REGMPE

Revista de Empreendedorismo e Gestão de
Micro e Pequenas Empresas

TAX PLANNING: A STUDY ON THE ROLE OF THE ACCOUNTANT IN THE VIEW OF MICRO AND SMALL BUSINESS MANAGERS

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SUMMARY

This study aimed, through a field research carried out with 50 (fifty) managers of micro and small companies, to verify their knowledge about tax planningand their view of the accountant's role in this planning. The methodology used involved a qualitative and quantitative approach, a bibliographic study based on authors such as:Saiki (2010), Antunes (2010), Santos (2014) and data collection in locu. Respondents were unanimous in stating that they did not carry out tax planning in their companies, presenting as reasons: 54% the lack of knowledge about what it means and the benefits it can generate for the company, 24% the high costs for realization, 14 % blamed the accounting professional, and 8% did not answer the question. It was found that theaccountant assumes an important role when carrying out tax planning. That Accounting is an inseparable tool not only to the decision-making process of these companies, but also to ensure their growth and competitiveness in the market, however, the managers interviewed, still link the accountant role primarily to the taxes that must be paid, with a significant distance over the real contributions of this professional to companies and the vision that managers have of him.

Key words: Tax Planning. Counter. Micro and Small Companies.

INTRODUCTION

Tax planning is currently in evidence, being discussed in the media and among professionals in the accounting and administrative area, however, it is not a recent term. Complaints by managers about how much they pay taxes have been customary in the accounting and administrative environment, however, they have not yet awakened to the need for adequate planning for their company, nor do they believe in the need for a professional to assist them. managing the payment of less taxes lawfully.

The high tax burden reflects on the prices of products, which can cause a vicious circle that opposes the growth ofs organizations. This is because, on the one hand, companies are having to pass on additions to the prices of products offered with taxes; on the other hand, there is a reduction in consumption due to high prices, generating negative effects, not only

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Assisi, WMB; Tax Planning: A Study on the Role of the Singer in the View of Managers of Micro and Small Enterprises.Magazine of Entrepreneurship and Management of Micro and Small Enterprises V.2, Nº1, p.162-176, Jan./Apr.2017. Article received in3/12/ 2017. Last version received on03/25/2017. Approved on 10/03/ 2017.

for organizations that start operating with lower profit margins, but also for the economy as a whole.

In this context, tax planning emerges as an important tool for reducing charges, constituting a necessity for enterprises that want to remain competitive in the market. However, it is clear that the managers of micro and small companies (MSEs), constantly busy in keeping themselves balanced in the market, have difficulties with regard to dealing with changes in legislation and, with planning, which seeks to reduce costs . At this juncture, the accounting professional becomes essential in the search for alternatives to optimize resources, reduce costs and, consequently, make these organizations have a greater investment capacity.

The study was motivated by the observation and experience of accounting practice, becoming relevant due to the need to awaken managers to the real importance of accounting for their enterprises, which is essential to planning, and to the decision process, safe and effective, contributing, with the reduction of the tax burden in a lawful manner, with the maximization of profits, and with better economic results in the internal and external organizational scope.

The core of the research was to know how accounting professionals are being viewed by the managers of MSEs, with regard to tax planning. Therefore, the objective was toverify the knowledge of these managers about this planning and know their view of the accountant's role in relation to tax management planning. The study was primarily bibliographic, followed by a field research carried out with 50 managers of MSEs in the city of Pedreiras, state of Maranhão.

For a better understanding, tax planning was initially approached, highlighting the country's high tax burden, its consequences for micro and small companies, the internationalization of accounting and the role of accountants in this context. Then the results of the field research were presented. And finally, the final considerations about the study carried out.

It is reiterated that the realization of this research is presented as a way of contributing to the construction of a new vision for administrators, about this important tool for management, demystifying the role of the accountant in the current scenario.

A LOOK AT TAX PLANNING AND THE ROLE OF THE ACCOUNTANT IN THE CURRENT SCENARIO

Brazil is a country with one of the highest tax burdens in the world. This scenario directly affects the sustainability of micro and small companies, influencing the increase in prices of products offered in the market. (AMARAL, 2012). Another aspect to be analyzed is that these companies, which for the most part have little or no accounting advice, face difficulties to follow the changes undergone by the legislation and to interpret them. Faced with these challenges, many of them move to informality. (CACCIAMALI, 2012).

