



SIMPLE FINANCIAL CHECK-UP: DETECTING THE FINANCIAL HEALTH OF MSMEs IN THE SURABAYA SOUVENIR CENTER

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Article info	ABSTRACT
<p>Corresponding Author: Gusti Dian Prayogi dian@stieyapan.ac.id Sekolah Tinggi Ilmu Ekonomi YAPAN</p>	<p>MSMEs still face challenges regarding low financial literacy and business financial management, particularly in independently detecting their financial health. This community service activity aims to improve the understanding and skills of MSME owners at the Surabaya Souvenir Center through the implementation of a simple financial check-up. The implementation methods included training, simulations, and direct mentoring using a participatory approach tailored to the partner's business conditions. The results showed an increase in the partners' understanding of business financial management, initial changes in cash flow recording practices, and the partners' ability to identify business liquidity conditions simply. Partner satisfaction surveys indicated an excellent level of satisfaction regarding the material, methods, and benefits of the activity. The discussion of the results confirms that a simple financial check-up is an effective, applicable, and relevant approach to improving the financial health of MSMEs and has the potential to be replicated in other MSME centers.</p> <p>Keywords: <i>Financial Check-up, MSME Financial Health Detection</i></p>
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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in supporting the national economy, both as providers of employment and as drivers of the local economy. Nonetheless, the sustainability of MSMEs is still faced with various internal issues, especially in the aspect of business financial management. Several studies indicate that most MSME actors do not yet have an adequate financial recording system, thus they are unable to accurately describe the business's financial condition (Putri, Harahap, Sugiarti, & Efendi, 2024); (Arianti, 2025). This condition impacts weak business decision-making and increases the risk of business failure.

MSME financial management problems are generally characterized by the mixing of personal and business finances, the absence of consistent cash flow records, and low understanding of business financial health indicators (Nasihin et al., 2025); (Lestari, Laksmiwati, Meidiyustiani, Ekawanti, & Priyanto, 2024). In fact, simple financial recording and periodic evaluation of business financial conditions are the main foundations for maintaining MSME stability and sustainability (Yuniarti, 2024). Without adequate financial

information, MSME actors tend to run their businesses based solely on intuition rather than objective data.

MSMEs located in the Surabaya Souvenir Center have characteristics of relatively high daily transactions, especially in the trade and culinary sectors. These dynamic business activities demand careful and sustainable cash flow management. However, in reality, many MSME actors are still unable to assess their business's financial condition simply and independently. Limited financial literacy makes it difficult for MSME actors to identify financial problems early on, such as cash flow imbalances and dependence on short-term debt (Hasnawati, Dalimunthe, Wulan, & Husna, 2025).

One relevant approach to addressing these issues is the implementation of a simple financial check-up. A simple financial check-up is a process of evaluating business financial conditions through basic indicators that are easy to understand and apply by MSME actors, such as cash flow recording, separation of personal and business finances, and basic liquidity assessment. This approach is considered effective because it does not require complex accounting understanding, yet it is still able to provide an initial overview of business financial health (Syamsul, 2023); (Amilia & Iramani, 2025).

Various empirical studies show that improving financial literacy and simple financial management skills has a positive effect on MSME performance and sustainability (Putri et al., 2024); (Arianti, 2025). Therefore, community service activities focusing on education and mentoring for a simple financial check-up become very relevant, especially for MSMEs in souvenir center that have great economic potential but still face limitations in business financial management.

The urgency of implementing this service activity is based on the real needs of MSME actors for practical mentoring in business financial management. Several studies reveal that low financial literacy contributes to weak MSME performance and low business resilience against economic shocks (Arianti, 2025). Without an adequate understanding of business financial conditions, it is difficult for MSME actors to conduct planning, evaluation, and proper decision-making.

Many MSME actors have not utilized financial recording as a managerial tool, but rather only as a formality (Nasihin et al., 2025). The low ability to read and interpret financial information is one of the main obstacles to MSME development (Lestari et al., 2024). Therefore, this service is important to provide solutions that are applicable and in accordance with the real needs of business actors.

