

Analysis and Implementation of Financial Reporting and Tax Obligations for The Sustainability of Village-Owned Enterprises (Case Study of BUMDes Cipayung)

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ABSTRACT

The enactment of Government Regulation Number 11 of 2021 reaffirms the role of BUMDes as pillars of economic activities in villages, functioning as both social and commercial institutions. For sustainability, these functions require financial management and compliance. BUMDes, as entities, are corporate taxpayers as they fulfill the two elements of taxation: subjective and objective obligations. The purpose of this research is to analyze the Self-Assessment System at BUMDes Cipayung and determine whether the financial reports used to calculate taxes are in accordance with accounting standards. This study employs a qualitative descriptive method, using income statements as quantitative data, along with research and interviews. The results indicate that BUMDes Cipayung has not yet fulfilled its tax obligations. BUMDes also show errors in recording revenue; therefore, financial statements are not accurate and complete. Inadequate past management accountability is one of the reasons for fulfilling Corporate Income Tax obligations. For 2022 and 2023, BUMDes should be able to calculate and pay Corporate Income Tax using the general income tax rate (Article 31E).

Keywords: BUMDes, Financial Statements, Self-Assessment, Tax Obligations

Introduction:

In the ever-evolving landscape of the modern world, the notion of sustainability has emerged as a crucial consideration for businesses and communities. As global consciousness regarding the urgency of sustainable practices continues to grow, the concept of sustaining a "village business," or a small-scale business within a local community, has gained significant attention (Suhendar et al., 2021). The literature suggests that the path towards economic sustainability for village businesses lies in a delicate balance between profitability and sustainability practices. Sustainable entrepreneurship in rural areas has been identified as a key driver for achieving this balance, as it allows for the effective utilization of local resources and identification of untapped opportunities (Azmat et al., 2023). Community-based enterprises, characterized by community ownership and the long-term viability of businesses, have been shown to play a crucial role in this regard (Mitzinneck et al., 2024).

However, the challenges faced by village businesses to attain sustainability are multifaceted. Lack of access to capital and facilities, difficulties in supply chain management, and lack of supporting organizations have been identified as some of the key obstacles (Abdul Basit et al., 2024). Furthermore, emphasis on a single industry or business model can hinder the adaptability and resilience of these enterprises, leaving them vulnerable to external shocks (Erdiaw-Kwasie et al., 2023). Various initiatives and institutional structures have been proposed to overcome these challenges and to promote sustainable development. One promising solution is the establishment of Village-Owned Enterprises (BUMDes), which serve as village business institutions managed collaboratively by the community and village government. By focusing on the village's unique potential and specific needs, BUMDes aim to advance the local economy and foster economic sustainability (Ludigdo et al., 2024). These enterprises not only enhance economic opportunities within rural

communities but also integrate into the broader fiscal framework as corporate taxpayers, meeting both the corporate tax subject and object criteria. This dual role underscores the importance of BUMDes in driving sustainable economic growth, while ensuring compliance with tax obligations, thereby contributing to the overall resilience and prosperity of village businesses (Abdi et al., 2024).

Cipayung Village has a Village-Owned Enterprise established on October 1, 2017. Its business activities include managing the Bayak Hotel and Badminton Gor (Yasni & Kuncoro, 2025). Based on the Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration Number 11 of 2021 in Article 58, paragraph (3) explains that the Operational Implementation of BUMDes is required to make financial reports that include monthly and annual reports. The financial report prepared by BUMDes is accountable to the village government and community (Diyanto & Musfi, 2022). The financial statements prepared by BUMDes Cipayung are not in accordance with the financial reporting guidelines based on the Decree of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 136 of 2022 concerning Guidelines for Preparing Financial Statements of Village-owned Enterprises (Ligorio et al., 2022). Discrepancies in the financial statements of BUMDes Cipayung can be seen in the use of applications, namely UKM-Financial Accounting, which should use the BUMDes Accounting application provided by KEMENDES together with PKN STAN. In addition, discrepancies in the financial statements of BUMDes Cipayung can be seen in errors in recording transactions, recognizing income, and expenses (Hakiki et al., 2023).

