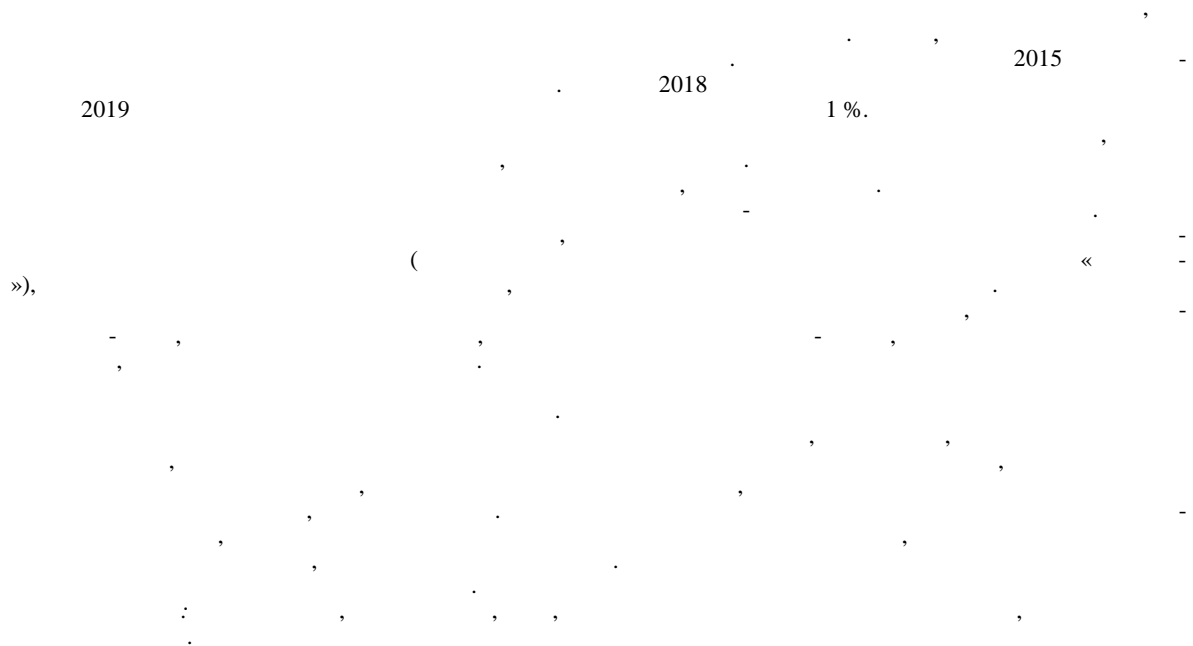


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PROBLEMS OF DEVELOPMENT OF SMALL BUSINESSES LENDING IN RUSSIAN FEDERATION



The development of small business in the Russian Federation is a very important urgent problem, as it will make it possible to solve many important social programs in the country. However, in terms of the scale of development of this sector, Russia lags far behind the leading foreign countries. In the Russian Federation, since 2015, there has been a negative trend in the volume of lending to SMEs. Only in 2018, the volume of loans to SMEs stabilized, and at the beginning of 2019, an increase in the volume of the loan portfolio of SMEs by 1 % is already noted.

