Преимущества и недостатки поддержки банков для малого бизнеса на примере Германии и России

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Аннотация
Статья посвящена выявлению положительных и отрицательных аспектов использования банковских приложений для ведения малого бизнеса в России, а также изучению подхода к поддержке малого бизнеса в Германии. Основой содержания является анализ приложения Сбербанк Бизнес Онлайн и анализ рынка предприятий в германии. Также в работе выделены практические рекомендации по устранению недостатков приложения Сбербанк Бизнес Онлайн.

Ключевые слова: мобильные приложения, малый бизнес, Сбербанк Бизнес Онлайн, человеческие ресурсы, государственные программ, банк KfW.

Opportunities and threats of protection of the banks for small business from on the example of Russia and Germany

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Abstract
The article is devoted to identification of positive and negative aspects of usage of banking applications for conducting small business, and additionally to the study of German approach to the small business protection. Basis of content is the analysis of the application Sberbank Business
Online and analysis of the German market of enterprises. Moreover, the practical recommendations about elimination of shortcomings the application Sberbank Business Online were fund.

**Keywords:** mobile applications, small business, Sberbank Business Online, human resources, governmental programs, KfW bank.

Nowadays, in conditions of the worldwide globalization, the main tendency of development in financial aspect of conducting small business is simplification of all processes connected with money, their usage and account by means of modern information technologies And movement from paper information carriers to electronic ones. The large role in this movement is played by the modern mobile applications, such as: Sberbank Business Online, Business Mobayl, Bmbusiness, ELBRUS Mobile and others. This topic is relevant due to the fact that rapid development of modern society brings the competition between the enterprise to the new level, where the main criterion is not the revenue, but its relation with the costs. And cost has direct connection with the efficiency of complying business activity by the help of modern technologies.

The purpose of this article consists in identification of advantages and disadvantages of usage of the banking applications for conducting business activity instead of the human capital, analysis of the same sphere in Germany. Our hypothesis is that usage of digital applications simplifies all business processes considerably, because they are excellent assistant for businessmen without financial education and also the driving force for development of the business. The main object during consideration of this hypothesis will be the application Sberbank Business Online.

It would be desirable to begin with consideration of properties and characteristics of the services provided by Sberbank Business Online. The main application of this bank is the Internet bank in which the businessman has opportunity to monitor and obtain detailed information about the condition of accounts, the status of payments and transaction history, every time then he or she want it. Moreover, this computer device includes conducting electronic document circulation, checking of contractors on reliability and also edition and management of limits of business cards. For smart phones there is a customized application under the name Mobile bank. It possesses a number of convenient functions such as: templates for instantaneous payments and control over the business cards and the salary. Besides, now the bank conducts development of the new application which allows using interactive wrist watch for implementing business activity. In addition to the main functions listed earlier applications give the chance to use a package of extra services which consists of all elements, which are necessary for the successful organization of financial activity of the organization. The set of these functions is included: acquiring, accounting, online cash Equator,
insurance, leasing, lending, factoring, foreign economic activity and currency control, business analytics and many other things.

Take into account all information above; it is possible move to the detection of advantages and shortcomings of usage Sberbank Business Online. To reveal the first and main advantage it is necessary to compare the cost of human resources and a full package of banking services of the application for medium and small business.

**Table 1.** Comparison of prices for banking application services and prices for services from third parties [1]

<table>
<thead>
<tr>
<th>Service</th>
<th>Human resources/other sources</th>
<th>Bank application</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bookkeeper</td>
<td>35000</td>
<td>22000</td>
<td>-13000</td>
</tr>
<tr>
<td>Personal lawyer</td>
<td>37000</td>
<td>210</td>
<td>-36790</td>
</tr>
<tr>
<td>CRM business management</td>
<td>25,960</td>
<td>0</td>
<td>-25960</td>
</tr>
<tr>
<td>Marketer</td>
<td>65000</td>
<td>450</td>
<td>-64550</td>
</tr>
<tr>
<td>Site creation</td>
<td>8950</td>
<td>16800</td>
<td>7850</td>
</tr>
<tr>
<td>Cashier's rent</td>
<td>1500</td>
<td>1800</td>
<td>300</td>
</tr>
<tr>
<td>Financier</td>
<td>55000</td>
<td>5490</td>
<td>-9510</td>
</tr>
<tr>
<td>Assistant (Document Flow)</td>
<td>20000</td>
<td>295</td>
<td>-19705</td>
</tr>
<tr>
<td>Courier</td>
<td>18000</td>
<td>5100</td>
<td>-12900</td>
</tr>
<tr>
<td><strong>Total (per month):</strong></td>
<td><strong>266410</strong></td>
<td><strong>52145</strong></td>
<td><strong>-214265</strong></td>
</tr>
</tbody>
</table>

