

PAYROLL COSTS AND FINANCIAL ANALYSIS OF EMPLOYEE BENEFIT COSTS IN A HOUSING COOPERATIVE

Ewa Łączek-Tarazewicz¹
Danuta Boike²

Abstract

This article discusses issues related to employee salary and benefit costs as a business expense. In the paper, the authors presented a theoretical approach related to salaries, contract types and the results of their own research on salaries as a business expense based on the example of a Housing Cooperative. The study aimed to analyse the cost of salaries and benefits from a business expense perspective.

Keywords: salaries, salary costs, employee benefits, payroll costs.

Introduction

An entrepreneur is a natural or legal person or an organisational unit that is not a legal person, which is granted legal capacity under a separate act and performs business activity in their own name.³ An entrepreneur acquires the ability to conduct

¹ University of Business and Administration in Gdynia / Wyższa Szkoła Administracji i Biznesu w Gdyni), ewa-finanse@wp.pl

² University of Business and Administration in Gdynia / Wyższa Szkoła Administracji i Biznesu w Gdyni), danuta@boike.pl

³ Act of 6 March 2018 Entrepreneurs Act (Dz. U. /Journal of Laws/ 2018.646, as amended). Within the scope of its regulation, this act implements Directive 2006/123/EC of the European Parliament and of the Council of 12 December 2006 on services in the internal market (OJ L 376, 27.12.2006, p. 36). “Guided by the constitutional principle of freedom of economic activity and other constitutional principles pertaining to entrepreneurs and economic activity, including the principles of the rule of law, legal certainty, non-discrimination and sustainable development, as well as recognising that protecting and promoting freedom of economic activity contributes to economic development and the social welfare increase, and seeking to guarantee the rights of entrepreneurs while taking into account the need to ensure the continued development of economic activity based on free competition principles”.

a business activity, which involves engaging resources that must be registered, and which results in economic benefit.^{4, 5} This group includes, but is not limited to, human resources whose involvement in the business makes it necessary to recognise the costs generated. While enterprises are comprised of various elements, the most vital one is their employees, as their involvement generates costs that are involved in obtaining measurable income.

Entrepreneurs are obliged to meet their obligations towards their employees, as provided for in the employer's scope of duties included in the Labour Code.⁶ The employers' most important obligation towards their employees is to pay them their salaries.

The project is aimed at researching and analysing the employee salary and benefit costs based on the example of a Housing Cooperative.

The article aims to present such conclusions based on the results obtained that would make it possible to adjust the unavoidable employment costs to the specific unit whose core business consists in managing housing resources.

1. Remuneration as a Cost Borne by an Enterprise

Conducting business involves accumulating and utilising resources, which is affected by their diversity, whereas its scale depends on the scope of tasks that the company undertakes on its way towards its established business objectives.⁷

In the case of every business entity, carrying out core business activities results in generating costs; any costs incurred are grouped in such a way as to enable entrepreneurs to balance them using the revenues achieved.⁸

Entrepreneurs thoroughly analyse their expenses to determine their business' cost development structure. Cost analysis is performed over a specified time and the observation of the costs incurred enables entrepreneurs to make the right choices.⁹

Different definitions of costs have been put forth by various authors in the subject literature, as shown in the table below.

⁴ A resource is an economic factor used when conducting business.

⁵ Mućko P., Sokół A., *Jak założyć działalność gospodarczą w Polsce i wybranych krajach europejskich*, Wydawnictwo CeDeWu, Warsaw 2020, p. 13.

⁶ Act of 26 June 1974 Labour Code, (Dz.U. /Journal of Laws/ 1974.24.141, as amended).

⁷ Trentowska M., *Rachunek kosztów, podstawy rachunkowości zarządczej i zarządzanie finansami*, Stowarzyszenie Księgowych w Polsce, Warsaw 2019, p. 13.

⁸ Szczypa P., *Kalkulacja i rachunek kosztów*, CeDeWu, Warsaw 2019, p. 37.

⁹ Gabrusewicz W., *Analiza finansowa przedsiębiorstwa. Teoria i zastosowanie*, Polskie Wydawnictwo Ekonomiczne, Warsaw 2014, p. 218.

Table 1. Cost definition and characteristics

Author	Definition	Characteristics
G.K. Świdarska	Cost is the monetary equivalent of using resources to achieve benefits in the current or future period ¹⁰	<p>The primary feature of the definition of the cost, as analysed in this article, is what is referred to as credibility, i.e. credibility of value, which is measurable (e.g. in the case of Polish zlotys). The second feature is expediency, i.e. the purposeful consumption of economic resources to produce income effects. The third feature is either a decrease in assets or an increase in the amounts of liabilities, but as a result of normal business activities that are intended to produce the best possible economic benefits that meet the business entity's needs. The fourth feature is time, as costs are always assigned to a certain period, (e.g. one month).</p>
A. Juragowa	Cost is understood as the consumption of the means of production and labour inputs required to produce products or provide services, which is expressed in monetary terms. ¹¹	
B. Micherda	Cost is the consumption of an economic unit's resources, which is necessary to produce a specified useful effect and is expressed in terms of value ¹²	
J. Gierusz	..., the effect of incurring costs is a reduction in equity, and not just sales revenue or financial results..., ¹³	
I. Olchowicz, M. Jamroży	Generally, a cost is a purposeful consumption of various components, particularly, tangible and intangible assets (amortisation and depreciation), materials, energy, outsourced services and employee time expressed in salary expenses, which is expressed in monetary terms.	
Accounting Act	costs and losses – probable decreases in economic benefits in the accounting period, with a credibly specified value, in the form of a decrease in the value of assets or increase in the value of liabilities and provisions, which will lead to the decrease in equity or increase in its shortage in a way other than through withdrawal of funds by shareholders or owners. ¹⁴	

Source: own elaboration based on the definitions put forth by authors cited in the footnote.