The simple financial check-up approach is seen as urgent because it is able to bridge the gap between financial management concepts and field practices. Through this activity, MSME actors are not only given a conceptual understanding but are also trained to directly apply simple financial recording and evaluation relevant to their business conditions (Hanafi et al., 2025); (Sutarjo, Rosari, Purnomo, Elshifa, & Aisyah, 2025). Thus, this service is expected to increase the capacity of MSME actors in maintaining business financial health sustainably.

This service activity has fundamental differences compared to other MSME service programs. Many previous service activities focused on financial literacy in general or the introduction of digital financial technology, such as the use of financial recording applications or financial technology (Hasnawati et al., 2025); (Amilia & Iramani, 2025).

Although important, such approaches are often not fully suited to the capabilities and needs of micro-scale MSMEs that are still limited in access to technology and human resources.

This service specifically focuses on a simple financial check-up oriented toward basic practices that are easy to implement without dependence on complex digital technology. This approach differs from other services that emphasize the preparation of formal financial reports or advanced financial analysis. The main focus of this activity is to provide a simple evaluation tool that can be used independently by MSME actors in their daily business lives (Syamsul, 2023); (Nasihin et al., 2025).

Furthermore, this service is carried out using a direct mentoring method at the MSME center location, so the material presented is tailored to the characteristics of the participants' businesses. This participatory approach is considered more effective in increasing the understanding and awareness of MSME actors compared to one-way counseling methods.

Based on the background and urgency, the objectives of this community service activity are to increase the awareness of MSME actors in the Surabaya Souvenir Center regarding the importance of business financial management and health (Putri et al., 2024), provide practical understanding and skills to MSME actors in performing a simple financial check-up independently (Nasihin et al., 2025), help MSME actors identify liquidity conditions and basic financial problems as a basis for business decision-making (Arianti, 2025), and encourage the application of sustainable financial recording and evaluation to improve MSME performance and competitiveness (Arianti, 2025).

METHOD

The method for implementing this service is designed to provide practical understanding as well as direct mentoring to MSME actors in the Surabaya Souvenir Center in performing an applicable simple financial check-up. Generally, this method adopts a participatory approach and community empowerment, as such an approach has proven effective in MSME capacity building and increasing practical financial understanding through the active involvement of participants throughout all stages of the activity (Yusmaniarti, Hernadianto, Astuti, & Duffin, 2024). This participatory approach allows MSME actors to become active subjects who identify problems, learn through direct practice, and prepare action plans based on the results of the financial assessment they conduct with facilitators.

The activity began with a preparation and problem identification stage, specifically conducting a pre-assessment of the financial management conditions currently run by MSME actors. The service team conducted initial surveys and interviews with MSME actors to identify their basic understanding of financial recording, the regularity of daily cash flow recording, and the application of business versus personal fund separation. This initial data collection technique follows practices discussed in previous service literature, where initial assessments to determine financial literacy levels are applied as an important step in designing appropriate interventions. During this stage, the service team also collected qualitative data through business activity observation notes and documentation of existing financial recording practices, so that patterns of problems and existing financial habits could be clearly identified.

Continuing to the stage of formulating training materials and preparing the activity module, materials were prepared based on the needs assessment results and were contextual

to the character of MSMEs in the souvenir center. This module includes materials on basic cash flow understanding, recording daily transactions, separating business and personal accounts, and simple evaluation of business liquidity. The preparation of the module refers to best practices in MSME financial literacy that have been applied in several other service programs, such as socializing the separation of business and personal finances through a simple case study approach (Juliyanti, Adamura, Jianggimahastu, & Husaini, 2025) and applicable digital financial management training (Rozak, Jerfiani, & Pratiwi, 2025). The preparation of the material was adjusted to the participants' initial literacy levels so that it is easy to understand and can be implemented immediately.

