



Year V, v.2 2025 | Submission: 11/23/2025 | Accepted: 11/25/2025 | Publication: 11/27/2025

**The effectiveness of the Individual Microentrepreneur (MEI) as a formalization tool and the role of the accounting professional in the face of the difficulties faced by the self-employed entrepreneur.**

*The effectiveness of the Individual Microentrepreneur (MEI) as an instrument of formalization and the role of the accounting professional in the face of the difficulties encountered by autonomous entrepreneurs*

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### Summary

The Individual Microentrepreneur (MEI) regime, established by Complementary Law No. 128/2008, has consolidated itself as one of the main public policies aimed at formalizing small businesses in Brazil. This work analyzes the effectiveness of the MEI as an instrument of productive inclusion and the role of the accounting professional in the face of the difficulties faced by self-employed entrepreneurs in fulfilling their tax and administrative obligations. The research, with a qualitative and descriptive approach, was developed through bibliographic review, document analysis, and semi-structured interviews conducted with seven microentrepreneurs. The results show that the MEI presents significant benefits, such as the simplification of the formalization process, the unified collection of taxes, access to social security benefits, and the strengthening of commercial credibility. However, structural limitations were also identified, such as the reduced revenue ceiling, restrictions on activity and hiring, and difficulties in fulfilling ancillary obligations, especially regarding the payment of the DAS (Simplified Tax Collection Document) and the submission of the DASN-SIMEI (Simplified Annual Declaration for Individual Microentrepreneurs). It was observed that a lack of technical knowledge compromises the financial management of micro-entrepreneurs, reinforcing the importance of accounting professionals as guiding and educational agents.

It is concluded that, although effective for formalization, the system requires improvements and greater technical support to ensure the sustainability of businesses, with the accountant being a strategic element in this process.

**Keywords:** Individual Microentrepreneur; Accounting; Ancillary Obligations; Formalization; Entrepreneurship.

### Abstract

The Individual Microentrepreneur (MEI) regime, established by Complementary Law No. 128/2008, has become one of the most relevant public policies aimed at formalizing small businesses in Brazil.

This study analyzes the effectiveness of the MEI as an instrument of productive inclusion and examines the role of accounting professionals in assisting autonomous entrepreneurs with fiscal and administrative obligations. The research adopts a qualitative and descriptive approach, supported by bibliographic review, documentary analysis, and semi-structured interviews with seven microentrepreneurs. The findings reveal that the MEI offers important benefits, such as simplified formalization, unified tax collection, access to social security, and increased commercial credibility.

However, structural limitations were also identified, including a low annual revenue cap, restrictions on permitted activities and hiring, and difficulties in meeting accessory obligations, particularly regarding DAS payments and the submission of the annual DASN-SIMEI declaration. The lack of technical knowledge negatively affects financial management, highlighting the key role of accounting professionals as educational and advisory agents. The study concludes that, although effective for business formalization, the MEI regime requires improvements and greater technical support to ensure the sustainability of entrepreneurial activities, with accountants playing a strategic role in this process.

**Keywords:** Individual Microentrepreneur; Accounting; Accessory Obligations; Business Formalization; Entrepreneurship.



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## 1. Introduction

Entrepreneurship is one of the main drivers of economic and social development, playing a significant role in generating employment and income in Brazil. However, the country presented high rates of informality, especially among self-employed and small business owners. entrepreneurs. Faced with this reality, the federal government instituted the Microentrepreneur regime. Individual (MEI) through Complementary Law No. 128/2008, which amended Complementary Law No. Law 123/2006, responsible for creating the National Statute for Microenterprises and Small Businesses. Size. This initiative's main objective was to encourage the formalization of activities. informal economic activities, simplifying the registration process and reducing tax burdens.

This paper focuses on the effectiveness of the Individual Microentrepreneur regime. (MEI) as a formalization tool and the role of the accounting professional in the face of difficulties challenges faced by self-employed entrepreneurs. Established to reduce informality and facilitate... With the opening of small businesses, the MEI (Individual Microentrepreneur) has established itself as one of the most relevant public policies. of productive inclusion in the country. However, despite the simplification proposed by the regime, there is still... It notes that many entrepreneurs face difficulties in fulfilling their obligations. fiscal and administrative, which raises questions about the real effectiveness of this form of legal and tax framework.

In this context, the problem addressed by this research emerges, which seeks to answer: in what The Individual Microentrepreneur (MEI) program has proven effective in formalizing small businesses. business, considering the difficulties faced by entrepreneurs who carry out procedures Accountants working independently often face challenges, but what is the role of accounting professionals in overcoming these limitations? This question guides the study, allowing us to understand how accounting routines and management... Financial performance and compliance with ancillary obligations influence performance and regularity. of these micro-entrepreneurs.

