COMPANION WORKSHEET PACK

Tax Optimization for SMEs

Paying Tax Correctly Is the Kind of Business That Sleeps at Night

9 Worksheets · 3 Categories · A4 Print-Ready

High-Volume · Niche-Search · Specific-Case

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PART 1

High-Volume Worksheets

Universal worksheets — what most operators reach for daily or weekly. Run these on a regular cadence regardless of business size or stage.

Monthly Tax Close & PPh Final Payment Tracker

Run this at the end of every month while still in the PPh Final regime. Takes under 20 minutes with a complete revenue ledger.

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ITEM	THIS MONTH	YEAR-TO-DATE CUMULATIVE	NOTES
Total gross revenue (all business lines)	Rp	Rp	Include invoiced sales not yet collected
PPh Final due (0.5% × gross revenue)	Rp	Rp	
Payment date			Deadline: 15th of following month
Payment reference / billing code			Retain receipt minimum 10 years
Year-to-date revenue vs. Rp 4.8B threshold			Flag if YTD > Rp 3.2B by month 8
PPh Final years used (entity type / limit)			PT: 3-yr limit · CV: 4-yr limit
Years remaining before regime change			Calculate from first PPh Final tax year
Any large one-off contract this month?			If yes, re-project year-end revenue

1. Has year-to-date revenue crossed 67% of the Rp 4.8 billion threshold before month 9? If so, consult a tax consultant now, not at year-end.

2. How many years of PPh Final remain? If one year or less, has bookkeeping been set up to support the move to PPh Badan?

3. Are all payment receipts filed under the correct folder: [Tax Year] / PPh Final / [Month]?

Deductible Expense Quick-Sort by Category

Weekly entry, five categories. The goal is not accounting precision — it is building the data that proves costs to a third party who does not know this business.

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DATE	DESCRIPTION	AMOUNT (RP)	CATEGORY (A–E)	RECEIPT/REF NO.	CONNECTION TO BUSINESS ACTIVITY (ONE LINE)
			A – Employee salaries & benefits		
			A – Employee salaries & benefits		
			B – Premises & equipment rent		
			B – Premises & equipment rent		
			C – Raw materials & supplies		
			C – Raw materials & supplies		
			D – Asset maintenance & repair		
			E – Other operating costs		
			E – Other operating costs		
			E – Other operating costs		

1. Which category has the most entries this week? If it is not the category with the highest total cost, recheck whether all large costs have been recorded.

2. Are there any mixed personal/business expenses this week? If yes, note the business proportion in the 'Connection' column and keep a separate record of the split.

3. Which rows are missing a receipt or reference number? Retrieve them before the end of the week — they become harder to locate after 30 days.

Quarterly PPN Reconciliation

For PKP businesses only. Run at the end of every quarter to catch inconsistencies before the annual return. Three months of monthly VAT returns reviewed together catch cross-period errors invisible in a single-month review.

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ITEM	MONTH 1 (RP)	MONTH 2 (RP)	MONTH 3 (RP)	QUARTER TOTAL (RP)
Total gross sales (all lines)				
Sales subject to VAT (PKP buyers)				
Output VAT collected (11% × above)				
Tax invoices issued (count)				
Input VAT from supplier invoices				
Input invoices rejected / late				
Net VAT payable / (overpayment)				
VAT return filed on time? (Y/N)				
Revenue on VAT return vs. PPh record — difference				

1. Does the quarter-total output VAT figure match what was reported across the three monthly VAT returns? A difference here means a filing was amended, rejected, or missed.

2. Is the revenue reported on the VAT returns consistent with revenue in the bookkeeping / PPh records? DJP's Coretax compares these automatically — the operator should find any gap first.

3. Were there months with net overpayment (input > output)? Is a refund application appropriate, or is carrying forward more practical given audit trigger risk?

PART 2

Niche-Search Worksheets

Rare-situation worksheets — high value when the situation hits. Run these only when the trigger appears, but keep them findable.

PPh 21 Employee Tax Recalculation — Year-End True-Up

Run once per year, in December, before the year closes. The TER (Effective Rate Table) method used January through November produces an estimate. December requires the actual full-year calculation. Any gap is the employer's liability if not withheld.

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EMPLOYEE	ANNUAL GROSS SALARY (RP)	PTKP STATUS	ANNUAL PKP (RP)	PPH 21 FULL-YEAR (RP)	ALREADY WITHHELD JAN–NOV (RP)	DECEMBER WITHHOLDING ADJUSTMENT (RP)
		TK/0 · K/0 · K/1 · K/2 · K/3				
		TK/0 · K/0 · K/1 · K/2 · K/3				
		TK/0 · K/0 · K/1 · K/2 · K/3				
		TK/0 · K/0 · K/1 · K/2 · K/3				
		TK/0 · K/0 · K/1 · K/2 · K/3				
		TK/0 · K/0 · K/1 · K/2 · K/3				
TOTAL						

1. For any employee where the December adjustment is a negative number (under-withheld year-to-date), confirm whether the shortfall will be deducted from December salary or topped up by the employer. Document the decision in writing.

