



**FINANCIAL MANAGEMENT TRAINING
FOR KELULUT HONEY BEE FARMERS TO INCREASE INCOME**

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ABSTRACT

This community service program aims to improve the understanding and skills of kelulut beekeepers in financial management through structured training. This training covers important aspects such as simple financial recording, business capital planning and management, pricing and marketing strategies, and access to financing and investment for farmers. The method used in this activity is a participatory approach, which involves lectures, interactive discussions, and hands-on practice in financial recording and business strategy development. The results of this activity show an increase in farmers' understanding of managing

their business finances, which contributes to increased income and business sustainability. Hopefully, this training can provide long-term benefits for farmers in developing the kelulut honey business more professionally and sustainably.

Keywords: Financial management, kelulut beekeepers, training, income, business sustainability.

ABSTRAK

Program pengabdian kepada masyarakat ini bertujuan untuk meningkatkan pemahaman dan keterampilan peternak lebah kelulut dalam manajemen keuangan melalui pelatihan yang terstruktur. Pelatihan ini mencakup aspek penting seperti pencatatan keuangan sederhana, perencanaan dan pengelolaan modal usaha, strategi harga dan pemasaran, serta akses pembiayaan dan investasi bagi peternak. Metode yang digunakan dalam kegiatan ini adalah pendekatan partisipatif, yang melibatkan ceramah, diskusi interaktif, serta praktik langsung dalam pencatatan keuangan dan penyusunan strategi bisnis. Hasil dari kegiatan ini menunjukkan peningkatan pemahaman peternak dalam mengelola keuangan usaha mereka, yang berkontribusi pada peningkatan pendapatan dan keberlanjutan usaha. Diharapkan pelatihan ini dapat memberikan manfaat jangka panjang bagi peternak dalam mengembangkan bisnis madu kelulut secara lebih profesional dan berkelanjutan.

Kata Kunci: Manajemen keuangan, peternak lebah kelulut, pelatihan, pendapatan, keberlanjutan usaha

INTRODUCTION

Financial management is one of the fundamental aspects of the sustainability and growth of a business. Whether small, medium, or large businesses, a business's success depends on how its finances are managed (Aribawa, 2016). Good financial management enables a business to optimally allocate resources, maintain financial stability, and support appropriate decision-making when facing business challenges (Ananda et al., 2025). Many businesses experience financial constraints not because of a lack of market potential or poor product quality but because of weak financial management. Common problems often faced include a lack of systematic financial records, an imbalance between income and expenses, errors in capital allocation, and a lack of long-term financial planning. As a result, many businesses have difficulty maintaining their operations, even ending in bankruptcy (Wahyudiono, 2024).

The kelulut beekeeping business (*Trigona* spp.) is increasingly developing as one of the promising economic sectors, especially in rural areas. Kelulut honey has a high selling value because of its nutritional content and better health benefits than regular honey. However, despite the increasing demand for kelulut honey, many farmers still face challenges managing their business finances effectively. One of the main problems kelulut beekeepers face is the lack of knowledge and skills in financial management. Many farmers still use traditional methods in financial recording, capital management, and long-term financial planning. As a result, they often have difficulty managing cash flow, determining competitive selling prices, and developing their businesses sustainably.

Financial management training is an important solution to help stingless beekeepers increase their income (Agustina et al., 2024). With a better understanding of financial records, production cost management, investment strategies, and risk management, farmers can improve their business efficiency and optimize profits. In addition, the ability to prepare a good financial plan can also help farmers gain access to financing or capital assistance from financial institutions (Fitriani, 2018). This study aims to evaluate the effectiveness of financial management training for stingless bee farmers in increasing their income. This study will identify the main obstacles farmers face in managing finances and assess the extent to which financial training can improve their skills in managing their businesses more professionally. Thus, the results of this study are expected to provide useful recommendations for farmers, the government, and related institu-

tions in supporting the development of the stingless bee sector as a source of sustainable income.