¹⁰ Świdarska G., *Rachunek kosztów i rachunkowość zarządcza*, Difin, Warsaw 2002, p. 74–77.

¹¹ Jaruga A., W.A. Nowak, A. Szycha, *Rachunkowość zarządcza. Koncepcje i zastosowania*, wyd. 2, Wyższa Szkoła Przedsiębiorczości i Zarządzania, Łódź, 2002, ch. 10, p. 499–580.

¹² Micherda B., *Podstawy rachunkowości aspekty teoretyczne i praktyczne*, PWN, Warsaw 2005, p. 170.

¹³ Gierusz J., *Koszty i przychody w świetle nadrzędnych zasad rachunkowości*, ODDK, Gdańsk 2006, p. 64.

¹⁴ Art. 3, item 31, Accounting Act of September 29, 1994 (Dz.U. /Journal of Laws/ of 2019, item 351, as amended).

The costs that a company incurs in the normal course of business are very different and they are qualified by dividing them into separate components that are then combined into groups.

Labour costs are expenses related to workplace organisation, employee acquisition, as well as employee retention, which result in economic benefits for the entrepreneur.

The cost structure relating to salary expenses includes personnel and non-personnel expenses, as well as any associated expenses, and other human factors expenses that play a significant role in attracting, hiring and retaining employees.¹⁵

Salary expenses are qualified as costs by type, which are part of the core business. Salary is the amount of money that an employee of a business entity is entitled to for performing any work for it under various types of contracts, minus any social security and health insurance contributions and advance income tax payments.

The employer and employee are bound by an employment relationship. According to Polish law, work may only be provided based on an employment agreement. Any agreements between employers and employees must comply with the provisions of the Act of 26 June 1974 – Labour Code.¹⁶

Agreements between the parties to such a relationship should be made in writing. Employees should receive their agreements before they begin work.

According to Rafał Styczyński, “An employer may introduce various forms of remuneration for different professional groups and even for individual employees”.¹⁷ Every employee is entitled to remuneration, provided that they have performed their work according to the contract and in a way in that had been agreed upon by the parties.

Izabela Nowacka stated that “Remuneration is subject to protection, which manifests itself in such things as the employer’s obligation to pay remuneration regularly and on time”.¹⁸ Referring to Nowacka’s words, every employee can be certain that they will get paid, and it is the employer’s responsibility to ensure that they receive their salaries on the agreed-upon date.

Remuneration is determined by the type, quantity and quality of tasks performed by the given employee, as well as their qualifications. According to Mariusz Pigulski, “It is a benefit that employers are obliged to periodically pay to employees in return for their work, which depends on the type, quantity and quality of such work”¹⁹ An employee is a natural person employed under a contract of employment

¹⁵ Kowalska S., Koszty pracy w strukturze kosztów działalności wybranej spółki x, *Zeszyt Naukowy Zarządzanie*, Czestochowa University of Technology 2015 (3), p. 219–220.

¹⁶ Act of 26 June 1974 – Labour Code (Dz.U. /Journal of Laws/ of 2020, item 1320, as amended).

¹⁷ Styczyński R., *Wynagrodzenia pracownicze i inne przychody*, Difin SA, Warsaw 2015, p. 13.

¹⁸ Nowacka I., *Wynagrodzenia 2019*, INFOR, Warsaw 2019, p. 7.

¹⁹ Pigulski M., *Wynagrodzenia w Kodeksie pracy i rozporządzeniach*, Wydawnictwo C. H .Beck, Warsaw 2015, p. 27.

or based on election, designation, appointment or cooperative work relationships. It is a person who works independently for a particular employer.

Among the components of the cost structure by type are the labour costs, which have been subjected to remuneration review, as well as employee benefits.

Remuneration for work is understood as the monetary equivalent of the employee's work performed for the Cooperative.

As already mentioned, salaries at the Housing Cooperative can be divided into the following categories:

- personnel remuneration (personnel payroll fund) and
- non-personnel remuneration (non-personnel payroll fund).

Personnel remuneration (personnel payroll fund) applies to employees hired under employment contracts.²⁰

Personnel salaries include:

- piecework, work-time- and commission-based remuneration,
- seniority allowances, as well as other allowances for special work characteristics and working conditions,
- regulatory and discretionary bonuses and awards,
- additional remuneration for overtime,
- additional remuneration for any work that is performed within the applicable working hours but is not within the scope of the employee's responsibilities,
- remuneration for work scheduled to be performed outside of normal working hours, either on the company premises or another place designated by the employer,
- compensatory payments (allowances) (e.g. adjustment up to the minimum wage amount),
- remuneration paid by employers for time off work (e.g. remuneration for annual leave and for time off work due to illness).²¹

Remuneration consists of fixed and variable components, as well as mandatory and optional ones. They include basic salary, bonuses, various allowances (e.g. night shift allowance), benefits and commissions for sick pay, as well as pensions and health insurance).

