

## Государственная поддержка малых и средних предприятий в период пандемии 2020 года

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### Аннотация

В новых реалиях компании вынуждены переводить сотрудников на удаленную работу и корректировать процесс производства товаров и оказания услуг. Но, больше всего не повезло малому и среднему бизнесу, который больше всего пострадал из-за длительного карантина и приостановки работы. Огромное количество компаний оказалось на грани банкротства. Поэтому мы поговорим о мерах господдержки этих предприятий, оценим их и посмотрим, действительно ли уровень поддержки зависит от степени развития страны или все же есть исключения.

**Ключевые слова:** государственная поддержка, кредитование, малые и средние предприятия, развивающиеся страны, пандемия, правительство, банк.

## Governmental support to small and medium enterprises in the period of the pandemic of 2020

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### Abstract

The current situation companies are forced to transfer workers to remote work and adjust the process of producing goods and providing services. But, perhaps, the unluckiest for small and medium-sized businesses, which suffered the most due to prolonged quarantine and suspended work. A huge number of companies were on the verge of bankruptcy. That is why we will talk about measures of state support for these enterprises, evaluate them and see if the level of support really depends on the degree of development of the country, or there are still exceptions.

**Keywords:** government support, lending, small and medium-sized enterprises, developing countries, pandemic, government, bank.

In today's article we will look at the history of the formation of relations between the state and business in Russia, look at the measures of state support provided by the company during the Coronavirus period. We will also evaluate these measures by examining this type of support in other countries and compare them with each other and summarize based on the information received.

Accomplishment of improvement objectives, fruitful modernization of the economy and social circle assume building successful components of connection between society, business and the state, pointed toward organizing the endeavors, everything being equal, guaranteeing that the interests of different social gatherings of society and business are considered in the turn of events and usage of social and monetary arrangement.

On the off chance that we are talking about Russia in 2002, a genuine advancement occurred - the All-Russian association of little and medium-sized undertakings "Backing of Russia" started its dynamic work. It fills in as a stage for business visionaries, a springboard for their joint collaboration. The primary assignments of the association are: rearranging revealing methodology, lessening charges, decreasing regulatory boundaries, smoothing out and diminishing continuous assessments. The work happens in close contact with the state. Another age starts for little and medium-sized organizations. From that second on, the state starts to tune in to financial specialists, understanding that this segment of the economy is related with practically all circles of society.

The finish can be viewed as the law "On the Development of Small and Medium Enterprises in the Russian Federation" dated July 24, 2007 [2]. After it was embraced in the field of little and medium-sized organizations, the primary standards of state strategy were to guarantee ideal conditions for the improvement of business, make occupations, equivalent access for private business people to advancement programs and get different sorts of help.

Russia burns through billions of rubles yearly to help little and medium-sized organizations. In any case, under 3% of money managers use it. Some don't think about such a chance, while others are not accessible for different reasons. Most government activities to assist organizations with bothering business people themselves. Also, in the midst of the monetary emergency, the measure of budgetary help to business has been succumbing to the third successive year.

Then, there are information that may demonstrate that help for SMEs in Russia is inadequate. To start with, as per the Analytical Center for the Government of the Russian Federation, 40% of independent venture agents accept that the specialists just meddle with business with their activities and activities [4, p. 9].

Also, the portion of little and medium-sized organizations in the nation's GDP doesn't surpass 20%. In the interim, the portion of just private companies in created nations is a lot higher: in the scope of 50-57% in the USA, Germany, Great Britain and Japan.

However, in the condition on coronavirus pandemic the governmental support to small and medium enterprises was applied just on time and saved lots of companies. So, now we will have a detailed look on what was applied by the state.

The state has presented various isolate measures that should help small and medium-sized organizations in troublesome conditions.

But first of all, let's have a look at who can apply for such aid. There are 3 categories of companies that can benefit from state help: Miniature ventures with a staff of up to 15 individuals and an income of up to 120 million rubles for every year. Independent venture with a staff of up to 100 individuals and an income of up to 800 million rubles for each year. Medium business: staff from 100 to 250 individuals, income - up to 2 billion rubles for each year.

