Проблемы и перспективы малого и среднего бизнеса в России

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Аннотация: В данной статье рассматриваются особенности малого и среднего бизнеса и условия его функционирования в России, отмечено значительное отставание Российской Федерации в развитии данной сферы предпринимательства от передовых в экономическом отношении стран; рассмотрена отраслевая структура отечественного малого и среднего бизнеса; проанализированы основные проблемы, тормозящие его развитие в России.

Ключевые слова: малый и средний бизнес, микропредприятие, предпринимательство, экономическая политика, государственная поддержка, налоговая система.

Problems and Prospects of Small and Medium-Sized Businesses in Russia

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Abstract: This article discusses the features of small and medium-sized business and the conditions for its functioning in Russia. A significant delay in development of the Russian Federation in terms of the entrepreneurship development compared to more economically advanced countries was noted; the industrial structure of domestic small and medium-sized businesses is considered; the main problems hindering their development in Russia are analyzed.

Keywords: small and medium-sized business, microenterprise, entrepreneurship, economic policy, state support, tax system.

The current stage of Russia's economic development has set new tasks for government bodies. An active economic policy should ensure sustainable economic growth and goods competitiveness on world markets. Among the urgent tasks in the economic sphere is the task of accelerated development of small and medium-sized enterprises (SMEs). The development of small and medium-sized businesses creates favorable conditions for the economy and is an integral part of it; a fundamental component of its functioning is a powerful lever for solving a number of economic, social and political problems. A small business is the basis of market relations; it is able to respond fast to any changes in economic conditions in the country. Small businesses take into account consumers’ individual features and demands, and are able to adapt to their tastes and preferences, since most of them are specialized. Medium-sized businesses create additional jobs, produce new goods, provide healthy competition, and have a significant impact on the rate of economic growth and the structure of gross domestic product (GDP).

In Russia, the Federal Law No. 209 of July 24, 2007 “On the Development of Small and Medium Businesses ...” is valid, defining the basic principles for classifying a company into this category.

The number of small and medium-sized enterprises in Russia as of May 10, 2018 amounted to 6,170,963. It counted legal entities - 2,917,371, including micro-enterprises - 2,661,202, small enterprises - 23,6495, and medium-sized enterprises -
19,674, individual entrepreneurs - 3,253,592 (3,225,786, 27,460 and 346 enterprises respectively).

Today, the majority of small businesses operate in the field of catering and trade. As for high-tech industries, their number is not significant. Medium-sized businesses are mainly concentrated in manufacturing industries, such as light and food industries, mechanical engineering, medical and chemical industries, ferrous and non-ferrous metallurgy, and trade.

This does not mean that the state does not pay any attention to the SME sector. The simplified tax system, a simplified form of accounting, participation in public procurement (15%), government guarantees, supervisory holidays, protection from redundant inspections, etc. are provided to such enterprises. In addition, it is proposed to simplify tax reporting when introducing cash registers, expand access to concessional financing, revise criminal liability under “entrepreneurial” articles, and popularize small and medium-sized businesses.

At the same time, the above-described situation of small and medium-sized businesses in Russia indicates that the government support measures are not effective enough.

The main problem that hinders the development of small and medium-sized businesses is the lack of credit and financial resources. Compared to large corporations, SMEs are considered to be less reliable in terms of their loan commitments. As a result, about 50% of the world's SMEs do not have access to acquiring loans. For comparison, in developing countries this figure reaches 70%. A similar situation is in Russia, despite significant government measures to support business. Conditions set by domestic banks are sometimes crucial obstacles for small and medium-sized enterprises to obtain loans. The average loan rate ranges from 9% to 19% per annum. Mostly, banks prefer to finance large companies, as small and medium-sized businesses will not have a reliable guarantee of their obligations and collateral for a loan, since most entrepreneurs in this sector do not risk pledging their personal property. On the other hand, businessmen in their turn prefer not to take loans, because they are confused by high interest rates, high taxes and high rental costs, an
unpredictable future, and, as a result, uncertainty about the possibility of paying off the loan. In addition, an entrepreneur needs to demonstrate a stable turnover of his enterprise, his high investment opportunities to the bank, while he is usually forced to hide the true size of his income, because after paying all the taxes he has only a 5-10% profit.

Another problem is the taxation improvement of small and medium-sized businesses. Taxation has two functions - fiscal and stimulating, the state mainly implements the fiscal one. Unfortunately, the existing tax regimes do not take into account various peculiarities of small business costs. After all, the main source of investment for individual entrepreneurs is their own funds, since it is difficult to attract any borrowed funds in the current political and economic situation. While the majority of business tax revenues come from large enterprises, the burden (in relation to profits) on small and medium-sized enterprises is higher. In 2019, the VAT rate increased to 20% and some organizations had to make changes to previously concluded agreements. The high tax burden does not allow small and medium-sized enterprises to develop, delays its growth, and squeezes them into the shadow sector. The high payment burden has made it increasingly difficult for small businesses to accumulate funds for the development of their production base.

The development of SMEs is slowed down by administrative barriers, which are restrictions concerning, for example, the quality of goods, the conditions for their production and sale. All participants in market relations must comply with these rules; they must also pay for various regulatory and bureaucratic procedures. The examples of such barriers may be: registration of a new company, lease of premises, obtaining a license or certification, material assets on a credit, obtaining various benefits for conducting its activities, or it may be sanctions that are imposed on the company for non-compliance with any rules established by law.

Currently, the number of administrative barriers is decreasing, but the situation is still unstable and takes a lot of time and effort from entrepreneurs. The costs of overcoming various administrative barriers often exceed the costs of doing a business for some small businesses.
The human factor is a significant problem for small and medium-sized businesses. Many leaders of small businesses do not have experience of running a business, its renovation, effective people management, knowledge of accounting. All these reasons most often lead to bankruptcy. It is also important that managers cannot find qualified staff. Today, the number of companies that are experiencing difficulties in recruiting personnel is constantly increasing. This is not surprising, since a highly qualified specialist will prefer to work in a large company that can offer a higher salary.

In addition, there is often a lack of financial literacy of managers, especially in small and micro-enterprises. For example, the state introduced simplified forms of certification and licensing, a system of discounts on advertising, various benefits for participation in exhibitions, free legal advice, tax holidays, but most entrepreneurs are not aware of this.

All the considered factors lead to the fact that every year there are fewer and fewer people willing to invest in small and medium-sized businesses. SMEs do not find significant support from the authorities. Regional needs give preference to big businesses as the main taxpayers.

References


Информация об авторах

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