

Accounting and tax obstacles that accompanied the application of the financial accounting system an analytical study

الصعوبات المحاسبية والضريبية التي صاحبت تطبيق النظام المحاسبي المالي

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ملخص

تهدف هذه الدراسة إلى التعرف على أهم المعوقات المحاسبية والضريبية التي رافقت تطبيق النظام المحاسبي المالي خلال 10 سنوات من التطبيق في البيئة المحاسبية الجزائرية، التي تتميز بعدة خصائص لا تتوافق بشكل كامل بما جاء في نظام المحاسبة المالية، الذي يستند إلى الممارسات الدولية للعديد من العمليات المحاسبية والجبائية للمؤسسات الاقتصادية.

الكلمات المفتاحية: نظام المحاسبة المالية الجزائري، عمليات المحاسبة، المعاملات الضريبية، المؤسسات الاقتصادية.

التصنيف: M41; H2 JEL

Abstract

This study aims to identify the most important accounting and tax obstacles that accompanied the application of the financial accounting system during 10 years of application in the Algerian accounting environment, which is characterized by several characteristics that do not fully correspond to what is stated in the financial accounting system, which is based on international practices for many accounting operations And taxation for economic enterprises.

Key words: The Algerian financial accounting system ; accounting operations ; tax transactions ; economic institutions.

Jel Classification Codes JEL :H2 ;M41

Introduction:

The financial accounting system has come to give more credibility to the financial statements which interest several parties, in particular current or potential shareholders, financial institutions, the tax administration, for its part, collecting various deductions according to the texts and procedures adopted in the framework for the implementation of the various financial policy mechanisms of the State, therefore the financial accounting system. It aims to comply with international accounting, whether in terms of conceptual framework, principles, accounting rules or 'financial state.

When the latter was applied from the year 2010, which reflected its impact on aspects related to the accounting environment in Algeria, which is mainly represented in economic institutions as a basis for the application of this system, and After 10 years have passed since the application of this system, this research paper has shown examples of problems that have accompanied the application of this system within 10 years of application.

Problematic

From what has been formulated, we can raise the following problem

What is the reality of the application of the financial accounting system in the Algerian accounting environment?

As a sub-question of this problem, what are the problems and difficulties that have accompanied the application of accounting and tax operations in the 10 years following the adoption of the financial accounting system?

Research hypotheses

- The application of the financial accounting system intervened in response to legal force
- The most important form of application of the financial accounting system is the incompatibility of the economic and fiscal environment with this system. Problématique the importance of studying

This study came to determine the most important problems that accompanied the application of the financial accounting system and it is the problem of the application of fair value as well as the determination of the subsidy to go to retirement in addition to the difference between the financial accounting system and the tax system in determining the taxable result.

The objective of the research This research aims to:

- Highlight the financial accounting system and the legislative framework of this system;
- Identify the difficulties related to the application of the concept of fair value in the Algerian economy;

The problem of switching to the retirement allowance account in accordance with the financial accounting system;

- Determine the differences between the financial accounting system and the tax system .

I- le système de comptabilité financière SCF

Algeria has prepared a new project in the field of accounting standardization which complies with international accounting standards and is compulsory from 2010 with the aim of developing a tool that adapts to the new economic environment resulting from the reforms economic and financial issues and Algeria's attempt to enter the international economy through a partnership with the European Union and the World Trade Organization. In addition to working to meet the needs of new users of accounting and financial information

I-1- The concept of financial accounting system

The financial accounting system was published in application of Law 7/11 of November 25, 2007, defining financial accounting as: "Financial accounting is a system of organizing financial information that allows the storage, classification, evaluation and recording of digital reference data and the display of statements that reflect an honest picture of the financial position, assets of the entity, its efficiency and its cash flow at the end of the year" (Finances, 2009)

In light of this definition, the characteristics of financial accounting can be known as follows: (Jihene Najar et Mehdi Nekhili, 2009, pp. 3-4)

A financial information system focused more on the financial concept than on the accounting concept

- statements that faithfully reflect the financial position, activity and transactions of the entity
- Numerical (digital) information consisting of digital data measurable in monetary terms

Classification, valuation and recording of financial information in accordance with international standards

Measure the performance and efficiency of the entity through the results calculation table

Measure the position of cash through the cash flow statement i.e. the ability of the entity to generate cash and the like