The next stage was the implementation of training and workshops, where this core activity was carried out gradually and interactively. Training was delivered through short lecture sessions, demonstrations, recording practice simulations, and small group discussions to solve financial case studies that are contextual for the participants' businesses. This training model refers to interactive workshop practices that have successfully improved the understanding and skills of MSME actors in the context of financial literacy and simple financial technology (Widyastuti et al., 2022). The practice-based learning method was chosen because it can help participants internalize financial concepts directly and accelerate their ability to apply simple financial check-up steps in their businesses.

After the training activities, field implementation mentoring was conducted, where the service team periodically accompanied MSME actors in applying the financial management activity modules they had learned. This mentoring includes guidance on daily cash flow recording, establishing a specific business cash book, and direct explanation for any questions or obstacles faced by participants in applying the correct recording method. This mentoring is in line with practices carried out in other service programs that emphasize continuous mentoring to ensure training materials are properly implemented. Additionally, mentoring also included reflective feedback sessions where participants shared experiences and learned from real cases they encountered in their respective businesses.

RESULT AND DISCUSSION

Finding

The implementation of the community service activity titled "Simple Financial Check-up: Detecting the Financial Health of MSMEs in the Surabaya Souvenir Center" produced observable achievements, both in aspects of partner capacity building, changes in business financial management practices, and partner satisfaction levels with the activities carried out. These implementation results were obtained through direct observation, post-training evaluation, mentoring documentation, and partner satisfaction surveys.

The implementation results showed that most MSME actors who became service partners experienced an increase in understanding regarding the importance of managing business finances separately from personal finances. Before the activity was carried out, the majority of partners did not perform financial recording routinely and were unable to explain their business's financial condition simply. After participating in the series of training and mentoring, partners began to understand the basic concepts of business cash flow, the importance of recording daily transactions, and the function of a simple financial check-up as a tool to assess business financial health. Practice-based financial literacy training is

capable of increasing MSMEs' understanding and awareness of their business's financial condition (Putri et al., 2024).

The mentoring results also showed initial changes in partners' financial management practices. Most partners began to record business transactions more regularly using the simple cash book introduced during the activity. Some partners have separated the recording of personal and business expenses, making business cash flow easier to monitor. This change in practice is a positive indicator of the success of the service implementation, as actual behavioral change is the main goal of MSME empowerment activities. Direct mentoring-based service is more effective in encouraging changes in MSME financial management practices compared to one-way training (Sutarjo et al., 2025).

Furthermore, the implementation evaluation results showed that partners began to be able to identify business liquidity conditions simply. Through financial check-up simulations, partners could determine whether the business cash held was sufficient to meet short-term obligations. Several partners stated that this understanding helped them be more careful in making decisions regarding raw material purchases and the use of business funds. The introduction of simple financial indicators is capable of increasing MSMEs' ability to manage cash flow and reducing the risk of errors in decision-making (Juliyanti et al., 2025).

To measure the perception and acceptance level of partners toward the service activities, the implementation team conducted a partner satisfaction survey using a Likert scale questionnaire with a range of 1–5. Aspects measured included the suitability of material with partner needs, clarity of material delivery, benefits of the activity for the business, implementation methods, and overall satisfaction. The survey results showed that the partners' satisfaction level with the service activity was in the very good category. Approximately 80–90% of partners stated they were very satisfied, while the rest stated they were satisfied with the implementation of the activity.

The aspect with the highest satisfaction score was the suitability of the material with business needs and the practical benefits of the activity. Partners considered that the simple financial check-up material was easy to understand, relevant to their business conditions, and could be directly applied in daily business activities. Service activities designed based on partners' real needs tend to produce high satisfaction levels. Moreover, the direct mentoring method was also considered very helpful for partners in understanding the material more deeply (Yusmaniarti et al., 2024).

