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# Optimizing the Utilization of Financial Literacy in Supporting Community Economic Development for Seafood Collectors and Micro-Businesses

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**Abstract**-This community service activity aims to enhance the financial management capabilities and financial literacy of residents in Bagan Deli Village, Medan Belawan District, as a strategic effort to strengthen the resilience of the local economy. The background of this program is rooted in the persistent challenges faced by the community, particularly the limited understanding of structured financial record-keeping, weak separation between personal and business finances, and low levels of financial literacy across multiple demographic groups. These conditions potentially hinder the growth of micro and small enterprises that form the backbone of the village economy. The primary targets of this activity include seafood collectors and micro-business actors who play a crucial role in local economic circulation but often lack access to practical financial education. The implementation of the program adopts a participatory and hands-on approach consisting of preliminary field observations, financial education sessions, and intensive mentoring. The educational component includes financial literacy socialization, practical training in simple bookkeeping systems, and guidance on utilizing digital platforms to support MSME promotion and market expansion. Throughout the mentoring phase, participants are encouraged to apply newly acquired knowledge directly to their daily financial practices, ensuring experiential learning and long-term retention. The results of the activity demonstrate a measurable improvement in participants' awareness of systematic financial management, the importance of transparent record-keeping, and the productive use of digital technology in business operations. Overall, this community service initiative is expected to generate a sustainable impact by fostering disciplined financial behavior, strengthening entrepreneurial capacity, and contributing to the long-term economic welfare of the Bagan Deli community.

**Keywords:** Financial Literacy; Financial Management; Simple Bookkeeping; Community Empowerment; Local Economic Development

## 1. INTRODUCTION

Community service is a form of implementation of the three pillars of higher education, aimed at bridging the gap between the mastery of knowledge in the academic environment and the real problems faced by society (Priyanto, Andajani, Sidhi, & Pamujiati, 2025). In local economic development, community service plays a strategic role in promoting the capacity building of business actors, particularly micro-enterprises and community-based economic actors, enabling them to manage their resources more effectively and sustainably (Ardiansyah, Hakim, Handayani, & Irsandi, 2024). One of the fundamental aspects that often poses a challenge in the development of community enterprises is the low ability in business financial management and record keeping (Clan, Yanti, & Sapari, 2026). Bagan Deli Subdistrict, Medan Belawan District, is a coastal area where most of the economic activities are supported by the fisheries and seafood trade sectors. Seafood collectors play a key role in the local economic distribution chain, serving as intermediaries between fishermen and the market or processing industries. (Anik & Indriastuti, 2025). Although they play a strategic role, most seafood collectors in this area still operate their businesses traditionally, with very simple financial management systems. Field observations indicate that business transaction records are generally limited to logging the quantities of seafood coming in and going out, without systematic bookkeeping, such as recording cash, inventory, or accounts receivable and payable.

The main problem faced by the service partners is the low understanding of the importance of simple bookkeeping as a tool for business financial control. The lack of a clear separation between business and personal finances makes it difficult for business actors to accurately calculate profits, monitor business progress, and plan future business development. In addition, limited financial literacy also affects the partners' ability to make economically sound decisions based on financial data, such as determining selling prices, managing working capital, and anticipating business risks. This situation has the potential to hinder business sustainability and weaken the economic resilience of coastal communities (Rukhayati, Habibu, & Pariyati, 2025). In response to this issue, this community service activity offers a solution in the form of education and guidance on business financial management through the implementation of simple bookkeeping that is easy to understand and practical. The proposed solution is designed according to the characteristics of seafood collecting businesses, both in terms of business scale and transaction complexity. The introduced simple bookkeeping includes daily cash recording, seafood stock recording, and recording of fishermen's debts and receivables. This approach is expected to help

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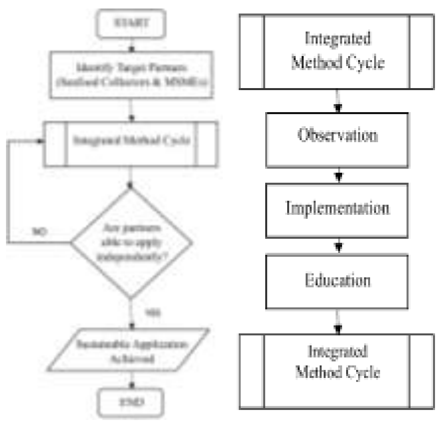
partners gain a clearer picture of their business financial condition, enhance financial transparency, and support more rational and well-planned business decision-making.

