Formation of Economic Potential of a Restricted Administrative Unit
Tatyana V. Bakunova1,* Natalya Yu. Novikova2
Elena A. Trofimova2 Tatyana A. Koltsova3

1Ural Federal University named after First President of Russia B.N. Yeltsin, Yekaterinburg 620002, Russia
2Ural State Economic University, Yekaterinburg 620144, Russia
3Tyumen Territorial Institute of Professional Accountants, Tyumen 625048, Russia
*Corresponding author. E-mail: tatyana.bakunova@mail.ru

ABSTRACT
To date, it can be stated that the enterprise support system is not targeted, but is of a general nature, regardless of the type of activity, and, according to representatives of small businesses, low accessibility to financial instruments of state support remains. As a result, an imbalance appears between small business support programs and the latter’s urgent need for certain types of targeted programs. In the above aspect, the role of local governments (municipalities) is important, since they are in direct contact with local businesses and affect the business climate of a particular territory. Effectiveness of the territory’s development is ensured at the municipal level, both through competent spending of budgetary funds and correct measures to support small businesses, including availability of financial support of small businesses.

Keywords: restricted administrative unit, municipality, small business, effectiveness of financial instruments of state support

1. INTRODUCTION
In modern socio-economic and political conditions, the role of small business in the sustainable economic development of the state and its individual regions is increasing. In this regard, there is a need for periodic assessment of the effectiveness of financial resources used in the framework of state support of small enterprises at the municipal level and identification of ways to increase it. State financial support of small business has various methods, directions, tools, principles and elements. However, this system of supporting small business is imperfect, has shortcomings and problems, and requires constant improvement, since the small business sector plays an important role in the economy of the country as a whole.

The development of small business reduces the negative impact of economic crises, increases the economic activity of the population, creates new jobs, and attracts investments. In social terms, small business forms the basis of a democratic society, and also contributes to the emergence of new entrepreneurial thinking based on creation, activity, and the use of new innovative technologies.

Today, small business faces a large number of threats and risks, including legal, institutional, economic and others. Small business, like no other, feels market fluctuations, changes in the general economic situation in the country, responding to this with a change in the number of enterprises, changes in structure of supply and demand. Promoting the development of small business has several advantages: an increase in the number of owners; growth in the share of economically active population; creation of new jobs, stimulation of professional growth of the population. The practice of implementing measures to support entrepreneurship and their assessment at the municipal level require recommendations and comprehensive measures to enhance and improve the role of municipalities in the development of small businesses. Therefore, it is necessary to offer modern, affordable and adequate conditions for state financial support of small business, which will ensure the development of small business at an accelerated pace in Russia.

2. ANALYSIS OF RECENT ACHIEVEMENTS AND PUBLICATIONS
Small and medium-sized business in the Russian Federation, being a new economic phenomenon 30 years ago, has now taken place and is the most important way of doing business [1]. Small and medium-sized enterprises include 5.6 million of business entities, jobs for 18 million citizens. About one fifth of the gross domestic product of the Russian Federation, and in many constituent entities of the Russian Federation - a third or more of the gross regional product are created by such organizations [2]. The share of small and medium-sized businesses in the Russian...
The small and medium enterprises (SMEs) play a significant role in the Russian economy. The share of SMEs in the gross value added is 21.9%. The relevant data on its website was first published by Rosstat. This is an estimate for 2017. In money, this is more than 20 trillion rubles. Earlier, Rosstat and the Ministry of Economic Development conducted their analysis of the share of small and medium-sized enterprises (SMEs) in gross value added. According to these data, the contribution of small and medium-sized businesses to the economy in 2014 was 19%, in 2015 - 19.9%, in 2016 - 21.6%. More than 34 of small and medium-sized enterprises are concentrated in only three areas: trade, construction and processing industry. In 2017, according to the Rosstat, trade occupied 57% of the total turnover of the SME sector, processing industry - 10.6% [3]. According to the certificate of the national project ‘Small and Medium-Sized Enterprises and Support of Individual Entrepreneurship Initiatives’, the contribution of small and medium-sized businesses to the economy should reach 32.5% by 2024 [4,5]. A number of large-scale financial support programs are being implemented in the Russian Federation, under which entrepreneurs in all regions of the country have the opportunity to receive a subsidy to reimburse the costs of doing business. For small enterprises, special tax regimes are provided to optimize the accounting system and tax payments. Measures were taken to expand the access of small enterprises to the purchasing of goods, work, services for state and municipal needs, as well as for the needs of companies with state participation, including establishment of a quota for the implementation of these purchases. A network of organizations has been formed in the constituent entities of the Russian Federation that form the infrastructure of information, consulting and property support for entrepreneurship. In 2015, the State Institute for the Development of Small and Medium Enterprises was created - the Joint-Stock Company ‘Federal Corporation for the Development of Small and Medium Enterprises’ (SME Corporation). The Federal Tax Service has created a unified register of small and medium-sized businesses, which contains information not only about the category of small and medium-sized businesses, but also about the types of activities, manufactured products, and valid licenses. Despite the overall positive dynamics in the number of small and medium-sized organizations in 2018 and the growth of jobs within enterprises, the structure of small and medium-sized enterprises worsened. According to the Federal Tax Service of Russia as of 10.04.2018, the real growth was recorded only in the number of individual entrepreneurs, as their number increased by 111.9 thousand units, almost 80% of which were newly created. The number of small companies decreased by 2355 units, reaching 264,593 units. The number of jobs in small business decreased by 331 thousand units per year, reaching 7058 thousand units. The structure of small and medium enterprises on the scale of enterprises, type of economic activity and geography demonstrates a weak development of the sector [5].

