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TAX INSTRUMENTS FOR FINANCIAL SUPPORT OF SMALL BUSINESSES IN RUSSIA

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Formulation of the problem. This article is devoted to the study of the topic of tax levers for regulating the activities of small businesses in Russia. Tax aspects of business are included in the scope of financial support from the state for legal entities and individual entrepreneurs. *The aim of the study* is to analyze the tax instruments through which the state provides financial support to small businesses. *The subject of the research* is the measures of state financial support for small businesses in terms of taxation. In the course of the research, such methods were applied as: comparative, statistical, descriptive, analysis and synthesis. *Research hypothesis.* Identification of the optimal tax instruments for financial support of small business will allow the subjects of this sphere of the economy to function effectively without causing a conflict of interest between entrepreneurship and the state in paying taxes to the budget. *Presentation of the main material.* Small business entities in the Russian Federation have the right to state support in the form of financial, property, information, and consulting assistance. Financial assistance, as the most significant, consists in the provision of government subsidies, preferential types of loans, tax holidays, special tax regimes, simplified accounting procedures, etc. Tax instruments of financial support are of key importance for business entities, as they allow regulating the tax burden depending on the types of activities, the scale of the organization, the amount of income and many other factors. For Russian business entities, there are 5 taxation regimes, of which one is general and four special (preferential), tax holidays for small businesses and tax incentives for types of taxes. *Originality and practical significance of the research.* A comparative analysis of special tax regimes showed that the profitability of a particular tax regime is determined by the goals of the business, the scale and scope of activity. *Conclusions and prospects for further use.* The use of special tax regimes helps to optimize tax payments, and tax incentives reduce the tax burden of business entities. However, in the current conditions of the spread of the pandemic, increased attention from the state to small businesses is required in order to regulate the possible loss of profitability due to the introduction of restrictive measures, and, as a result, a decrease in the population's ability to pay, which, in turn, will negatively affect the replenishment of the country's budget with tax payments.

Key words:

small businesses, individual entrepreneurs, tax burden, regimes taxation, tax holidays.

ПОДАТКОВІ ІНСТРУМЕНТИ ФІНАНСОВОГО ПІДТРИМКИ МАЛОГО БІЗНЕСУ В РОСІЇ

Постановка проблеми. Ця стаття присвячена дослідженню тематики податкових важелів регулювання діяльності суб'єктів бізнесу у Росії. Податкові аспекти бізнесу входять до сфери фінансової підтримки з боку держави для юридичних та індивідуальних підприємців. *Метою дослідження* є проаналізувати податкові інструменти, за допомогою яких держава надає фінансову підтримку суб'єктам малого бізнесу. *Предметом дослідження* виступають заходи державної фінансової підтримки суб'єктів малого підприємництва щодо оподаткування. У ході дослідження застосовані такі *методи* як: порівняльний, статистичний, описовий, аналіз та синтез. *Гіпотеза дослідження.* Виявлення оптимальних податкових інструментів фінансової підтримки малого бізнесу дозволить суб'єктам цієї сфери економіки ефективно функціонувати, не викликаючи конфлікту інтересів між підприємством та державою щодо сплати податків до бюджету. *Виклад основного матеріалу.* Суб'єкти малого підприємництва Російської Федерації мають право підтримку держави як фінансової, майнової,

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інформаційної, консультаційної допомоги. Фінансова допомога, як найсуттєвіша, полягає у наданні державних субсидій, пільгових видів кредитування, податкових канікул, спеціальних режимів оподаткування, спрощеного порядку ведення бухгалтерського обліку тощо. Податкові інструменти фінансової підтримки мають ключове значення для суб'єктів господарювання, оскільки дозволяють регулювати податкове навантаження залежно від видів діяльності, масштабів організації, величини доходів і багатьох інших факторів. Для російських суб'єктів господарювання передбачено п'ять режимів оподаткування, з яких один загальний і чотири спеціальні (пільгові), податкові канікули для малих підприємств та податкові пільги за видами податків. *Оригінальність та практичне значення дослідження.* Порівняльний аналіз спеціальних податкових режимів показав, що вигідність того чи іншого режиму оподаткування обумовлена цілями бізнесу, масштабами та сферою діяльності. *Висновки та перспективи подальшого використання.* Застосування спеціальних податкових режимів допомагає оптимізувати податкові платежі, а податкові пільги знижують податкове навантаження суб'єктів господарювання. Однак, у поточних умовах поширення пандемії потрібна підвищена увага з боку держави до суб'єктів малого бізнесу, щоб відрегулювати можливі втрати прибутковості внаслідок введення обмежувальних заходів, і, як наслідок, зниження платоспроможності населення, що, у свою чергу, негативно позначиться на поповнюваності бюджету країни податковими платежами.