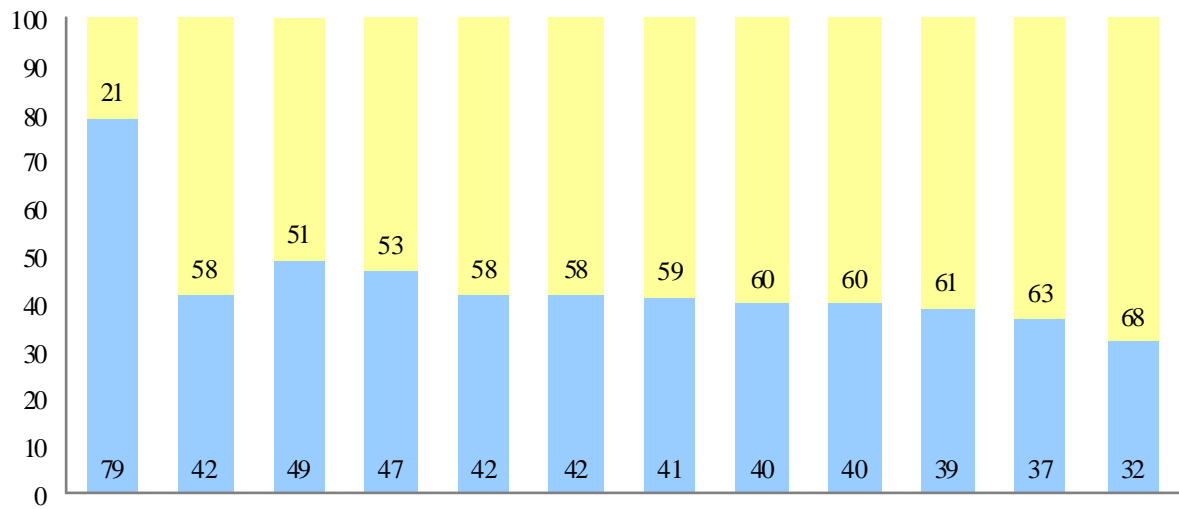
In modern economic conditions, the main source of financial resources for small businesses, from the point of view of their availability and opportunities for obtaining, is lending. The article examines the development trends of lending to such an important segment of economic activity as small business. Supporting small businesses in the Russian Federation is one of the priority tasks of the country's socio-economic development. In all regions of the country, a network of government agencies has been created that provide information support to existing and emerging entrepreneurs (Entrepreneurship Support Centers based on the My Business platform), many seminars and forums dedicated to the development of entrepreneurship are held. Within the framework of this interaction, entrepreneurs can receive free of charge not only consulting services, but also assistance in developing a business plan, creating a corporate identity, developing and modernizing websites, conducting marketing research, and drawing up statutory documents. The activities within the framework of state support for small businesses in accordance

with the State Program are highlighted and the importance of effective implementation of these activities for the development of small business lending is analyzed.

The problems of lending to small businesses in the Russian Federation, obstacles that arise both from banks when they either cannot offer attractive lending programs, or refuse borrowers to provide a loan, and from entrepreneurs who refuse such a source of financing for small businesses, are considered. like lending. Measures are proposed to create favorable conditions for lending to small businesses, which are focused on supporting specific borrowers and those that are focused on supporting commercial banks and the banking system as a whole. The strategic guidelines of a commercial bank for the development of small business lending have been determined.

: small business, lending, bank, state support for small business, strategic development guidelines.

