



Socialization of Taxes and Financial Reporting to MSME Bazar Participants

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Abstrak

Usaha Mikro, Kecil, dan Menengah (UMKM) memiliki potensi untuk meningkatkan pelaksanaan kewajiban pajak mereka. Namun, karena akses yang lemah terhadap informasi oleh UMKM, secara umum mereka tidak selalu memahami dan menangkap manfaat dari pemenuhan kewajiban pajak. Dalam kegiatan bazaar yang dihadiri oleh 37 mahasiswa, beberapa tim terdiri dari pengusaha yang sebenarnya memiliki bisnis saat belajar, asisten tim, dan dosen mensosialisasikan pentingnya pajak kepada para pengusaha. Mereka diberikan pemahaman tentang perpajakan sejak mereka berada di perguruan tinggi, dan tidak hanya mendapatkan teori, tetapi dalam praktiknya, para pengusaha ini yang dikuasai oleh mahasiswa harus memahaminya. Proses bagaimana pelaku usaha mendapatkan Nomor Pokok Wajib Pajak (NPWP) yang akan mengubah identitas pajak mereka menggunakan Kartu Tanda Penduduk (KTP). Tidak hanya pemahaman perpajakan, tetapi dalam kegiatan ini mahasiswa dan pengusaha juga diminta untuk memahami laporan keuangan yang harus dibuat setelah kegiatan selesai. Kegiatan ini dilakukan dalam acara bazaar dengan 37 tim yang mengikuti kegiatan ini, terdiri dari 3 mahasiswa. Tujuan dari layanan ini adalah untuk memberikan pemahaman tentang perpajakan dan laporan keuangan. Pengusaha memahami perpajakan dan laporan keuangan.

Kata kunci: *Pajak UMKM, Laporan Keuangan, Bazaar*

Abstract

MSMEs have the potential to improve the implementation of their tax obligations. However, due to weak access to information by MSMEs, in general they do not necessarily understand and comprehend the benefits of fulfilling tax obligations. In the bazaar activity, which was attended by 37 students, some of the teams were business people who actually had businesses while studying, the team assistants and lecturers socialized the importance of taxes to entrepreneurs, they were given an understanding of taxation since they were in college and not only got the theory but in practice these business people were the ones who dominated by students must understand. The process of how business actors get a NPWP which will change their tax identity using a Resident Identity Card. Not only understanding taxation, but in this activity students and business people are also asked to understand the financial reports that must be made after the activity is completed. This activity was carried out at a bazaar event with 37 teams taking part in this activity consisting of 3 students. The aim of this service is to provide an understanding of taxation and financial reports. Business people understand taxation and financial reports.

Keywords: *MSME Taxes, Financial Reports, Bazaar*



Introduction

As a business develops, it requires neater and more structured financial records. This recording will make it easier for business owners to know the financial condition and performance of the company. Providing accounting information for MSMEs is also needed to access government subsidies and access additional capital (Mulyani et al., 2019). Sufficient understanding and knowledge is required to produce good financial records. The inability to carry out financial records will affect the reports produced. Not all MSMEs have recorded their finances neatly and well. This is influenced by the lack of ability, understanding and motivation to carry out financial records (Sulistiyowati, 2017). Based on observations made, several business actors still do not adhere to the business entity principle in running their business, where there should be a separation of wealth between company property and personal property/owners Margunani (2020). This separation of assets will make it easier for owners to know the company's true financial position and anticipate financial deficits. Apart from these problems, currently business actors do not have a high level of awareness of paying taxes. According to Agriyanto et al. (2022) the number of registered taxpayers who are required to report tax returns is not proportional to the level of tax compliance. This is due to a lack of knowledge about taxation, a low level of awareness and the perception that the tax payment or processing process is complicated. Weak access to information by MSME actors means that the level of understanding about the benefits, ways and methods in taxation is also lacking (Sidauruk & Simarmata, 2019).

According to Hidayati et al. (2021) requires good cooperation between the government and many parties to carry out tax outreach to MSMEs. This is due to the large number of MSMEs in Indonesia. For business people, taxes are still considered a complicated and troublesome matter. In fact, currently the government has provided convenience in terms of taxation for MSMEs. This convenience can be seen in the form of low rates, calculation methods, repayment and reporting. This has been stated and packaged in the launch of Government Regulation Number 23 of 2018. Since July 1 2018, the PPh rate for MSMEs is 0.5% of gross turnover. This special rate applies to business income with a total turnover that does not exceed 4.8 billion in one year. This policy was created to encourage MSMEs to develop their businesses. Changes in this policy also aim to encourage community participation in formal economic activities, providing convenience in carry out tax obligations, and provide more justice to taxpayers. By involving the community in every government program, it will increase public awareness in implementing government programs (Saryadi & Pinem, 2019). In the bazaar activity, which was attended by 37 students, some of the teams were business people who actually had businesses while studying, the assistants and lecturers of the team socialized the importance of taxes to entrepreneurs, they were given an understanding of taxation since they were in college and not only got the theory but in practice these business people were the ones who dominated by students must understand. The process of how business actors get a NPWP which will change their tax identity using a Resident Identification Card. Not only understanding taxation, but in this activity students

and business actors are also asked to understand the financial reports that must be made after the activity is completed.