Nevertheless, the survey results also showed input from partners regarding the sustainability of the activities. Some partners hoped for further mentoring and the introduction of simple financial recording applications to support recording consistency. Integrating financial literacy with simple technology can strengthen MSME financial management practices (Safitri, Sriyuniati, & Chandra, 2023). Overall, the results of this service implementation show that the activity has proceeded according to the established goals and provided real benefits for MSME partners in the Surabaya Souvenir Center.

An important aspect of this method is continuous monitoring and evaluation, conducted to monitor the extent to which MSME actors successfully apply the financial check-up concept in their daily business. Monitoring was conducted through follow-up interviews, field visits, and focus group discussions involving MSME actors and facilitators to evaluate challenges and progress in ongoing financial management practices. This evaluation technique is similar to evaluation approaches used in other community activities to

understand participant perceptions and behavioral changes in financial management (Prasetyo, Komariyah, Sadiqin, & Wahib, 2025). Evaluation was conducted qualitatively and quantitatively, including comparisons of financial recording conditions before and after service such as pre-post tests and assessments of daily practices performed by participants.

Additionally, this service implementation method utilized blended learning techniques, where basic materials were also prepared in digital format accessible independently by participants after face-to-face sessions. This is in line with digital training practices proven to help increase financial literacy and financial technology understanding among MSMEs (Paranita, 2023). This blended learning is designed to provide flexibility for MSME actors who have time constraints and to reinforce understanding through repetition of material.

The method used also integrated simulations and direct practices of simple financial recording using easily accessible tools, such as simple cash books or spreadsheet programs familiar to business actors. These simulations were tailored to MSME needs and daily business contexts, allowing participants to feel the direct link between the material learned and their business needs. The application of simulations and practice in service to MSMEs is recommended by other service literature showing that direct practice can strengthen participants' technical skills (Septiani, Ferdiansyah, & Sunarto, 2025).

Overall, this service implementation method emphasizes a participatory approach, active learning, direct mentoring, and continuous evaluation to ensure that participants not only understand the simple financial check-up concept but are also able to apply it independently in daily business activities. The combination of these methods is expected to provide a sustainable positive impact for MSME actors in the Surabaya Souvenir Center, particularly in improving simple yet effective financial management practices

Discussion

The results of the service activity implementation show that the simple financial check-up approach applied was able to address the main financial management problems of MSMEs in the Surabaya Souvenir Center. The increase in understanding and the change in financial management practices occurring in partners indicate that the training and mentoring methods used were appropriate for the characteristics and needs of the target MSMEs. This finding reinforces the view that MSMEs require practical, contextual, and easy-to-apply financial management approaches, rather than complex formal accounting approaches (Putri et al., 2024).

The initial change in financial recording practices, particularly the separation between personal and business finances, is an important achievement of this service activity. The mixing of personal and business finances is one of the main causes of MSMEs' low ability to evaluate business performance objectively (Juliyanti et al., 2025). With the implementation of separate simple cash flow recording, partners began to have a clearer picture of their business's financial position. This shows that a simple financial check-up serves as a fundamental instrument in building the financial awareness of MSME actors.

Furthermore, the ability of partners to identify business liquidity conditions through simple indicators is an indicator of service success. Understanding liquidity helps MSME actors in managing short-term obligations and planning business expenditures more carefully. The introduction of basic financial indicators in MSME service can improve business decision-making capabilities and minimize financial risks (Sutarjo et al., 2025). By

knowing cash conditions and business obligations, partners become more selective in using business funds, especially during fluctuating sales periods.

However, the discussion of results also shows that the changes in practice occurring are still in the early stages and require continuous reinforcement. Some partners still experience difficulty maintaining recording consistency, especially when business activity is increasing. This indicates that habit factors and time constraints remain major challenges in implementing MSME financial management. The success of MSME service is highly influenced by continuous mentoring and the formation of new habits in the medium to long term (Prasetyo et al., 2025).

From a methodological perspective, the direct mentoring approach applied in this service proved effective in encouraging partner behavioral changes. Mentoring allows MSME actors to directly consult regarding real problems they face in daily business practices. The participatory approach and field mentoring are able to increase service effectiveness because participants not only receive material but also get solutions for the contextual problems faced (Yusmaniarti et al., 2024). Therefore, the results of this service confirm the importance of integration between training and mentoring in MSME empowerment activities.