The Brazilian Tax System is endowed with bureaucracy and complexity, being severe with the companies, because, besides the great number of taxes and norms that fall on them, they still need to have time and resources to fulfill their obligations with the tax authorities, considering the need for professionals to assist them in understanding tax rules to comply with all tax requirements (ANAN JUNIOR, 2011).

Thus, there is no doubt that the tax burden in Brazil is high if compared to the consideration by the State, especially the micro-entrepreneur who needs to balance his costs, his expenses, his tax obligations with the price of products and / or services to remain competitive in the market (OLIVEIRA, 2010).

In this context, planning is of great relevance, as it consists of one of the administrative functions that allows the objectives to be hierarchized, establishing ways of concentration of resources and their rational distribution. (CHIAVENATO, 2010).

Tax planning is defined as the business activity that develops in a strictly preventive manner, projecting administrative acts and facts in order to inform what are the tax burdens in each of the available legal options (CHAVES, 2010).

Oliveira (2010) provides that tax planning has the main purpose of saving as many taxes as possible. Assuming that the taxpayer has freedom to manage its operations, anticipating the taxable event, using legal tools. The author also describes that many theorists highlight the lawful nature of tax planning, seeing it as a tool of significant value for the company's sustainability.

In this way, it becomes fundamental for the development and growth of a micro and small company (MPE), not only due to the complexity of the legislation, but mainly due to the impacts on the results that its non-use can bring. Tax planning will be decisively contributing to the continuity of the company and also, with the ability to generate and maintain jobs (SANTOS, 2014).

In the scope of MSEs, the accountant plays a key role in reducing mortality. Before the company is discontinued, it appears to carry out a tax re-education of its customers, being the main responsible for generating information about the company's equity, showing its economic and financial situation. However, it is not enough just to collect data for taxes to be calculated and the collection forms generated; this professional should have a significant role in the construction of a tax management routine (CARVALHO, 2010).

In Brazil, an average of 33% of companies' revenues are used to pay taxes. With this data, it can be seen how much good planning is lacking, since organizations know that taxes represent a large part of the costs, and with the advances of the high Brazilian tax burden, taxes tend to increase constantly. Thus, it becomes essential to adopt a legal economy system (COSTA, 2012).

The Federal Accounting Councilade (CFC) has sought to simplify the tax obligations to which they are subjected to organizations, based on general principles and standards, contrasting with the more precise and objective rules of Tax Law, especially with regard to accounting statements and the formation of results of the year (MARTINS, 2012).

This was due to the fact that, as of 2008, Brazil adopted the International Financial Reporting Standards (IFRS), the innovation brought about by the convergence process, caused the accounting to be seen in a new perspective, the accountant's ability to analyze and judge much more (SAIKI, ANTUNES, 2010).

Accounting practice in Brazil also started to rely on the pronouncements of the Accounting Pronouncements Committee (CPC) to the detriment of the full application of national rules, as was done previously. This fact demands more from the accountant, who acts not only as an accounting clerk, but as an analyst who uses his knowledge and skills for interpretation, not only of the statements, but also of the legislation and its transformations, which represents an advance positive to the accounting profession in Brazil, contributing to a greater appreciation of the accountant (MARTINS, 2012).

Thus, it is worth mentioning that the convergence process was not as damaging or traumatic as was expected by many professionals. And despite having demanded a greater understanding on the part of accountants, it has been beneficial in highlighting the importance of this professional for society, since the application of the pronouncements requires that they be adapted to the reality of the company, and this also consists of to plan (ANAN JUNIOR, 2011).

It is necessary, therefore, for organizations to adopt planning appropriate to their needs and the reality of the market in which they operate. "Planning is nothing more than carrying out a previous study or designing" (CHAVES, 2010, p.21), therefore needing the company to act in a programmed manner, considering the internal and external factors capable of influencing the consumer market, its costs and economic and financial results.

METHODOLOGY

As for the methodological procedures used in the study, it is said that the approach consisted of a qualitative research, with quantitative features, with regard to the objective of an exploratory character. For Minayo (2010), qualitative research works with a universe of meanings, motives, aspirations, beliefs, values and attitudes, which corresponds to a deeper space of relationships, processes and phenomena that cannot be reduced to the operationalization of variables.

As for the object, in the first moment, the research was classified as bibliographic and in a second moment, as field research. Where the first is developed using existing materials. As highlighted by Marconi and Lakatos (2008, p. 57), bibliographic research is “all bibliography already made public in relation to the subject of study”.

In this sense, the data of this research were collected through books and articles, in order to meet the proposed objectives. The field research, according toVergara (2010, p. 47), consists of an "empirical investigation carried out where a phenomenon occurs or will occur or that has elements to explain it". The data collection was carried out from September to December 2016.

