
Research Article

**ACCOUNTING AND TAX MODEL FOR UMKM AS INDIVIDUAL TAXPAYERS
BASED ON SAK EMKM AND PP NO 55 OF 2022 CONCERNING ADJUSTMENTS
TO ARRANGEMENTS IN THE FIELD OF INCOME TAX**

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ABSTRACT

The existence of tax regulations in the field of income tax results in changes to the tax obligations of individual MSME business actors in the tax obligation mechanism, especially in determining the tax base for determining the tax payable, as regulated in Government Regulation No. 50 of 2022 concerning adjustments to regulations in the field of taxation which regulate income. taxable up to a turnover of IDR 500,000,000 for individual taxpayers as well as MSME entities. Where this regulation will be implemented starting January 1 2022, so the need for an accounting and tax model is really needed by MSME business actors in carrying out their tax obligations in accordance with the current regulations. Where as a basis for reporting tax obligations, an accounting report is needed as the basis for calculating tax obligations. This research aims to produce an Accounting Report design model based on Accounting Standards for Small and Medium Enterprise Entities (MSMEs) as taxpayers as well as a Tax report model that is in line with Government Regulation Number 55 of 2022 concerning adjustments to Regulations in the Income Tax Sector which are derived from the regulations of Law No. 7 in 2021 regarding the harmonization of tax regulations, in order to assist MSMEs in carrying out their tax obligations. The final result of this research is to produce an accounting and tax model that is in accordance with the EMKM regulations and PP No. 55 of 2022.

Keywords: *Model, Accounting, Tax, Report, SAK EMKM, PP No. 55 of 2022*

Introduction

The issuance of Law No. 7 of 2021 concerning Harmonization of Tax Regulations which aims to empower the economy can be done in various ways, one of which is by developing Micro, Small and Medium Enterprises (MSMEs) which are widely available in Indonesia. The

development of MSMEs is one of the right steps in improving and strengthening the economic basis of life for the majority of Indonesian people, through providing employment opportunities and reducing the level of poverty inequality.

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Even though MSMEs have an important role in increasing state income, these MSME businesses also still have weaknesses when operating so the government needs to provide support and assistance so that these MSME businesses can run smoothly. In line with this, Law 7 of 2021 concerning HPP (Harmonization of Tax Regulations) was issued with one of the objectives of building an economic climate for MSMEs with ease of doing business in the tax sector. Where there are several changes to the tax regulations contained in the HPP Law (Harmonization of Tax Regulations) in the KUP cluster on General Tax Provisions, Income Tax Cluster and VAT (Value Added Tax) cluster. Where to regulate in more detail, a regulation/rule has been issued as a derivative of the HPP Law, one of which is PP No. 55 of 2022 concerning adjustments to tax arrangements in the field of income tax.

In this research, the MSME business object is individual businesses that have a turnover of less than 4.8 billion a year and more than IDR 500,000,000 per year. In areas including the room rental business (lodging) and livestock business. With the category of individual taxpayer for the mechanism of tax obligations. Meanwhile, for the business itself, taxpayers as MSMEs are included in the micro and small and medium groups or categories, because the turnover is above IDR 300 million and below IDR 4.8 billion, every year. The issuance of PP Number 55 of 2022 in the field of taxation, concerning Adjustments to Regulations in the Field of Income Tax, one of which regulates that MSME business actors with a maximum turnover of IDR 500 million a year are not subject to Final Income Tax of 0.5% of gross turnover, or it could be said that in the regulated regulations This includes non-taxable income of IDR 500,000,000

So we need a design model for accounting reports and tax reports which of course complies with the rules and standards that apply here. Tax rules refer to PP No. 55 of 2022 and EMKM standards in preparing MSME financial reports for individual taxpayers.

