Features of instrumental support of business analysis of tax solvency of organizations

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Abstract. The paper substantiates the significance of the business analysis of tax solvency as a necessary element of the tax management of service organizations under conditions of increased turbulence of factors and conditions of the business environment caused by the development of digital and information technologies. Instrumental support of business analytical procedures involves the selection of methods and the development of tools - techniques and information support, which together represent a methodological justification (algorithm) for assessing tax solvency. The algorithm includes five stages: assessment of environmental factors and conditions, indicators of the results and effectiveness of economic activity, absolute and relative indicators of the tax burden, key indicators of the level of tax solvency. In order to eliminate contradictions and shortcomings in the existing traditional methods, it is proposed to use the indicative approach, which is implemented in the form of four stages, during which key indicators are determined (16 in total). The advantage of the indication approach is its unique factual analytical capacity, which allows low-cost financial instruments to obtain summarizing information for making managerial decisions of a service that is proactive and to ensure proper tax consistency.

1. Introduction
Currently, taxpayer organizations carry out economic activities in the conditions of transformation of the business environment and increased turbulence of socio-economic changes associated with the digitalization of the economy [1-3]. Nevertheless, business entities must fulfill their tax obligations in full and on time, since there is comprehensive control by the tax authorities [4-6].

As you know, the basis of the economic viability of taxpayer organizations is financial, including tax viability, which is expressed in the balance: sustainability, security, culture and reliability of the tax system.

A business analysis of the tax solvency of service organizations is an essential tax management process [7-9]. A study of the existing order of tax management processes of service organizations, including telecommunication ones, gave reason to recognize it as requiring certain improvement. In particular, in most business entities, tax planning, despite the possibilities of digital and information technologies, includes only fragmented optimization measures, tax analysis is carried out by very limited procedures and outdated tools, existing tax benefits are underutilized, tax risks are not adequately determined and not taken into account, there are no services of internal tax control and tax audit. This state of the tax management system can lead to a decrease in the level of tax solvency.
Service organizations, constantly analyzing their tax solvency and taking certain measures to conduct its control, get additional opportunities on this basis to build their efficient and safe economic activities, ensuring the growth of tax revenues to budgets of various levels without obstacles to their development. Therefore, the importance of the tools of business analysis of tax solvency in modern volatile conditions is significantly increasing.

2. Content characteristic of the category “tax solvency”

Currently, issues related to tax solvency are poorly understood and underdeveloped. In discussing certain aspects of the solvency of organizations, the authors consider mainly such categories as: economic solvency; economic sustainability; economic security; financial solvency; financial security; financial stability; tax stability; tax security; tax culture.

The concept of the economic viability of organizations is rather diversified in the publications of specialists. Let's consider them in more detail.

Merzlikina G.S. and Shakhovskaya P.S. determine economic viability at the micro level as such "...the level of enterprise management that allows it to function in business, as a combination of qualitative and quantitative characteristics that ensure its sustainable viability" [10]. The authors, whose opinion we share, recognize it as functional components of the market, production and financial fields. Obviously, the field of taxation is part of the financial one due to the nature of this category.

Nenashev E.V. believes that the concept of financial stability of a company differs from the concept of stability of an equilibrium state in a number of ways, but within the framework of the general scientific context, it is necessary to consider it as a characteristic of the degree of equilibrium of a financial condition [11]. That is how the author considers this category from the perspective of an analytical approach, which we share.

Rokotyanskaya V.V. and Gerasimov A.N. understand financial stability as one of the most important indicators of the financial condition of an enterprise, reflecting the degree of security of investments in this enterprise [12]. That is, the authors consider this category as solvency, which is accompanied by economic growth, meeting the requirements of the bank for the borrower of credit resources, when there is enough own funds to pay off obligations and for further growth and development. As we can see, the authors also take into account tax liabilities, linking their fulfillment with financial stability, if they are carried out at their own expense.

Pereverzentseva A.Yu., Zueva M.S. and Aristarkhova M.K. understand tax stability as the ability of an enterprise to meet its tax obligations, despite the economic disturbances affecting it on the external and internal environment, while maintaining the intended mode of operation [13]. We support this point of view, despite the fact that the authors ignore the concept of a “coupled environment”, which is very significant for agro-processing companies, since the authors focus on the deficit and surplus state of tax stability.

