



Participatory Community Action

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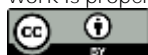
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EMPOWERING SCREEN PRINTING MSMEs THROUGH ASSISTANCE IN PREPARING BUSINESS PLANS

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ABSTRACT

Objective: This community service aims to assist screen printing MSMEs in Central Java, especially partners of the Course and Training Institute “ LKP Evolution Jepara” , in preparing a feasible business plan with a focus on financial literacy and human resource management.

Design & Methods: The activity was carried out through training and direct mentoring on November 2024 in collaboration with LKP Evolution Jepara partners. Participatory and collaborative methods were used by involving lecturers and students from the Faculty of Economics and Business, Nahdlatul Ulama Jepara Islamic University in delivering materials and providing direct practice, such as preparing financial plans, calculating production costs, and planning and organizing the workforce. The activity was carried out through participatory training and intensive mentoring to 30 training participants. The stages of implementing the activity include initial observation, training, direct practice, and evaluation through pre-tests and post-tests.

Result: The results of the activity showed a significant increase in participants' understanding of the concept of business planning, especially financial management starting from the preparation of the cost of goods manufactured (HPP) and cash flow planning. They were also able to identify labor needs and create a simple organizational structure according to the production process. In conclusion, this participatory and collaborative training is effective in increasing the entrepreneurial capacity of MSMEs actors, and can be replicated in similar business communities.

Keywords: MSMEs, business plan, screen printing, financial literacy, HR planning

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in Indonesia's economic development. Based on data from the Ministry of Cooperatives and SMEs, MSMEs contribute more than 60% to the national Gross Domestic Product (GDP) and absorb more than 97% of the national workforce ([Limanseto, 2025](#)). In the midst of their large contribution, MSMEs also face various structural challenges, especially in terms of business management and access to capital. In the regional context, such as in Central Java, MSMEs also have a major contribution to local economic development, job creation, and poverty reduction. Until now in Indonesia there are more than 64 million units of various types of businesses ([Limanseto, 2025](#)). However, behind this contribution, MSMEs also face various structural and cultural obstacles that hinder their potential, especially in

terms of business management, access to finance, and the ability to prepare systematic business plans.

One of the potential MSME sectors that often escapes attention is the screen printing industry, especially screen printed t-shirts, the demand for which tends to increase along with trends fashion. This product has a fairly wide market because t-shirts are a basic clothing need that is consumed across ages, social classes, and cultures. Unlike other clothing styles that tend to be seasonal, screen-printed t-shirts have strong market resilience. This advantage makes the t-shirt screen printing business one of the promising entrepreneurial opportunities, especially for young villagers or graduates of course and training institutions such as LKP Evolution Jepara.

LKP Evolution is a course and training institution that actively develops entrepreneurial skills for young people in the Batealit area, Jepara. One of the focuses of its development is screen printing technique training and independent screen printing business development. However, based on the results of observations and initial discussions between the service team and LKP Evolution and screen printing MSME actors in the area, it was found that most business actors were still unable to prepare a comprehensive business plan. They generally have technical skills in production, but do not understand the importance of business plan documents as a tool for planning, managing, and developing their businesses.

The business plan document not only functions as an internal business guideline, but is also an important prerequisite in accessing various sources of capital, such as People's Business Credit (KUR), financing from cooperatives, and business incubation programs from the government. Without a clear and feasible business plan, MSMEs will have difficulty proving the feasibility of their business to potential investors or financial institutions. Weaknesses in preparing a business plan are often rooted in minimal financial literacy, lack of understanding of aspects of human resource management (HR), and lack of experience in preparing short- and medium-term business projections. The business planning factor as a skill that a leader must have is the main key to the success of small and medium businesses (Nugroho & Fuad, 2023). Masnita et al. (2021) also emphasized that many MSMEs do not have a clear business plan, thus hampering their long-term success. As a solution to this problem, various training programs have been implemented to improve the competence of MSME owners in making effective business plans (Biby & Nazaina, 2021; Hanifa et al., 2021).