The sample used chosen at random is composed of 50 managers of micro and small companies in the city of Pedreiras, state of Maranhão. The city is the regional center of the microregion of Médio Mearim[2] Its population estimated by the Brazilian Institute of Geography and Statistics (IBGE) in 2014 was 38,582 inhabitants.

Data collection was carried out by means of printed questionnaires and applied to the sample, in order to verify the interviewees' knowledge about tax planning, as well as their

[2] The microregion of Médio Mearim is located in the Center of the State of Maranhão, in an area of 10,705,261 square kilometers, is composed of 20 municipalities.

view of the accountant's role in relation to that planning. After being collected, the data were tabulated and analyzedthrough a confrontation between**the theory and data obtained in locu. And the results exposed** through tables and texts, always aiming to meet the objectives proposed by the researcher.

The research also complied with the provisions of Resolution No. 466/2012 that governs research with human beings, under no circumstances allowing these subjects to be exposed, embarrassed or harmed by the research. It is noteworthy that the participation was voluntary, did not imply costs for the respondents who, aware of the research objectives, agreed to participate.

RESULTS AND DISCUSSION

In the approach taken to managers, among other aspects, we sought to outline their profile, such as age, sex and education. It was also questioned which are the main accounting services used, the view they have of the accounting professional, the knowledge they have about tax planning, among other aspects that were exposed and analyzed.

As for the sex of the participants, 58% are male and 42% female. Then they were asked about their age, and 32% said they were between 25 and 35 years old, 38% between 36 and 45 years old and the remaining 30%, over 45 years old. Note that the smallest age group was 25 years old, with the lowest percentage being concentrated in the age group between 36 and 45 years old. Of the respondents, 64% attended high school, former high school, while 36% completed higher education.

The main accounting services used, according to the interviewees, were in the following order: issuance of tax forms to be paid, income tax return, payroll, bookkeeping and labor calculations. The data found are similar to those provided by Santos (2014), who highlights as the main accounting services used by micro and small entrepreneurs: the issuance of payment forms, labor calculations, payroll and corporate income tax (IRPJ).

Then, it was intended to know the view that managers have of their accountants, where the most frequent opinions were the following: “employee who must do everything to reduce taxes paid (38%), generator and tax collector (34 %) and information manager for business decision making (28%), according to the provisions in table 01.

Table 01- Interviewees' view of the role performed by the accounting professional

Variation	Frequency	Percent
Accountant's view		
Employee who reduces taxes paid	19	38.0
Tax collector and generator	17	34.0
Information manager for business decision making	14	28.0
Total	**50**	**100.0**

Source: Field research, 2016.

The above corroborates data from Costa (2012) who, in studies carried out on control and accounting information in small companies, pointed out that the accountant is seen by managers as a professional who acts in bookkeeping and in issuing tax forms for 68 , 5% of respondents, while only 31.5% appointed the accountant as the manager of accounting information, and essential to the decision-making process.

It appears that, the managers establish a direct relationship between the accountant and the taxation, seeing him as a professional capable of reducing the taxes to be paid by the company. Nevertheless, most of them are unaware of what tax planning is, since when asked about what they mean by tax planning, 68% of respondents say they have no knowledge about this tool, while only 32% said they know what it is. means, as provided in table 02.

Table 02- Distribution regarding the managers' knowledge about tax planning.

Variation	Frequency	Percent
Knowledge about tax planning		
Do not know	34	68.0
Know	16	32.0
Total	**50**	**100.0**

Source: Field research, 2016.

Oliveira (2013) on the knowledge of micro and small entrepreneurs about tax planning, points out that 62% of the interviewees in their study are unaware of what this planning is, while only 38% say they know and use it in their enterprises, data not much different from those obtained in the field research of the present study.

Marion (2009, p.33) describes that “the cancer cell within organizations does not rest on the criticisms made by businesspeople against the high tax burden and social charges, but on poor management, decisions made without support, without reliable data and, above all, in the absence of information ”.