This community service activity is relevant to various similar community services that have been conducted previously. Several community service activities in the MSME sector have shown that basic bookkeeping training can increase entrepreneurs' awareness of the importance of financial record-keeping and help them separate business finances from personal finances (Hadita, Hamdah, Muharam, & Kurniawan, 2024; Rajagukguk et al., 2024; Zakhra, Anwari, Wahyurini, & Rahmawati, 2025). Another service focused on coastal business actors also found that low financial literacy is one of the inhibiting factors in the development of businesses based on marine products (Laswitarni, Ginting, Setiyarti, Swaputra, & Wijayanthi, 2025). Assistance with simple bookkeeping for small business actors has been proven to improve financial control and facilitate the evaluation of business performance (Ananda, Syaula, & Ramadhan, 2025). Furthermore, certain community service initiatives that emphasize direct guidance indicate that practical and contextual educational methods are more effective than purely theoretical approaches (Hawa, Rahayu, & Saputri, 2023; Hutabarat, Harahap, & Siregar, 2022; Putri & Thoriq, 2022). Assistance-based service allows partners to directly practice financial record-keeping in accordance with the business transactions they carry out daily (Kisman, 2023). Compared to those community service activities, the service activity conducted in the Bagan Deli Subdistrict is distinctive in its focus on a specific partner, namely seafood collectors as key actors in the coastal economy, as well as in the adjustment of bookkeeping materials to the transaction flow of the seafood business, which is fluctuating and dependent on the season.

The purpose of this community service activity is to enhance the financial management skills of partner businesses through the implementation of a simple bookkeeping system that is systematic and easy to apply. Specifically, this activity aims to provide understanding to seafood collectors about the importance of business financial record-keeping, improve partners' skills in preparing simple bookkeeping, and encourage the establishment of more orderly and planned financial management habits in daily business activities. The expected benefit of this community service activity is an increased capacity of partners to manage their business finances independently and sustainably. With simple bookkeeping in place, partners are expected to be able to monitor the financial condition of their businesses more accurately, understand the level of profit obtained, and make better business planning (Wijaya, Rahmaita, Murniati, Nini, & Mariyanti, 2023). In the long term, this community service activity is expected to contribute to strengthening the local economy and improving the welfare of the residents of Bagan Deli Subdistrict through more professional and sustainability-oriented business management. Based on these issues, a community service program with the theme of Economy and Entrepreneurship, entitled "Improving Community Economy through Management Education and Financial Literacy," is expected to provide practical solutions to enhance the community's ability to manage business and household finances. This program aims to provide an understanding that can be directly applied in daily life to achieve sustainable economic welfare for the community.

## 2. IMPLEMENTATION METHOD

The implementation of this community service activity is designed with a participatory and practical approach, tailored to the conditions and needs of the partners. The methods used include observation, implementation, and education. These three methods are integrated and carried out in stages to ensure that the solutions provided can be applied effectively and sustainably by the target partners, particularly seafood collectors and micro-entrepreneurs in Bagan Deli Village, Medan Belawan District. The details of the activities carried out have been summarized in the following flowchart:




**Picture 1.** Series of community service activities in a flowchart

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This community service activity is scheduled to take place in Bagan Deli Village, located within the administrative area of Medan Belawan District. The program timeline is planned from late August to early September, allowing sufficient duration for preparation, field engagement, educational sessions, and mentoring activities. This time frame is deliberately chosen to align with community availability and local economic cycles, ensuring that participants, particularly micro-business actors and seafood collectors, can engage fully without disrupting their primary livelihoods. The scheduling also enables a phased implementation approach, where observation, training, and follow-up assistance can be conducted sequentially to maximize learning effectiveness and sustainable impact. For the detail can be seen below.

