

**RSMB  
Corporation**

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

## JSC RUSSIAN SMALL AND MEDIUM BUSINESS CORPORATION

### Key Factors



- ✓ JSC Russian Small and Medium Business Corporation (RSMB Corporation) is a development institution in the field of small and medium business development
- ✓ RSMB Corporation was founded in 2015 by the Decree of the President of the Russian Federation dated 05.06.2015 No. 287n and operates in accordance with the Federal Law of 24.07.2007 No. 209-FZ “On Development of Small and Medium Enterprises in Russian Federation”

## 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**

## PURCHASES FROM SMES BY LARGEST BUYERS WITH STATE OWNERSHIP



	TOTAL VOLUME of purchases from SMEs	PRODUCT RANGE
2015	₱ 0.064 trln / € 0.86 bn	8.4 thou. items
2016	₱ 1.511 trln / € 20.25 bn	100 thou. items
2017	₱ 2.098 trln / € 28.12 bn	161 thou. Items
2018	₱ 3.264 trln / € 43.74 bn	362 thou. Items

### CURRENT SITUATION: :

#### TOTAL VOLUME OF CONTRACTS

**₱ 470 bn /  
€ 6.30 bn**  
By the end of 2019 the expected volume is  
**₱ 3.2 trln / € 42.89 bn**

#### AVERAGE SHARE OF PLANNED DIRECT PURCHASES FROM SMEs

**45,1%**  
3 times above fixed quota (15%)

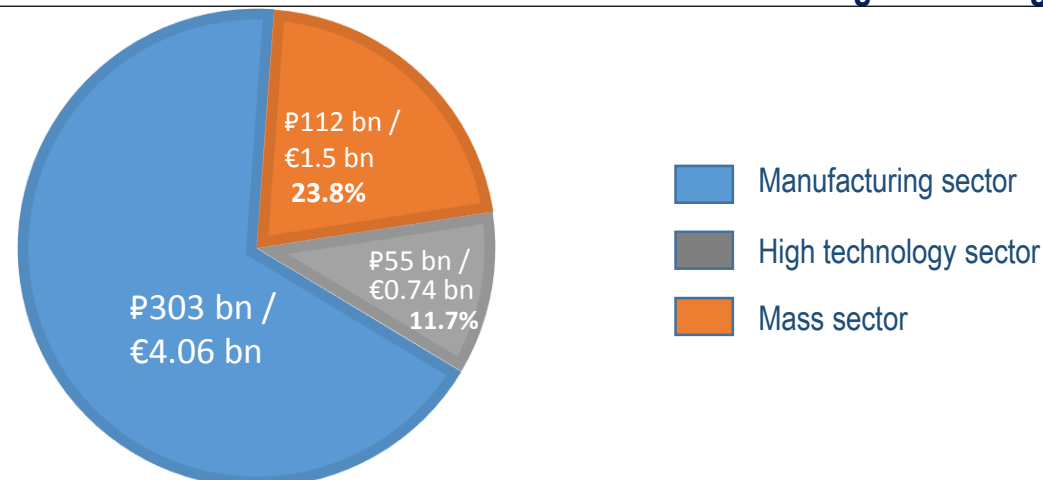
#### PRODUCT RANGE

**364 915** items

**TOTAL VOLUME OF PURCHASES FROM SMEs, CUMULATIVE TOTAL 2016-2019**

**₱7.3 trln / €96.05 bn**

### The involvement of SMEs in high technology and innovation sectors





## HOW TO GET FREE ACCESS



Support service  
8 (800) 100-1-100

Contact us



## SERVICES PROVIDED:

1

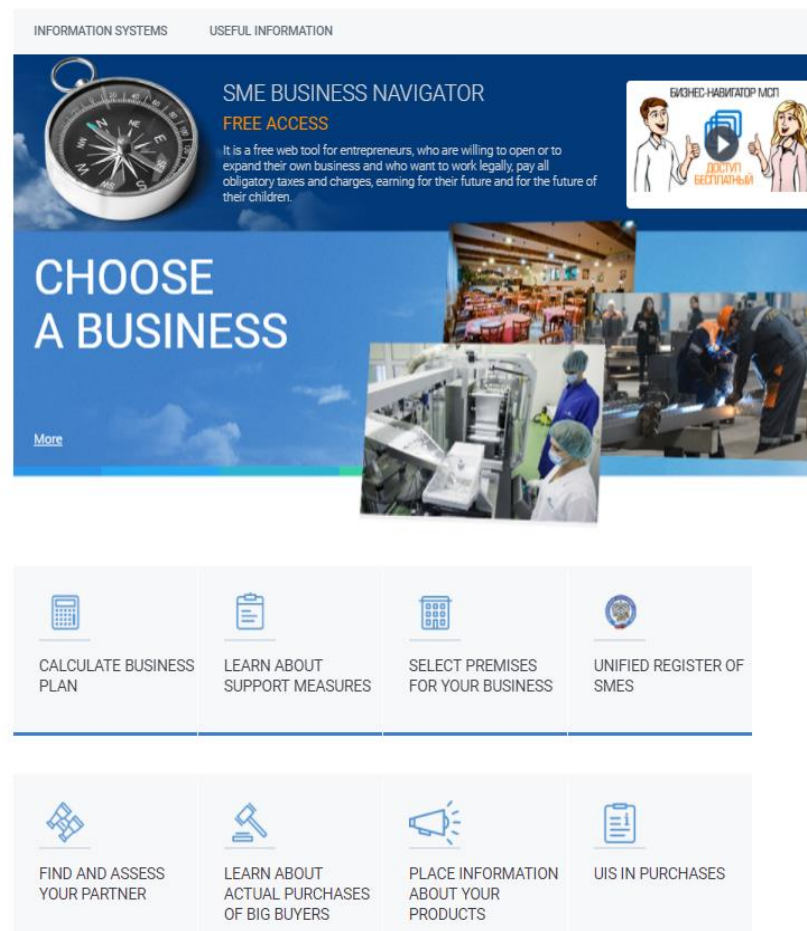
Go to the SME  
BUSINESS NAVIGATOR  
<https://smbn.ru>