Previous studies have shown that educational and participatory interventions can significantly increase the capacity of MSMEs. Good business planning includes financial, HR, and short-term and medium-term projections (Noor & Rahmasari, 2018). Fuad (2015) emphasized that good location selection and business planning have a positive correlation with the success of MSMEs. Training programs that focus on digital-era HR skills have shown significant improvements in MSME performance and competitiveness (Hamsal et al., 2024; Yuliansyah et al., 2024). Rohman (2017) also pointed out the importance of implementing simple accounting and financial planning in the sustainability of MSMEs. On the other hand, Zamora (2013) emphasized the importance of business feasibility study training as an initial step in community empowerment based on the economy. Furthermore, the development of HR competencies, including knowledge, skills, attitudes, and abilities, is very important for the sustainability of MSMEs businesses (Parwoto et al., 2024).

This community service activity was then designed as a concrete response to the problems faced by screen printing MSMEs under the guidance of LKP Evolution. This activity aims to provide assistance in preparing a business plan, especially in terms of human resource management and financial planning. The selection of this focus is based on two main reasons: first, the human resource aspect greatly determines the efficiency and productivity of screen printing businesses, most of which are still labor-intensive; second, the financial aspect is the foundation in determining the sustainability and development of the business in the future. The business plan prepared by the participants is expected to reflect an understanding of the target market, work organization structure, capital requirements, revenue and cost projections, and business growth strategies. In the process, participants are also trained to calculate the cost of goods manufactured (HPP), prepare cash flow reports, and prepare a simple business feasibility analysis. This activity not only provides

theoretical training, but also creates a practical space that allows participants to prepare their business plans directly with the guidance of lecturers as training instructors.

In general, this activity is a bridge between the academic world and the practical needs of micro-entrepreneurs in the community. The ultimate goal is to create MSMEs who are not only technically proficient, but also competent in business management and business planning. It is hoped that by increasing the capacity of business planning and management, screen printing MSMEs in Jepara can strengthen their position in the local fashion industry value chain and be able to grow sustainably. The success of this activity can also be a replication model for empowering MSMEs in other regions facing similar challenges.

METHODS

This activity was carried out using a participatory action research (PAR) approach that actively involved screen printing MSMEs actors and academic assistants in every stage. The subjects of the activity were 30 people consisting of actors and prospective screen printing business actors of MSMEs Sablon under the guidance of LKP Evolution Jepara in Jepara Regency and surrounding areas such as Demak, Kudus, and Pati. The measuring instruments used were pre-test and post-test instruments to measure the increase in understanding, as well as business plan documents prepared by each participant as the main output of the activity. The implementing team involved three lecturers and two students as field facilitators.

Strengthening the capacity of participants through a participatory approach is considered more effective than a one-way approach that is lecture-based. Therefore, this activity is designed with a method that emphasizes two-way interaction, case simulations, group discussions, and individual mentoring. The involvement of students in this activity also aims to expand the impact of community service and provide direct learning experiences to students as part of the implementation of Merdeka Belajar Kampus Merdeka (MBKM).

The implementation process is divided into three stages consisting of preparation, implementation, and evaluation stages. In detail, the stages of activity include:

1. Preparation Stage
 - a. Initial observation and identification of partner needs (LKP Evolution and screen printing MSMEs actors).
 - b. Preparation of training materials covering marketing, HR, operational and financial aspects.
 - c. Coordination with LKP Evolution and recruitment of students as facilitators.
2. Implementation Stage
 - a. The first training material consists of: Introduction to business plans, Market analysis, Business operations, and HR planning.
 - b. The second training material consists of: Calculation of COGS, Cash flow projections, and Preparation of business plan documents.
 - c. Individual assistance in preparing each participant's business plan.
3. Evaluation Stage
 - a. Pre-test and post-test to measure participants' understanding.
 - b. Open feedback from participants regarding the benefits and drawbacks of the activity.
 - c. Assessment of the quality of the business plan produced and follow-up plans.