BUMDes Cipayung already has an NPWP, which means that BUMDes Cipayung is included in the list of corporate taxpayers, but it is recognized by BUMDes Cipayung from the beginning of its establishment until now that BUMDes Cipayung has not yet implemented Corporate Income Tax.

Table 1. Net profit and tax burden of Village-Owned Enterprises in 2021 and 2022

(In Thousand IDR)		
	2021	2022
Net Profit Before Tax	181	95.505
Tax Expense	39	21.011

In 2021, BUMDes Cipayung should have paid a corporate income tax of IDR 39,988 and in 2022 IDR 21,011,148. The factor that causes Cipayung not to pay corporate income tax is a lack of understanding of taxation.

In collecting taxes, several collection systems are known, namely, *the Official Assessment System*, *Self Assessment System*, and *Withholding Tax System*. The *Withholding Tax* system in Indonesia applies to the withholding and collection of Income Tax (Yuliafitri et al., 2024). Village-Owned Enterprises should withhold income tax such as Income Tax Article 21 on salary or honorarium, withholding Income Tax Article 23 on payment of services or property rent other than land and/or building rent and costs related to the object of Income Tax Article 23, withholding Income Tax Article 4 paragraph 2 on the payment of land and/or building rent or costs related to the object of Income Tax Article 4 paragraph 2. The obligation to make the deduction is because BUMDes is an income tax withholder based on the Income Tax Law (Safelia et al., 2024)

BUMDes Cipayung has 20 employees; therefore, BUMDes Cipayung should withhold PPh 21 from its employees and report SPT PPh 21. In running its business, BUMDes Cipayung leases the Bayak Hotel at a price of Rp31,000,000/month or Rp372,000,000/year (Fathimah et al., 2024). Basically, there are aspects of taxation on land and building leases, namely, the Income Tax Article 4 paragraph (2). BUMDes Cipayung should withhold Income Tax Article 4 paragraph (2) on land and building leases at 10% of the gross amount. The Bayak Hotel business unit in running its business uses air conditioning maintenance services once every three months in one year. Based on PMK Number 141/PMK.03/2015, AC maintenance services are the object of Income Tax Article 23. BUMDes Cipayung should withhold Income Tax Article 23 on AC maintenance services at 2% of the gross amount (Kurniawan & Sawarjuwono, 2024).

In managing BUMDes Cipayung funds, the management experiences obstacles, namely the lack of knowledge and understanding of BUMDes in determining the type of taxation arising from each BUMDes fund management transaction (Alfiansyah, 2022). The level of understanding that is still lacking in terms of taxation and the lack of socialization carried out by the government is a major problem in the taxation (Citra Dewi et al., 2021). The objectives of this study are as follows:

1. To explain the presentation of the financial statements of the Cipayung Village-Owned Enterprise in accordance with KEPMENDES No. 136 of 2022.

2. To explain the *self-assessment* tax obligations of BUMDes Cipayung.
3. To analyze the application of *Withholding Tax* on BUMDes Cipayung.
4. To implement the calculation of Corporate Income Tax on BUMDes Cipayung.
5. To analyze potential tax sanctions and losses due to the neglect of tax obligations at BUMDes Cipayung

Literature Review:

KEPMENDES No. 136 Year 2022

The Decree of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 136 of 2022 concerning Guidelines for Preparing Financial Statements of Village-Owned Enterprises or KEPMENDES No. 136 of 2022 is a guide in preparing financial statements of Village-owned enterprises as a reference in carrying out the activities of recognition, measurement, presentation, and disclosure of financial transactions or events. KEPMENDES No. 136 of 2022 is also a reference for public accountants in conducting audits of financial statements on Village-Owned Enterprises. In addition to KEPMENDES No. 136 of 2022 as a reference for other users of financial statements in reading, understanding, or interpreting the financial statements presented by Village-Owned Enterprises. The guidelines for preparing financial statements in KEPMENDES No. 136 of 2022 discuss accounting policies, charts of accounts, accounting treatment, preparation of financial statements, and format of financial statements.

