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Taxes as a tool to stimulate entrepreneurship and economic efficiency – Selected problems in the area of personal income taxation

***Abstract.** The importance of taxes is not only in ensuring sufficient financial resources for the implementation of public tasks. Among the major non-fiscal objectives, there are also economic priorities: developing entrepreneurship and improving economic performance at the micro level, reflected in sustainable development at the macro level. The special role in this respect falls to taxes directly incriminating profit companies. The vast majority of businesses, particularly in small and medium-sized companies, are run by solo individuals or in partnership with other individuals. Whether, and to what extent, does the structure of income tax from individuals include preferential arrangements to promote entrepreneurship and economic development? What is their effectiveness? What requires change? This article attempts to assess, from their point of view, income taxation of individuals conducting business activity. Attention has been placed on the issue of the need and direction of change not only in the area of tax preferences, but the whole structure of the Polish PIT, in the context of equal treatment of taxpayers regardless of organizational and legal forms of business, including the advantages and disadvantages of a flat tax.*

***Keywords:** personal income tax, tax preferences, tax relief, flat tax*

Introduction

Tax does not need to be considered as the obstacle to economic activity development and something that deprives the entrepreneur of his or her income. Taking into consideration the fact that it is compulsory, the entrepreneur should concentrate on improving the efficiency of the business in order to maximize the favorable financial result. Additionally, in order to make the business more ef-

efficient, the taxpayer may use some of the instruments designed by the legislator. These instruments make it possible to optimize the tax burden or to pay taxes on more favorable terms. Preferential solutions presented in legal acts are accessible when certain requirements are complied with. However, it is the taxpayer himself/herself who makes the final decision of making use of a particular instrument when it is possible within the legal framework. The scope of possible solutions is described in detail in the regulations concerning income taxation. One should pay special attention to the regulations concerning personal income tax. This is due to the fact that natural persons account for the majority of business entities. The purpose of the following paper is to indicate the most significant preferences addressed to this category of taxpayers together with the attempt of assessing the solutions and possible changes in the context of stimulating entrepreneurship and improvement of economic efficiency of businesses run by natural persons.

1. Essence of tax preferences

The state needs financial resources in order to function properly and to realize public purposes. Providing financial resources in order to satisfy the state's fiscal needs should take into consideration maintaining the highest possible economic growth and to provide its citizens with the proper social conditions. By means of shaping the taxation object together with the construction of the taxes themselves, the state is able to stimulate the proper, that is desired behavior of taxpayers. Shaping of economic (for example by means of influencing the structure and form of running a business, its location or taking financial or investment decisions) and social behavior of taxpayers is comprised by non-fiscal function of taxes. One needs to bear in mind that the use of a particular range of solutions of preferential character is tightly connected with the simultaneous deprivation of the state of some income from taxes. From the point of view of the entrepreneurs (including natural persons), on the other hand, tax solutions can determine the very attempt of starting economic activity and its potential success. Economic decisions taken by the entrepreneurs are quite often determined by the legislator's regulations. The fact of introducing or revoking particular financial incentives leads to either encouragement or discouragement as far as particular economic behavior is concerned. This does not mean that the entrepreneur strives for decreasing tax burden only, as his or her objective should be gaining the highest possible income after tax.¹

¹ M. Jamróży, *Podatkowe instrumenty wspierania rozwoju przedsiębiorstw*, in: *Wybrane problemy wspierania przedsiębiorstw w Polsce*, Biuro Analiz Sejmowych Kancelarii Sejmu, Warszawa 2010, p. 89 ff.