Safonova M.F. paid attention to the tax security of the organization as an integral part of economic security, which means "the implementation of legislatively approved norms and rules of taxation, tax planning and forecasting, as well as monitoring compliance with tax laws" [14]. On the other hand, the author presents tax security as tax optimization with manageable risks, which is considered from the position of legal and economic aspects. We believe that such a definition is not entirely correct, since tax optimization is an element of the tax planning system, and therefore tax security is a consequence of tax optimization.

Among the common tax violations that pose a threat to tax security, we highlighted those that have a special effect on the tax solvency of the taxpayer organization. These include failure to submit a tax return; gross violation of the rules for accounting for income and expenses, objects of taxation; non-payment or incomplete payment of tax amounts; failure to provide the tax authority with the information necessary for tax control; non-payment of tax resulting from the use of non-market prices and others.
Therefore, the point of view of T. Efremova, which states "... the essence of tax security is implemented in a system of criteria and indicators that assess the state of an economic entity in terms of fulfilling tax obligations and tax consequences in the implementation of the totality of financial and economic activity," is legitimate [15].

Of interest is the opinion of authors who consider another side of tax consistency, no less important, in our opinion, than tax security and tax reliability - this is a tax culture. So, Tushcheva O.A. notes that the two-sidedness of tax culture: firstly - as part of the economic and mass consciousness is formed from the understanding of the importance for the state and society of the need to pay taxes - this is a manifestation of the political side; secondly, how the knowledge of taxpayers of their rights and obligations to pay them is a manifestation of a legal culture [16].

It should be noted that the tax viability of any organization, including the service, can be ensured only if certain principles of taxation are observed. Given the features of classical principles for postulating the essence of the tax solvency of taxpayer organizations, we have adopted and examined the following types of principles as basic rules: fairness, effectiveness, due diligence, business continuity, and legislative rest of the tax norm.

1. The principle of fairness. Traditionally, the fairness of taxation refers to the equal obligation of all to pay taxes, but based on real solvency. This principle is fundamental in the taxation system and is based on fair taxation from three perspectives: equality of taxpayers when paying taxes, benefits received from the state, respect for the rights and obligations of taxpayers and the state in protecting their interests.

2. The principle of effectiveness. The necessary components of this principle: the balance of all participants in tax relations, the precise nature of the tax impact, the prevalence of the regulatory function of taxation over the fiscal

3. Principle of due diligence. In accordance with the Resolution of the Plenum of the VASRF dated May 25, 2010 No. 15658/09, prudence involves a set of measures: checking and evaluating the business reputation, solvency of the counterparty, the availability of fixed assets and materials for the performance of work, the availability of qualified specialists in the relevant field. In other words, indirect evidence of dishonesty that the taxpayer acted without due diligence (witness testimony, examination, results of counter-checks) is less significant than real facts.

4. The principle of business continuity is one of the fundamental, since it implies the absence of the intention and necessity of the liquidation of the business entity or elimination or significantly reduction of the activity, which leads to the repayment of obligations in the established manner.

5. The principle of legislative rest of the tax norm, first of all, should provide the taxpayer organization engaged in economic activity with some guarantees of the ban on amendments and additions to the tax legislation during the period of economic crisis; secondly, since there is a latent threat of an increase in the tax burden, which affects the quality of the service and its price, special attention should be paid to the legislator to increase tax rates. The latter is especially important, since now crisis phenomena in the Russian economy are taking place.

Given the identified principles and relationships, we characterize the tax solvency of the taxpayer organization as follows:

- tax solvency is an element of the economic system, including financial solvency, since the taxpayer organization operates and develops in the economic, including financial and tax environment;
- the tax viability of a taxpayer organization can be ensured only if certain principles are observed - fairness, efficiency, due diligence, business continuity, legislative rest of the tax norm;
- the basis of tax solvency is the tax stability of the taxpayer organization, expressed in safety, reliability and an appropriate culture of tax relations;
- it is necessary to assess the tax viability of a taxpayer organization using special analytical tools to properly determine its level.
3. Assessment Methodology and Toolkit

The essence of the business analysis of the tax solvency of service organizations as a tax management process is to use parameters, indicators and indicators in the appropriate procedural field in order to identify the state of a business entity as a bona fide taxpayer.

