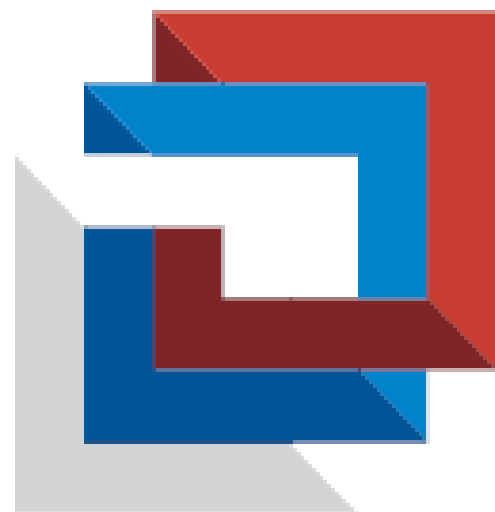




**RSMB
Corporation**

**SME Support System
of Russian Small and Medium Business Corporation**

2017

Key Factors



- JSC Russian Small and Medium Business Corporation (RSMB Corporation) - is a development institution in the field of small and medium business development that operates in accordance with the Federal Law of July 24, 2007 #209-FZ “On Development of Small and Medium Enterprises in Russian Federation”
- JSC «Russian Bank for Small and Medium Enterprises Support» (SME Bank) is a subsidiary of RSMB Corporation

MAIN ACTIVITIES OF RSMB CORPORATION



Increasing SMEs access to purchases of largest companies with state ownership



Finance and guarantee support



Information and marketing support



Property and consulting support, training programs



TOTAL VOLUME of purchases from SMEs in 2016 was ₱1.511 bn / €22.8 bn
(based on data approved by Federal Tax Service of Russia)

CURRENT SITUATION:

TOTAL VOLUME OF CONTRACTS

₱704.14 bn / €10.6 bn

*By the end of 2017
the expected volume is*

₱1.6 bn / €24.2 bn

AVERAGE SHARE of planned direct
purchases from SMEs
«Special trades», fixed quota 10%

34.5%

(from 10 to 95%), which is
3.5 times above fixed quota (10%)

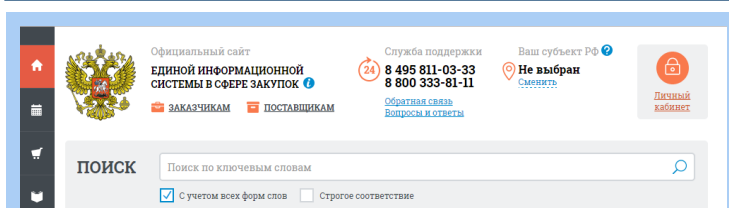
PRODUCT RANGE

**121 510
items**

Communication
with Buyers

Communication
with regions

- **28 out of 110** particular buyers **have adopted partnership programs;**
- **1072 SMEs** have joined partnership programs
- **Agreements on cooperation** were signed with **40 largest Buyers**
- With participation of RSMB Corporation there was formed a list of 90 Buyers of regional level in 38 regions



Unified information system in the field of public procurement

- official Internet-site of Unified information system in the field of public procurement aimed at providing free access to **full and reliable information on the contract system in state and municipal procurement of goods, works and services**

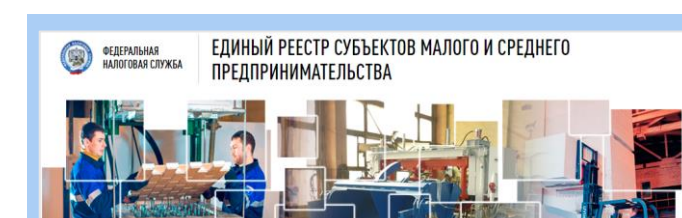
The information about the purchase plans of all biggest companies with state ownership is available at the Business Navigator



Public Services Portal of the Russian Federation



Services of RSMB Corporation are available at the Public Services Portal of the Russian Federation



UNITED REGISTER OF SMEs

GENERAL DATA received from EGRYUL, EGRIP::

- about category of SME (micro, small or medium enterprise);
- about licenses, obtained by legal entity or sole entrepreneur;

DATA, provided by SMEs on DECLARATIVE basis:

- on goods, produced by legal entity or sole entrepreneur (in accordance with OKVED-2 and OKPD-2) with indication whether such goods can be counted as innovative or high-tech
- on participation in partnership programs
- on contracts, concluded in accordance with Law #44-FZ, and (or) contracts, concluded in accordance with Law #223-FZ

In future it is planned TO EXTEND STEP-BY-STEP the list of data provided by the united register of SMEs