- Financial statements are prepared at the end of the year, i.e. at the end of the accounting period (principle of periodicity)

I-2- The objectives of the financial accounting system:

The financial accounting system includes most of the features of international accounting standards, as they appear clearly and harmoniously in the rules and principles of the new benchmark, including the following

: (Abdelghani Toumi, 2018, pp. 5-6)

- Modernize the Algerian accounting system to keep pace and comply with international accounting systems
- Facilitates various financial and accounting transactions between national economic institutions and foreign institutions

Work on rationality through access to transparency in the presentation of information

Make accounting and financial lists of international documents appropriate for various foreign entities

- Give an honest picture of the financial situation, performance and changes in the financial situation of the institution

Compare the institution for itself over time and between institutions at national and international levels

- To help the growth of the profitability of the companies by allowing them to know the best economic and accounting mechanisms which require the quality and the efficiency of the management.

- It is allowed to control the accounts with complete assurance to managers and other shareholders of its credibility, legitimacy and transparency

It allows a better understanding of decision making and risk management for all market players

- Provide correct, sufficient, reliable and transparent information that encourages investors and allows them to track their money

- It is allowed to reliably and completely record the total transactions of the institution so as to allow the preparation of the financial statements in an objective and credible manner
- Assistance in the development of economic statistics and accounts for the business sector at the national level through objective and credible information;
- Multinationals benefit from better cohesion with internal reporting thanks to the globalization of accounting procedures for many countries

I- 3 L'importance du système de comptabilité financière:

In order to enter and integrate into the international economy and to guarantee the freedom of international trade, the importance of the financial accounting system in Algeria has become evident, which can be emphasized in the following: (بكيل، 2013, pp. 3-4)

- It leads to savings in effort, time and money in the accounting reform process, based on internationally recognized accounting standards.
- The financial accounting system is compatible with international accounting and financial information standards, and is therefore close to global applications developed and adapted to the modern economy by producing quality financial information, which leads to reconcile accounting practices in Algeria of global practice, in terms of recourse to accounting work on a benchmark basis Standard principles are better suited to the contemporary economy
- The new financial accounting system fills the gaps by developing appropriate tools for the collection and analysis of data in a way that establishes a transparent management of companies subject to Algerian commercial law, these tools are approved at the international level and expose all violations, embezzlement and attempted corruption by tightening control over the accounts of institutions subject to Algerian law;
- The financial accounting system clearly defines the rules of accounting recording and valuation, in order to facilitate the process of auditing and monitoring the accounts, as it contains a conceptual framework which includes principles, assumptions and agreements, as well that clear rules which guarantee more coherence and reduce the lack of understanding because it was about the national chart of accounts.
- It leads to the promotion of accounting education in schools and universities, as well as management in institutions, on the basis of similar accounting rules internationally and thus leads to the qualification of the accounting profession in Algeria to work in international markets
- The financial accounting system will improve the path of Algeria's integration into the world economy, after aligning accounting in Algeria with international accounting and financial information standards, in line with the transformations imposed by globalization and the market economy
- It contributes to the establishment and emergence of a financial market guaranteeing the liquidity of capital and the financing of institutions, which leads to an increase in the role of financial markets in the national economy to the detriment of the monopoly of banks in financing the economy, and this works to encourage savings and privatization and the creation of publicly traded limited companies, as the production of reliable financial information in global financial markets leads to increased investor confidence in institutions

- Encourages investment by giving wanted investors easy-to-read information from financial analysts

I- 4. Legislative framework of the financial accounting system:

The Algerian State, in order to benefit from the advantages of the application of accounting standards, on the one hand, and in order to avoid the disadvantages of the accounting system, on the other hand, has designed a new accounting system that allows the effective achievement of the expected objective of the financial statements.

I- 4.1 Law n ° 07-11 of 25/25/2007 on the financial accounting system:

The Algerian legislator has defined the financial accounting system in accordance with Law 11-11 of 25/11/2007, which includes the financial accounting system, and this law aims to define the broad lines of the content of the financial accounting system which is called the heart of the text with financial accounting as well as the terms and conditions of its application.

As this law included seven chapters containing many new concepts and definitions dealing for the first time with the topic of accounting consolidation, this law also included a definition of accounting which clarifies and reflects the financial approach which was considered as a system of accounting. organization of financial information, allowing the storage of digital reference data on the financial position, assets of the entity and its effectiveness and efficiency. And its cash position at the end of the year.

