Formalization: The Case of Chile

GLOBAL KNOWLEDGE SHARING FORUM ON ENTERPRISE FORMALIZATION

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OVERVIEW

- Background
- Main factors and instruments that have an impact on formalization
- Selected good practices
- Final reflections

1. Background

Chile:

Populatio: 17,5 millones

GDP per cápita: US$ 24.537 ppc

US$ 15.070 nominal

Gini: 0,48

Unemplyment Rate: 6,9%

- Measurement of informality: Two statistical sources have made the subject visible:
  - Labour informality, ENE, since 2017 specific module. INE-ILO quarterly project
  - Informality in Microenterprises, EME, since 2013, specific module. INE-MINEC biannual
- Although the country aims to reduce informality, there has not been a concerted public policy for this purpose, but a set of initiatives from different areas and sectors that have contributed significantly. Recently a Public Private Roundtable was created, led by the Undersecretary of Economy and the Undersecretary of Crime Prevention, to combat Informal Mobile Trade.
- Labor informality has declined significantly in recent years, from 39% to 29%. Overrepresentation of own account workers (these have grown by 25% in the last 4 years versus an 8% increase in employed persons) and in salaried workers in the formal sector
- Informality in microenterprise has increased in the last four years from 48.4% to 52.2% of microenterprises.
- Self-employment in Chile is considered high as compared to OECD countries (26.5% to 22%).
- Importance of factors related to the enabling environment.
- Country has experienced important changes, including:
  - Tax Reform (2014) fully operational as of 2017. It affects MSMEs. Includes substantive digital electronic simplifications.
  - Connectivity: Great territorial fibre optic and broadband coverage. 74% of urban households and 55% of rural households have an internet connection. 16 million smartphones with an annual growth rate of 20%. High growth of cross-border and internal electronic commerce.
  - Migrations from Haiti, Venezuela, Peru, Colombia and other Latin American countries.

CHILE: SOME FIGURES ON INFORMALITY

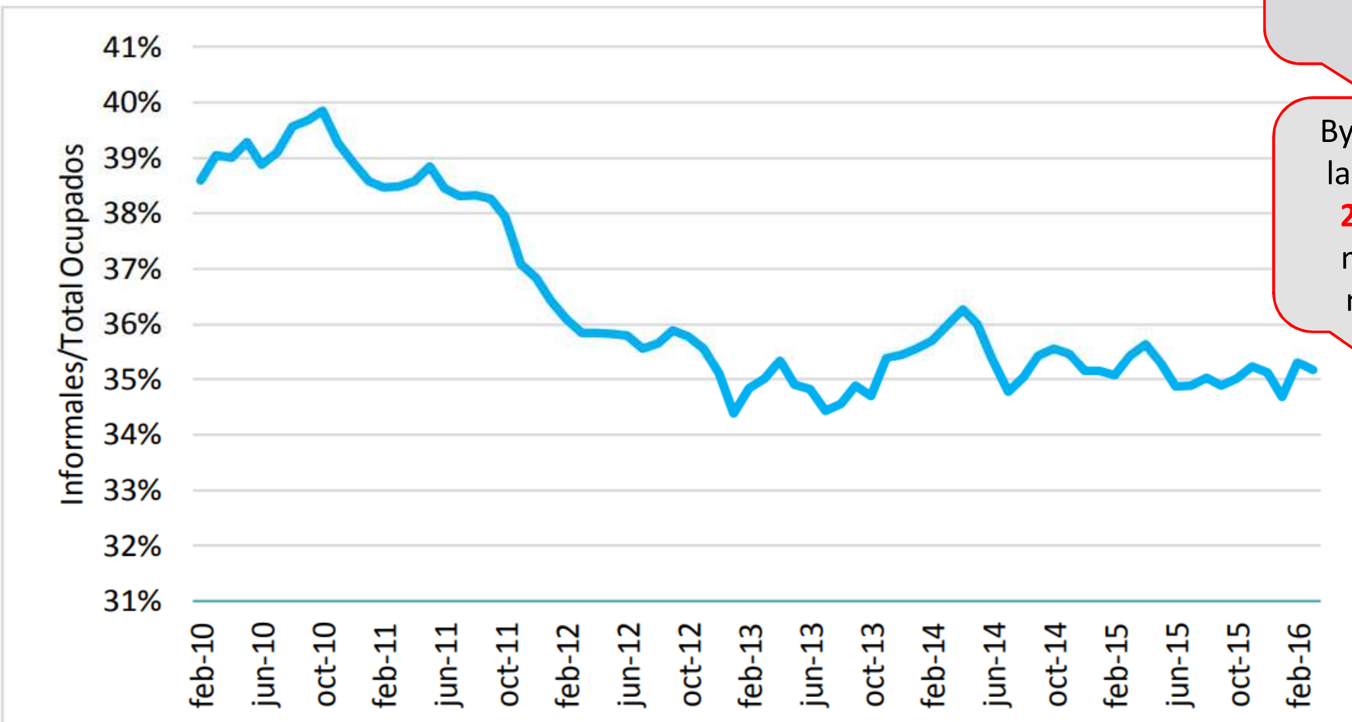
Columna1	Año 2017	Columna2
Microemprendimientos (1-10 trab.)	**Unidades**	**%**
Formales	952.452	48%
Informales	1.040.126	52%
Totales	**1.992.578**	**100%**
Fuente: Encuesta EME 2017- INE-MINEC		

Empresas Formales (Año 2016)	Número	Trabajadores	Ventas M UF	% Número	% Trabajadores	% Ventas
Grandes	14.564	4.516.347	18.445.956	1,3%	50,0%	85,0%
Medianas	29.660	1.474.656	1.424.468	2,7%	16,3%	6,6%
Pequeñas	195.028	1.828.392	1.426.129	17,8%	20,2%	6,6%
Micro	695.465	577.698	392.565	63,5%	6,4%	1,8%
Renta Presunta (MIPES)	159.956	640.694		14,6%	7,1%	0,0%
Subtotal MIPE	**1.050.449**	**3.046.784**	**1.818.694**	**96,0%**	**33,7%**	**8,4%**
Subtotal MIPYME	1.080.109	4.521.440	3.243.162	98,7%	50,0%	15,0%
TOTAL	**1.094.673**	**9.037.787**	**21.689.118**	**100,0%**	**100,0%**	**100,0%**
Fuente: Impuestos Internos 2016 (definiciones con base en Ventas)						

DESCRIPCION	Miles	Porcentaje
1. Ocupados	**8.382**	**100%**
1.1 Ocupados Formales	5.955	71%
1.2 Ocupados Informales	2.427	29%
2. Empleo informal	**2.427**	***100%***
2.1 En sector formal	873	36%
2.2 En sector informal	1.395	57%
2.3 Doméstico	159	7%
Tasa de desempleo (E-M 2018):		**6,9%**
Fuente : Encuesta ENE- INE 2018		

CHILE

Evolution of the proportion of informal workers



Fuente: INE. Elaboración CIEDESS.

Between 2010-18 labour informality goes down

By 2018 informal labour stands at **29%** with new measurement methodology

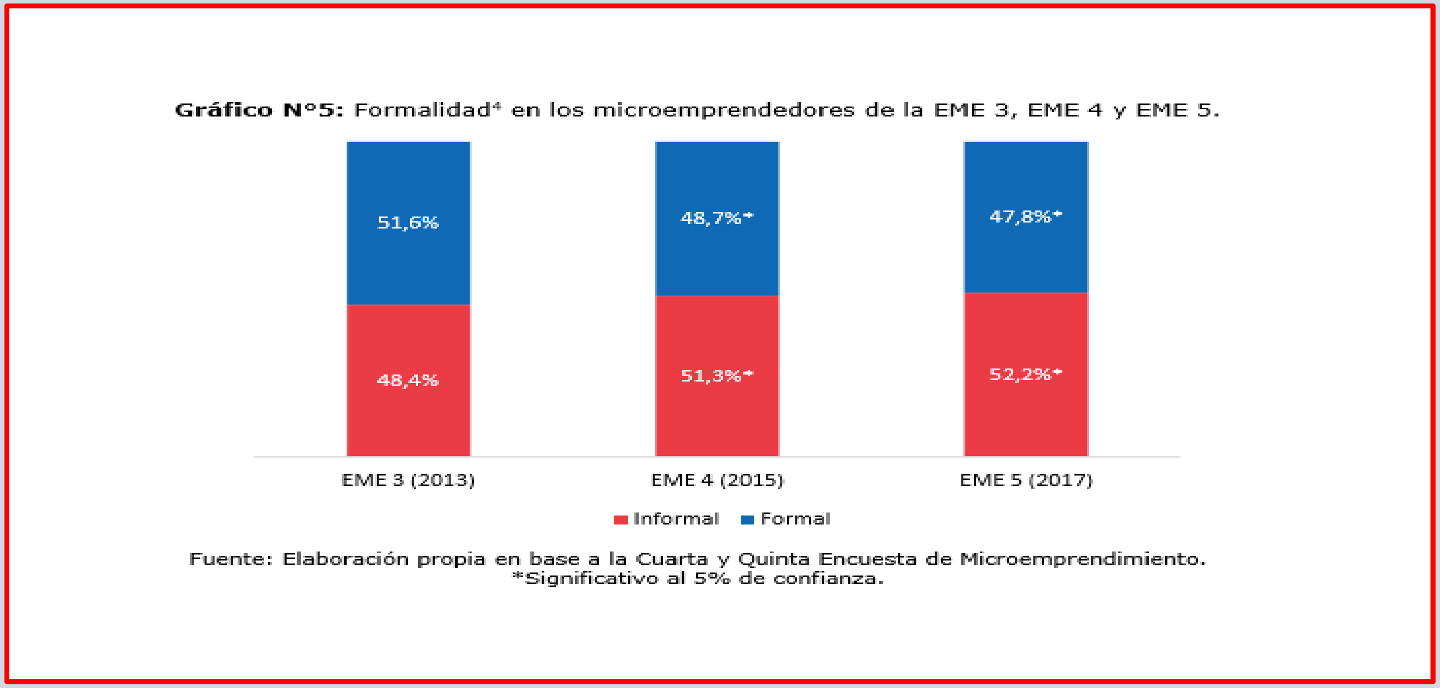
¿Where do we stand? 29%

MATRIZ DE HUSSMANNS CHILE: INFORMALIDAD LABORAL 2018 (En miles de personas)											
	Independientes					Dependientes				Sub-Total	
	Cuenta propia		Empleadores o no TCP		Familiar no remunerado del hogar	Asalariado		Servicio doméstico			
	Formal	Informal	Formal	Informal	Informal	Formal	Informal	Formal	Informal	Formal	Informal
TOTAL											
Sector formal	628	-	311	-	54	4.855	819	-	-	5.794	873
Sector informal	-	1.196	-	44	43	7	112	-	-	7	1.395
Sector hogares	-	-	-	-	-	11	22	143	137	154	159
Total	628	1.196	311	44	98	4.873	953	143	137	5.955	2.427

CHILE: INFORMALIDAD LABORAL 2018 (En % de Ocupados)											
	Independientes					Dependientes				Sub-Total	
	Cuenta propia		Empleadores o no TCP		Familiar no remunerado del hogar	Asalariado		Servicio doméstico			
	Formal	Informal	Formal	Informal	Informal	Formal	Informal	Formal	Informal	Formal	Informal
TOTAL											
Sector formal	7,5	0,0	3,7	0,0	0,6	57,9	9,8	0,0	0,0	69,1	10,4
Sector informal	0,0	14,3	0,0	0,5	0,5	0,1	1,3	0,0	0,0	0,1	16,6
Sector hogares	0,0	0,0	0,0	0,0	0,0	0,1	0,3	1,7	1,6	1,8	1,9
Total	7,5	14,3	3,7	0,5	1,2	58,1	11,4	1,7	1,6	71,0	29,0

La informalidad laboral radica en ambos sectores: sector informal y sector formal
En sector informal se concentra en los Trabajadores Cuenta Propia (TCP) y en el sector formal, en Asalariados.

Informality amongst microenterprises 2013-2015-2017

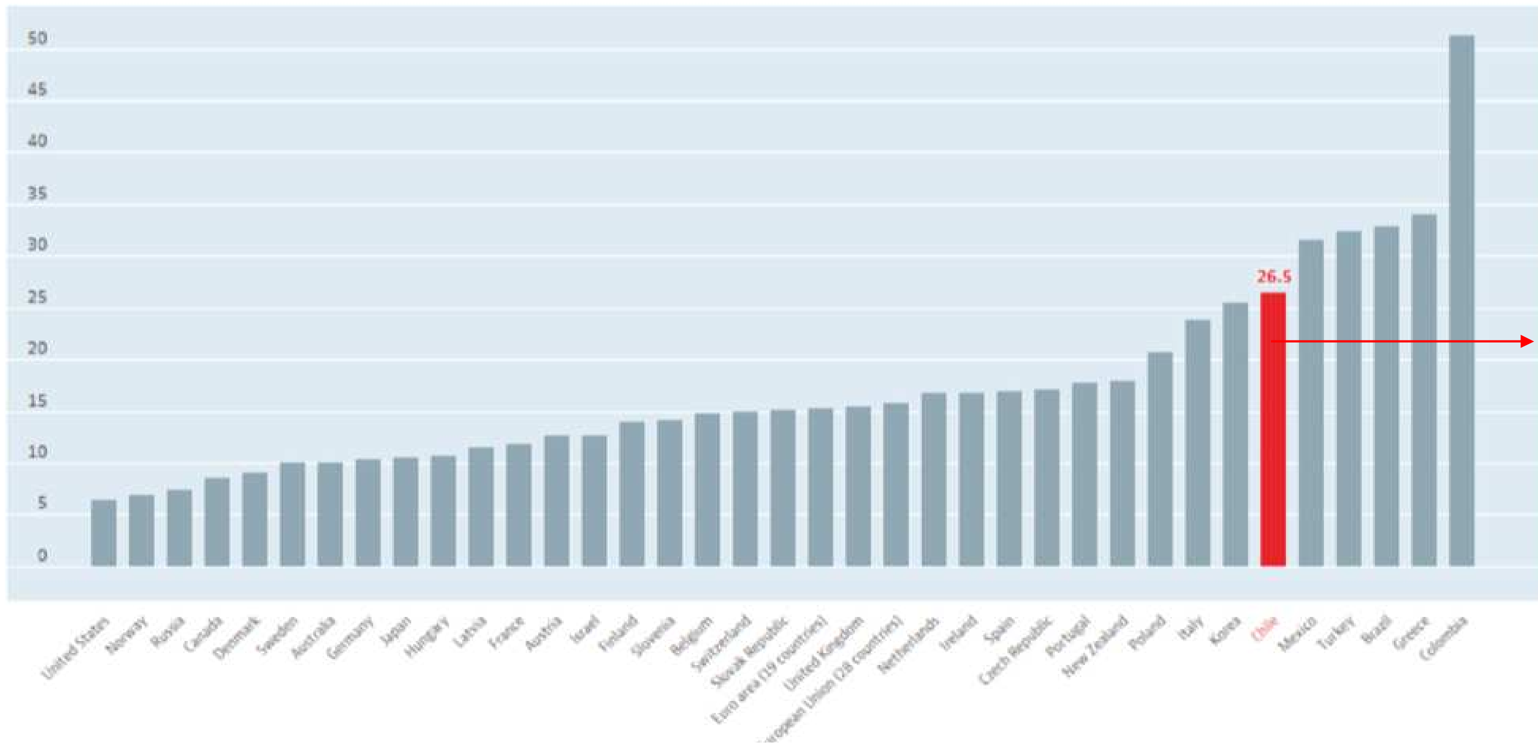


Informality amongst micro-enterprises has increased from 48.4% to 52.2% in 4 years

From 848 ,000 to 1,040,000 Informal economic units

Between 2013 and 2018 total employment increased by 8% and own account workers and micro-enterprises grew by 25%.