Small business is a driver for the development of regional and municipal economies. Under the conditions of the crisis in the economy at the end of 2014 and in 2015, the situation with the demand for small business products escalated. With a decrease in the flow of goods from abroad and increased government support for small and medium-sized businesses, it is important not to miss the potential of launching small businesses aimed at mastering the emerging market niches and creating new products. If the existing market conditions are not used, then in the short term there will be a return to the import of goods and services in the same volume.

3. FORMULATION OF THE GOAL AND STATEMENT OF TASKS

The subject of the study is financial relationships between a municipality, small enterprises and subjects of the small business financial infrastructure.

The purpose of this study is to develop ways to increase the role of municipalities in the development of small businesses.

Main objectives of the study:
- To determine the current state of small business in the Russian Federation.
- To analyze the development of small business in a restricted administrative unit.
- To consider the concept and types of financial support for small businesses at the municipal level.
- To explore existing tools for financial support of small businesses at the municipal level.
- To assess the impact of financial mechanisms of small business support on the development of small business in a restricted administrative unit.
- To develop proposals for improving the types and mechanisms of financial support tools for small businesses in order to increase the role of municipalities in the development of small businesses.

As research methods, the following ones were used: the analytical method, the method of comparisons, the analysis of regulatory documents at the local government level on the development and support of small businesses. The regulatory framework was constituted by federal, regional and municipal legislative acts regulating the development of small business, as well as regulatory and directive documents of the President and the Government of the Russian Federation regulating relations between the state and small businesses.

4. MAIN RESEARCH MATERIAL

Financial state support of small and medium-sized enterprises at the municipal level is carried out in accordance with Federal Law of 24.07.2007 No. 209-ФЗ ‘On the Development of Small and Medium-Sized Enterprises in the Russian Federation’, Law of the Sverdlovsk Region dated 04.02.2008 No. 10-ФЗ ‘On the Development of Small and Medium-Sized Enterprises in the Sverdlovsk Region ’, Decree of the Government of the Sverdlovsk Region dated 17.11.2014. No. 1002-PP ‘On
Approval of the State Program of the Sverdlovsk Region’ ‘Improvement of the Investment Attractiveness of the Sverdlovsk Region until 2020’, municipal programs ‘Development of Small and Medium-Sized Enterprises’ for 2015-2018 and for 2017 - 2022 [6,7].

The microfinance system is a legitimate provision of small and medium-sized enterprises (SMEs) with limited access to traditional banking services with financial and social services supplementing them, aimed at smoothing social tension in the society, improving the living standards of the population, providing employment, and developing entrepreneurship.

