

ZNAČAJ I ULOGA MALIH I SREDNJIH PREDUZEĆA U EKONOMSKOM RAZVOJU

SIGNIFICANCE AND ROLE OF SMALL AND MIDDLE ENTREPRISES IN ECONOMIC DEVELOPMENT

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Pregledni članak

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REZIME

Mala i srednja preduzeća (MSP) sve su više predmet interesovanja u razvijenijim zemljama u kojima mala i srednja preduzeća predstavljaju faktor razvoja u ovim zemljama. Razvijene zemlje svijeta stavljaju MSP u fokus svojih ekonomskih strategije i programa i konkretnim mjerama makroekonomske, ciljana fiskalna politika prema MSP kroz poreske olakšice, direktno utiču na smanjenje troškova poslovanja, poboljšanje likvidnosti a time konkurentskog položaja malih i srednjih preduzeća. Ipak, Bosna i Hercegovina, još ne usvaja poresku politiku i praksu mnogih razvijenih zemalja, a time ne posvećuju dovoljno pažnje unapređenju sektora malih i srednjih preduzeća. To su pokazala i provedena istraživanja u Bosni i Hercegovini. Promjene u društveno - ekonomskom sistemu sa osloncem na tržišnu privredu, stvaraju pogodne uslove za razvoj raznih djelatnosti, koje će biti profitabilne i držati korak u razvoju, uz stalno prilagođavanjima stalnim promjenama na tržištu, prednost daje malim i srednjim firmama, tzv. malom biznisu. Takva preduzeća najčešće predstavljaju spoj svojine, upravljanja i rizika, pa znanje i vještine neophodne za uspješno poslovanje i vođenje biznisa obuhvata veoma širok dijapazon.

Ključne riječi: mala i srednja preduzeća (MSP), organizacijske promjene, upravljanje promjenama, održiva konkurentska sposobnost preduzeća, tržišno poslovanje.

SUMMARY

Small and middle enterprises (SME) are becoming more and more the subject of interest in developed countries in which small and middle companies represent a factor of development. The developed countries of the world put SME into focus of their economic strategies and programs and by concrete macro-economic measures- the aimed politics to SME has a direct impact to reduction on business costs and improvement of liquidation (thus, competitive position of SME), through tax bonds. However, BiH still does not develop tax politics and praxis of many developed countries, which causes a lack of attention and improvement of the sector of SME. This is what many research in BiH confirmed. The changes in social- economic system based on the market commerce create suitable conditions for development of various activities which should be profitable and keep up with the development, with continuous adaptation to constant changes on market, which gives the advantage to SME or, so called, small business. Such companies most often represent the collision of ownership, management and risk, so the knowledge and skill needed for successful management include a very wide range.

Keywords: small and middle enterprises (SME), organizational changes, changes management, maintainable competitive capability of the company, market management.

UVOD

U današnjim uslovima, više nego ikada, preduzeća su pod raznim utjecajima prisiljena na promjene, bilo da se radi o internom ili ekstremnom okruženju. U takvim uslovima sve veća se pažnja pridaje malim i srednim preduzećima (u daljem tekstu: MSP), zbog njihove fleksibilnosti i konkurentnog potencijala. Pred preduzetnike i menadžere se postavlja zahtjev za konstantnim prilagođavanju uslovima okruženja ukoliko žele da zadrže konkurentsku prednost. Uspješno prilagođavanje preduzeća na promjene i zahtjeve okruženja jedan je od glavnih faktora uspjeha MSP.

Poznati teoretičari menadžmenta 20. vijeka (2000), tvrde da obilježja preživjelih u tržišnoj realnosti današnjeg vremena moraju imati veoma razvijenu sposobnost reagiranja, stalno poboljšanje i stalno implementiranje promjena. Upravo uspješno prilagođavanje promjenama i zahtjevima okruženja postaje jedan od glavnih izvora održive konkurentne sposobnosti.¹

Postoje mnoge definicije upravljanja promjenama, a jedna od mogućih glasi: Upravljanje promjenama je kontinuirani proces povezivanja preduzeća u cilju činjenja stvari, odgovornije i efikasnije u odnosu na konkurenciju. Sa tog aspekta, upravljanje obuhvata skup metoda i tehnika, sistema, alata, vještina i drugih metoda koje pomažu u praktičnom djelovanju. Organizacijske promjene predstavljaju skup aktivnosti koje rezultiraju promjenama u organizacionoj strukturi, ciljevima, strategiji i ostalim poslovnim elementima uzrokovanih faktorima unutar ili izvan organizacije.

