

Развитие малого и среднего бизнеса как фактор роста экономики России

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Аннотация

В данной статье были исследованы факторы роста МСП в России. Были изучены статистические данные, мнения экспертов и прогнозы касательно деятельности малого и среднего бизнеса, выявить основные факторы ликвидаций МСП, предложить решения существующим проблемам для более эффективного развития бизнеса. При написании данной работы были использованы официально опубликованные статистические данные Федеральной Службы Статистики и Правительства России, Федеральные законы и Приказы Министерств, информационные порталы и интервью экспертов.

Ключевые слова: малый и средний бизнес, государственные и региональные программы развития, инвестиции, устойчивое развитие.

Development of small and medium-sized businesses as a factor of economic growth in Russia

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Annotation

In this article, factors of SMEs growth in Russia were investigated. Statistical data, expert opinions and forecasts on the activities of small and medium-sized businesses were analyzed, identified the main factors of liquidation of SMEs, offered solutions to existing problems for more effective business development. For conducting the survey, officially published statistics of the

Federal Service of Statistics and the Government of Russia, Federal Laws and Orders of Ministries, information portals and expert interviews were used.

Keywords: small and medium-sized businesses, state and regional development programs, investment, sustainable development.

The main difference of the small and medium-sized businesses from other forms of enterprises is that it quickly adapts to the conditions of management, offers more flexibility and requires a relatively small initial investment and provides a diversified range of products and services, ensuring healthy competition in the economy, and also provides a large proportion of working places.

Therefore, in recent years, more attention has been paid to small and medium-sized businesses in Russia. At all levels of the executive branch and the regional government there are introduced initiatives in support of development of small and medium-sized enterprises (hereinafter referred to as SMEs). Their activity is stimulated both by a variety of financial instruments with the support of the Central Bank, and with the help of the state and regional development programmes. However, as discussed in the article, not all initiatives effectively help to develop SMEs.

This topic is becoming relevant, as in 2016 year SME Development Strategy was published in Russia (by the year 2030), and it aims to make up to 40% of GDP on average, due to the activities of SMEs by the year 2030. This was supported by Russian President Vladimir Putin when setting the main tasks for the year 2017, and the goal was to achieve overall macroeconomic stability and, as one of the factors to achieve it, to support small and medium-sized businesses. Support consists not only in government programs and subsidies, but also in increasing the investment in small and medium-sized businesses.

The purpose of this article is to study the growth of SMEs in Russia. Study objectives: to examine statistical data, expert opinions and predictions about the activities of small and medium-sized businesses, to identify the main factors of liquidations SMEs, offer solutions to existing problems for more effective business development. The subject of scientific work-activity of small and medium-sized businesses in Russia, objects of research-quantitative and qualitative indicators of activity of the enterprises, the current programme of State support for SMEs.

While researching this work were used officially published statistics and Statistics of the Federal service of the Russian Government, federal laws and Orders of the ministries, information portals, and experts` interviews.

Currently, SMEs is one of the most important ways of doing business. Number of small and medium business is 5 925 282 (data for February 2017 year according to the Russian

Government), of which 5 636 789 units are micro-enterprises (95%), 267 558 units-small enterprises (4.5%), 20 935 units-medium (0.4%). 3 074 668 subjects registered as individual entrepreneurs (52%), legal entities-2 850 614 subjects of small and medium-sized enterprises (48%)[1]. We should also mention that SMES provide jobs for 18 million citizens that produce 25% of the total employment of the population in Russia. Small and medium business are responsible for 20% of GDP, and in some regions of Russian Federation, one-third of gross domestic product is generated by SMEs [3].

When researching the impact of SMEs on the Russian economy, was investigated and analyzed official statistics published on the website of the Federal statistics service. According to the data there, the greatest number of SMEs operates on the territory of the Central Federal District, mainly by enterprises in Moscow (table 1). In the capital, 44.9% of all businesses are subjects of SMEs, providing a place for employment of 20.66% of the working population. Within the capital, this figure conceals millions of people-and this only underlines the social significance of development of small and medium-sized businesses.

Also, in particular, popular for SMEs businesses are St. Petersburg, Moscow Oblast, Sverdlovsk oblast, Krasnodar Krai. In these subjects there are actively developing policies to support small and medium-sized businesses. The smallest rate of development of small and medium business can be observed in the North Caucasus Federal District.