Based on this problem, the overall objective of this work is to analyze the impact of the accounting and ancillary obligations of the MEI (Individual Microentrepreneur) in the formalization of small businesses in Brazil and to assess the role of the accounting professional in this process, verifying whether their actions contribute to the development of these activities or whether it represents a potential obstacle given the limitations challenges faced by entrepreneurs.

To achieve this purpose, specific objectives were structured in order to guide... The analysis. The first objective seeks to investigate the main benefits and limitations of the MEI regime. in the formalization of small entrepreneurs, considering their tax and operational aspects. and legal. The second consists of identifying the difficulties and insecurities faced by MEIs in complying with regulations. of their accounting and ancillary obligations, especially when performed without technical guidance. Finally, the third objective seeks to determine whether the involvement of an accounting professional is required or optional.



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for MEIs (Individual Microentrepreneurs) and how their presence influences regularity and financial sustainability of business.

Thus, by integrating the theme, the problem statement, and the defined objectives, this study seeks to... to contribute to the understanding of the actual functioning of the MEI regime, highlighting its relevance for The Brazilian economy, its operational challenges, and the importance of accounting in supporting it. self-employed entrepreneur. Based on this analysis, the aim is to provide input for future reflections. on improving the system and on the need for public policies that promote greater Technical support for micro-entrepreneurs.

According to the Brazilian Service for Support to Micro and Small Businesses (SEBRAE, (2024), the MEI (Individual Microentrepreneur) emerges as the main instrument for productive inclusion in the country, enabling... Millions of Brazilians lack access to social security benefits and the formalization of their activities. Even so, many micro-entrepreneurs face significant challenges related to management. financial, accounting organization, and compliance with legal and tax obligations. In this context, The accounting professional plays an essential role in guiding these entrepreneurs, assisting them. in the interpretation of rules and in the structuring of business.

The MEI (Individual Microentrepreneur) regime is characterized by its simplicity of formalization and its tax burden. reduced and by being included in a unified collection system, the Document of Collection of the Simples Nacional tax (DAS-MEI). According to Ferreira and Lopes (2024), "the MEI represented one of the most effective public policies in reducing informality in Brazil, especially among "Low-income self-employed workers." Formalization allows the entrepreneur to issue invoices. Tax benefits include contributing to Social Security and accessing specific credit lines. However, the The success of this system depends on factors such as financial education and knowledge of obligations. ancillary services and management capacity.

Despite the benefits, Santos and Almeida (2022) highlight that many micro-entrepreneurs They are formalized only to meet specific client requirements or to participate in bidding processes, without to fully understand the implications and responsibilities that formalization requires. This lack Lack of technical knowledge can lead to irregularities, debts, and even exclusion from the program. Therefore, the effectiveness of the MEI (Individual Microentrepreneur) as a formalization tool is directly linked to the level... instruction and access to career guidance.

According to data from the Entrepreneur Portal (BRAZIL, 2025), Brazil surpassed the mark. of the 15 million active MEIs (Individual Microentrepreneurs), representing about 60% of the existing CNPJs (Brazilian tax identification numbers) in the country. The significant growth reflects both the entrepreneurial spirit of the population and the difficulties of Integration into the formal job market. However, not all entrepreneurs manage to... maintaining assets or meeting tax obligations raises questions about effectiveness. the regime's role in promoting the sustainable development of these businesses.



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According to Oliveira and Costa (2022, p. 77), “the simplicity of the regime does not eliminate the need for accounting and management guidance, especially when the entrepreneur seeks to expand their activities or increase revenue.” The accountant, in this sense, acts as a mediator between the entrepreneur and the State, facilitating compliance with tax obligations and offering support in financial decision-making. Furthermore, accounting practices contribute to ensuring that... Micro-entrepreneurs need to better understand their costs, revenues, and profits, improving their management business.

Accounting, as an applied social science, aims to record and organize and interpret the patrimonial and financial facts of the entities. For Marion (2021), the accountant does not It should not be viewed not only as responsible for ancillary obligations, but also as a consultant. strategic, capable of providing relevant information for the planning and control of operations. business owners. In the case of MEIs (Individual Microentrepreneurs), this perspective is even more important, as most of them... micro-entrepreneurs do not have technical training in the financial or administrative area, which can compromise business performance.

Another relevant aspect is that, although the MEI (Individual Microentrepreneur) has contributed to the reduction of... Although informal, it also has structural limitations. The maximum annual revenue is R\$ 81,000.00 and restrictions on activity and number of employees prevent many businesses grow within the same framework. According to Ferreira (2023), “many Entrepreneurs encounter barriers when transitioning from MEI (Individual Microentrepreneur) to micro-enterprise, whether due to lack of working capital, whether due to the tax and bureaucratic complexity of the Simples Nacional (Brazilian simplified tax regime).