Upravljanje promjenama u savremenim preduzećima usmjereno je na doprinos njegovom opstanku i uspješnosti, te zahtjeva dugoročni pristup ljudskim potencijalima, njihov stalni razvoj, primjenu novih tehnolo-

¹ Prema podacima Centralne banke Bosne i Hercegovina (2014.) je od 26.000 do 29.000 preduzeća, procjena je da preko 97% preduzeća spada u MSP, koja čine okosnicu ekonomije BiH, dostižući 60% BDP-a i stvaranje novih radnih mjesta.

INTRODUCTION

In nowadays conditions, more than ever, enterprises are- under much influence- made to make changes, whether in their internal or external surrounding. In such conditions, the greater attention is paid to small and middle enterprises (hereinafter, SME), for their flexibility and competitive potential. Before the entrepreneurs and managers there is a request for constant adaptation to the surrounding conditions, if they want to maintain the competitive advantage. Successful adaptation of a company to changes and requests in the surrounding is one of the main factors of SMEs' success.

Famous theoreticians of management of 20th century (2000) claim that the marks of the survived ones in the market reality of modern times must have very much developed sense of reacting, constant improvement and implementation of changes. Administration that is successfully adapting to changes and requirements of the environment is becoming a major source of sustainable competitive ability.¹

There are many definitions of change management, and one of the possible states: Change management is a continuous process of connecting companies with the aim of handling things, more responsible and efficient than the competition. From this point, the management includes a set of methods and techniques, systems, tools, skills and other techniques that help in practical action. Organizational change is a set of activities that result in changes in the organizational structure, objectives, strategy and other business elements caused by factors within or outside the organization.

Change management in modern companies focuses on its contribution to the survival and success, and requires a long-term approach to human resources and their constant development, application of new technologies and

¹ According to the Central Bank of Bosnia and Herzegovina (2014) is from 26,000 to 29,000 companies, it is estimated that over 97% of enterprises are SMEs, which form the backbone of the BiH economy, reaching 60% of GDP and the creation of new jobs.

logija i dinamički pristup svim aspektima poslovanja. Stoga u kontekstu preduzetničkog okruženja a time i MSP kao nosioca ekonomskog razvoja, naglasak se daje na iskorištavanju kreativnog i inovativnog potencijala, u cilju stvaranja različitosti kao osnove globalne konkurentnosti.

DEFINISANJE MALOG BIZNISA

Kako definisati mali biznis

Biznis je skup određenih poslovnih aktivnosti, kojima se zadovoljavaju potrebe vlasnika biznisa, odnosno uloženog kapitala, zaposlenih u biznisu i društva. Ovaj pojam obuhvata svaku privrednu aktivnost pojedinca i organizacije u svim aktivnostima (Kukoleča, 1986, str. 119).

“Biznis može biti formiran kao: preduzeće, farma, banka, agencija, radnja, osiguravajuća, zdravstvena, obrazovna, ili druga organizacija” (Božić, 1966, str. 14). Znači, pojam biznis je širi u odnosu na pojam preduzeće. Ovo iz razloga što se pod njim podrazumijevaju i brojni drugi oblici biznisa. Za bilo koji organizacioni oblik biznisa moguće je koristiti i izraz firma.

Biznismen je privrednik-poslovni čovjek, koji može biti vlasnik biznisa, lice kome je povjereno vođenje određenog posla-biznisa ili njegove organizacione jedinice. Razvijene zemlje, zahvaljujući posebno malom biznisu, ostvaruju pretežan dio svog uspješnog ekonomskog i društvenog razvoja. Nešto više od 2/3 zaposlenih (67%) EU-27% poslovnog nefinansijskog sektora zaposleno je u MSP u 2010. godini u ukupno 20,8 miliona MSP ili 98% od ukupnog broja preduzeća, doprinoseći bruto dodatnoj vrijednosti u iznosu od 58,4% ukupne bruto vrijednosti.

Ovo se može objasniti sljedećim činjenicama (Berberović i Petković, 2013): (1) Male firme se lakše prilagođavaju zahtjevima tržišta; (2) Ostvaruju veću profitabilnost u odnosu na velike firme u relativnom smislu; (3) Uspješnije rješavaju nastale poremećaje u okruženju; (4) Mogu uspješnije da rade sa relativno malim obimom uloženog kapitala; (5)

dynamic access to an aspect of the business. Therefore, context of entrepreneurial environment and thus SMEs as the bearer of economic development, has the emphasis placed on using creative and innovative potential, in order to create diversity as a basis for global competitiveness.

