

**PROBLEMS OF SMALL BUSINESS DEVELOPMENT**

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Annotation: This article discusses what a small business is, what role it plays in the economy and what are the main problems of its development. And also, a tool is proposed to increase the level of efficiency of doing business in Russia. A special attention is given to entrepreneurship as an important sphere of the economy.

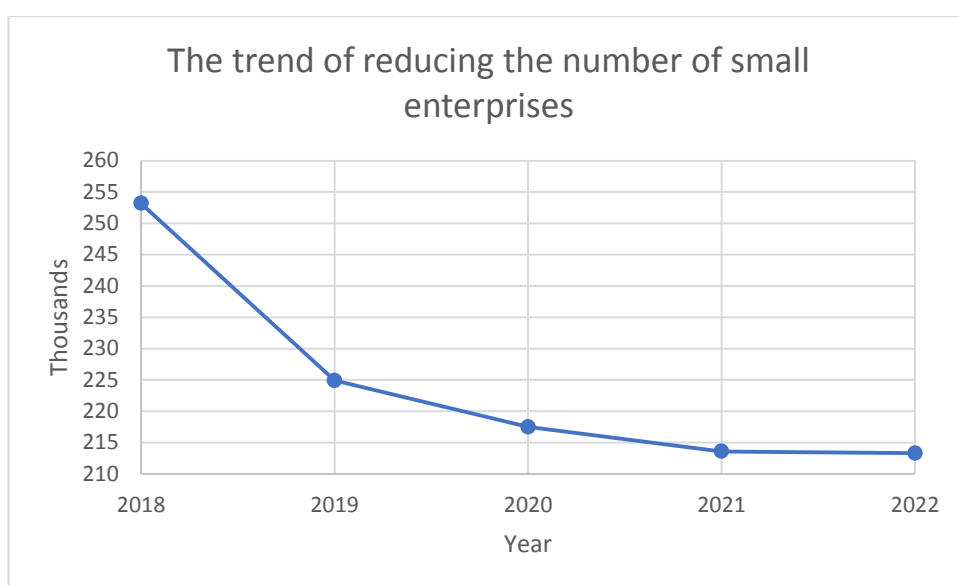
Keywords: small business, enterprise, small business support, entrepreneurship, innovations

Entrepreneurship plays a very important role in the economy. The initiative and abilities of entrepreneurs multiplied by the market mechanism make it possible to use economic resources with maximum efficiency and stimulate economic growth. Of particular importance is small business, which contributes to a rapid increase in the number of owners, which means the formation of the middle class – the main guarantor of political stability in a democratic society. What is a small business in Russia, and what are the main problems of its development?

Small business is a business based on the entrepreneurial activity of small firms, small enterprises that are not formally part of associations. Its peculiarity is rapid adaptation to market changes and consumer requirements, a high level of specialization; the ability to mobilize resources in promising areas. Small business is of great importance for our state, as it is one of the main sources of tax revenues, contributes to the elimination of the monopoly of producers and the creation of a competitive environment, which pushes entrepreneurs to develop and implement various innovations. In addition, it is a means of ensuring employment of the population, which ultimately reduces unemployment. Without small enterprises, a

"patchwork" economy would arise, where some needs of the population would be fully met, while others would not.

In Russia, small business is at the stage of its development. Often, owners of private enterprises have to face such problems as high taxes, difficulties in obtaining a loan and its high rate, corruption, bureaucracy, as well as a lack of information, culture and experience. These and other problems of small business in Russia urgently require state intervention in the form of economic and legal support for small businesses. But it should be noted that in recent years the Russian government has implemented a number of reforms to support small businesses.



After analyzing this table, we come to the conclusion that for the period from 2018 to 2022, the number of small enterprises only fell.

As world practice shows, small business plays an important role in the economy of any country, even developed ones, because it has certain advantages. The state supports small companies and provides various benefits. The advantages of small business include: simplified taxation scheme; tax benefits, accounting and others; reduction of the period of inspections and exemption from scheduled; advantages of the organization.

Despite the efforts made by the state, small business in Russia is developing rather slowly, which allows us to conclude that there are problems in society, stereotypes that create the ground for this trend: "business is not for everyone, but for special people", "an ordinary person cannot create something that makes a

profit", "you will be deceived — give up this idea" and many other prejudices. As well as the lack of financial literacy. These two problems have common roots, as many aspiring entrepreneurs do not study the basics of economics, planning, marketing, logistics, time management, psychology, rhetoric and do not develop self-discipline, but start doing business on a whim. Common mistakes of aspiring entrepreneurs include:

1. investing huge financial resources when starting a business;
2. wrong choice of field of activity;
3. lack of a clear vision of how exactly they will differ from competitors;
4. ignorance of your target audience;
5. the desire to rely only on one's own strength
6. lack of a clear action plan;
7. inability to promote and sell their products;
8. waiting for instant profit;
9. irresponsible attitude to business;
10. inability to separate personal funds from the company's funds;
11. the desire to quit your business at the first difficulties and failures;
12. doing something you don't like;

Surveys of managers of small enterprises conducted by the Institute for Strategic Analysis and Entrepreneurship Development showed that over 80% of respondents noted that they need state support for their entrepreneurial activities, and 70% – that they need reliable legislative guarantees. Research shows that about 75% of small enterprises constantly need direct financial support from federal, regional and local authorities, about 83% – in the provision of tax benefits, 57% of surveyed small enterprises – in obtaining preferential loans for the implementation of specific projects.

Most of the problems are related to ignorance of the basics of doing business, so you can create a common database of government programs to support small businesses. Before giving access to a common database of government programs to support small businesses, it is advisable to conduct testing designed to

determine the level of economic literacy of the subject. The tests should differ in the specifics of future human activity. In case of low results, offer to take training. This will encourage better education and thorough preparation when creating your business or developing it. At the end of the training, you should undergo repeated testing, the successful completion of which will allow you to gain access to a single database of small business support programs.

This function will help entrepreneurs to reduce the number of mistakes, will allow them to acquire and confirm the necessary knowledge and skills base, which will lead to an increase in the efficiency of spending both personal funds and those allocated by the state to support small businesses. As an example of a similar system, one can give driving instruction to a vehicle. After all, the future driver does not immediately get behind the car, but receives theoretical and practical knowledge, passes various tests designed to show the level of assimilation of the material, and only after that receives permission to drive a vehicle. There are very big risks in driving and business: you need to have the knowledge and skills to prevent bankruptcy or an accident.

The clear logistics of the portal, increasing economic literacy, reducing the number of enterprises closing will partially dispel the fear of starting a business, and this in turn will lead to an increase in the number of people willing to start their own business.

The launch of such a portal will increase the literacy of entrepreneurs, which will lead to a decrease in the percentage of enterprises being closed, and as a result, will increase the efficiency of spending budget funds and will help facilitate doing business in such a risky sector of the economy.

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