Research Goals and Objectives

This research aims to produce an Accounting Report design model that is based on

Accounting Standards for Small and Medium Enterprise Entities (MSMEs) as taxpayers as well as a Tax report model that is in line with PP Number 55 of 2022 concerning adjustments to Regulations in the Income Tax Sector which are derivatives of Law No. 7 regulations. in 2021 regarding the harmonization of tax regulations, in order to assist MSMEs in carrying out their tax obligations

EMKM Financial Reports and SAK

The definition of financial reporting can be understood as an accounting process that can be used as a tool to communicate between financial data or activities of a company as a party with an interest in the company's data or activities. Where financial reports are a structure that presents the financial position and financial performance of an entity. The general purpose of financial reports for the public interest is to present information regarding the financial position, financial performance and cash flow of an entity which is very useful for making economic decisions for its users. In order to achieve its objective, financial reports provide information regarding entity elements consisting of assets, liabilities, capital, expenses and income, (Indonesian Accountants Association 2012:5)

Accounting Standards Board – IAI issues Accounting Standards for Micro, Small and Medium Entities. SAK EMKM is designed as a simple accounting standard that can be used for micro, small and medium entities, so that MSEs can prepare financial reports for accountability and decision making purposes. These financial reports can also be used by entities to obtain funding from other parties as well as tax reporting attachments. SAK EMKM will be used by ETAP that meets the definition of MSMEs in accordance with regulations.

Understanding MSMEs

MSME is an abbreviation of Micro, Small and Medium Enterprises. MSMEs are regulated based on Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises.

Micro Business is a productive business owned by an individual and/or individual business entity that meets the Micro Business criteria as regulated in this Law. Small businesses

are productive economic businesses that stand alone, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part, either directly or indirectly, of medium or large businesses that meet the criteria for small businesses. as referred to in this Law. Medium Enterprises are productive economic enterprises that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part, either directly or indirectly, of Small Businesses. or large businesses with net assets or annual sales proceeds as regulated in this Law.

In general, the characteristics of MSMEs are: independent management, self-provided capital, local marketing area, small company assets, and limited number of employees employed. The principles of implementing MSMEs are togetherness, a democratic economy, independence, balanced progress, sustainability, efficiency, justice, and national economic unity.

To distinguish between a business, whether it is a micro business, small business or medium business, the government provides limitations based on law in accordance with the criteria for each type of business which is based on the circulation of the business and/or the number of assets owned as follows:

The criteria for a Micro Business are that the Micro Business has a net worth of a maximum of IDR 50,000,000.00 – fifty million rupiah, excluding land and buildings where the business is located; or have annual sales of a maximum of IDR 300,000,000.00 – three hundred million rupiah. The criteria for a Small Business are that the Small Business has a net worth of more than IDR 50,000,000.00 – fifty million rupiah up to a maximum of IDR 500,000,000.00 – five hundred million rupiah excluding land and buildings where the business is located; or Have annual sales results of more than IDR 300,000,000.00 – three hundred million rupiah up to a maximum of IDR 2,500,000,000.00 – two and a half billion rupiah. The criteria for Medium Enterprises are that Medium Enterprises have a net worth of more than IDR 500,000,000.00 (five hundred million rupiah) up to a maximum of IDR. 10,000,000,000.00 (ten billion rupiah)

excluding land and buildings for business premises; or Have annual sales of more than IDR 2,500,000,000.00 (two billion five hundred million rupiah) up to a maximum of IDR 50,000,000,000.00 (fifty billion rupiah)'.

Government Regulation PP Number 55 of 2022 concerning Adjustments to Regulations in the Income Tax Sector

The Directorate General of Taxes (DJP) of the Ministry of Finance (Kemenkeu) said that individual taxpayers who are classified as small business actors who have an income or turnover of no more than IDR 500 million per year do not need to deposit PPh. This is stated in the new regulations, namely PP 55/2022, concerning adjustments to regulations in the income tax sector. Micro, small and medium enterprises (MSMEs) do not need to pay income tax (PPh). However, not all MSMEs are tax free, but those whose income does not exceed IDR 500 million per year. Government Regulation Number 55 of 2022 or PP 55/2022, one of which regulates the non-taxable turnover limit of IDR 500 million.

This is stated in article 60 paragraph (2) of PP 55/2022 which states that individual taxpayers who have a gross turnover of a share of gross turnover from a business of up to IDR 500,000,000,00 (five hundred million rupiah) in 1 (one) Tax year is not subject to income tax. (3) The gross turnover portion of the business not subject to Income Tax as intended, is the gross turnover of the business calculated cumulatively since the first Tax Period in a Tax Year or part of a Tax Year. Where (4) Gross turnover is used as the basis for tax imposition as intended in paragraph (1) and the amount of gross turnover from the business is calculated cumulatively.