Corporate Income Tax

Corporate Income Tax is an income tax imposed on the income received or earned by Corporate Taxpayers. Several rates can be used by taxpayers to calculate corporate income tax, as follows:

1. General income tax rate

The income tax rate of Article 17 paragraph (1) letter b in Law Number 7 of 2021 concerning the Harmonization of Tax Regulations explains that the tax rate set on taxable income for domestic corporate taxpayers and permanent establishments is 22%, which will come into effect in the fiscal year 2022. If the gross turnover of corporate taxpayers is less than IDR 50,000,000,000 in one year, they obtain a facility in the form of a rate reduction of 50% of the tariff of Article 17, paragraph (1) letter b imposed on gross turnover up to IDR 4,800,000,000 based on Article 31E in Law Number 7 of 2021 concerning the Harmonization of Tax Regulations.

2. Final income tax rate

Articles 56 and 57 of Government Regulation Number 55 of 2022 concerning adjustments to regulations in the field of income tax explain that income from businesses received or obtained by domestic taxpayers who have a gross turnover of less than IDR 4,800,000,000 is subject to final income tax within a certain period. The final income tax rate is 0.5% (Rares et al., 2023).

Methodology:

Descriptive qualitative research was used in this study. The object of research in this study is Corporate Income Tax on BUMDes Cipayung from to 2022-2023. This research was conducted at BUMDes Cipayung, which is located in Jalan Raya Puncak Cipayung, Cipayung Village, Megamendung District, Bogor Regency. The types of data based on nature are quantitative and qualitative. The types of data based on the sources used were secondary and primary data.

Research Results and Discussion:

Profit and Loss Statement of BUMDes Cipayung in accordance with KEPMENDES Number 136 of 2022

BUMDes Cipayung makes a Financial Report as an accountability report for the business run by BUMDes Cipayung to the Cipayung Village Government and the Community for the capital provided by the Cipayung Village Government (Handayani et al., 2023). The financial report can be used as evaluation material later for the results that will be achieved by BUMDes Cipayung in the next period. However, preparing the Financial Statements of BUMDes Cipayung is not in accordance with the Decree of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 136 of 2022 concerning Guidelines for Preparing Financial Statements of Village-Owned Enterprises. According to KEPMENDES No. 136 of 2022, Financial Statements consist of the Statement of Financial Position (Balance Sheet), Income Statement, Statement of Changes in Equity, Cash Flow Statement, and Notes to Financial Statements. Meanwhile, the Financial Statements presented by BUMDes Cipayung are the Income Statement and Balance Sheet (Statement of Financial Position) (Sulastriyono & Saputra, 2020).

The following is a comparison of the Income Statement according to BUMDes Cipayung with the

Income Statemen, which is in accordance with KEPMENDES No. 136 for 2022.

Table 2. Comparison of Income Statements for 2022
(In Thousand IDR)

DESCRIPTION	According to BUMDes Cipayung	After compliance with KEPMENDES No. 136 Year 2022
Revenue	648.173	553.045
Loads	552.668	477.068
Profit Before Tax	95.505	75.977

The following is a comparison of the Income Statement according to BUMDes Cipayung with the Income Statement, which is in accordance with KEPMENDES No. 136 of 2022.

Table 3. Comparison of Income Statements for the Year 2023
(In Thousand IDR)

DESCRIPTION	According to BUMDes Cipayung	After compliance with KEPMENDES No. 136 Year 2022
Revenue	1.317.526	768.064
Loads	581.847	576.576
Profit Before Tax	735.678	191.488

In 2022, the revenue according to BUMDes Cipayung amounted to IDR 648,173,538 while the adjusted revenue based on KEPMENDES No. 136 of 2022 amounted to IDR 553,045,611 there was a difference of IDR 95,127,927. In 2023, the revenue according to BUMDes Cipayung amounted to IDR 1,317,526,783 while the adjusted revenue based on KEPMENDES No. 136 of 2022 amounted to IDR 768,064,745 there was a difference of IDR 549,462,038. This difference is due to differences in revenue recognition according to BUMDes Cipayung and the adjusted revenue based on KEPMENDES No. 136 for 2022. BUMDes Cipayung records revenue based on cash received or cash basis, so that what is recognized as revenue by BUMDes Cipayung is service revenue and taxes. Meanwhile, the revenue that should be recognized according to KEPMENDES No. 136 of 2022 is service revenue only. BUMDes Cipayung also records the net profit of the previous month or period as the initial balance of the next month's income or period (Hariniati et al., 2024).

