

HIGH-VOLUME

WORKSHEET 1 OF 9

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.



Complementary worksheet for
Tax Optimization for SMEs
by Ibrahim Anwar

What This Is For

A 20-minute monthly close ritual for businesses still operating under the PPh Final 0.5% regime. The payment obligation runs on the 15th of every following month — not at year-end, not when the annual return is filed. Missing it means a late-payment penalty with interest from the original due date. This worksheet makes the calculation automatic and adds the one monitoring column most operators skip: years remaining before the regime window expires.

The second function is forward pressure. Year-to-date revenue tracking each month turns an abstract deadline (the Rp 4.8 billion threshold, the 3- or 4-year time limit) into a live number visible every 30 days. Operators who discover both limits with 11 months of warning make better decisions than operators who discover them at the annual filing meeting.

Benefits

What you get when you actually run this worksheet on a real situation:

- Produces the monthly PPh Final payment figure in under five minutes if gross revenue is already recorded.
- Tracks cumulative year-to-date revenue against the Rp 4.8 billion threshold with a flag system that forces preparation three months before the breach, not after.
- Records the years-remaining count on every monthly sheet, so regime change cannot arrive as a surprise.
- Creates a monthly audit trail showing payment dates and billing codes, reducing the document retrieval burden if an audit covers prior months.
- Forces a check for large one-off contracts that would materially accelerate the threshold breach timeline.

Framework To Use

— Two-Clock Monitor

PPh Final has two expiry clocks running at once — a revenue clock and a calendar clock. Both must be watched every month.

Clock	What It Measures	Trigger	When to Act
Revenue clock	Cumulative gross sales vs. Rp 4.8B annual threshold	80% of threshold reached	Consult tax consultant, project year-end revenue
Calendar clock	Years elapsed in PPh Final window (PT: 3 yrs, CV: 4 yrs)	12 months before deadline year	Set up cost records for PPh Badan transition

How To Use

Follow these steps in order. Each one builds on the previous.

- 1** Step 1: After closing the month's books, total gross revenue from all business lines — cash sales, credit sales, all channels. Revenue is counted when the sale occurs, not when cash arrives.
- 2** Step 2: Multiply gross revenue by 0.5% to get the PPh Final due for the month.
- 3** Step 3: Record the payment date (must be by the 15th of the following month) and the billing code or receipt reference after paying.
- 4** Step 4: Add this month's revenue to the year-to-date cumulative column. Compare the YTD figure against the Rp 4.8 billion threshold. Flag the status: Safe / Monitor (>80%) / Prepare PKP (>90%).
- 5** Step 5: Check the entity type and first year of PPh Final use. Calculate years remaining. Write the deadline year and the remaining count.
- 6** Step 6: Note any large one-off contract received this month. If one exists, project whether it changes the year-end revenue estimate and re-check the YTD status.
- 7** Step 7: File the completed sheet under: [Tax Year] / PPh Final / [Month]. Next month's check starts from this sheet's cumulative total.

Example Use

A CV distributor in its third year of PPh Final closes September with \$28,000 in gross sales. Year-to-date cumulative is now \$218,000 against an annual threshold equivalent of \$300,000. One large tender contract worth \$65,000 is pending signature.

The owner opens the September worksheet. Gross revenue: \$28,000. PPh Final due: $\$28,000 \times 0.5\% = \140 . Payment is scheduled for October 12, three days before the deadline.

YTD cumulative after September: \$218,000. Divided by \$300,000 threshold = 72.7%. Status flag: Monitor. Not yet at 80%, but the pending \$65,000 contract changes the picture immediately.

If the tender closes in October, YTD becomes \$283,000 — 94.3% of the threshold. Flag switches to Prepare PKP. The owner writes this projection in the notes column and marks a calendar reminder to call the tax consultant within the week.

The entity is a CV. First year of PPh Final: Year 1. This is Year 3, with one year remaining before the 4-year window closes. The owner writes "1 year remaining — deadline: Year 4 end" in the regime clock row.

With 94% of the revenue threshold and 1 year of time limit remaining, the September worksheet has surfaced two converging deadlines in one 15-minute session. The owner now has enough time to respond to both. Without the monthly tracker, this same situation would have surfaced at the April year-end filing — too late to prepare comfortably for either.

The Worksheet

Tear this out, copy it onto a fresh sheet, or fill it in directly.

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.