This activity began with the implementation of a survey at seafood collector sites, which took place on August 27, 2025, in Bagan Deli. This was followed by the implementation of basic bookkeeping education for seafood collectors on August 28-29, 2025, which was conducted at the seafood collection sites themselves. The community service activities were then continued with a visit to a local MSME engaged in food production, specifically Peyek Teri. The visit was also accompanied by training on promoting through social media as well as registering the business location on Google Maps. This activity was carried out on August 30, 2025.

### 2.1 Observation Method

The observation method is an initial stage in the implementation of community service activities, aimed at obtaining a realistic understanding of the partner's condition and the problems they face (Indriastuti & Permatasari, 2022). Observations were conducted directly at the locations of seafood collectors and MSMEs that were the targets of the activities. At this stage, the service provider observed the operational activities of the business, the flow of buying and selling transactions, as well as the financial recording systems used by partners in running their businesses. Through the observation method, it was found that most partners still use very simple financial recording systems, which tend to be unstructured.

Transaction recording is generally limited to the quantity of seafood received and distributed, without detailed recording of cash inflows and outflows, systematic stock records, or accounting for debts and receivables with fishermen. In addition, observations are conducted to understand partner work patterns, transaction frequency, and challenges faced in daily business financial management. The results of these observations serve as the basis for formulating educational materials and determining a simple bookkeeping system that aligns with the characteristics of partner businesses.

### 2.2 Implementation Method

The implementation method is carried out as a follow-up to the observations that have been conducted previously, with the primary aim of directly applying the solutions that have been formulated together with the service partners (Azizah, Wardani, & Putri, 2022; Firdausia, Suhardiyah, Suharyanto, Asj'ari, & Kurniawan, 2022). At this stage, the facilitator not only serves as a provider of material or a conceptual explainer, but also actively participates in assisting partners during the implementation process of the designed system. This approach is intended so that partners not only understand the concepts theoretically but are also able to implement them practically in accordance with the conditions and needs of the business they operate.

Implementation is carried out through direct guidance at the partner's business location, allowing the application process to be adapted to the real situations faced by partners in their daily operational activities. In this context, the implementation method is focused on applying a simple bookkeeping system that is easy to understand and relevant to the characteristics of the partner's business. The bookkeeping includes a daily cash book to record all cash inflows and outflows, a seafood stock book to monitor the availability and movement of inventory, as well as a fisherman debt-credit record to document credit transactions between collectors and fishermen. Through this assistance, partners are guided to understand the function of each record book, the correct and consistent way of filling them out, and the interrelation between the records in depicting the overall financial condition of the business. Emphasis is also placed on the importance of orderly financial administration as a foundation for business decision-making and for planning the sustainability of the business in the future.

Assistance is carried out by adjusting to the actual transactions that occur on the day of the activity, allowing partners to directly practice recording based on real business activities. Consequently, partners gain firsthand experience in identifying types of transactions, categorizing records, and understanding the impact of each transaction on the financial condition of the business. This hands-on approach is expected to enhance partners' understanding and skills in managing business finances independently after the community service activities conclude. In addition to financial management aspects, the implementation method is also applied to MSME actors through guidance on digital-based business promotion. The facilitators assist partners in creating simple promotional content, such as preparing product descriptions, taking attractive product photos, and utilizing social media and digital platforms that are easily accessible to the partners. This effort is undertaken to enhance the visibility of businesses in a broader environment and to strengthen the competitiveness of the products produced.

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With the support of digital promotion assistance, it is expected that partners will be able to expand their marketing reach, increase sales opportunities, and support the sustainable continuity of their business.