HOW TO GET FREE ACCESS

1

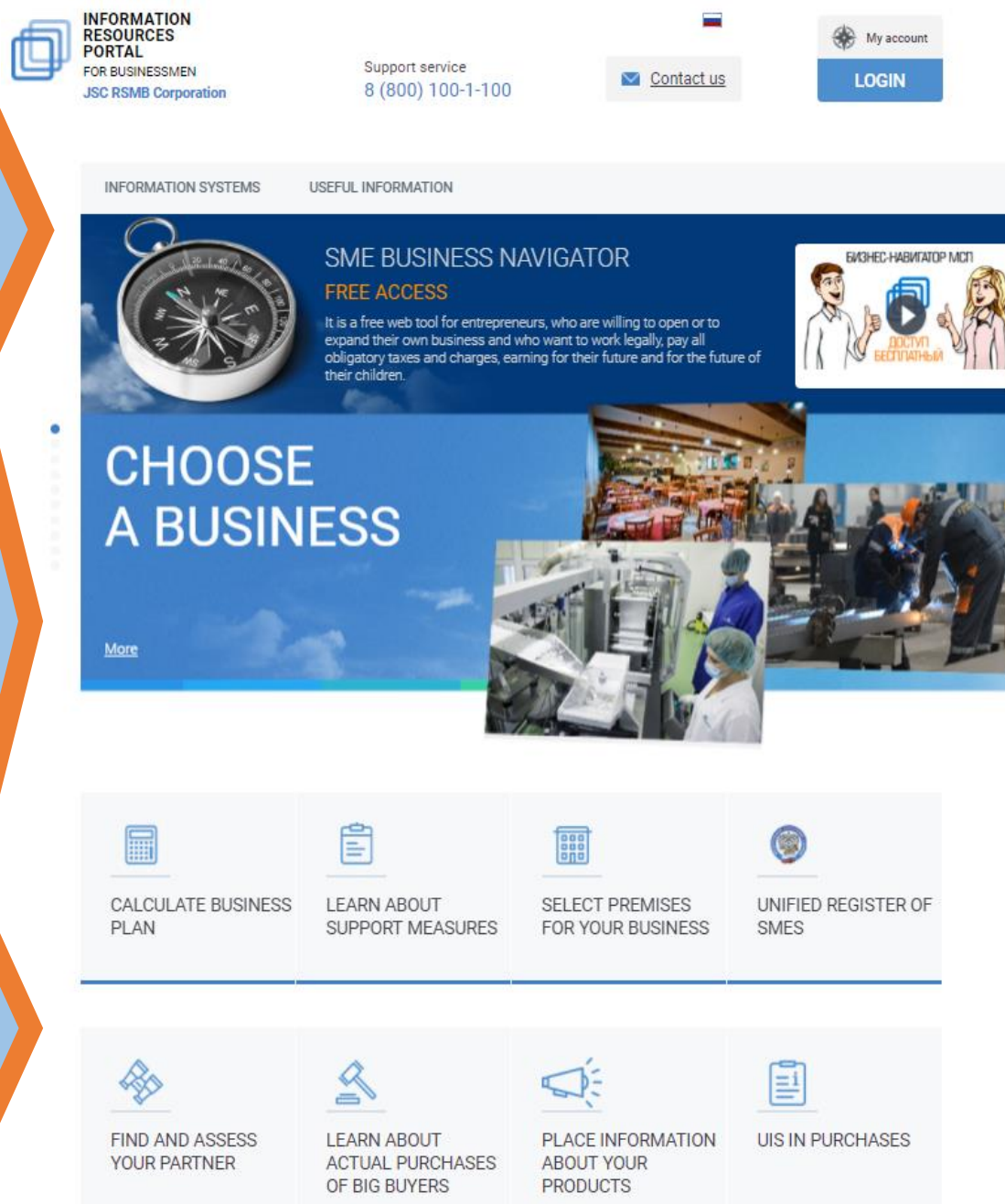
Go to the SME
BUSINESS NAVIGATOR
<https://smbn.ru>

2

Sign in with your Public
Services Portal of the
Russian Federation
account or fill in the
registration form

3

Get the confirmation
of authorization



The screenshot shows the SME Business Navigator website. At the top, there is a header with the RSMB Corporation logo, the text 'INFORMATION RESOURCES PORTAL FOR BUSINESSMEN JSC RSMB Corporation', a support service number '8 (800) 100-1-100', a 'Contact us' button, and a 'My account' section with a 'LOGIN' button. Below the header, there is a main banner area with a compass icon and the text 'SME BUSINESS NAVIGATOR FREE ACCESS'. It describes the tool as a free web tool for entrepreneurs. To the right of the banner is a video player with a play button and the text 'ВЫЗВЕД-НАВИГАТОР МОН ДОСТУП БЕЗПЛАТНО'. Below the banner, there is a section titled 'CHOOSE A BUSINESS' with a 'More' link. At the bottom, there are two rows of service tiles. The first row includes: 'CALCULATE BUSINESS PLAN' (calculator icon), 'LEARN ABOUT SUPPORT MEASURES' (document icon), 'SELECT PREMISES FOR YOUR BUSINESS' (building icon), and 'UNIFIED REGISTER OF SMES' (seal icon). The second row includes: 'FIND AND ASSESS YOUR PARTNER' (network icon), 'LEARN ABOUT ACTUAL PURCHASES OF BIG BUYERS' (gavel icon), 'PLACE INFORMATION ABOUT YOUR PRODUCTS' (megaphone icon), and 'UIS IN PURCHASES' (document icon).