This lack of information cited by Marion is confirmed by the 68% of respondents who said they did not know the meaning of tax planning, and even in the speech of managers (32%) who say they know what it means to risk presenting a definition, defining it as the provisions in table 02, where the conceptions were classified as adequate and inadequate taking as a basis for this classification the definitions of Santos (2014), Chaves (2014) and Oliveira (2010) (provided in the theoretical framework)

Table 03- Conception of managers (32%) who claimed to know what tax planning

Identification	answer	Adequate	Inappropriate
Manager 1	A tool that helps the company to pay less taxes.	x	
Manager 2	A series of acts and facts that allow the company not to pay as much tax as it should.	x	
Manager 3	One way the company finds to circumvent the tax authorities		x
Manager 4	A legal way to pay less tax.	x	
Manager 5	An accounting maneuver to exempt the company from paying taxes.		x
Manager 6	A study that makes it possible to reduce taxes that should be paid and helps increase profits	x	
Manager 7	A plan that allows less taxes to be paid by the company.	x	
Manager 8	A lawful way to reduce the tax burden	x	
Manager 9	A study on how to legally reduce company taxes	x	
Manager 10	An illegal way to pay less tax		x
Manager 11	A lawful way to prevent overpayment of taxes	x	
Manager 12	A plan that allows the company to earn more money.	x	
Manager 13	A maneuver so that tax evasion is not discovered.		x
Manager 14	One way to prevent some taxes from being generated for the company.	x	
Manager 15	A Brazilian way that the accountant does to avoid paying so many taxes by the company.		x
Manager 16	A study of the entire company that allows, based on current legislation, to reduce the company's tax burden.	x	

Source: Field research, 2016.

It is noted that 25% of the 32% of managers who said they had knowledge about what tax planning is, in their speeches relate it as something illegal, that circumvents the tax authorities, or that illegally allows the non-payment of taxes. Santos (2014) presents in his studies clear data that demonstrate the mistake of managers when referring to tax avoidance and evasion, where 38% of the interviewees believe that tax planning is an illegal way to reduce the payment of taxes.

The author clarifies that tax evasion is the act of evading taxes, where after the occurrence of the taxable event, illicit means are used to reduce or eliminate taxes to be collected, and avoidance consists of an ethical and legitimate act, which it contributes to the maximization of profits through the reduction or elimination of taxes to be paid, through the gaps found in the legislation, which occurred before the taxable event (SANTOS, 2014).

Still based on the values shown in table 02, where 68% of the managers of the MSEs who participated in the survey say they have no knowledge of what tax planning is, and the 32% who claim to know the meaning defines it with little accuracy, it is not surprise that when asked if they do it in their companies, the managers were unanimous in saying that they did not. In this context, the organization truly loses, which stops saving money and pays high values, when it could save them.

Oliveira (2013) points out that the managers interviewed in their study also do not carry out tax planning, which for the author is a problem in the organizational scope, as an efficient management of taxes, allows the rationalization of the tax burden to be borne however, its use comes up against the lack of information from entrepreneurs on the adoption of which conduct could benefit their enterprise, leading them to improve the application of available resources.

In general, planning is essential for achieving and maintaining good results, since with globalization, it has become a matter of business survival, the correct administration of the tax burden.

As for the reasons that lead managers not to carry out this type of planning, 54% said they lacked knowledge about what it means and the benefits it can generate for the company, 24% said they did not do it because of the high costs for carrying out the project. same. 14% blamed the accounting professional for not performing it, while 8% did not answer the question, as set out in table 04.

Table 04- Distribution as to the reasons that lead managers not to carry out tax planning

Variation	Frequency	Percent
Knowledge about tax planning		
Lack of knowledge	27	54.0
High costs	12	24.0
Accountant's fault	07	14.0
They did not answer	04	8.0
Total	**50**	**100.0**

Source: Field research, 2015.

The lack of knowledge of MSE managers about tax planning is a determining factor for not doing it, which reflects significantly in the company's figures. Costa (2012) points out that one of the biggest problems that occur within MSEs is the managers' lack of knowledge about the importance of accounting information, and the distortion of the accounting function and the role of the accountant, especially to what is related to Tax Legislation, forgetting that accounting is not restricted to tax authorities only, and that its main objective is to provide information for decision making.

In this way, accounting information and controls play an important role in the management of MSEs, especially with regard to tax management and planning, "because this tool is not only available to large companies, but rather to all people who want to legally reduce their tax expenses ". (COSTA, 2012, p.21)

As for the managers cite the high costs as a motivation for not carrying out tax planning. Santos (2009) describes that it is up to the administrator to analyze the cost / benefit ratio for the company, opting for viable measures, in accordance with the company's framework. However, good tax planning can provide the manager with a systemic view in relation to the company's equity status, ensuring positive and considerable results, in accordance with the legal aspects of tax avoidance.