2

Sign in filling in the  
registration form

3

Get the confirmation  
of authorization

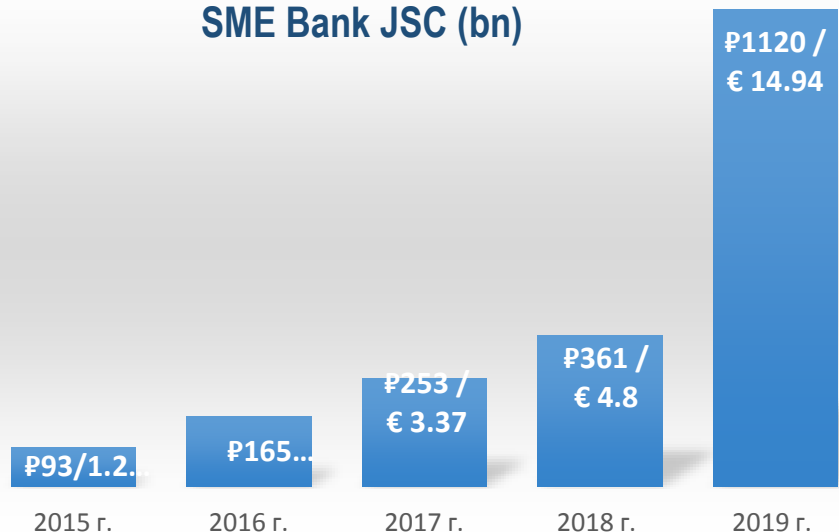


- Calculate a preliminary business plan for one of 90 business types in 172 cities with population of more than 100 thousand people
- Find a bank where to get loan under a guarantee of RSMB Corporation
- Find suitable business premises available for rent
- Learn about availability of well-known and reliable 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

Number of unique visitors – 4 163 000  
Number of registered unique users– 1 581 312  
Number of SMEs – users – 1 000 309



Consolidated volume of SMEs financial  
support involving NGS and direct loans of  
SME Bank JSC (bn)



The volume of SMEs  
financial support,  
cumulative total  
2015 – 2019

₹ 2 trln /  
€26.80 bn

Type of guarantee support of NGS	The volume of issued guarantees and warranties , bn	
	2018	2019 as of 11.03.2019
RSMB Corporation guarantees and warranties	₹79.2 / €1.06	₹6.1 / €0.81
SME Bank guarantees	₹19.2 / €0.26	₹2.4 / €0.32
Surety of RGO	₹45.3 / €0.61	₹4.7 / €0.63
The total volume of guarantee support of NGS	₹143.7 / €1.93	₹13.2 / €0.176



Within the framework of the consolidated plan of the priority project “Small business and support of individual entrepreneurial initiative”<sup>\*\*</sup> regional leasing companies in Russia were created: “RLC of the Republic of Tatarstan”, JSC and “RLC of the Republic of Bashkortostan”, JSC “RLC of the Republic of Sakha (Yakutia)”, JSC and “RLC of the Yaroslavl Region”, JSC with authorized capital of each company RUB ₪2 bn/€0.27 bn

## Subject of leasing

New, previously unused or not commissioned equipment



High-tech  
and innovative  
equipment



Industrial  
equipment



Equipment in  
the field of  
processing  
and storage of  
agricultural  
products



## Types of property outside the program (financing is not provided)

- equipment intended for wholesale and retail trade
- passenger cars, freight and passenger vehicles (vehicles for which passport of the vehicle or self-propelled vehicle passport are issued)
- water crafts
- aircrafts and other aircraft technology
- rolling stock of railway transport

## Product parameters\*

Interest rate	6% per annum - for Russian equipment 8% per annum - for foreign equipment
Amount of financing	From <b>₪2.5 mln / €0.34 mln</b> to <b>₪200 mln / €2.7 mln</b>
Advance payment	From <b>10%</b> of the value of subject of leasing
Term of leasing	Up to <b>84</b> months

## Requirements for lessee



### Client Profile

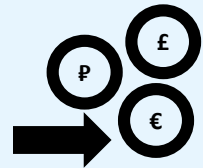
Individual entrepreneurs and small enterprises (ISE)  
\*\*\* including suppliers of biggest buyers designated by the Government of the Russian Federation and included in the United Register of SMEs