The microfinance system is a financial support tool for SMEs. The purpose of the microfinance system is to satisfy the needs of SMEs registered and operating in the territory of a restricted administrative unit in developing new areas of activity, creating and modernizing the production base (including repair, reconstruction and construction), increasing working capital, and creating new workplaces [6].

The task of grants to novice entrepreneurs is to promote job creation in a restricted administrative unit, implementation and development of promising entrepreneurial projects [11]. The purpose of the grant is to finance part of the costs associated with starting an SME business, registered and operating in a restricted administrative unit.

Provision of this type of financial support is carried out in the form of a subsidy from the funds allocated for these purposes as part of the implementation of the activities of the municipal program ‘Development of Small and Medium-Sized Enterprises’. The main purpose of the subsidy is to provide SMEs access to the rental of premises in a business incubator on preferential terms. Part of the expenses incurred for the payment of rent and maintenance of the business incubator facilities provided to the beginners of SMEs shall be compensated, calculated in proportion to the costs incurred by SMEs.

Subsidy is a type of financial support provided to entrepreneurs to offset part of the costs of their participation in exhibition and fair events and business missions.

The analysis of financial support instruments was carried out according to the annual reports of the Committee on Economics and Investment Policy of the Administration of the Restricted Administrative Unit and the Center for Entrepreneurship Development Fund on the implementation of the municipal program ‘Development of Small and Medium Enterprises’ from 2016 to 2018, as well as reports of small and medium-sized enterprises (SMEs) on the results of entrepreneurial activity - recipients of state support.

Analysis of the financial instrument of municipal support of ‘microloans’ in the context of the last 3 years was carried out according to the following criteria: the number of microloans issued per year; targeted spending of microloans; scope of economic activity of entrepreneurs - recipients of microloans; and size of issued microloans per year. The number of issued microloans ‘Start’ in 2016 equaled 0, in 2017 - 0, in 2018 - 2. The number of issued microloans ‘Replenishment of Working Capital’ in 2016 equaled 14, in 2017 - 13, in 2018 - 12. The number of issued microloans ‘Replenishment of Non-Current Assets’ in 2016 equaled 11, in 2017 - 10, in 2018 - 10. The volume of demand for borrowed earmarked funds is maintained annually; microloans for working capital replenishment are mostly in demand among small businesses. The highest demand for borrowed funds to replenish working capital is in order to purchase raw materials, consumables, etc. There is a stable demand for borrowed funds among entrepreneurs to purchase equipment. There is an increase of the demand for borrowed funds for the acquisition of real estate in order to expand business or save costs of renting premises from third parties. There is a low demand for loans among start-ups due to lack of collateral. The greatest demand for borrowed funds is observed annually among entrepreneurs providing services to the population and legal entities. The demand for microloans is growing among manufacturing enterprises, while it has fallen sharply among trade enterprises. Construction enterprises did not need microloans.

In total, in 2016, 25 microloans were issued for a total amount of 11,928 thousand rubles, in 2017, 23 loans were issued for a total amount of 12,095 thousand rubles, in total, 24 loans were issued in 2018 for a total amount of 12,267 thousand rubles. In total, within the period of 2016-2018, microloans for 36,290 thousand rubles were issued. The total annual demand for microloans remains. There is an unrealized possibility of issuing a larger quantity or larger sizes due to off-budget sources of cash receipts [8].

There was an analysis of the financial instrument of municipal support ‘Grants’ in the context of 2 years according to the following criteria: the number of grants issued per year; the amount of grants issued per year; areas of economic activity of entrepreneurs - recipients of grants; targeted spending of grants.

In 2016, 5 grants of 200 thousand rubles each were given, 12 applications were submitted by entrepreneurs. In 2017, 10 grants of 200 thousand rubles each were given, 26 applications were submitted by entrepreneurs. In 2016, grants in the total amount of 1 million rubles were given; in 2017, grants in the total amount of 2 million rubles were given. In 2017, compared with 2016, the number of applicants and recipients of grants doubled due to increased funding. In 2018, municipal grants were not issued.

The business projects of start-up entrepreneurs announced for competitive selection were divided by areas of economic activity into the following groups: production sector (priority for the municipality) in 2016 - 3 SMEs, in 2017 - 6 SMEs; agriculture (priority for the municipality) in 2016 - 1 SME, in 2017 - 1 SME; service sector in 2016 - 1 SME, in 2017 - 3 SMEs. In 2017, compared with 2016, there was an increase in entrepreneurs applying for financial support in the form of a grant for implementation of projects in the production and services sectors.