### 2.3 Education Method

Educational methods are used to enhance partners' understanding and knowledge of the importance of orderly and systematic business financial management (Abdjul, Nurhayati, & Mustaqimah, 2023; Kedaton, Nurwati, Sholikhati, & Muhamadin, 2023). Education is conducted through the delivery of simple bookkeeping materials designed to be practical and easily understood by partners, considering their diverse educational backgrounds and business experiences. The educational material is presented directly to partners using supporting media, including presentation materials and examples of simple bookkeeping. The education focuses on understanding the basic concepts of financial recording, the benefits of bookkeeping for business sustainability, and the risks that may arise if business finances are not managed properly. The educational approach is dialogical, allowing partners to express challenges, questions, and business experiences they encounter.

The educational method aims not only to enhance knowledge but also to raise partners' awareness of the importance of discipline in maintaining financial records on an ongoing basis. This awareness is expected to foster a shift in mindset, whereby financial management is no longer perceived as an administrative burden, but rather as a strategic tool that supports business decision-making, accountability, and long-term sustainability. Through continuous exposure to basic financial concepts and practical recording techniques, partners are encouraged to develop consistent habits that can improve transparency and control over their business finances. To support the sustainability of the program, partners are also provided with educational materials in digital form so that they can be reviewed and applied independently after the community service activities are completed. These materials function as a self-learning resource, enabling partners to reinforce their understanding, adapt the practices to their specific business contexts, and gradually refine their financial management skills over time. The availability of digital resources also allows for flexibility in learning and reduces dependence on direct assistance, thereby strengthening partners' capacity for autonomous implementation.

Through the application of integrated observation, implementation, and educational methods, this community service activity is expected to provide comprehensive and context-sensitive solutions to the issues faced in partners' business financial management. The observation stage ensures that interventions are grounded in real conditions and needs, while the implementation stage translates knowledge into practical action. The educational component, in turn, consolidates these efforts by embedding financial literacy and discipline as enduring competencies. Collectively, these approaches are anticipated to contribute to improved business performance, greater financial resilience, and the sustainable enhancement of the community's economic capacity in the long term.

## 3. RESULTS AND DISCUSSION

### 3.1 Activity Explanation

Before departing for the community service location, the students held a discussion with the supervisor lecturer. The discussion took place at the Universitas Muhammadiyah Sumatera Utara, and included technical guidance on what needs to be done during the community service activities. After the discussion, the students and the supervisor lecturer took a group photo, as seen in Picture 2 below:

**Picture 2.** Group Photo with Lecturers and Students Before Departing to the Activity Location

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The implementation of community service activities in Bagan Deli Village, Medan Belawan District, is carried out in stages and in an integrated manner, prioritizing a participatory and contextual approach. The main focus of the activities is directed at enhancing the financial management capacity of seafood collectors and MSME actors as key players in the coastal community economy. Through a series of observation, education, and implementation activities, this community service not only aims to produce outputs in the form of increased knowledge but also encourages economic and social behavior changes that have the potential to create sustainable impacts. The initial stage of the activities begins with direct observation at the seafood collectors' business locations. This observation provides a real picture of the actual conditions of business management carried out by the partners.

The observation results indicate that the business activities run regularly and continuously, but they are not yet supported by an adequate financial management system. Transaction records are maintained only informally and without structure, limited to recording the quantity of seafood received from fishermen and daily sales. There is no systematic recording of cash inflows and outflows, well-documented inventory records, or clear records of receivables and payables. This situation makes it difficult for partners to determine the business's actual financial position, including calculating profits, managing working capital, and evaluating business performance. The appearance of the location of the seafood collectors can be seen in picture 3 below:

**Picture 3.** Location of the Marine Product Collectors in Bagan Deli Subdistrict

The observational findings indicate that the partners' problems do not lie in low economic activity, but rather in the weakness of the business management system. In this context, community service activities play a strategic role in bridging the gap between traditional business practices and the principles of more orderly and professional business management. The observation also provides a space for dialogue with partners, thereby building trust and willingness for partners to actively engage in the education and mentoring process to be carried out. Based on the results of the observation, the activities continued with the implementation of basic bookkeeping education for seafood collectors. The education focused on introducing the basic concepts of business financial management, the benefits of bookkeeping for business sustainability, and the risks that may arise if finances are not managed properly. The material is presented in simple language and tailored to the characteristics of partner businesses, making it easy to understand and immediately applicable. The simple bookkeeping introduced includes three main components: a daily cash book, a seafood stock book, and a record book for fishermen's debts and receivables. One of the Educational Materials on Simple Bookkeeping for Seafood Collectors can be seen in the following picture 4:


**Picture 4.** Educational Material on Simple Bookkeeping for Seafood Collectors

The educational process takes place in a dialogical and interactive manner. Partners do not merely receive one-way explanations but are also invited to discuss the business practices they have been conducting and the challenges they face. Through these discussions, partners begin to realize that financial record-keeping is not merely an administrative obligation but an essential tool for controlling the business and increasing profits. This awareness represents a significant initial change, as previously bookkeeping was perceived as complicated and of

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no direct benefit to the business. The implementation phase becomes a crucial part of ensuring that the knowledge acquired through education can be practically applied. At this stage, partners are directly guided in preparing and maintaining simple financial records based on ongoing business transactions.

Assistance is provided using examples of real transactions, so that partners can fully understand the relationship between cash recording, inventory, and accounts receivable-payable. Through hands-on practice, partners begin to differentiate between capital, income, and business profits, as well as understand the importance of separating business finances from personal finances. The form of activity that is generally carried out by seafood collectors every day and that the implementers found is receiving seafood from fishermen, then sorting it based on quality, and carrying out weighing measurements as seen in Picture 5 below:

**Picture 5.** The Working Process of Seafood Collectors

The results of the implementation phase indicate an improvement in the partners' ability to conduct financial record-keeping independently. Partners have begun to understand that with organized record-keeping, they can determine the available stock, the amount of capital used, and the profits earned over a certain period. In the short term, this change can provide direct benefits, such as ease in monitoring cash flow and avoiding calculation errors. In the long term, simple bookkeeping has the potential to serve as a foundation for partners to develop their businesses, access formal financing, and gradually scale up their operations. In addition to bookkeeping assistance, the community service activities also include business promotion support for MSME actors.

This assistance is carried out through the creation of simple promotional content and efforts to increase business visibility by utilizing digital media. Although digital promotion still faces technical limitations, this activity provides partners with new insights regarding the importance of adapting to technological developments in supporting business sustainability. Partners are beginning to understand that promotion is not solely dependent on conventional sales, but can also be conducted through digital channels to reach a broader market. Based on the training that has been conducted, the SME owners have successfully been taught how to create promotional content, which was then immediately practiced by posting it on TikTok. The forms of promotion that were successfully posted on social media can be seen in Picture 6 below:


**Picture 6.** The Utilization of Digital Media as a Means of Promoting MSME Products

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From the perspective of economic added value, this community service activity provides a tangible contribution to improving the efficiency of partner business management. With simple bookkeeping in place, partners can optimize the use of capital, reduce potential losses due to unclear records, and enhance their business planning capabilities. Bookkeeping also opens opportunities for partners to conduct periodic business evaluations, making business decisions more rational and data-driven. In the local economy, increasing the management capacity of seafood collectors has the potential to strengthen the distribution chain of fishery products and enhance the economic stability of coastal communities. From a policy perspective, although this community service activity is on a micro scale, the results obtained have significant implications for the formulation of community economic empowerment policies. This activity demonstrates that simple interventions in the form of education and bookkeeping assistance can have a significant impact on community business management. These findings can serve as input for village governments or relevant agencies to design more targeted economic empowerment programs, particularly for coastal business actors. Simple bookkeeping can be used as a prerequisite in business assistance programs, advanced training, or access to financing, thereby making implemented policies more effective and sustainable.

