in funding MSMEs; (c) high transaction costs caused by credit procedures that are quite complicated so that they take up a lot of time while the amount of credit disbursed is small; (d) lack of access to formal funding sources either due to the absence of banks in remote areas or the lack of adequate information; (e) high interest rates on loans for investment and working capital; and (f) many MSMEs are not yet bankable either due to the absence of transparent financial management or

a lack of managerial and financial capabilities. Meanwhile, non-financial problems (management organization) include (a) lack of knowledge of production technology and quality control due to lack of opportunities to follow technological developments and lack of education and training; (b) lack of knowledge of marketing due to limited information that MSMEs can access regarding the market in addition to the limited ability of MSMEs to provide products or services that suit market desires; (c) limited Human Resources (HR) due to lack of resources to develop HR; and (d) lack of understanding of finance and accounting. One of the MSMEs that produces rempeyek is in the Kutu Asem area No.25 RT 15 RW 25 Sinduadi Village, Mlati District, Sleman Regency, DIY is Rempeyek SW-21 with a business owner named Mrs. Woko. Rempeyek SW-21 has 3 variants namely anchovy rempeyek, spinach rempeyek, and peanut rempeyek. The price for all rempeyek variants is sold at IDR 80,000.00 per kg as seen in Figure 1. Sinduadi Village has regional potential in the form of spinach, peanuts, and anchovies so that this natural potential is utilized by Rempeyek SW-21 business owners to become processed rempeyek products that can increase economic value.



**Fig 1. SW-21 Rempeyek Variant**

The current condition of Rempeyek SW-21's business activities is that sales are still entrusted to local stalls and have not been marketed online, so the lack of marketing has made the sales of this peyek less than optimal, where consumers are only from local residents. Rempeyek SW-21 business actors have also not kept good financial records, making it difficult for business actors to monitor income and expenses and know whether their business is experiencing profits or losses. In addition, Rempeyek SW-21's business also does not have a business license, making it difficult for business actors to process patents and borrow from financial institutions for capital to develop their business. The activity of producing rempeyek is not a difficult thing to do, but the problems faced by rempeyek business actors, including those experienced by Rempeyek SW-21 business actors based on observations include (a) still having problems in making production run stably and getting more consumers; (b) financial management that is still simple and not yet understanding financial literacy (understanding of financial products and concepts with the help of information and advice as the ability to identify and understand financial risks in order to make the right financial decisions); (c) lack of knowledge about digital marketing (an effort to promote a product using digital media that can reach consumers in a timely, personal, and relevant manner); (d) still low knowledge about entrepreneurship, where business actors who understand entrepreneurship will be able to help business actors in facing economic pressures; and (e) not yet having a business license for their production activities.

In addition, in other aspects, the competition in the rempeyek business is very competitive where this rempeyek business has many competitors, especially in the DIY area and its surroundings. The current tight business competition demands culinary business actors to be more creative and innovative. Competition is not only in terms of product quality, but also leads to the development of promotional media (digital marketing). Digital marketing is a promotional activity for both a product and a service using digital media [6]. The goal of digital marketing is to increase market share, increase sales revenue, reduce promotional costs, and achieve Customer Relationship Management goals such as increasing customer satisfaction, purchase frequency or customer referral levels. Therefore, there needs to be an effort to improve the business

of the Rempeyek SW-21 business which is a partner in carrying out this community service activity so that it can compete with other rempeyek businesses both in terms of financial management, marketing, and entrepreneurship and the business can continue to run in the long term and can meet the living needs of partners who carry out the business, which ultimately rempeyek business can be used as a main source of income. Entrepreneurship is the process of doing something new in a creative and innovative way that is beneficial to others and provides added value [7]. Based on the description above, the community service team is trying to provide entrepreneurial assistance to the Rempeyek SW-21 MSME so that it is hoped that through this assistance it can increase business income and the sustainability of the Rempeyek SW-21 business.