DEFINITION OF SMALL BUSINESS

How to define a small business

Business is a set of certain business activities, which meet the needs of business owners, or invested capital employed in business and society. This term encompasses all economic activities of individuals and organizations in all activities (Kukoleča, 1986, p. 119).

“Business can be formed as: enterprise, farm, bank, agency, shop, insurance, medical, educational, or other organizations” (Božić, 1966, str. 14). So, the concept of business is broader than the concept of the company. This is because it includes many other types of businesses. For any organizational form of a business it is possible to use the term firm.

The businessman is a businessman-hand man, who can be a business owner, the person to whom it is entrusted to conduct certain work-business or its organizational units. The developed countries, thanks to a special small business, realize the predominant part of their successful economic and social development. A little more than 2/3 of employees (67%), EU - 27% of business non-financial sector are employed in SMEs in 2010, a total of 20.8 million SMEs and 98% of the total number of enterprises, contributing to gross added value in the amount of 58, 4% of the total gross values.

This can be explained by the following facts (Berberović and Petković, 2013): (1) Small businesses are easier to adapt to market requirements; (2) Realize greater profitability compared to large firms in relative terms; (3) More successful solving the resulting disturbances in the environment; (4) Can successfully work with a relatively small volume of invested capi-

Vrlo često su u rukama članova šire i uže porodice i snažno su i direktno zainteresovani za opstanak, rast i razvoj vlastitog biznisa; (6) U njima je manji rizik neuspješnog poslovanja i rada sa gubitkom.

Navedene činjenice su i razlog da male firme ne opterećuju društvene socijalne fondove sa zahtjevima za pokriće gubitaka, zbrinjavanjem nezaposlenih radnika i drugo. Naprotiv, njihova ekonomsko-financijska stabilnost i zadovoljavajući stepen profitabilnosti jačaju ekonomsku snagu društva u cjelini i pozitivno utiču na njegovu stabilnost i razvoj.

Poboljšanje statusa malog preduzetništva u razvijenim zemljama, posebno u Sjedinjenim Američkim Državama, nastaje osamdesetih godina prošlog vijeka, kada su se mala preduzeća počela više uvažavati i sticati veći ugled, a sve zahvaljujući tome što su stvarali nove proizvode i doveli do otvaranja novih radnih mjesta. Tokom osamdesetih godina prošlog vijeka, malo preduzeće je počelo uživati i više angažovanja i ugleda, zahvaljujući sposobnosti da stvori nove proizvode i nova radna mjesta. Možda najbolji pokazatelj novoutemeljenog statusa bila je Konferencija o malom preduzeću održana 1980. godine.

Uloga preduzetnika i malih preduzeća u razvoju civilizacije iz istorijske perspektive

Zbog širokog pojma biznisa, kojeg smo definisali u prethodnom dijelu, ovdje ćemo se fokusirati na formalno registrovana, u svim formama i djelatnostima, zakonom determinisana preduzeća iz razloga što je biznis mnogo širi pojam od vođenja biznisa u formi preduzeća. Postoji nekoliko definicija preduzeća a ovdje ćemo izdvojiti jednu od njih. *Preduzeće je organizacioni pojavni oblik ekonomije, koji je kao ekonomski (poslovni) sistem, kroz svoje poslovanje i razvoj, realizuje široki spektar različitih ekonomskih, ali i neekonomskih interesa, od pojedinačnih, do najšire obuhvaćenih opštih društvenih, to jest javnih interesa* (Nikolić i drugi, 1996, str. 5).

tal; (5) Very often in the hands of members of a family that is strongly and directly interested in the survival, growth and development of its own business; (6) They lower the risk of an unsuccessful business and work at a loss.

These facts are the reason that small businesses do not burden the social welfare funds with requirements to cover losses, disposal of unemployed workers and others. On the contrary, their economic and financial stability and a satisfactory level of profitability boost economic strength of society in general and positively affect its stability and development.

Improving the status of small business in developed countries, especially in the United States, formed the 80s, when the small businesses began to gain more respect and greater prestige, thanks to the fact that they create new products and led to the creation of new jobs. During the eighties, a small company started to enjoy more engagement and reputation thanks to its ability to create new products and new jobs. Perhaps the best indicator of the newly established status conference was held on the small company in 1980.

