

ANALYSIS OF VALUE ADDED TAX PAYMENT AND REPORTING CALCULATION FOR SELF-BUILDING ACTIVITIES

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ABSTRACT

Value Added Tax (VAT) on SBA is one of the roots of government revenue. In Minister of Finance Regulation (PMK) No. 61/PMK.03/2022 that the action of constructing the latest building or expansion of the previous building, and not currently carrying out business/work activities is carried out for individuals/entities, the results are used by themselves or by other parties. The purpose of this observation is to find out how to calculate, deposit, and report VAT SBA with a descriptive method, VAT on building activities itself is qualitative because this research analyzes the legal aspects and interpretation of tax obligations, rather than just calculating the nominal VAT that must be paid. The results showed that the research process on PPN SBA was carried out in 3 (three) terms. The calculation of the tax payable for SBA VAT is in line with the provisions of the tax law, namely the VAT rate of 11% multiplied by the DPP. The DPP is 20% of all costs paid during construction and does not include land prices. However, there is a difference in the calculation in determining the DPP caused by the difference in the price of building materials and building area. Deposits are made via the Perception Bank using Billing created through the e-billing by requiring SSE. Deposited on January 28, so it is subject to administrative sanctions in the form of interest. Reporting is automatic at the time of deposit by obtaining proof of deposit in the form of State revenue transaction number (NTPN). The results of this research can increase accountability and transparency in the management of state finances, especially in relation to tax revenues from the information sector

Keywords: calculation; payment; value added tax; self-building activities

INTRODUCTION

The largest source of tax revenue is the APBN, which mostly consists of VAT. Value Added Tax contributes significantly to tax revenues. This contribution has soared from year to year while also increasing the total tax revenue target (Febrisia, 2017).

VAT on Goods and Services and PPnBM, VAT obtained and charged on product or service sale and purchase transactions carried out by OPs or entities based on Law no. 42 of 2009.

VAT is not only for the use of taxable goods/services, but when the OP or entity that constructs or builds a house will be subject to VAT SBA

Tax. The explanation regarding SBA VAT has been regulated based on Article 2 in PMK Number 61/PMK.03/2022, namely that business activities/work are carried out by the OP/entity, the results are used by themselves or other parties.

The term SBA VAT is still not well understood by the community itself. Maybe half of the people are wondering why they need to pay taxes when building a house, while those who build their own house, own land, and use their own funds, and when buying building raw materials are already subject to VAT (Rachman, 2018).

The taxpayer's solution here is to use the services of carpenters or small contractors who have not been designated as PKP, rather than construction services or contractors who have been designated as PKP (Ramos, 2018). The aim is for taxpayers to carry out this to pay small amounts of tax and to prevent taxation from being imposed on construction that taxpayers build (Syarofi, 2019).

Not all construction is subject to VAT on SBA but in accordance with the criteria that have been regulated based on Article 3 in PMK No.

61/PMK.03/2022 concerning SBA VAT Tax. The SBA VAT criteria are permanent building materials, the total area of the building is at least 200 square meters, and the building is used by oneself or by other people. If construction is carried out in stages, it is considered as one unit with a time limit of no more than two years.

In calculating VAT on SBA, a rate of 2,2% is charged, which comes from the VAT rate of 11% multiplied by the DPP of 20% of all costs paid during construction and does not include the land price. When paying VAT on SBA no later than the 15th of the following month, pay via the post office or perception bank as regulated in Article 5 of PMK Number 61/PMK.03/2022. Based on Article 7 in PMK No. 61/PMK.03/2012 concerning SBA VAT reporting includes the third sheet of the Tax Payment Letter and is reported no later than the end of the following month after the end of the tax period (Anasta et al., 2023).

LITERATUR REVIEW

The definition of VAT SBA is the activity of constructing new buildings or expanding old construction, while not being a

business activity or activity carried out by OP or an entity, the results of which are used for homes or other groups (Muhtarudin et al., 2022). However, this is differentiated from development in the form of 1 (one) or more forms of permanent engineering construction located on one plot of land and/or water with the criteria below.

- a. The construction is made of wood, concrete, brick setting or similar materials, and/or steel;
- b. Used as a residence or for business activities; And
- c. The minimum building area is 200m² (two hundred square meters).