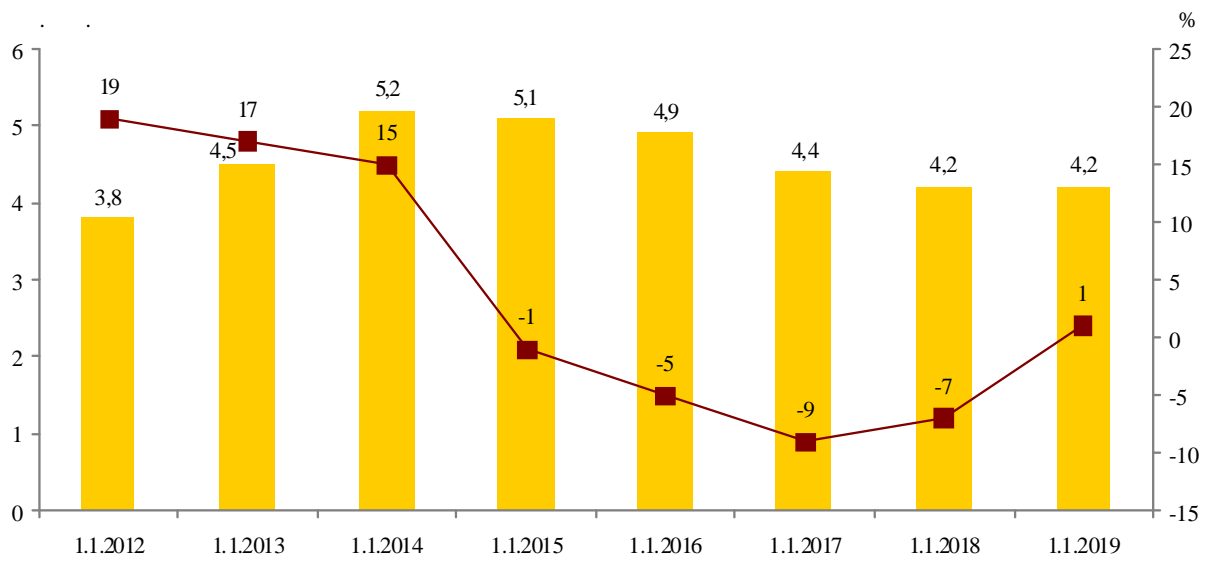
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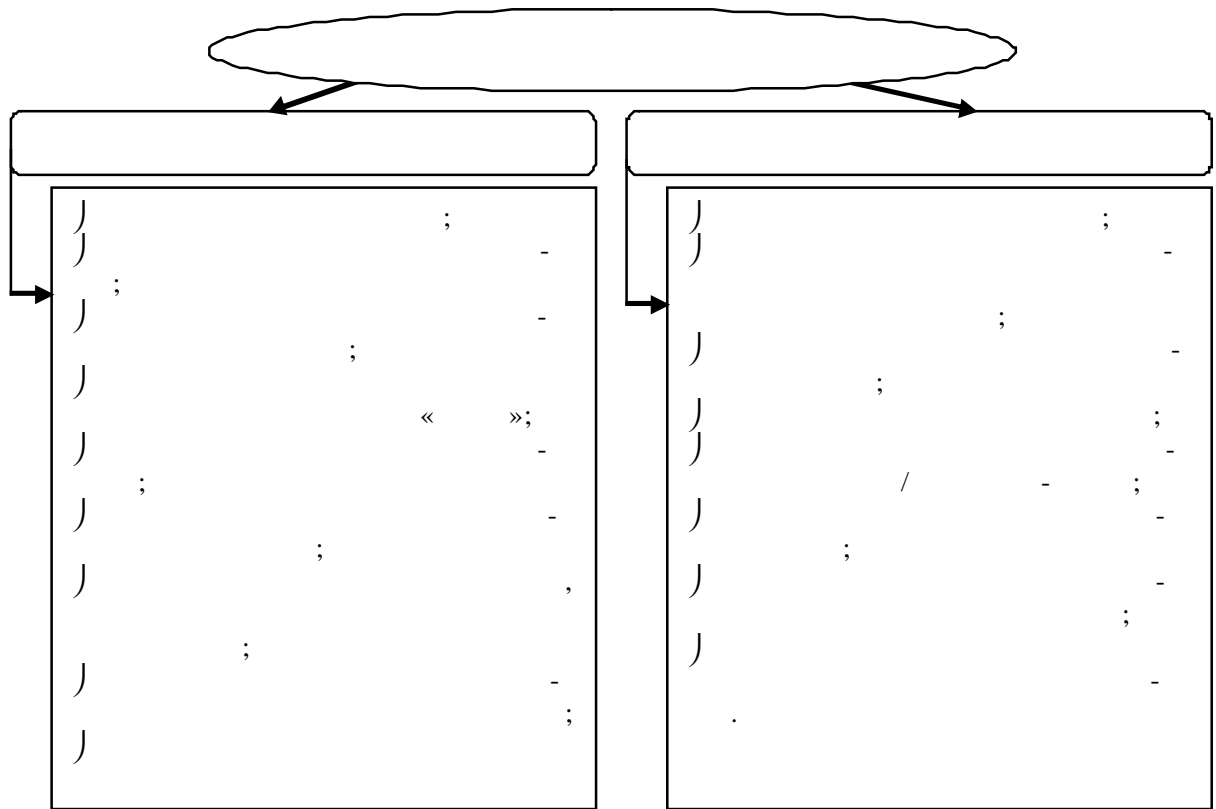