The partner satisfaction survey results showed a very high level of satisfaction with the implementation of the service activities. The high level of partner satisfaction can be understood as an indicator that the activities carried out were relevant to the needs and expectations of MSME actors. The aspect of material suitability with business needs obtained the highest score, indicating that the simple financial check-up topic was considered on target. Material relevance is a key factor in the success of MSME training and service (Putri et al., 2024).

Partner satisfaction with implementation methods, particularly direct mentoring and simulation practices, shows that active learning approaches are more effective than one-way lecture methods. Partners felt it was easier to understand the material because it was delivered through real examples and direct exercises that matched their business conditions. Direct practice methods increase the understanding and acceptance of material by MSME actors (Juliyanti et al., 2025).

High partner satisfaction also reflects the real benefits felt by participants after following the activity. These benefits are not only in the form of increased knowledge but also a change in perspective regarding business financial management. Partners began to realize that financial recording and evaluation are not just administrative obligations, but strategic tools to maintain business sustainability. Successful MSME service is service that is able to change the mindset of business actors toward the importance of financial management (Sutarjo et al., 2025).

Although the partner satisfaction level is classified as very good, the survey results also revealed partner hopes for activity sustainability. Some partners desire further mentoring and the introduction of simple financial recording technologies. This hope indicates that partners are not only satisfied with the activities that have been carried out but are also motivated to improve their financial management practices. Integrating financial literacy with simple technology can strengthen the consistency of MSME financial recording (Yuniarti, 2024).

Overall, the discussion of partner satisfaction survey results shows that the service activity has succeeded in creating a positive, relevant, and beneficial learning experience for

MSME actors. High partner satisfaction also serves as an important basis for developing more structured and sustainable follow-up service programs. Thus, these results and discussion confirm that a simple financial check-up is an effective and viable approach to be replicated in other MSME centers with similar characteristics.

CONCLUSION

Based on the series of community service activities that have been carried out, it can be concluded that the "Simple Financial Check-up: Detecting the Financial Health of MSMEs in the Surabaya Souvenir Center" program successfully addressed the main problems faced by MSME actors, specifically related to weak business financial management and evaluation. In the introductory stage, this service started from the urgency of low MSME financial literacy, the mixing of personal and business finances, and the inability of MSME actors to assess financial health independently. These issues proved relevant to the partners' conditions in the field and confirmed the importance of practical and contextual educational interventions.

In terms of implementation methods, the participatory approach combined with training, simulations, and direct mentoring proved effective in increasing partners' understanding and skills. This method allowed MSME actors not only to receive theoretical material but also to directly practice cash flow recording, separating business and personal finances, and performing a simple financial check-up according to their respective business conditions. Field mentoring provided space for partners to discuss real problems they faced, so that the solutions provided became more applicable and targeted.

The results of the service implementation showed an increase in partners' understanding of the importance of business financial management, initial changes in financial recording practices, and partners' ability to identify business liquidity conditions simply. Additionally, the partner satisfaction survey results showed a very high level of satisfaction with the material, implementation methods, and activity benefits, indicating that this service was well-received and its benefits were directly felt by MSME actors. The discussion of these results reinforces the findings that a simple financial check-up is an effective, relevant, and easily replicated approach to improving MSME financial management capacity, especially in micro and small businesses with limited resources.

Overall, this service activity can be concluded to have successfully achieved the established goals, namely increasing the awareness, understanding, and simple and sustainable financial management practices of MSMEs. Nevertheless, the service results also show that the changes in practice occurring still require reinforcement and further mentoring to last consistently in the long term. Therefore, this service not only provides practical contributions to MSME partners but also serves as a basis for developing more sustainable follow-up programs in order to strengthen the financial health and competitiveness of MSMEs at the local level.

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