There are also several additional criteria we can state that:

The portion of support of at least one legitimate substances that don't have a place within little and medium-sized organizations can't surpass 49%.

The organization must be remembered for the brought together register of little and medium-sized organizations as of March 1, 2020.

From April 1, the measure of protection charges has been diminished. Presently the protection premium is decreased to 15% when the worker's yearly compensation surpasses RUB 145,560, and not RUB 1,292,000 as in the past.

Assessment reviews have been suspended until May 31, 2020. This applies to on location charge reviews, checks of the fulfillment of figuring and assessment installment.

The cutoff time for submitting records to the duty office has changed. In the event that the assessment specialists require archives from March 1 to May 31, you can give them inside 20 working days. Inside the structure of office keeps an eye on VAT - inside 10 days. On the off chance that you don't give archives or data in line with the assessment specialists, no approvals will apply. Exemptions are announcements and data on controlled and unfamiliar organizations.

The cutoff times for submitting reports have been deferred. Writing about VAT and protection charges for the primary quarter of 2020 can be presented by May 15. The cutoff time for submitting money related data (CRS-detailing) for 2019 and other revealing years has been stretched out by 3 months.

There are now several major support measures in place: loans and tax deferral.

### **1. Deferral and portion installment of assessments**

Alludes to charges, advance installments and protection expenses due in 2020. The delay will apply if your conditions meet at any rate one of the accompanying conditions:

- The organization's income fell by over 10%.
- Salary from the offer of merchandise (works, administrations) diminished by over 10%.

-Salary from the offer of merchandise (works, administrations) on exchanges subject to VAT at a pace of 0% (absolute portion of over half) diminished by over 10%.

There is a misfortune for the detailing times of 2020 as per the information of annual assessment forms, given that there was no misfortune for 2019.

To get a deferral, apply to the duty authority at your area by December 1, 2020.

Installment terms rely upon the kind of duty. The half year elegance period applies to the accompanying expenses:

-at a benefit;

-on the disentangled expense framework;

-at the Unified Agricultural Taxation for 2019;

-advance assessment installments barring VAT;

-on proficient salary and expenses paid as a duty operator (for a half year - for the revealing time frames falling in March and I quarter of 2020, for a very long time - for the II quarter and April-June 2020).

The cutoff time for the installment of individual annual assessment by singular business visionaries for 2019 was reached out by 3 months. For a very long time - charge under the patent tax assessment framework, if the date of installment falls on the II quarter of 2020.

There are explicit dates for installment of transport expense, land and property duty of associations: October 30, 2020 - for the primary quarter of 2020, December 30, 2020 - for the second quarter of 2020.

## **2. Discounting protection and expense commitments**

Little and medium-sized organizations and individual business visionaries must profit the assets spent for expenses and protection charges in the second quarter of 2020.

## **3. Advance for the improvement of the organization**

The state will remunerate 100% of the advance if the organization holds 90% of the state or more contrasted with June 1, 2020, and half in the event that it holds 80% of the state. It tends to be gotten by organizations that: a) work in one of the most influenced businesses, or these territories, or are remembered for the register of socially situated non-benefit associations getting support; b) work with recruited representatives.

A credit at 2% can be spent on recharging turnover, paying compensations and reimbursing advances gave under the projects of financing the Ministry of Economic Development at 8.5% and 9.95%, or at 0% for installment of wages. Likewise, this cash can be put resources into the acquisition of hardware or transport.

The advance sum is determined utilizing the accompanying recipe:

Government the lowest pay permitted by law (RUB 12,130)  $\times$  1.3  $\times$  number of workers  $\times$  provincial coefficient  $\times$  rate wage supplement  $\times$  number of entire months until November 30, 2020 (comprehensive) as indicated by data from the Federal Tax Service as of June 1, 2020.