The technology of business analysis of the tax solvency of taxpayer organizations uses a specific set of methods and tools, including the algorithmization of procedures, their information and methodological support. For the purpose of the desired analysis, it is advisable to use such methods as comparison, integral, parametric, groupings, means, balance sheet, matrix, graphic, situational, ranking, scoring, indication, etc. [17-19].

The toolkit of business analysis of tax solvency is a system of tools, that is, the methods and techniques used by the analyst. In order to make the selection of the necessary tools, it is necessary, first, to draw up an algorithm of analytical actions.

To solve analytical problems in business analysis, certain rules are used that describe the sequence of actions. Therefore, the order that determines the sequence of actions with information in order to obtain the desired result is an algorithm. The algorithm from the point of view of business analysis of tax consistency is a predetermined, understandable from the point of prescription, opportunity for a financial analyst to perform a certain sequence of actions to obtain a result in a finite number of steps [20, 21].

Methodological support includes procedures that are performed during the business analysis of tax solvency; each of them is provided with a list of evaluated parameters, indicators, indicators, as well as the methodology for their identification and calculation. The synthesis of procedures, methodological and information support algorithms is a tool for business analysis of the tax solvency of taxpayer organizations.

In relation to our goal - to describe the procedures for business analysis of tax consistency - we have compiled a flowchart of the algorithm for these procedures, consisting of five stages (Figure 1):

stage 1 - assessment of the parameters of factors and environmental conditions in which the economic activity of the organization is carried out;

stage 2 - assessment of the results and effectiveness of the economic activity of the organization;

stage 3 - assessment of the absolute and relative indicators of tax obligations of the organization;

stage 4 - assessment of deviations of tax obligations of the organization;

stage 5 - assessment of key indicators of the tax solvency of the organization.

We developed the technology of business analysis in the sequence:

environmental factors → environmental conditions → trends in the economic state, including tax liabilities → tax liabilities deviations → key indicators of the level of tax solvency. This approach is justified, because it allows you to solve several important problems in accordance with the methodological principle: from general to key particular.

In addition, this approach is quite acceptable for a business analysis of the tax solvency of service organizations, since the algorithm includes an initial study of the environment, then, based on a systematic approach, appropriate analytical indicators are selected. Thus, we have developed a flowchart of the procedures for business analysis of the tax solvency of organizations has the right to exist, since it meets the basic requirements for the algorithm and allows us to solve problems that correspond to the desired goal.

As shown above, the role and importance of business analysis as the processes of tax management of organizations and analytical tools as ways of identifying the economic condition of an economic entity, including using indicators of their tax solvency, is significantly increasing. In this regard, it is legitimate, in our opinion, to use key indicators necessary to strengthen the impetus of objectivity in the application of the obtained analytical results in the system of phased business analysis of the tax solvency of service organizations. The calculation of key indicators is carried out at the fifth stage of the flowchart of the assessment procedure algorithm (Figure 1).
In practice, a business analysis of the level of tax solvency is carried out mainly in order to [22]:

**Figure 1.** Block diagram of the algorithm for the procedures of business – analysis of the tax solvency of service organizations
• inform current and potential stakeholders, including the owners of the organization, about the size and change in its level;
• control the amount of equity capital of the organization;
• establish financial, including tax stability of the organization;
• find out the investment attractiveness and creditworthiness of the organization;
• check the results of economic activity for compliance with the strategic goals of the organization;
• verify compliance with the principles of justice, prudence and business continuity;
• to regulate the organization’s activities regarding the formation of the tax onus and tax load;
• identify unused opportunities for optimizing the taxation of a fairly prosperous business entity.