Self-employment rate 2013-2016 (averages)



By 2018 this would be 22%

Source: OECD

Differences between formal and informal microenterprises

Source: EME 2015 y EME 2017

1. Educational attainment ★
2. Place of operation ★
3. Employment generated ★
4. Type of contract ★
5. Working hours ★
6. Profitability level ★
7. Financing (start-up and operational) ★ ★
8. Social security coverage of own account worker ★
9. Perception of registration ★
10. Perception of limitations to growth ★
11. Previous situation compared to the current ★
12. Gender ★
13. Use of TI ★

2. MAIN FACTORS AND INSTRUMENTS THAT HAVE AN IMPACT ON FORMALIZATION

Types of factors that affect formalization

(*) From the perspective of the micro entrepreneur

Indirect factors

- Enabling environment

Direct factors – Cost benefit ratio (*)

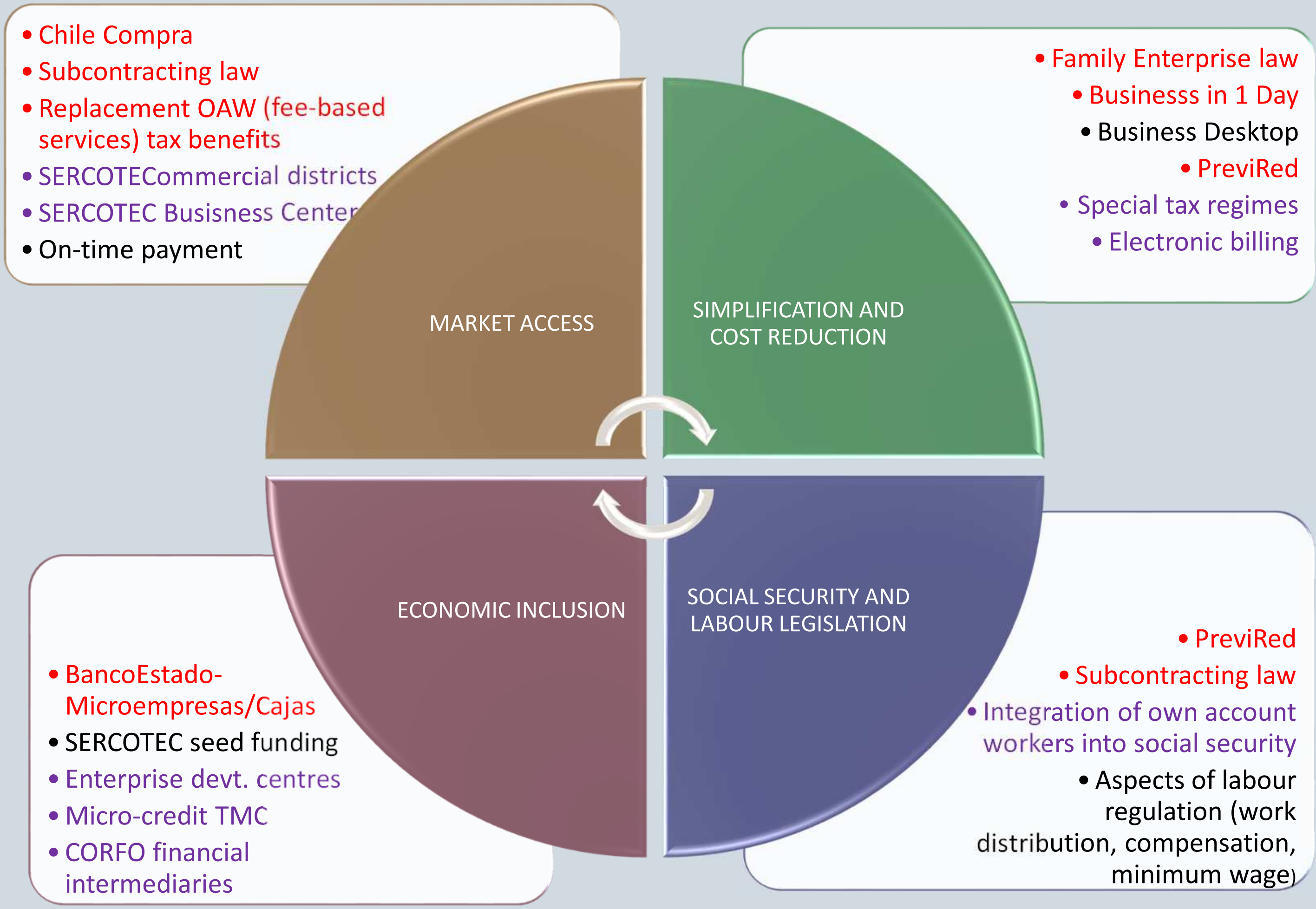
- Improve (+)
  - Expansion and access to markets
  - Economic and financial inclusion
  - Incentives
  - Access to justice
  - Access to Social Security (+)
- Deteriorate (-)
- Transaction costs and exposure to control
  - Direct costs: social security, taxes and labor regulation

FORMALITY AND RELATED ENABLING ENVIRONMENT FACTOS

- Tracability of citizens and taxpayers ✓
- Level of financial inclusion ✓
- Level of electronic transactions ✓
- Use of cash in transactions and control
- Migration policy ✓
- Anticyclical economic policies ✓
- Policies on natural disasters
- Minimum salary ✓
- Level of digital literacy and connectivity ✓
- Level and rigor of customs control

Level of permissiveness and social control

CHILE: FACTORS, INSTRUMENTS AND PROGRAMS THAT DIRECTLY IMPACT FORMALIZATION



- OAW: Own account worker
- TMC: Maximum conventional interest rate
- OSS: One Stop Shop
- RUT: Unique tax identification number

3. SELECTED GOOD PRACTICES

3.1 ChileCompra

3.2 One-stop-shop
- **3.2.1 PreviRed**
- **3.2.2 Business in one Day**
- **3.2.3 Enterprise Desktop**

3.3 Subcontracting Law

3.4 Family Microenterprise Law

3.5 Tax Regimes for Small Businesses

3.6 SERCOTEC: Commercial Districts Program and Business Development Centers

3.7 BancoEstado-Microempresas- RUT Bank Account- Caja Vecina

3.8 Own Account Workers: gradual incorporation into tax and social security and tax retention by the client enterprise

Guarantees and BancoEstado

3.1 ChileCompra

- 2003. Public Procurement Law
- Objective: Savings and better use of resources; simplification, less bureaucracy; transparency; access and business opportunities.
- Platform that administers Public Purchases of **850** public organizations: Central Government, universities, municipalities, health sector, Armed Forces, Public Works, police, etc. for approx. **US $ 12,229 million** (2017), of which 59% are purchases from MSMEs and 43% from SMEs. The proportion is higher in regions (about **55%)**
- 123,000 suppliers of which 90% are SMEs (110,700)
- Who can participate: natural or legal persons, who have not engaged in anti-union practices, violations of the fundamental rights of workers and offenses of the criminal code.
- System platforms:
  - Mercado Publico www.mercadopublico.cl where the purchase processes are notified and carried out and the suppliers offer their products and services. Suppliers must register.
  - ChileProveedores www.chileproveedores.cl . Electronic platform that gathers the commercial, technical and financial information of the suppliers, validated and certified. Suppliers can showcase for public buyers. Not mandatory.
  - Chile Compra Training http: //capacitación.chilecompra.cl . Provides online and face-to-face courses throughout the country, on how to sell to the State, how to prepare offers, etc. Also in management issues. It is mainly oriented to SMEs and also to buyers.

Permanent concern about size biases (bidding rules, requirements, guarantees, timely payment, training, etc.)

3.1 ChileCompra

- Forms of Purchases:
  - Public Tenders / Private Tenders
  - Direct deals
  - Framework Agreements (2009-2012): administrative savings. No bidding is required each time, catalogue products already awarded after no bidding, only purchase orders (ChileCompra Express).
  - Microcompra (2017) (under 10 UTM US $ 750). Channel for small purchases through own or third-party e-commerce platforms
- New simplifying modalities (2018): Simplified tenders under 100 UTM (US $ 7,500) covering 60% of the processes, standardized and 100% electronic
- Extensive information: Customized notifications via email, Reports, CUBOS (2009-2012), APIS (app tenders and daily purchase orders) (2015-2018)
- The Observatory (2013-2014). Alerts, Recommendations, Risk Models, Behaviour Analysis
- Gender: Women Companies Certificate. Amounts traded from 21% (2013) to 27% (2017). Average amount traded increased by 11%. Intensive training and dissemination, coordinated with BancoEstado.
- International and national assessments: WB, IDB, OECD, CGR

3.1 ChileCompra: SME RESULTS

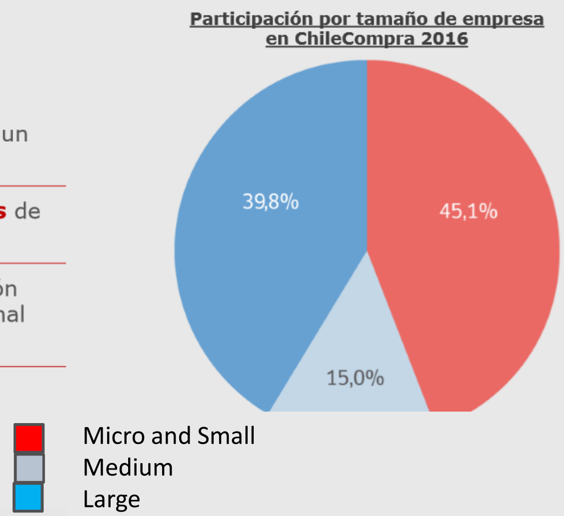
Participation by enterprise size

Participación Mipe en montos alcanzó un **45%** el 2016

Asciende a **3,1 millones de millones** de pesos. (US$ 5.000 MM)

Cifra 5 veces superior a participación de este segmento en economía nacional (8,4%)

Participación Mipe en montos **en regiones alcanzó un 55%**

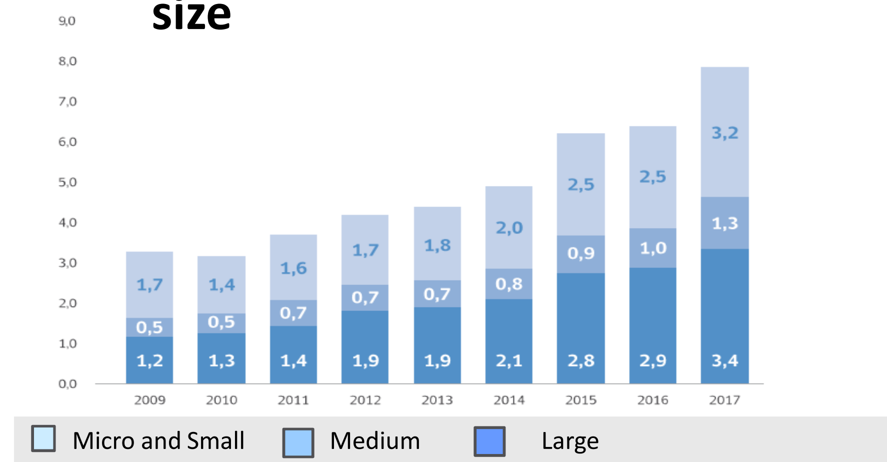


Fuente: Cuenta Pública 2016

2016

Cuenta Pública **Gestión 2017**

Amounts sold by enterprise size



2017

3.1 ChileCompra

RESULTS OF THE 2016 OBSERVATORY

112.642 alertas
enviadas a compradores

1.634 denuncias
reservadas

55% de efectividad
año 2016

En recomendaciones a organismos

Incorporación de herramientas
Tecnológicas: **Watson**

Licitaciones:
5.880 procesos revisados

Informes:
98 informes enviados a
CGR – Ministerio Público

Reclamos:
18.270 reclamos por probidad

Fuente: Cuenta Pública 2016

3.2 One Stop Shops

- Virtual One Stop Shops

- Gather a set of procedures from different institutions in a single interactive web portal on line in order to simplify and reduce transaction costs

- In Chile:
  - PreviRed for social security procedures (2001) www.previred.cl
  - Business in One Day (2013), incorporation of companies to start activities and others www.tuempresaenundia.cl
  - Businesss Desktop (2016), all kinds of procedures and information related to the start of activities and operation of companies www.escritorioempresas.cl

- Two options:
  - Portal is just a channel or link to the portals of different institutions, without integrating and streamlining procedures in a single process (Case Desktop Company). It is a place where I find all the possibilities useful for ...
  - Portal integrates and streamlines or simplifies different processes of different institutions in a single process to deliver a better solution for ... (PreviRed and Company in One Day).

Both options represent very different technological challenges and administrative coordination in the back offices.

3.2.1 PreviRed

Destacadas en rojo: destino cotizaciones sujetas a preferencia individual de cada trabajador de empresa **(59)**

- 2001: 5 Private Pension Fund Administrators (AFPs) create a portal with the objective of declaring and / or paying on line pension contributions from companies, private home employers and independent workers (TCP), through a single payment or integrated payment.