All of these components affect remuneration. According to Maria Hass-Symotiuk, "Remuneration includes all monetary payments and benefits in kind resulting from employment contracts, contracts of mandate, specific task contracts, agency contracts, etc., regardless of the sources of their financing".²²

²⁰ Niemczyk R., *Rachunkowość spółdzielni mieszkaniowych*, DIFIN, Warsaw 2009, p. 98.

²¹ <https://stat.gov.pl/metainformacje/slownik-pojec/pojecia-stosowane-w-statystyce-publicznej/608,pojcie.html> [accessed on 19 May 2020].

²² Hass-Symotiuk M., *Rachunkowość finansowa przedsiębiorstwa od jego powstania do likwidacji*, Wolters Kluwer, Warsaw 2018, p. 226.

Non-personnel remuneration (non-personnel payroll fund); regulations contained in the Labour Code do not apply to civil law contracts. The rules for concluding civil law contracts are determined by the Civil Code. The most well-known civil law contract types include contracts of mandate and specific task contracts. Additionally, it should be noted that persons employed under civil law contracts do not enjoy employee-specific rights, such as the right to minimum wage, sick leave and annual leave. According to Rafał Styczyński, “A contract of mandate is a contract of diligent activity. Contractors are not liable for the failure of their actions to produce the results desired, but only for the failure to exercise due diligence while performing them”.²³

Civil law contracts are not always subject to social security contributions; whether such contributions are paid to the Social Insurance Institution (ZUS) or not depends on the insurance entitlement. According to E. Młynarska-Wełpa, “Contracts of mandate are attractive in regard to their cost because occasionally the remuneration due to the contractor is not subject to any social security contributions, and in the case of students below the age of 26, no health insurance contributions are charged either”.²⁴

In the case of specific task contracts, contractors must perform specified tasks, whereas the ordering parties must pay them their due remuneration for doing so. A contractor is obliged to perform their assigned task in such a way as to ensure that the ordering party’s requirements are met. Unfortunately, the contractor also assumes the risk in instances where this is not the case. According to Damian and Paweł Debski, “If several persons have placed or accepted an order jointly, they shall be jointly and severally liable to the other party”.²⁵

Under the Labour Code, employee benefits are treated as one of the elements complementary to the basic benefit, i.e. the remuneration due to the employee based on the employment contract.²⁶

Polish legislation does not regulate matters related to the accounting procedures and presentation of employee benefit information applicable to employers.²⁷

²³ Styczyński R., Wynagrodzenia pracownicze i inne przychody, Difin SA, Warsaw 2015, p. 33.

²⁴ Młynarska-Wełpa E., Płace w praktyce, Stowarzyszenie Księgowych w Polsce – Zarząd Główny w Warszawie Instytut Certyfikacji Zawodowej Księgowych, Warsaw 2016, p. 250.

²⁵ Dębski D., Dębski P., Kadry i płace, WSiP, Warsaw 2013, p. 71.

²⁶ Piotrkiewicz A., Świadczenia pracownicze – zagadnienia podatkowe, C.H. BECK, Warsaw 2001, p. 3.

²⁷ Seredyński R., Szaruga K., Dziedzica M., Lenarcik A., Operacje gospodarcze w praktyce księgowej. Wycena i ujęcie na kontach według polskiego prawa bilansowego (w tym KRS), MSR/MSSR, prawa podatkowego, ODDK, Gdańsk 2015, p. 566.

Therefore, regulating such information from the employers' perspective must take place based on additional legal acts, i.e. the IAS 19 – "Employee Benefits".²⁸

There are four basic types of employee benefits:

- short-term employee benefits are benefits to be settled in full within twelve months of the end of the annual financial period in which the employees render the related service. Short-term benefits include, but are not limited to gross remuneration resulting from employment contracts, contracts of mandate, specific task contracts, as well as broadly-defined social security contributions paid by the employer to the employee. Short-term benefits also include contractual amounts resulting from other forms of employment (e.g. invoices issued by self-employed workers), provided they are identified as employee benefits; contractual amounts do not include any bonuses, paid annual leave, paid sick leave, non-monetary benefits (e.g. cars, fitness cards, accommodation, private medical care), as well as VAT – if it is accounted for.
- post-employment benefits are retirement benefits (e.g. pensions and lump-sum retirement benefits), as well as other post-employment benefits, including post-employment life insurance and post-employment medical care,
- other long-term employee benefits are long-term compensated absences such as long-service leave and sabbatical leave, service anniversary awards and other long-service benefits, as well as long-term disability benefits,
- termination benefits are benefits in the form of unused vacation leave, severance pay paid under the Act on collective redundancies, compensation arising from the conclusion of a non-compete agreement after the termination of employment.²⁹

According to IAS 19, the fundamental requirement is to recognise individual benefits as a liability, considering that the employee has rendered service in exchange for a benefit and the expense that has accrued to the employer, and the fact that the business entity has received economic benefits as a result.³⁰

2. Housing Cooperative Remuneration Costs in the 2017–2019 Period

In the course of the research, the researchers noticed that operating costs are a significant portion of the total costs incurred by the studied Cooperative, with such operating costs largely consisting of labour costs.