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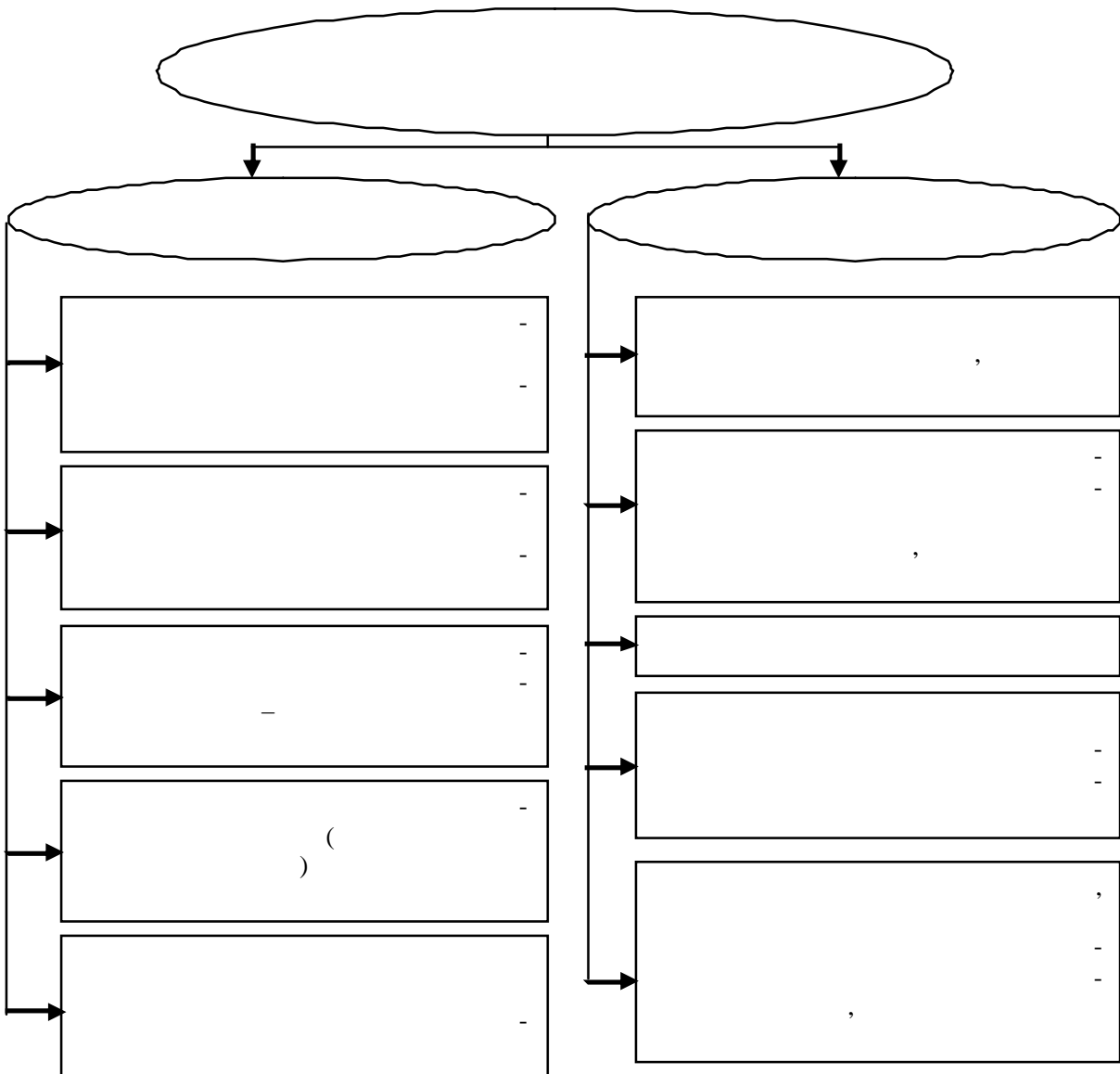