## II. METHODS

Good financial literacy and management are crucial for MSMEs as they are key to the smooth operation of the company [8]. The 2024 SNLIK (National Survey of Financial Literacy and Inclusion) survey conducted by the Financial Services Authority (OJK) showed that the financial literacy index reached 38.03% and stated that Indonesians generally do not fully understand how to improve the quality of decision-making and financial management to achieve prosperity ([www.ojk.go.id](http://www.ojk.go.id)). The OJK survey results imply that financial literacy, especially among MSMEs, needs to be improved. MSMEs generally pay little attention to their financial bookkeeping activities and experience difficulty in calculating business profits. Controlled financial management of the company's cash flow demonstrates good company credibility. Therefore, education on financial literacy and management is increasingly necessary for MSMEs to improve their performance and sustainability. Furthermore, running a business also requires complete business documents or legality. Having a legal business will make it easier for MSMEs to process patents, develop their businesses, and so on. MSME SW-21, an MSME that produces rempeyek, also requires business legality by registering with the Online Single Submission (OSS) system to obtain a Business Identification Number.

Therefore, this mentoring activity is crucial because many MSMEs are unaware of the importance of business legality. As a result, when their businesses grow, many encounter problems, such as being unable to obtain loans from financial institutions for capital due to a lack of business legality. SW-21 MSMEs also face the problem of lack of promotion, so digital marketing assistance for SW-21 MSME products through social media is important to help market products effectively and affordably, thereby increasing business revenue. In addition, this community service activity will also provide entrepreneurial assistance in the form of a Business Model Canvas (BMC) so that SW-21 MSME owners can review their existing businesses with the aim of strengthening or sharpening their business ideas [9]. Based on the above problems, the community assistance for SW-21 MSMEs is to assist with processing business legality and product distribution permits, financial literacy and management, entrepreneurship, and product marketing (digital marketing). Based on the above problems, the community assistance for SW-21 MSMEs is to assist with processing business legality, financial management, entrepreneurship, and product marketing.

## III. RESULT AND DISCUSSION

The implementation method carried out by the community service team to overcome several problems experienced by Rempeyek SW-21 business actors so as to ensure the success and sustainability of the program includes: (a) The implementation method carried out by the community service team to overcome the problems of business actors who do not understand financial literacy is by providing assistance by introducing financial service products such as investment savings, borrowing and insurance. It is hoped that this activity will contribute to increasing income and the sustainability of the Rempeyek SW-21 business. In addition, the implementation method carried out by the community service team to overcome the problems of business actors who do not understand financial management is by providing assistance by providing education on financial management such as conducting financial bookkeeping by preparing simple financial reports. Bookkeeping activities are an effort to document all cash receipt and expenditure transaction activities which ultimately can be known the financial condition of the business. Therefore, by

carrying out this bookkeeping activity, Rempeyek SW-21 business actors can know how much their business assets, the amount of debt, the amount of receivables and the total value of inventory.

It is hoped that with this community service activity, Rempeyek SW-21 business actors will be able to prepare simple financial reports such as profit and loss and cash flow reports; (b) The implementation method used by the community service team to address issues related to the legality of business permits is by providing assistance to help manage the completeness of business legality by registering through the Online Single Submission (OSS) system where managing business legality is proven by various permits held. The completeness of managing business legality is proven by various permits held such as a Building Permit, Industrial Business Permit, Trade Business Permit, and Taxpayer Identification Number; (c) The implementation method used by the community service team to address the problem related to the lack of knowledge regarding digital marketing is to provide marketing assistance (digital marketing) for Rempeyek SW-21 business products through social media. Furthermore, broader product marketing is carried out using social media such as WhatsApp and Instagram. Social media is very helpful in marketing products effectively and cheaply, thereby increasing sales and reaching more consumers; (d) The implementation method used by the community service team to address the problem of low knowledge about entrepreneurship is to provide entrepreneurship mentoring in the form of a business model.