**Income** ➤ up to ₪800 mln / €10.7 mln

**The average number of employees** ➤ up to 100 employees

**Place of registration:** ➤ residents of the Russian Federation

**Business time frame** ➤ not less than 12 month



### Role of participants

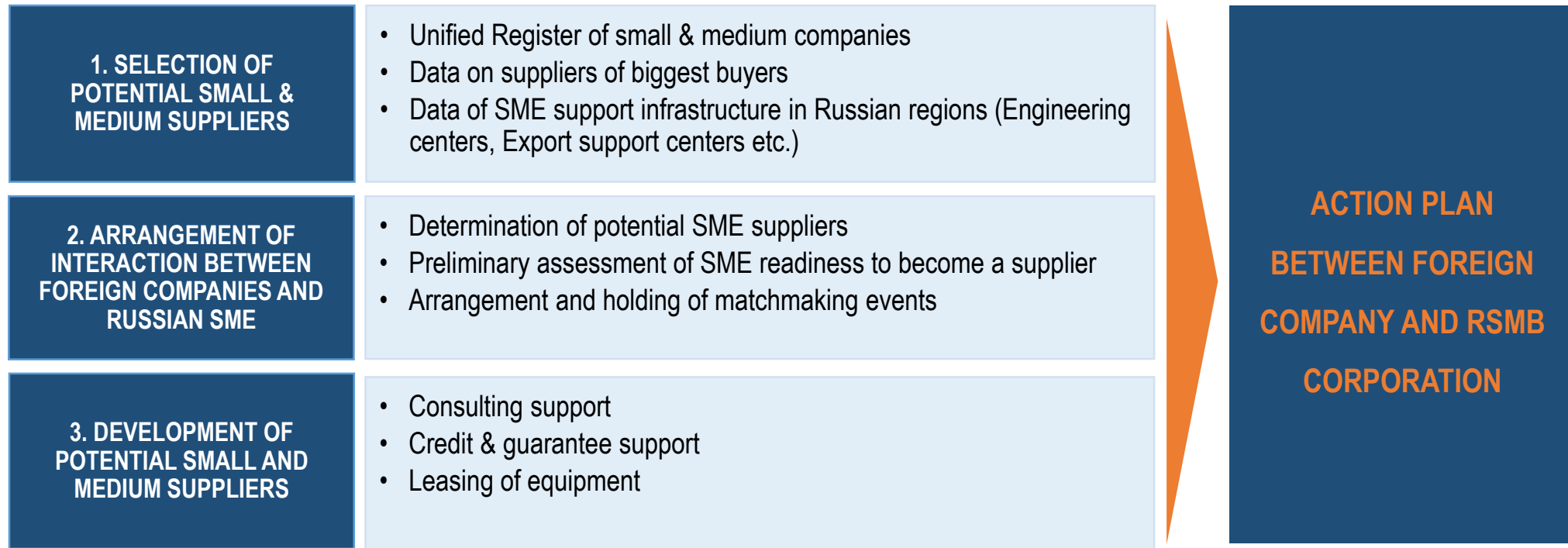
**SME loan  
Financing**

**Credit and guarantee  
support of SMEs**

**Equity funding of  
SMEs / mezzanine  
financing**

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

In the framework of the Order of interaction between development institutions in 2016-2018 25 projects funding were approved with a total budget of **₽23 652 mln / €317 mln**, the total amount of the support was **₽11 580 mln / €155 mln**



## Current projects

10 road maps was signed with the following foreign companies:

- ✓ Saint-Gobain (France) - production of building materials;
- ✓ WILO RUS, GEA Refrigeration, WIKA MERA, CLAAS (Germany) - machinery;
- ✓ Schaeffler Manufacturing Rus (Germany) - automobile industry;
- ✓ HEUNISCH GUSS (Germany) – metalworking;
- ✓ Unilever Rus` (UK/Netherlands) – food industry.
- ✓ BASF SE (Germany) – chemistry
- ✓ ABISS (France) – medical devices

1 road map was signed with  
the Japan External Trade Organization  
(JETRO) in order to find suppliers  
for 8 Japanese companies





# SME Business Navigator

# SME Business Navigator

Online resource, developed by RSMB Corporation to provide marketing and information support to entrepreneurs and those who are planning to start their business

169 services for business

The Portal is totally free after registration

Started in January 2017

**smbn.ru**



INFORMATION  
RESOURCES  
PORTAL

JSC RSMB Corporation



Contact us

Support service  
8 (800) 100-1-100

REGISTER

INFORMATION SYSTEMS

USEFUL INFORMATION

 Русский

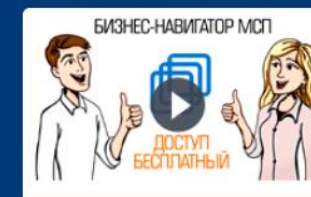
LOGIN



## SME BUSINESS NAVIGATOR

### FREE ACCESS

It is a free web tool for entrepreneurs, who are willing to open or to expand their own business and who want to work legally, pay all obligatory taxes and charges, earning for their future and for the future of their children.



## CALCULATE BUSINESS PLAN

















[More](#)



## SME Business Navigator

Provides a wide range of services:

- Market niche estimation;
- Selection of premises for business;
- Study a competitors;
- Calculation of a business-plan;
- Access to support measures for SMEs;
- Partner reliability review;
- Access to purchases of largest companies;
- Interactive support, consultancy and recommendations – “Life Situations”;
- Website construction and others

 <p>CALCULATE BUSINESS PLAN</p>	 <p>LEARN ABOUT SUPPORT MEASURES</p>	 <p>SELECT PREMISES FOR YOUR BUSINESS</p>	 <p>UNIFIED REGISTER OF SMES - MAKE AN ANNOUNCEMENT ABOUT YOURSELF <b>FOR FREE</b></p>
 <p>FIND AND ASSESS YOUR PARTNER</p>	 <p>LEARN ABOUT ACTUAL PURCHASES OF BIG BUYERS</p>	 <p>PLACE INFORMATION ABOUT YOUR PRODUCTS</p>	 <p>UNIFIED PORTAL OF PUBLIC SERVICES</p>
 <p>PROMOTE YOUR BUSINESS IN INTERNET</p>	 <p>LIFE SITUATIONS</p>	 <p>BECOME A SUPPLIER TO MOSCOW CITY</p>	 <p>GUARANTEE SUPPORT FOR SMES</p>
 <p>SELL PRODUCE</p>	 <p>BUY PRODUCE</p>	 <p>MEANS OF SUPPORT FOR FARMING COOPERATIVES</p>	 <p>PROMOTE PRODUCE</p>

# SME Business Navigator

Business-plan calculation service is accessible in 177 Russian cities, primarily with 100 000+ residents

Covering **60%** of acting SMEs number and **80 %** of revenue in SME sector

**mbn.smbn.ru**  
(Eng version)

SME Business Navigator

- Select a business
- Franchising
- Support measures
- Real estate
- Help
- Terms of Use

**Select a business by demand and supply ratio**

Here you can choose city area and business by demand and supply ratio

**Select a business by volume of investment**

Here you can choose a business by the volume of own or borrowed funds you are ready to invest

**Select a business from the list**

Here you can choose a business from the list drawn up by MSB Corporation

**Your city: Kazan**

172 Russian cities listed

If you change your city, calculations will reset!