²⁸ IAS 19 International Standards on Auditing, Commission Regulation (EC) No 1126/2008 of 3 November 2008, as amended, adopting certain international accounting standards in accordance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council.

²⁹ Jacewicz A., Małkowska D., *Kadry i Płace 2019*, ODDK, Gdańsk 2019, p. 461–464.

³⁰ International Standard on Auditing 19 Employee benefits (OJ L 331 of 2020).

Table 2 below shows the figures for the payroll amounts over a three year period, separated into the specific organisational units.

Per the personnel and payroll records, the average number of employees hired under employment contracts was seventeen in 2017, whereas a year after and in 2019 it was sixteen.

Table 2. Personnel payroll fund, separated into the specific organisational units, in the 2017–2019 period

Specification by organisational unit	2017	2018	2019
Management Board	PLN 284,549.78	PLN 275,825.79	PLN 281,264.75
Administration	PLN 165,629.27	PLN 176,924.34	PLN 177,922.10
Custodians	PLN 211,541.08	PLN 233,320.40	PLN 257,639.59
Maintenance technicians	PLN 152,747.70	PLN 170,305.14	PLN 166,767.87
Total	PLN 814,467.83	PLN 856,375.67	PLN 883,594.31

Source: own elaboration based on the Housing Cooperative personnel payroll fund data for the 2017–2019 period.

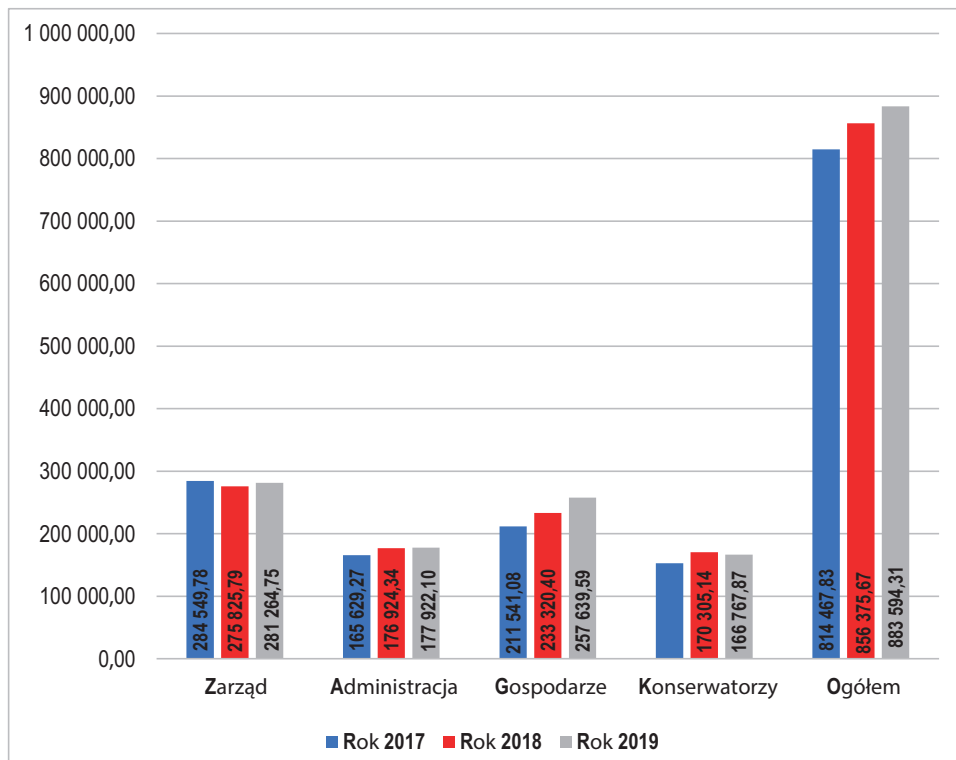
Considering the figures from Table 2, it follows that the remuneration costs incurred by the Cooperative in 2017 in relation to the personnel payroll fund amounted to PLN 814,467.83. In 2018, these costs increased by 5.15% compared to the previous year and amounted to PLN 856,375.67. On the other hand, 2019 brought a 3.18% increase in remuneration costs compared to the previous year, with total costs amounting to PLN 883,594.31. The materials presented show that the costs associated with the personnel payroll fund were increasing each year.

Chart 1 presents the costs related to the personnel payroll fund, broken down into management, administration, housekeeping and maintenance staff costs.

Examining the costs divided by organisational unit presented in Chart 1 below, it can be seen that the administration and management board wages and salaries remained at similar levels throughout the 2017–2019 period. A slight upward trend occurred in the case of custodian costs, but this is due to the high manual worker turnover – at least for a company of this size – which resulted in a cost increase. In the case of the maintenance technicians, the minimal decrease in 2019 was caused by the prolonged absence of one of the employees due to illness. Since the company employs fewer than twenty people, it does not pay sick leave. Thus, the employer's

costs were lower in this regard. The total differences in the years examined, which have an upward trend, are also a result of the annual increases in the minimum wage, which was PLN 2,000.00 gross in 2017, then reached PLN 2,100.00 gross in 2018, with yet another increase to PLN 2,250.00 gross in 2019.