In order to analyze functioning preferential solutions addressed to entrepreneurs one should, for the sake of the following discussion, verify the essence of tax preference. Generally speaking, tax preference is any departure from the legally binding in a given country standard. The problem is, however, defining the tax standard. In order to do so one needs to determine the major tax principles and solutions used in a particular tax system which from the legal point of view could be considered tax relief but in practice are not seen as tax preference as they are an element of a tax standard.²

Tax standard is dependable on the tax type. In case of income tax, tax standard should comply with the following principles:³

- universality of taxation, which means that every subject's income is subject to taxation regardless of the area, scope and form of his or her activity,
- comprehensiveness of taxation, which means taxation of all income regardless of its source, taxpayer's category or the purpose of the income,
- taxation of net income that is the income that can be used for consumption or investment,
- taxation of an individual, which means taxation of one subject's income without the possibility of combining that with other subjects' income,
- annual taxation.

Simplified forms of taxation (fixed amount tax, flat rate on registered income) can also be considered part of a standard as their functioning results from the necessity of providing simple, uncomplicated principles and low costs of service in case of small scale business activity and it definitely is not meant to decrease the tax burden.

In the case of the value added tax and excise basic rates should be considered standard. Additional tax standard could be excise exemption of particular home-made alcoholic drinks prepared for one's own use of the subject who produced them and also subject exemptions in the value added tax law concerning the turnover below a certain value (currently 150 thousand PLN). In the case of real estate tax and motor vehicle tax the tax standard would be the rate determined by a given commune within the scope determined by law.

Major preferences of a stimulating character are tax reliefs. According to Tax Ordinance Act of 29 August 1997 tax relief is „provided by tax law exemptions, deductions and reductions, the application of which will result in lowering the tax base or amount of tax⁴. One should bear in mind that not every tax deduction is a departure from the taxation standard. The example could be social insurance

² *Preferencje podatkowe w Polsce*, Ministerstwo Finansów, Warszawa 2010, p. 10.

³ *Ibidem*, pp. 13-15.

⁴ Art. 3, poz. 6 ustawy z dnia 29 sierpnia 1997 r. Ordynacja podatkowa, Dz.U. 2012, poz. 749, ze zm. [Art. 3, item 6 of Tax Ordinance Act of 29 August 1997, Journal of Laws 2012, item 749, as amended].

contributions which are actually part of taxation standard. Other solutions, on the other hand, which are not clearly defined as tax reliefs could be viewed as tax preference, for example joint taxation of spouses. It is commonly understood that one of the characteristics of tax preference should be its comprehensibility and abstractiveness, thus, the tax relief given to a particular taxpayer in an individual case cannot be seen as a tax preference as it does not refer to the unlimited number of taxpayers.

2. Preferences in personal income tax supporting entrepreneurship

Some solutions in personal income tax are clearly addressed to natural persons running a business. Enacting these solutions was meant to stimulate entrepreneurship, encouraging undertaking economic activity and as a result of that, increasing efficiency. Some of the preferential solutions are analyzed below.

By virtue of the change of Personal Income Tax Act, Corporate Income Tax Act and Flat-Rate Income Tax Act on some income of natural persons of 30 August 2002⁵ the notion of tax credit was introduced. It was designed for people starting a business and it makes it possible to defer the time of tax/tax withholding payment, and the payment of tax due is deferred for the next five years and within this time interest on late payment will not be calculated. This form of assistance is supposed to increase the entrepreneurs' financial liquidity at the initial stages of their business activity, however this solution can be used under very specific circumstances. According to the law:⁶

- in the period prior to the year in which the taxpayer wants to take tax credit he or she needs to have income from his business activity equivalent to minimum 1000 EUR a month on average;
- from the day of starting the business activity to 1 January of the tax year in which the taxpayer begins to use the tax credit, the tax payer needs to be a small entrepreneur in terms of the regulations concerning business activity (that is, to employ fewer than 50 workers on average annually and to have annual net turnover lower than 10 million EUR);

⁵ Ustawa z dnia 30 sierpnia 2002 r. o zmianie ustawy o podatku dochodowym od osób fizycznych, ustawy o podatku dochodowym od osób prawnych oraz zryczałtowanym podatku dochodowym od niektórych przychodów osiąganych przez osoby fizyczne, Dz.U. Nr 169, poz. 1384 [Personal Income Tax Act, Corporate Income Tax Act and Flat-Rate Income Tax Act of 30 August 2002, Journal of Laws No. 169, item 1384].

