

Zatsarinnaya E.I., Bondarenko T.G., Prodanova N.A., Goloshchapova L.V.

SMALL BUSINESS IN RUSSIA: LEGISLATIVE AND LEGAL BASES OF ITS FUNCTIONING AND FINANCING



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Reviewers:

Doctor of Economics, Professor **Chumakova Natalia V.**, Head of the Department of Accounting, Analysis and Audit Azovo-Chernomorsky Engineering Institute – Branch FGBOU VO "Don State Agrarian University" in the city of Zernograd, Russia.

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Authors:

Zatsarinnaya Elena Ivanovna is a Docent, PhD in Economics, Associate Professor of the Basic Department of Financial Control, Analysis and Audit in Federal State Budget Educational Institution of Higher Education «Plekhanov Russian University of Economics», 36, Stremyanny lane, Moscow, Russia. (E-mail: zatsarinnaya.ei@rea.ru)

Bondarenko Tatiana Grigorievna is a Docent, PhD in Economics, Associate Professor of the Department of Global Financial Markets and Fintech in Federal State Budget Educational Institution of Higher Education «Plekhanov Russian University of Economics», 36, Stremyanny lane, Moscow, Russia. (E-mail: bondarenko.tg@rea.ru)

Prodanova Natalia Alekseevna is a Professor, PhD in Economics (Doctor of economic science), Associate Professor of the Basic Department of Financial Control, Analysis and Audit in Federal State Budget Educational Institution of Higher Education «Plekhanov Russian University of Economics», 36, Stremyanny lane, Moscow, Russia. (E-mail: prodanova.na@rea.ru)

Goloshchapova Lyudmila Vyacheslavovna is a Docent, PhD in Economics, Associate Professor of the Basic Department of Financial Control, Analysis and Audit in Federal State Budget Educational Institution of Higher Education «Plekhanov Russian University of Economics», 36, Stremyanny lane, Moscow, Russia. (E-mail: goloshchapova.lv@rea.ru)

The book covers the issues of legal regulation of small business in Russia and its financing. It systematizes information that characterizes the possibility and conditions for obtaining financial assistance from the state for legal entities and entrepreneurs, both without reference to the type of activity, and for the support and development of priority industries, various types of state support and financial products and services that entrepreneurs can receive with work with credit financial institutions and Internet sites.

The book is intended for students of higher educational institutions studying under bachelor's and master's degree programs in Economics, as well as teachers and postgraduates of economic specialties, students of the system of professional training and advanced training of accountants, auditors, financial managers, practitioners of financial and analytical services of organizations.

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INTRODUCTION

Small business in a market economy is the leading sector that forms the basis of modern market infrastructure, determines the pace of economic growth, the structure and quality of the gross national product. It contributes to the formation of the middle class, which acts as a guarantor of political stability in modern society. In addition, thanks to small business, a number of socio-economic tasks are being solved, such as increasing the number of jobs, increasing competition, lowering prices, developing lending to small businesses, improving the quality of banking services, etc.

The monograph highlights the issues of regulatory regulation of small business in Russia and its financing. It systematizes information characterizing the possibility and conditions for obtaining financial assistance from the state for legal entities and entrepreneurs both without reference to the type of activity, and for the support and development of priority sectors (agriculture, healthcare, social sphere, education, innovative technologies, domestic tourism, retail and wholesale trade, culture and others); various types of state support (subsidies, grants, benefits) and financial products and services that entrepreneurs can receive when working with credit financial institutions (including the non-banking sector) and Internet platforms are considered.

The presented material has been prepared on the basis of modern educational and periodical literature, the Russian regulatory framework and is intended for students of higher and secondary educational institutions, heads of small enterprises.

TOPIC 1.

THE ESSENCE OF SMALL BUSINESS AND THE REGULATORY FRAMEWORK OF ITS FUNCTIONING

1.1 Small business enterprises as an economic entity Features of the functioning of small businesses

Small entrepreneurship (small business) is entrepreneurship based on the activities of small firms, small enterprises that are not formally part of associations.

According to Law No. 209-FL “On the Development of Small and Medium-sized Enterprises in Russia” dated 07/24/2007, small and medium-sized enterprises (SMEs) include business entities (legal entities and individual entrepreneurs) classified in accordance with the conditions established by Federal Law No. 209 as small enterprises, including micro-enterprises, and medium-sized enterprises, information about which is included in the unified register of small and medium-sized enterprises.

At the same time, these entities may have different organizational and legal forms (Fig. 1).

In accordance with paragraph 1 of Article 2 of the Civil Code of the Russian Federation “Relations regulated by civil legislation”, entrepreneurial activity refers to “independent, at your own risk, activities aimed at systematically profiting from the use of property, the sale of goods, the performance of works or the provision of services by persons registered in accordance with the established procedure.”

The importance of the small and medium-sized business sector is recognized worldwide. In developed countries, the size of this sector is usually quite large. Small and medium-sized enterprises create jobs and provide a significant proportion of the population with income, largely determining the socio-economic situation of the country as a whole and its regions in particular.