Chart 1. Personnel payroll fund by organisational unit in the 2017–2019 period



From left to right: Management, Administration, Custodians, Maintenance technicians, Total; amounts provided are in PLN

Source: own elaboration based on the Housing Cooperative personnel payroll fund data for the 2017–2019 period.

The level and structure of the Housing Cooperative's labour costs are affected by many factors. The employer has little capacity to determine the labour costs since much of them is dictated by external regulations contained in the Labour Code, as well as other relevant laws and regulations.³¹ The Cooperative may hire employees under employment contracts based on the organisational chart approved and adopted by the Supervisory Board.

³¹ S. Kowalska, *op.cit.*, p. 227.

However, sometimes the circumstances necessitate that additional employees be hired. This is primarily due to the tasks undertaken in winter (snow removal) and spring (landscaping works). It makes it possible to circumvent the high labour costs by replacing standard employment contracts with civil law contracts. The related costs are referred to as non-personnel remuneration; at the Cooperative, they include the costs related to contracts of mandate and specific task contracts.

Table 3 shows the elements that make up the Housing Cooperative's payroll fund. It includes gross remuneration costs of the personnel and non-personnel payroll funds, as well as others.

The data presented in Table 3 shows that the largest share of the non-personnel payroll fund to the total fund was 4.58% and occurred in 2017. In contrast, 2019 saw a significant decrease in this regard, as the non-personnel payroll fund accounted for only 2.59% of the total fund. This is due to the employer limiting the hiring of new contractors, as well as introducing a new and more efficient scope of work and responsibilities for salaried employees.

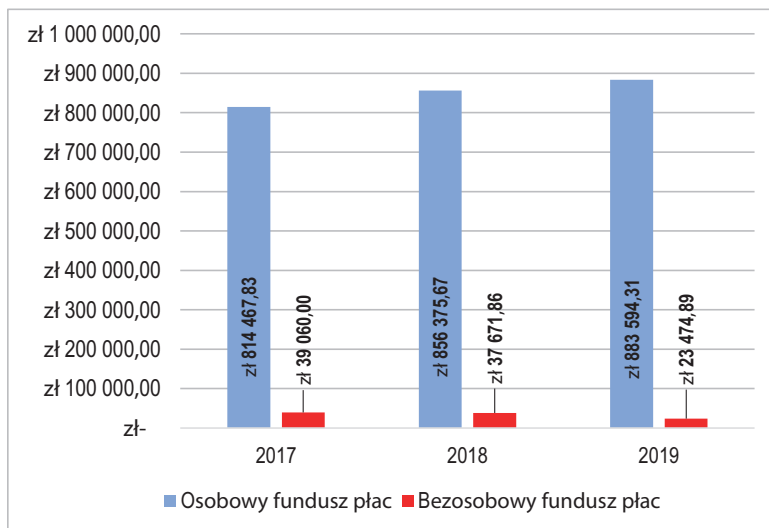
Additionally, the decrease in expenses related to the non-personnel payroll fund is a consequence of an increase in the minimum wage. Due to increasing remuneration expenses and to maintain the planned level of employment-contract-related costs, the number of employees hired based on civil law contracts had to be minimised. Chart 2 depicts this graphically.

Table 3. Payroll broken down into personnel and non-personnel funds over the three years studied

Gross remuneration	2017	2018	2019
Personnel payroll fund	PLN 814,467.83	PLN 856,375.67	PLN 883,594.31
Non-personnel payroll fund	PLN 39,060.00	PLN 37,671.86	PLN 23,474.89
Total Housing Cooperative payroll fund	PLN 853,527.83	PLN 894,047.53	PLN 907,069.20
Share of the non-personnel payroll fund in the total fund	4.58%	4.21%	2.59%

Source: own elaboration based on the Housing Cooperative personnel payroll fund data for the 2017 – 2019 period.

Chart 2. Personnel payroll fund remuneration compared to the non-personnel payroll fund in the 2017–2019 period



From left to right: Personnel payroll fund, Non-personnel payroll fund; amounts provided are in PLN

Source: own elaboration based on the Housing Cooperative personnel and non-personnel payroll fund data for the 2017–2019 period.

Chart 2 shows the difference between the personnel and non-personnel payroll funds. As already mentioned, limiting the number of civil contracts is caused by such things as the annual salary increases resulting from the Act on minimum wage, as well as³² the increases granted by the employer.

In 2017, gross payroll costs related to the personnel payroll fund amounted to PLN 814,467.83, which is an average of PLN 47,909.82 per full-time company employee. The personal payroll fund costs were at PLN 856,375.67 and averaged PLN 53,523.48 per employee as early as 2018. On the other hand, 2019 brought an increase to PLN 883,594.31, and therefore, the average salary per salaried employee was PLN 55,224.64.

Remuneration records at the Housing Cooperative are based on proper accounting documentation, which is indispensable for preparing the payroll. Payroll makes it possible to calculate the remuneration due to the employees, which undergoes a review and is then paid out.