⁶ Art. 44 dział 7c ustawy z dnia 26 lipca 1991 r. o podatku dochodowym od osób fizycznych, Dz.U. 2012, poz. 361 [Art. 44 section 7c of Personal Income Tax of 26 July 1991, Journal of Laws 2012, item 361, as amended].

- in the period prior to the year in which a taxpayer wants to use tax credit he or she needs to employ full time (employment contact) at least five people every month;
- in non-agricultural business activity the taxpayer may not use tangible and intangible assets and other high-value assets made to them available free of charge by persons included in I or II tax group according to the Inheritance and Gift Tax Act, used by these people to run business activity before and being their possession;
- the taxpayer is obliged to present the head of a proper tax office a declaration of the use of tax credit in writing until 31 January of the year in which the taxpayer wants to use this exemption;
- during the year of using this tax exemption the taxpayer must be taxed according to progressive taxation scale.

Although tax credit is a relatively favorable solution for new entrepreneurs it is very seldom used. According to the Ministry of Finance in the years of 2004-2010 only one natural person running a business used this solution (and three companies of legal entity status).⁷ The reason for this lack of popularity of tax credit are the mentioned above requirements which need to be jointly complied with and seem to be too strict in practice. A person is starting their economic activity might have problems with achieving the income of one thousand euro, not to mention the obligation of employing at least five people during the period in which the business activity usually brings losses or the profits are small so that employing additional workers is not really possible.⁸

Another solution making it possible to reduce tax burdens levied on entrepreneurs is a new technologies tax relief. It consists in deduction of 50% of expenses incurred on new technologies from the tax base. New technologies are defined as technological knowledge understood as intangible assets, for example research or developmental work results. This knowledge is supposed to enable to produce new or improved products and services and cannot be in use for longer than five years.⁹ However, modern machinery or equipment in which new solutions were used are not considered new technologies. This solution can only be used by the taxpayer who is taxed only according to the tax scale. This deduction cannot be used if the business activity was conducted within the boundaries of a special economic zone.¹⁰

⁷ J. Szlęzak-Matusiewicz, *Superulga podatkowa, ale skorzystały z niej tylko cztery firmy*, www.bankier.pl [28.06.2011].

⁸ Zapytanie poselskie Nr 24145 w sprawie warunków przyznania ulgi zwanej kredytem podatkowym przedsiębiorcom rozpoczynającym prowadzenie działalności gospodarczej, www.sejm.gov.pl [15.12.2014].

⁹ Art. 26c of Personal Income Tax Act.

¹⁰ B. Siwkowska, *Ulga dla inwestujących w nowe technologie*, "Gazeta Podatkowa" 4.06.2012, p. 5.

Similarly to tax credit, the mentioned above solution is not very popular. According to the Ministry of Finance in 2007 the number of natural persons who made use of new technologies tax relief was 117, in 2008 only 11, and in 2009 15 entrepreneurs. There could be multiple reasons for this low popularity. One of them could be the fact that it is only natural persons who are taxed according to the tax scale who can make use of this relief. It is necessary to acquire intangible asset and acquiring a tangible asset functioning on the basis of innovative solutions disqualifies the taxpayer from using the relief. Additionally, it is mandatory to present the opinion of an independent scientific unit that would confirm the innovativeness of this particular technology and the fact that this technology has not been used for more than five years worldwide.¹¹ Another issue concerning the low popularity of new technologies tax relief is entrepreneurs' lack of knowledge of the possibility to use such a relief, which is confirmed by the survey conducted by the Ministry of Economy. According to this survey almost 50% of the entrepreneurs were not aware of the existence of this solution.¹²