The law also included for the first time the conceptual framework of financial accounting as a guide for the preparation and interpretation of accounting standards and the choice of the appropriate accounting method when certain transactions and other events are treated according to a standard or an interpretation. , and this system also introduced the principle of simplified accounting for entities whose business number and number of users do not exceed And its activity is the specific limit set by the organization.

Where the application of the financial accounting system was postponed to January 1, 2010 after its implementation planned for the beginning of 2009, according to the change made by the complementary finance law for 2008.

This law also included ten references to regulatory texts, as follows:

Article 05: Simplifies financial accounting

Article 07: It deals with the conceptual framework

Article 08: Accounting standards

Article n ° 09: Code of accounts, its content and rules of conduct

- Article n ° 22: Maintain the daily control of expenditure and revenue

- Article n ° 24: Keep accounts up to date using automated media

Article 25: Content and methods of preparation of financial statements

- Article n ° 30: exceptional cases in which the year differs by 12 months

- Article n ° 36: Conditions, methods, methods and procedures for drawing up and publishing the combined accounts

- Article n ° 40: How to take into account the estimation and accounting methods in the financial statements (Ministère, 2007)

I.4.2 Executive Decree 08 - 156 of May 26, 2008 implementing the provisions of Law 7-11 on the financial accounting system: (REGLES D'ÉVALUATION ET DE COMPTABILISATION DES ACTIFS, DES PASSIFS,, 2009)

Executive Decree No. 08-156 of May 26, 2008 aims to define the terms of application of the provisions of Law No. 11-07, which includes the financial accounting system. The decree addressed the importance of the conceptual framework and its objectives, explaining the accounting methods and principles adopted for the preparation of financial statements, defining assets, liabilities and private funds, expenses and income. The accounting standards it manages, the elements of the financial statements and their presentation, the display cases of the combined and combined accounts, the simplified accounting and the elements of its financial statements

I. 4.3 Executive Decree 110-09 of April 7, 2009 specifying the conditions and procedures for keeping the accounts by automated media systems:

The decree contained the organizational procedures that entities apply when their accounts are kept by automated media systems, and when these systems contribute to prove an accounting record directly or indirectly, and the accounts are maintained by automated media as in the normal case. not to introduce regulations (whether in terms of duty and obligation) The support pillar and other formalities (non-deletion, modification, deletion and identification of the entity), as well as the storage procedures data and accounting data. (REGLES D'ÉVALUATION ET DE COMPTABILISATION DES ACTIFS, DES PASSIFS,, 2009)

I- 4.4 Resolution n ° 71 of July 26, 2008 setting the valuation rules, the accounting and financial statements and their presentation as well as the account code and the rules for their operation:

This decision contains three appendices. The first appendix defines the valuation and recognition rules for assets, liabilities, charges and results, the content of the financial statements and their mode of presentation, as well as the account code and the rules for their operation.

This decision is divided into four chapters containing: (REGLES D'ÉVALUATION ET DE COMPTABILISATION DES ACTIFS, DES PASSIFS,, 2009)

Chapter 1: Rules for valuing assets and liabilities, charges and income and their inclusion in the accounts;

Chapter Two: Presentation of Financial Statements

Chapter Three: Accounting Code and How It Works

Chapter Four: Simplified Accounting Applied to Small Entities

I- 4.5 The decision of July 26, 2008 fixing the bishop for the company number and the number of users and activities applied to small entities in order to maintain simple financial accounting.

This decision specified the ceilings that allow entities to apply the reference of the financial accounting system which is based on simplified financial accounting based on the Treasury assumption, unlike financial accounting which is based on the commitment assumption, and this decision included the detail of these ceilings taking into account the nature of the activity carried out by the entity The number of full-time employees and the amount of turnover per year, and these ceilings will be specified in the scope of the financial accounting system (Finances, 2009)

I- 4.6 . Instruction n ° 02 of 29/10/2009 relating to the first application of the financial accounting system:

This instruction includes the methods and procedures to be followed for the transition from the national chart of accounts to the financial accounting system, and the Ministry of Finance - it has been confirmed to the National Accounting Council to start applying an accounting system from January 1, 2010 The instruction in particular included general principles on transition so that the financial statements for the year 2010 must be prepared and presented as if the entities were suspending their accounts in accordance with the financial accounting system, this system being applied retroactively. (REGLES D'ÉVALUATION ET DE COMPTABILISATION DES ACTIFS, DES PASSIFS,, 2009)

II : Problems that accompanied the application of the financial accounting system in the 10 years after implementation

Algeria has prepared a new project in the field of accounting standardization which complies with international accounting standards and is compulsory from 2010 with the aim of developing a tool that adapts to the new economic environment resulting from the reforms economic and financial and with the start of its implementation, it has expressed several concerns for both its applicants and its users.:

II-1- The problem of applying fair value:

The financial accounting system adopted the model of fair value, which was called true value. In the second part, the valuation rules indicated that the valuation method for items recorded in the accounts as a rule was based on cost-effectiveness. Considering that, according to certain conditions determined by this organization, and for certain elements of a review, this evaluation is carried out on the basis of

(REGLES D'ÉVALUATION ET DE COMPTABILISATION DES ACTIFS, DES PASSIFS,, 2009)

- Fair value, which has been qualified as true value (or current cost)
- The value of success
- The present value (or the value of the benefit)

The application of the fair value model encountered several difficulties, in particular (عيشي, 2014, pp. 89-90)

The absence of an efficient financial market in Algeria: the development of international accounting is the result of the globalization of efficient financial markets, which makes it possible to evaluate stocks, bonds and their derivatives according to the just value. This is not achieved in the case of the Algiers Stock Exchange. This confirms the need to link the adoption of the new accounting system to a serious and profound reform of the financial system in Algeria.

- Difficulty in determining the fair value of tangible fixed assets: this value is determined in the light of normal competition and the seller and the buyer have sufficient information, which does not coincide with the case of certain fixed asset markets physical assets in Algeria, such as the real estate market, which operates under monopolistic competition. Sellers control real estate. In their market values.
- The absence of an information system for the national economy which is characterized by credibility and completeness: fair value measurement requires sufficient information on the current prices of fixed and current assets, while we record inconsistencies in the information published on the Algerian economy by official bodies, as well as their lack of
- An inconsistency between the financial accounting system and the tax system. An accountant records the fixed asset under the new accounting rules at its cost, and it can also be revalued according to its category. Once a component of fixed assets is revalued, all the parts made up for it are revalued and depreciation is calculated based on the reestimated value . Valuation of certain items at fair value linked to market value or to the value determined by experts on the basis of expectations likely to increase the tax administration's difficulties in verifying the accuracy of the valuation, because the tax rules depend on the historical cost of depreciation or when recording surpluses linked to the sale of investments, because the Algerian tax system depends on the historical cost and accepts revaluation only within a legislative framework, which creates an imbalance between the fiscal and accounting budget

II-2 The problem of determining the retirement allowance:

Social benefits are the consideration given in any form that the institution grants to employees for the services they have provided to the institution (.CNC, pp. 2-4)

enefits are divided into:

- Short-term benefits (salaries, indemnities, allowances, social security contributions, benefits in kind and other benefits paid within twelve months of the end of the financial year, etc.);
- compensation for breach of contract;
- Long-term benefits (all benefits payable after twelve months after the end of the year, including post-employment benefits);
- The benefits that employees require after separation from service or long-term assignments are not limited to retirement pay, but in reality these benefits must be provided in accordance with the method recommended by the financial accounting system.

The list of long-term benefits includes:

- retirement benefits;
- Increase in salaries granted as a pension;
- Death benefits;
- Merit medals;
- Post-employment benefits in kind (medical assistance, provision of goods and services, care, etc.)

II.2.1. Treatment of pension benefits and similar benefits

The employees concerned and affected by these benefits are those who have a legal, contractual or implicit commitment to the company (depending on practices and customs) to

pay post-employment benefits regardless of the nature of the commercial relationship, permanent or temporary employment (CDD or CDI). These benefits apply to all employees, regardless of the date of employment, to the extent that these benefits are earned on the retirement key date or on the termination date of the entity's cancellation.