Methodology

This community service research aims to increase the income of beekeepers through financial management training. The methods used in this activity include several stages as follows:

1. Approach and Activity Design

The method used in this community service research is a participatory approach with an action research design. This approach actively involves *kelulut* beekeepers in every stage of the activity, from identifying problems to implementing training and evaluating its impact on increasing their income.

2. Activity Stages

This community service activity consists of several stages, as follows:

a. Problem and Needs Identification (Needs Assessment)

Conducting an initial survey to understand the financial condition of stingless bee farmers. Identifying problems in financial management, such as financial records, cash flow management, and business investment strategies. Data will be collected through interviews and direct observation of farmers.

b. Preparation of Training Materials

Develop financial management training modules that are appropriate to the conditions and needs of farmers. Training materials include:

- 1) The Importance of Financial Management in the Stingless Bee Business
- 2) Simple Financial Recording for Farmers
- 3) Planning and Management of Business Capital
- 4) *Kelulut* Honey Pricing and Marketing Strategy
- 5) Access to Financing and Investment for Farmers

c. Implementation of Training

Training activities are carried out in the form of:

- 1) Workshop: Interactive delivery of material with real case studies.
- 2) Financial Simulation: Simple financial record-keeping and financial analysis exercises.
- 3) Individual Mentoring: Direct farmers to apply the knowledge gained in their businesses.

d. Evaluation and Monitoring

Initial Evaluation: Measuring participants' understanding before and after training using pre-test and post-test. Post-Training Monitoring: Conduct field visits for 3 months after training to see farmers' financial management changes. Impact analysis, using interview methods and simple financial report analysis to see changes in farmers' income before and after training.

RESULTS AND DISCUSSION

This community service aims to increase the income of stingless bee farmers through financial management training. This study will discuss various crucial aspects of financial management that provide farmers with understanding and practical skills. The following is a discussion of the materials provided in the training:

The Importance of Financial Management in the Stingless Bee Business

Financial management is a key aspect in maintaining the sustainability of the kelulut beekeeping business. Many farmers experience obstacles in managing finances, making it difficult for their businesses to grow. Therefore, understanding and implementing good financial management is crucial to ensure the kelulut honey farming business can run optimally and sustainably. One of the main benefits of good financial management is optimizing cash flow (Ompusunggu & Irenetia, 2023). With systematic recording, farmers can control their income and expenses so that they do not experience a deficit that can hamper business operations. Healthy cash flow management also lets farmers know when to make additional investments and when to hold back unnecessary expenses.

In addition, good financial management helps farmers avoid losses due to a lack of financial records or planning. For example, without clear records, farmers can have difficulty controlling operational costs, such as purchasing beehives, feed, or other equipment. This can lead to uncontrolled expenses and ultimately reduce business profits. With systematic records, farmers can easily evaluate the efficiency of their production costs and find ways to reduce them without sacrificing product quality. Furthermore, financial management also supports strategic decision-making in the Kelulut beekeeping business. By having accurate financial data, farmers can assess their financial condition before taking important steps, such as increasing the number of bee colonies or looking for new markets for

honey products. Decisions based on clear financial data will be more focused and have minimal risk compared to decisions based solely on estimates or intuition.

In addition, farmers who have a neat financial recording system also find it easier to get access to financing from various financial institutions. Many banks or other financial institutions require financial reports as one of the main requirements when applying for loans or capital assistance. With good financial management, farmers have a greater chance of obtaining additional capital that can be used to develop their businesses, such as buying modern equipment, expanding the livestock area, or increasing the production capacity of stingless bee honey.

Overall, implementing good financial management in the stingless bee business helps farmers maintain their business stability and opens up opportunities for greater growth. Farmers can ensure that their business grows sustainably and generates maximum profits by optimizing cash flow, avoiding losses, supporting strategic decision-making, and facilitating access to financing.

Simple Financial Recording for Farmers

Many beekeepers still use traditional methods in managing their finances, such as only remembering transactions verbally or recording them irregularly. This often causes difficulties in controlling business finances, identifying profits, and determining more effective business development strategies. Therefore, this training introduces a simple financial recording system that beekeepers can apply to help them manage their finances more systematically.