- Platform comprises all private and public institutions of the Chilean social security system (70 options, some institutions are repeated):
  - Pensions: 7 pension fund administrators
  - Voluntary Savings Plans: 40 institutions (7 pension fund administrators + 12 Insurers + 13 Mutual Funds + 8 Stockbrokers)
  - Health: 13 institutions
  - Accidents at work: 4 institutions
  - Unemployment Insurance: 1 institution (AFC)
  - Family Allowances: 5 institutions (Compensation Funds)

Año	Empleadores	Trabajadores	TCP
2010	400.000	4.850.000	
2017	662.216	8.039.260	149.944

- The system is also connected to all bank and non-bank financial entities for online payments.

- Advantages for smaller companies and OAW: Less complexity, time saving, 24 hours service, free, saves travel. Payments are made within 24 hours. The system collects 98% of the contributions of the AFPs, 99% of the public health insurance and 88% of the private health insurance.

3.2.1 PreviRed (2)

❑The network provides a large number of services (approximately 50). Among the most relevant:

- Payment of pension contributions, health, work accidents, family allowance, unemployment insurance and family allowance, with automatic calculation for each worker.
- Granting of free payroll software for smaller companies (including all salary calculations), and certified software for the rest.
- Example contracts for different contracting modalities.
- Updates on labour regulations and social security.
- Option for companies to check the payment status of the obligations of subcontractors, *online* consultation for retention.
- Issuance of payment certificates of pension obligations, duly stamped and valid for the labour inspection
- Payment of social security debts, calculation of fines, late payments.
- Issuance of certificates for different purposes (SENCE and others).
- Training tutorials on the system and on pension issues and their updates
- Possibility of online consultation of the situation of payment of their contributions by workers
- On-line notification of changes in the worker's health contract + BIG DATA for regulatory institutions

3.2.2 Business in One Day

- ❑Platform created in 2013 by the Ministry of Economy. Portal for Registration of Companies, electronic, free, national and public registry.
- ❑Law 20,659 creates a simplified regime for legal persons that allows to constitute, transform, divide, merge and dissolve companies through the Internet. No cost to the company (exception electronic signature).
- ❑Companies incorporated in this way do not require publication in the Official Gazette or registration with the Real Estate Registrar. It does not need the intervention of a lawyer, the forms can be filled out by the registered user.
- ❑It coexists with the traditional regime based on the use of notary deeds, commercial records, publication in the Official Gazette, RUT request to the Internal Revenue Service to set up a company.
- ❑Several types of commercial companies have gradually been incorporated into the system (2013-2016): LRS Ltda. (SRL), Individual Company Responsabilidad Ltda. (EIRL), Soc. Por Acciones (Spa), Soc. Colectiva Comercial, Soc. Comandita Simple, Soc. In Limited by Shares, Soc. Anónima Closed and Soc. Of Reciprocal Guarantees.
- ❑In case of incorporation, a RUT is assigned on the spot, which allows the company to make transactions (issuance of electronic documents)

3.2.2 Business in One Day(2)

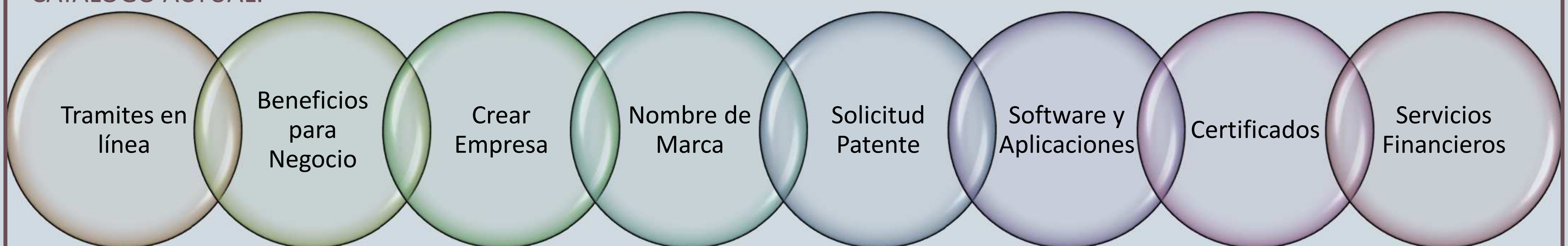
After 5 years:

- Of 534,080 companies incorporated (legal persons) in 5 years 62.2% used the portal (332,000).
- In April 2018, 74% of the companies were constituted by the portal at the rate of 215 companies / day
- Employers believe that:
  - The 3 months procedure has now been reduced to 5 days
  - Cost of the process was reduced from $ 500,000 to $ 20,000 (US $ 790 to US $ 27 approx.)
  - Instrument is highly valued (Source: ASECH)
- Limitations:
  - Banks require at least 6 months of VAT administration to open a current account.
  - There have been situations of abuse in the creation of several companies by the "same" subject to issue a large number of invoices
  - There is a lack of more personalized advice on key legal and tax aspects to define what type of company is most appropriate.

3.2.3 Business desktop

- Platform operational in 2016 upon the initiative of CORFO-Ministry of Economy. The portal connects different institutions.
- It integrates different procedures and useful information to facilitate and simplify entrepreneurship, formalization, creation and operation of companies especially oriented to the MSME segment.
- In 2017: 18 institutions, 146 municipalities (out of a total of 346). There are 3 banks. 62 type of procedures. Allows online payments if the institution has a transactional system enabled. Public fund contests, credit application or checking account. Access to free software.
- In 2018: 23 institutions. 200 municipalities and 70 types of procedures. There are tutorials for business creation. It is in catalog review. It wants to integrate and simplify processes. It is still little known in the target segment.

CATÁLOGO ACTUAL:



Reflections on One Stop Shops

- **They are very useful instruments for the creation of new formal companies.**
- **Implementation slower than expected, although there was good initial design.**
- **The integration of the different institutions for the formalization and registration, both in the *front office* and in the *back office* are not exempt from problems. Among them:**
  - The difficulty of fiscal coordination between the different levels, for example, local, regional and national.
  - The problems of integration of different technological platforms, which now tend to be solved through new computer developments ("integration buses") or a portal of entry but direct access to the portal of each institution.
  - The willingness to delegate responsibilities to the Window of the different technical departments involved and the problems to grant agile responses
  - The effective capacity to control the relevant aspects of administrative records for use in the future. Sensitive cases are those of social security.
  - Success factor: the coordination and alignment of the regulatory entities to obtain regulations aligned with the process that will be carried out in the Window (requirements, cut-off dates, etc.)
  - An aggressive small enterprise digitization program is required that considers the incorporation of ICTs to all types of transactions and transactions in general.

3.3 Subcontracting law (Law 20.123)

Outsourcing is a form of organization of production - of outsourcing of functions - which has usually meant job insecurity and informality in contractors and subcontractors.

In Chile, to reduce its effects, the Subcontracting Law (2006) was promulgated, which in conjunction with the MultiRUT Law (2014) and the PreviRed single window for procedures and certification of labour contribution obligations, have positively contributed to the formalization of the productive chain.

The Law considers:

- Active role of the main company or principal: to worry about the effective fulfillment of labour and social security obligations by the contractor or subcontractor; protect the life and health of all workers who work under their control.
- Main company is jointly and severally responsible for the labor and social security obligations of a contractor company with respect to its employees. It is responsible for obligations that are accrued during the term of the contract and the effects of terminating the relationship with regards to pension and severance payments (important in the Construction sector). It has direct responsibility in matters of hygiene and safety. ★
- Main company has the right to information on compliance with labour and social security obligations of contractors and subcontractors through a Certificate validated by the Labour Directorate; right to withhold payments and pay by subrogation.

3.3 Subcontracting law (Ley 20.123)

- Through the "PreviRed" portal, social security contributions to different institutions are paid *online* , such as: pensions, health, accidents at work, voluntary pension savings, unemployment insurance and family allowances, both for companies and / or own account workers. Information is transferred *online* to the Labour Directorate, which holds a Public Registry of Contractors and issues a Certificate for the company that is the principal on labour and social security matters. The Labour Directorate adds information on pending labor problems - of another nature – based on its own records.
- The issuance and periodic presentation of the Certificate of payment of its obligations of the contractor or subcontractor, has been key in labor and social security formalization, constituting a requirement in all procurement and public purchases, bids, as well as in private contracting in the form of subcontracting. The existence of Previred is not a complex procedure.
- The system has worked very well, formalizing thousands of people, especially in construction, tourism and commerce. Health and pension contributions were substantially increased during the 6 years after the enactment of the law. Labor accidents have been significantly reduced (see graphs).
- The enactment of the MultiRut Law (20,670), in 2014, limiting the artificial fragmentation of companies in order to hide the true employer of the workers, has complemented the previous laws. It has pension, labor (unionization) and tax effects. It has reduced the number of constituent companies.

3.4 FAMILY ENTERPRISE LAW(Ley 19.749)

Promulgated in 2002

Goals:

- Obtaining a municipal patent in an easy way with minimum requirements
- Reduce existing installation restrictions
- Be the first step in business formalization
- Improve access to credit
- Access the enterprise development support services of the State

Requirements of the Family Microenterprise for the purposes of the Law

- Economic activity is exercised in the family home. The entrepreneur must be the legitimate occupant of the dwelling (tenant or owner).
- No more than five people apart from the family working in the company.
- Productive assets less than or equal to 1,000 UF (approximately US $ 46,000) without considering housing value.
- Activity should not be dangerous, annoying or produce pollution
- If you are in a condominium, you must have the authorization of the Administration Committee.

Fuente: J.C. Scapini (2003), Biblioteca del Congreso de Chile.

3.5 Tax systems and informality

CAUSES OF INFORMALITY

- Complexity of the system and procedures - Transaction cost. Unawareness of the system. Multiplicity of taxes and quotes
- Direct cost of being formal (Tax + SS Quotations) and Liquidity (imbalances of payment entry and exit). Precariousness and / or stage of life cycle of the company.
- Information problems: shortage of basic records and mixing with household accounts
- Fear of exposure to control (more exposed to fines and businesses not very "holy", source of resources
- Non-permanence in the system: vulnerability due to seasonality and early years of entrepreneurship
- Low Tax Administration capacity and low tax performance of the segment
- System discredited. Why pay taxes and contributions? (AFP theme)

COST/BENEFIT?

3.5 Tax Systems and informality: Characteristics

Basic structure of tax systems

- Direct Taxes
  - Income Taxes or Profits (Companies / People)
  - Property Taxes
  - Indirect taxes
    - Value Added Taxes
- Specific Taxes
  - Others

Intervention areas to promote formalization

- Tax Simplification
- Reduction of the cost of formalizing. Improvement of capitalization and liquidity
  - Cycles of the company
  - Information and Tax Assistance
  - Promotion of the continuity of the operation
  - Reduction of evasion

The characteristics of tax systems and informality

❖Presumptive Special Regimes: Differentiated treatment for small taxpayers based on an estimate of their taxable capacity or tax base. Patent or Fixed Fee, Presumed Income, Monotax (taxes or contributions replaced or integrated), etc.

❖General regimes with tax simplifications or adjustments related to:
- Simplified Tax Accounting
- Simplified VAT Declarations (exemption, frequency, complexity, declaration, etc.)
- Adjustments to Income Tax (differentiated rates, partial or temporary exemptions, tax incentives for investment and others, simplification, depreciation, etc.)
- Periodicity in payment
- They are based on calculations of objective accounting information and / or documentary records with simplifications to the general regime.

❖Application:
- Individuals: own account workers, microenterprise owners, communities of assets or partnerships, with limited number of employees
- Legal persons: companies of the SRL type
- In some countries different regimes for VAT and for Income Tax (IR) for small companies
- In some countries special regimes only for some economic sectors, where the records are not reliable, accounting is not kept or in the case of seasonal activities (agriculture, transport, tourism, handicrafts, etc.)

3.5 Chile: Tax system for small companies (2014 tax reform and LIR)

- There are three regimes in use for smaller companies and small taxpayers
  - Simplified Tax Regime 14 TER A: the most important: simplified and adjusted general regime
  - Presumed Income Regime for agriculture, transport and mining
  - Small Taxpayers Regime: owners of small artisan workshops or workers, merchants who develop activities on public roads, small artisanal miners and inscribed artisanal fishermen. Article 22 of LIR.

- The most important criteria, especially in 14 Ter A:
  - Simplified accounting and reduced costs in the determination of Income Tax and VAT. Simple accounting in electronic format on the SII Web portal. System automatically builds revenue and expenditure records required by tax law. Taxable liquid Income is easily determined (in case of presumed income, it is easily estimated).
  - Strategy based on inclusion of a large number of taxpayers with a low impact on collection through mass technological ICT solutions (85%, 15%):
    - Tax Portal for MSMEs
    - Electronic Billing System for SMEs and Monthly Electronic Declaration of VAT (98% is declaring)
    - Simplified Taxation System for MSMEs: automatic generation by system of digital version of Purchase and Sales Book, of Expenditures and Income; system makes a proposal for a monthly VAT return and an annual income tax return
    - Tax Education Portal and Tax Assistant. Training throughout the country, face-to-face and online.
    - Free software for MSMEs for Electronic Invoicing and VAT Declaration.

3.5 Tax system for small companies (2014 tax reform and LIR)

¿Are they malpositioned? ?

- Improve liquidity in companies, reducing the returns to the treasury (PPM, income "perceived" and expenses "made")
- Consider issues of irregularities in income or temporary imbalances in cash flows or cash. Delay payments by two months.
- Investment incentives through immediate deduction as investment expense and tax credit.
- Visualize and avoid system leaks of "tax planning" of higher income taxpayers (important in presumed income). Relational rules (Who is behind the company? What other companies and income do you have?)
- To be incorporated early: issues related to timely payment monitoring through electronic invoicing tracking

THE NUMBERS: Although 14 TER A or Simplified Regime has significantly increased 2014-2016 its potential for MSMEs can be for 900,000 companies or more currently

What happened?

For details, look at the annex on special tax regimes

REGIMENES TRIBUTARIOS DONDE PUEDEN HABER MIPYMES

Regimenes Tributarios	Número de Contribuyentes				
	Año 2013	Año 2014	Año 2016	Año 2017	%
14 A Renta Atribuida				877.288	58%
14 B Regimen Semi Integrado				218.988	14%
14 TER A Regimen Simplificado		107.320	240.339	308.676	20%
Renta Presunta (34)	128.135		145.414	115.839	8%
				1.520.791	100%

Fuente:SII

3.5 Opinions and reflections on tax regimes

In general, the opinions of the various actors are:

- The 14 Ter A regime is considered a very good regime for most MSMEs, requiring certain adjustments especially related to transitory norms from one regime to another and in relational norms, both very complex.
  - It is rather unknown by small entrepreneurs and accountants, despite the great effort of national dissemination.
  - Entrepreneurs do not register for TER 14 because they do not know their benefits or by default (the SII assigned them to another category or they were assigned by the accountant)
  - The issue of the thee-year limits is difficult (annual sales)
  - The simplification of accounting, the electronic systems of invoicing and VAT, the reduction of the monthly provisions, the treatment of investment and being able to postpone the payment of VAT are highly valued. Entrepreneurs have not taken much advantage of having all the records online.
- The Presumed Income tax regime will gradually be considered obsolete (5 to 10 years), as it generates horizontal inequities and the reasons for its existence tend to disappear, such as the impossibility of keeping simple accounts. Aspects that stand out positively and negatively:
  - (-) Porosities. Use by high income taxpayers to evade or avoid taxes, with fragmentation of companies, underreporting, making a portfolio with a set of them. This was limited to the Reformation but not totally, especially in agriculture.