The difference in recognition also occurs in the expense account, namely depreciation expenses. The depreciation expense account does not reveal the depreciation of fixed assets, but reveals several transactions such as the deposit of PADesa (Village Original Income) of BUMDes Cipayung, which should be recorded in the village capital participation profit sharing account, payment of hotel contracts that should be recorded in the rent expense account, and repayment of gor debt that should be recorded in the accounts payable. Differences in revenue and expense recognition result in profit before tax according to BUMDes Cipayung, with adjusted profit before tax based on KEPMENDES Number 136 of 2022 being different. The difference in profits certainly affects the amount of tax expenses paid. The following is the calculation of tax expenses for 2022 and 2023 (Siregar & Fajri, 2021).

Table 4. Comparison of Tax Expenses in 2022
(In Thousand IDR)

DESCRIPTION	According to BUMDes Cipayung	After compliance with KEPMENDES No. 136 Year 2022
Profit Before Tax	95.505	75.977
nse	10.505	8.357
x	84.999	67.619

Table 5. Comparison of Tax Expenses in 2023
(In Thousand IDR)

DESCRIPTION	According to BUMDes Cipayung	After compliance with KEPMENDES No. 136 Year 2022
Profit Before Tax	735.678	191.488
Tax Expense	80.924	21.063
Profit After Tax	654.754	170.424

In 2022, the Income Tax burden according to BUMDes Cipayung amounted to IDR 10,505,574, while the Income Tax burden adjusted to KEPMENDES Year 2022 amounted to IDR 8,357,502. In 2023, the income tax burden according to BUMDes Cipayung amounted to IDR 80,924,676, while the income tax burden adjusted with KEPMENDES Number 136 of 2022 amounted to IDR 21,063,696. The tax expense according to KEPMENDES Number 136 for 2022 is lower than the tax expense according to BUMDes Cipayung. If the recalculation of the Income Statement of BUMDes Cipayung in 2022 and 2023 is carried out, the tax burden must be streamlined (Andriana, 2020).

BUMDes management requires attention, especially in terms of human resources, and there is a need for development and education related to BUMDes management so that the role and function of BUMDes in improving welfare and living standards can run optimally (Hairunnisah, 2022). The challenges faced by rural businesses to achieve sustainability are multifaceted. Lack of access to capital and facilities, difficulties in supply chain management, and lack of support organizations have been identified as key barriers (Ramadhan, 2021). In addition, emphasis on a particular industry or business model may hamper the adaptability and resilience of these firms, making them vulnerable to external shocks (Xia et al., 2024).

A holistic approach is required to address these challenges and ensure the long-term sustainability of village businesses. Sustainable entrepreneurship in Small and Medium Enterprises (SMEs), particularly in creative industries, has been highlighted as a promising way to develop sustainable village businesses (Antares & Nurhidayati, 2024).

Self-assessment tax obligations at BUMDes Cipayung

BUMDes Cipayung already has a Taxpayer Identification Number (NPWP), which means that BUMDes Cipayung has been included in the list of taxpayers, but it has been recognized by BUMDes Cipayung from the beginning of its establishment until now that BUMDes Cipayung has not paid Corporate Income Tax. As a corporate taxpayer, the tax obligations that need to be complied with by taxpayers according to Law Number 6 of 1983 concerning General Provisions and Tax Procedures as Amended Several Times Last by Government Regulation in Lieu of Law Number 2 of 2022 concerning Job Creation are as follows.

1. Enroll

Every taxpayer in accordance with Article 2, paragraph (1) of the KUP Law, who has fulfilled the subjective and objective requirements with the provisions of tax laws and regulations, must register at the Directorate General of Taxes Office, whose working area covers the residence or domicile of the taxpayer and to whom a Taxpayer Identification Number (NPWP) is given.