Based on Article 2 Paragraph (5) PMK No. 61/PMK.03/2022 VAT SBA can be implemented by:

- a. All at once within a certain time limit; or
- b. Gradually it becomes a unified activity if the time limit between building stages is no more than 2 (two) years. The activities mentioned above are separate building construction activities.

Time and Place of SBA VAT Due

SBA VAT is regulated in Article 4 in PMK No. 61/PMK.03/2022 namely:

1. The SBA VAT is payable from the time the building is built until it is completed. For example, building construction started in May 2019 and construction was completed in August 2019, so the VAT tax on SBA is paid instead of waiting until the building is completed but is paid every period (month).
2. Place of SBA VAT, namely at the place where the building was erected or built (Farouq, 2018).

SBA VAT Calculation Mechanism

SBA VAT rates have been regulated in accordance with Article 3 in PMK No. 61/PMK.03/2022 which states:

1. SBA VAT can be accumulated, deposited, collected, by the OP or entity that is implementing or constructing its own building. Imposed according to the amount of certain tax payable. The amount of tax payable comes from the 11% VAT rate multiplied by the DPP.

2. The DPP is 20% obtained from all costs paid to construct a building until completion, except for the land acquisition price.

Referring to Article 3 Paragraphs (1) and (2) in PMK No. 61/PMK.03/2022 regarding SBA VAT calculations as follows:

SBA VAT = 11% x (20% x total costs incurred/paid for the purposes of constructing the

If the new SBA VAT rate is in accordance with Article 7 Paragraph (1) of Law No. 7 of 2021 concerning Harmonization of Tax Regulations (UU HPP), the rate will increase to 11%.

SBA VAT Payment Mechanism

SBA VAT is regulated by Article 5 in PMK No. 61/PMK.03/2022 that:

- a. Taxes owed by SBA VAT must be remitted via a perception bank or post office, with a deadline of 15 months after the end of the tax period. For example, if the first day of construction is July 13, 2017, then the payment of the tax owed is no later than August 15, 2017.
- b. SBA VAT deposits require a Tax Payment Letter (SSP) completed in accordance with applicable tax regulations.
- c. If the construction site is being built and is in the KPP Pratama area of an individual or entity that is constructing the building, then the NPWP column of the OP or entity concerned is stated in the SSP.

SBA VAT Reporting Mechanism

The SBA VAT reporting mechanism is as stated in Article 7 of the Minister of Finance Regulation No. 61/PMK.03/2022.

1. Individuals or business entities carrying out their own construction activities are required to report SBA VAT payments according to the following criteria.
 - a. Individuals or entities that are PKP report VAT using the Periodic VAT SPT to the registered KPP. Periodic VAT SPT in VAT SBA uses the Master Period SPT Attachment.
 - b. Individuals or entities that are not PKP will

automatically report if they have made a VAT deposit.

SBA VAT = 11% x (20% x total costs incurred/paid for the purposes of constructing the building) (Resmi, 2019)

2. The obligation to report SBA VAT deposits is excluded for OPs or entities that are constructing their own buildings but if SBA VAT is not deposited (Muhtarudin, 2024).

RESEARCH METHOD

Based on this background, the following are the objectives of this research:

1. To find out the subject and object of SBA VAT for E.Kos & Tax Consultant Partner clients.
2. To find out the SBA VAT calculation for E.Kos clients & Tax Consultant Partners.
3. To find out SBA VAT payments to E.Kos clients & Tax Consultant Partners.
4. To find out about SBA VAT reporting for E.Kos clients & Tax Consultant Partner

RESULTS AND DISCUSSION

Discussion of SBA VAT Subjects and Objects

In this case, PT. Meanwhile, the tax object here is self-building activities where the building area is more than 200 m². In other words, here the meaningful subject is PT. A with the object of building a school building with a total building area of 5,297 m² (Secondary School stage covering an area of 2,837 m² and a Multipurpose Building covering an area of 2,460 m²). Apart from the SBA VAT tax object, there is an object for calculating VAT on SBA, namely RAB, in the RAB there are details of the costs that must be incurred during construction. Not only is the RAB the basis for the object of calculating VAT on SBA, but there is another thing, namely looking at how much is spent per rupiah in construction from start to finish, including purchasing raw materials and paying wages. Because the construction of this school building uses a foreman, costs are automatically incurred. Thus, work progress can be seen from the amount of work completed.