Type your city

<b>A</b> Abakan	Kamyshin	Nizhny Novgorod	Sevastopol
Achinsk	Kaspiysk	Noginsk	Severodvinsk
Almetyevsk	Kazan	Novocheboksarsk	Shakhty
Anadyr	Kemerovo	Novocherkassk	Simferopol
Angarsk	Kerch	Novokuybyshevsk	Smolensk
Arkhangelsk	Khabarovsk	Novokuznetsk	Sochi
Armavir	Khanty-Mansiysk	Novomoskovsk	Stary Oskol
Artyom	Khimki	Novorossiysk	Stavropol
Arzamas	Kirov	Novoshakhtinsk	Sterlitamak
Astrakhan	Kislovodsk	Novosibirsk	Surgut
	Kolomna	Novy Urengoy	Sykt'yvkar
	Komsomolsk-on-Amur		Syzran
<b>B</b> Balakovo	Kopeysk	<b>O</b> Obninsk	<b>T</b> Taganrog
Balashikha	Korolyov	Octyabrskiy	Tambov
Barnaul	Kostroma	Odintsovo	Tolyatti
Bataysk	Kovrov	Omsk	Tomsk
Belgorod	Krasnodar	Orekhovo-Zuyevo	Tula
Berdsk	Krasnogorsk	Orenburg	Tver
Berezniki	Krasnoyarsk	Orsk	Tyumen
Birobidzhan	Kurgan	Oryol	
Biysk	Kursk	<b>P</b> Penza	<b>U</b> Ufa
Blagoveschensk	Kyzyl	Perm	Ulan-Ude
Bratsk		Pervouralsk	Ulyanovsk
Bryansk	<b>L</b> Lipetsk	Petrovavlovsk-Kamchatsky	Ussolie-Sibirskoe
	Lyubertsy	Petrozavodsk	Ussuriysk
<b>C</b> Cheboksary	<b>M</b> Magadan	Podolsk	<b>V</b> Veliky Novgorod
Chelyabinsk	Magnitogorsk	Prokopyevsk	Vladikavkaz
Cherepovets	Makhachkala	Pskov	Vladimir
Cherkessk	Maykop	Pushkino	Vladivostok
Chita	Miass	Pyatigorsk	Volgodonsk
<b>D</b> Dimitrovgrad	Moscow	<b>R</b> Ramenskoye	Volograd
Dolgoprudny	Murmansk	Rostov-on-Don	Vologda
Domodedovo	Murom	Rubtsovsk	Volzhsky
Dzerzhinsk	Mytischy	Ruzan	Voronozh
<b>E</b> Elektrostal			

# SME Business Navigator

Chosen city - **KAZAN**

Select a business

Franchising

Support measures

Real estate

Help

Terms of Use

**SME Business Navigator**

**Kazan**

Find address in the selected city

**Select a business by demand and supply ratio**

Here you can choose city area and business by demand and supply ratio

**Select a business by volume of investments**

Here you can choose a business by the volume of own or borrowed funds you are ready to invest

**Select a business from the list**

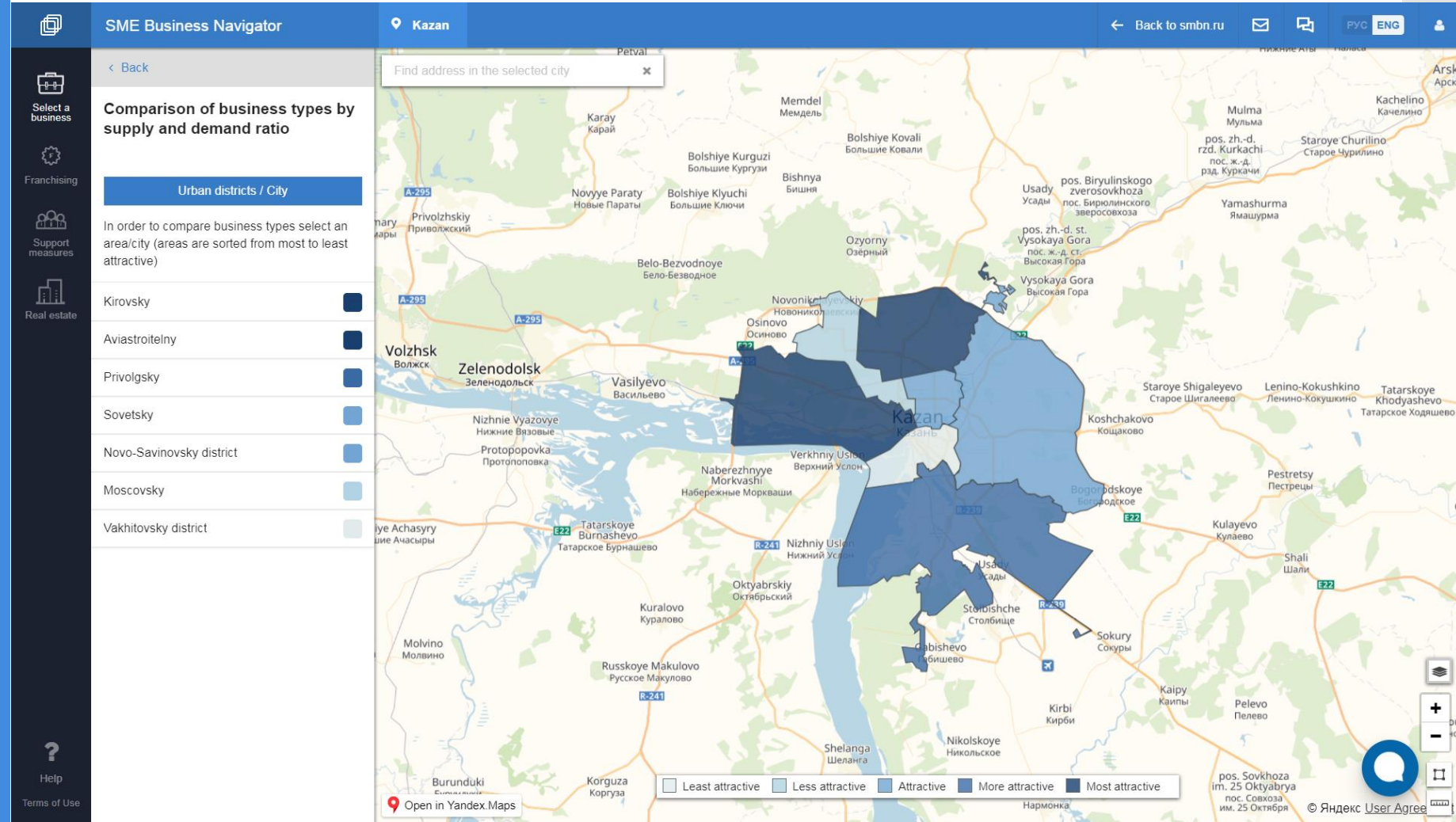
Here you can choose a business from the list drawn up by MSP Corporation