RESULT

Service program was implemented to improve the understanding and skills of screen printing MSMEs actors, especially in preparing business plans that include aspects of human resources and finance. The results of the activity showed a significant increase in terms of knowledge, attitudes, and skills of participants. These results can be described in three main aspects, namely: (1) increasing the capacity of human resources and organizational management, (2) strengthening financial management and calculating the cost of production, and (3) evaluating the impact of training through pre-tests and post-tests.

Human Resources and Organization Capacity Building

Before the training, most screen printing SMEs did not understand how to plan a simple business organizational structure. They run their businesses with traditional work patterns that rely on existing labor without considering workload, efficiency, or training needs. Through the training provided, participants began to understand the basic concept of workforce planning, including calculating workload based on daily output. In the training session, participants were given examples of work study approaches such as:

1. Identify the type of work (design, printing, packaging, administration)
2. Standard work time estimate
3. Calculation of labor requirements based on production volume.

Participants were also invited to create a simple organizational structure that includes roles as production manager, screen printing operator, finance, and marketing. As a result, 80% of participants succeeded in creating a simple organizational structure draft and were able to explain the duties and responsibilities of each position. Here is an example of an organizational structure created by participants.

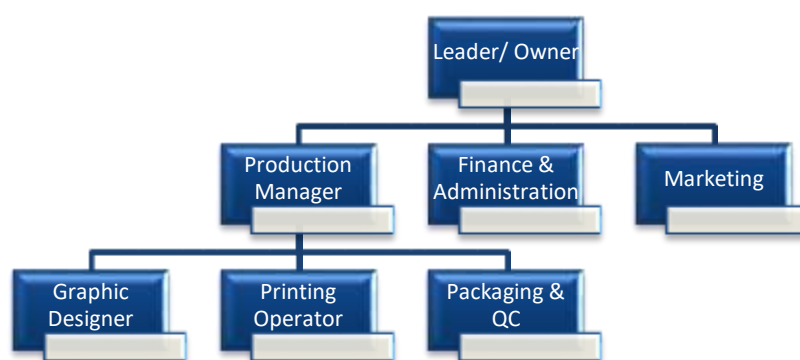


Figure 1 Example of Screen Printing Business Organizational Structure

Based on the organizational structure, participants compile and complete the Job Description (main tasks and responsibilities of the position), Job Specification (qualifications required for the position), and Job Standard (quantitative/qualitative work targets that are used as performance measures). The following is an example in the form of a simple table made by participants.

Table 1 Example of Job Description, Job Specification, & Job Standard for Participant Screen Printing Business

Position	Job Description	Job Specification	Job Standard
Leader/ Owner	<ul style="list-style-type: none"> • Determining the direction of the business • Taking strategic decisions • Monitor team performance 	<ul style="list-style-type: none"> • Minimum education is high school/vocational school • Leadership spirit • Understanding the screen printing business process 	<ul style="list-style-type: none"> • Prepare an annual business plan • Monthly evaluation • Weekly meeting
Production Manager	<ul style="list-style-type: none"> ○ Set up production schedule ○ Monitoring work processes ○ Maintaining print quality 	<ul style="list-style-type: none"> ○ Vocational School/D3 Graphic Engineering ○ Min. 2 years experience in screen printing production 	<ul style="list-style-type: none"> ○ Ensure 100% of orders are on schedule ○ Max defect tolerance 2%
Finance & Administration	<ul style="list-style-type: none"> • Record daily transactions • Making financial reporting • Arrange purchasing of materials 	<ul style="list-style-type: none"> • Accounting/Administration Vocational School • Able to operate Excel or financial software 	<ul style="list-style-type: none"> • Financial reports every weekend • Neat & verified bookkeeping
Marketing	<ul style="list-style-type: none"> ○ Running a promotion ○ Answering online orders 	<ul style="list-style-type: none"> ○ Communicative, active on social media 	<ul style="list-style-type: none"> ○ Minimum 3 content/day