From the perspective of social behavior change, this community service activity encourages the development of discipline and responsibility in business management. Partners who previously operated their businesses informally are beginning to show awareness of the importance of order and financial transparency. These behavioral changes not only impact individuals but also the surrounding social environment. Seafood collectors who start implementing simple bookkeeping could serve as examples for other business actors in the area, thereby creating a demonstrative effect that promotes collective change in community business management. In the short term, the observable changes include increased partner understanding of business financial management, the ability to perform basic record-keeping, and enhanced confidence in running their businesses. Partners feel more capable of managing the businesses they run and have a clearer picture of their financial condition.

In the long term, these changes are expected to foster a business management culture that is more professional and sustainability-oriented. Simple bookkeeping can serve as a foundation for the growth of larger enterprises, improved access to formal financial institutions, and the strengthening of entrepreneurs' bargaining power in the market. In addition to the impact on individuals and communities, this community service activity also contributes to institutions, particularly universities as the implementers of the service. This activity strengthens the role of universities as strategic partners of the community in local economic development. Through this service, universities not only transfer knowledge but also learn from the practices and socio-economic realities of the community. This interaction enriches the development of knowledge in a more contextual manner, making it more relevant to the needs of society. Overall, the results and discussion of this community service activity indicate that an approach integrating observation, education, and implementation can have a significant impact on community business management. The added value generated is not only economic but also encompasses policy aspects and changes in social behavior.

### 3.2 Level of Understanding of Ongoing Activities

The implementation of community service activities in Bagan Deli Subdistrict is focused on enhancing partners' understanding of business financial management through the application of simple bookkeeping and guidance in business activities. The level of partners' understanding is a key indicator in assessing the success of the service activities, as good comprehension determines the extent to which the knowledge and skills provided can be sustainably applied in daily business operations. Therefore, this section comprehensively elaborates on how the activities are carried out to achieve the objectives, the indicators for achieving the goals, measures of success, as well as the strengths and weaknesses of the activity outcomes in relation to the conditions of the community at the service site. Based on initial observations, the partners' understanding of business financial management before the community service activities was considered low.

Seafood collectors operate their businesses based on experience and long-standing traditions without being supported by an adequate financial recording system. Partners' understanding of basic bookkeeping concepts, such as recording cash inflows and outflows, managing inventory, and keeping track of debts and receivables, is still very limited. This situation results in partners lacking a clear picture of the financial condition of their business, making it difficult to determine the actual profits or to plan for future business development. The implementation of Basic Bookkeeping Education was conducted directly with the head of administration at the seafood collection office. In addition to being taught through a PowerPoint presentation, participants also provided hard copies of the presented material to facilitate the office's head of administration in reading and understanding the content without having to use electronic devices first, As can be seen in the following Picture 7:

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**Picture 7.** Implementation of Basic Bookkeeping Education

The community service activities are designed gradually to systematically enhance the partners' level of understanding. The initial stage is carried out through observation and direct dialogue with partners at their business sites. At this stage, the service providers not only make observations but also establish intensive communication to understand the partners' mindset in managing their businesses. This approach is important because most partners perceive bookkeeping as a complicated activity required only by large-scale businesses. Through this initial dialogue, the service providers begin to introduce the concept that simple bookkeeping can actually help small businesses control their finances and improve business sustainability. The next stage is the implementation of simple bookkeeping education tailored to the results of the observations. The education is conducted using a practical approach, employing real transaction examples occurring in the seafood collecting business. The material presented is not theoretical in nature; rather, it directly links financial record-keeping with the daily activities of partners, such as receiving seafood from fishermen, making payments to fishermen, storing stock, and selling to buyers or factories. This approach has proven effective in enhancing partners' understanding, as they can directly see the connection between record-keeping and the business conditions they experience.