2. Has every employee's PTKP status been verified against their family record this year? A status change (marriage, child) mid-year changes the full-year PKP calculation retroactively.

3. Are all e-Bupot slips for the year ready to be reported through Coretax before the January 31 deadline?

Transfer Pricing Documentation Rebuild

For businesses with two or more related entities that transact with each other. Run this worksheet once per year to confirm every inter-entity transaction has an arm's length price reference and a supporting document.

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TRANSACTION	ENTITIES INVOLVED	AMOUNT (RP/YR)	ARM'S LENGTH REFERENCE USED	REFERENCE DOCUMENT	DOCUMENTATION STATUS
Inter-entity loan — interest			BI / OJK working capital rate for [month]		Complete / Incomplete / Missing
Inter-entity loan — principal			Written agreement on file		Complete / Incomplete / Missing
Warehouse / office rental			Market rental survey — comparable property [location]		Complete / Incomplete / Missing
Management service fee			Activity log + cost breakdown + margin		Complete / Incomplete / Missing
Asset sale / transfer			Appraisal or comparable market transaction		Complete / Incomplete / Missing
Shared employee cost allocation			Documented allocation method (time / headcount / revenue split)		Complete / Incomplete / Missing

1. Which row shows 'Missing' documentation? That transaction is the first one DJP will challenge in an audit. What needs to be created, and by when?

2. For any loan row without a written agreement: is the current year still open for correction? A written agreement created before year-end is stronger than one created after an audit begins.

3. Has the arm's length reference for management fees been updated this year? A reference from three years ago no longer accurately reflects current market conditions.

Audit-Letter Response Framework

For when DJP issues a Surat Pemberitahuan Pemeriksaan (audit notification) or Surat Permintaan Keterangan (information request). Complete within 72 hours of receipt. Do not respond to DJP before this worksheet is finished and reviewed by a registered tax consultant.

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STEP	ACTION REQUIRED	RESPONSIBLE	DEADLINE	STATUS
1	Record exact date and time audit letter was received	Owner / Finance	Day 0	
2	Identify the audit period(s) and tax type(s) stated in the letter	Owner + Consultant	Day 1	
3	Pull all returns for the audited period(s) from Coretax / own records	Finance	Day 1–2	
4	List every deductible cost category claimed in the audited period	Finance	Day 2–3	
5	Check documentation completeness for each cost category (receipt + connection proof)	Finance + Consultant	Day 3–5	
6	Identify gaps: costs claimed but documentation incomplete or missing	Consultant	Day 5	
7	Decide on each gap: concede, supplement with available evidence, or contest	Owner + Consultant	Day 5–7	
8	Prepare response letter through registered tax consultant (IKPI)	Consultant	Before deadline	
9	File all documents used in the audit response in a separate folder	Finance	Before deadline	

1. Are there any cost categories where documentation is entirely missing (no receipt, no contract, no reference)? These are the categories most likely to be corrected. Quantify the tax exposure for each.

2. Is the revenue figure in the audit letter consistent with what was reported on the annual return? If there is a discrepancy, identify its source before the consultant prepares the response.

3. What is the earliest date DJP has requested the first set of documents? Work backwards from that date to set internal preparation milestones.

PART 3

Specific-Case Worksheets

Pre-framed scenarios — each worksheet walks you through a single, concrete situation. Read the scenario, then fill in your version of it.

Sales Cross the PPh Final 0.5% Threshold Mid-Year

> *Scenario: the business is a CV in its second year under PPh Final. By August, cumulative gross revenue has reached Rp 4.6 billion — Rp 200 million below the Rp 4.8 billion annual threshold. Two large contracts are pending that together would add Rp 600 million if both close before December. The owner needs to calculate the tax and compliance consequences before signing either contract.*

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ITEM	VALUE	NOTES
Cumulative revenue to date (Rp)		From monthly sales records
Revenue on pending Contract A (Rp)		If signed and delivered before year-end
Revenue on pending Contract B (Rp)		If signed and delivered before year-end
Projected year-end revenue — Scenario 1 (both contracts)		
Projected year-end revenue — Scenario 2 (Contract A only)		
Threshold breach month — Scenario 1		Month when cumulative crosses Rp 4.8B
Threshold breach month — Scenario 2		Month when cumulative crosses Rp 4.8B
PPh Final due on revenue up to Rp 4.8B (0.5%)	Rp	
Revenue above Rp 4.8B (if any) — not eligible for PPh Final	Rp	Separate tax treatment applies
PKP registration deadline (if threshold crossed)		End of month following the breach month
PPh Badan preparation — are cost records current?	Y / N	If N, start immediately
Years of PPh Final remaining for this CV (of 4-year limit)		

1. If both contracts close and revenue crosses Rp 4.8 billion before December, what is the latest date by which PKP registration must be completed? Write the specific calendar date, not just the month.