Ключові слова:

малі підприємства, індивідуальні підприємці, податкове навантаження, режими оподаткування, податкові канікули

НАЛОГОВЫЕ ИНСТРУМЕНТЫ ФИНАНСОВОЙ ПОДДЕРЖКИ МАЛОГО БИЗНЕСА В РОССИИ

Постановка проблемы. Эта статья посвящена исследованию тематики налоговых рычагов регулирования деятельности субъектов малого бизнеса в России. Налоговые аспекты бизнеса входят в сферу финансовой поддержки со стороны государства для юридических лиц и индивидуальных предпринимателей. *Целью исследования* является проанализировать налоговые инструменты, с помощью которых государство оказывает финансовую поддержку субъектам малого бизнеса. *Предметом исследования* выступают меры государственной финансовой поддержки субъектов малого предпринимательства в части налогообложения. В ходе исследования применены такие *методы* как: сравнительный, статистический, описательный, анализ и синтез. *Гипотеза исследования.* Выявление оптимальных налоговых инструментов финансовой поддержки малого бизнеса позволит субъектам данной сферы экономики эффективно функционировать, не вызывая конфликта интересов между предпринимательством и государством по уплате налогов в бюджет. *Изложение основного материала.* Субъекты малого предпринимательства в Российской Федерации имеют право на поддержку государства в виде финансовой, имущественной, информационной, консультационной помощи. Финансовая помощь, как самая существенная, заключается в предоставлении государственных субсидий, льготных видов кредитования, налоговых каникул, специальных режимов налогообложения, упрощенного порядка ведения бухгалтерского учета и т.д. Налоговые инструменты финансовой поддержки имеют ключевое значение для хозяйствующих субъектов, так как позволяют регулировать налоговую нагрузку в зависимости от видов деятельности, масштабов организации, величины доходов и многих других факторов. Для российских хозяйствующих субъектов предусмотрено 5 режимов налогообложения, из которых один общий и четыре специальных (льготных), налоговые каникулы для малых предприятий и налоговые льготы по видам налогов. Сравнительный анализ специальных налоговых режимов показал, что выгодность того или иного режима налогообложения обусловлена целями бизнеса, масштабами и сферой деятельности. *Выводы и перспективы дальнейшего использования.* Применение специальных налоговых режимов помогает оптимизировать налоговые платежи, а налоговые льготы снижают налоговую нагрузку хозяйствующих субъектов. Однако, в текущих условиях распространения пандемии требуется повышенное внимание со стороны государства к субъектам малого бизнеса, чтобы отрегулировать возможные потери доходности вследствие введения ограничительных мер, и, как следствие, снижения платежеспособности населения, что, в свою очередь, негативно скажется на пополняемости бюджета страны налоговыми платежами.

Ключевые слова:

малые предприятия, индивидуальные предприниматели, налоговая нагрузка, режимы налогообложения, налоговые каникулы.

Formulation of the problem. Small businesses are one of the important segments of the economic development of any state, at the same

time, they are especially strongly affected by environmental factors under the influence of unstable economic situations of the current time. The



Government of the Russian Federation (hereinafter referred to as the RF) actively promotes the development of small and medium-sized businesses, since the effective functioning of these business entities contributes to the development of the country by paying taxes to the budget and providing citizens with jobs. In Russia, small businesses include individual entrepreneurs and legal entities whose average headcount does not exceed 100 people (for micro-enterprises 15 people), income does not exceed 800 million rubles (for micro-enterprises - 120 million rubles) [1].

Analysis of recent research and publications. Small business in the Russian Federation began to develop in 1988, today, according to the Federal Tax Service, the number of small and medium-sized businesses in Russia is 5.7 million, they form 23.5% of GDP, they employ over 14 million people, which is almost 20% of the total number of people employed in the economy [2]. In developed foreign countries, these indicators are 5-6 times higher, which indicates that the significant potential in the Russian Federation for the development of small business is being realized minimally. Its implementation is possible only if favorable conditions are created, including the provision of state support for the development of small business. Small business has the right to state support in the form of financial, property, information, consulting and other types of assistance approved by the Federal Law of July 24, 2007 No. 209-FZ (as amended on July 2, 2021) "On the development of small and medium-sized businesses in the Russian Federation" [3]. An important part of financial support is two aspects related to taxes: the application of special tax regimes and tax holidays (including tax incentives). For Russia, where the share of taxes in the costs of an enterprise tends to increase, the issues of tax optimization are very relevant.

Russia is moving towards improving and simplifying its tax system. According to the Federal Tax Service, the average tax burden on Russian business is 10% (by industry from 6 to 20%). In accordance with the specifics of his activities and the expected profit, he chooses a convenient tax regime for his company, which allows him to optimize tax payments.

Since 2021, 5 taxation regimes have been provided for Russian individual entrepreneurs and small and medium-sized businesses: one general and four special [4]. Let's consider each of them.