One method of recording that can be done is to create a cash book, where the farmer records all income and expenses of the business daily (Kurniawan et al., 2022). By recording every transaction, farmers can see the flow of funds in their business and avoid undetected financial leaks. In addition, this recording also makes it easier to monitor spending and income patterns so that farmers can do better financial planning. Furthermore, farmers also need to make a simple profit and loss report as a further step in financial recording. This report contains the total income from honey sales and operational costs, such as purchasing beehives, feed, or other supporting equipment. With this report, farmers can easily calculate the net profit obtained and identify whether their business is running well or requires a more efficient management strategy.

For farmers with access to technology, using simple financial applications can also be a practical solution in financial recording. Microsoft Excel, Google Spreadsheet, or other digital financial recording applications can help organize financial

data more neatly and accurately (Nadia & Anwar, 2024). With this technology, farmers do not need to record manually in books, thus minimizing the risk of data loss or recording errors. By implementing good financial records, stingless beekeepers can easily monitor the development of their business and identify potential financial problems early. Systematic records will also help breeders make strategic decisions, such as determining more competitive selling prices, managing capital more effectively, and preparing themselves to gain access to financing if needed. Therefore, having a good financial record system is an important step in increasing the sustainability and profitability of the stingless beekeeping business.

Planning and Management of Business Capital

Good capital planning is an important factor in managing a stingless bee farm so that it can develop sustainably. Many farmers have difficulty managing capital due to a lack of understanding of separating personal and business finances and a clear strategy for allocating profits. Therefore, this training provides an understanding of various strategies that can be applied to manage business capital effectively. The first step in capital management is identifying capital needs. Farmers must understand how much initial capital is needed to buy beehives, colony seeds, equipment, and other operational costs such as feed and bee care. By making careful calculations, farmers can ensure that the available capital is sufficient to run the business without running out of funds in the middle of the journey.

In addition, managing capital efficiently is also very important (True, 2014). One common mistake often is mixing personal money with business money, which can cause unclear financial records. To avoid this, farmers need to get used to separating personal and business finances by opening a special account for stingless bee farming business transactions. This way, they can more easily track profits and operational costs and avoid using business funds for personal needs. As a form of anticipation of business risks, farmers also need to prepare emergency funds. Not all honey harvest seasons always produce optimal production, so farmers must set aside some of the profits as reserves in case of crop failure or damage to the beehive due to bad weather or pest attacks. This emergency fund can also be used to repair or buy additional equipment if needed so the business can continue running smoothly (Alhazami et al., 2024).

Finally, utilizing profits for business development is also a strategy that needs to be implemented (Farah et al., 2024). Some of the profits earned should be

reallocated to expand the number of bee colonies or improve production quality, for example, by using more modern technology or improving hygiene standards in the honey harvesting and packaging process. By continuing to invest in the business, farmers can increase the productivity and competitiveness of their products in the market. By implementing mature capital planning and good management, stingless bee farmers can run their businesses more stably and sustainably. Healthy finances ensure long-term business continuity and open up opportunities for farmers to develop their businesses to a greater level.

Kelulut Honey Pricing and Marketing Strategy

In running a kelulut beekeeping business, appropriate pricing and marketing strategies are key factors in increasing the farmer's income (Alhuda, 2021). Many farmers have difficulty determining the appropriate selling price or face obstacles in marketing their products to a wider target consumer. Therefore, in this training, farmers understand how to determine competitive prices, improve product branding, and utilize various marketing channels to increase the competitiveness of stingless bee honey in the market. The first step must be to determine a competitive selling price. The price of stingless bee honey must be adjusted to production costs, including the cost of bee care, packaging, distribution, and the desired profit. In addition, farmers also need to conduct market research to find out the prevailing prices in the market so that their products remain competitive but still profitable. The right pricing strategy will help farmers attract more buyers without harming their business.