Implementation Method

This activity was carried out at a bazaar held on campus. It was recorded that there were 37 teams taking part in this activity, not only students taking entrepreneurship courses but many students who had become business people. In this activity, you will not only get to know the understanding of taxation and financial reports in class but also practice it in the field. Several business actors start from culinary, services and other products. These include susi nasi uduk culinary delights, health drinks, noodles made from banana stems, mango leaf tea. The service method carried out by the service team refers to the problems that occur:

1. The first activity carried out to increase participants' understanding of bookkeeping was by providing counseling. Participants are given material about the benefits of keeping financial records, the benefits of cash books, proof of transactions and types of financial reports.
2. The second activity carried out in an effort to improve participants' abilities and skills in carrying out financial records is by providing training. Participants are taught how to make a cash book, record daily financial transactions, make a note book and make a profit/loss report.
3. The third activity was carried out in an effort to increase the number of participants who had the equipment to carry out financial records
4. The fourth activity carried out to increase participants' understanding of taxation and Final Income Tax is by providing outreach and counseling. Participants were given material and explanations about the importance of paying taxes, the benefits of taxes for society and the state, types of taxes and functions of taxes, how to make a NPWP and how to make e-billing. Participants were also given an understanding of taxes for MSMEs and the final tax rates for MSMEs,
5. The fifth activity was carried out to educate participants regarding the calculation of UMKM Final PPh by providing training and the service team provided training on how to calculate monthly turnover which is used as a basis for calculating UMKM Final PPh and were given training to calculate the amount of UMKM Final PPh by following existing rates.

Results and Discussion

1. Socialization about taxation to business actors

At this stage, business assistants and participants who are members of this bazaar activity are given socialization about MSME taxes. At this stage it is explained that tax is a contribution that must be paid by taxpayers to the state and is regulated by law. Compensation from tax payments cannot be received directly. However, taxes have great benefits, such as for infrastructure development, defense and security, fuel subsidies, and so on. The Service Team also explained the tax subject of the MSME Final Income Tax.

For administrative needs, of course, it is necessary to have a Taxpayer Identification Number (NPWP) which functions as taxpayer identification when carrying out their obligations when paying taxes. All counseling participants are individual business actors. The requirements for having a NPWP are a photocopy of your KTP and a stamped statement regarding business activities and location. This requirement is submitted to the KPP in the same area as the Taxpayer's residence or domicile. Apart from that, it was also explained that you can also make a NPWP via e-registration. The Service Team also provides encouragement so that business actors can take care of their NPWP. The benefit of MSMEs having a NPWP is that it can simplify administrative matters and obtain permits. Apart from that, it was also explained to participants how to make e-billing.



Figure 1. Participants

2. Socialization regarding financial reports

At this stage, participants are given an understanding of financial reports, how to make them in such detail that they are not mixed up with personal financial management. Financial management is about how to manage capital and expenses to anticipate losses. The assistants provide reviews to participants not only from accounting majors who have been introduced to financial reports, other majors must know the financial reporting cycle starting from recording transactions, then sorting them into journals, transferring them to the ledger, creating a balance sheet. At a minimum, business actors must be able to make profit and loss reports. Financial recording is important for MSME players to know business developments, understand financial conditions and for decision making. Through good bookkeeping, business owners can find out profit and loss from the activities they carry out. Wardiningsih (2020). If financial problems occur in a business,

financial reports can also be a reference for finding the root of the problem and solutions. The Service Team also explained the benefits of making notes as proof of valid transactions and as a medium for sales information. Apart from that, it also explains the types of financial reports that MSMEs can make, such as profit/loss reports, changes in equity reports and balance sheets or financial position reports.



Figure 2. Understanding Financial Reports

Conclusion

By providing socialization regarding understanding taxation and understanding the importance of financial reports in business activities, participants will be more organized in carrying out their business activities. Not only in class are students who have carried out business activities who already know about understanding theory, but these students apply it in the field in real life. Providing motivation to participants to be more tax aware, providing an understanding of taxes starting from business activities, after this business actors already understand the tax provisions which are always up to date in their policies. Among other things, participants already know that making a NPWP will simply be replaced with a KTP identity in accordance with harmonization law regulations.

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