3.5 Opinions and reflections on tax regimes

- (+) Companies with unpaid family members, especially in agriculture and transportation, make it difficult to determine effective income.
- (+) Activities with high seasonality (income in one year and expenses in another) or irregular income, such as agriculture and fishing, are also taxed by effective income.

- Other issues that arise:
  - Self-categorization and systems based on sales tranches and cash transactions. Categorization only related to Sales does not provide legal certainty, it is required to complement with other parameters.
  - Fiscal dwarfism. Tendency to stay under the required limits so as not to change the regime and not to pay more tax. Progressivity is required at the borders so that the passage from one regime to another is not disruptive to the operations of the company and, on the other hand, it is not convenient to stay eternally under special regime, but to make the transition to the general regime.
  - Periodic review of parameters or coefficients to "estimate" the contributory capacity or taxable base of the taxpayer (presumptive income), expressed in physical or monetary units in such a way that they are updated and realistic.
  - Determination of tax burden and / or total tax: sensitive aspect to keep present balance between disposable income and subsistence needs of those involved to stimulate their sustainability.
  - Relevant questions in the characteristics of the tax regime are: What is the main objective for this segment of enterprises? What specific aspects of the tax regime are priority obstacles for the formalization of the same at present?

CHILE: Reflections on the tax regime

- Intensive use of ICT in the application of systems should adequately consider the aspects of change management in taxpayers and digital literacy of the target segment. Aspects of tax assistance, dissemination, training, tutorials.
- Coordination with the Municipalities, who grant Municipal Patents to operate and not all of them are coordinated with the tax authorities regarding the start of activities and subsequent formalization and operation of the companies. (Patent fixed amount or Patent as a proportion of Capital).

3.6 SERCOTEC:
Business Development Centers and Commercial Districts

- Established in 1952 for the development of micro and small enterprises. In its objectives is the formalization of companies. Program Budget 2017: US $ 61 million and beneficiaries (2017): 150,000 www.sercotec.cl

- Resource transfer programs according to the company's life cycle and type of activity: Seed Capital and Bee Capital / Emprende / Fondo Crece / Mejora Negocios and Fondo de Asesorías empresarial / Almacenes de Chile / Free Fairs Fund / Support for the Strengthening of Guilds / Together ...

- Service Support Programs (Knowledge): 137,540 entrepreneurs
  - Business Development Centers (2015) are 51 to 2018
  - Strengthening of Commercial Districts are 63 to 2018
  - Training and Virtual Legal Advice
  - Service and Information Services SME Points

- Forms of working:
  - Local articulation with public and private institutions
  - Face-to-face capacity in territories and virtuality.
  - Standardization of services throughout the country (manuals) / Training and Intermediary requirements.
  - Leverage of national and regional resources from other sources
  - Metrics
  - Relate resource transfer programs with service support and formalization.
  - Early evaluation

Capilaridad: 194 puntos de atención y red de 455 profesionales

3.6 SERCOTEC: Centros de Desarrollo de Negocios

Business Development Centers (2015)

- SBDC Model Small Business Development Center- University of Texas, SA USA. 1,000 centers have been implemented, mainly in the USA (El Salvador, Colombia and others). In Chile to date there are 51 centers
- External operator, selected by public tender for several years. Mostly universities. They are in charge of a Council formed by: universities, municipalities and local business associations.
- Regulations of SERCOTEC
- Comprehensive technical advice, individual, long-term mentoring, training, applied market research, connection with the local productive ecosystem, without cost, so that they achieve effective results. Coordination with local financial entities.
- Measurement of results: increase of Sales and Employment and formalization of activity is evaluated. For $ 1 of public resources companies declare $ 2.2 of sales increase. They have increased employment.
- Coordination in the territory with collaborating entities.
- Universities, as well as other local entities, contribute resources and infrastructure.
- Standardized operation at the national level. Same level of attention. Preparation and requirement to operators. Gender dimension (infrastructure). Quality facilities.
- Very good impact evaluation shows increase in sales, impact on formalization, employment and self-esteem of micro entrepreneurs.

3.6 SERCOTEC: Barrios Comerciales

Strengthening of Commercial Districts (2015)

- By 2018, 63 commercial districts have been created from Arica (N) to Puerto Williams (S).
- Promotes associative projects between tenants and between these and other local actors to:
  - Strengthen business
  - Value the identity of the district
  - Improve the quality of life of those who live and work there
  - Increase the flow of passers-by and buyers, therefore Sales.
  - Leave installed joint work practices on a recurring basis among tenants.
- It is inspired by the experience of Open Shopping Centers in Spain and Argentina and the Business Improvement Districts of England and the Network Training Methodology
- "Cooperation Promoter" who is prepared in the Methodology (SERCOTEC) or a group with different specialties that supports several projects simultaneously. There are different schemes.
- They prepare a Participatory Plan of Commercial and Urban Actions that can consider multiple initiatives: corporate image, training, internships, special sales, merchandising, works, improvement of environment, cleanliness and security. Later they work on its implementation. They make agreements with the municipalities and with the regional governments. They leverage resources from various institutions.
- The formalization of informal tenants usually appears as a milestone in the process.
- The process has been systematized in a Manual of Tools for Collaborative Work.
- Very positive early evaluations of the program have been made.

3.7 BancoEstado-Microempresas

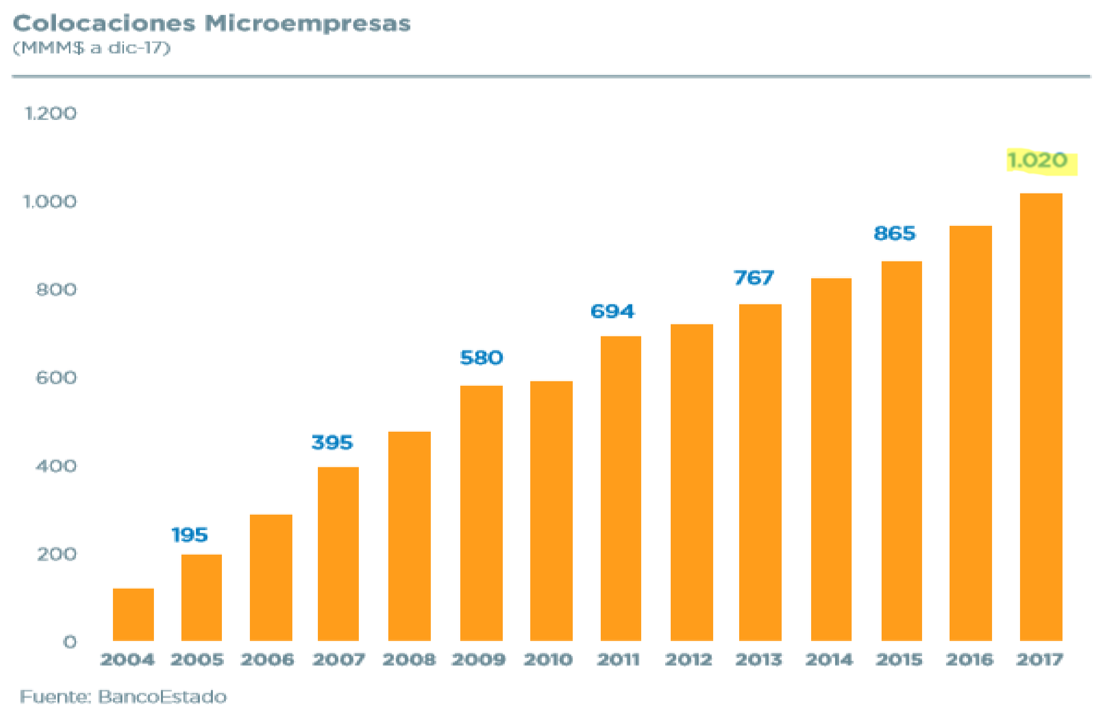
- Branch of the BancoEstado specialized in microenterprises (2004)
- Currently it serves 654,000 microentrepreneurs with financial products for the different stages of the life cycle, with very good risk management. Real rate around 17% (TMC in country approximately 34%). 43% are women. (They do not lose money)
- They have a refined differentiated methodology for ME, for mass treatment.
- Expensive model: risk + operational expenses
- Executives with great sectoral specialization (ad-hoc product design, risk management, reactions to catastrophe situations and business and economic cycles)
- Great capillarity: Neighboring Savings Banks (warehouses) 22,147 in the country. Withdrawals of money, receive deposits, payments of credits and services, transfers, cellular charges, etc. They enable a series of transactions.
- RUT account of BancoEstado accessible to the entire population over 14 years. 10 MM accounts, has allowed building financial history and customer traceability. (70% income under US $ 640)

- Articulation with a large number of institutions for development, training, market access (SERCOTEC, FOSIS, Chile Purchasing, SGR, INDAP, SERNATUR, etc.). They promote the articulation of their clients with the services of support to the ME.
- Online training in management issues
- Among its objectives is formalization. Possibility of continuity and access to other financial products.
- Agreements of discounts with commercial houses and companies of different type of utility for businessmen.
- Accounts to migrants: 444,000 migrants with an account in BancoEstado.
- Cartera Microempresas 2017: approx. US $ 1,600 million ★
- They have developed a deep knowledge of micro-entrepreneurs and their "pains" in different sectors of economic activity.

www.bancoestado.cl

3.7 BancoEstado Microempresas

BANCO ESTADO-MICROEMPRESAS: LOAN AMOUNTS ISSUED 2004-2017



BancoEstado ha dado un importante respaldo a las microempresas en los últimos 10 años, más que duplicando sus colocaciones, las que alcanzaron a MMM$ 1.020 a dic-17 (más de US$ 1.600 millones).

3.8 Own account workers

A. Withholding of Taxes on Independent Workers by client or client company (services at Honoraria).

Independent worker working for legal entity taxed in 1st category, is retained by the latter 10% as a provision of Income Tax.

The company must declare them in the first 12 days of the following month, if not, it will generate a fine and interest.

This contributes to formalize OAW (electronic ticket issuance, etc.)

Mandatory contributions to Pensions, Occupational Health and Safety of Independent Workers

Law begins to be applied gradually in 2012 to enter fully into operation by 2019.

Excluded: people who earn less than a Minimum Monthly Salary and who have turned 55 in 2012.

The amount for pensions of the annual tax refund is automatically deducted or can be paid monthly.

Between 2012 and 2018, contributions to pensions can be waived (some do so only for health). In 2019 the total quote is mandatory.

In terms of health, it entitles to paid leave for sickness, pre and post maternity leave (in Chile it is 6 months), etc.

Diminishes negative perception of the pension system

4. FINAL REFLECTIONS

SOME REFLECTIONS

1. What new formal / informal initiatives are formalized?
2. Importance of instruments related to market and financing. Economic inclusion, regulations connected to market aspects.
3. Connection with administrative acts and enterprise development programmes for formalization.
4. Tax regimes
   a) On effective basis rather than presumptive / simplified
   b) Gaps / Transition from one regime to another / Relational norms
   c) Liquidity issues and first years / irregular income over time
   d) Importance of electronic invoicing / VAT electronic declaration / automatic proposals to the entrepreneur
   e) Role of the accountant.
   f) Robustness of the tax authorities' computer systems. AT and Big Data
   g) Connection with Municipality
   h) Role of Dissemination and Tax Assistance
5. Digitization and Digital Literacy of the segment.
6. Environment: traceability and bancarization / minimum wage.
7. Diffusion and role of business associations. The Business Centers. Capillarity.
8. The issue of own account workers, growing. Connection with the market and social security. Gender dimension.
9. Training (and schooling) and connections with market and financing. Productive chains. More effective ways
10. The virtuous articulation of public and private institutions (SERCOTEC, BancoEstado)
11. The participation of the actors in the formulation of policies and programs and in their evaluation.

Persons Interviewed

1. Ignacio Guerrero, Subsecretario de Economía y de EMT
2. Abel Benítez, Asesor Subsecretario de Economía
3. Pablo Morris, Jefe del Depto. Estudios Dirección del Trabajo
4. José Ignacio Santibáñez, Subdirección Estratégica y Estudios económicos Tributarios, Servicio de Impuestos Internos SII
5. María Mercedes Jeria, Subdirectora Técnica, Instituto de Estadísticas y Censo
6. David Niculcar, Jefe de Depto. Estudios Laborales, Instituto de Estadísticas y Censo
7. Emilio Vélez, Gerente General BancoEstado-Microempresas
8. Juan Araya, Presidente CONAPYME
9. Hernán Calderón, Presidente CONADECUS
10. Pedro Davis, ex Presidente CONUPIA, Concejal Municipalidad de La Reina
11. Juan Apablaza, Presidente Asociación de Fiscalizadores del Servicio de Impuestos Internos
12. Claudio Maggi, Ex Gerente de Desarrollo Competitivo de CORFO y ex Director de SERCOTEC
13. Bernardo Troncoso, ex Gerente General de SERCOTEC
14. Valentina Veloso, ex Gerente de Operaciones y Tecnología de PreviRed
15. Sergio Henríquez, ex Coordinador del Ministerio de Hacienda de la Reforma Tributaria
16. Andrea Repetto, Universidad Adolfo Ibáñez y ex Directora BancoEstado
17. Guillermo Burr, ChileCompra

Thank you very much !!