2. Does the business currently have cost records sufficient to calculate taxable income under PPh Badan for any month this year? If not, what is the minimum data needed and where does it currently exist?

3. Would deferring Contract B's delivery date to the next tax year change the compliance obligations this year? Calculate the tax difference and document the decision rationale.

DJP Audit Notice Arrives — Mapping the Exposure Before Responding

> *Scenario: a PT in its fifth year of operation receives a Surat Pemberitahuan Pemeriksaan covering tax years 2022 and 2023. The letter covers PPh Badan and VAT. The business had cost records but not a consistent archiving system — documents are spread across email, a shared drive, and physical folders in two locations. The owner has 30 days before the first document submission deadline.*

Scenario: a PT in its fifth year of operation receives a Surat Pemberitahuan Pemeriksaan covering tax years 2022 and 2023. The letter covers PPh Badan and VAT. The business had cost records but not a consistent archiving system — documents are spread across email, a shared drive, and physical folders in two locations. The owner has 30 days before the first document submission deadline.

TAX TYPE / YEAR	TAX REPORTED (RP)	TOTAL DEDUCTIONS CLAIMED (RP)	DOCUMENTS LOCATED (RP)	DOCUMENTS MISSING (RP)	ESTIMATED ADDITIONAL TAX EXPOSURE (RP)
PPh Badan — 2022					22% × missing docs amount
PPh Badan — 2023					22% × missing docs amount
VAT — 2022 (output/input delta)					11% × unverifiable input
VAT — 2023 (output/input delta)					11% × unverifiable input
PPh 21 — 2022 (if employees present)					
PPh 21 — 2023 (if employees present)					
TOTAL EXPOSURE (estimated)					

1. What is the total estimated additional tax exposure across all rows? This is the number that guides the decision on whether to concede the undocumented amounts, supplement with secondary evidence, or contest the audit position.

2. Which cost categories in 2022–2023 have the largest gap between 'Documents Located' and 'Documents Missing'? Prioritize retrieving those first — they carry the highest exposure and the effort is most concentrated.

3. Were any of the missing documents ever sent to a third party (supplier invoices, bank statements, consultant contracts)? Third-party copies are secondary evidence and may be obtained even if the original file is lost.

New Business Unit — PPN Registration Choice

> *Scenario: a PT operating a manufacturing unit at Rp 6 billion annual revenue is adding a second business unit — a retail distribution arm. The new unit is expected to reach Rp 2 billion in its first year. The PT is already PKP. The question is whether to operate the new unit under the same NPWP (and thus already under PKP status from day one) or to separate it as a new entity, and if the latter, when PKP registration becomes mandatory for the new entity.*

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ITEM	OPTION A: SAME PT / SAME NPWP	OPTION B: SEPARATE CV OR PT
PKP status from day one?	Yes — inherited	No — until revenue crosses Rp 4.8B or voluntary registration
VAT collection obligation on sales	Immediate, all customers	Only after PKP registration
Input VAT credit available on purchases	Immediate	Only after PKP registration
Monthly VAT return obligation	Already running	Starts after registration
Tax invoice system (e-Faktur) setup needed	Already set up	New entity: set up from scratch
Revenue consolidated with main PT for threshold check?	Yes — same NPWP	No — separate taxpayer
Transfer pricing risk (inter-entity transactions)?	None — same taxpayer	Yes — affiliated parties; arm's length required
PPh Final availability for new unit	Not available — PT already past or ineligible	Available if new entity < Rp 4.8B and within time limit
Bookkeeping complexity	Single set of books	Two separate books; two separate returns
Estimated net VAT position of new unit (Year 1)	Rp	Rp

1. If the new unit is added under the same PT and NPWP, does the combined monthly VAT return workload remain manageable without additional finance staff? If not, what does that cost?

2. If a separate entity is set up, what are the first affiliated relationship transactions that will occur between the two entities (inventory purchases, shared warehouse, shared management)? How will arm's length pricing be established for each?

3. Which option produces a lower combined tax burden in Year 1? Calculate both scenarios using the projected revenue and cost figures before making the entity decision — not after.

Companion to:

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