The main indicator in assessing partners' level of understanding is their ability to comprehend the functions and benefits of simple bookkeeping. After the educational activities were conducted, partners showed an increased understanding of the importance of daily cash recording as a tool to monitor business cash flow. Partners began to realize that recording cash inflows and outflows not only serves as administrative documentation but also forms the basis for understanding business profits and losses. Furthermore, partners also started to recognize the importance of recording seafood stock to prevent loss, damage, or miscalculation of inventory. The benchmark for the success of community service activities in terms of understanding can be observed from changes in partners' attitudes and responses during and after the activities. At the beginning of the program, partners tended to be passive and viewed bookkeeping as an additional burden. However, after receiving education and guidance, the partners showed interest and openness to trying to implement simple bookkeeping. This was evident which the partners' active involvement in discussion sessions, their ability to explain the functions of each record book, and their willingness to start recording business transactions in a more structured manner, can be seen from Picture 8 below:

**Picture 8.** Interview with an SME Owner

In addition to indicators of conceptual understanding, the achievement of objectives is also measured through the partners' ability to practice financial record-keeping. During the mentoring process, partners are guided in maintaining a daily cash book, a seafood stock book, and fishermen's accounts receivable and payable based on ongoing transactions. The partners' ability to follow the recording steps, although still requiring guidance, demonstrates that the objectives of the community service activities in enhancing practical understanding have been achieved. The partners no longer merely understand bookkeeping in the abstract but are beginning to apply it directly. The main advantage of the outputs from this community service activity is the alignment between the material provided and the actual conditions of the community at the activity site. The simple bookkeeping introduced does not use complicating technical terms and does not require technology that is difficult to access. The use of manual record-keeping is considered more appropriate for partners, most of whom

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are not yet accustomed to using digital applications. This approach makes bookkeeping easier to accept and has the potential to be implemented sustainably.

Furthermore, another advantage of this activity is the direct on-site mentoring approach. This approach allows partners to learn based on real experiences, resulting in a more contextual understanding. Partners can immediately adjust their record-keeping to match the transaction patterns they experience, such as fluctuations in seafood yields influenced by seasons and weather. Thus, simple bookkeeping is not viewed as a rigid concept, but as a flexible tool that can be adapted to the dynamics of the business. Nevertheless, this community service activity also has several weaknesses when evaluated in terms of its suitability for the community's conditions. One of the main disadvantages is the limited time available for the activity. The relatively short mentoring period means that not all partners are yet able to apply bookkeeping independently without assistance. Some partners still require time to become accustomed to routine record-keeping, especially in the context of business operations with high activity levels.

This limitation has the potential to affect the sustainability of bookkeeping practices if not supported by ongoing guidance. The level of difficulty in implementing these activities is also an important aspect of this discussion. From the facilitator's perspective, the main challenge is changing the mindset of partners who are accustomed to running their businesses without financial record-keeping. This behavioral change cannot be achieved instantly and requires a persuasive approach and intensive communication. From the partners' perspective, the primary difficulty lies in maintaining consistency in record-keeping. Business activities that depend on time and natural conditions often lead partners to focus more on operations than on financial record-keeping. Nevertheless, this level of difficulty can be minimized through a gradual approach and method adjustments. The facilitator does not insist on perfect bookkeeping practices but rather encourages partners to start with simple and consistent record-keeping. This strategy is considered more realistic and suited to the conditions of coastal communities, which have limited time and resources.

The prospects for developing future activities are quite open. The simple bookkeeping that has been introduced can be further developed towards more integrated record-keeping, either manually in a more systematic manner or through the use of basic digital technology. Once partners are accustomed to manual record-keeping, the next stage can focus on introducing simple bookkeeping applications that can be accessed via mobile phones. Furthermore, similar community service activities can also be expanded by involving more seafood collectors and MSME actors in the surrounding areas. Documentation of activities, including observation processes, bookkeeping education, recording assistance, and partners' business activities, serves as supporting evidence of the success of the community service. This documentation demonstrates the partners' active involvement and the knowledge transfer process that occurred during the activities.