2. Calculate and Pay Taxes

In accordance with Article 12 paragraph of the KUP Law, taxpayers are required to calculate and pay the tax due correctly in accordance with the provisions of tax laws and regulations, the time when tax is due is as follows:

- a. At any one time, for income tax withheld by a third party
- b. At the end of the period, Income Tax is withheld by the employer, collected by other parties for business activities, or by taxable entrepreneurs for the collection of value added tax on goods or services and sales tax on luxury goods.
- c. At the end of the tax year, for income tax

1. Reporting the notification letter

In accordance with Article 3, paragraph (1) of the KUP Law, taxpayers are required to fill out the Tax Return correctly, completely, and clearly, and sign and submit it to the Office of the Directorate General of Taxes, where the taxpayer is registered, confirmed, or other places determined by the Directorate General of Taxes.

2. Inspection

In accordance with Article 29 of the KUP Law, the Director General of Taxes has the authority to conduct audits to test compliance with the fulfillment of taxpayers' tax obligations and for other purposes in the context of implementing the provisions of tax laws and regulations.

Implementation of *Withholding Tax* at BUMDes Cipayung

Withholding tax system is a collection system that authorizes third parties to determine the amount of tax owed by taxpayers (Akuntansi & Ratulangi, 2021). While running its business, BUMDes Cipayung should withhold Income Tax Article 4 paragraph (2) on land and building leases for the Bayak Hotel business unit, Income Tax Article 21 on employee salaries, and Income Tax Article 23 on the use of air conditioning maintenance services (Sutanto et al., 2022).

Table 6. Calculation of Income Tax *Withholding* by BUMDes Cipayung (Dalam Ribuan Rp)

Calculation of Income Tax <i>Withholding</i> by BUMDes Cipayung		
Description	DPP	Income Tax Payable
Income Tax Article 4 Paragraph (2)	372.000	37.200
Income Tax Article 21	-	-
Income Tax Article 23	4.800	96

Withholding Income Tax Article 4 paragraph (2) on land and building leases that should be withheld by BUMDes Cipayung in 2022 and 2023 amounted to IDR 37,200,000, with a total DPP of IDR 372,000,000 multiplied by a rate of 10%. Income Tax Article 21, which should have been withheld by Bumdes Cipayung in 2022 and 2023, amounted to Rp0 because the net income of each employee in BUMDes Cipayung is below PTKP. However, even though it is below the PTKP, the employer or BUMDes Cipayung is obliged to report SPT PPh 21. Article 23 of the Income Tax withholding on the use of air conditioning maintenance services that should be withheld by BUMDes Cipayung in 2022 and 2023 amounted to IDR 96,000 with a total DPP of IDR 4,800,000 multiplied by a rate of 2% (Sudarlan et al., 2024).

Application of Corporate Income Tax (PPh) Calculation at BUMDes Cipayung

The following is the calculation of the tax burden of BUMDes Cipayung in 2022 and 2023:

Table 7. Tax Expense and Net Profit After Tax in 2022 and 2023 (In Thousand IDR)

DESCRIPTION	2022	2023
Gross Turnover	553.045	768.064
Net profit before tax	40.774	159.660
Tax expense payable (22% x 50%)	4.485	17.562
Net profit after tax	36.289	142.097

In 2022, the gross turnover of BUMDes Cipayung was IDR 553,045,611 and in 2023, the gross turnover of BUMDes Cipayung was IDR 768,064,745. Because the gross turnover of BUMDes Cipayung is less than 50M in one year, BUMDes Cipayung receives Article 31E facilities, namely a rate reduction of 50% of the tariff of Article 17 paragraph (1) letter b. Based on the table above, BUMDes Cipayung's payable tax expense in 2022 amounted to IDR 4,485,227 and in 2023 amounted to IDR 17,562,671. Thus, the net profit received by BUMDes Cipayung will be IDR 36,289,562 in 2022 and IDR 142,097,975 in 2023. BUMDes Cipayung fulfills the criteria to obtain a 50% tax rate reduction facility with a gross income below Rp50M (Nasfi et al., 2023).