Another tax preference that can be used by natural persons running a business is the possibility of deducting from the income losses from previous years. According to Art. 9 section 2 of Personal Income Tax Act loss is defined as the surplus of tax deductible expenses over the revenues. This loss can be accounted for over the next five tax years and it is the taxpayer's decision which part of this loss will be accounted for in a particular year. However, in one year the entrepreneur can account for maximum half of the loss, which means that the loss can be accounted for no sooner than within two years. The important thing is that the loss can be settled only within the same source of revenue. The possibility to account for the loss from the previous years is granted to the taxpayers who are taxed according to the general principles of the progressive tax scale or according to the flat rate of 19%. In the years 2006-2010 the average value of tax deduction increased from almost 11 thousand PLN to over 15 thousand PLN, which resulted in the benefit for the taxpayer of over 1300 PLN in 2006 and up to 1700 PLN in 2010. The percentage of the taxpayers accounting for losses is stable and it remains at the level of 2.5% of taxpayers taxed according to the progressive tax scale and at the level of 4.5% of the taxpayers taxed according to the flat rate of 19%.¹³

Another possibility for a natural person who runs a business to reduce the income tax is single depreciation deduction. This solution was introduced by the change of the Personal Income Tax Act of 16 November 2006 and changes of

¹¹ A. Szyborska-Sutton, *Skomplikowana ulga na nowe technologie?*, www.podatki.egospodarka.pl [17.03.2011].

¹² *Przedsiębiorczość w Polsce w 2011 r.*, Ministerstwo Gospodarki, www.mg.gov.pl [15.12.2014].

¹³ *Preferencje podatkowe w Polsce*, p. 35 ff.

some other acts¹⁴ and it has been functioning since the beginning of 2007. Single depreciation deduction can be used by people starting a business and small taxpayers in the understanding of the Personal Income Tax Act, that is people whose gross revenue in the previous year did not exceed 1.2 million EUR¹⁵. However, the taxpayer who in the year of starting this business and in the period of two years (from the end of the year prior to the start of the activity) was running a business on his or her own or as partner in a partnership with no legal personality is not entitled to this single deduction. The same obligation is imposed on the taxpayer's spouse if in this period there was joint property between the spouses.¹⁶ Single depreciation deduction can be made from fixed assets from groups 3-8 as defined in the Classification of Fixed Assets,¹⁷ except for passenger cars. The annual limit on single depreciation deduction cannot exceed the equivalent of 50 thousand euro. In this way, in the very first year of using a fixed asset the taxpayer will be able to make a depreciation deduction of even 100% of the value of the acquired asset (if it does not exceed the mentioned limit). In this way the entrepreneur will not have to depreciate the assets for many years and he or she will be able to pay lower tax in the year in which the investment was made. However, one needs to bear in mind that the total amount of depreciation deductions will remain the same as it is the equivalent of the initial value of the acquired fixed asset. The single deduction just moves the income in time. Due to the tax savings the entrepreneur can make other investments or deposit the money in the bank which will lead to so called tax interest effect.¹⁸

3. Necessity and directions of changes in the principles of entrepreneurs' income taxation

Personal income tax has a wide subject range. It is levied on many various income categories such as income from remunerated employment, pension and non-agricultural business activity, which makes one doubt whether this solution makes sense. It is usually the issue of obtaining income from business activity that is questionable.

¹⁴ Ustawa z dnia 16 listopada 2006 r. o zmianie ustawy o podatku dochodowym od osób fizycznych oraz o zmianie niektórych innych ustaw, Dz.U. Nr 217, poz. 1588 [Personal Income Tax Act of 16 November 2006, Journal of Laws No. 217, item 1588].

¹⁵ Art. 5a item 20 of Personal Income Act.

¹⁶ Art. 22k section 11 of Personal Income Act.

¹⁷ Rozporządzenie Rady Ministrów z dnia 10 grudnia 2010 r. w sprawie klasyfikacji środków trwałych, Dz.U. Nr 242, poz. 1622 [Ordinance of the Council of Ministers of 10 December 2010 on the Classification of Fixed Assets, Journal of Laws No. 242, item 1622].

¹⁸ M. Jamróży, *op. cit.*, pp. 95-96.