Respondents were asked whether they still believe that tax planning is capable of reducing company costs, and 42% believe it is, while 58% do not, as specified in table 05.

Table 05- Distribution regarding tax planning as a way to reduce company costs

Variation	Frequency	Percent
Believe in tax planning as a way to reduce company costs		
Yes	21	42.0
No	29	58.0
Total	**50**	**100.0**

Source: Field research, 2016.

The one described in table 05 demonstrates again the little knowledge of managers with regard to tax planning. And it corroborates with the studies by Costa (2012), who reports that 60% of the interviewees do not believe that tax planning is capable of contributing to the reduction of organizations' costs. The answers obtained in this study, and in Costa's studies, show the distorted view that managers have about this tool, especially because they do not believe that it can contribute to cost reduction.

Santos (2009) highlights that: tax planning has a direct influence on the results of companies, by acting on the costs of goods, increasing or decreasing profits, and assisting management to keep up to date with market trends, changes legislation, and can also ensure market competitiveness.

We also sought, understand how the accounting professional is seen by managers in the face of tax planning, where they asked: "in your opinion, what is the role of the accountant in relation to tax planning?" and the managers were unanimous in stating that the main function of the accountant in front of tax planning is the payment of taxes, or the reduction of that payment.

It is noteworthy that the role of the accountant in society has evolved significantly, ceasing to be seen only as an accounting bookkeeper, to be responsible for issuing information that will assist in the decision-making process of organizations, as described by Martins (2012), who emphasizes the indispensability of this professional not only in relation to tax planning, but , for the company as a whole, especially in the adoption of IFRS and in the interpretation and adequacy of CPCs.

However, it turns out that there is still an arduous path to be followed, so that the accounting professional is seen by users in the way that the literature describes him, as he is still regarded as a professional who only works for companies to pay taxes , or less imposed by most managers.

The accounting professional assumes an important role when carrying out tax planning, as described by Santos (2009, p.10), as it is he who: "must keep the accounting records updated and know the tax laws, carrying out the study of the charges and obligations that the company has, helping the manager to plan responsibly".

However, the responsibility for carrying out this planning, as well as putting it into practice, it is not a task that belongs to the accounting professional only, since, although he is indispensable to the decision-making process of the company, he does not make direct decisions in the business sphere, leaving the manager with this function.

In addition, accounting is an inseparable tool not only to the company's decision-making process, but also to ensure its growth and market competitiveness, however, this professional needs to be seen by managers from this perspective, since, as it was possible to verify in this study still exists a significant distance on the accountant's real contributions to the company, and the vision that managers and owners have of him.

FINAL CONSIDERATIONS

During the study it was possible to verify that there is a significant limitation regarding the view that managers have of tax planning, and that it consists of a tool not used by the companies surveyed. It was also noted that it is commonly associated exclusively with the reduction of taxes to be paid, without distinguishing whether this reduction occurs by lawful means or not.

It is noteworthy that the referred planning is able to contribute significantly with the reduction of the company's costs, through a detailed study not only of the taxes that will have to be paid, but also of the choice of the most appropriate taxation regime and the detailed analysis of the statements and the legislation itself.

Another important factor analyzed during the field research was the view that 72% of respondents have of the accountant, relating it solely to the payment of taxes, either to generate taxes to be paid, or to reduce this payment. Not being consistent with the real role of this professional in society, and with his contributions to the growth and development of organizations.

The accountant conceptually ceased to be related only to the payment of taxes, to be responsible for providing information for the decision-making process of organizations. Where, through their knowledge and skills, it helps these companies to make the right decisions, while collaborating with increasing profits and competitiveness.

With changes in legislation, andWith the new requirements regarding tax obligations, financial statements, IRFS, among others, the accountant has become increasingly indispensable for companies that want to remain in the market. It is, therefore, essential that managers understand the benefits that tax planning can bring to the company, and adopt it, in order to reduce costs and increase profits.

However, this understanding comes from hard work and, patient of the accountant, and of business organizations, in a process of raising awareness of these managers, in order to awaken them to the new perspectives of management and accounting, and the indispensability of tax planning. Finally, it is reiterated that planning is not only an act that brings benefits to companies, but also a responsibility and obligation of every competent manager.

In addition, the sampling used is pointed out as limitations for the accomplishment of this study, considering that it covered a small number of managers. In this sense, given the importance of this theme for the context of micro and small companies, it is suggested to carry out new studies aimed not only at the conception of managers, but also for accounting professionals, their perspectives and attitudes towards tax planning in these organizations, facing the managers and owners of these ventures.

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