Position	Job Description	Job Specification	Job Standard
	<ul style="list-style-type: none"> Building reseller relationships 	<ul style="list-style-type: none"> Able to design light content 	<ul style="list-style-type: none"> Sales target increases by 10% per month
Graphic Designer	<ul style="list-style-type: none"> Create custom designs Adjusting the print format Design revision from customer 	<ul style="list-style-type: none"> Mastering CorelDraw / Photoshop Thorough, creative 	<ul style="list-style-type: none"> 100% print ready files Max. 1× revision per design
Printing Operator	<ul style="list-style-type: none"> Screen printing according to design Maintain tools & materials Ensure neat results & precise color 	<ul style="list-style-type: none"> Careful, agile, physically healthy Experienced preferred 	<ul style="list-style-type: none"> 50– 80 pcs/day (manual screen printing) Error tolerance <2 pcs/day
Packing & QC	<ul style="list-style-type: none"> Checking the final quality Packaging products according to standards Preparing for shipment 	<ul style="list-style-type: none"> Honest, neat, careful Not color blind Able to work standing for long periods 	<ul style="list-style-type: none"> 100% products pass QC Packaging max. 3 hours/100 pcs

Based on the organizational structure that is equipped with Job Description, Job Specification, and Job Standard, it will help business owners in managing their workforce. The management of the workforce in question is the process of planning needs until, the recruitment and selection process, and placement of workers (Planning & Organizing/Staffing), facilitating the process of directing and instructing employees (Directing), and facilitating the process of evaluating and assessing employee performance (Controlling).

One of the training participants said:

"Until now, I didn't know that small businesses like screen printing also needed a work structure. Now I know how many people I ideally need and what their job descriptions are."

In addition, participants began to realize the importance of training and improving workforce skills, both from technical aspects (e.g. color mixing, printing techniques) and non-technical aspects (customer service, use of social media).

Strengthening Financial Management and HPP

The second aspect that is the focus of the program is improving the ability of MSME actors to manage finances and calculate the cost of goods manufactured (HPP). Previously, most participants had never made structured cost records, let alone prepare simple cash flow reports. Through training sessions and direct practice, participants were introduced to the components of production costs, namely:

1. Fixed costs
Fixed costs consist of: rent, permanent employee salaries, equipment depreciation.
2. Variable costs
Variable costs consist of: t-shirts, screen printing ink, electricity, water, and consumables.
3. Unforeseen costs and profit margins.

The following is an example of calculating HPP presented using a real case from the participants. One group from LPK Evolution presented the HPP of screen-printed t-shirts as follows:

Table 2 Example of calculation of HPP for screen-printed T-shirts for participants

Cost Components	Total
Raw material costs	IDR 30,000
Cost of ink and supporting materials	IDR 20,000
Labor cost per unit	IDR 15,000
Fixed costs are allocated	IDR 10,000
Total HPP	IDR 75,000

Based on the calculation of HPP, the selling price of the participants projected the product price of IDR 90,000 with a margin of 20%.

With this calculation, participants are able to realize that pricing has been done without proper calculation basis, and often results in too little profit or even loss when market prices change. Furthermore, participants are also introduced to a simple business feasibility report format, which contains: Business overview, 1-year financial planning, SWOT analysis, and Profit/Loss projections.

Evaluation of Results

In order to determine the extent to which participants' knowledge has increased, measurements were carried out through pre-tests and post-tests on the three main aspects assessed, namely HR planning, financial management, and preparation of business plans according to the format provided.