Payroll includes gross remuneration, which consists of base pay, discretionary bonuses and other allowances, as well as any potential deductions.³³

³² Act of 10 October 2002 on minimum wage (Dz. U. /Journal of Laws/ of 2018, item 2177).

³³ R. Niemczyk, *op.cit.*, p. 99.

An employee's gross monthly remuneration constitutes their employment income. Once the employer deduces any tax-deductible expenses and employee-funded social security contributions, it is also the basis for calculating and deducing the monthly advance income tax. The base advance payment amount should also be reduced by the portion of the health insurance payment paid to the Social Insurance Institution (ZUS), i.e. 7.7%.

Apart from wages, the employer's employment-related costs also include:

- employer-funded social security contributions (see Table 4),
- contributions to the Labour Fund and the Guaranteed Employee Benefits Fund.³⁴

Labour Fund deductions amount to 2.45%, whereas the Guaranteed Employee Benefits Fund deductions amount to 0.1%. These contributions are calculated on the same basis as social insurance contributions.

Table 4. Contribution amounts, taking into account how they are financed

Type of insurance		Retirement benefits	Disability pension	Sickness insurance	Accident insurance
Financing method	employee	9.76%	1.50%	2.45%	–
	employer	9.76%	6.50%	–	0.67%
Total:		19.52%	8.00%	2.45%	0.67%

Source: compiled based on B. Gierusz, *Podręcznik samodzielnej nauki księgowania*, ODDK, Gdańsk, 2016, p. 230

Based on the analysis of the labour costs in Table 4, it can be noticed that the amount of social security contributions is charged to the employer in the amount of 16.93% of gross salary. The accident insurance premium is equal to the minimum interest rate, determined according to the category of risk and in the case of Housing Cooperative it is only 0.67%. Similarly, it can be concluded that when the gross remuneration (employee's income) increases, also as a result of increasing the base, the amount of contributions borne by the employer grows as well.

3. Employee Benefit Costs at the Housing Cooperative in 2017–2019

Presently, employers offer employees a great variety of benefits that range from the gratification granted to the employee as part of his or her remuneration for

³⁴ Gierusz B., *Podręcznik samodzielnej nauki księgowania*, ODDK, Gdańsk 2016, p. 285, 288–289.

work and compulsory benefits specified by relevant regulations to create suitable working conditions.³⁵

The Housing cooperative also incurs costs related to the payment of holiday benefits, paid once a year for the use of holiday leave of a minimum of fourteen consecutive days in a calendar year. This applies to every person employed on a contract of employment. Additionally, there are employee training fees, costs related to the provision of health and safety services, social activities and costs associated with business trips (see Table 5).

Table 5. Employee benefits vs. personnel payroll fund in 2017–2019

Specification	2017	2018	2019	increase/ decline	increase/ decline
				col. 3 / col. 2	col. 4 / col. 3
1	2	3	4	5	6
Leave allowance	18 377,74	19 563,36	19 361,48	6,45%	−1,03%
Training costs	5 094,09	5 401,55	4 034,13	6,04%	−25,32%
Health and safety benefit costs	10 483,06	10 950,61	12 521,71	4,46%	14,35%
Social contribution activities costs	13 616,18	15 275,05	15 574,34	12,18%	1,96%
Business travel allowance	899.62	1 497,44	684.04	66,45%	−54,32%
Total employee benefits	48 470,69	52 688,01	52 175,70	8,70%	−0,97%
Personnel payroll fund	814,467.83	856,375.6	883,594.31	5,15%	−3,18%
Structure of benefits in the personnel payroll fund	5,95%	6,15%	5,90%		

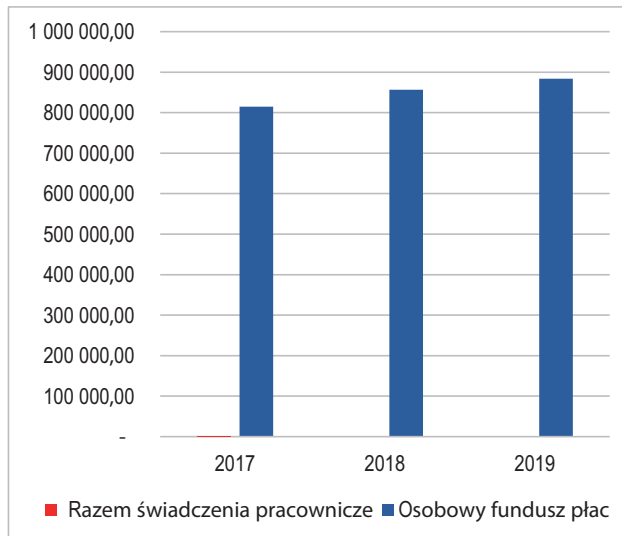
Source: own elaboration based on the data from personnel payroll fund and general ledger of the Housing Cooperative for the period 2017–2019.

³⁵ Ziółkowski G., Koszty podatkowe, Dziennik Gazeta Prawna, INFOR Biznes, edition 2018, p. 6–7.