ITEM	THIS MONTH	YEAR-TO-DATE CUMULATIVE	NOTES
Total gross revenue (all business lines)	\$	\$	Include invoiced sales not yet collected
PPh Final due (0.5% × gross revenue)	\$	\$	
Payment date			Deadline: 15th of following month
Payment reference / billing code			Retain receipt minimum 10 years
Year-to-date revenue vs. annual threshold			Flag if YTD > 80% of threshold by month 9
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

Reflection Prompts

After filling in the worksheet on the previous page, work through these.

1. Has year-to-date revenue crossed 67% of the annual threshold before month 9? If so, consult a tax consultant now, not at year-end.
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2. How many years of PPh Final remain? If one year or less, has bookkeeping been set up to support the move to the standard corporate income tax regime?
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3. Are all payment receipts filed under the correct folder: [Tax Year] / PPh Final / [Month]?
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Tips and Traps

TIPS

- Run this worksheet on the same day every month — the day after the books close. The ritual matters as much as the format.
- Keep a printed or pinned copy of your entity type and PPh Final start date at the top of each year's folder. It should not require a search every month.
- When projecting year-end revenue, use the last three months as the average, not just the current month. A slow month following a strong one understates the year-end figure.
- If cumulative revenue is within 15% of the threshold, ask the tax consultant to confirm the PKP registration procedure before it is needed. Registration takes administrative time — starting the process after the threshold is crossed means starting behind.

TRAPS

- Calculating PPh Final on cash received rather than on all invoiced gross revenue. The obligation runs on accrual, not cash — unpaid receivables still count.
- Assuming the annual threshold is checked once at year-end. It is checked per month through the cumulative column. A breach in October requires action in October, not April.
- Not filing a monthly return in months with zero revenue. Zero-revenue months still require a return filing — non-filing and reporting zero are legally different positions.
- Combining entity types when calculating the time limit. If the business was previously a CV and converted to a PT, the PT's 3-year clock starts from the first year the PT itself used PPh Final, not from when the CV started.

Appendixes

Appendix A – PPh Final Time Limit Quick Reference

Entity type	Time limit	Starts from
PT (limited company)	3 years	First tax year of PPh Final use
CV / Partnership	4 years	First tax year of PPh Final use
Individual taxpayer	Revision pending	Previously 7 years; check current status

Deadline calculation:

First year of PPh Final: [Year X]

PT deadline year : Year X + 2 (limit ends close of tax year X+2)

CV deadline year : Year X + 3 (limit ends close of tax year X+3)

Revenue threshold flags:

Safe : YTD < 67% of annual threshold before month 9

Monitor : YTD 67-80% – begin preparation conversation

Prepare PKP : YTD > 80% – initiate PKP registration process

Breach : YTD crosses threshold – deadline for registration is end of the month following the breach month

Appendix B – Monthly Filing Deadline Reference

PPh Final monthly return and payment:

Due date : 15th of the month following the reporting month

Example : January PPh Final → due by February 15

Penalty for late payment:

Interest penalty per month on unpaid amount

Rate : BI reference rate + 5% / 12 per month
(verify current rate at pajak.go.id)

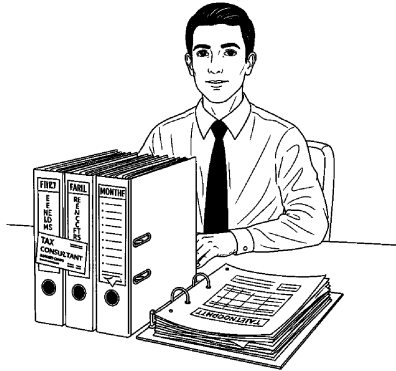
Penalty for non-filing:

Administrative penalty applies even if no tax is due

Zero-revenue months still require a return

Filing channel:

Coretax : djponline.pajak.go.id (primary channel from 2025)



WHERE THIS WORKSHEET COMES FROM

Tax Optimization for SMEs

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

by Ibrahim Anwar

This worksheet is one of nine in the *Tax Optimization for SMEs* companion worksheet pack. The full pack is grouped into three categories: high-volume worksheets you can run weekly, niche-search worksheets for rare but high-value situations, and specific-case worksheets that walk you through a single concrete scenario.

Every framework, decision filter, and figure used in these worksheets is drawn from the chapters of the source book. The book sets the diagnosis, the worksheets give you the form to act on it.

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