Open in Yandex.Maps



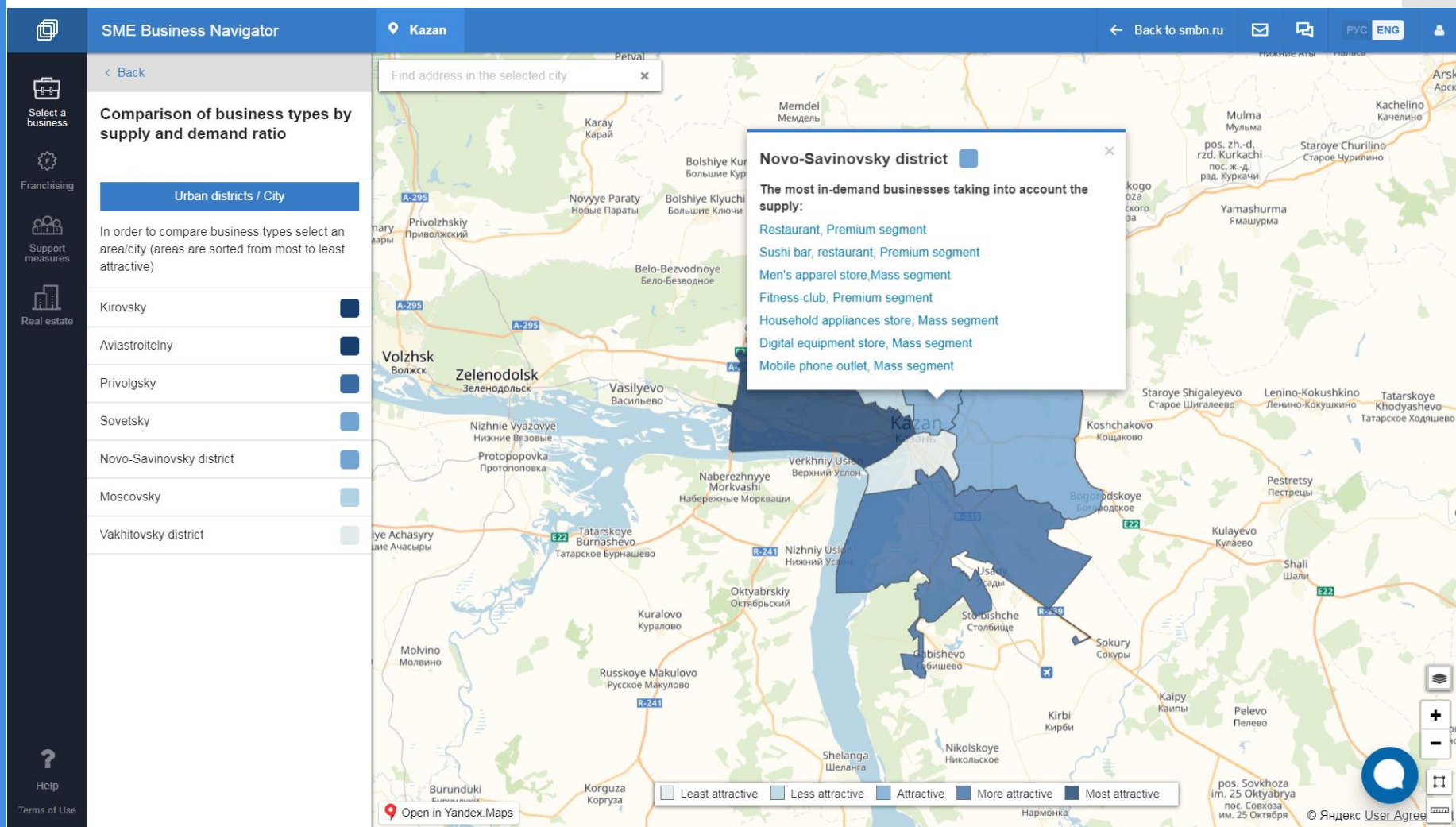
# SME Business Navigator

## Planning an investment project - Restaurant in Kazan



# SME Business Navigator

Selecting Restaurant as one of the most in-demand businesses (taking into account the supply)





# SME Business Navigator

Study of the competitors  
nearby

The screenshot displays the SME Business Navigator interface. The top navigation bar includes the application name, the city 'Kazan', and language options (RUS, ENG). A sidebar on the left provides navigation links for 'Select a business', 'Franchising', 'Support measures', and 'Real estate'. The main content area is titled 'Restaurant' and includes filters for 'Price niche' (Mass) and 'Franchise' (Select). A button 'Select a place on the map' is visible. The map shows various locations marked with green stars. A popup window for 'Forrest, restaurant' provides details: Address (Kazan, Yamasheva pr, 37a), Category (Restaurants), Purpose (Administrative building), Telephone ((843) 2110100), and Web-site (http://forrest-kazan.ru). A legend at the bottom right explains the map symbols: Competitors (Direct non-branded, Direct branded, Indirect non-branded, Indirect branded), Commercial property (Retail, Service industry, General purpose areas, Limited offer), and State property (State and municipal properties).



# SME Business Navigator

## Study of the commercial and state realty (property)

The screenshot displays the SME Business Navigator web application. The interface includes a top navigation bar with the city 'Kazan' and a search bar. A left sidebar contains navigation icons for 'Select a business', 'Franchising', 'Support measures', and 'Real estate'. The main content area is divided into a filter panel on the left and a map on the right.

**Filter Panel (Left):**

- Select business type:** Restaurant
- Main parameters:**
  - Price niche: Mass
  - Franchise: Select
- Buttons:** Select a place on the map

**Map (Right):**

The map shows Kazan with various markers. A search bar at the top of the map area says 'Find address in the selected city'. A popup window titled 'Commercial property item' is open, showing details for 'Fatya Amirhana ul, dom № 10'.