The listed areas also directly or indirectly affect certain aspects of the business analysis of the tax security of the organization as a whole, since the results of assessing the level of tax solvency and the key indicators related to its calculation can be used in a rather wide procedural space to justify managerial decisions of a proactive nature, allowing, in our opinion, not only to eliminate financial, including tax, situations dangerous for an economic entity, but also to create conditions for increasing the consistency in terms of the taxation of economic activities in the future.

It should be noted that there is no single methodology for business analysis of the level of tax solvency in Russian practice [23-25]. Traditionally, during the tax analysis, the following procedures are performed:

1) calculate and evaluate the value, the pace of the dynamics of the tax onus and load;
2) compare the actual values of the net tax load with their normative values and find deviations;
3) determine and evaluate the dynamics of the components of the tax onus and load;
4) evaluate the ratio of the tax onus to total income;
5) determine the influence of factors on the level of tax load in organizations.

For service organizations, the above procedures are of particular importance, because for the economic activities of organizations of this kind there are always dangerous environmental challenges associated with the digitalization of the main processes, the manifestation of which is very noticeable in the internal environment of organizations, but to regulate (or conditionally regulate) their impact on the results the organization’s economic activity is not fully capable.

The business analysis procedure for key indicators of the tax solvency of service organizations (the fifth stage of the algorithm) includes the following 4 stages.

Stage 1. Assessment of effective and efficient components of tax solvency.
Key indicators:
1) the actual profitability of the products sold is not less than the normative (PPf ≥ PPn);
2) the actual return on assets is not less than the normative (RAf ≥ RAn);
3) the growth rate of sales profitability is greater than the growth rate of sales value (GRsp > GRsv);
4) an increase in the value of fixed assets (VFA → growth);
5) the growth rate of value added is higher than the growth rate of net profit (GRva > GRnp).

Stage 2. Assessment of the financial components of tax solvency.
Key indicators:
6) growth of assets (A → growth);
7) equity exceeds borrowed capital (E > Cb);
8) the rate of change of accounts receivable and the rate of change of accounts payable balance each other (CRar / CRap → 1);
9) current liquidity ratio not less than 1 (Ktl ≥ 1);
10) net assets exceed the authorized capital (NA > AC).

Stage 3. Assessment of the components of tax liabilities.
Key indicators:
11) the growth rate of the tax onus is less than the growth rate of total income (GRto < GRti);
12) fines for tax payments are absent or insignificant (Ftp → 0);
13) the ratio of paid and calculated tax payments is not more than 1 (TPp ≤ TPc).

Stage 4. Evaluation of the ratio of tax payments to total income, with sales value, with added value.
Key indicators:
14) the tax load is not less than the normative (TLf ≥ TLn);
15) the growth rate of the tax load is greater than the growth rate of tax tension (GRtl > GRtt);
16) the growth rate of the tax burden of value added is less than the growth rate of tax tension (GRtb < GRtt).

4. Conclusion
Thus, the tax solvency of the taxpayer organization is a significant parameter of business entities and is expressed in balance: sustainability, security, culture and reliability of the tax system.

The analytical and control tools recommended by the Federal Tax Service do not take into account the diverse and multifaceted conditions for conducting economic activity, including service organizations. Formulas for calculating industry average and actual sales profitability indicators proposed by the Federal Tax Service are incorrect and contradictory. Firstly, certain terms are used that have no analogues in the practice of taxation and accounting, which leads to a violation of the principle of comparability of indicators in some formulas. Secondly, methodological approaches to the calculation of individual indicators in normative documents and explanations for them are different. In addition, the currently established average tax load by type of economic activity cannot be recognized as an effective tool for analysis and self-monitoring of tax solvency by service organizations, due to the aggregate focus of its application. For organizations to have a real opportunity to use effectively the considered methodological tools for analysis and control of the tax onus, tax load, profitability of sales and assets, the average tax load by type of service should be detailed, especially of a seasonal nature.

Service organizations, constantly analyzing their tax solvency and taking certain measures to ensure its control, get additional opportunities on this basis to build their competitively successful economic activities, ensuring the growth of tax revenues to budgets of various levels without obstacles to their development. Therefore, the importance of such an economic category as tax solvency in modern volatile conditions is growing and becoming an attribute process of tax management.

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