These limitations reveal that, although the MEI (Individual Microentrepreneur) has played a relevant role in While initial formalization is not always sufficient to guarantee the sustainable development of businesses, this is where the accountant becomes a strategic ally, offering...

Planning and technical support so that the entrepreneur can grow in a structured way. According to Silva and Santos (2021, p. 64), “the presence of a qualified accountant can transform the “A MEI (Individual Microentrepreneur) transforming a subsistence activity into a competitive and sustainable business.”

Furthermore, there is a lack of financial literacy and knowledge about business management. This constitutes one of the main challenges faced by micro-entrepreneurs. Many are unaware of... The importance of maintaining basic controls, such as cash flow, income statements, and... The separation between personal and business finances. The accountant, therefore, plays a crucial role. It is educational in providing guidance on good management and control practices.

In this context, the present research proposes to analyze the effectiveness of the MEI (Individual Microentrepreneur) as an instrument of... Formalization and the role of the accounting professional in the face of the difficulties encountered by self-employed entrepreneurs. The study seeks to understand whether the regime has, in fact, contributed to to reduce informality and whether entrepreneurs are prepared to remain compliant and



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competitive. Furthermore, the intention is to discuss how accounting can contribute to sustainability.

and in the growth of small businesses formalized as MEI (Individual Microentrepreneur).

The topic is relevant because small-scale entrepreneurship is responsible for a significant portion of job and income generation in the country. According to SEBRAE (2023), Approximately 99% of Brazilian companies are micro or small businesses, and more than 70% of new businesses... Businesses that open annually are classified as MEI (Individual Microentrepreneur). Therefore, understanding the weaknesses and The potential of this model is essential for the economic and social development of Brazil.

From an academic point of view, the study contributes to a deeper understanding of the topics discussed. The role of accounting in the management of small businesses and the effectiveness of public policies. focused on formalization. In the professional sphere, it reinforces the importance of the accountant as an agent of social transformation, by offering technical and educational support to a significant portion of Brazilian entrepreneurs.

Therefore, this work demonstrates that the MEI (Individual Microentrepreneur) is a highly relevant tool. for the formalization of small businesses, but its effectiveness depends directly on the performance from the accounting professional's perspective and the entrepreneur's level of awareness. A critical analysis of this This relationship will allow us to identify ways to improve public policies to encourage... entrepreneurship and strengthening accounting as a tool for management and development.

## **2. Material and method**

### **2.1 - Individual Microentrepreneurs - MEI**

The informal work of Brazilians was a characteristic among small service providers. Services and self-employed workers. Given this, the Individual Microentrepreneur (MEI) is a... The MEI (Individual Microentrepreneur) is an initiative to formalize small businesses in Brazil. Created by Law No. 128/2008, it has... as a primary goal, to include informal workers in a legal system, with less It cuts down bureaucracy and brings benefits and rights to entrepreneurs, such as, according to Sebrae, salary-maternity leave, sick leave, retirement due to age or disability, in addition to being included in the regime tax regime under the Simples Nacional (Simplified National Tax System), however, with exemption from federal taxes, such as Income Tax. Income tax, PIS, Cofins, IPI and CSLL). In addition, you can hire up to one employee according to the... CLT standards. (Sebrae, 2023)

According to Filion (1999), MEIs are creative entrepreneurs who use their vision. of the future to plan, imagine and create the necessary conditions for the realization of their ideas and new ventures. Therefore, micro-entrepreneurs, according to the author, are linked to Entrepreneurship is the ability of entrepreneurs to transform their ideas into opportunities.

According to Marion (2015), the MEI was conceived as a simplification tool, which makes it possible to enter the business world in an uncomplicated way and with reduced costs.



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According to the author, this initiative sought to meet a long-standing demand from self-employed workers.

street vendors, informal sellers, and service providers who wanted access to benefits.

social security and tax regularization, but which were hampered by the requirements and costs of the regimes.

traditional taxation methods.

In recent years, the number of micro-entrepreneurs has been steadily increasing.

By the year 2025, more than 15 million entrepreneurs were registered, indicating a significant role.

important for the economy, representing Brazilian entrepreneurship. Amaro (2002) highlights

Some reasons for the constant growth of MEIs (Individual Microentrepreneurs) include job loss and the possibility...

Having a partner or friend to support a project, having savings, or an arrangement...

contractual obligations for previous work, the perception of an unmet opportunity in the market, or

Identifying a product that can be improved. These factors motivate the individual to initiate...

Start your own business and become a MEI (Individual Microentrepreneur).

This high number of entrepreneurs also reflects a positive response to the initiative.

formalization for entrepreneurs. However, these various numbers of entrepreneurs may

This could jeopardize their business sustainability, as many of these entrepreneurs do not have...

planning regarding your finances.