Table 3 Average Participant Evaluation Score

Measured Aspects	Indicator	Pre-test Score	Post-test Score	Difference
Human Resource Planning	Able to compile workforce structure & needs	50.2	89.3	+39.1
Financial Management	Able to calculate COGS and cash flow	52.0	88.5	+36.5
Business Plan	Able to prepare a complete draft of a Business Plan according to the format	48.5	86.5	+38.0
Overall Average		51.2	86.8	+37.8

This community service activity showed encouraging results in terms of increasing participants' understanding and skills. Here are some of the main results achieved:

1. **Human Resource Planning**
Participants are able to identify labor needs based on the screen printing production process. They also learn to create a simple organizational structure and distribute tasks efficiently. Knowledge of work study methods and workload approaches are also introduced.
2. **Financial Management**
Before the training, most participants had never calculated the cost of goods manufactured (COGS). After the training, they were able to distinguish between fixed and variable costs, as well as calculate COGS and gross profit. Participants also understood the concept of cash inflow and outflow and made monthly cash estimates.
3. **Preparation of Business Plan**
Participants produced a draft business plan that included market analysis, marketing strategy, financial projections, organizational structure, and operational plan. The draft was prepared individually with assistance from a team of lecturers and students.
4. **Impact of Knowledge and Motivation**
Based on the post-test results, there was an increase in the average participant understanding score of 37.8% compared to the pre-test. In addition, informal interviews showed that participants felt more confident in preparing business plans and intended to submit proposals to financial institutions.

Examples of Participants' Direct Practice Results

In the business plan preparation practice session, participants were asked to create a business development simulation in the next 6 months. One of the participants, the owner of a *KAOSIN screen printing business* from Kudus, made the following projection:

1. Production target increased from 200 units/month to 350 units.

2. Addition of 1 worker for screen printing section.
3. Investment in new heat press equipment of IDR 3,000,000
4. Projected increase in turnover of 75% in 6 months.

The participant presented his business plan quite well and was able to explain the profit and loss projections and marketing strategies that would be implemented, including the use of social media and collaboration with local resellers.

Training Effectiveness

The activity partner, namely LKP Evolution Jepara, said that this activity had a direct impact on the readiness of participants to develop their businesses in a more measurable way. Previously, LKP only provided technical screen printing training, but had not touched on the managerial aspects as a whole. With this assistance, LKP Evolution stated that it would integrate business plan training into their regular training curriculum.

The increase in scores based on pre-test and post-test results shows the effectiveness of the training approach used. In addition to quantitative data, qualitative evaluation through interviews shows that:

1. 90% of participants felt the training was very relevant to their business conditions.
2. 70% stated that they plan to immediately submit a financing proposal based on a business plan.
3. 85% stated that they were ready to carry out routine financial recording in a simple format.

The findings from this activity strengthen the results of previous studies (Fuad, 2015; Rohman, 2017; Zamora, 2013) which emphasizes the importance of business planning based on financial and operational feasibility. The weaknesses of MSME actors in terms of business administration, especially business plan documentation, are serious obstacles in business development. Therefore, the approach used in this program, namely integrated training and direct assistance, has proven effective in increasing the business capacity of MSME actors.

CONCLUSION

This community service activity has succeeded in increasing the capacity of screen printing MSMEs actors in preparing business plans, especially in terms of HR and financial management. The results obtained indicate that the training and mentoring methods applied are quite effective, marked by the increasing understanding of participants and their ability to prepare feasible business plan documents.

In addition to the technical aspects, the success of this program is also supported by the involvement of students as facilitators. This approach allows for a two-way learning process that enriches both participants and students. Students gain practical experience, while participants feel more comfortable because the mentoring is carried out with a non-formal approach.

However, there are still challenges faced in implementing the activities. Some participants are not yet accustomed to systematic financial records, so it takes longer to prepare the financial section of the business plan. In addition, fluctuations in demand for their products are also an obstacle in calculating their workforce needs. For this reason, the sustainability of the program through periodic mentoring is a need that needs to be designed in the next program.

This program also encourages the birth of a network of cooperation between MSMEs actors that can be used to share information and business support. Future recommendations are the need for further assistance and the provision of a simple digital system to assist in recording MSMEs businesses.

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