SERVICES PROVIDED:

- Calculate a preliminary business plan for one of 90 business types in 169 cities with population of more than 100 thousand people
- Find a bank where to get loan under a guarantee of RSMB Corporation
- Find suitable business premises available for rent
- Learn about availability of well-known and reliable franchises
- Learn about support measures for SMEs
- Be aware of biggest buyers' purchase plans
- Find and assess your contractors
- Publish announcement about your company
- Receive updated information and analytical support

2016: The volume of issued guarantees and warranties – ₱100.08 bn / €1.51 bn
The volume of funds received by SMEs including finance provided via guarantee support within the framework of NGS - ₱172 bn / €2.6 bn

2017: The volume of issued guarantees and warranties – ₱56.0 bn / €0.85 bn
The volume of funds received by SMEs including finance provided via guarantee support within the framework of NGS – ₱95.0 bn / €1.43 bn

Results of the Guarantee Support in 2014-2017 (cumulatively as of 26.06.2017)

	Number of applications	Amount, bn ₱ / €
Current portfolio of guarantees	6 209	98.1 / 1.48

Key Performance Indicators for 2017

Index	KPI value, bn ₱ / €		
	Targeted	Advanced	Maximum
The amount of issued guarantees and warranties within the framework of the National Guarantee System (NGS)	104.8 / 1.58	106.8 / 1.61	108.8 / 1.64

Time for consideration of applications by segments (RSMB Corporation)

<p>< ₱15 mln / €0.23 mln Less than 3 days</p> <p>Micro segment</p>	<p>₱15–50 mln / €0.23–0.75 mln Up to 5 days</p> <p>Small segment</p>	<p>> ₱50 mln / €0.75 mln Up to 10 days</p> <p>Medium segment</p>
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Key Programs conditions

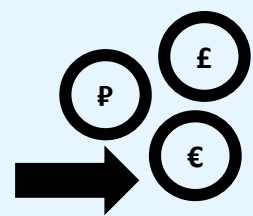
- Interest rate – **10,6%** for small companies; **9,6%** - for medium-sized companies
- The grace funding period – up to **3 years** (term of the loan may exceed the period of grace funding)
- Loan amount: from **₽5 mln / €0.75 mln** to **₽1 bn / €0.15 bn** (the credit limit to one borrower - **up to ₽4 bn / €0.60 bn**)
- **Priority sectors:**
 1. Agriculture
 2. Manufacturing
 3. Production and distribution of electricity, gas and water.
 4. Construction
 5. Transport and communications
 6. Tourism industry
 7. Health care services
 8. Waste collection and utilization
 9. Sectors of the economy where the priority areas of science, technology and engineering are implemented .

Program results

as of 26.06.2017

Indicator	Value bn ₽ / €
Limit approved by the Bank of Russia	125.00 / 1.89
Picked out by authorized banks against the RSMB Corporation Guarantee	75.75 / 1.14
Picked out by «SME Bank»	33.70 / 0.51
In total	109.45 / 1.65

39 Accredited Banks take part in THE 6.5 PER CENT PROGRAM



Role of participants

**SME loan
Financing**

**Credit and guarantee
support of SMEs**

**Equity funding of
SMEs / mezzanine
financing**

**Assistance and
support for SMEs
with export potential**

6 projects were approved with a total budget of ₪8.802 bn / € 0.13 bn in 2016-2017

Basic requirements for the project to be considered buy all development institutions:

- Yearly income: not more than ₪2 bn / €0.30 bn
- Personnel: not more than 250 people
- Residence: Russian Federation
- Absence of negative credit history and defaulted debt
- Own assets of investor: not less than 15%
- Loan period: up to 5 years

**PROMOTION OF INCLUSION OF RUSSIAN SMALL & MEDIUM COMPANIES IN SUPPLY CHAINS
OF FOREIGN COMPANIES, ALLOCATED OR PLANNING TO ALLOCATE THEIR PRODUCTION IN RUSSIA**
**1. SELECTION OF POTENTIAL
SMALL & MEDIUM SUPPLIERS**

- Unified Register of small & medium companies
- Data on suppliers of biggest buyers
- Data of SME support infrastructure in Russian regions (Engineering centers, Export support centers etc.)

**2. ARRANGEMENT OF INTERACTION
BETWEEN FOREIGN COMPANIES
AND RUSSIAN SME**

- Determination of potential SME suppliers
- Preliminary assessment of SME readiness to become a supplier
- Arrangement and holding of matchmaking events

**3. DEVELOPMENT OF POTENTIAL
SMALL AND MEDIUM SUPPLIERS**

- Consulting support
- Credit & guarantee support
- Leasing of equipment


ACTION PLAN BETWEEN FOREIGN COMPANY, SME AND RSMB CORPORATION

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WEB-SITE OF RSMB Corporation: WWW.CORPMSP.RU