Target funds of grants were spent by novice entrepreneurs on the acquisition of fixed and current assets. The share of grants spent by entrepreneurs: for the purchase of equipment in 2016 - 40%, and in 2017 - 70%; for the purchase of raw materials and other materials in 2016 - 40%, and in 2017 - 20%; for rental of premises for the implementation of a business project - 20%, and in 2017 - 10%. There is a significant increase in the need of
entrepreneurs to purchase equipment at the start of a business [9].

Analysis of the financial instrument of municipal support ‘Subsidies to Residents of a Business Incubator’ was carried out in the context of the last 3 years according to the following criteria: the number of residents of a business incubator - recipients of a subsidy; amount of subsidies issued; designation of business incubator areas used by residents; areas of economic activity of subsidy recipient entrepreneurs. In 2016, 19 start-up entrepreneurs became residents of the business incubator receiving the subsidy; in 2017 and 2018 - 16 SMEs each year. There is a tendency to a slight decrease in demand for business incubator sites by 15% compared to 2016. In 2017 and 2018, the demand for subsidized sites was stable. In 2016, subsidies were issued to compensate the SMEs for part of the costs of renting and maintenance of business incubator facilities in the amount of 1,144 thousand rubles, in 2017 - 1,375 thousand rubles, in 2018 - 907 thousand rubles. The amount of subsidies decreases in proportion to a decrease in entrepreneurial demand for the business incubator sites. In 2016, start-ups rented 2,438 m² of production and 2,052 m² of office space in a business incubator. In 2017, 3,136 m² of production and 2,536 m² of office spaces were rented. In 2018, 2,369 m² of production and 1899 m² of office spaces were rented. The demand for business-incubator sites by start-up entrepreneurs for their intended purpose remains, and the annual demand for production sites is higher than for office sites by an average of 18%. The share of start-up entrepreneurs - residents of a business incubator engaged in the production sector has decreased. The need for business incubator sites for entrepreneurs engaged in the provision of services has increased. Trade enterprises are not a priority for placement in a business incubator [11].

Analysis of the financial instrument of municipal support ‘Subsidies to Participants of Exhibition and Fair Events and Business Missions’ was carried out in the context of the last 3 years according to the following criteria: the number of recipients of support/subsidies; amount of subsidies issued; level of fairs/exhibitions (municipal, regional, national) in which entrepreneurs - recipients of subsidies took part; areas of economic activity of subsidy recipient entrepreneurs. The number of recipients of support in the form of a subsidy for compensation of expenses for participation in exhibition and fair events in 2016 amounted to 24 SMEs, in 2017 - 18 SMEs, in 2018 - 26 SMEs. In 2018, the demand for subsidies increased compared to 2016 and 2017 by an average of 12%. In 2016, the amount of subsidies issued to compensate the cost of participation in exhibition and fair events amounted to 500 thousand rubles, in 2017 - 378.7 thousand rubles, in 2018 - 605 thousand rubles. With increasing demand, funding for the support instrument increases by 20%. The high priority of participation of entrepreneurs in exhibitions/fairs of the municipal level is maintained, due to the need to promote goods and services in a restricted administrative unit, where the main consumers of the product category are located. Promotion on the regional sales market is in demand among 23% of entrepreneurs participating in exhibitions and fairs. There are no appeals of entrepreneurs for reimbursement of expenses for participation in all-Russian exhibition and fair events and business missions [10].

The total number of entrepreneurs receiving financial support in 2016 was 73 SMEs, in 2017 - 67 SMEs, in 2018 - 56 SMEs (municipal grants were not issued). The total amount of the above mentioned financial support tools for SMEs amounted to: - in 2016 - 14573 thousand rubles, of which the local budget was 7144 thousand rubles, - in 2017 - 15849 thousand rubles, of which the local budget was 1645 thousand rubles, - in 2018 - 13779 thousand rubles, of which the local budget was 907 thousand rubles. Despite the existing demand for financial support tools, the municipal program ‘Development of Small and Medium-Sized Enterprises’ sharply reduces the costs of the municipality for financial tools to support small businesses, developing mechanisms and tools for property, consulting and information support. The municipality plans to attract funds from extra-budgetary sources, that is, funds from the non-profit organization - Center for Entrepreneurship Development Fund [12].

