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## **PROVISIONS FOR DOUBTFUL DEBTS: ACCOUNTING AND TAX ACCOUNTING**

**Аннотация:** Сомнительной является дебиторская задолженность организации, которая не погашена или с высокой степенью вероятности не будет погашена в сроки, установленные договором, и не обеспечена соответствующими гарантиями. Актуальность исследования обусловлена тем, что функционирование любого хозяйствующего субъекта связано с возникновением дебиторской задолженности, оказывающей негативное влияние на его финансовое состояние. В статье рассматриваются подходы к формированию резервов по сомнительным долгам в бухгалтерском и налоговом учете, обосновываются преимущества сближения правил бухгалтерского и налогового учета этих резервов.

**Ключевые слова:** Дебиторская задолженность, сомнительные счета, резервы по сомнительным долгам, налоговый учет, бухгалтерский учет.

**Abstract:** Doubtful is the receivables of an organization that are not repaid or are highly likely not to be repaid within the terms established by the contract, and are not provided with appropriate guarantees. The relevance of the study is due to the fact that the functioning of any business entity is associated with the emergence of receivables that have a negative impact on its financial condition. The article discusses approaches to the formation of reserves for doubtful debts in accounting and tax accounting, justifies the advantages of convergence of the rules of accounting and tax accounting of these reserves.

**Keywords:** Accounts receivable, doubtful accounts, provisions for doubtful debts, tax accounting, accounting.

Currently, a large number of publications of scientists are devoted to the order of prevention and settlement of overdue receivables, as well as the problems of forming reserves for doubtful debts. The issues of accounting and tax accounting of provisions for doubtful debts continue to be relevant due to the presence of problems and the impact on the performance of the organization.

As you know, doubtful is accounts receivable of an organization that is not repaid or with a high degree of probability will not be repaid within the terms established by the contract, and is not provided with appropriate guarantees. In the Regulations on Accounting and Financial Reporting in the Russian Federation, approved by Order of the Ministry of Finance of the Russian Federation No. 34n of 29.07.1998 (ed. dated 11.04.2018) (Registered with the Ministry of Justice of the Russian Federation on 27.08.1998 No. 1598), it is noted that the organization creates reserves for doubtful debts in case of recognition of receivables as doubtful, with the allocation of the amounts of reserves to the financial results of the organization. The amount of the reserve is determined separately for each doubtful debt, depending on the financial condition (solvency) of the debtor and the assessment of the probability of repayment of the debt in full or in part. If by the end of the reporting year following the year of the creation of the reserve for doubtful debts, this reserve is not used in any part, then the unspent amounts are added to the financial results when compiling the balance sheet at the end of the reporting year [3].

The procedure for forming reserves for doubtful debts for tax accounting purposes is regulated by Article 266 of the Tax Code of the Russian Federation [2].

The amounts of deductions to these reserves are included in non-operating expenses as of the last day of the reporting (tax) period. The amount of the allowance for doubtful debts is determined based on the results of the inventory of receivables carried out on the last day of the reporting (tax) period and is calculated from the term of the doubtful debt. Due to the fact that within the framework of the tax system,

reserves reduce taxable profit in the reporting period, restrictive measures are applied to them: by the duration of the delay; by the total volume of reserves. Thus, the Tax Code of the Russian Federation clearly regulates the procedure for forming a reserve for doubtful debts. In tax accounting, the provision for doubtful debts allows taxpayer organizations not only to defer or reduce the amount of income tax, but also contributes to the convergence of financial and tax accounting.

As a result of the use by organizations of different norms in accounting and tax accounting, regulated by regulatory documents, differences are formed. The following situations lead to differences:

- in accounting, the organization creates reserves for doubtful debts, but in tax accounting it does not create reserves for doubtful debts;
- the organization creates reserves for doubtful debts in both accounting and tax accounting, but there is a difference in the amounts of these reserves, since the rules for determining them in accordance with regulatory documents are different.

First of all, you should pay attention to the distinctive points of accounting and tax accounting for the formation of reserves for doubtful debts:

- in accounting, when doubtful debts arise, the organization is obliged to create a reserve for doubtful debts, whereas in tax accounting, the creation of such a reserve is the right of the organization;
- methodological approaches to the formation of reserves in accounting and tax accounting differ, in view of this, when creating a reserve for doubtful debts in accounting and tax accounting, there are discrepancies;
- for accounting purposes, the regulations do not specify the procedure for determining the amount of the reserve to be formed, for example, if the receivables are not likely to be repaid within the established time frame. The consequence of the difficulties in developing the procedure for forming reserves for doubtful debts in accounting is the application of the procedure provided for by the Tax Code of the Russian Federation for tax accounting purposes by organizations;
- in accounting, the allowance for doubtful debts is an adjustment value that allows you to more accurately determine the amount of receivables, as well as possible

losses when writing off bad debts, whereas in tax accounting, the formation of reserves is associated with compensation by the state for the taxpayer's losses.

In accordance with the International Financial Reporting Standard (IFRS) 9 «Financial Instruments», introduced in the territory of the Russian Federation as amended in 2014 by Order of the Ministry of Finance of the Russian Federation No. 98n of 27.06.2016 (ed. from 16.09.2019)., the methodology for calculating the allowance for doubtful debts involves the use of a general and simplified approach, and for different types of receivables, their simultaneous application is possible: for trade receivables and contractual assets with a significant financing component, as well as in connection with leases – the use of a general and simplified approach; for trade receivables and contractual assets without a significant financing component – a simplified approach [4].

For the reliability of the financial statements, it is necessary to use the reservation method. However, the formation of reserves affects a number of important indicators of financial statements: accounts receivable and the currency of the balance sheet, profit indicators, while the financial attractiveness of the organization decreases.

Due to the fact that accounting and tax accounting use different approaches to the formation and assessment of reserves for doubtful debts, it is advisable to consider their convergence, which will significantly simplify the accounting of reserves for doubtful debts and will contribute to improving the control system. In particular, it is advisable to fix in the tax accounting policy the obligation to create a reserve for doubtful debts in the event of overdue receivables, and in accounting to provide criteria for determining the amount of reserves for doubtful debts. It should also be noted that the occurrence of differences due to the application of different rules in accounting and tax accounting imposes an additional burden on the staff of the accounting service, which is a negative factor, and indicates the feasibility of adjusting the provisions of existing regulatory documents.

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