The role of entrepreneurs and small enterprises in the development of civilization from a historical perspective

Due to the broad concept of business, which we have defined in the previous section, we will focus on formally registered all forms and activities, the law determined by the company because the business is much broader notion of running a business in the form of companies. There are several definitions of the company and here we will single out one of them. The company is organizing the manifestation of the economy, as economic (business) system through its operation and development, implemented a wide range of economic, but also non-economic interests of the individual, to the most widely covered by the general social, that is of public interest (Nikolić et. all, 1996, p. 5).

Upravo zbog različitih motiva i ciljeva osnivanja i vođenja preduzeća, gotovo nijedna oblast društvenog života nije bila imuna na rast i razvoj postojećih i novih preduzeća. Iako su profit i u novije vrijeme bogatstvo ili vrijednost preduzeća vrhunski ciljevi osnivanja i upravljanja preduzećima, povećanjem efikasnosti poslovanja malih i srednjih preduzeća, neprocjenjivu korist ima cijela društvena zajednica.

Godinama, u akademskoj zajednici i vladinim krugovima razvijenih zemalja svijeta i zemljama u razvoju vladalo je mišljenje da su isključivo velika preduzeća sa svim svojim prednostima ekonomije obima isključivi nosioci ekonomskog razvoja i prosperiteta. Sve do prvog naftnog šoka (1973.), pa i drugog (1979) nije bilo pokušaja da se mijenja generalni koncept privređivanja što je pratila i akademska zajednica u pokušajima da daje odgovore i objašnjava vezu između utjecajnih faktora, kretanja produktivnosti i profita u preduzećima. Vrlo često autori danas poistovjećuju preduzetništvo sa MSP i sa individualnim vlasništvom nad preduzećima. *“Preduzetnik po definiciji prebacuje resurse iz sektora niske produktivnosti i dohotka, u sektore visoke produktivnosti i dohotka”*.

Međutim, bez preduzetnika, tj. ljudi spremnih preuzimanju rizika i samostalnom pokretanju poslovnih aktivnosti, ne bi bilo najvećeg broja današnjih preduzeća.

U literaturi o preduzetništvu uloge preduzetnika u ekonomskim promjenama su različite, pa tako preduzetnik je (Berberović, Petković, 2013): (1) osoba koja nosi neizvjesnost, (2) inovator, (3) donosilac odluka, (4) industrijski lider, (5) arbitar, onaj koji upozorava na mogućnosti, (6) alokator resursa među mogućim alternativama.

Termin preduzetništvo, “iskovan” je početkom XX vijeka kao aktivnost koju sprovede preduzetnici (Drucker, 1991.). Inovacija podrazumjeva ne samo nova tehničko-tehno-

Because of the different motives and goals of establishing and running the business, almost no area of social life was immune to the growth and development of existing and new enterprises. Although profits and more recently wealth or value of the company goals superbly establishment and management of enterprises, increasing the efficiency of small and medium enterprises, it has the inestimable benefit of the whole community.

For years, the academic community and government circles of the developed countries and developing countries believed that only large companies with advantages of economies of scale have exclusively owners of economic development and prosperity. Until the first oil shock (1973), and the second (in 1979) there was no attempt to change the general concept of economic activity which is accompanied by the academic community in attempts to provide answers and explains the relationship between influence factors, trends in productivity and profits in companies. Very often today, the authors identify entrepreneurship with SME and individual ownership of enterprises. *“An entrepreneur, by definition, is shifting resources from low productivity and income sectors to income in sectors of high productivity and income”*.

But without entrepreneurs, ie. people willing to take risks and standalone startup business activities, it would be the largest number of today’s enterprises.

The literature on entrepreneurship, the role of entrepreneurs in the economic changes are different, so the entrepreneur is (Berberović, Petković, 2013): (1) A person who carries uncertainty, (2) Innovator, (3) Decision-maker, (4) The industry leader, (5) An arbitrator, one that draws attention to the possibilities, (6) Allocator of resources among alternative uses.

The term entrepreneurship, “forged” at the beginning of the twentieth century as an activity carried out by entrepreneurs (Drucker, 1991). Innovation involves not only new technical and

loška rješenja, nego i novi način korišćenja postojećih resursa, davanja resursima “ekonomske” vrijednosti i što je najbitnije, davanje vrijednosti korisnicima proizvoda i usluga na način na koji je oni prihvataju, to jest percipiraju. Preduzetničko malo preduzeće je ono koje uz zadovoljavanje uočenih i stvorenih potreba i prilika, stvaranju novih vrijednosti u očima kupaca, doživljava promjene u sopstvenom rastu i razvoju i po pravilu ispoljava eksponencijalni rast i razvoj, mjereno povećanjem investicija, otvaranjem novih radnih mjesta i rastom profita.