According to Crepaldi (2012), the simplicity of the MEI lies precisely in the reduction of bureaucracy.

The formalization process allowed millions of entrepreneurs to leave the informal economy.

This public policy also brought positive effects for the State, such as increasing the base of

fundraising and strengthening the culture of formality among small entrepreneurs.

However, although the system was created to facilitate productive inclusion, the

Understanding their rights and obligations is not always clear to micro-entrepreneurs. Many

They join the MEI (Individual Microentrepreneur) program without proper knowledge of the ancillary obligations, such as payment.

monthly DAS payment or the submission of the annual declaration. According to Leone (2020), this lack of knowledge is a

This factor can lead micro-entrepreneurs to default, generating tax debts and risks.

future exclusion from the regime.

Furthermore, Dornelas (2018) points out that formalization, while positive, does not guarantee

automatically guarantees the success of the business. A large portion of formalized micro-entrepreneurs

It faces managerial difficulties and a lack of planning, which limits its growth potential and,

This often leads to the premature closure of operations.

Despite these challenges, the MEI (Individual Microentrepreneur) remains one of the main gateways to...

Formalizing small businesses in Brazil. With the proper support from accounting professionals and

Institutions like SEBRAE allow individual entrepreneurs to transform formalization into a...

A real tool for social inclusion and economic development.

Another relevant factor is that, often, the MEI (Individual Microentrepreneur) is used inappropriately by



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Companies that prefer to hire workers through a company registration number (CNPJ), disguising employment relationships.

This practice, known as "pejotização" (a term referring to the practice of hiring workers as independent contractors to avoid labor laws), distorts the purpose of the system and makes working conditions more precarious.

labor relations. As Dornelas (2018) points out, although the MEI is an effective instrument

Despite its formalization, it can also be misused in business environments.

more complex.

Finally, it is important to emphasize that the MEI (Individual Microentrepreneur) regime should be seen as a starting point.

For micro-entrepreneurs to successfully structure a solid and sustainable business, it is necessary...

Seeking training, organization, and specialized technical guidance. Follow-up by

Accounting professionals and the support of institutions like SEBRAE are crucial for transformation.

Formalization becomes a real opportunity for growth and social inclusion.

## **2.2 - Accounting and ancillary obligations of the MEI (Individual Microentrepreneur) and the role of the accounting professional**

Accounting plays a fundamental role in assessing the economic situation and

financial management of entities, providing relevant information for decision-making.

Accounting aims to allow each main user group this static assessment, as well as

inferences about future trends (Marion, 2005). The main objective of accounting is

to control the assets of entities as a result of their variations (Ribeiro, 2005).

According to Crepaldi (2012), the accounting professional plays a fundamental role not

not only in the execution of bureaucratic tasks, but also as a consultant and advisor to

The accountant is a micro-entrepreneur, acting as a mediator between the business owner and the tax system.

responsible for clarifying doubts regarding the legal obligations of the MEI (Individual Microentrepreneur), such as the correct

completing the Annual Declaration of the Simples Nacional (DASN-SIMEI), the monthly payment of

DAS-MEI and the need to issue invoices in commercial transactions with other companies.

In the context of accounting, recording events is essential for control and guidance.

of the entities. The guidance function is performed through accounting reports, which

They communicate the entity's situation and serve as parameters for careful planning and

suitable. (Carvalho, 2002)

Furthermore, the accountant is the one who guides the entrepreneur on the proper control of revenues.

and expenses, contributing to the financial organization of the business and preventing future problems.

such as the risk of disqualification due to excessive revenue. According to Ludícibus (2009), the

Accounting should be understood as an information system that provides input for...

decision-making, which also applies to micro-enterprises and individual micro-entrepreneurs.

In the context of micro-enterprises, accounting services play a crucial role.

The accountant provides a basis for assessing the organization's financial situation and guiding the...

Microentrepreneur. The performance of a MEI (Individual Microentrepreneur) company is directly linked to the advice it receives.



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Accounting, which helps in defining and aligning the financial aspects, preventing poor performance.

(Spínola, 2010)

Another relevant aspect of accounting services for MEIs (Individual Microentrepreneurs) is strategic guidance regarding... to the growth of the business. Many micro-entrepreneurs start their activities under the regime of MEI (Individual Microentrepreneur), but as their business expands, they need to migrate to more structured tax regimes. robust systems, such as the Simples Nacional (Simplified National Tax System). This transition, if not well planned, can generate costs. Unexpected tax and operational difficulties. The accountant is the qualified professional to handle them. to guide this process, avoiding negative surprises and ensuring that the change occurs in a way that... suitable.

