

Features of the organization of municipal support for small business in the Tambov region

Топильская Арина Александровна – студентка Финансово-экономического факультета Финансового университета при Правительстве Российской Федерации.

Научный руководитель **Харитоновна Наталья Анатольевна** – доктор экономических наук, профессор Финансового университета при Правительстве Российской Федерации.

Аннотация: Предметом рассмотрения являются особенности муниципальной поддержки малого бизнеса в Тамбовской области. Произведен качественный и количественный анализ данных. В статье предложены меры стимулирования развития предпринимательства в данном регионе.

Ключевые слова: Муниципальная поддержка, малый бизнес, Тамбовская область, субсидирование, предпринимательство.

Abstract: The subject of consideration are the features of municipal support for small businesses in the Tambov region. Produced qualitative and quantitative data analysis. The article suggests measures to stimulate the development of entrepreneurship in this region.

Keywords: Municipal support, small business, Tambov region, subsidies, entrepreneurship.

The development of small and medium-sized businesses is currently a priority for the economic policy of the Tambov region. The increase in the share of small and medium businesses leads to economic and social improvements. However, in order for small and medium businesses to actually make the expected macroeconomic contribution to the development of a country, it must be effective and long-term. Favorable legislation, government support tools such as financial, informational, property support promote business development.

Table 1. The share of individual entrepreneurs in SMEs per 10 thousand people [5].

Micro enterprises

Small enterprises

Average enterprises

Russian Federation

9 914, 53

84, 4

1, 063

Central district

9 927, 92

71, 07

0, 994

Northwest district

9 923, 39

75,65

0, 943

South district

9 929, 54

69, 81

0,64

North Caucasus district

9 945, 91

53, 42

0, 655

Volga district

9 893, 18

105, 45

1, 361

Ural district

9 901, 09

97, 68

1, 223

Siberian district

9 891, 46

100, 18

1, 349

Far Eastern district

9 886, 99

111,67

1, 327

So, the Tambov region belongs to the Central Federal District, the share is 0, 994.

Medium-sized enterprises in the Tambov region are inappropriate to consider, due to their small number [3].

Table 2. The share of small businesses in the Tambov region in 2018 [3].

Urban districts

Number of enterprises

Share, in %

Tambov

7035

55,3283523397562

Kirsanov

548

4,30987023200944

Kotovsk

626

4,92331891466771

Michurinsk

2007

15,7845064883995

Morshansk

769

6,04797483287456

Rasskazovo

1146

9,01297679905623

Uvarovo

584

4,59300039323634

Total

12715

100

According to the results of these data, we can conclude that the most of small businesses are concentrated in Tambov, and the least in Kirsanov is determined, including the population, and the main problem, the outflow of the region's population.

At present, it is possible to single out the main components of state policy on the development of small and medium-sized businesses, among them:

- support for the dynamic development of small and medium enterprises at different stages of the life cycle.

The process of business development must be considered as a single cycle. And at the same time, at each stage, an appropriate set of measures should be applied, stimulating enterprises to achieve certain quantitative indicators and transition to the next stages of development.

1) Development of feedback mechanisms and public monitoring of decisions in the field of

business regulation.

This helps to correct the direction of the actions of state bodies in the regions, as well as federal acts.

2) Implementing a business promotion program.

The involvement of citizens in entrepreneurship on the basis of widespread promotion of entrepreneurial activities among citizens [1, p. 67-70].

To date, the following types of state support for small businesses are carried out in the Tambov Region: financial, property, consulting, and educational.

The main type of financial support is the provision of various subsidies to small and medium-sized businesses.

The entrepreneur in the field of industry is granted subsidies for reimbursement of part of the cost of paying interest on loans received for the implementation of new integrated investment projects in priority areas of the civil industry.

Subsidies for reimbursement of part of the cost of paying interest on loans and leasing payments for technical re-equipment and development of new products.

Subsidies for reimbursement of 50% of the cost of developing projects for organizing production, reforming and modernizing it, and intended for export production.

Subsidies to manufacturers of export products for reimbursement of 70% of the cost of renting exhibition space and paying registration fees with participation in international and interregional

exhibition events [2].