Upravo zbog ove činjenice, vlade zemalja koje su prepoznale ulogu preduzetništva, ali i malih i srednjih preduzeća kao generatora privrednog rasta i novih radnih mjesta, dinamičnim pristupom posmatraju sebe, kao zakonodavca u podsticaju rasta i razvoja preduzeća.

MALA I SREDNJA PREDUZEĆA

Mala i srednja preduzeća - različiti pristupi

Na koji način definisati malo i srednje preduzeće pitanje je za koje ne postoji univerzalan odgovor. Svaka zemlja ima svoje kriterije za definisanje MSP, pošto je nemoguće zbog raznih faktora, kao što su geografske karakteristike, broj stanovnika, domaći bruto proizvod, nacionalni dohodak „per capita“, društveno-političko uređenje zemlje i drugo, primjenjivati jedinstvenu i zakonsku regulativu. Definisane MSP je bitno, samim time, zbog svojih očiglednih prednosti, te postaju i subjekat raznih vidova podrške od strane države koje su prepoznale ulogu MSP, ali ne kao pandam velikim preduzećima, nego kao vezni element sa velikim preduzećima sa kojima treba da uspostave zdravu privrednu strukturu.

Naime, u cijelom spektru mjera podrške razvoju MSP, od direktne finansijske podrške, do podsticajne fiskalne politike, pa ko-

technological solutions, but also a new way of using existing resources, providing resources, “economic” values, and most importantly, providing value to users of products and services in a way that they accept it, it is perceived. Entrepreneurial small company is one that in addition to meeting the identified and created a need and an opportunity, creating new value in the eyes of customers, experiencing changes in their own growth and development, and usually manifests exponential growth and development, as measured by an increase in investment, job creation and growth in profits.

Due to this fact, governments of countries that have recognized the role of entrepreneurship, and small and medium-sized enterprises as generators of economic growth and job creation, dynamic access to see themselves as a legislator in stimulating the growth and development of the company.

SMALL AND MEDIUM-SIZED ENTERPRISES

Small and medium enterprises - different approaches

On how to define small and medium enterprises is a question for which there is no universal answer. Each country has its own criteria for defining SMEs, since it is impossible due to various factors, such as geographical features, population, gross domestic product, national income “per capita”, socio-political structure of the country and secondly, to apply a unique legislation. Definition of SMEs is essential, therefore, because of its obvious advantages, it becomes the subject of various forms of state support that have recognized the role of SMEs, but not as imitation of large companies, but as a midfielder with a large element of businesses you need to establish a healthy economic structure.

In fact, in the entire spectrum of measures supporting SME development, from direct financial support to stimulating fiscal policy, and

načno do savjetodavne i obrazovne uloge, koju razna vladina i nevladina tijela, agencije i ministarstva mogu da pružaju MSP, bitno je izgraditi kapacitete preduzetnika i menadžera MSP da rastu i da se razvijaju, a ne dovesti ih u položaj u zavisnika od “državnih jasli”.

Najveći broj malih preduzeća se osniva i posluje u oblasti maloprodaje, veleprodaje i u sektoru usluga, ali i značajno mjesto zauzimaju i u proizvodnji proizvoda visoko specijalizovane tražnje, kao što su određene vrste preciznih instrumenata, kao i u proizvodnji proizvoda koji zahtijevaju brza i česta prilagođavanja tražnji, kao npr. modna industrija. Visok stepen fleksibilnosti predstavlja značajnu komparativnu prednost malih i srednjih preduzeća, posebno u periodima usporavanja privredne aktivnosti-recesije.

Pored vlasničkog i organizacionog oblika preduzeća, za ekonomiju posmatranog preduzeća je bitna i njegova veličina. Za rangiranje preduzeća na mala, srednja i velika koriste se isključivo ekonomski kriteriji, je se efektivnost i efikasnost preduzeća, mjere upravo njihovim ekonomskim efektima. Podjela preduzeća je bitna i sa aspekta makroekonomske politike s ciljem selektivne politike u oblasti kontrole poslovanja i beneficiranja pojedinih oblika preduzeća.

Određivanje veličine malog preduzeća

U zavisnosti od razvijenosti neke privrede, kao i mjerila koja se mogu uzeti za kategorizaciju veličine preduzeća, ta su mjerila sljedeća: (1) ukupna vrijednost imovine firme, (2) zbroj akcionarskog kapitala, (3) godišnji iznos prihoda, (4) broj zaposlenih radnika.