The North Caucasus Federal District is involved in programmes for SMEs development, but due to increasing of non-tax payments, raising land rent and increasing rates on loans, more and more enterprises goes to "shadow". Moreover, this problem also appears in all businesses: according to a survey of «Business Mail.Ru», 40% of small and medium-sized enterprises receive a salary in an envelope.

This situation has been commented by Ruslan Kambiev, the head of the International Association of Islamic business of Karachaevo-Circassian Republic, listing a series of "chronic" problems of SMEs: such as "reducing the availability of borrowed resources, lack of access to microfinance and other financial instruments, also established image of instability, frightening potential investors "[5]. In the rating of the effectiveness of the State support of small business in 2017, submitted by analytical Portal «All Elections», North-Caucasian Federal District was recognized as ineffective (table 2).

Table 1. Main indicators of small (including micro enterprises) and medium-sized enterprises in subjects of Russian Federation for the year 2016

Federal District	The proportion of the total number of SMES	The share of the total turnover of enterprises
Central Federal District	33.90%	40.80%
Moscow	18.64%	25.86%
Moscow region	4.39%	3.80%
Voronezh region	1.37%	1.86%
Privolzhsky Federal District	17.47%	15.08%
The Republic Of Tatarstan	2.69%	2.46%
Samara region	2.54%	2.00%
Perm Krai	2.20%	1.48%
Nizhegorodsky region	1.85%	2.15%
Northwestern Federal District	13.41%	12.80%
St. Petersburg	8.46%	8.53%
Kaliningrad region	1.02%	0.94%
Siberian Federal District	11.64%	9.34%
Novosibirsk region	2.94%	2.30%
Krasnoyarskiy Krai	1.93%	1.71%
Ural Federal District	9.18%	7.73%
Sverdlovsk region	3.90%	3.09%
Tyumen region	2.41%	2.29%
Chelyabinsk region	2.56%	2.15%
Southern Federal District	8.17%	7.21%
Krasnodarskiy Krai	3.26%	2.84%
Rostov region	2.04%	2.46%
Far Eastern Federal District	4.29%	4.65%
Primorskiy Krai	1.65%	2.05%
North-Caucasian Federal District	1.95%	2.38%
Stavropol Krai	0.93%	1.30%

Table 2. The effectiveness of the State support of small and medium business: analysis of Federal districts for the year 2017.

Federal District	% small business	% of employed persons	The number of existing programmes	Group
Privolzhsky Federal District	59.5%	15.5%	76	Effective
Central Federal District	48.6%	16.8%	70	Effective
Ural Federal District	62.5%	16.0%	34	Effective
Siberian Federal District	58.7%	13.9%	45	Average
Northwestern Federal District	58.0%	18.6%	30	Average
Southern Federal District	69.5%	12.7%	29	Average
Far East Federal District	59.4%	15.8%	12	Average
North-Caucasian Federal District	39.0%	6.7%	26	Inefficient

Thus, public support programmes are not a guarantee of stable development of SMEs. This requires a broader approach, legislative changes, fiscal reforms and support from the banking sector.

An important point of the research is the distribution of SMES by economic activities. Table 3 presents the main indicators of small and medium-sized enterprises by economic activity.

Table 3. Main indicators of small (including micro enterprises) and medium-sized enterprises by the type of economic activity in Russian Federation for the year 2016.

Type of economic activity	The proportion of the total number of subjects of SMEs	The share of the total turnover of enterprises
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	37.3%	56.7%
Wholesale trade, except of motor vehicles and motorcycles	24.6%	42.8%
Retail trade, except of motor vehicles and motorcycles; repair of personal and household goods	9.2%	9.2%
Operations with real estate, rent and services	21.7%	11.5%
Construction	12.1%	10.4%
Manufacturing	8.9%	9.5%
Manufacture of food products, beverages and tobacco	1.1%	1.6%
Transport and communications	7.8%	5.0%
Other	3.1%	6.9%

The largest number of enterprises engaged in the wholesale and retail trade-this branch is responsible for 56.7% of the total turnover of all enterprises in Russia. The main problem of this kind of activity is retail trade monopolization. Large conglomerates using price wars clean small and medium-sized competitors out of the way and prevent the release of new enterprises in this sector.

In addition to Government support programmes, enterprises are entitled to some bonuses and concessions that, the State hopes, will encourage existing businesses and attract new business. Only in the year 2018 there will come into force more than 10 innovation, which facilitate businesses in the early stages of development. The most important of these concern accounting: simplified depreciation up to 1 times per year; allowance to write off material production costs in full; special favors for micro-enterprises allow accounting solid (cash) method. Small businesses also may conduct accounting in simplified form-you must only submit to the IFTS balance and financial report.