**Commercial property item details:**

- Operation type: Lease
- Purpose: General use
- Floor space, sq.m.: 210.8
- Price, sq.m.: 1 799 rubles per month
- Value of the object: 379 400 rubles per month
- Information Source: [More](#)
- Last updated: 12.02.2019
- Choose this place** button

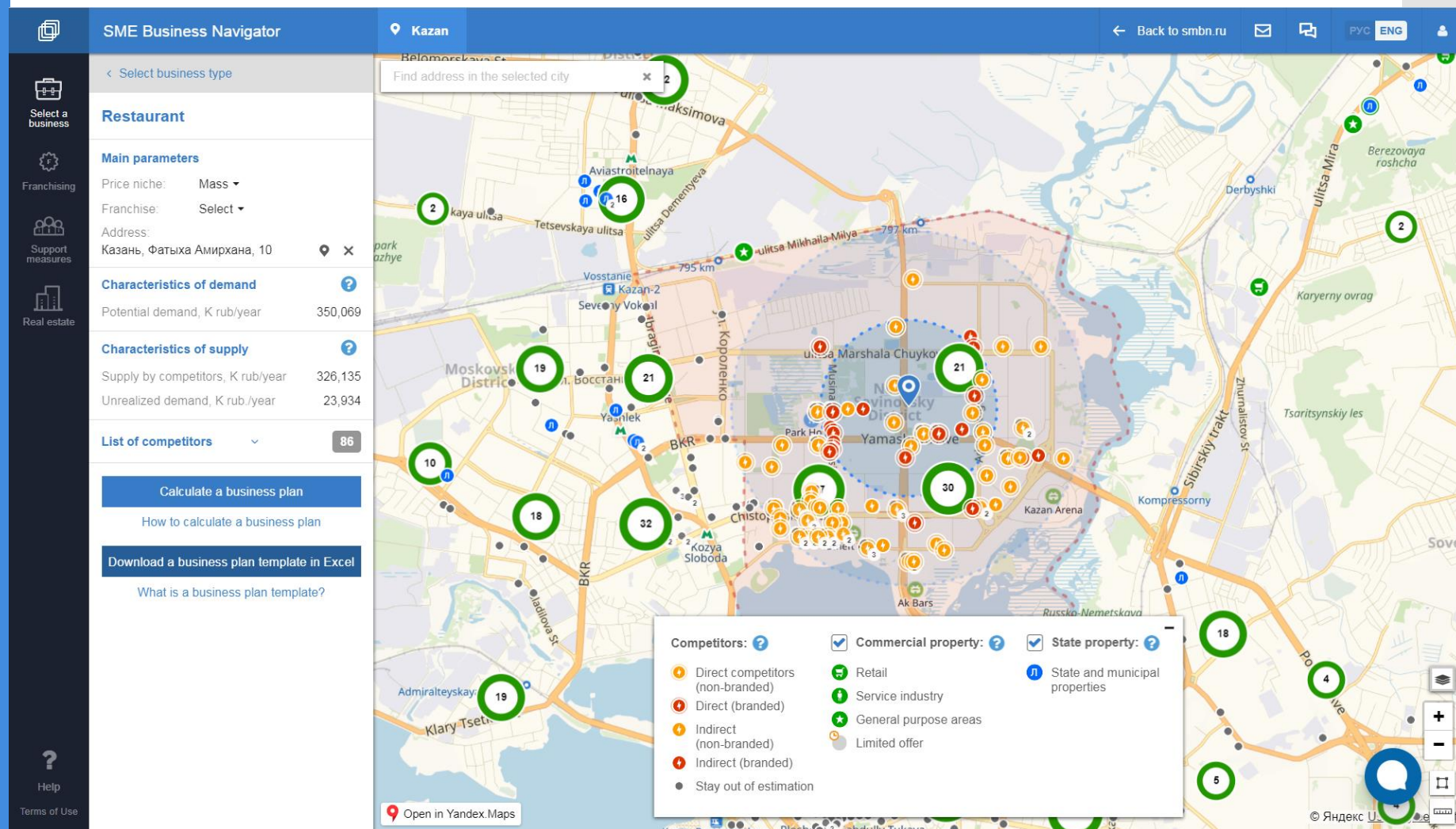
**Legend (Bottom Right):**

- ☒ **Competitors:**
  - Direct competitors (non-branded)
  - Direct (branded)
  - Indirect (non-branded)
  - Indirect (branded)
- ☒ **Commercial property:**
  - Retail
  - Service industry
  - General purpose areas
  - Limited offer
- ☒ **State property:**
  - State and municipal properties

At the bottom of the map, there is a link 'Open in Yandex.Maps' and a copyright notice '© Яндекс User Agree'.

# SME Business Navigator

Calculating market niche  
and study characteristics of  
demand and supply for the  
selected place



## Study the business plan summary





# SME Business Navigator

## Study the list of approval documents

SME Business Navigator

← Back

Information:

Concept: Restaurant

Price niche: Mass

Address: Казан, Фатыха Амирхана, 10

Cost of implementation: 5,283 K rub

Business parameters

Legal form: IE

Taxation system: STS 6

Start of the project: 12.03.2019

☐ Demand for borrowed funds:

Calculate a business plan

You are limited to 10 business plan downloads a day

Save to Your Account

Proceed to search for purchases

Help

Terms of Use

Public catering/ Restaurant / Mass

Business Plan Summary Project stages Documents Personnel

### Documents

Entrepreneurs recommend paying attention to the need to obtain the following approval documents:

- Foundation documents of limited liability company (LLC) or individual entrepreneur (IE) (charter, tax registration certificate (INN) and certificate for adoption of Primary State Registration Number (OGRN), OKVED codes, Extract from the Unified State Register of Legal Entities or Individual Entrepreneurs, Information about founders, Minutes of founders' meeting)
- Notice for start of operations submitted to territory branch of Federal Service for Consumer Rights Protection and Human Welfare
- License for retail sale of alcoholic products
- Planning documentation in accordance with effective sanitary rules and regulations, construction rules and regulations, fire safety rules for public catering facilities (architectural design, technological design, projects of ventilation, conditioning and heating, water supply, waste water disposal and energy supply)
- Premises lease agreement
- Contracts for removal solid domestic waste, for deratization, disinfection and disinsection of premises
- Medical books of the staff with mark on passing all necessary vaccinations
- Program for production control, with obligatory notification of Federal Service for Supervision of Consumer Rights Protection and Human Welfare
- Fire safety documents, arrangements order, measures instruction, features manual, evacuation plan, briefings journal
- Application for registration and registration certificate for cash register equipment, contract for maintenance and repairs of cash register equipment
- Contract for processing of fiscal data
- Set of documents for the information stand about the consumer rights protection ( Law on Consumer Rights Protection, contacts of controlling authorities and emergency services, information about servicing of benefit-entitled citizens, book of comments and suggestions)
- Register for recording the company instructions on requirements for labour protection and occupational safety and health