S obzirom na to da stepen razvijenosti pojedinih zemalja, preduzetničku tradiciju, zainteresovanost institucija i vlasti za podršku malom biznisu, stopi nezaposlenosti i drugim makroekonomskim pokazateljima, veličine koje se uzimaju u obzir kod kategorisanja malih, srednjih i velikih preduzeća su različite po zemljama. U daljem tekstu predstaviću različite kriterije definisanja malih i srednjih

finally to the advisory and educational role by the various governmental and non-governmental bodies, agencies and ministries can provide SMEs, it is important to build the capacity of entrepreneurs and managers of SMEs to grow and develop, and not bring them into position in the addicts' state manger.“

The largest number of small enterprises founded and operating in the retail, wholesale and service sectors, but also occupy a significant place in the production of highly specialized products demand, such as certain types of precision instruments, as well as in the manufacturing of products that require fast and frequent adjusting to demand as for example, the fashion industry. The high degree of flexibility represents a significant competitive advantage for small and medium enterprises, especially in periods of economic slowdown-recession.

In addition to the ownership and organizational forms of enterprises, the economy is observed by enterprises and their size. For ranking companies to small, medium and large we use solely economic criteria, in the effectiveness and efficiency of enterprises, measures just did their economic effects. The division of the company is essential from the point of view of macroeconomic policy with the aim of selective policies in the field of control of the business and retirement benefits of certain forms of companies.

Determining the size of a small company

Depending on the development of an economy, and scales that can be taken to categorize sized enterprises, these benchmarks as follows: (1) The total value of assets of the company, (2) The sum of equity capital, (3) Annual revenue; (4) The number of employed workers.

Given the level of development of individual countries, the entrepreneurial tradition, the interest of institutions and governments to support small business, the rate of unemployment and other macroeconomic indicators, the size of which is taken into account in categorizing small, medium and large enterprises are different per country. In the following I will present different criteria for defining

preduzeća u Europskoj uniji, SAD, Japanu i europskim zemljama u tranziciji.

SMEs in the European Union, USA, Japan and European countries in transition.

Definisanje malih i srednjih preduzeća u Europskoj uniji

Dugo su u Europskoj uniji malim preduzećima smatrana ona preduzeća koja su imala do 100 zaposlenih radnika. Međutim, danas se kompleksnije prilazi definisanju malog biznisa, pa se stog aspekta utvrđuje njegov značaj, mjesto i uloga, kao i težnja za definisanjem malih i srednjih preduzeća u čitavoj Europskoj uniji.

Za sagledavanje položaja malih i srednjih preduzeća kod nas potrebno je znati sa kakvom će se konkurencijom susretati na europskom tržištu. U 2010. godini u Europskoj uniji, od ukupno 20,8 miliona preduzeća u privatnom nefinansijskom sektoru, čak 99,8% su bila MSP, od čega 92,1% ili 19,2 miliona bilo je mikropreduzeća sa do 10 zaposlenih radnika.

Tabela 1

Mala i srednja preduzeća u Europskoj uniji

| Preduzeća [Enterprises] | Mikro [Micro] | Mala [Small] | Srednja [Medium] | MSP [SMEs] | Velika [Large] | Ukupno [Total] |
|--|------------------|-----------------|---------------------|---------------|-------------------|-------------------|
| Preduzeća u Europskoj uniji u 2010. godini [Businesses in the European Union in 2010] | | | | | | |
| Broj [Number] | 19,198.539 | 1,378.401 | 219.252 | 20,796.192 | 43.034 | 20,839.226 |
| % | 92,1 % | 6,6 % | 1,1 % | 99,8 % | 0,2 % | 100,0 % |
| Broj zaposlenih [Number of employees] | | | | | | |
| Broj [Number] | 38,905.519 | 26,605.166 | 21,950.107 | 87,460.792 | 43,257.098 | 10,717.892 |
| % | 29,8 % | 20,4 % | 16,8 % | 66,9 % | 33,1 % | 100,0 % |
| Bruto dodatna vrijednost [Gross added value] | | | | | | |
| EUR (milioni) [EUR (million)] | 1,293.391 | 1,132.202 | 1,067.387 | 3,492.979 | 2,485.457 | 5,978.436 |
| % | 21,6 % | 18,9 % | 17,9 % | 58,4 % | 41,6 % | 100,0 % |

Izvor: Ecorys, 2011, str. 8

Definition of small and medium-sized enterprises in the European Union

Long in the European Union, small firms considered those companies that had up to 100 employees. However, today it is more complex approach to define small business and therefore determine the aspect of its character, place and role, as well as the tendency for the definition of small and medium enterprises across the European Union.