Income derived from remunerated employment and non-agricultural business activity should not be treated in the same way. First of all, entrepreneurs take a much higher risk of obtaining income and running a business requires from them a lot of involvement. Moreover, one needs to have proper capital to start a business. That is why in the literature there are many proposals concerning changes in personal income tax due to running a business activity.

The first concept is the introduction of comprehensive and uniform income tax. The construction of this tax would be based on imposing the same income tax onto natural and legal persons. The tax base would be the revenue reduced by tax deductible expenses. Entrepreneurs would determine these expenses on the basis of real data from their accounts while the taxpayers deriving their income from an employment contract, pensions, etc would apply a flat rate. Tax rates should be differentiated. Flat rate tax could be levied on entrepreneurs or capital gains while progressive tax could be imposed on taxpayers deriving their income from employment contracts, civil law agreements and pensions.¹⁹

Starting a business activity in Poland is connected with the important decision concerning the organizational and legal form of the company. This choice is essential from the point of view of the tax that the entrepreneur will have to pay. Prospective entrepreneurs need to decide whether they will pay a fixed amount tax, flat rate tax from recorded revenues, personal income tax paid according to the progressive tax scale, 19% tax for entrepreneurs or they will decide to run their business in the form of limited liability company. Taxation in the form of fixed amount tax and flat rate tax from recorded revenues is supposed to simplify running a business on a small scale. Controversies arise when it comes to the remaining forms of taxation. The same type of economic activity, conducted within the same scope, generating the same revenues and tax deductible expenses can be taxed by means of different tax rates depending on its organizational and legal form. Entrepreneurs should choose this legal form of their business activity that is the most suitable from the point of view of its size, type and range of business activity and not from the point of view of tax burdens.²⁰

One of the concepts which would enable to introduce tax neutrality in economic activity taxation is the solution according to which all economic entities should be equipped with tax capacity regardless of their organizational form. The legal relationship between the owner and the company would be of the exactly the same character as between limited liability company and its shareholder. In this solution the tax could be collected in the same way as now it is collected from

¹⁹ W. Modzelewski, *Powszechny podatek dochodowy: zagadnienia koncepcyjne i legislacyjne*, in: *Kierunki reformy polskiego systemu podatkowego*, ed. A. Pomorska, Wyd. UMCS, Lublin 2003, pp. 93-94.

²⁰ H. Litwińczuk, *Problem neutralności podatkowej ze względu na formę prawną prowadzenia działalności gospodarczej*, in: *Kierunki reformy...*, p. 287 ff.

legal persons. The very first stage of income taxation would be taxation of the overall income of the economic subject. The second stage would be taxation of the profits paid to the owners or shareholders. The result of the described above solution would be lower taxation of income retained in the company when compared to the taxation of the income paid to the owners. Such solution would promote developing business activity.

The described above solution of equipping all economic subjects with tax personality would make it possible to introduce other forms of income tax, for example the taxation of profits only paid to shareholders or company owners. This solution could be compared to the currently existing taxation of partnerships.

One of the simplified forms of taxation of income from economic activity is flat rate tax from recorded revenues. There are opinions in the literature that all economic subjects should be taxed in this way. This would not be income but revenue tax. Tax due would be calculated as a product of tax rate and revenues and the costs of running a business would not be taken into consideration from the taxation perspective. The advantages of this system would be above all the simplification of the tax calculation procedure, the system would become clear and the costs of tax administration would diminish. There would be no need for constant law changes concerning mainly tax deductible expenses, which currently cause serious interpretative problems. The disadvantage of revenue taxation would be the preference of strong economic subjects, which means that the those less profitable could face even more serious financial problems.²¹ The introduction of the revenue tax would be currently a far-reaching change and it would require a total restructuring of the tax system, which is why the chances for applying this solution are quite slim.