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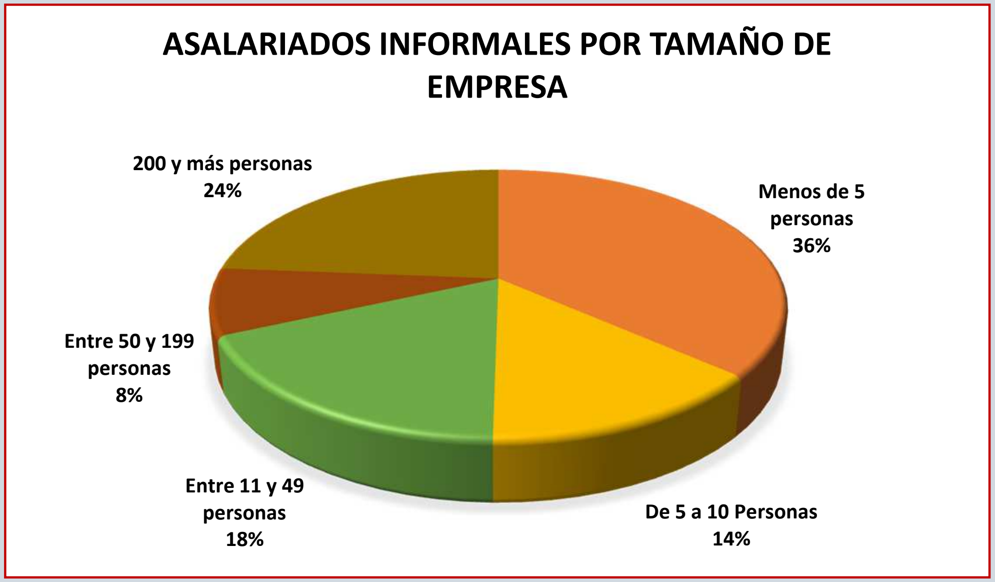
ANEXO I

ESTADÍSTICAS SOBRE INFORMALIDAD

Fuente: Encuesta de Microemprendimiento EME4 y EME5, Encuesta de Empleo ENE

Chile: Asalariados Informales por Tamaño de Empresa (2018)

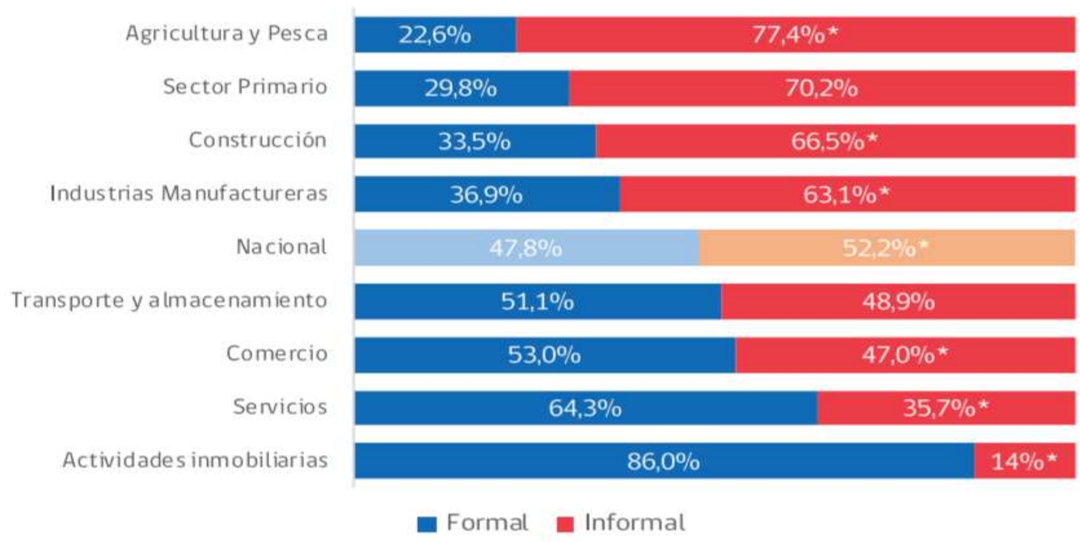


Sobre un total de 902 mil

Fuente: ENE (2018),INE

Formalidad y Sector Económico 2017

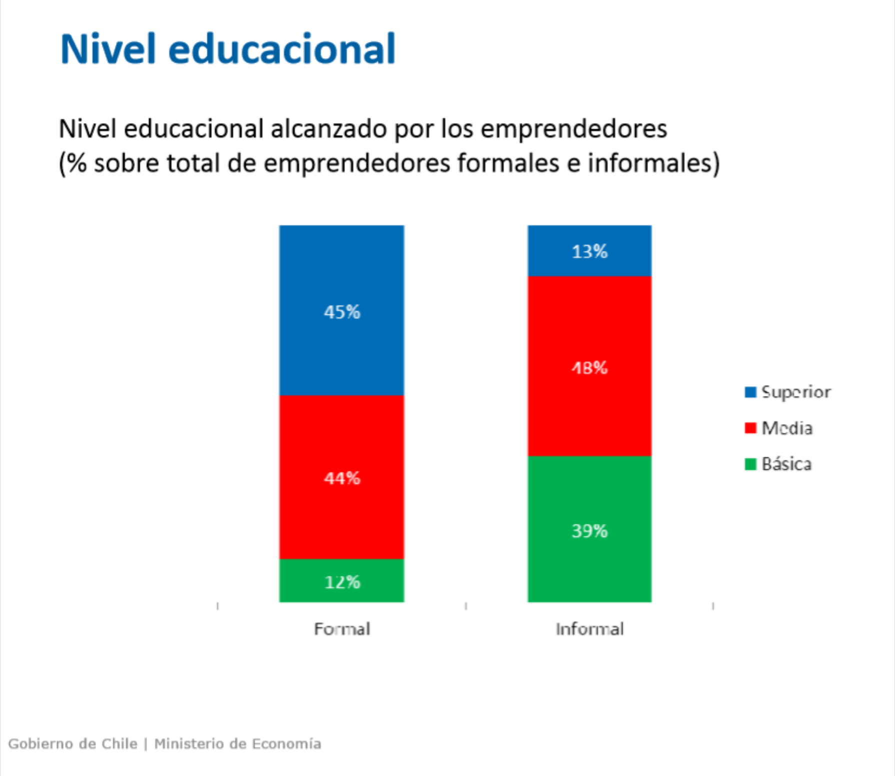
Figura 20: Distribución microemprendimientos por sector económico CIIU Rev. 4, según categoría formalidad



Nota: (*) Diferencia significativa al 5 % de confianza.

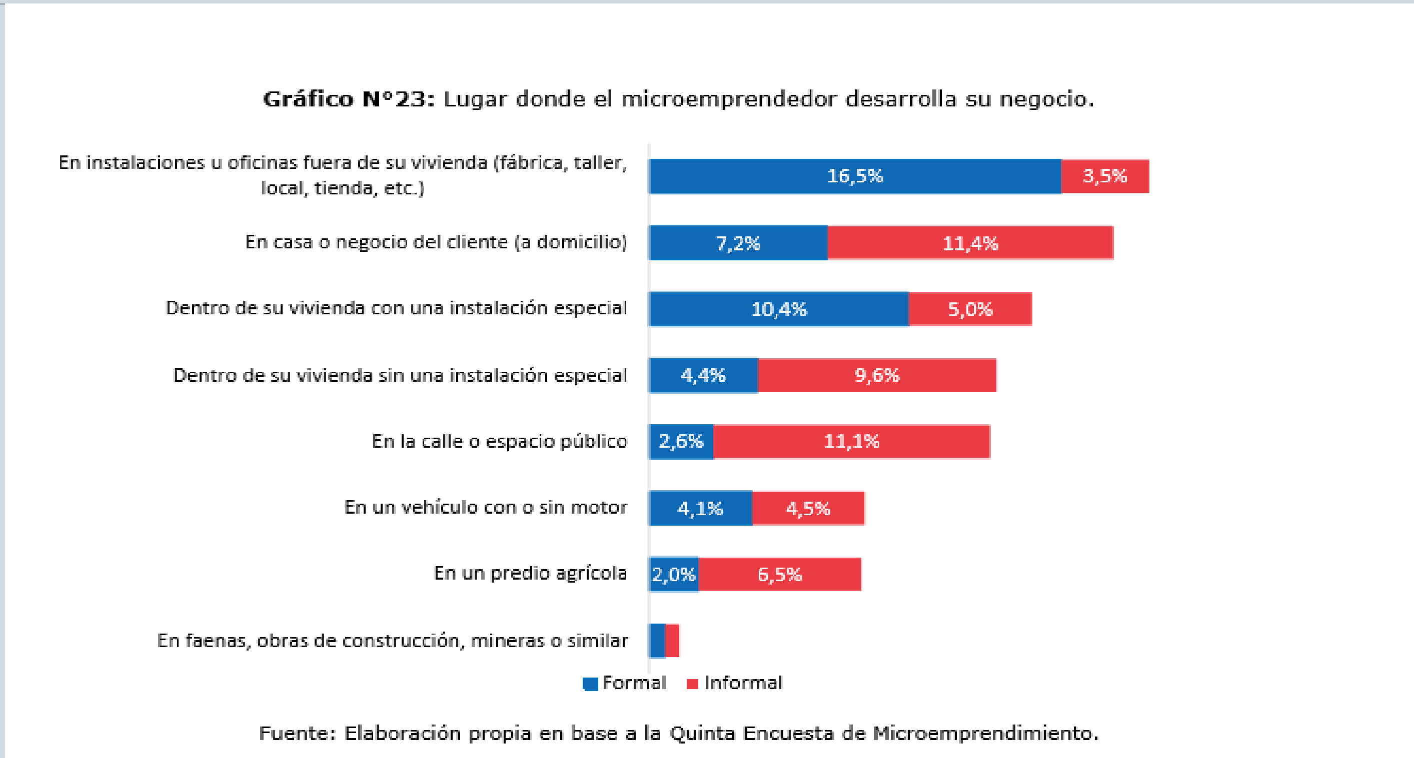
Fuente: Elaboración propia en base a EME 5.

Formalidad y Nivel Educacional 2013



EME3

Formalidad y Lugar del Negocio (2017)



Iniciación de Actividades 1

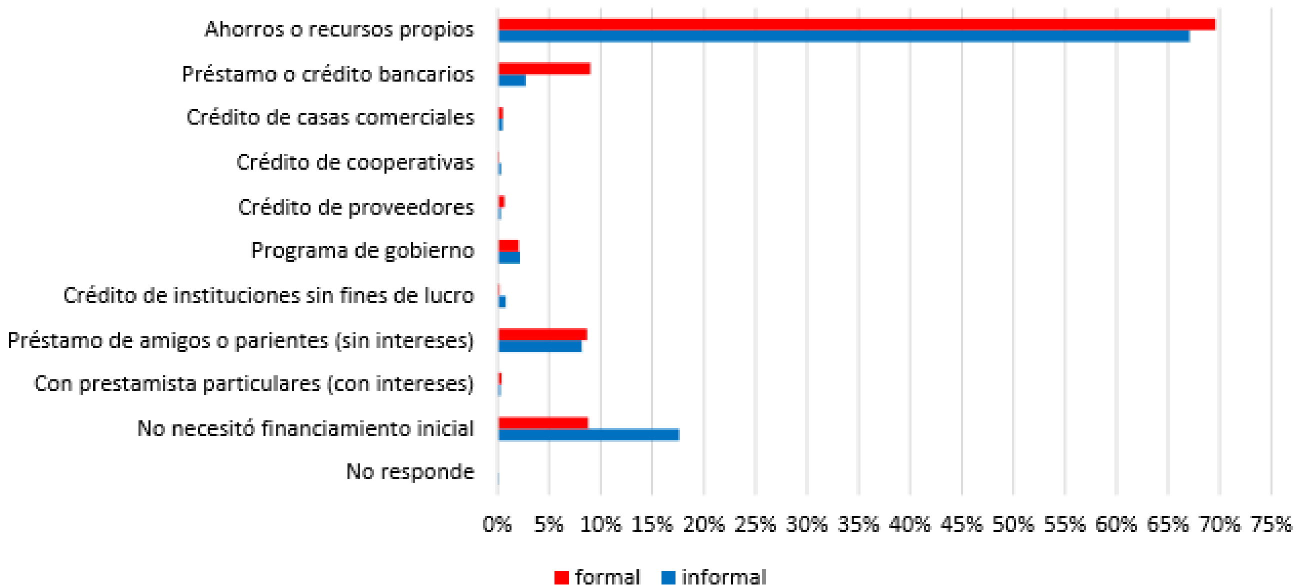
Tabla 2: Principal razón por la que el microemprendedor informal no ha iniciado actividades en el SII

	Principal razón por la que no inicia actividades	% Informales	Mediana Ventas Mensuales
Informales	El registro no es esencial	37,7 %	$200.000
	Su empresa es demasiado pequeña	31,0 %	$200.000
	Ningún negocio como el suyo está registrado	8,5 %	$200.000
	No sabe cómo registrarse	5,7 %	$160.000
	El proceso de registro es demasiado caro	4,7 %	$250.000
	Teme perder beneficios sociales	2,3 %	$245.000
	No quiere tener la presión de que lo fiscalicen	2,3 %	$280.000
	El proceso de registro toma demasiado tiempo	2,2 %	$596.875
	No ha podido cerrar la actividad anterior	1,6 %	$300.000
	Otro	3,2 %	$350.000
	NS/NR	0,7 %	-
	Total no inicia SII	51,7 %	$200.000
	Total Informales (no SII y en proceso)	52,2 %	$203.000
Formales	**Total Formales**	47,8 %	$860.000
	Total	100 %	$400.000

Fuente: Elaboración propia en base a EME 5.

Financiamiento puesta en marcha: Formales e Informales

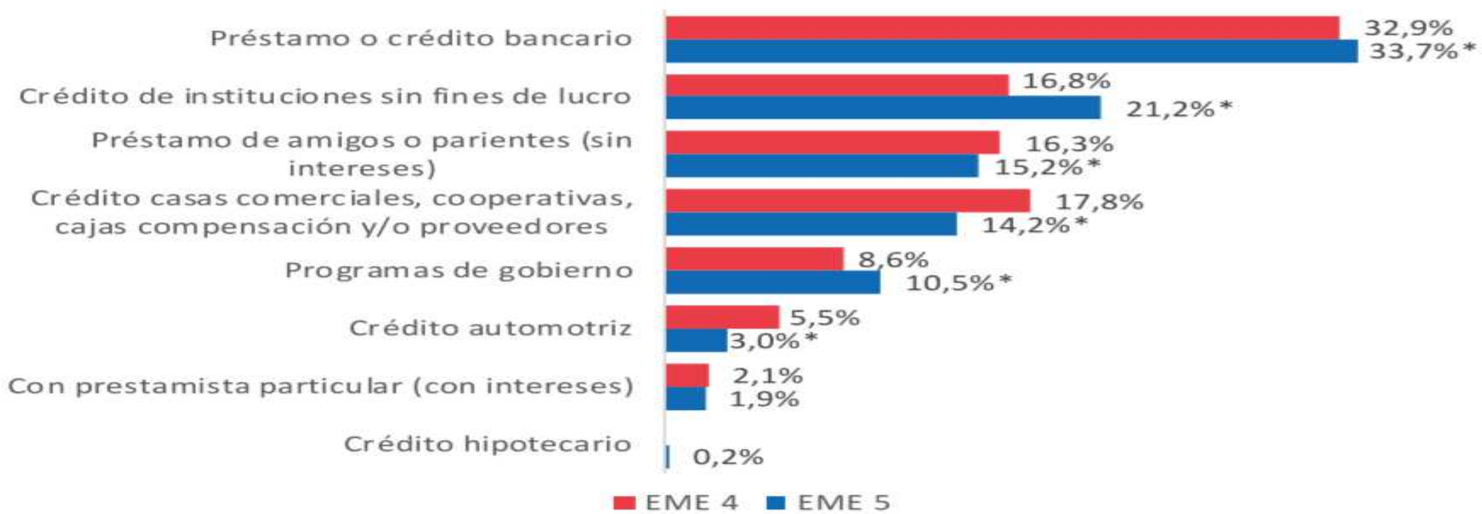
Gráfico N°14: Principal tipo de financiamiento para la puesta en marcha de la actividad económica del microempresario



Fuente: Elaboración propia en base a la Cuarta Encuesta de Microemprendimiento.