In addition to their technical role, accountants also have an educational and ethical function. promoting awareness among entrepreneurs regarding the importance of formality and management. efficient and in compliance with tax obligations. As Marion (2015) points out, the performance of A professional accountant should be guided not only by technical skills, but also by... social responsibility, contributing to the strengthening of a formalized entrepreneurial culture in the country.

Therefore, accounting and accounting services play a vital role in management. financial and decision-making support for entities. Through accounting registration, control, and guidance, The information is organized and made available through financial statements, allowing A proper analysis of the economic and financial situation. For micro-enterprises, the services Accounting is essential to ensure a solid foundation and efficient management, providing crucial information for the success of these ventures. Therefore, it becomes clear that, even Given the operational simplicity of the MEI (Individual Microentrepreneur), the presence of an accountant is strategic to guarantee the... Regularity, security, and the development of micro-enterprises. The accountant ceases to be... It goes from being just a provider of occasional services to becoming a partner in building stability and of the growth of small businesses.

The research is characterized as qualitative and descriptive, as it seeks to understand perceptions, Experiences and opinions of micro-entrepreneurs and accounting professionals regarding the performance of MEI and the contribution of accounting in this context. According to Minayo (2021), qualitative research It works with the universe of meanings, values, and attitudes, enabling a deeper understanding. a deep understanding of social phenomena.

Regarding its purpose, this is a descriptive study, as it aims to identify and report the... Characteristics and factors that influence the effectiveness of the MEI (Individual Microentrepreneur), as well as the main difficulties. faced by entrepreneurs. For Vergara (2016), descriptive research "requires the researcher a systematic observation of the facts without manipulating them, describing them as they present themselves in reality".



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In terms of technical procedures, the study is classified as a research project of

This is a field study, as it involves the direct collection of data from entrepreneurs in order to obtain information.

real and current information on the topic. According to Lakatos and Marconi (2017), field research aims to...

The objective is to obtain information directly from the target audience through interviews and questionnaires.

or observation, seeking to understand the empirical reality of the phenomenon being studied.

In addition, consultations were carried out in bibliographic and documentary sources, such as books, scientific articles, SEBRAE reports and relevant legislation (Complementary Laws No.

123/2006 and No. 128/2008), with the aim of theoretically grounding the study and contextualizing the

The emergence of the MEI (Individual Microentrepreneur) regime in Brazil.

The research universe comprises Individual Microentrepreneurs (MEIs) who operate in guiding these entrepreneurs. The sample will be non-probabilistic and intentional, consisting of Subjects were selected based on their relevance and availability to contribute to the study.

Data collection will be carried out through semi-structured interviews, developed with based on a pre-defined script of open-ended questions. This type of interview allows you to explore with greater depth to the answers, offering the interviewee freedom to express their opinions. and experiences.

According to Triviños (2018), the semi-structured interview "values the presence of This allows the investigator to obtain richer data, as the interviewee has the freedom to... "to discuss the proposed topic." The interviews will be conducted in person or virtually. with the consent of the participants, and will last an average of 20 to 30 minutes. The responses They will be manually recorded and subsequently organized into thematic categories.

After collection, the data will be analyzed using content analysis, as proposed. de Bardin (2016), which consists of a set of techniques aimed at description and interpretation. A systematic analysis of communication, allowing inferences about the content of speech. This technique It makes it possible to identify patterns, perceptions, and meanings present in the respondents' answers. contributing to the understanding of the phenomenon being studied.

This study respects the ethical principles of scientific research, especially in what regards to the principles of scientific research. This refers to protecting the identity and integrity of the participants. All interviewees were informed about the objectives of the work and about the exclusively academic use of the information. provided.

### 3. Final considerations

The growth of entrepreneurship in Brazil, especially through the regime of The Individual Microentrepreneur (MEI) program has provided formalization for millions of people. workers who previously worked informally. However, despite the benefits of



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Formalization, however, is a journey for micro-entrepreneurs marked by several challenges that hinder their success.

Efficient business management and long-term sustainability.

According to Chiavenato (2011), entrepreneurship requires not only initiative and motivation, but It also requires knowledge and administrative skills, as well as good strategic planning and Adaptability is also essential. However, many of these entrepreneurs lack these qualities. characteristics, which ultimately compromises the management of their business, because in seeking autonomy, They end up getting in each other's way because they perform multiple functions, such as sales and administration, without a... due preparation.

Although the MEI (Individual Microentrepreneur) proposal aims to simplify, the role of an accounting professional remains. Understanding certain entrepreneurial styles is essential to ensure proper management and avoid problems. future problems, such as defaults and irregularities. Furthermore, as highlighted According to Dornelas (2018), the isolation of micro-entrepreneurs in business management is a critical factor. Many They perform all administrative and operational functions alone, which creates overload and makes things difficult. the expansion of the enterprise.