Based on the results from Table 5, when comparing 2018 to 2017, an increase in employee benefit costs can be noticed. Leave allowance expenses and training costs increased by approximately 6%. Due to personnel turnover, holiday benefits were paid to a larger number of employees in 2018 than it was forecasted. Since new employees were hired, the costs related to the provision of health and safety care increased in a similar way. Additionally, employees took advantage of training more often than in the previous year, and some of the staff members were entitled to reimbursement for business travel. However, while comparing 2019 to 2018, a decline in benefit costs is observed. This is due to, among other things, minimising the amount of training. It is not a good way to reduce labour costs because improving the professional qualifications of personnel often increases professionalism and quality of the work they perform.

The costs of employee benefits are different compared to the personnel payroll fund. Over the three years, the company tried to keep the amount of total costs at a similar level. This is evidenced by the structure of benefits in the personnel payroll fund. In 2017, the costs associated with the above-mentioned benefits amounted to 5.95%, in the following year the total share was 6.15%, and in the last year under the review, in 2019, the costs reached 5.90%. The average share of employee benefits in the costs of the personnel payroll fund, over the three years, accounted for approximately 6%. This is illustrated by Chart 3 below.

Chart 3. Presentation of employee benefit costs against the personnel payroll fund in the period 2017–2019



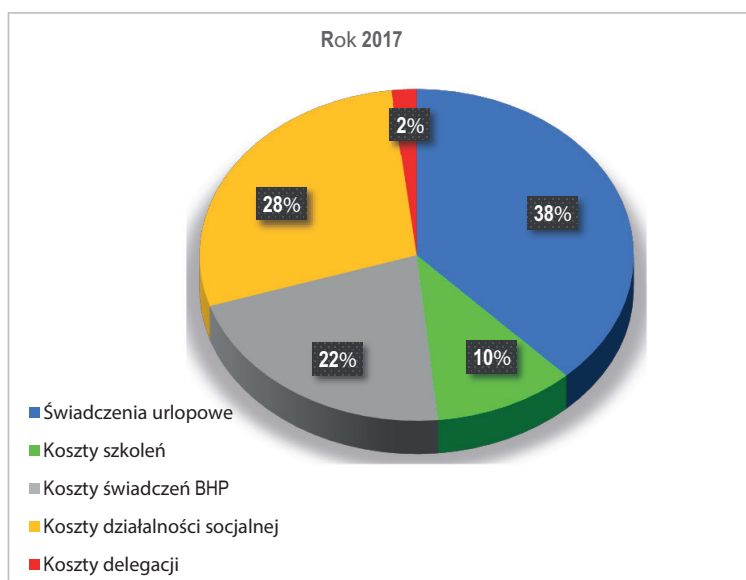
From left to right: Total employee benefits, Personnel payroll fund

Source: own elaboration based on the data from personnel payroll fund and general ledger of the Housing Cooperative for the period 2017–2019.

Chart 3 very clearly illustrates the minimal, although the same level of employee benefit costs, over the three-year period, compared to the increasing amount of personnel payroll fund.

Over the period under the review, the Housing Cooperative attempted to avoid large discrepancies in the percentage share of the benefits in the total amount of costs related to benefits. The charts below show the percentage share of various types of benefits that the employer was obliged to pay and therefore incur costs for (see Charts 4–6).

Chart 4. The percentage share of individual employee benefits compared to the total amount of costs related to employee benefits in 2017



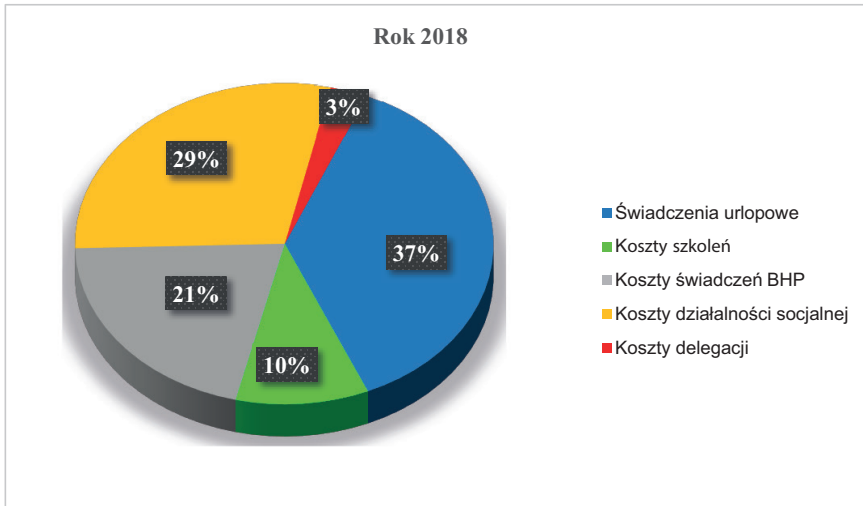
From top to bottom: Leave allowance, Training costs, Health and safety benefit costs, Social contribution activities cost, Business travel allowance

Source: own elaboration based on the general ledger data of the Housing Cooperative for 2017

As can be seen on Chart 4 there are no benefits related to the payment of jubilee awards indicated on the map legend despite the fact that the company provides such benefits. This acknowledges that the benefits were not paid because none of the employees was entitled to them in 2017. This also applies to the period under the review which is 2018 and 2019 (see Chart 5–6).