For consideration of the situation of small and medium enterprises in our country it is necessary to know with what will encounter competition in the European market. In 2010, the European Community, of the total 20.8 million enterprises in the private non-financial sector, even 99.8% were SMEs, of which 92.1% or 19.2 million were micro-enterprises with up to 10 employees.

Table 1

Small and medium enterprises in the European Union

Broj zaposlenih u malim preduzećima varira. Uglavnom se uzima do 200 zaposlenih u

Number of employees in small enterprises varies. Mainly takes up to 200 employ-

industriji. U trgovini je veličina izražena ostvarenim godišnjim prometom. Utvrđivanje statističke odrednice za veličine malog preduzeća je bitno da bi se zvaničnom statistikom obuhvatile njihove aktivnosti i efekti.

U Europskoj uniji, klasifikacija MSP prikazana je u tabeli 2.

Tabela 2
Klasifikacija MSP u Europskoj uniji

| Kriterijum [Criteria] | Mikro [Micro] | Malo [Small] | Srednje [Medium] |
|---|--|--|--|
| Broj zaposlenih [Number of employees] | do 10 [up to 10] | do 50 [up to 50] | do 250 [up to 250] |
| Godišnji prihod i vrijednost imovine u EUR [Annual revenue and value in EUR] | do 2 miliona EUR [up to 2 million to EUR] | do 10 miliona EUR [up to 10 million to EUR] | do 50 miliona EUR [up to 50 million to EUR] |

Izvor: Europska komisija, 2012, str. 14

Da bi preduzeće dobilo statusnu kvalifikaciju pored finansijskih kriterija i broja zaposlenih, u obzir se uzima još jedan kriterij, a to je autonomija. Pod autonomijom se podrazumijeva da je preduzeće nezavisno, što znači da preduzeće nema udio u vlasništvu drugih preduzeća i obratno. Pod autonomijom se također podrazumijeva da preduzeće ne posjeduje više od 25% kapitala ili prava glasa u jednom ili više drugih preduzeća. Međutim, kako je navedeno u dokumentu The New SME Definitin (2012, str.18), postoje i izuzeci od ovog pravila.

Naime, preduzeće može biti rangirano kao autonomno i u slučaju da je ovaj prag od 25% dostignut i premašen od strane nekog od sljedećih investitora: (1) javna preduzeća, kompanije rizičnog kapitala; (2) z univerziteti i neprofitni istraživački centri; (3) institucionalni investitori, uključujući regionalne razvoje fondove; (4) autonomne lokalne budžete manjim od 10 miliona Eura i manje od 5000 stanovnika.

Definicija MSP u Europskoj uniji strukturira preduzeća po broju zaposlenih i godišnjem obrtu (podaci iz bilansi).

ees in the industry. The store size expressed is achieved in annual sales. Determining the statistical determinants of the size of a small business is vital to the official statistics which cover their activities and effects.

In the European Union, the classification of SMEs is shown in Table 2.

Table 2
Classification of SMEs in the European Union

| Kriterijum [Criteria] | Mikro [Micro] | Malo [Small] | Srednje [Medium] |
|---|--|--|--|
| Broj zaposlenih [Number of employees] | do 10 [up to 10] | do 50 [up to 50] | do 250 [up to 250] |
| Godišnji prihod i vrijednost imovine u EUR [Annual revenue and value in EUR] | do 2 miliona EUR [up to 2 million to EUR] | do 10 miliona EUR [up to 10 million to EUR] | do 50 miliona EUR [up to 50 million to EUR] |

Source: European Commission, 2012, p. 14

In order for company to receive qualification status in addition to financial criteria and the number of employees is taken into account another criterion, and this autonomy. Under the autonomy is implied that the company is independent, which means that the company has no share in the property of other companies and vice versa. Under the autonomy we also mean that the company does not own more than 25% of the capital or voting rights in one or more other companies. However, as stated in the document The New SME definition (2012, p.18), there are exceptions to this rule.

The company can be ranked as autonomous, and in the threshold of 25% reached and exceeded by any of the following investors: (1) Public companies, venture capital companies; (2) Universities and non-profit research centers; (3) Institutional investors, including regional development funds; (4) Autonomous local budgets of less than 10 million and less than 5000 inhabitants.

The definition of SMEs in the European Union structure of enterprises by number of employees and annual turnover (data from balance sheets).