Informalidad y Financiamiento (2015-2017)

Figura 25: Microemprendedores informales por tipo deuda
(% sobre total microemprendedores por versión encuesta)

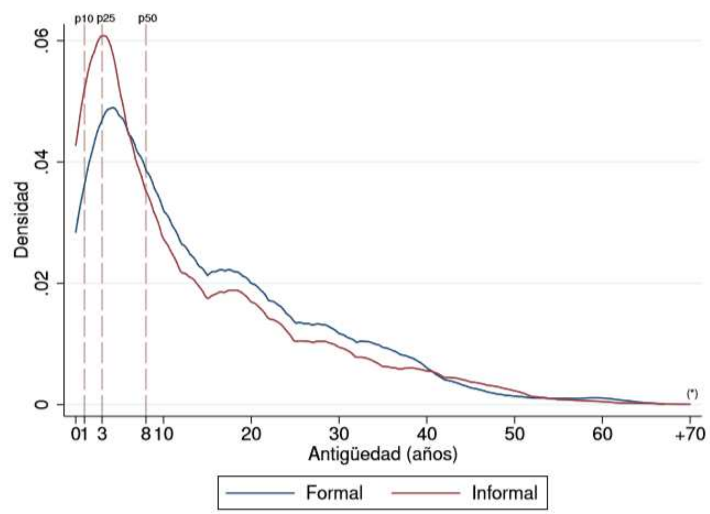


Nota: (*) Diferencia significativa al 5 % de confianza.

Fuente: Elaboración propia en base a EME 5.

Formalidad y Antigüedad de Microemprendimiento (2017)

Figura 5: Distribución antigüedad microemprendimiento, por categoría formalidad

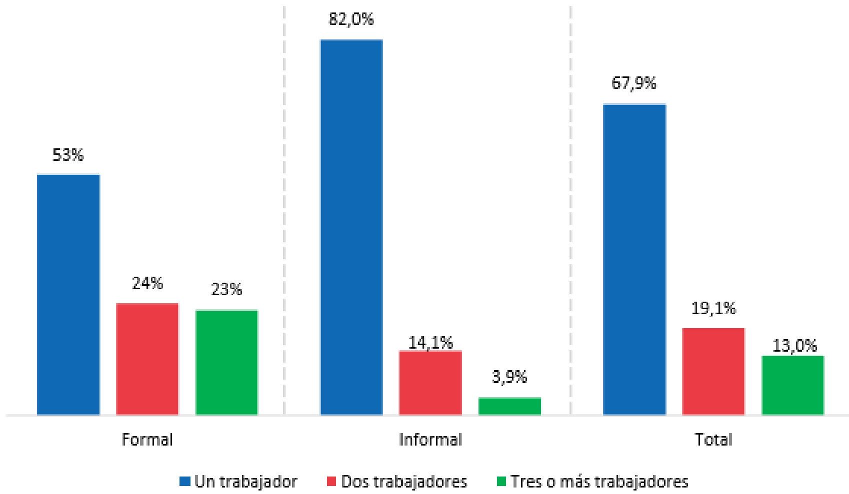


Nota: (*) Diferencia significativa al 5 % de confianza.

Fuente: Elaboración propia en base a EME 5.

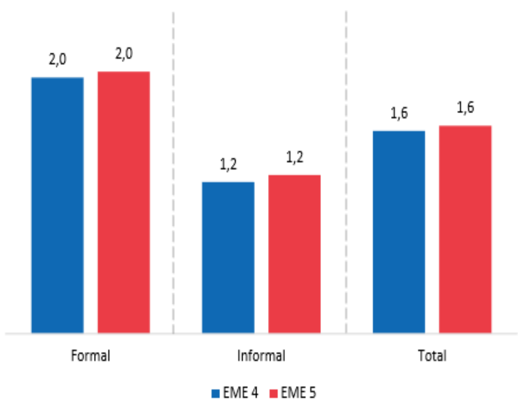
Formalidad y Empleo (2015-2017)

Gráfico N°8: Número de trabajadores de microemprendimientos según formalidad



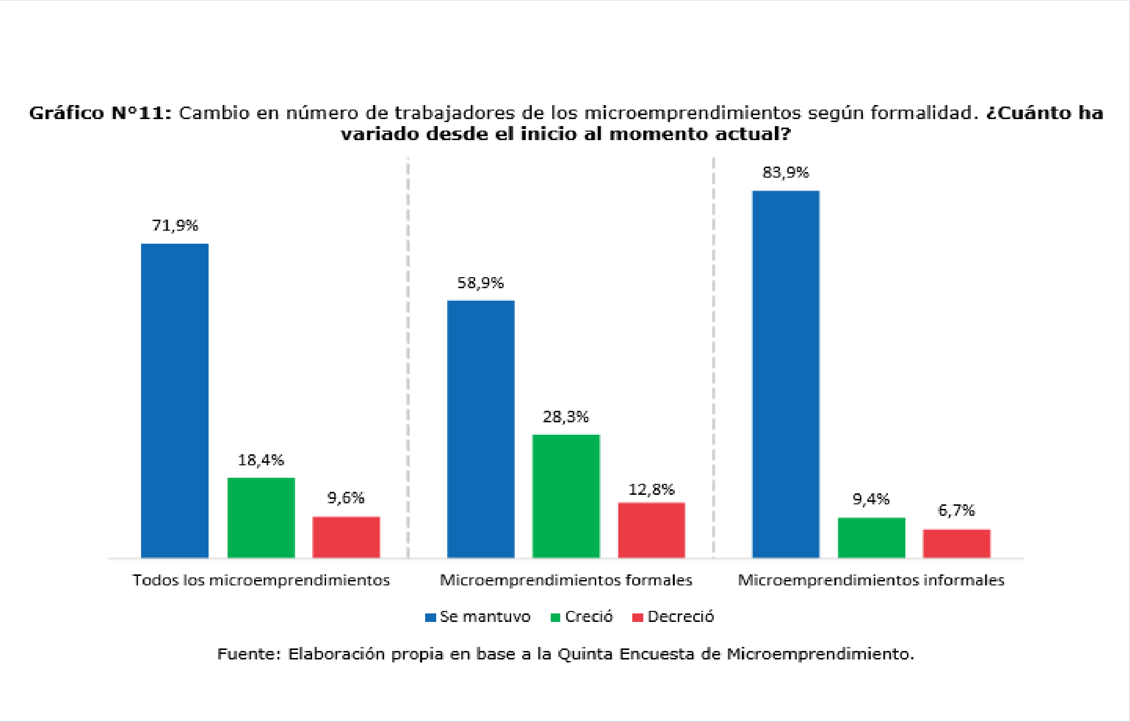
Fuente: Elaboración propia en base a la Quinta Encuesta de Microemprendimiento.

Gráfico N°9: Promedio de trabajadores de microemprendimientos según formalidad



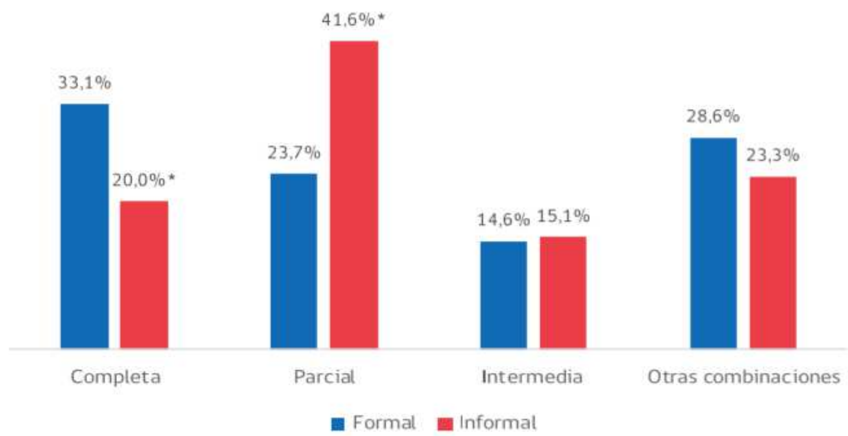
Fuente: Elaboración propia en base a la Cuarta y Quinta Encuesta de Microemprendimiento.

Informalidad y Crecimiento del Empleo (2017)



Formalidad y tipo de Jornada Laboral (2017)

Figura 12: Tipo jornada laboral microemprendimientos, según categoría formalidad



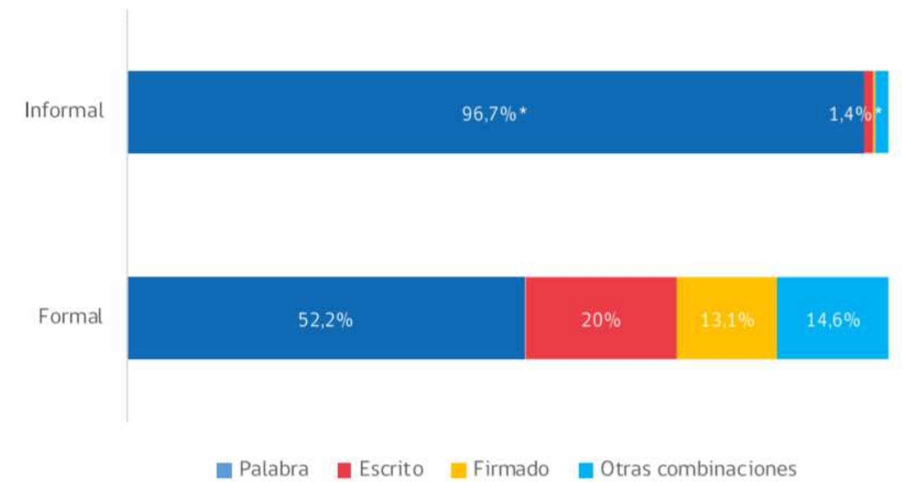
Nota: (*) Diferencia significativa al 5 % de confianza.

Fuente: Elaboración propia en base a EME 5.

[7]Un 15,1 % realiza jornada intermedia y un 28,6 % tiene trabajadores con más de un tipo de jornada, por lo que esta última categoría agrupa a todas las combinaciones que pueden surgir.

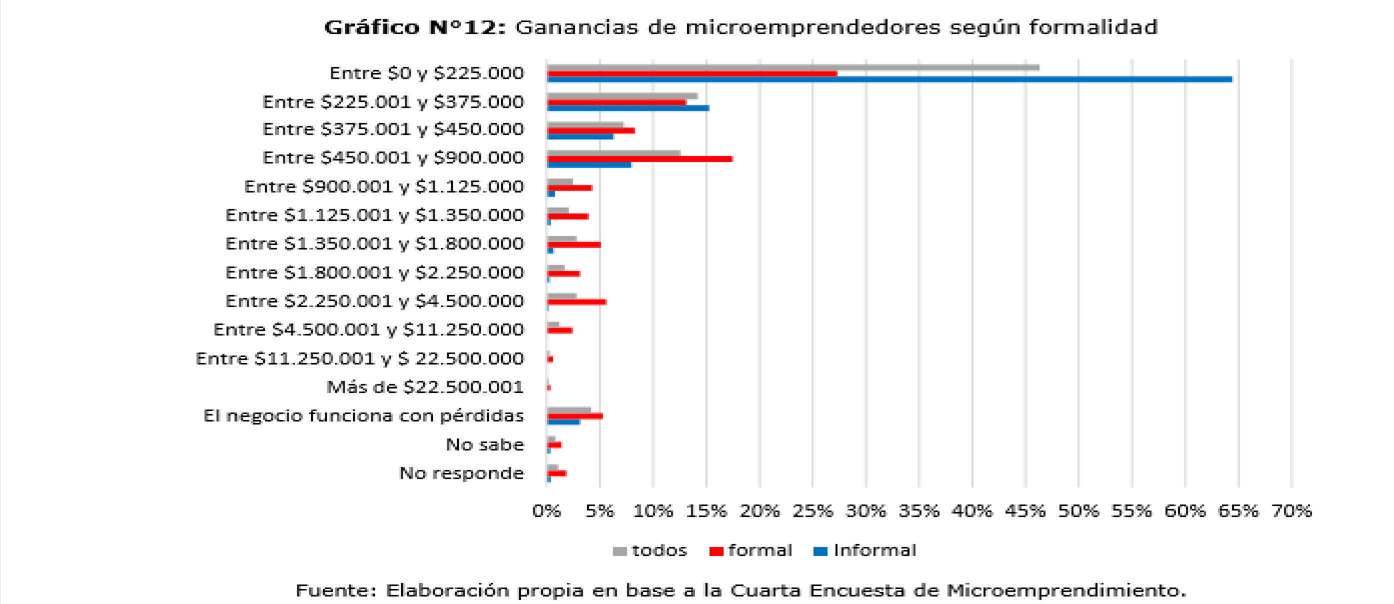
Formalidad y tipo de Contrato Asalariados (2017)

Figura 13: Tipo contrato de microemprendimientos, según categoría formalidad
(% sobre categoría formalidad)



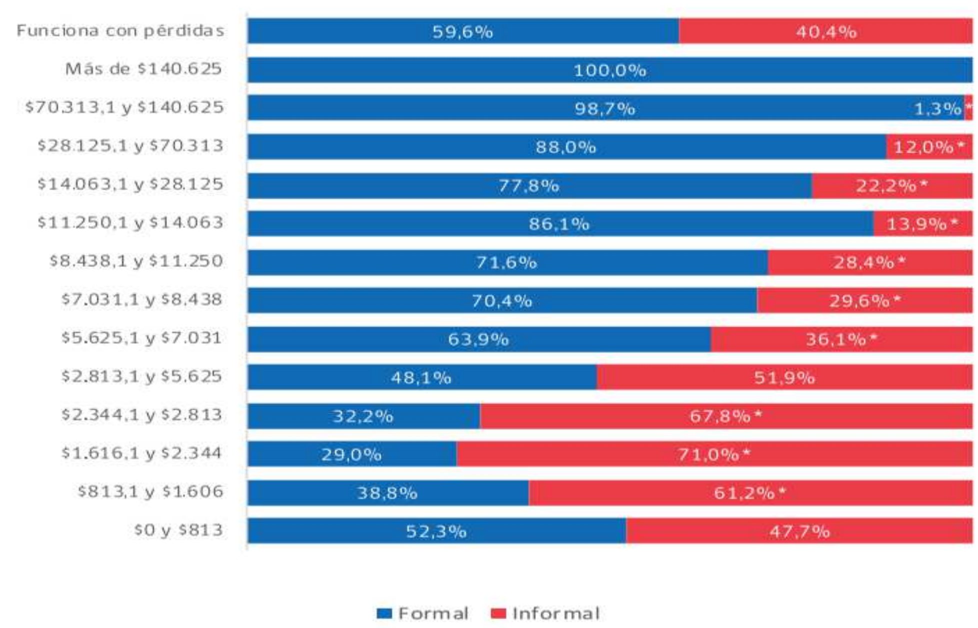
Nota: (*) Diferencia significativa al 5 % de confianza.
Fuente: Elaboración propia en base a EME 5.

