



# **Support measures for SMEs – now and in the future**

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# Sectors most affected by COVID 19

**Support measures will apply to all companies that operate in the sectors most affected by the COVID 19**

- Air transportation, airport activities, trucking
- Activities of continuing education organizations, non-governmental educational institutions
- Wellness, fitness activities and sports
- Hotel business
- Culture, organization of leisure and entertainment
- Activities of travel agencies and other organizations providing tourism services
- Catering
- Organization of conferences and exhibitions
- Activities for the provision of domestic services to the population (repair, washing, dry cleaning, hairdressing and beauty salons)
- Dental practice
- Media and production of printed products

# Russian government support measures for SMEs



Grants for SMEs



Insurance  
contribution rate  
decreased from  
30% to 15%



Deferment of tax  
and contributions  
payments



Interest-free loans  
for paying salaries



Deferred rental  
payment for real  
estate



Moratorium on business  
inspections,  
collecting fines and blocking  
funds



Bankruptcy  
moratorium



Co-financing for  
employment support



Change in the  
deadlines for  
reporting, filing  
returns and paying  
taxes



Reducing the  
requirements in  
public procurement

# **Support measures for SMEs provided by the RSMB Corporation**

## ➤ Basic requirement:

- Operates the main or secondary activities at least 1 year;
- Operates in one or in several sectors:



## ➤ Who can participate

SMEs, microenterprises

## ➤ Loan parameters

### 1. The final rate for the borrower under the loan agreement:

- 0% – for up to 6 months from the date of conclusion the credit agreement (but not later than 30.11.2020);
- 4% – during the remaining term of the loan agreement (paid monthly)

### 2. Contract is concluded between March 30 and October 01, 2020. for a period not exceeding 12 month

- Credit tranches – monthly for a maximum of 6 months (but not later than 30.11.2020);
- Repayment at the end of the term

## ➤ Basic requirement:

- Details of borrowers is included in the unified register of SMEs
- Operates in one or in several sectors:



Agriculture



Manufacturing



Culture,  
Sport



Tourism



Construction



Manufacturing  
electricity,  
gas  
and  
water supply



Information  
and  
communication



Education



Health care



Hospitality



Professional,  
scientific,  
technical  
activities



Transportation  
and  
storage



Water supply,  
sanitation,  
waste  
management



Household  
services



Catering



Retail  
and  
wholesale



Rental of  
real estate  
(except land )

## ➤ Who can participate

SMEs, microenterprises

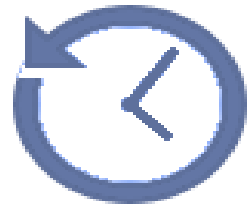
## ➤ Loans with a rate not higher than 8.5%

1. For investment
  - 2 billion rubles – maximum loan amount (from 500 thousand rubles);
  - 10 years – maximum term of the agreement;
2. For replenishment of current assets
  - 500 million rubles – maximum loan amount (from 500 thousand rubles);
  - 3 years – maximum term of the agreement;
3. For refinancing investment and revolving loans
  - 500 million or 2 billion rubles – the maximum loan amount (depending on which loan is being refinanced);
  - 3 years or 10 years – the maximum term of the agreement

## ➤ Loans with a rate not higher than 9.95%

### Development of entrepreneurial activities

- 10 million rubles – maximum loan amount;
- 5 years – maximum term of the agreement



## Deferred rental payments

### ➤ Who can participate:

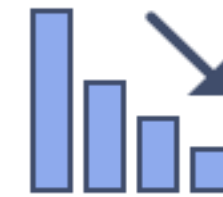
- Any **organizations** and **individual entrepreneurs** operate in the sectors\* most affected by the COVID 19 and renting real estate (other than housing)
- **SMEs** rent movable property or real estates of the federal, regional, or municipal Treasury (including land plots)
- **SMEs** from affected sectors that rent property from State Unitary Enterprise, federal agencies



## Exemption from rental payments

### ➤ Who can participate:

- SMEs rent movable property or real estates of the federal, regional, or municipal Treasury (including land plots)



## Reduction of rental payments

### ➤ Who can participate:

- Any **organizations** and **individual entrepreneurs** operate in the sectors most affected by the COVID 19 and renting real estate (other than housing)

### ➤ \*Sectors most affected by the COVID 19





## How to get deferred credit payments from an SME Bank

### ➤ Basic requirement:

- Details of borrowers is included in the unified register of SMEs;
- The loan agreement must be concluded by April 1, 2020;
- The deferral period for the principal debt is 6 months (until 31.12.2020);
- The payment schedule for the main debt is extended for 6 months;
- Interest accrued during the deferral period (6 months) is not paid during the deferral period, but is paid no later than the new term for full repayment of the loan