Small and medium business have a preferential right of purchase of State and municipal property, which they rent, according to the Federal law of 29.06.2015 N 158.

Microenterprises may not take local normative acts, that is, internal regulations, schedules of shifts, bonuses, etc. (in this case, the employer must register all the above items in the labour tcontract with the workers, according to the Decree of the Government of 27.08.2016 N 585).

A significant impact will have the way of controlling of the small businesses in the year 2018. Currently there are still supervisory holidays-since 01.01.2015 to 31.12.2018-microenterprises will not get any check from sanitary commission, fire inspection and other oversight bodies. For small businesses there are also more indulgence - any validation should not take more than 50 hours per year. These terms apply only to routine checks. Otherwise, upon receipt of complaints from consumers, the relevant supervisory authority will have the right to conduct an audit in full and according to all the rules, not coordinating actions with the Prosecutor's Office. However, the big minus of unscheduled inspections is that they can be used for commercial purposes as an instrument of struggle against competitors or in the interests of the inspectors — either for the sake of accountability, either for the sake of earning extra money by extorting bribes.

But whatever measures have already been implemented, significant growth hasn't been achieved. According to official statistics, for the year 2016 the number of SMEs increased by 10%, which could be explained not so much by actual development of SMEs, but by changes in criteria for subjects of small entrepreneurship. The main factors that draw attention in the distribution by types, are the annual revenues and the number of employees in the enterprise. Procedure for rating of the company to one or another category of small and medium business is regulated by article 4 of

the Federal Law No. 209-FZ from 24.07.2007 "on the development of small and medium-sized enterprises in the Russian Federation".

In fact, during the last few years, SMEs do not evolve. High interest rates on loans, lack of collateral, insecurity are not the best conditions for business development. According to a survey conducted by the MSP Bank in partnership with the National Agency for financial studies, among the 1.5 thousand interviewed managers of SMEs, only 32% of businesses are going to take a loan during the next six months. This is despite the fact that in all developed European countries lending is the primary source of financing for SMEs. In France, Spain and Italy more than half of the companies surveyed were going to take a loan (65%, 59% and 56% respectively). The reluctance of SMEs to take loans can easily be explained by the high interest rates. If the United States credit rate for SMEs will be 3.5%, in Russia starting from 11.8%, and that is if the company would provide a collateral.

The most promising areas for the development of SMEs will be those in which the State provides the most support - the so-called priority sectors. As stated above, many small and medium-sized enterprises suffer bankruptcy for lack of a means of livelihood. To improve the situation in the credit market, the initiative has been established with the support of the Ministry and the Central Bank titled "Program to stimulate lending to SMEs". The essence of the program lies in the fact that the Central Bank fixes the key rate at 6.5%, giving such rate on loans to commercial banks. Banks, in turn, fix the interest rate at the level of 10.6% per annum for small enterprises and for medium-up to 9.6% per annum. The programme united 49 authorized banks in Russia. The drawback to the program is that the loan must be at least 3.5 million rubles for a period not exceeding 3 years, SMEs should be a high-tech project or operate in priority industries. But it should be recognized that at the initial stage of existence, not all small businesses will be able to afford to take on such a risk as a big loan for a short period.

However, in the number of industries, SMEs will be able to obtain preferential loans.

Priority sectors:

- agriculture/provision of services in this area.
- manufacturing, including food production, primary and further processing of agricultural products.
- production and distribution of electricity, gas and water.
- construction, transport and communications.
- domestic tourism.
- high-tech projects.
- activities in the field of health.

- collection, processing and disposal of waste, including sorted materials, as well as the processing of metallic and non-metallic waste, garbage and other items into secondary raw materials.

Such measures shall replace the directions of development of SMEs towards priority sectors and open doors to new business, as it's the lowest interest rates on loans for the entire market. However, it is unlikely that even a loan at reduced rate can attract entrepreneurs to such highly monopolized area as the production of electricity, gas and water, also attracting entrepreneurs in health and pharmaceuticals requires significant initial investment. And, as a consequence, the programme of support is also not a perfect example of stimulating the development of SMEs.

Summing up, it should be noted that the State did have an active support to small and medium businesses, but either does not cover all its market segments, or does not properly implement support programs. It is also necessary to state that the municipal authorities should not create negative conditions in their regions and should support government-wide policy.

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