Formalidad y Ganancia Microemprendedores (2015)



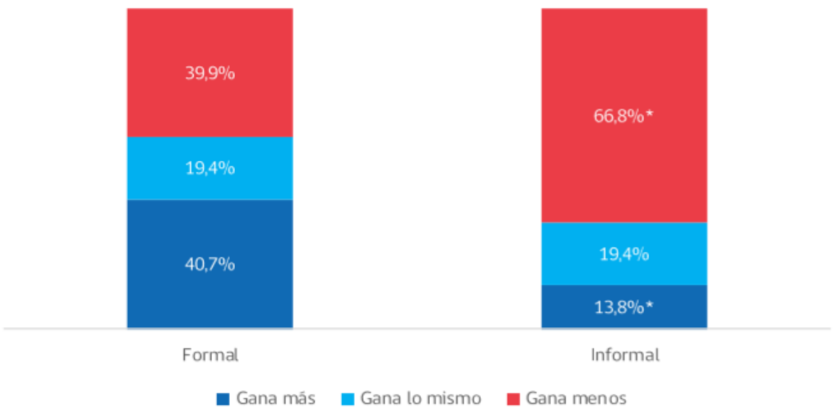
Formalidad por tramo de ganancias

Figura 10: Distribución microemprendimientos según tramo ganancias/hr. y categoría de informalidad



Situación previa emprendedores

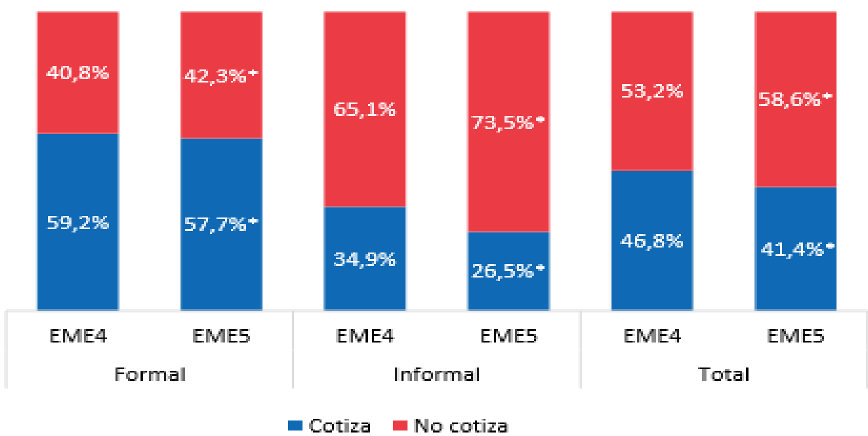
Figura 11: Comparación ganancias previas (asalariados) y nuevas (microemprendedores), según categoría de formalidad



Fuente: Elaboración propia en base a EME 5.

Formalidad y Cotizaciones Micro Emprendedores 2015-2017

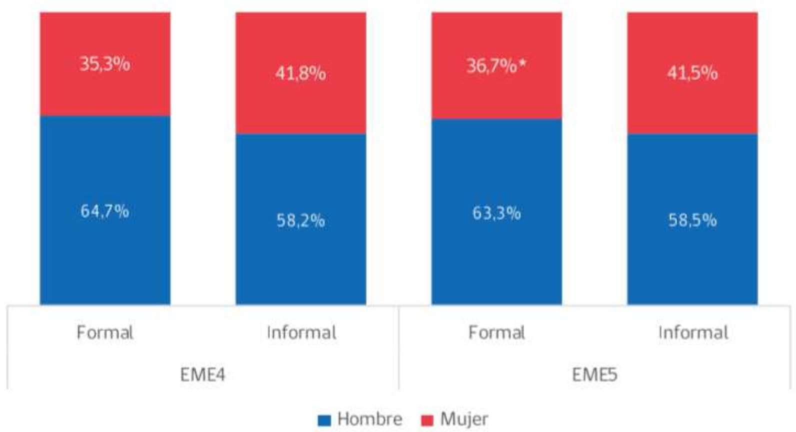
Gráfico N°24: Cotizaciones de microemprendedores según categoría de formalidad EME4 y EME5 (% sobre el total, por categoría)



Fuente: Elaboración propia en base a la Cuarta y Quinta Encuesta de Microemprendimiento.
*Significativo al 5% de confianza.

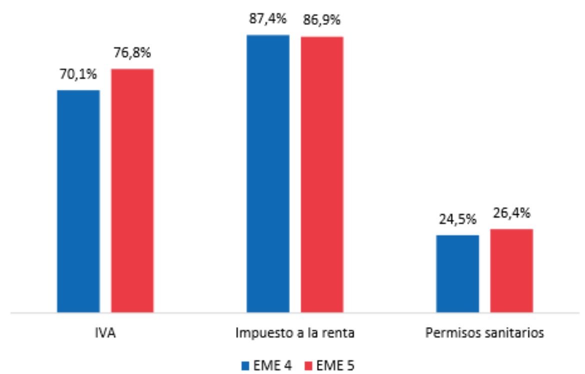
Formalidad y Género (2015-2017)

Figura 22: Participación microemprendedores por sexo y categoría de formalidad EME 4 y EME 5
(% sobre total microemprendedores por categoría formalidad)



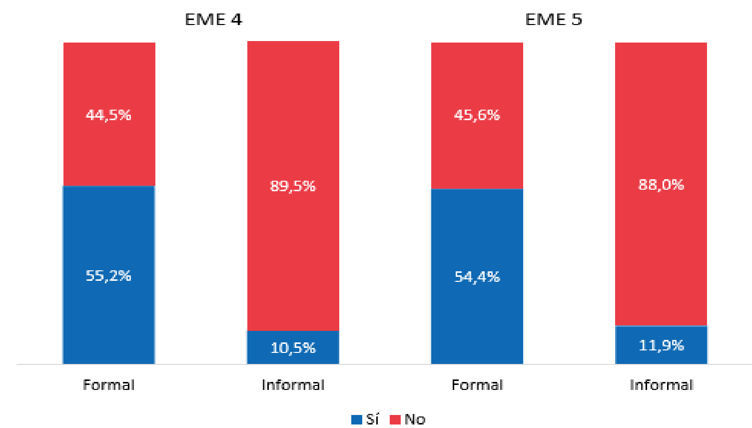
Nota: Diferencia significativa al 5 % de confianza.
Fuente: Elaboración propia en base a EME 4 y 5.

Gráfico N°7: Realización de trámites como declaración de IVA, declaración de impuesto a la renta y permisos sanitarios en la EME 4 y EME 5.
(% del total de microempresarios formales)



Fuente: Elaboración propia en base a la Cuarta y Quinta Encuesta de Microemprendimiento.

Gráfico N°6: Tiene patente o permiso municipal

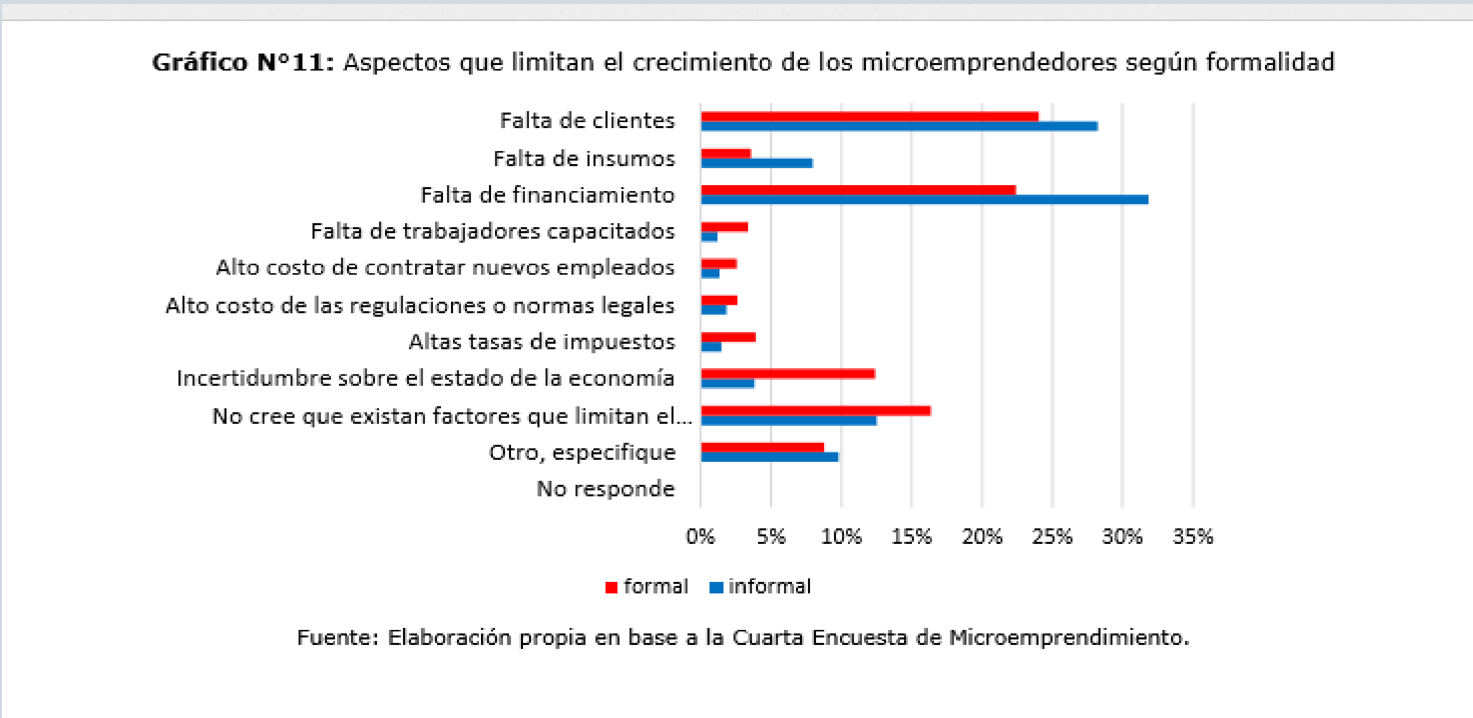


Fuente: Elaboración propia en base a la Cuarta y Quinta Encuesta de Microemprendimiento.

[4] se consideró que una empresa es formal si ha iniciado actividades en el Servicio de Impuestos Internos (SII) ya sea como trabajador independiente, persona natural, Empresa Individual de Responsabilidad Limitada (EIRL), Sociedad de Responsabilidad Limitada (Ltda.) o algún otro tipo de sociedad.

Formalidad y Trámites Tributarios y Otros

Formalidad y Limitantes del Crecimiento



Formalidad y Uso de Internet (2017)

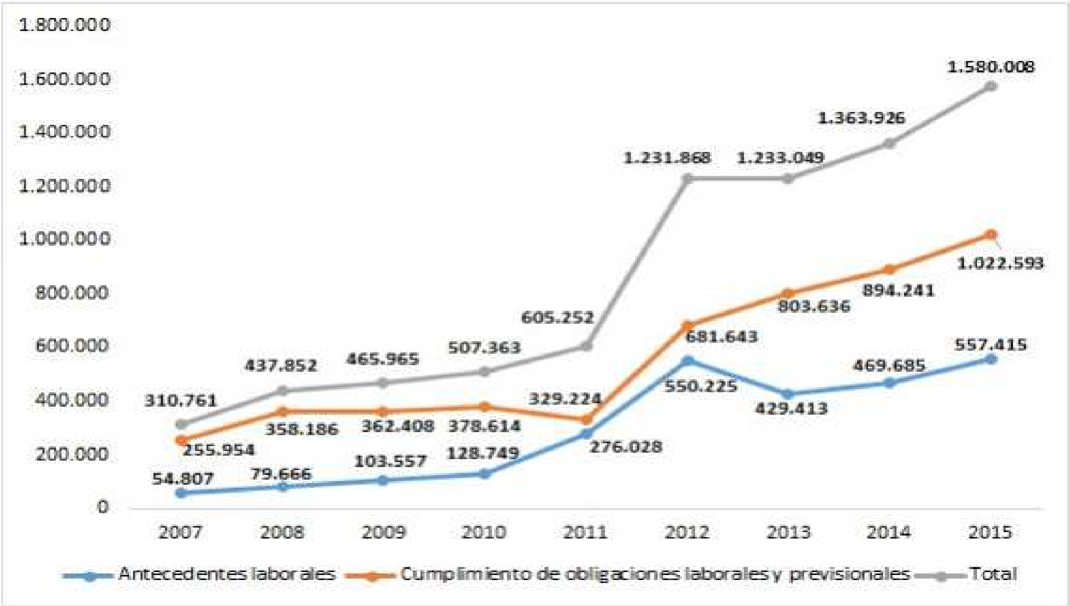
Para su negocio ¿usted utiliza internet?	Registro de la Unidad Económica ante SII								
	Formales			Informales			Total		
	Freq.	%	CV	Freq.	%	CV	Freq.	%	CV
Sí	610.728	64,1	2,2	308.179	29,6	3,9	918.907	46,1	2,3
No	341.216	35,8	4,0	732.182	70,4	1,6	1.073.397	53,9	1,9
No responde	147	0	100,0	127	0	100,0	274	0	70,9
Total	**952.090**	**100**		**1.040.488**	**100**		**1.992.578**	**100**	