From among the suggested changes in the income taxation especially as far as natural persons running a business activity are concerned, not all have such a wide range as the ones mentioned above. There are many suggestions concerning slight changes of some regulations concerning, for example, tax reliefs and exemptions. First of all, the introduction of tax preferences for people starting a business are advocated. Currently, there is a described above possibility of the use of so called tax credit, that is the possibility of distributing the personal income tax due over five years. In order to encourage taxpayers to start a business apart from a tax credit a tax relief of 50% of tax due could be introduced, provided they do not use assistance resources for start-ups.

Nowadays, economic development is connected with the development of modern technologies. The use of new modern solutions should be supported and

²¹ J. Marczak, *Powszechny podatek przychodowy*, in: *Podatkowe i niepodatkowe źródła finansowania zadań publicznych*, eds. J. Głuchowski, A. Pomorska, J. Szołno-Koguc, Wyd. KUL, Lublin 2007, pp. 149-158.

that could be done by means of a tax relief on the purchase of new technologies. Unfortunately, as it was mentioned above this kind of tax relief is currently very seldom used, which is due to its legal construction which should definitely be changed. Currently this relief can only be used by the entrepreneurs taxed according to the general principles. Those taxed by means of fixed amount tax, flat rate tax from recorded revenues and according to the flat rate cannot use the relief. The range of entrepreneurs who could make use of this relief should definitely be extended, especially for those taxed by means of a flat tax.

4. Advantages and disadvantages of flat tax

In Poland similarly to other countries in Europe and all over the world the notion of tax scale in personal income tax is widely discussed. Nowadays in Poland progressive tax scale is in use, however, the wider use of flat personal income tax is discussed now and then.

One of the main advantages of flat income tax is stimulating economic growth. Relatively lower taxes for people obtaining the highest income enables them to make savings and then to make larger investments. However, not all people obtaining highest profits are potential entrepreneurs. Among them are doctors, lawyers, artists who do not get engaged in such an activity.²²

Replacing progressive tax scale with the flat tax definitely influences the situation on the job market. One can find opinions in the literature that flat tax has a favorable effect as it encourages people to raise their professional qualifications. Taxpayers are more inclined to develop. Progressive tax, while “flattening” the income level, results in the lower interest in increasing work efficiency, as the greater involvement in work by wealthy people does not translate into proportional financial benefits from this work. On the other hand, increasing tax burdens imposed on people who do not make much money does not support the fight against unemployment. If the unemployed person might earn very little and the difference between social benefits and potential wages would be small this person would definitely be less willing to get engaged in paid work.²³

The supporters of tax progression do not agree with the mentioned above arguments and they argue that in the case of people gaining high income the amount of this income itself is not the major incentive motivating them to work. These

²² A. Krajewska, *Czy podatek liniowy sprawdzi się w czasie kryzysu*, in: *W poszukiwaniu efektywności finansów publicznych*, eds. M. Wypych, S. Wieteska, Wyd. Uniwersytetu Łódzkiego, Łódź 2009, p. 139.

²³ E. Nojszewska, *Korzystna rzeczywistość czy miraż? Rzecz o podatku liniowym*, in: *Polski system podatkowy. Założenia a praktyka*, ed. A Pomorska, Wyd. UMCS, Lublin 2004, p. 55.

people should get satisfaction from their professional successes not from their income. Low-earning taxpayers are interested in increasing their income, thus, they are more interested in working more efficiently so that they would be able to satisfy their basic needs. The cases in which a wealthy taxpayer loses his or her motivation to work more and to gain more income could be beneficial for the labor market as it increases demand for work.²⁴ Negative influence of flat tax onto work costs is also used as an argument in favor of progressive personal income tax. Increasing the tax for low-income taxpayers, that is for the majority of them (currently the lowest tax bracket of progressive tax scale is 18% while flat tax is 19%) would result in the increase in the labor costs. Employers would have to decrease net wages of their workers or to shift the labor costs onto the consumers.

Changes in the rates of personal income tax are connected with participation in informal economy. High tax burdens encourage such behavior. The introduction of flat tax and, as a consequence, the increase in tax burdens imposed on low-income taxpayers, increase the risk of hiding income. In the case of progressive tax scale the risk of tax fraud increases in the group of high income taxpayers who exceed the tax bracket (either 18% or 32% rate).