II.2.2 The actuarial assumptions and transaction calculation methods that will be examined and generally used to calculate pension benefits are as follows:

A- Grant granted: The right to compensation for retirement that an employee may claim is determined in each unit, contractually or implicitly. (This right can be an absolute value or a relative value)

B- The reference salary: represents the basis for calculating the retirement indemnity, which can be the base salary or the subsequent salary, or any other salary, a fixed or variable amount existing on the calculation date of the allowance.

C- Reference period: this is the period that is used to calculate the retirement indemnity from the date of appointment until the date of retirement.

D- The rate of change in salary or the reference amount: This is the expected average rate of change in the principal used between the date of contribution and the date of retirement, it can be estimated taking into account the following elements :

- Inflation;
- Seniority;
- Career development;
- The general wage index
- Other factors may also be taken into consideration

E - Turnover: The turnover rate is generally defined as the ratio of the average entries and exits of employees for the fiscal year to the number of employees at the end of the previous fiscal year and is calculated as follows:

$$\frac{\text{(Number of departures per year N + number of participants in year N)}}{2} \times 100$$

Average paid workforce as of 12/31 / N-1

F- Probability of survival: The probability of survival is the life expectancy of any person of a certain age to reach retirement age and is calculated as follows:

$$\text{Probability of survival} = [(1 - \text{mortality rate})]^n$$

This probability is generally estimated on the basis of mortality tables provided by specialized organizations. Like the National Bureau of Statistics. Insurance companies. WHO, etc.

G- Discount rate: The discount rate generally corresponds to the interest rate of long-term bonds listed on an active market issued by official bodies or is based on the price of long-term Treasury bonds.

II.2.3 General formula for calculating retirement provision

$$\text{Provision allocation } x = \text{reference wage } (1 + \text{growth rate})^n \times (1 - \text{rolling})^n \times (1 - \text{mortality})^n \times (\text{actuarial assumptions seniority acquired} / \text{maximum age}) \times (1 + \text{discount rate})^{-n}$$

II.2.4 Address predictive differences from one year to the next

Changes in the present value of the obligation and in the fair value of plan assets may show predictive differences resulting from:

- the differences between the previous predictive hypotheses and what has been achieved;
- default changes.

Among the reasons for the appearance of these differences, we can cite:

Change in turnover

Modification of salary assumptions;

The relationship between the actual return on assets and what is expected.

Therefore, the company should recognize a specific portion of the predictive gain or loss as income or cost of that.

Surplus of the following, the greater of the two:

- 10% of the present value of the defined benefit obligation before deduction of plan assets;
- 10% of the fair value of the asset plan.

The share of predictive gains and losses that will be recognized for each plan-specific benefit is the increase that occurred outside the 10% limits as of the previous report date, divided by the average life expectancy of participating users to the plan.

As the Standards and Accounting Practices Committee of the National Accounting Council determined the percentage of variance in supplies at 10%. (.CNC, p. 7)

II.2.5. - How to calculate the provision for compensation to start back in an economic institution

This information was obtained from an Excel file for an economic instituti

| | | | | |
|--|---|--|--|--|
| Formula for calculating retirement provision | | $= S.P * M * (1+t)^n * P_p * P_s * (1+i)^{-n} * A_a / A_f$ | | |
| S.P | = <u>Monthly shift salary</u> | | | |
| M | = <u>Number of months acquired under collective agreement</u> | | | |
| t | = <u>Taux d'accroissement du salaire par an</u> | | | |
| n | = <u>Number of years remaining until retirement</u> | | | |
| Pp | = <u>The probability of the presence "Pp" of an employee in the company</u> | | | |
| Ps | = <u>The employee's probability of survival Ps until retirement age is determined from a statistical mortality table.</u> | | | |
| i | = <u>the discount rate</u> | | | |

| PROVISION OF DEPARTURE IN RETIREMENT BY AGENT AT 12/31/2013 | | | | |
|---|--|--|----------------------|--------|
| Last name | | | BBBBB | |
| First name | | | KKKK | |
| Sex | | | M | |
| date recruited by | | | 02-08-1997 | |
| Date of birth | | | 28-10-1968 | |
| Current age | | | 45 | |
| Years worked in the Aa sector | | | 16 | |
| Number of years remaining (n) "60 years - current age " | | | 15 | |
| Af | | | 31 | |
| Monthly shift salary (SP) | | | 51,865.00 | |
| Salary increase | | | taux (t) | 3% |
| | | | (1 + t) | 1.03 |
| | | | (1 + t) ⁿ | 1.5503 |
| Number of months acquired under collective agreement (M) | | | 31 | |
| Indemnity | | | 2,506,014.45 | |