Fuente: Encuesta EM5

CHILE

Gráfico 22

Evolución anual de certificados emitidos a contratistas por la Dirección del Trabajo, según tipo de certificado, años 2007 a 2015



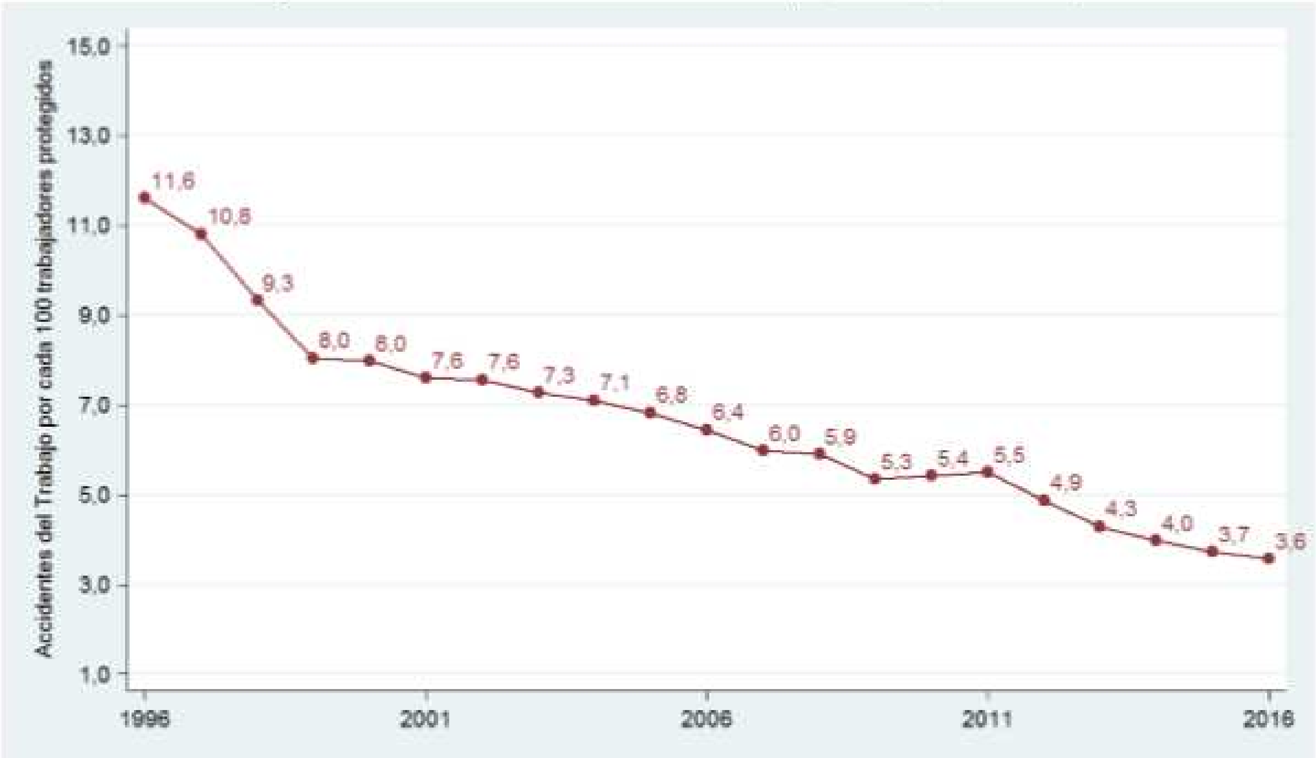
Fuente: Dirección del Trabajo

Elaboración: Unidad de Análisis Estadístico, Departamento de Estudios, Dirección del Trabajo

CHILE: AFPS Evolución número de cotizantes promedio anual 2000-2017

Año	Total	Construcción	Total Base=100	Construcción Base=100
2000	2.747.573	201.878	100%	100%
2002	2.863.402	199.499	104%	99%
2004	3.036.987	256.419	111%	127%
2006	3.474.839	240.563	126%	119%
2010	4.420.308	331.868	161%	164%
2012	4.871.832	493.931	177%	245%
2014	5.093.672	429.138	185%	213%
2017	5.393.032	442.048	196%	219%
		Tendencias:		
		2010-2017	35%	55%
		2006-2012	51%	126%
		2000-2006	26%	55%

Figura 2: Tasa de Accidentes del Trabajo, Chile (1996-2016).



Nota: No se consideran accidentes con altas inmediatas ni accidentes de trayecto. Tasas 2001–2016 se calculan considerando total de trabajadores protegidos. Tasas 1996–2000 consideran total de trabajadores cotizantes.
Fuente: Elaboración a partir de SUSESO (2017b).

ANEXO II

CHILE: DESCRIPCION REGIMENES TRIBUTARIOS
PARA MIPYMES

Chile: Sistema Tributario para Pequeños Contribuyentes (Reforma Tributaria 2014)

RÉGIMEN RENTA PRESUNTA

- Régimen que contribuyente paga impuesto sobre base de una renta presunta o estimada
- Segmento: MYPES agrícolas, transportes y mineras
- Exclusiones: Hay una gran cantidad de exclusiones referentes al origen de los otros ingresos de los contribuyentes de este régimen y de partes relacionadas (cerrar porosidades) .
- Límites: Ingreso máximo anual
  - Agrícolas: 9.000 UF (US$ 386 M)
  - Transporte: 5.000 UF (US$ 214 M)
  - Minera: 17.000 UF (US$ 730 M)
- Tipo de Persona Jurídica: Empresas Individuales, Empresas Individuales de Responsabilidad Limitada, comunidades, cooperativas, sociedades de personas por acciones.
- Conformadas por: Personas naturales, ya sean:
  - comuneros,
  - cooperados,
  - socios o
  - accionistas.
- Pueden ser o no contribuyentes de IVA
- Periodo de permanencia en el Régimen: a lo menos un año

REGIMEN TRIBUTACIÓN SIMPLIFICADA 14 TER

- Régimen simplificado que libera a contribuyente de algunas obligaciones tributarias
- Segmento: MIPYMES cualquier sector de actividad económica
- Exclusiones: No tener por giro o actividad Rentas Inmobiliarias o Rentas de Capitales Mobiliarios y fondos de inversión. Los contribuyentes que obtengan ingresos por acciones, derechos sociales y fondos de inversión que superen el 20% de sus ingresos brutos totales. Los contribuyentes cuyo capital pagado pertenezca en de un 30% a socios o accionistas que sean sociedades con cotización bursátil o a empresas que sean filiales de estas ultimas sociedades.
- Limites:
  - Promedio Ingreso los 3 últimos años: 50.000UF

  US$ 2.150 M), no pudiendo haber excedido en un año las 60.000 UF
  - Capital inicial máximo: 60.000 UF ($1.625 MM o US$ 2.580 M))
- Tipo de Persona Jurídica: Empresas Individuales, Empresas Individuales de Responsabilidad Limitada, Comunidades, Sociedades de personas (excluidas las en comanditas por acciones), sociedad por acciones.
- Conformadas por:
  - Personas naturales, con domicilio o residencia en Chile.
  - Personas naturales contribuyentes, sin domicilio y residencia en Chile.
  - Personas jurídicas acogidas al Régimen de Renta Atribuida (Integrado)
- En general deben ser contribuyentes de IVA
- Periodo de permanencia en el Régimen: Al menos 3 años

Chile: Sistema Tributario para Pequeños Contribuyentes (Reforma Tributaria 2014)

RÉGIMEN RENTA PRESUNTA

❖ Algunas Características de este Régimen:

- Impuesto a la Renta: se paga de acuerdo a los porcentajes establecidos para la actividad.
  - Agricultura: 10 % del avalúo fiscal del predio del año calendario.
  - Transporte terrestre de carga o pasajero: 10% del valor corriente en plaza del vehículo incluido el remolque, determinado por el SII para el año calendario.
  - Minería: un % sobre las ventas netas anuales según el precio promedio de la libra de cobre. Si se trata de otros productos que no contienen cobre, será 6% de los ingresos netos de la Venta.
- Rebajas al Impuesto: la ley permite rebajar el impuesto territorial pagado.
- Periodicidad del pago provisorio a cuenta del impuesto de la Renta:
  - Agricultura: no requiere hacer pagos provisorios mensuales.
  - Transporte. Pagos provisorios mensuales equivalentes a 0,3% del valor del vehículo.
  - Minería: Pagos mensuales obligatorios de acuerdo a los % establecidos.
  - Se pueden declarar y acumular pagos por dos meses.
- Registros que tienen que llevar: libro de Compra y Venta si están afectos al IVA, puede ser en formato electrónico que se genera automáticamente en portal del SII. Sino están afectos a IVA un Libro de Ingresos.
- Contribuyentes Renta Presunta 2017: 145.414

REGIMEN TRIBUTACIÓN SIMPLIFICADA 14 TER

❖ Algunas Características de este Régimen:

- Tasa reducida del PPM, reducción de pagos provisorios mensuales a cuenta del Impuesto a la Renta (IR) de 0,25% sobre los ingreso brutos, lo que mejora situación de liquidez (antes era de 17%).
- Tributación simplificada con base en la diferencia entre los ingresos realmente percibidos (no devengados) y los egresos efectivamente efectuados en el año. O sea, la base imponible se determina con base a la Caja, mejorando también la situación de liquidez. Esto es muy beneficioso para las empresas de pequeño tamaño que tienen desajuste importantes de Caja. La Renta líquida imponible se determina fácilmente.
- Obligaciones tributarias y Registros que no tienen que llevar a cabo:
  - Llevar contabilidad completa
  - Confeccionar balances ni efectuar inventarios
  - Realizar corrección monetaria ni depreciaciones del Activo
  - Llevar el detalle de las Utilidades Tributables (fondo de Utilidades Tributables o FUT)
- Si tienen que llevar: Registros de Ingresos y Egresos, de Compra y Venta y de Remuneraciones y mantener respaldos por 6 años. En el caso que llevan su contabilidad en formato electrónico en el Portal del SII, solo requieren el Libro de Remuneraciones, ya que los otros se generan automáticamente en versión digital en el Portal MIPYME de SII.

Chile: Sistema Tributario para Pequeños Contribuyentes (Reforma Tributaria 2014)

RÉGIMEN PEQUEÑO CONTRIBUYENTE. ART.22 LIR

- Segmento: Propietarios de Pequeños Talleres artesanales u obrero; Suplementero, Pescadores Artesanales, Pequeños Comerciantes que desarrollan actividades en la vía pública, pequeños mineros artesanales.
- Límites o definiciones:
  - Comerciantes en la vía pública: personas naturales que prestan servicios o venden productos en la vía pública, en forma ambulante o estacionada, directamente al público, cuya determinación quedará en manos de la municipalidad respectiva.
  - Talleres artesanales: personas naturales que posean una pequeña empresa y la exploten personalmente, destinada a la producción de bienes o al prestación de servicios y cuyo capital efectivo no exceda las 10 UTA (aprox US$ 10.000) y cuyo personal no exceda las 5 personas, incluyendo familiares. Trabajo puede ejercerse en un local, taller o a domicilio.
  - Pescadores artesanales inscritos: personas naturales inscritas como tales en el Registro establecido por la Ley General de Pesca y Acuicultura, armadores artesanales, que no tengan mas de dos embarcaciones y que nos superen en conjunto las 15 toneladas de registro bruto.
  - Suplementeros: pequeños comerciantes que ejercen la actividad de venta de periódicos y revistas en la vía pública
  - Pequeños mineros artesanales: personas que trabajan personalmente una mina o una planta de beneficio de mineral, propios o ajenos, con o sin ayuda de la familia y con un máximo de 5 asalariados.

REGIMEN TRIBUTACIÓN SIMPLIFICADA 14 TER

❖ Algunas Características de este Régimen:

- Pueden optar por eximirse del Impuesto de Primera Categoría y pagar solamente el Impuesto Global Complementario (persona)(en Chile existe un sistema tributario semi-integrado)
- Pueden deducir como gasto inmediatamente las inversiones realizadas
- Por las inversiones realizadas se les reconoce crédito tributario con límite entre el 4-6% del valor del Activo.
- Pueden diferir pago del IVA hasta en dos meses en forma bastante fluida. Si tienen contabilidad en formato electrónico. Idem pago del PPM.
- Incorporación de TICS
  - Posibilidad de llevar contabilidad electrónica simplificada en Portal MIPYME del SII.
  - Sistema de Facturación Electrónica da opción de emisión, recepción y cesión de documentos electrónicos. Los documentos electrónicos recibidos y emitidos quedan directamente en su contabilidad digital. Se deben incorporar manualmente al Portal o cargar en archivos las Remuneraciones de Trabajadores.
  - Sistema propone:
    - Libro digital de Ingresos y Egresos exigidos por Ley Tributaria y propuesta de base imponible y Declaración Anual de Renta.
    - Libro digital con Registros de Compras y Ventas y Declaración Mensual del IVA,
  - Softwares son proporcionados por SII en forma gratuita

Chile: Sistema Tributario para Pequeños Contribuyentes (Reforma Tributaria 2014)

RÉGIMEN PEQUEÑO CONTRIBUYENTE. ART.22 LIR

- Pagan una vez al año el Impuesto Único Sustituido (IUS)
- Forma de determinar el IUS:
  - Comerciantes Vía pública: ½ UTM* al año
  - Talleres artesanales: la cantidad mayor entre 2 UTM o 3% de los ingresos brutos.
  - Pescadores artesanales: entre ½ UTM a 2 UTM año, dependiendo del número de embarcaciones y tonelaje
  - Suplementeros: 0,5% del total de las ventas anuales
  - Pequeños mineros artesanales: 1-4% de las ventas, según precio del cobre y 25 de las ventas para restantes minerales.
- Retenedor: en caso de minero retiene empresa minera compradora; en caso de suplementero retiene empresa periodística; comerciante retiene municipio. En las restantes situaciones se paga directamente en el Servicio de Impuestos Internos (SII)
- Pago de IVA simplificado, para personas que venden directamente a público, un monto fijo que va de 0,6 -4 UTM (lo establece SII) que se paga trimestralmente.

* *UTM: Unidad Tributaria Mensual aprox. $ 47.600 o US$ 76.*

REGIMEN TRIBUTACIÓN SIMPLIFICADA 14 TER