In the period 2017 to 2019, the share of costs of paid leave benefits was 37% of the total employee benefit costs. During the period under study, social contribution activities costs accounted for 29%, while the expenditure on health and safety amounted to 22%, on average.

Chart 5. The percentage share of individual employee benefits compared to the total amount of costs related to employee benefits in 2018



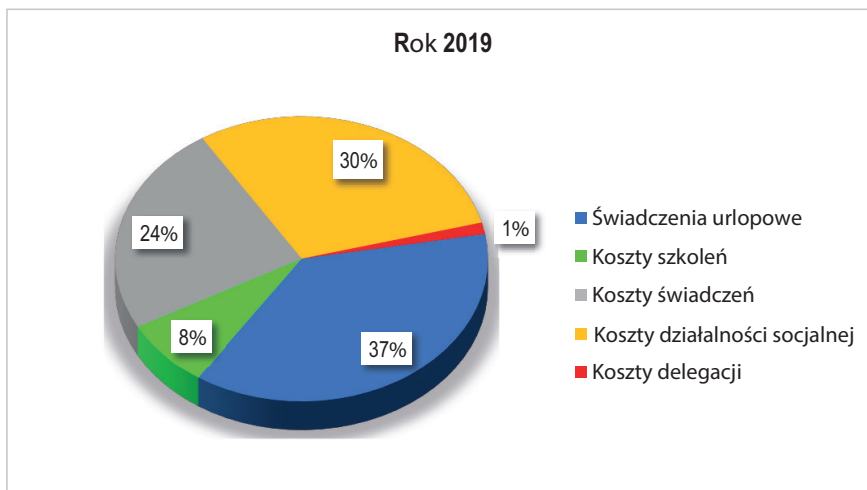
From top to bottom: Leave allowance, Training costs, Health and safety benefit costs, Social contribution activities cost, Business travel allowance

Source: own elaboration based on the general ledger data of the Housing Cooperative for 2018

Based on the charts, it can also be noticed that during the three-year period, the company incurred costs as a result of employee training, a share of which was 9% of the total amount of employee benefit costs, while the average share of business travel costs in the above-mentioned expenditures over the studied period, was at the level of 2%.

Summarising the analysis of employee benefits compared to the total cost, which is the expense incurred on this account, it can be concluded that by reducing its employee skill improvement efforts by the end of 2019, the company minimised training and business trip costs. The company decided to support the employees in a different way, thus raising the costs of social activities.

Chart 6. The percentage share of individual employee benefits compared to the total amount of costs related to employee benefits in 2019



From top to bottom: Leave allowance, Training costs, Health and safety benefit costs, Social contribution activities cost, Business travel allowance

Source: own elaboration based on the general ledger data of the Housing Cooperative for 2019.

The percentages included in Chart 6 show that when it comes to health and safety, the company spares no expense in regard to investing in its employees to ensure their safety and well-being, and therefore, it incurred greater costs in 2019.

Employee salaries and benefits assessed in the context of costs incurred by the Cooperative show that similarly to other enterprises – even those operating in different segments – the costs are closely related to the applicable regulations. Employers can only affect the costs that they can actually control. These include e.g. the number of employees and contractors they hire. The decrease in costs is also associated with the lack of salary increases (exceeding the minimum wage) and – as mentioned above – a reduction in training. Unfortunately, the Housing Cooperative occasionally had to apply the above limitations to avoid exceeding the planned cost threshold.

Podsumowanie

Niniejsze opracowanie poświęcone zostało wynagrodzeniom i świadczeniom na rzecz pracowników w ujęciu kosztów w Spółdzielni Mieszkaniowej. Wynagrodzenia i świadczenia na rzecz pracowników stanowią znaczący procent wszystkich kosztów badanej Spółdzielni Mieszkaniowej, wskazując jak wysokość kosztów wpływa na ogólne zatrudnienie pracowników z uwzględnieniem umów o pracę i na podstawie umów cywilnoprawnych. Wysokie koszty pracy powodują, że Zarząd Spółdzielni Mieszkaniowej szczegółowo analizuje opłacalność zatrudniania pracowników na różnych szczeblach i na bazie opłacalności podejmują decyzję o formie i okresie zatrudniania.

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KOSZTY PŁACOWE ORAZ ANALIZA FINANSOWA KOSZTÓW ŚWIADCZEŃ PRACOWNICZYCH W SPÓŁDZIELNI MIESZKANIOWEJ

Streszczenie

Artykuł zawiera omówienie zagadnień związanych z wynagrodzeniem i świadczeniami na rzecz pracowników, jako kosztu przedsiębiorstwa. W opracowaniu autorki zaprezentowały ujęcie teoretyczne związane z wynagrodzeniem, z rodzajami umów, jak również wyniki badań własnych dotyczących wynagrodzeń pod kątem kosztu przedsiębiorstwa na przykładzie Spółdzielni Mieszkaniowej. Głównym celem opracowania jest analiza kosztów wynagrodzeń i świadczeń z punktu widzenia kosztów przedsiębiorstwa.

Słowa kluczowe: wynagrodzenie, koszty wynagrodzeń, świadczenia pracownicze, koszty płacowe.