5. CONCLUSION

The economic efficiency of municipal programs is characterized by the degree of achievement of their indicators aimed at realizing the goals of the municipal program. For a more objective assessment of the effectiveness of financial instruments to support entrepreneurs, it is proposed to study the impact of each financial support instrument on the further development of SMEs within 3 years after receiving financial support according to the following criteria: annual revenues of SMEs; annual volume of tax revenues from SMEs; annual number of workplaces. Expected result: analysis of the information obtained will allow us to evaluate the effectiveness of each financial support instrument individually and to identify the need for redistributing funds to more effective support areas. The dynamics of the development of small and medium-sized enterprises of a closed administrative-territorial formation as a result of the use of financial support tools based on reports of SMEs for 2016-2018 (Table 1-4):

Table 1 Dynamics of the development of SMEs - recipients of the ‘microloans’ financial support tool

| Evaluation criteria | 2016   | 2017   | 2018   |
|---------------------|--------|--------|--------|
| Revenue (excluding VAT), in thousands of rubles | 126019 | 259153 | 291963 |
| Amount of taxes, fees, insurance premiums paid (excluding VAT and excise taxes), in thousands of rubles | 3601  | 7604  | 8648   |
| Number of workplaces | 315   | 353   | 346    |

The volume of revenues of SMEs over 3 years increased by 130%. The volume of taxes, fees and insurance premiums...
paid increased by 140%. The number of workplaces increased by 10%.

**Table 2** Dynamics of development of start-up SMEs - recipients of the ‘grants’ financial support tool

| Evaluation criteria                                      | 2016  | 2017  | 2018  |
|---------------------------------------------------------|-------|-------|-------|
| Revenue (excluding VAT), in thousands of rubles          | 809   | 994   | 518   |
| Amount of taxes, fees, insurance premiums paid (excluding VAT and excise taxes), in thousands of rubles | 103   | 172   | 96    |
| Number of workplaces/self-employment                    | 5     | 5     | 1     |

The volume of revenues of SMEs over 3 years decreased by 36%. The volume of taxes, fees and insurance premiums paid decreased by 6%. The number of jobs decreased by 80%.

**Table 3** Dynamics of development of start-up SMEs - recipients of the ‘Subsidies to the residents of business incubator’ financial support tool

| Evaluation criteria                                      | 2016   | 2017   | 2018   |
|---------------------------------------------------------|--------|--------|--------|
| Revenue (excluding VAT), in thousands of rubles          | 91393  | 111689 | 125522 |
| Amount of taxes, fees, insurance premiums paid (excluding VAT and excise taxes), in thousands of rubles | 9031   | 11270  | 12814  |
| Number of workplaces/self-employment                    | 56     | 60     | 61     |

The volume of revenues of SMEs over 3 years increased by 37%. The volume of taxes, fees and insurance premiums paid increased by 42%. The number of workplaces increased by 9%.

**Table 4** Dynamics of development of SMEs - recipients of the ‘Subsidies to exhibitors at trade fairs and business missions’ financial support tool

| Evaluation criteria                                      | 2016   | 2017   | 2018   |
|---------------------------------------------------------|--------|--------|--------|
| Revenue, in thousands of rubles                          | 307542 | 313632 | 251124 |
| Amount of taxes, fees, insurance premiums paid (excluding VAT and excise taxes), in thousands of rubles | 36239  | 37527  | 33430  |
| Number of workplaces/self-employment                    | 297    | 266    | 209    |

The volume of revenues of SMEs over 3 years decreased by 18%. The amount of taxes, fees and insurance premiums paid decreased by 8%. The number of workplaces decreased by 29%.

The positive dynamics is shown by the financial support instruments ‘microloans’ and ‘subsidies to residents of business incubator’ in the form of stable growth of economic indicators. The tool contributes to the development and profit growth of SMEs, as well as to an increase in the share of revenues to the budget of the Russian Federation in the form of taxes, fees, insurance premiums and employment of the population of a restricted administrative unit.