Potential tax penalties and losses due to neglect of tax obligations at BUMDes Cipayung

BUMDes Cipayung is a Corporate Taxpayer, but BUMDes Cipayung has not carried out tax obligations, so the potential tax sanctions for BUMDes Cipayung are administrative sanctions in the form of fines and interest sanctions. The following are the potential administrative sanctions for BUMDes Cipayung for not carrying out tax obligations.

a. Fines

Based on Law Number 28 Year 2007, Article 7 Paragraph (1), if the Annual Notification Letter of BUMDes Cipayung is not submitted, it is subject to administrative sanctions in the form of a fine of IDR 1,000,000 for each year. The following is the calculation of fines for BUMDes Cipayung:

Fine = IDR 1,000,000 x 7 years = IDR 7,000,000

Losses due to the neglect of Annual Tax Return reporting from the beginning of its establishment in 2017 until now or in 2023 are subject to a fine of IDR 7,000,000.

b. Interest Sanctions

Based on Law Number 28 Year 2007 Article 9 Paragraph (2b), interest sanctions are imposed due to late payment or deposit of taxes, with a calculation of $2\% \times \text{principal} \times \text{number of months}$. The following is the calculation of interest sanctions for BUMDes Cipayung in 2022.

Interest Sanction = $2\% \times \text{IDR } 4,485,227 \times 12 = \text{IDR } 1,076,454$

Losses due to late payment and tax deposits in 2022 amounted to IDR 1,076,454. The following is the calculation of interest sanctions for BUMDes Cipayung in 2023:

Interest Sanction = $2\% \times \text{IDR } 17,562,671 \times 12 = \text{IDR } 4,215,097$

Loss due to late payment and deposit of tax in 2023 amounting to IDR 4,215,097

Conclusions, Proposals, Recommendations:

This study reveals that BUMDes Cipayung faces serious problems in financial management and tax compliance that threaten the sustainability of its operations. First, BUMDes Cipayung's financial statements do not comply with KEPMENDES No. 136 of 2022, which is characterized by the inappropriate use of the UKM-Financial Accounting application, errors in cash-based revenue recording, and incomplete financial statement components. Second, BUMDes Cipayung neglected its tax obligations since its establishment in 2017, despite having an NPWP and meeting the criteria as a Corporate Taxpayer. Third, the analysis shows that with financial statement adjustments according to standards, the tax burden can be more efficient (-IDR 8,357,502 in 2022 and IDR 21,063,696 in 2023, with potential utilization of a 50% rate facility under Article 31E. Fourth, the neglect of tax obligations has resulted in administrative sanctions in the form of a fine of IDR 7,000,000 for Annual Tax Returns, and interest sanctions of IDR 1,076,454 (2022) and IDR 4,215,097 (2023).

BUMDes Cipayung must immediately undertake comprehensive reforms in financial management and tax compliance to ensure operational sustainability. Priority steps that must be taken include implementing the BUMDes Accounting application provided by KEMENDESA-PKN STAN to replace the non-standard UKM-Financial Accounting system and preparing complete financial statements in accordance with KEPMENDES No. 136/2022, which includes five mandatory components. From a tax perspective, management must immediately consult with tax consultants to resolve outstanding Annual Tax Returns since 2017, utilize tax amnesty programs if still available, and implement correct tax withholding systems, including Income Tax Article 4 paragraph (2) on building rent, Income Tax Article 21 on employee salaries, and Income Tax Article 23 on maintenance services. In the long term, BUMDes Cipayung needs to build human resource capacity through continuous training on accounting and taxation, establish a special team responsible for regulatory compliance, and develop adequate internal control systems. The village government and related agencies also need to enhance coaching and technical assistance programs for BUMDes, including the socialization of the latest regulations and the provision of regular consultation access. Implementation of these recommendations will enable BUMDes Cipayung to optimize its economic potential while fulfilling legal obligations, thus contributing maximally to improving village community welfare and sustainable local economic development.

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