The general taxation system (hereinafter referred to as OSNO) is a tax regime that is automatically assigned to all individual entrepreneurs

(hereinafter referred to as IP) and organizations after their creation, if during registration, along with the registration documents, an application was not submitted to switch to one of the special regimes [5].

Purpose of the article is to analyze the tax instruments through which the state provides financial support to small businesses.

Presentation of the main material of study. In the general tax regime, in contrast to special ones, there are no restrictions either on the type of activity, or on the number of employees, or on the amount of income. The list of taxes paid by organizations on OSNO is quite large, and this is the most significant disadvantage of this system. The use of OSNO will be beneficial in the following cases: if most of the counterparties are on OSNO and thus are interested in the "input" value added tax; when importing goods into the territory of the Russian Federation (value added tax paid when importing goods can be deducted); the main part of the activity is related to the wholesale trade; the organization is eligible for income tax (for example, educational institutions).

Table 1 provides a list of the main taxes that must be paid on the general taxation system.

The simplified taxation system (hereinafter - STS) is the most common among small businesses. It is suitable for almost all small businesses, one tax replaces several, you need to report once a year and there are ways to pay less.

Types of simplified taxation system differ in the objects of taxation: object of taxation "income" - tax is paid on all received funds, production costs are not taken into account; tax rate from 4 to 6% (during the transition period 8% if the standard limits were exceeded); object of taxation "income reduced by the amount of expenses" - tax is paid on the difference between income and expenses; tax rate from 7 to 15% (during the transition period 20% if the standard limits were exceeded).

Standard restrictions on the use of simplified taxation system: income up to 150 million rubles up to 100 full-time employees. From 2021, a transitional period is introduced to the application of a simplified taxation system with new restrictions: income of up to 200 million rubles and up to 130 employees in the state. If the taxpayer goes beyond these restrictions, he is transferred to OSNO.

Agriculture is one of the priority areas for the development of the Russian economy. In this regard, a special tax regime was developed for enterprises in this sphere – the unified agricultural tax (hereinafter – the Unified Agricultural Tax) [6].

Table 1 – List of taxes on the general taxation system

Type of tax	Tax rate	Due date	Who pays
Corporate income tax	20%	Advance payments within 28 days from the end of the reporting period.	The organization
Personal income tax (personal income tax)	13%, 15%, 30%	Monthly advance payments - by the 28th of each month.	Individual entrepreneurs
Value Added Tax (VAT)	0%, 10%, 20%	Year-end tax - until March 28 of the year following the reporting year.	Organizations and individual entrepreneurs
Corporate property tax	not > 2.2% (set by local authorities)	Advance payments before April 25, July 25, October 25	The organization
Individual property tax	from 0.1% to 2% (local authorities)	At the end of the year - until July 15 of the year following the reporting year.	Individual entrepreneurs

Source: developed by the author

Payers to the unified agricultural tax are exempted from paying income tax (individual entrepreneurs - from personal income tax), and also partially from property tax. Instead, they pay a flat tax on the difference between income and expenses. In this case, the person must have the status of an agricultural producer, that is, engage in the production, processing or sale of crop, livestock, fish farming, and also provide services in the field of agriculture, while the limit of income from the sale of agricultural products in the total amount of receipts must be at least 70%.

The patent taxation system (hereinafter referred to as PSN) is a type of special tax regime, applied exclusively by individual entrepreneurs. This system is economically beneficial for individual entrepreneurs for several reasons: there is no need to fill out a tax return and submit it to the tax authorities; simple form of accounting; there is no need to use cash registers for certain types of activities; exemption from the payment of three taxes: VAT, personal income tax for the type of activity for which the patent was issued, and property tax used in the provision of services / performance of work under the acquired patent; exemption from payment of the trade tax (for the object of trade in respect of which the patent is used).

The tax period for the PSN is a calendar year. If a patent is issued for a period of less than a calendar year, the tax period is the period for which the patent was issued. The tax rate is 6%.

Professional income tax is a new special tax regime for self-employed citizens, which has been applied in Russia since 2019. This regime will operate for 10 years. An experiment to establish a special tax regime is being carried out on the territory of all constituent entities of the Russian Federation.

Individuals and individual entrepreneurs who switch to a new special tax regime (self-employed) can only pay tax on income from independent activities at a preferential rate of 4 or 6%. This allows you to legally run a business and earn income from part-time jobs without the risk of being fined for illegal entrepreneurial activity.

Professional income tax can be paid only until the cumulative total of income during the year does not exceed 2.4 million rubles.

Let's analyze the main elements for three special tax regimes used by small businesses (Table 2).

There is no limit on the amount of monthly income. Individuals do not pay personal income tax on income that is taxed on professional income. Individual entrepreneurs do not pay personal income tax and VAT, as well as fixed insurance premiums. The vast majority of individual entrepreneurs and organizations during their activities use only one of the above tax regimes, however, the law does not prohibit the combination of some taxation systems.