| | | |
|---|-----------------------|------------|
| <u>Probability of presence</u> | starting rate | 1.00% |
| | (1- starting rate) | 99.00% |
| | attendance rate (Pp) | 99.00% |
| <u>Probability of survival</u> | mortality rate | 0.00451 |
| | (1- mortality rate) | 0.995 |
| | survival rate (Ps) | 99.549% |
| <u>Actualization</u> | rate (i) | 3% |
| | (1 + i) | 1.0300 |
| | (1 + i) ⁻ⁿ | 0.6450 |
| Aa/Af | | 0.5241 |
| <u>Updated retirement indemnity provision</u> | | 834,874.71 |

II-2.6 Results of the application of the retirement indemnity provision in economic institutions

After taking a look at the benefits granted to users, including the retirement allowance, we have extracted several basic elements related to the composition of this provision and its financial, accounting and tax impact on economic institutions.

They are as follows:

- It should be noted that this concept does not depend on the technical side as applied in the system of national accounts, but rather depends on the financial and virtual side, as it has an impact at several different levels in the institution, the most important of which is the organizational side, the information system and human resources.
- Its full application in practice requires a realistic market, which is based primarily on principles and details specific to economic reality, including the issue of defining financial assumptions that require an active financial market, and the fact that Algeria's economy and economic institutions do not reach the level of these standards and that there are no appropriate conditions for their application.
- With regard to large institutions that have evaluated these grants and that have negative effects on their financial returns, because forcing the legislator to allocate provisions affects the result of the institution as costs that appear in the income statements as well as its own money, especially when it is applied for the first time as it will be a huge amount that the institution has to allocate.
- Possible changes that may occur from time to time in the estimates and rates (mortality rate, turnover, refresh rate ... etc) used in the calculation of the obligation
- The most important effect of the provision for retirement is that it is not taken into account in determining the result, the Algerian tax system only recognizes it as an expense on the day of payment, and we can imagine the effect of a provision made for several years to be recognized in the year of the worker's exit Retiring, and this is one of the most important reasons leading to the appearance of deferred tax in the institution's budget

Conclusion:

Successive changes in the global economy have forced many countries around the world to introduce reforms in their economies, and Algeria, like other countries, has embarked on economic reforms to align with the global changes. After many countries adopted international accounting standards, Algeria also sought to introduce these standards for the purpose of compatibility in the field of accounting work.

Although it has not explicitly adopted international accounting standards, it has responded to these international developments by promulgating Law 07/11 of 25/25/2007, which includes the Financial Accounting System (SCF) which is highly compatible with international accounting standards, both in terms of conceptual framework and in terms of Technology, despite notable differences mainly due to the peculiarities of the Algerian economic environment.

However, the reforms undertaken by Algeria in the accounting field were not accompanied by other reforms of the economic environment, in particular at the budgetary level, the financial market and the information system of the national economy.

Results :

- The difficulty of applying fair value in an economy that suffers from the absence of an active financial market, international accounting development being the result of the globalization of financial markets, characterized by efficiency, which makes possible the

valuation of equities, bonds and their derivatives using the fair value method. This is not achieved in the case of the Algiers Stock Exchange.

- Also, the determination of the fair value of tangible fixed assets is done in the light of normal competition and the seller and the buyer have sufficient information, and this does not coincide with the case of certain markets for tangible fixed assets in Algeria, like the real estate market , which operates under monopoly competition, property sellers control their market values

- The assessment of user benefits according to the financial accounting system takes into account the indicators of economic changes represented in worker turnover rates, creation rates, mortality rates in addition to its use of the concept of fair value requires a realistic market which is mainly based on the principles and details of economic reality and in particular the question of determining the financial assumptions that need For an active financial market and an information and human resources system characterized by modernization and transparency, and the fact that the Algerian economy and economic institutions do not respect these standards and that there are no appropriate conditions for their application, most Algerian institutions are not ready to implement them. implementation due to the lack of basic data required by this concept.

The application of the financial accounting system has resulted in the modification of many accounting and tax rules, which requires an increased effort to adapt the tax rules to the accounting system and provide a legal framework allowing institutions to easily meet their accounting obligations. and tax

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