So, as we can see Russian Government provided lots of opportunities for companies to go through the crises with the least number loses. But in order to make a fair estimation we need to compare it with other countries. And, from my point of view, one of the most interesting classifications for comparison would be comparison with developed and undeveloped countries. Unfortunately, I could find any information about governmental support to businesses in any of undeveloped countries. That is why I made a decision to compare it with a developing country from another region.

For such comparison I decided to take Republic of South Africa.

On 21 April 2020, President Cyril Ramaphosa likewise declared a R200,000,000,000 COVID-19 advance assurance conspire in organization with the significant banks, National Treasury and the South African Reserve Bank.

South African Reserve Bank and the Banking Association of South Africa affirming that the COVID-19 advance assurance plan would work from 12 May 2020 and that National Treasury will at first give a R100,000,000,000 ensure the choice to build it to R200,000,000,000 if essential and given that the plan is fruitful. Likewise, the aforementioned distribution raises some essential focuses for SMEs that wish to apply to their significant partaking banks for a COVID-19 advance which, entomb alia, are as per the following.

Fundamentally so as to fit the bill for the COVID-19 advance assurance plot, the applicable business must:

- have a gathering yearly turnover of under R300,000,000;
- have been fully informed regarding its advance installments to the pertinent bank or be a record holder with no advances at the significant bank as at end-February 2020;
- have a current relationship with the bank that awards it the COVID-19 advance;
- be monetarily troubled because of the COVID-19 episode and resulting lockdowns; and

The material conditions forced comparable to the COVID-19 credits incorporate the accompanying:

- the advance must be utilized for operational use, for example, compensations, lease, utilities and conventional course provider installments;
- the advance can't be utilized to deliver profits, make speculations, pay rewards or pay off other existing credits that the business may have;
- the advance sum will be dispensed in up to 3 regularly scheduled payments, from that point no installment will be normal for a further 3 months;

-the important business will have 5 years to take care of the credit and related intrigue. In this regard, the financing cost is fixed at the repo rate in addition to 3.5% and the partaking banks can't shift this condition;

-each applying business is qualified for just one credit;

-banks can expect organizations to give security or suretyships and may force extra conditions as they regard fit; and

-banks are not obliged to expand COVID-19 advances and will hence utilize their own danger assessment and credit application cycles to choose whether or not to endorse an application.

We will draw the conclusions a bit later, but even now it is obvious that the level of aid is lower comparing to the one in Russia.

Now we will proceed to the developed country and the choice was quite obvious – the United Kingdom.

There are several big support programs provided to SMEs.

The first one is the Bounce Back Loan Scheme, it gives credits somewhere in the range of £2,000 and £50,000, with the administration giving authorize moneylenders a 100 percent ensure for the advances they pay out.

The legislature is additionally getting the bill for any expenses and enthusiasm for the primary year, and entrepreneurs won't have to reimburse anything towards their Bounce Back Loan in the initial a year.

After the primary year, borrowers should pay 2.5 percent enthusiasm for the rest of the time of the advance, as per the administration site.

In September 2020, the administration reported changes to the BBLs, intended to give organizations greater adaptability by they way they reimburse the advance. These include:

New and existing credits can be reimbursed more than 10 years, as opposed to six now:

-you can take one installment occasion enduring a half year, however you must have made six installments to utilize this choice

-you can decide to make intrigue just reimbursements multiple times through the span of the advance, with each intrigue just period enduring as long as a half year

The legislature is considering these progressions a 'pay as you develop' plot for organizations.

In any case, recollect that any augmentations to your credit, just as installment occasions or intrigue just installments, imply that you'll wind up paying more intrigue generally.

In addition to this SMEs zeroed in on innovative work will approach £750 million of awards and credits, as per the Treasury. That is notwithstanding the Future Fund – £500 million of credits being saved for high-development firms.

Rishi Sunak, Chancellor of the Exchequer, stated: "England is a worldwide pioneer with regards to development [5, p. 9]. Our new companies and organizations driving innovative work are one of our extraordinary financial qualities, and will help power our development out of the Covid emergency."