Save to MS Word

Public Services Portal of the Russian Federation

# SME Business Navigator

## Study the list of personnel

SME Business Navigator

← Back to smbn.ru

ENG

← Back

**Information:**

Concept: Restaurant

Price niche: Mass

Address: Kazan, Фатыха Амирхана, 10

Cost of implementation: 5,283 K rub

**Business parameters**

Legal form: IE ▾

Taxation system: ? STS 6 ▾

Start of the project: 12.03.2019

☐ Demand for borrowed funds:

[Calculate a business plan](#)

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[Save to Your Account](#)

[Proceed to search for purchases](#)

[Help](#)

[Terms of Use](#)

Business Plan Summary   Project stages   Documents   **Personnel**

**Personnel**

Position in the staff list	FTE number	Rate, rub/month	Total, rub/year
Chief	0.2	42.279	101.469
Manager	1	17.890	214.680
Chief cook	1	42.279	507.348
Cook	2	30.443	730.632
Waiter	4	18.765	900.720
Cashkeeper	1	17.890	214.680
Barman	1	17.890	214.680
Busboy	1	18.765	225.180
China clipper	1	18.765	225.180
Cleaners	1	18.765	225.180
<b>Total</b>	<b>13.2</b>		<b>3.559,749</b>

**All-Russian vacancy database "Work in Russia"**

Following this link, you can go to the All-Russian database of the resume "Work in Russia" of Rostrud of Russia. After switching to the site "Work in Russia":

1. Select a region
2. In the search bar at the top, type the specialty
3. Choose additional search criteria on the left

If you cannot find the right specialist in your region, look at the CVs of employees from other regions by selecting the additional search criteria "Ability to move".

# SME Business Navigator

Download a full PDF version of business plan for studying or transfer to the Bank (from the list of JSC RSMB Corporation partners)

Select a business

Franchising

Support measures

Real estate

Help

Terms of Use

SME Business Navigator

[Back](#)

Information:

Concept: Restaurant  
Price niche: Mass  
Address: Kazan, Фатыха Амирхана, 10  
Cost of implementation: 5,283 K rub

Business parameters

Legal form: IE  
Taxation system: STS 6  
Start of the project: 12.03.2019

☐ Demand for borrowed funds:

Calculate a business plan

You are limited to 10 bu

PDF

XLS

Save to Your Account

[Proceed to search for purchases](#)

Business Plan Summary

Project stages

Documents

Personnel

Concept

Mass

Nature of the project: Restaurant  
Product range: Hot dishes, Hot drinks, Cold snacks , Cold drinks, Other  
Opening hours: from 11-00 till 1-00, 7 per week  
Business model: High markup on services  
Key success factor: Loyal customers

Location

Kazan, Фатыха Амирхана, 10

Service area: Community-wide - 1000 meters from the business location  
Number of customers per year: Local residents - 69 725  
Required area, sq.m.: 150  
including service area, sq.m: 90  
Land plot area, sq.m: -

Income

Profitability of sales 17.82%

Year	Revenues (mln. rub.)	Income (mln. rub.)
1 year	~6	~1
2 year	~24	~4
3 year	~24	~4
4 year	~24	~4
5 year	~24	~4

The business plan is calculated without borrowed funds. In case a credit is use, profitability will decrease.

Investments

Investments volume, K rub.

5 283

Payback period, months

25

Return on investments in 5 years, %

286.9

Net cash income for 5 years, K rub.

10 863

Internal rate of return, %

79.8



# SME Business Navigator

Content of full PDF version  
business plan

## Content

- 1. Resume**
- 2. Market analysis**
- 3. Marketing strategy**
- 4. Marketing plan**
- 5. Sales plan**
- 6. Investment program**
- 7. Potential suppliers**
- 8. Staff**
- 9. Operational expenses**
- 10. Financial plan**
- 11. Risks estimation**
- 12. Documents list for credit application**

# SME Business Navigator

One of the sections of the business plan:  
Market analysis SWOT-analysis (as a self-completion section)

## 2. Market analysis SWOT-analysis

Please remark	Your strengths	Your weaknesses
Business organization background	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Advanced business-processes or franchise use	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Qualified labor attract	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Your business administrative support	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Well-known brand or franchise use	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Leveraged investments application	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Business dependence on primary goods suppliers	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Premises on loan	<input type="checkbox"/> No	<input type="checkbox"/> Yes

Please remark	Marketability	Market threats
Low level of competition	<input type="checkbox"/> Yes	<input type="checkbox"/> No
New consumers attract potential (new construction)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Municipal support program availability	<input type="checkbox"/> Yes	<input type="checkbox"/> No
New suppliers entry potential	<input type="checkbox"/> Yes	<input type="checkbox"/> No
New competitors entry potential	<input type="checkbox"/> Not expected	<input type="checkbox"/> Expected
Consumers purchasing power reduction	<input type="checkbox"/> Not expected	<input type="checkbox"/> Expected
Increasing legislative pressure	<input type="checkbox"/> Not expected	<input type="checkbox"/> Expected
Increase in primary goods cost	<input type="checkbox"/> Not expected	<input type="checkbox"/> Expected



# SME Business Navigator

One of the sections of the  
business plan:  
Marketing strategy

## 3. Marketing strategy

### Target markets

Geographical	Kazan, Фатыха Амирхана, 10
Segment	Restaurant
Market niche	Mass

### Product strategy

- SKU number - 100-150 items
- Niche expertise
- 15-30 choices on main course
- Hot dishes; Hot drinks
- Cold snacks; Cold drinks; Other

### Target segments

Social profile	Middle class, 30-50 years
Time and purpose to attend	Evening, 18-21:00, Leisure activities
Average purchasing cost	1 600 rub. \ monthly
Core benefit	High spirits

### Positioning

#### Points of parity

- Original cuisine
- Original interior
- Polite staff
- Wide selection of dishes
- Banquet service in the evening hours and weekends