Short-term positive dynamics are shown by the ‘grants’ financial support tool. In the third year of implementation of business projects of novice entrepreneurs, there is a sharp decline in revenue and job cuts, or the liquidation of SMEs. A negative trend is shown by the support tool ‘Subsidies to exhibitors at trade fairs and business missions’ in the form of a continuous decline in economic indicators. The tool does not contribute to the growth of the business of existing SMEs. With a constant reduction in funding for the municipal program ‘Development of Small and Medium-Sized Enterprises’, it is proposed to redistribute financial support items to instruments that contribute more to the growth of economic indicators for the development of SMEs, namely microloans and subsidies to residents of a business incubator.

In order to increase the role of the municipality in the development of small business, taking into account the results of the analysis of financial instruments to support small businesses at the municipal level and their effectiveness, it is proposed to increase the volume and accessibility of highly effective tools. The main reason for the limited availability of dedicated borrowed funds provided by the Center for Entrepreneurship Development Fund remains collateral. To stimulate the development of the market of borrowed resources in order to increase satisfaction of the small business demand of the restricted administrative unit in additional investments, it is proposed to reduce the requirements for entrepreneurs in terms of collateral by increasing the interest rate of the microloan from 10% to 11.5% per annum with insufficient collateral for the microloan. A significant part of SMEs - loan recipients are enterprises of the production sector, which provide a large employment of labor resources. Reducing the interest rate for this priority category of SMEs to 7.5% will increase the attractiveness of municipal level borrowed funds for legal entities with collateral and a guaranteed monthly balance to repay the loan, as well as compete with the proposed banking products for business in a restricted administrative unit.

The ‘grants’ support tool proposes to strengthen the legislative responsibility for failure to meet the economic indicators declared by the SMEs (revenues, taxes and insurance premiums, number of workplaces created) when participating in the competitive selection by introducing a mandatory grant return procedure if the terms of the grant agreement are not fulfilled or improperly fulfilled. This measure will increase responsibility of grant recipients for the targeted spending of grant funds and achievement of declared economic indicators.

It is proposed to consider the possibility of creating the following new financial support tools:
- direct guarantees for obtaining loans and borrowings, which will make it possible to use borrowed resources in
case of insufficient collateral. The support infrastructure for small and medium-sized businesses of a restricted administrative unit represented by the Fund will guarantee fulfillment by SMEs of their credit and borrowed obligations and will share with financial organizations the risks associated with deterioration of the financial condition of the entrepreneur-borrower and his inability to properly service the loan (credit). Guaranteed support will be available to SMEs who wish to receive loans and borrowings from banks and other financial organizations that have concluded a cooperation agreement with the Fund; - subsidies of SMEs to compensate the expenses incurred as part of the modernization of existing equipment, which will allow SMEs to arrange modern technological production, production of new types of products, increase productivity, and reduce the cost of maintenance and repair of equipment; - SMEs subsidies for reimbursement of expenses related to the payment of the first installment (advance payment) under a contract with the lessor for the acquisition of fixed assets for leasing (equipment, devices, mechanisms, vehicles, machine tools, devices, apparatuses, aggregates, installations, machines, means and technologies), which will increase the possibility of reducing costs at the start of a business or reduce the financial burden of entrepreneurs in acquiring fixed assets at the development stages. With proper ensuring the availability of financial instruments to support small businesses in the territory of a restricted administrative unit, one cannot but mention low awareness of SMEs about the possibility of obtaining support. Some entrepreneurs are aware of the content of federal, regional and municipal support programs, and some entrepreneurs state that the main reason why they do not use support is because they do not know anything about it. Some entrepreneurs do not participate in events aimed at improving the interaction of small businesses with the municipality, which indicates low business activity or passivity of entrepreneurs in solving problems of small business development. It is proposed to increase the reach of the audience to inform enterprises about the availability of financial support tools for small businesses by attracting local media to collaborate on an ongoing basis and by creating regular columns, commercials, and broadcasts in newspapers, local radio, and television. It is recommended to develop a set of measures to popularize municipal programs for supporting small businesses and the modern promotion of tools for financial support at the municipal level in social networks and urban communities.

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