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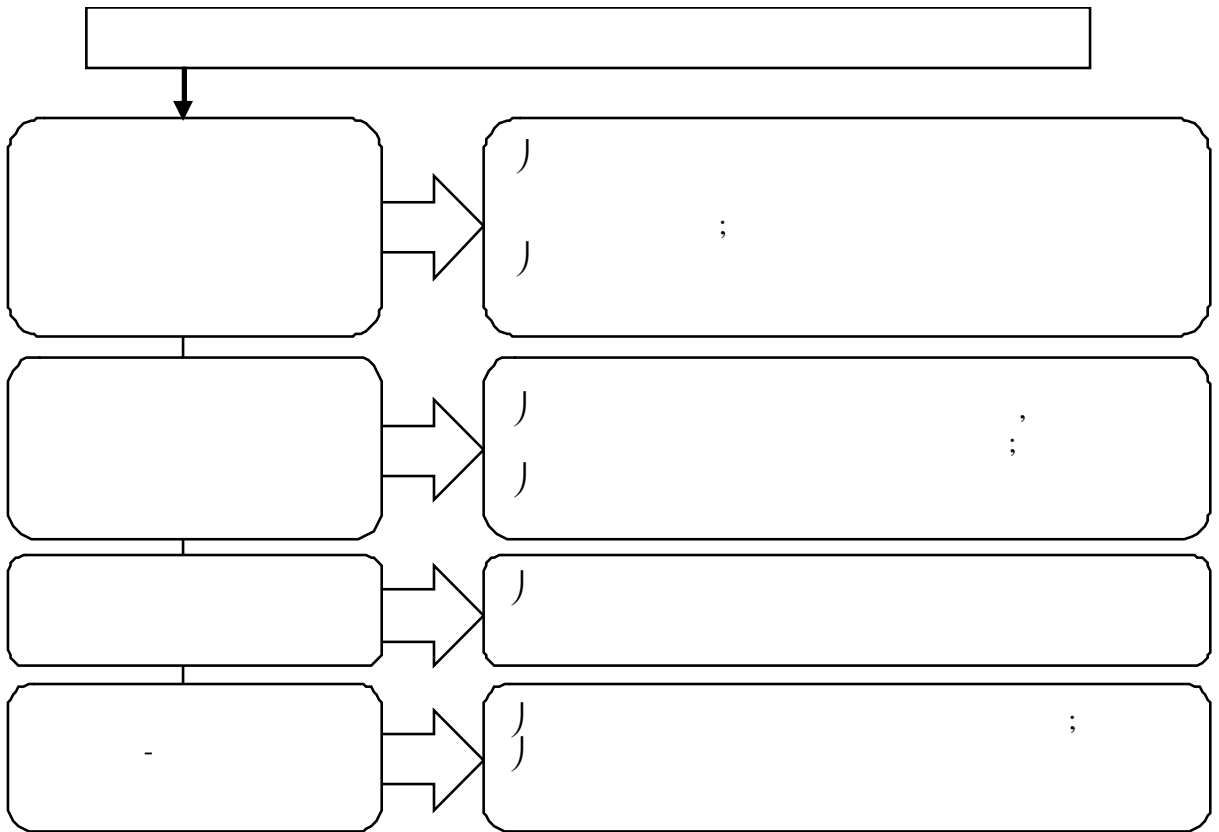
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