Among the main challenges faced by micro-entrepreneurs, the lack of... stands out. Technical and managerial knowledge. Many self-employed individuals are unaware of basic tax obligations, such as... monthly payment of the Simples Nacional Collection Document (DAS) and the delivery of Annual Declaration (DASN-SIMEI). Furthermore, as Crepaldi (2012) points out, the lack of knowledge Lack of control over finances leads to disorganization, which impairs the ability of... A business designed to generate profit and reinvest.

The Annual Declaration of the Simples Nacional for the Individual Microentrepreneur (DASN-SIMEI) is one of the mandatory ancillary obligations for those registered as MEI (Individual Microentrepreneur). The purpose of this declaration is to inform the Internal Revenue Service of the total amount of gross revenue obtained by entrepreneur in the previous fiscal year, in addition to reporting whether an employee was hired in the period.

Even though it's a simplified system, filing the DASN-SIMEI is mandatory for everyone. Active MEIs (Individual Microentrepreneurs) are eligible, regardless of whether they earned revenue during the year. In other words, even if the Even if a MEI (Individual Microentrepreneur) has not made any sales or provided any services, the declaration must still be submitted annually. The deadline for submission is generally May 31st of the year following the declared fiscal year.

Failure to submit the DASN-SIMEI within the correct deadline will result in a late payment penalty, which can be... a minimum of R\$50.00 or the equivalent of 2% per month on the declared value, limited to 20%. Furthermore, Failure to regularize the obligation prevents the issuance of a Certificate of No Debts (CND), which is essential. for access to bank credit or participation in bidding processes.

According to Crepaldi (2012), even though the MEI is not required to present accounting records In formal accounting, internal control of income and expenses is fundamental to facilitating the completion of the process.



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Correctly filing the declaration and avoiding inconsistencies. Many micro-entrepreneurs, due to lack of knowledge... or disorganization, they face difficulties when making this statement, which highlights the importance of having professional guidance or seeking support from institutions like Sebrae. Therefore, the DASN-SIMEI, despite being a simple obligation, is essential for maintaining the CNPJ of the company. Self-employed individuals (MEIs) in good standing can guarantee access to benefits and avoid future problems with the tax authorities. Federal.

From a legal standpoint, uncertainty regarding the limits of the MEI (Individual Microentrepreneur) is also frequent. Many exceed the annual revenue limit or engage in activities not permitted by the regime without understanding what can lead to exclusion from the Simples Nacional tax regime and the need to migrate to other regimes, which is more complex and costly.

Furthermore, Leone (2020) points out that, despite the simplified interface offered by the Portal do Empreendedor, from the entrepreneur's perspective, many people have difficulties with the digital environment, which makes the process... less accessible for those who are not proficient in using technology or are unfamiliar with it. This is especially true when dealing with fiscal language.

Another significant challenge is the lack of professional guidance. Hiring services such as accounting, although recommended, is still seen by many self-employed individuals as an unnecessary cost. Perception prevents entrepreneurs from taking advantage of the benefits of advisory accounting, such as tax planning, cash flow control, and economic feasibility analysis.

Therefore, it is clear that formalization through the MEI (Individual Microentrepreneur) program, by itself, is not sufficient to guarantee business success. So that the individual micro-entrepreneur can consolidate and develop their business, it's necessary not only to comply with tax and legal obligations, but also... also seek training, planning and appropriate professional support.

The analysis of interviews conducted with seven individual micro-entrepreneurs allowed to understand more deeply the benefits, limitations, and difficulties faced in the process. The results...

They demonstrate that, despite the MEI (Individual Microentrepreneur) having become established as an important instrument of formalization, there are still gaps that hinder the full utilization of its advantages and that they reinforce the need for specialized technical support.

In order to facilitate the visualization of the main points discussed throughout the research, based on the research, a table was created that comparatively summarizes the limitations and benefits of... The MEI (Individual Microentrepreneur) regime. This presentation summarizes the positive aspects and challenges identified, allowing... to observe how the advantages of formalization relate to the practical difficulties faced by micro-entrepreneurs. The inclusion of this table reinforces the analysis carried out and offers the reader... a clear and objective overview of the elements that impact the functioning and efficiency of the regime.