The Ministry of Industry, Entrepreneurship Development, Innovation Policy and Informatization of the Tambov Region provides the following subsidies to small and medium-sized businesses engaged in business activities in the region and passed a competitive selection:

- Subsidizing part of the costs of small and medium-sized businesses related to the acquisition of equipment in order to create and (or) develop and (or) modernize the production of goods;
- Subsidies for reimbursement of part of the costs associated with the payment of interest on loans for the purchase of equipment or construction (reconstruction) of its own industrial buildings and structures;
- Subsidizing 100% of the refinancing rate of the Central Bank of the Russian Federation on loans taken to implement projects on the basis of the Regional Development Centers.

The next type of financial support is a guarantee. For the small and medium-sized businesses registered and operating in the Tambov region, the Guarantee Fund of the Tambov region provides:

a) a guarantee for the obligations of small and medium-sized businesses under loan agreements to creditor banks;

b) a guarantee for the obligations of small and medium-sized businesses under contracts for the provision of a bank guarantee to creditor banks;

c) a guarantee for the obligations of small and medium-sized businesses under financial lease (leasing) agreements to leasing companies;

d) microfinance activity in the form of lending to small and medium-sized businesses [3].

Also, on the territory of the Tambov region operates a system of grants. They are provided to

start-up small innovative companies up to 500,000 rubles, to small companies operating in the region from 1 to 3 years, up to 500,000 rubles, to start-up entrepreneurs operating in the region less than 1 year, up to 300,000 rubles.

In the direction of improving tax policy in relation to small and medium-sized businesses, the following measures were taken: the introduction of a patent taxation system, the introduction of tax “holidays” for individual entrepreneurs operating in the industrial, social and scientific fields, the improvement of the tax administration system [4].

As a property support, the Innovation Policy and Special Projects Administration of the Tambov Oblast Government is building technology parks and creating business incubators.

Table 3. Financial support for small businesses in the Tambov region in 2013-2018 [3].

Year

Financial support, million rubles
--

Growth rate, %

Growth rates, %

2013

352

-

-

2014

315

89,48

-10,51

2015

352

100

0

2016

426

121,1

21,1

2017

370

105,11

5,11

2018

409

116,19

16,19

All data was analyzed using the official website of the Federal State Statistics Service. According to the above data, we can conclude that there was a significant increase in 2016 and 2018. compared with 2013 year. The increase in financial resources indicates the interaction of government and business, which means the efficiency of the use of the use of tools such as subsidies, sureties and grants.

At present, there are 10 business incubators, 1 technology park and 1 chamber of commerce in the region. Their main goal is to support entrepreneurs at an early stage of their activities by leasing premises, providing consulting, accounting and legal services. Consulting services are also available at the “Center for Consulting and Information Support for Entrepreneurship” [3, 4].

The educational assistance of the state to small enterprises is to reimburse part of the costs associated with the training of specialists in the framework of the implementation of the state plan for the training of managerial personnel [4].

In order to achieve further sustainable development of small and medium enterprises in the coming years, it is necessary:

- continue to improve the regulatory framework;
- develop new types of financial and credit support;
- to promote the promotion of small business products in regional and international markets;

- develop a system of property support for business entities (business incubators, technology parks).

The proposed measures will contribute to the development of a favorable climate for doing business in the region and improve the basic socio-economic indicators of the development of the Tambov region.

References

1. Manokhin A. Yu. Analysis of the development of small business in the region (on the example of the Tambov region) // Bulletin of the Tambov University. Series: Humanities. 2008. p. 66-72. URL:

<https://cyberleninka.ru/article/v/analiz-razvitiya-malogo-predprinimatelstva-v-regione-na-primere-tambovskoy-oblasti> (date of the treatment 19. 04. 2019).

2. Official site of the Office for the Development of Industry and Trade of the Tambov region. URL: <http://pred.tmbreg.ru> (date of the treatment 20. 04. 2019).

3. The official website of the administration of the city of Tambov. URL: <http://city.tambov.gov.ru> (date of the treatment 19. 04. 2019).

4. The official website of JSC MK "Fund for the Promotion of Lending to Small and Medium-Sized Enterprises of the Tambov Region". URL: <http://fsc-tambov.ru> (date of the treatment 19. 04. 2019).

5. Statistics SMEs. URL: <https://rcsme.ru/ru/statistics> (date of the treatment 20. 04.2019).

{social}