The presence of this documentation also strengthens the validity of the community service results and can be used as a reference for the development of similar activities in the future. Overall, the partners' level of understanding regarding the ongoing activities shows a significant improvement compared to the initial conditions. Although there are still limitations and challenges, this community service activity has successfully achieved its main objective, which is to enhance partners' understanding and awareness of the importance of business financial management through simple bookkeeping. This success provides a strong foundation for the development of more sustainable community service programs with a broader impact on the residents of Kelurahan Bagan Deli. Based on the training and instruction that have been conducted, the community service implementation team can now conclude that the training target, seafood collectors in Bagan Deli Village, Medan Belawan District, has experienced skill development, which can be summarized as follows:

**Table 1.** Development of skills acquired by seafood collectors

| Self-Development Skills | Before Implementation | After Implementation |
|---|---|---|
| Financial Recording System | Simple and limited only to the quantity of seafood received and distributed. | Systematic and Structured, it already includes detailed recording of cash inflows and outflows, systematic stock recording, as well as the recording of receivables and payables with fishermen. |
| Product Promotion | Relying solely on word-of-mouth promotion, and product sales at the production site as well as delivery to the homes of residents around the production site. | Promotions have utilized social media platforms, where SME owners are already able to post promotional content in the form of product promotion videos. |

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### 3.3 Activity Outcomes

Based on the activities that have been successfully carried out, the researcher can conclude that several outputs have been achieved, including more structured and detailed daily financial reports. These daily financial reports successfully cover cash inflows and outflows, systematic stock recording, as well as recording debts and payments receivable from the fishermen. In addition, the outputs from the product promotion side include social media accounts used to promote local products, through which the MSME management can creatively post their products, making it a more cost-effective means of promotion. Additionally, another output is the provision of MSME points that have been trained in Google Maps, so the public can more easily find the locations where these MSMEs sell their products.

### 3.4 Implications of Follow-Up Actions

The implications for future follow-up actions are that community service implementers need to provide regular supervision so that fish collectors remain consistent in applying daily financial record-keeping and are able to prepare monthly reports as a basis for business decision-making. In addition, further training is needed on working capital management, profit planning, and the utilization of financial data for access to financing. For MSME actors, follow-up may include guidance on digital marketing strategies, creating more engaging promotional content, managing customer interactions on social media, and optimizing business location points on Google Maps through updating information, customer reviews, and increasing business visibility. With such ongoing assistance, it is expected that managerial capacity, competitiveness, and the sustainability of community businesses can continue to improve.

## 4. CONCLUSION

The community service activities carried out in Bagan Deli Subdistrict, Medan Belawan District, focused on enhancing the capacity for financial management of community businesses, particularly seafood collectors and micro-entrepreneurs. Based on the series of activities that have been conducted, it can be concluded that the main problem faced by the partners before the implementation of the service was the low understanding and application of systematic business financial management. Partners tend to run their business activities based on habits and experience, without being supported by an adequate financial recording system, making it difficult to monitor the financial condition of the business, calculate profits accurately, and plan future business development. Through an integrated approach of observation, education, and implementation, this community service activity was able to enhance the partners' understanding of the importance of simple bookkeeping as a tool for business financial control. Education that is delivered in a practical and contextual manner, and tailored to the actual conditions of seafood collection businesses, has a positive impact on the acceptance and engagement of partners in the activities. Direct assistance in the implementation of daily cash books, seafood stock recording, and accounts receivable-payable recording helps partners understand the financial flow of the business more clearly and in a structured way. The results of the activity indicate a change in partners' attitudes and awareness regarding the importance of orderly and sustainable financial record-keeping. Partners not only understand the basic concepts of bookkeeping but have also begun to practice recording business transactions in accordance with daily activities. Although the implementation of bookkeeping still requires further guidance, the improvement in understanding and basic skills achieved demonstrates that the objectives of the service activity have been substantially met. Overall, this community service activity has made a positive contribution to strengthening the financial management capacity of coastal community enterprises in Bagan Deli Village. The success of this activity serves as an important foundation for the development of more sustainable follow-up community service programs, both through long-term mentoring and integration with the use of simple financial recording technology.

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