For drawing of this table, the medium sum of expenses in rubles on average in Russia was used. This table fully reflects the considerable advantage of usage of online services of bank instead of hiring staff or use of services from third parties in terms of costs. In addition, their reduction allows invest a big amount of money in business development and reserve more income. It would be possible to challenge this advantage by the high cost of service provided be the bank but opening of the settlement account and connection of additional services to this application is free, exceptions can be made only for services and payments, which exceed the limit approved by the bank.

Also, to advantages of electronic carrier refer the fact, that the mobile application on it allows make transactions and operate the business from anywhere in the world by one click. The main negative side of this aspect consist in dependence of the application from the availability the electronic device and the Internet. In cases of unavailability of these two components financial and employment, activities within this organization will not be available.

Another advantage consists in simplicity and user-friendliness of this application. The beginning entrepreneur does not need the higher economic or financial education, because all works in this area is made by bank for him. Obstacles in this situation can become inability to use electronic devices and incomprehension of standard bank processes and operations.
In addition to all shortcomings, mentioned before, it is possible to identify number of minuses of using only one application for controlling bank operations and conducting financial and business activity. The first shortcoming is that with the growth of the enterprise appeared the need in movement to other services and hiring of employees, due to the fact that one person is not able to control all financial flows of the large enterprise even by means of the universal application. The second minus consists in threat of the breakage of the application or loss of information, in consequence of which the executive can incur significant monetary losses.

In our opinion, to reduce negative impact of the revealed shortcomings, it is necessary to make a number of improvements. The first is opportunity to make financial transactions in offline mode (without using the Internet) by means of the SMS message or a call to bank. Moreover, introduction of additional function of transfer of transaction on certain time will improve the situation. Users of the application will have the opportunity to build the plan of payments in advance and be sure that money will be delivered in time. Further, it is necessary to decrease cost of usage of this application not only for new clients but also for old and reliable users, by providing them loyalty programs and discounts. The next step is organization of special free electronic courses for beginning entrepreneur, where they will have the opportunity to know everything about the application, its functions and additional survives. These courses should be short and informative and adopted for needs of different client and their industry. In addition, bank should take care of the information security of the clients and pay a lot of attention to protection of applications and servers against breakings by criminals, and for development of this security system Sberbank already developed the number of tools for protection of application, like the fingerprint and retinal scan for opening of the application.

Now it is necessary to concentrate our attention on the same industry in Germany. The main parts of support for small and average business in many European countries, including Germany, as a rule, include governmental programs, which provide help for people, who wished to begin own business.

In Germany, as in the country of the European Union, the criteria of reference of economic entities are applied to small and average business. The classification includes the allocation of the microenterprises (to nine the workers and annual turnover or the sum of balance does not exceed two million euros), small enterprises (10–49 workers; to 10 million euros) and medium-sized enterprises (50–249 workers; to 50 million euros).

Thus, to the enterprises, which can apply for the support in EU countries, belongs the companies with the amount of the workers no more than 250 people and the annual turnover or balance does not exceed the barriers.
For the beginning we should consider several quantitative indicators. In 2015 in Germany about 575 thousand new enterprises were registered. At the same time for this period of 545 thousand enterprises went out of the business or were liquidated. It is necessary to notice that it is about 15% of total number of the enterprises. Moreover from 2001 to 2015 the balance of creation of the new enterprises in the country five times were negative and ten times were observed increase in number of the existing enterprises by 30–50 thousand a year.

It is known that 98% of the German enterprises belong to small business (no more than 50 employed people). They provide more than 50% of employment and 25% of a turnover in the country. How the enterprises of the different sizes are distributed in the industries, is shown in the table (data for 2014) [2].