A business model is a tool used to transform a business idea into a business where complex business realities are simplified into basic, easy-to-understand elements. We can conduct reviews of existing businesses with the aim of strengthening or sharpening existing business ideas. The advantage of BMC is the ease with which business models can be changed quickly and see the implications of changes in one element on other business elements; (e) The implementation method used by the community service team to address the problem of low knowledge about entrepreneurship is to provide entrepreneurship mentoring in the form of a business model. A business model is a tool used to transform a business idea into a business where complex business realities are simplified into basic, easy-to-understand elements. We can conduct reviews of existing businesses with the aim of strengthening or sharpening existing business ideas. The advantage of BMC is the ease with which business models can be changed quickly and see the implications of changes in one element on other business elements. The contribution and participation of partners is by lending business premises to provide entrepreneurial mentoring and facilitating content coordination mechanisms on the digital marketing platform for the Rempeyek SW-21 business, as well as the Rempeyek SW-21 business owners preparing documents and filling out forms to complete business legality management to be executed in the entrepreneurial mentoring strategy (Figure 2).

Business Model Canvas SW-21 Rempeyek MSME		Designed for:	Designed by:	Date:	Version:
				25/06/2025	
<b>Key Partners</b> <ul style="list-style-type: none"> <li>Supplier of spinach, peanuts, and anchovies, a natural resource found in Sinduadi Village, Mlati District, Sleman Regency, Yogyakarta Special Region.</li> <li>Supplier of rice flour and tapioca flour (PT Budi Starch and Sweetener - producer of Rose Brand).</li> <li>Supplier of granulated sugar (Rose Brand - PT Budi Starch &amp; Sweetener Tbk).</li> <li>Supplier of salt (Dolphin - PT Susanti Megah).</li> </ul>	<b>Key Activities</b> <ul style="list-style-type: none"> <li>Ensuring the availability of raw materials</li> <li>Recording sales and administration</li> <li>Providing service to each customer and systematizing product distribution using online and offline sales systems</li> <li>Providing good service to each customer with quality food products</li> </ul> <b>Key Resources</b> <ul style="list-style-type: none"> <li>Maintain the quality of the products offered</li> <li>Establish relationships for product marketing and social media</li> </ul>	<b>Value Propositions</b> <ul style="list-style-type: none"> <li>SW-21 Rempeyek UMKM provides and delivers the best service to customers, ensuring a pleasant experience.</li> <li>Affordable prices with excellent quality.</li> </ul>	<b>Customer Relationships</b> <ul style="list-style-type: none"> <li>Memberships</li> <li>Promotions/discounts for bulk product purchases</li> <li>Relationships between consumers and owners</li> </ul> <b>Channels</b> <ul style="list-style-type: none"> <li>Relationships</li> <li>Social media</li> </ul>	<b>Customer Segments</b> <ul style="list-style-type: none"> <li>Lovers of spinach, peanut, and anchovy dishes (spinach rempeyek, peanut rempeyek, and anchovy rempeyek)</li> <li>All groups, especially those residing in Sinduadi Village, Mlati District, Sleman Regency, Special Region of Yogyakarta.</li> </ul>	

Fig 2. BMC SW-21 Rempeyek MSME

#### IV. CONCLUSION

Community service activities in an effort to increase the income of SW-21 Rempeyek MSMEs have been carried out well. The mentoring activities carried out include digital marketing assistance through the development of digital marketing strategies by creating social media content and joining the Shopee Food marketplace and financial literacy assistance. In addition, business legality assistance was also provided through the OSS to obtain a Business Identification Number (NIB). This mentoring activity was carried out with high enthusiasm which was assessed from two-way communication in the form of discussions with the owners of SW-21 Rempeyek MSMEs. The results of this community service activity have implications where it is hoped that the assistance of digital marketing and business legality will make it easier for SW-21 Rempeyek MSMEs to develop their businesses and increase sales and business sustainability.

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