### ➤ Who can participate

SMEs, microenterprises



## ➤ Basic requirements:

- Entrepreneur Is not a person against whom a bankruptcy case was initiated;
- Has a positive financial result for the previous year (except for project companies);
- The borrower's debt ratio (the ratio of total debt to operating profit) does not exceed 10

## ➤ Since April 9, 2020, The list of requirements for borrowers has been reduced

- Borrower operates in any industry;
- Access to credits is reserved for SMEs selling excisable goods;
- The requirements regarding the absence of overdue payments, payment of taxes and fees, arrears to staff, as well as the requirement to have a positive net asset value were canceled

## ➤ Credit conditions

1. Maximum credit interest rate is 8.5 % (previously 10.1 %);
2. The amount of one credit is from 500 K to 1 billion rubles;
3. Credit limit per borrower is 4 billion rubles;
4. Preferential interest rates on loans is 3 years

## ➤ Type of credits

- Investment;
- Replenishment of turnover means;
- Loan refinancing

## ➤ Who can participate

SMEs, microenterprises

## ➤ Basic requirements:

- Details of borrowers is included in the unified register of SMEs;
- Bankruptcy procedures or license sanctions (cancellation, suspension) are not applied to the borrower;
- Borrower carries out activities in any field, with the exception of mining and sale of minerals

## ➤ Since April 9, 2020, The list of requirements for borrowers has been reduced

- Borrower operates in any industry;
- Access to guarantees is reserved for SMEs working in the field of whole sales and retail sales and selling excisable goods;
- The requirements regarding the absence of overdue payments, payment of taxes and fees, and penalties for more than 50 thousand rubles (until September 30, 2020) have been canceled

## ➤ Guarantee product line

1. Collateral for loans (investment, replenishment of turnover means, loan refinancing and guarantee, syndicated guarantee)
2. Products for priority sectors (developers, innovative products, startups, entrepreneurs over 45 years old, exporters and etc.)
3. Products for priority regions

## ➤ Type of credits

- 0.75 % - standard interest rate on the guarantee (if the guarantee amount exceeds 500 million rubles – 0.5 %)
- from 5 million to 1 billion rubles – the amount of one guarantee
- 1 billion rubles-guarantee limit per borrower
- 15 years is the maximum warranty period
- up to 50 % of the loan amount – the standard amount of collateral for the borrower's obligations

## ➤ Who can participate

SMEs, microenterprises

## ➤ Basic requirements:

- Details of lessee is included in the unified register of SMEs

## ➤ Since April 16, 2020:

- Implementation of leasing projects on flexible terms;
- Deferred payment of lease payments for up to 6 months for existing lessees;
- Create a product line of commercial leasing products to finance SMEs

## ➤ Terms of the preferential leasing program

1. Lease financing is available throughout the Russian Federation regardless of the location of the lessee
2. Products for priority sectors (developers, innovative products, startups, entrepreneurs over 45 years old, exporters and etc.)
3. Leasing item – new (previously unused or not put into operation) equipment
4. The possibility of involving regional guarantee organizations as a guarantor

## ➤ Who can participate

SMEs, microenterprises



**The services of the SME Business Navigator Portal are designed to inform SMEs about up-to-date measures responding to the crisis and provide important recommendations during and after the pandemic**

### ➤ Available services

- Obtain detailed information about anti-crisis support measures for SMEs and success stories;
- Analysis of opportunities to start your own business using information about available market niches, changes in the competitive environment, as well as taking into account the anti-crisis support measures provided to SMEs;
- Calculate the business plan (about 300 ready-made models) which is accepted by the partner banks;
- Find the information about credit products, guarantees, infrastructure organizations, free training programs;
- Browse through available franchises and business opportunities based on category, location and investment;
- Be aware of biggest buyers' purchase plans

### ➤ Who can participate

- SMEs, individuals, including individuals applying the special tax regime "professional income Tax»



**RSMB Corporation is effectively monitoring all violations of the moratorium on inspections. A mechanism for receiving feedback from SMEs has been created on the SME Business Navigator Portal**

➤ **Terms of use**

SMEs can use the feedback form on the SME Business Navigator Portal at the link: <https://smbn.ru>. To use the feedback form, the entrepreneur must enter their TIN and inform them about the subject and circumstances of verification. The relevant appeal will be sent to the hotline of the Prosecutor General's office of the Russian Federation and the Central office of the relevant control and supervisory authority for consideration and action

➤ **Duration**

from March 18 to December 31, 2020

➤ **Who can participate**

SMEs

# Thank you!

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