The profitability of this or that taxation regime is determined by the type of activity and the scale of the organization, the amount of income and expenses, and the goals of the business.

An equally important aspect of taxation is tax holidays and tax incentives. Tax holidays are a period of time during which an individual entrepreneur-taxpayer is provided with an exemption in the form of tax exemption [7].

Tax holidays for individual entrepreneurs on STS and PSN have been extended until the end of 2021. Entrepreneurs can count on a zero tax rate if the following conditions are met: an appropriate law has been adopted in the region of registration of the individual entrepreneur;



Table 2 – Elements of taxation regimes

Tax regimes	Simplified taxation system		Unified agricultural tax	Patent taxation system
Taxes payable	Single tax		Unified agricultural tax	Payments for obtaining patents
Object of taxation	Income	Income minus expenses	Potential annual income	Potential annual income
Tax rate	6%	6%	6%	6%
Reducing the amount of tax	No more than 50% of the amount of insurance premiums for yourself and your employees without workers	No	No	No
Reporting period	1st quarter, half year and 9 months		Half a year	No
Advance payments	Every quarter		At the end of the six months	
Due date for advance payments	No later than the 25th day of the 1st month after the reporting period		Not later than 25 calendar days from the date of the end of the reporting period	
Taxable period	Calendar year		Calendar year	from 1 to 12 months depending on the term of the patent
Submitting a tax return	At the end of the year. For organizations no later than March 31, individual entrepreneurs no later than April 30		At the end of the year. No later than March 31	Not served
Tax payment deadline	No later than March 31 after the end of the tax period		No later than March 31 after the end of the tax period	Depending on the term of the patent
Income and expense book	Mandatory		Required only for Individual Entrepreneurs	Mandatory
Cash machine	Required. All individual entrepreneurs and organizations making settlements using cash and electronic means of payment are required to switch to online cash registers			
Accounting and reporting	Lead and lease only organizations. This must be done in all tax regimes once a year (before March 30).			
Restrictions on use	Number of employees <100		Income from agricultural activities> 70%	Number of employees for all types of activities not> 15
	Received income <150 million rubles			Income from all types of activities is not>150 mil rubles
	Residual value of fixed assets <150 million rubles			
	The share of participation of other legal entities is not> 25%			
Combination with other tax regimes	Organization: no			Simplified taxation system
	Individual entrepreneur			
Transition to another tax regime voluntarily	From the beginning of the calendar year			
The transition to a common taxation system is mandatory	Since the beginning of the quarter in which the right to apply			Within 5 days from the date of filing an application for the loss of the right to apply Patent system
Refund to this tax regime	Not earlier than one year after the loss of the right to use			From the beginning of the next year

Source: developed by the author

an individual entrepreneur was registered for the first time after a law on tax holidays was adopted in the region; IE works in the industrial, scientific, social sphere, provides household services to the population or rents out housing; the number of employees does not exceed 15 people; the average wage per one employee of at least one living

wage; income from this activity is at least 70% of the total income of individual entrepreneurs and is no more than 15 million rubles.

In addition to tax holidays, new incentives have been introduced for individual entrepreneurs at PSN, in particular [8]: the list of activities in which the PSN can be applied has been expanded



(teachers, photographers, cooks and farmers have been added); Individual entrepreneurs on PSN will be able to reduce the cost of the patent by the amount of insurance premiums (if the entrepreneur does not have employees, then the entire amount of contributions can be deducted from the cost, and if there are employees, then only half); the area of the trading floor has been increased to 150 m², at which it is possible to use PSN in the field of trade and public catering.

Conclusions and prospects for further research. Thus, after conducting a study of tax instruments for financial support of small businesses in the Russian Federation, it can be noted that these instruments include special tax regimes, tax holidays and tax incentives. The use of special tax regimes helps to optimize tax payments, and tax incentives reduce the tax burden, which, in the current conditions of the spread of the pandemic, make life much easier for small businesses and individual entrepreneurs. However, in the current conditions of the spread of the pandemic, increased attention from the state to small businesses is required in order to regulate the possible loss of profitability due to the introduction of restrictive measures, and, as a result, a decrease in the population's ability to pay, which, in turn, will negatively affect the replenishment of the country's budget with tax payments. Therefore, in our opinion, the prospect of further research on this topic will be the development of a mechanism for state regulation of optimization of tax payments for the lockdown period, additional methods to stimulate the solvency of small enterprises and their support not only from the state, but also from public, credit organizations, infrastructure enterprises. It is also necessary to regularly monitor the results of the pilot project on the introduction of a tax on professional tax, in order to identify its "strengths" and "weaknesses". These measures will contribute to the further development of small businesses in Russia.

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