Government Regulation (PP) Number 55 of 2022 or PP 55/2022 is one of the government policies in the field of taxation as a regulatory derivative of Law No. 7 of 2020 concerning harmonization of Tax Regulations. Where the HPP Law regulates 3 areas of taxation. KUP Sector, Value Added Tax Sector and Income Tax Sector. Where in implementing the rules in these 3 fields, each PP is issued on the basis of carrying out new tax obligations in accordance with the Tax Law currently in force. Where PP55/2022

regulates the field of income tax. Apart from changes to income tax rates, there are also regulations regarding turnover limits for individual taxpayer businesses as MSMEs, those with a turnover limit of no more than IDR 4.8 billion will receive a deduction in the form of non-taxable income of IDR 500 million. And for turnover above IDR 500 million cumulatively, a tax rate will be imposed in accordance with PP No. 23 of 2018 concerning certain gross turnover of 0.5% of turnover.

Where the tax calculation in tax reporting is determined through recording based on business turnover generated by the entity in one tax year, which is reported every month based on monthly income. Or with the following formula:

Business Circulation (month) x Tax Tarif (0.5%) = Monthly Tax Payable

Before the issuance of PP 55/2022 concerning the adjustment of Regulations in the field of Income Tax, as a derivative of the 2020 HPP Law.

After the existence of PP 55/2022, the tax calculation in tax reporting becomes:

(Cumative Gross Circulation per month – IDR 500,000,000) x tax rate (0.5%) = Tax Due

What is meant by business turnover is the turnover or gross income in a month multiplied by the tax rate, the result is the tax payable, in this case the tax reporting system uses a recording system. Based on the recording of business results/business turnover that occurs each month. And if the turnover does not reach IDR 500 million, then you will not pay tax. However, if it is more than that, the difference in turnover, minus IDR 500 million from the total turnover, will be taxed after being multiplied by the tariff.

Accounting and Tax Design Models

In designing or drafting a financial report design to be implemented in an entity, it is important to know well everything that exists in the entity, starting from ownership, the type of business being run, how the entity runs its business and other matters related to the entity. Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) are

standards that researchers use as a basis for designing financial reports. The design of financial and tax reports begins with the creation of a Transaction Book

The steps in implementing the design:

1. Making a Transaction Book

Making this transaction book contains the transactions carried out by MSME entities in carrying out business every day, which contains serial numbers, dates of events, inputs and expenditures. Next, this process produces a general journal, which contains income, namely the income/turnover obtained along with the expenses incurred, known as costs incurred during that period.

2. Preparation of Financial Reports

After producing a transaction book which contains a journal, in this case, transactions of income and expenditure, where the income referred to here is the results of income and expenditure are costs incurred, a financial report is made, namely a profit and loss report containing the income generated during the period/month. This is reduced by the costs incurred in that period/month. These results are an illustration of the performance of the entity or MSME during one month/period. Which will explain whether the entity made a profit in that period if the difference in income was greater than costs, and/or resulted in a loss, where the difference in costs was greater than income. Income here is also related to turnover.

3. Making Tax Reports

Once the financial report is available, in this case the Profit and Loss Report, based on this report, it will be our basis for determining how much tax is owed by MSMEs as tax-paying entities. The basis for tax imposition is the income/turnover from the financial report, deducted from non-taxable income (PTKP) of IDR 500,000,000, then multiplied by the applicable tax rate in accordance with PP No. 23 of 2018, namely 0.5%.

4. SPT report

After finding out how much tax is owed that must be paid, then an SSE is created to pay the tax owed. When the tax payment is made, that time is also the time when the taxpayer has reported his tax.