Flat personal income tax does not fulfill its redistributive function well. It might lead to increasing social discrepancies which are already present in Polish society. The experience of highly developed countries and the fact that most of them use progressive tax scale indicate that this solution helps in fulfilling fiscal and non-fiscal tax functions. In Europe flat tax is mostly used in former eastern bloc countries and its introduction was usually connected with the willingness to get away from communist past, popularity of liberal slogans and the attempt of attracting the largest number of potential investors.²⁵ Nowadays, one can observe large social discrepancies in these countries. The Czech Republic becomes a part of this trend. In this country flat tax is used, however in 2013 an increase in taxes for the highest-income taxpayers was introduced.

In the light of the mentioned above arguments one might assume that the introduction of flat personal income tax would not bring benefits in Poland. One should rather consider the introduction of tax progression that would be of real not of illusory character. The argument that is most often used, namely that the decrease in taxes for the highest-income tax payers would result in increased entrepreneurship is questionable as currently under legally binding regulations it is possible to pay taxes according to the flat rate of 19%.

²⁴ J. Żyżyński, *Budżet i polityka podatkowa. Wybrane zagadnienia*, Wyd. Naukowe PWN, Warszawa 2009, pp. 213-215.

²⁵ A. Krajewska, op. cit., pp. 142-143.

Conclusions

The basic problem concerning Polish personal income tax is the lack of uniform concept of income taxation. This tax, on one hand includes solutions that are supposed to eliminate the discrepancies in the income level of the society, and on the other hand, it is obvious that these solutions are not efficient. Their inefficiency refers also to the stimulation of entrepreneurship and economic efficiency. Existing tax preferences do not fulfill their functions. The discussion presented in the following paper confirms the necessity of total restructuring of the personal income tax. The legislator should set clear goals of the tax in question and then create mechanism of achieving these goals. Change proposals presented in the following paper are only some of the widely discussed suggestions that are to support the improvement of the construction of this most important nowadays public levy.

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Podatki jako narzędzie stymulacji przedsiębiorczości i efektywności gospodarczej – wybrane problemy opodatkowania dochodów osób fizycznych

Streszczenie. *Znaczenie podatków zawiera się nie tylko w zapewnieniu wystarczających środków finansowych dla realizacji zadań publicznych. Wśród istotnych celów pozafiskalnych znajdują się także priorytety gospodarcze: rozwój przedsiębiorczości i poprawa efektywności gospodarczej w skali mikro, przekładająca się na zrównoważony rozwój w skali makro. Szczególna rola w tym zakresie przypada daninom obciążającym w sposób bezpośredni wynik finansowy przedsiębiorstw. Zdecydowana większość podmiotów gospodarczych, zwłaszcza w grupie małych i średnich, to firmy prowadzone przez osoby fizyczne samodzielnie bądź w spółce cywilnej czy osobowej z innymi osobami fizycznymi. Czy i w jakim zakresie konstrukcja podatku dochodowego od osób fizycznych zawiera rozwiązania preferencyjne służące wspieraniu przedsiębiorczości i rozwoju gospodarczego, jaka jest ich skuteczność, co wymaga zmian? Próbie oceny z tego punktu widzenia zasad opodatkowania dochodów osób fizycznych prowadzących działalność gospodarczą poświęcony jest niniejszy artykuł. Rozważaniom poddana została kwestia potrzeby i kierunków zmian nie tylko w obszarze preferencji podatkowych, ale i całej konstrukcji polskiego PIT w kontekście równego traktowania podatników bez względu na formę organizacyjno-prawną prowadzenia działalności gospodarczej, z uwzględnieniem zalet i wad podatku liniowego.*

Słowa kluczowe: *podatek dochodowy od osób fizycznych, preferencje podatkowe, ulgi podatkowe, podatek liniowy*