#### Points of difference

REMARK all significant characteristics

- ☐ National cuisine
- ☐ Product specialization (fish restaurant, steakhouse)
- ☐ Specialization in an audience united by common interests (creative, professional, etc.)
- ☐ The original hall decoration, menu, etc. (cinema, literature)

# SME Business Navigator

One of the sections of the  
business plan:  
Sales plan

## 5. Sales plan

### Full capacity achievement business chart

Indicator	Months of the project											
	1	2	3	4	5	6	7	8	9	10	11	12
Sales growth rate (full capacity achievement), %	0	0	0	0	0	0	0	10	30	60	75	100
Number of customers (visits)	0	0	0	0	0	0	0	179	576	1 160	1 368	2 128
Revenue, K rub.	0	0	0	0	0	0	0	205	657	1 323	1 559	2 426

### Sales plan

Indicator	1 year	2 year	3 year	4 year	5 year
Sales growth rate (market-geared), %	2	2	2	2	2
Number of customers (visits)	5 412	21 315	21 747	22 189	22 639
Revenue, K rub.	6 170	24 299	24 792	25 295	25 808

### Market seasonality

Indicator	January	February	March	April	May	June	July	August	September	October	November	December
Seasonality - number of customers in annual value, %	5.5	7.6	8.0	8.1	8.2	8.2	8.4	8.6	9.2	9.3	8.7	10.2

## SME Business Navigator

One of the sections of the  
business plan:  
Investment program

### 6. Investment program Financing requirement

Investment item	Costs in total, K rub.	Share, %
<b>CAPEX in total, including:</b>	<b>2 981.3</b>	<b>56</b>
Building construction/purchase	-	-
Equipment procurement	2 981.3	56
<b>Primary floating capital in total, including:</b>	<b>2 301.3</b>	<b>44</b>
Stock of products	91.3	2
Remodeling and renovation	1 620.0	31
Documentation	590.0	11
Other issues (reserve)	-	-
<b>TOTAL</b>	<b>5 282.6</b>	<b>100</b>



## SME Business Navigator

One of the sections of the  
business plan:  
Risk evaluation (as a self-  
completion section)

### 11. Risk evaluation

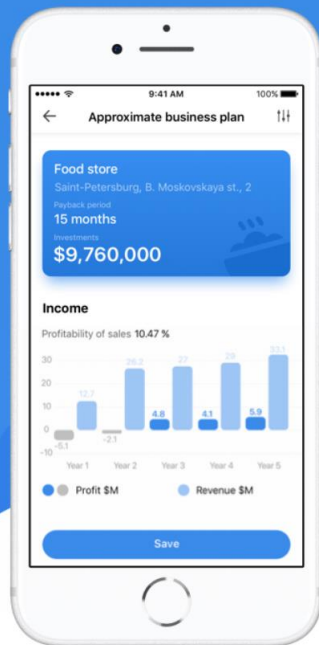
#### Estimate of probability

Risks	Probability			Comments
	Low	Medium	High	
1. New competitors entry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. Consumers paying capacity decrease	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3. Equipment cost increase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Premises renovations fee increase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Authorizations and approvals cost increase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6. Raw materials cost increase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Salary budget increase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Administrative workload increase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

#### Estimate of sensitivity

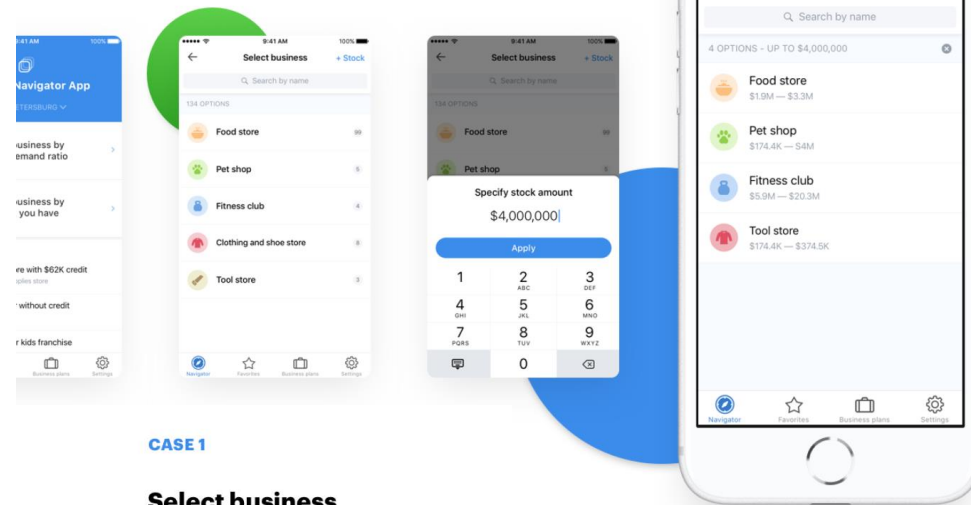
Risk sensitive	PI	NPV, K rub.	IRR, %	DPP, months
Baseline scenario	2.8	10 863	80	25
1. Turnover decrease by 20%	1.6	3 577	33	40
2. CAPEX increase by 20%	2.3	9 640	63	29
3. OPEX increase by 20%	2.1	6 875	53	32

# SME Business Navigator app



## Select by the type of business

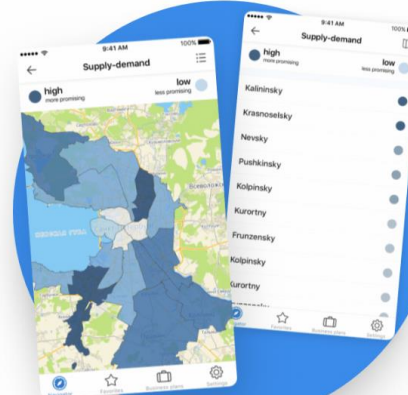
Let's say you have \$10,000, and you don't know what to invest in. Enter the amount and select a business from the list of possible choices. You will be surprised that even with that much money you can launch something, for example, a flower shop or a computer repair service.



### CASE 1

## Select business by region

Tap on the area on the map or select an area from the list and see what areas of business are in demand at such part of the city. The application has access to 172 cities in all 85 regions of the Russian Federation.



INFORMATION  
RESOURCES  
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