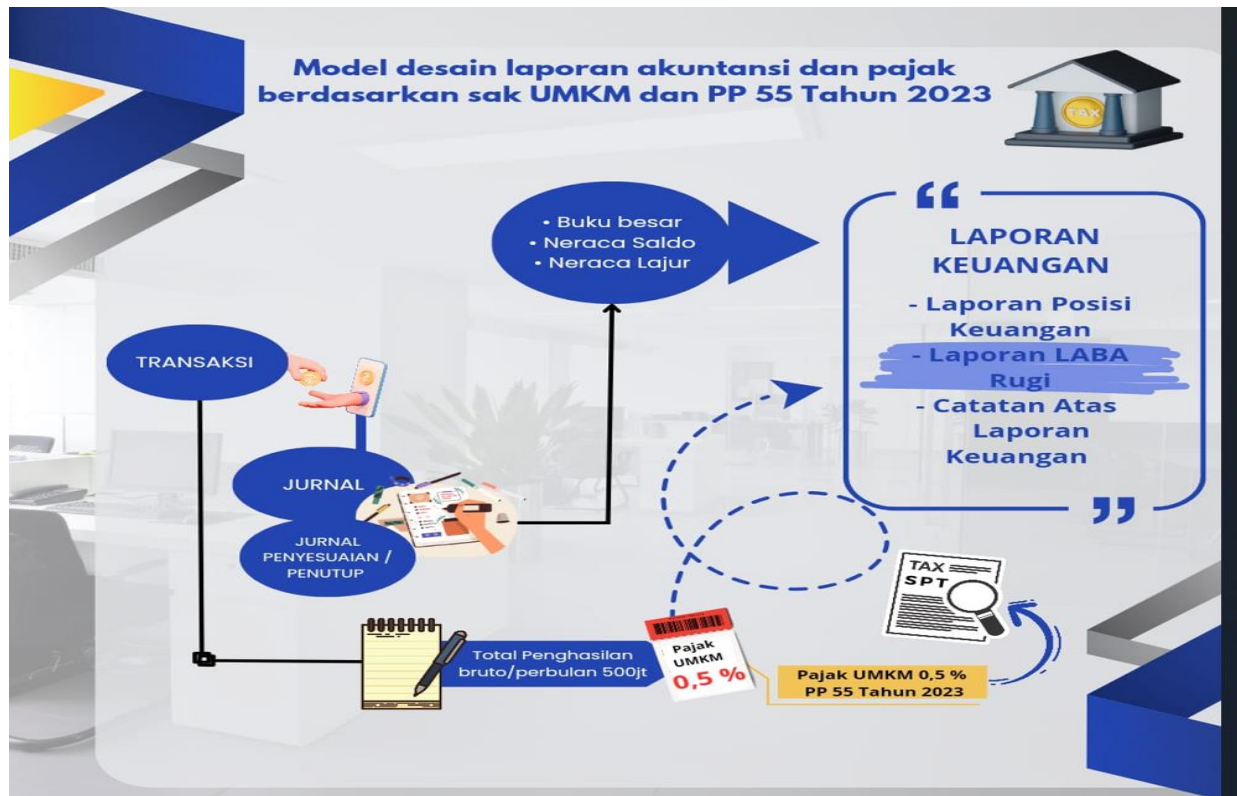


Figure 1. Accounting and Tax Report Design Model based on Sak EMKM and PP Number 55 of 2023

Conclusion

This research produces a design model for financial reports and tax reports that is in accordance with SAK EMKM and PP Number 55 of 2022, which can be applied to users of financial reports for Micro, Small and Medium Entities, whose turnover or gross turnover is not more than 4.8 billion in a year after deducting non-taxable income (Rp. 500,000,000)

So from the model above it can be said that both the accounting report and the turnover tax report are the main basis for producing a report, which is the accounting report and the tax report, but for the tax report the turnover must be reduced by IDR 500,000,000 as the tax base, so that if the turnover has not been reaches IDR 500,000,000, then the taxpayer's tax payable is nil or does not pay tax.

Using the same basic data, namely turnover reports to produce the desired reports that comply with applicable regulations both in preparing financial reports in accordance with SAK EMKM and for tax reports in accordance with PP No. 55 of 2022 concerning certain gross turnover. Where the turnover/gross turnover

reported in the financial report must be the same as the tax report reported in the tax report contained in the SPT, although the tax base must first be reduced by IDR 500 million. It is hoped that this design model can be used by Micro, Small and Medium Entities in preparing financial reports and tax reporting in accordance with applicable regulations.

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