Table 1: Benefits and limitations of the MEI (Individual Microentrepreneur)

| Benefits of being a MEI (Individual Microentrepreneur)  | Limitations of the MEI (Individual Microentrepreneur)                            |
|---|--|
| Simplified formalization: opening a CNPJ (Brazilian company registration number) online with minimal bureaucracy. | Low bureaucracy. Limited annual revenue ceiling (R\$81,000).                     |
| Issuing invoices facilitates sales for businesses.  | Inability to have partners.  |
| Unified tax payment via DAS-MEI. Only one employee allowed.   |  |
| Access to social security benefits.   | Restricted list of permitted activities.   |
| Greater credibility with customers and suppliers.   | Risk of fines for late DAS payments.   |
| Easier access to bank credit.   | Difficulty separating personal and business finances.                            |
| Low monthly cost and simplified maintenance, benefiting small entrepreneurs.                                      | Limited knowledge about ancillary obligations.                                   |
| Productive inclusion and reduction of informality.  | The system remains complex for laypeople, despite the MEI's proposed simplicity. |

Source: Author's own work, 2025

Regarding the benefits, respondents primarily highlighted the possibility issuing invoices, access to bank credit, social security inclusion, and credibility. in relation to clients and suppliers. These aspects confirm that the MEI (Individual Microentrepreneur) fulfills its policy role. A public initiative aimed at formalizing small businesses, allowing entrepreneurs to do so before Informal workers will gain access to rights and opportunities that were previously restricted. The ease of opening the The CNPJ (Brazilian taxpayer identification number), obtained digitally and without bureaucracy, was also highlighted as one of the most important aspects. positive. This perception is in line with information provided by the Government.

Federal, which emphasizes that the MEI (Individual Microentrepreneur) guarantees entrepreneurs advantages such as registration with the CNPJ (National Registry of Legal Entities), possibility of issuing invoices and access to social security benefits, in addition to simplification. Tax with unified collection through the Simples Nacional Collection Document. (DAS) (BRAZIL, 2025).

However, those interviewed also highlighted significant limitations of the regime. Among The most frequently cited reasons include the annual revenue ceiling of R\$81,000, considered insufficient for certain branches of activity and the restriction on the number of employees, limited to only One. In addition, some entrepreneurs reported that the list of permitted activities for The classification as a MEI (Individual Microentrepreneur) is restrictive and does not meet all market needs. This This perception finds support in recent studies that discuss the need to update the limit. from annual revenue to R\$144,000, currently being processed in the National Congress, precisely for adapt the system to current demands and accumulated inflation (VIANA CONTABILIDADE, 2025).



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Another relevant point identified in the interviews was the difficulty faced by MEIs (Micro Individual Entrepreneurs) in fulfilling their ancillary obligations. Many reported feeling insecure regarding the Payment of the DAS tax and submission of the annual tax return, in addition to difficulties in separating personal and personal finances. Personal and business matters. There have been cases of entrepreneurs who have delayed or forgotten to pay the... DAS, resulting in fines and interest, and others who did not fully understand the tax requirements. This reality reflects a structural problem in the Brazilian business environment, which is recognized internationally, it is considered one of the most complex in terms of tax obligations. According to According to a World Bank study, Brazilian companies spend an average of 1,501 hours per year to comply with [regulatory standards/standards]. tax obligations, which demonstrates the complexity of the system and the need for technical support for Avoiding errors and defaults (World Bank, Doing Business 2020).

In this context, the role of the accountant appears to be fundamental. Half of those interviewed He stated that he had already used accounting services, either for opening a MEI (Individual Microentrepreneur) or for monitoring the... obligations, while others recognize the importance of the professional, but do not use him because cost issues or the belief that they can meet the requirements on their own. The literature The academic emphasizes that, although the MEI (Individual Microentrepreneur) was created to simplify formalization, the accountant... It plays a strategic role in guiding and preventing errors, as well as contributing to management financial and tax planning. Alves et al. (2023) highlight that the accountant not only It assists in fulfilling legal obligations, but also acts as an educator and strategic partner. of the entrepreneur, helping him to better understand the financial dynamics of the business and to make decisions. more assertive decisions.

The question of whether accounting services are mandatory or optional was also discussed. Most respondents believe that having an accountant should be optional, but with greater support. governmental efforts are needed to ensure that entrepreneurs have access to clear and accessible information. Some, However, they argue that accounting monitoring should be mandatory, precisely to avoid future problems and ensure greater legal certainty. This divergence demonstrates that, although the Even though the system is simplified, there is still a significant dependence on technical support to ensure the Compliance. In this sense, the accountant is seen as an investment that can bring benefits. long-term, but not always accessible to all MEIs, especially those with Lower revenue.

The results obtained allow us to conclude that the MEI is effective as an instrument of Formalization is possible, but it faces structural limitations and management challenges that compromise its full implementation. Effectiveness. The system fulfills its role by offering concrete benefits, such as access to credit, It handles social security and issuing invoices, but still needs adjustments to meet the demands of... entrepreneurs who grow and expand their businesses. The difficulties reported by Interviewees highlight that the simplification proposed by MEI does not eliminate the need for



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technical knowledge, and the support of an accountant can be crucial in preventing default and tax problems.