The subsidizing will be accessible through public development office Innovate UK and its awards and advance plan. In case you're one of the organization's current 2,500 clients, you'll have the option to select in to a plan optimizing up to £200 million of award and advance installments. On head of this, £550 million of additional help is being made accessible for existing clients.

In case you're an innovative work escalated private venture yet not a current Innovate UK client, you may even now profit by £175,000 of help they're saving for around 1,200 firms.

The main installments began in mid-May, and there's more data on the administration site.

Progression awards were accessible until 29 May 2020, however coherence advances are accessible until all the cash is apportioned, or 31 December – whichever is prior.

Another support is full discount on legal wiped out compensation because of Covid-19. SMEs with less than 250 representatives starting at 28 February 2020 will get a full discount from the legislature on 14 days of legal wiped out compensation per worker off debilitated with Covid-19. Any disorder you guarantee for requirements to have begun on or after 13 March 2020.

In addition to all mentioned above there is Coronavirus Business Interruption Loan Scheme (CBILS). Under another Covid business advance plan, on the off chance that you have a turnover of up to £45 million you can apply for advances, overdrafts, receipt fund and resource money of up to £5 million. The legislature will urge banks to leave behind their money by ensuring up to 80 percent of any misfortunes, and there will be no forthright credit charges. On head of this, the legislature will cover the initial a year of intrigue installments.

Finally, there is Covid Job Retention Scheme (CJRS) – it helps to pay furloughed workers' compensations

On the off chance that you have staff, including students, you'd in any case need to lay off because of the Covid-19 episode, the CJRS will pay a part of a worker's compensation, up to a limit of £2,500 per month.

In September, the administration pays 70% of wages up to a cap of £2,187.50 for the hours the representative is on leave of absence. In October, the administration will pay 60% of wages up to a cap of £1,875 for the hours the representative is on leave. Managers need to top up their worker's wages to ensure they get 80% of their wages, up to a cap of £2,500.

The administration has likewise declared a Job Retention Bonus, which is a £1,000 one-off installment to managers for each worker they asserted for under the CJRS, who remains consistently utilized until 31 January 2021. These installments will be made to managers from February 2021.

Speaking of UK we can find a lot of similarities with the programs provided by our government.

If we analyze all the information mentioned above, we can point out several obvious summaries. First of all, the level of governmental support in Russian Federation is at the same level as in the developed country at the example of the UK. And when we have a look at what is done in Republic of South Africa we can see, that SME will face lots of difficulties during the process of getting the aid. From my point of view, the most important difference is that one company can apply only for one program. While in Russia, companies can apply to all programs at a time. And another negative point in governmental aid of South Africa is that so the bank can add more obligatory conditions for the company to take the loan, which complicates the process and devaluates the support itself.

Speaking of the United Kingdom, we can see that there are dozens of similarities concerning both the types of support and requirements to get that support. I would say that in terms of amounts of money dedicated for the aid the UK, for sure, overcomes Russia. Which is obvious, because the level of the development of economics of the countries differs dramatically. However, as we can see, Russian Government has applied all these programs from the very beginning, while the UK started with several and was adding during the process, which can be a good thing from the point of countries budget, but it could have an irretrievable damage on the SMEs.

Even Ernst&Young pointed out that the toolbox proposed by the Moscow Government to help business during the time of prohibitive measures recognizes Moscow not just among the constituent elements of the Russian Federation, yet additionally among some of the biggest megacities confronted with the outcomes of the pestilence [1, p. 9].

### **Conclusion**

Summing up all of the above, we cannot fail to note that Russia has really succeeded in implementing measures to support small and medium-sized businesses, it has some of the best indicators around the world. However, like everything on earth, it has its drawbacks. As noted earlier, the best level was in the capital. This means that in the regions everything was not as smooth and efficient as it could have been. In this situation, I would advise the government to pay close attention not only to Moscow and St. Petersburg, which undoubtedly bring large revenues to the country, but also to regions that need help no less than the capital and which provide the country with many resources.

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