The documents used when constructing a building mean that the

construction meets the criteria. So, what WP must prepare is as follows.

1. Budget and Cost Plan (RAB)
2. Building Construction Permit Certificate (IMB)
3. House Plan. (Mardiasmo, 2019)

Discussion of SBA VAT Calculation

PT. A, as building a school building, is required to obtain a Building Construction Permit (IMB) certificate. In terms of building a building, either from the start of the building or just renovating it. The IMB itself is a permit issued by the local government to repair, improve, renew or renovate a building. IMB issued by the local Regional Government. The aim is to find a building composition that is structured, peaceful, comfortable, safe and in sync with the land use.

When constructing a building there are 2 (two) things that must be considered, the first is that there are taxpayers who are not very concerned about taxes. Because when the KPP visited them, the building had already been erected and the building was already finished, at that time it was immediately checked by the tax office and stated that the building had been

erected and at that time the tax owed was immediately processed. Secondly, in the initial process, before constructing the building, the RAB was made first and given to the KPP. Not only the RAB, but the IMB and supporting documents in constructing the building. The taxpayer is cooperative and willing to work with E.Kos & Tax Consultant Partners to carry out their tax obligations.

PT. A, one of the clients of E.Kos & Partner Tax Consultants, will build a school building. The construction of the school building is not renovating or adding to the construction, but total construction from the beginning until the school building is established. With a total building area of 5,297 m² (Secondary School stage covering an area of 2,837 m² and Multipurpose Building covering an area of 2,460 m²). The construction of this school building will later be used for education, and education is one of the business activities that is not subject to PKP even though its annual turnover is above 4.8 billion. It is not only education where business activities are not subject to PKP, but also hospitals and banking. The construction of the school building uses the kinder land

process, namely having to make a RAB first. The value stated in the RAB is used as the DPP.

The Tax Imposition Basis (DPP) and tax rates are calculated manually using Microsoft Office Excel software to minimize errors so that the amount of tax payable on SBA VAT appears. SBA PT VAT Calculation. A was carried out by E.Kos & Partner Tax Consultants but assisted by a third party, namely the foreman. Because those who understand the prices of raw materials carry out the development process. The following is a recapitulation of PT. A's Budget Plan (RAB) which has been calculated/accumulated per stage of school building construction as calculated by the foreman

Tabel 1 Cost Budget Draft Recapitulation Per Work Unit

No.	Job Description	Amount
I.	Land and Road Improvement Work (Infrastructure Work)	Rp3.472.044.066,-
II.	Secondary School 2.837 m2 (Structural Work) - Structural Work	Rp6.499.226.832,-
III.	Multipurpose Building 2.460 M2 (Structural Work) Structural Work Total Work	Rp5.728.725.653,- Rp3.472.044.066,-
	Infrastructure Total Structural Work	Rp12.227.952.485,-
	Total Cost	Rp15.699.996.551,-
	Rounded	Rp15.700.000.000,-

Calculation of tax payable PT's Own Building Activities. PT. A
 Cost incurred : Rp15.700.000.000,-
 DPP (20% x Cost): Rp3.140.000.000,-
 VAT SBA owed: Rp. 314.000.000,-

From the results of the VAT calculation on SBA carried out by E.Kos & Partner Tax Consultants, it is known the amount of tax owed that needs to be paid by PT. A amounting to Rp. 314,000,000. In terms of payment of tax owed by PT. A is not paid immediately in the amount of Rp. 314,000,000, but payments will be made based on the progress of the construction percentage. For PT. A. If we look at the percentage progress of the construction, then the tax payments owed by PT. A is paid 3 (three) times over a period of 2 (two) years. The amount of tax owed by PT. A payment is divided into 3 (three) terms, namely IDR. 73,280,130, Rp. 120. 208,500, Rp. 120,511,370. In this case, the progress of the development percentage is always monitored by the KPP, and the KPP asks about the PT's percentage progress. A with the aim of PT. A will make the payment. If the development percentage progress is said to be sufficient by the KPP, then

PT. A carries out the process of paying the tax owed.