Besides price, improving product quality and branding are important factors in marketing kelulut honey (Chandra & Irwansyah, 2023). Consumers tend to choose products that have attractive, hygienic packaging and are equipped with clear information about their benefits and authenticity. Therefore, farmers need to ensure that their stingless bee honey products are well packaged and, if possible, have a certification or authenticity label that can increase consumer confidence. With strong branding, stingless bee honey products will be more easily recognized and in demand by the market. Farmers must also utilize social media for marketing in today's digital era. Platforms such as Instagram, Facebook, and WhatsApp Business can be used to reach more consumers effectively. By sharing educational content about the benefits of stingless bee honey, customer testimonials, and special promotions, farmers can increase customer engagement and expand their market reach. In addition, using e-commerce and marketplaces such

as Shopee or Tokopedia can also be an additional strategy to increase sales (Cahya et al., 2021).

Furthermore, building partnerships with other business actors is a strategy that can help farmers expand the distribution of their products (Christantyawati et al., 2018). Collaborating with herbal shops, pharmacies, healthy restaurants, or supermarkets that sell organic products can effectively reach more consumers. In addition, partnerships with honey distributors or health communities can also open up new opportunities for farmers to increase sales volume. By implementing effective marketing strategies, stingless bee farmers can increase the competitiveness of their products and gain a wider customer base. Good marketing focuses not only on price but also on how the product is packaged, promoted, and distributed in order to attract consumer interest and increase customer loyalty. Thus, the stingless bee farming business can grow faster and benefit farmers more.

Access to Financing and Investment for Farmers

One of the biggest challenges stingless beekeepers face is the limited capital to develop their businesses. Many beekeepers have the potential to expand their farms and increase honey production but have difficulty gaining access to adequate financing or investment. Therefore, this training introduces beekeepers to various financing options and investment strategies to help them obtain business capital more effectively. One source of financing that beekeepers can utilize is a type of People's Business Credit like the one in Indonesia or other financing available in Malaysia. This program is a low-interest loan provided by banks to help small and medium businesses, including stingless beekeepers. By utilizing People's Business Credit, beekeepers can obtain funds to purchase equipment, increase the number of bee colonies, or improve their honey production facilities. However, to gain access to this program, beekeepers must have good financial records and a clear business plan to meet the bank's requirements.

In addition to People's Business Credit, farmers can also seek assistance from the government or private institutions. Several programs from the government, non-governmental organizations (NGOs), or private institutions often provide grants or capital assistance for stingless bee farmers, especially for those who run sustainable and environmentally friendly businesses. Through this training, farmers are taught how to submit assistance proposals, meet administrative requirements, and manage the funds received so that they can be used effectively in business development. Another increasingly popular option is crowdfunding or

collective investment (Hutami & Irwansyah, 2019). With the development of technology and digital platforms, farmers can seek funding from investors or communities interested in the stingless bee business. Through this method, farmers can submit their business proposals on crowdfunding platforms and attract the attention of investors who want to support the stingless bee farming business. This strategy helps farmers get capital and opens up opportunities for business cooperation with other parties who share the same vision.

In addition to seeking external funding sources, farmers are also taught about profit management for investment. Many farmers only focus on short-term profits without setting aside funds for business development. Therefore, farmers need to allocate part of their profits to buy additional beehives, expand the farming area, or improve production technology so that their business can grow sustainably. By understanding the various financing options and investment strategies, kelulut bee farmers can have better access to business capital (Purnomo et al., 2023). With proper fund management, they can not only maintain their business but also expand the scale of their business and improve their economic well-being in the long term.

The following is documentation of community service activities in Kelulut Village in Melaka, Malaysia.



Financial Management Training Session

CONCLUSION

Financial management training for stingless beekeepers aims to provide the skills and knowledge needed to manage their businesses more effectively. By understanding the importance of financial management, maintaining good financial records, managing business capital appropriately, implementing effective marketing strategies, and utilizing access to financing, breeders are expected to increase their income significantly. This research is important in supporting the sustainability of stingless beekeeping businesses and improving the welfare of breeders in various regions. With this training, it is hoped that breeders can be more independent in developing their businesses and adapting to increasingly competitive business challenges.

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