Therefore, the analysis of the results reinforces the importance of public policies that expand the Access for MEIs (Individual Microentrepreneurs) to accounting services and financial education programs. The accountant, even if not Being mandatory, it plays an essential role in business sustainability and consolidation. of formalization. The role of this professional should be seen not only as fulfilling the requirements legal requirements, but as a competitive differentiator that contributes to longevity and growth of micro-enterprises.

#### **4. Final Considerations**

The purpose of this Final Course Project was to analyze the effectiveness of Individual Microentrepreneur (MEI) as a tool for formalization and understanding its role. The role played by the accounting professional in the face of the difficulties encountered by the entrepreneur. autonomous. Based on theoretical, documentary, and empirical research, it was possible to observe that the model The MEI (Individual Microentrepreneur) represents a significant milestone in the process of economic inclusion in Brazil, by enabling... that informal workers have access to the legalization of their activities, social protection and growth opportunities.

Although the results obtained allowed for a consistent analysis of the effectiveness of Regarding the study of MEI (Individual Microentrepreneur) and the role of the accounting professional, it is acknowledged that the research has a limitation. Important: the small number of participants. Only seven companies were considered. classified as Individual Microentrepreneurs, in a national universe composed of millions of active MEIs. Therefore, the data reflects the specific perceptions of a restricted group and not They allow for absolute generalizations for the entire category, even though they provide relevant indicators. and consistent with trends observed in broader studies.

The results demonstrated that the MEI efficiently fulfills its primary function of Tax simplification and reduced bureaucracy for opening businesses. The possibility of issuing invoices, access to social security benefits, ease of opening a CNPJ (Brazilian tax ID), and... The increased credibility of entrepreneurs in the market was repeatedly highlighted by... interviewees cited these aspects as elements that strengthen formalization. These aspects demonstrate that the The system contributes significantly to the regularization of self-employed workers and small businesses. service providers, providing them with a safer and more structured environment for the development of their activities.

However, it was also found that the MEI (Individual Microentrepreneur) has limitations that have a significant impact. directly impacts the growth of businesses. Among the most frequently mentioned points are the ceiling of revenue considered insufficient for some areas, the impossibility of having partners, the limit



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Reduced hiring of employees and a restricted list of permitted activities. These limitations

They prevent many entrepreneurs from naturally progressing through their expansion cycle, forcing them to...

in some cases, to remain artificially within the regime's limits to avoid an increase

of tax costs. Such difficulties corroborate the observation of authors such as Sebrae (2023), who

They highlight the constant need to improve the model to keep up with reality.

economic and social situation of the country.

In addition to structural limitations, the study revealed that a large part of

Micro-entrepreneurs face difficulties related to fulfilling ancillary obligations.

and to the organization of the business's financial routines. Problems such as insecurity when carrying out the

Annual Declaration of the Simples Nacional (DASN-SIMEI), late payment of the Document of

Collection of the Simples Nacional tax (DAS), lack of knowledge of tax rules, and difficulty in separating...

Personal and business finances appeared repeatedly. These findings indicate that, although

Although the MEI (Individual Microentrepreneur) was conceived as a simplified regime, it still requires minimum knowledge of

Management and accounting skills that not all entrepreneurs possess.

In this context, the role of the accounting professional has proven to be of great importance. Although

Even though hiring them is not mandatory, many respondents recognized the importance of this support.

technical, especially in clarifying tax-related questions, preventing irregularities, and in

Guidance for more efficient financial management. The accountant's role, therefore, is not limited to...

Its role extends beyond fulfilling legal obligations, encompassing an educational role and contributing to...

professionalization of the activity and for the sustainability of the enterprise. However, also

It became evident that the cost of this service is still a limiting factor for some micro-entrepreneurs, which reinforces the

The need for public policies that broaden access to financial education and basic guidance.

accounting.

Based on the data obtained, it can be concluded that the MEI (Individual Microentrepreneur) is an effective instrument for...

Formalization plays a central role in the productive inclusion of small entrepreneurs. However,

Its full effectiveness depends on overcoming structural challenges and expanding support policies.

especially with regard to the tax and financial empowerment of micro-entrepreneurs.

It is therefore recommended that the system be periodically reviewed and updated, with expansion of

Revenue limits, more flexible hiring rules, and the inclusion of new activities.

It is also suggested that the government invest in free and accessible training programs,

in order to reduce the number of entrepreneurs who face difficulties in meeting their requirements.

obligations.

Finally, it is worth highlighting that accounting professionals play a strategic role in consolidating...

Formalization and strengthening of small businesses. Their technical knowledge contributes to...

To reduce errors, avoid penalties, and promote more organized and efficient management. The relationship between



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Having a self-employed individual (MEI) and an accountant, even when not mandatory, has proven to be highly beneficial, reinforcing that...

Accounting should not be seen merely as a cost, but as an investment for the...

sustainable development of micro-entrepreneurs.

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