In terms of calculating the PT case. A was confirmed by the concerned tax office (tax office officer) where the results of the calculations carried out by the foreman were already shown, namely in the form of buildings, halls, basketball courts and land development. But in terms of PT tax calculations. A, carried out by the tax office, there is a difference between the underpayment and the calculation carried out by the foreman. The calculation carried out by the tax office for Rp15.940.467.665 was rounded up to Rp15.900.000.000 (Rp3.472.044.066,- + Rp 6,533.522.781 + Rp5.934.900.818), while the calculation carried out by the foreman was Rp. 15.699.996.551 which is rounded up to Rp15.700.000.000, each calculation has been detailed in 3 (three) development stages. If you look at the results of both SBA VAT calculations, there is a difference in the calculation with the DPP of IDR 200.000.000. The DPP amount is multiplied by 2%. So, PT can pay less. A worth IDR 4,000,000. The reason is that there is a difference in the calculations carried

out by the tax office (tax office) and the foreman, namely in terms of the unit price of building raw materials and the area of the building which are different when inspected by the foreman and the tax office.

Discussion of SBA VAT Deposits

In the case of PT. A makes payments in installments 3 (three) times over a construction period of 2 (two) years. Because in the deposit process carried out by PT. A is seen from the percentage of school building construction progress per quarter. The construction was carried out in December 2020 and the tax payable will be paid in January 2021 if it is presented at approximately 30%. Furthermore, the second and third stages of development, if presented, are approximately 60% and 95%, and 5% is retention. Retention occurs when development work has been completed, but there are things that must be waited for. Because 5% is a guarantee in the sense that the 5% money is temporarily retained so that the party completing the work does not run away if the construction being built leaks, gets stuck, and so on. If the deposit is late, PT. A will be subject to

administrative sanctions in the form of interest of 2%/month. PT.

PT. SBA VAT deposits are made through Perception Bank before the 15th of the following month. However, in the case of PT. A and the SBA tax payment process is carried out using an Electronic Deposit Letter (SSE) in the form of a billing code which is created on the DJP website with the E-Billing system. Creating billing codes via E-Billing has been approved by the Directorate General of Taxes No. PER-05/PJ/2017 concerning Electronic Tax Payments.

Discussion of SBA VAT Reporting

SBA VAT reporting carried out by E.Kos & Tax Consultant Partner for PT clients. A. To solve the problem, just upload proof of payment online via e-mail from the extension team or the SBA KPP Pratama VAT assessment team. Marked with PT. A received a State Revenue Receipt Number (NTPN) as proof that PT. A has deposited

CONCLUSION

Based on the previous discussion and information obtained regarding the process of calculating, depositing and reporting SBA VAT for E.Kos & Tax Consultant Partner

clients, the following conclusions have been reached. (1) The tax subject in this research is PT. A, which is where PT. A is a client or taxpayer at E.Kos & Tax Consultant Partner. The tax object in the SBA VAT is the activity of building school buildings. As well as the object of SBA VAT calculation, namely RAB and the costs incurred per rupiah in construction from start to finish including purchasing raw materials and paying wages. (2) Calculation of VAT on SBA for PT clients. A carried out by E.Kos & Partner Tax Consultants is correct because it follows Article 3 in PMK No. 61/PMK.03/2022. In other words, it is correct to determine the tariff amount, namely 11% and the DPP amount, namely 20% of all costs incurred during construction. However, in determining the amount of the DPP, there is a difference in PT tax calculations. A which is carried out by the tax office with a foreman. Therefore, the cause of the difference in calculations emerged, namely in terms of the unit price of construction raw materials and the different building areas. (3) VAT payment The SBA has made good plans, namely providing funds to be used to pay

taxes. Deposit PT. A is carried out in 3 (three) terms, according to the tax payable that has been calculated. By using an Electronic Deposit Letter (SSE) which is made via e-billing by obtaining a billing code and deposited via perception bank no later than the 15th of the following month in accordance with Article 5 PMK No. 61/PMK.03/2022. However, E.Kos & Partner Tax Consultants made the deposit at the end of the following month on January 28, so they could potentially be subject to administrative sanctions in the form of 2% interest. But until now there has been no Tax Collection Letter (STP). (4) This SBA VAT reporting is due to the company PT. A is not a PKP, so SBA VAT reporting is done automatically when making a deposit, by obtaining proof of the State Revenue Transaction Number (NTPN).

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