**Table 2. Distribution of the enterprises on sizes in the industries of Germany, on thousands.**

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>0–9 employed</th>
<th>10–49 employed</th>
<th>50–249 employed</th>
<th>250 employed and more</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total sum</strong></td>
<td>3629.7</td>
<td>3290.6</td>
<td>268.3</td>
<td>57.7</td>
<td>13.1</td>
</tr>
<tr>
<td><strong>Including:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Processing industry</strong></td>
<td>248.1</td>
<td>184.9</td>
<td>43.9</td>
<td>15.3</td>
<td>4.0</td>
</tr>
<tr>
<td><strong>Trade: cars</strong></td>
<td>655.1</td>
<td>563.3</td>
<td>51.6</td>
<td>8.6</td>
<td>1.6</td>
</tr>
<tr>
<td><strong>Hotel and restaurant business</strong></td>
<td>245.8</td>
<td>229.7</td>
<td>14.7</td>
<td>1.7</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Information/communication</strong></td>
<td>130.0</td>
<td>118.5</td>
<td>8.8</td>
<td>2.3</td>
<td>0.4</td>
</tr>
<tr>
<td><strong>The services rendered by representatives of liberal professions</strong></td>
<td>513.1</td>
<td>484.8</td>
<td>24.3</td>
<td>3.4</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Health care / social services</strong></td>
<td>236.9</td>
<td>198.5</td>
<td>28.3</td>
<td>7.9</td>
<td>2.2</td>
</tr>
<tr>
<td><strong>Other services</strong></td>
<td>234.3</td>
<td>221.7</td>
<td>10.4</td>
<td>1.8</td>
<td>0.3</td>
</tr>
</tbody>
</table>

To provide high rates of creation of the new enterprises and a high share of small enterprises in national economy, in Germany at all levels various measures of support and development of such subjects are taken.

According to the German trade code (HGB) individual entrepreneurs are exempted from a number of the duties established by the HGB, in particular, from maintaining double-entry bookkeeping, drawing up balance, the obligatory publication of the annual report if they fall under the corresponding criteria of Provision on taxes and fees.

The concept of trade of the German right means any economic activity, allowed by the law, directed to receiving profit, which was intended for the long period and carried out under own
name and at own expense. The activity of persons of liberal professions (artists, journalists, architects, lawyers and notaries, farmer, etc.) is not subject to special registration in tax authorities, and it is not considered as trade activity.

Before the implementation of trade activity, the person must be registered by authorized body of the municipal unit or by the Chamber of Commerce and Industry.

Self-employed persons of liberal professions, on the contrary, as it was noted above, should not register their activity and pay the tax for it. However, they should have the corresponding education by profession in which they independently work.

Along with the simplified registration procedures considered above and conducting activity in Germany also other mechanisms of assistance to small business are implemented. Mechanisms of financial support are very popular.

The KfW Bank (Bank of an economic recovery), and other financial institutions at the federal level act as the operators of the programs of financial assistance.

At the same time the key principle according to which any support is carried out through the bank serving the client works. It conducts reception of applications, verification of the corresponding prerequisites, delivery of funds and check of their target use.

As the important mechanism of financial support granting the credits on preferential interest rates and performs with adoption of risk by bank. Similar crediting is carried out by KfW bank concerning the enterprises of small and medium business at observance of the following conditions: the enterprise is in the market not less than five years; the credit is intended for investments into means of production and does not exceed 25 million euros. Within support KfW assumes up to 50% of responsibility on risks. The interest rate depends on risk assessment and makes approximately from 1 to 7%. At the same time the credit within two years is free from repayment and is provided for ten years.

There are also other financial mechanisms of support, including credit. However, it should be noted that in the conditions of extremely low credit rate which exists in Germany within the last 5–7 years the value of such measure of support as interest rate reduction, sharply fell. Still demanded, however, is a partial release from responsibility on risks.

Summarizing, it is necessary to emphasize once again that the catalog of concrete mechanisms and programs of support of small and average business in Germany is extremely volume, their conditions significantly differ depending on target groups, purpose, territorial and structural features and other factors.

In the conclusion, I want to say that, conducted research show that the usage of modern technologies and mobile banking applications is more convenient and less expensive for small
business then the usage of human capital in Russia, but in terms of Germany, small business usually do not need them because it is not obliged to make the finial documentation. On the example of service Sberbank Business Online thoroughly proved that mobile applications are really useful and convenient assistant for the modern beginning businessman, and allows not only perform all financial transactions easily, but also simplifies his day-to-day activity and promotes reservation of funds for further development and expansion of the company, but on the example of Germany it is also clear that the bank and governmental position let small business allocation from the financial difficulties and they do not need additional help.

Список использованных источников

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