MSP su glavni izvor zapošljavanja i stvaranja bogatstva u Europskoj uniji. Mikrobiznisi (sa manje od 10 zaposlenih) su dominantni u zemljama kao što su Italija (47%) i Poljska (41%), dok je udio velikih preduzeća u zaposlenosti Velike Britanije 46%. Vodeće zemlje Europske unije prema broju registrovanih MSP su Češka (83,4 MSP na 1000 stanovnika), koju prate Portugal (81,43 MSP na 1000 stanovnika), Italija (65,43 MSP na 1000 stanovnika), Grčka (74,46 na 1000 stanovnika).

Mala i srednja preduzeća u zemljama tranzicije

Usljed karakteristika sistema i državnog vlasništva u privredi u zemljama tranzicije² nije bilo mogućnosti za razvoj malih preduzeća. Država je mjerama ekonomske politike preferirala razvoj i vršila direktno finansiranje velikih preduzeća, dok je uređenje i razvoj MSP bilo zanemareno. Međutim, u tranzicijskom periodu u osnovi sve zemlje koje su ušle u ovu fazu, svoje aktivnosti usmjeravaju razvoju malog biznisa po uzoru na razvijene zemlje Europske unije. Ovdje navodimo šest stepeni europeizacije malih i srednjih preduzeća (Robernik, 1997, str. 13): (1) indirektni međunarodni utjecaj, (2) indirektno učešće u izvozu (veleprodaja i izvozna trgovinska preduzeća), (3) direktna učešća u izvozu (agencije, distribucija, podružnice), (4) saradnja sa drugim preduzećima (razvoj i marketing), (5) međunarodne licence, (6) direktna strana - zajednička ulaganja.

U svom istraživanju Aidis i Sauka (2005) tvrde da su MSP za tranzicijske zemlje od velike važnosti iz velikog broja razloga. Kao

² Krajem osamdesetih i početkom devedesetih godina došlo je do velikih promjena na geopolitičkoj karti centralne, jugoistočne i istočne Evrope. Padom Berlinskog zida 1989. godine, raspadom Varšavskog pakta i Sovjetskog saveza, Čehoslovačke i SFRJ, nastala je nova realnost, započeo je proces tranzicije ovih privredno-političkih sistema u višestranačku parlamentarnu demokratiju i tržišnu ekonomiju. Tako je započeo proces političke, socijalne i ekonomske transformacije.

SMEs are a major source of employment and wealth creation in the European Union. Microenterprises (with fewer than 10 employees) are prevalent in countries such as Italy (47%) and Poland (41%), while the share of employment in large enterprises of Great Britain is 46%. The leading countries of the European Union according to the number of registered SMEs like the Czech Republic (83.4 SMEs per 1,000 inhabitants), which is followed by Portugal (81.43 SMEs per 1,000 inhabitants), Italy (65.43 SMEs per 1,000 inhabitants), Greece (74.46 per 1000 inhabitants).

Small and medium-sized enterprises in countries in transition

Due to the characteristics of the system and state ownership in the economy in transition countries² there was no possibility for the development of small enterprises. Country's economic policy measures favored the development and exercised directly financed by large enterprises, while the planning and development of SMEs have been neglected. However, in the transitional period, basically all countries that joined the phase, directed their activities towards the development of small businesses following the example of the European Union. Here are six degrees of Europeanization of small and medium-sized enterprises (Robernik, 1997, p. 13): (1) Indirect international influence, (2) Indirect share in exports (wholesale and export trading companies), (3) Direct participation in exports (agency, distribution, and branch), (4) Cooperation with other companies (development and marketing), (5) International license, (6) Foreign direct - joint ventures.

In their study Aidis and Sauka (2005) argue that the MSP for transition countries is of great importance for a number of reasons.

² In the late eighties and early nineties, there was a major change in the geopolitical map of Central, Eastern and Eastern Europe. With the fall of the Berlin Wall in 1989, the dissolution of the Warsaw Pact and Sovjetskog Union, Czechoslovakia and Yugoslavia, created a new reality, started the process of transition of the economic and political systems in a multi-party parliamentary democracy and a market economy. So began the process of political, social and economic transformation.

prvo, MSP su sposobna da pružaju ekonomske koristi izvan granica individualnih preduzeća sa aspekta eksperimentisanja, učenja i adaptabilnosti. Ove karakteristike su od posebnog značaja za ekonomije koje sprovode radikalne transformacije, kao što su zemlje centralno-planske privrede. Drugo, istraživanja u tranzicionim zemljama pokazuju, da i u slučaju kada MSP ne generišu nova radna mjesta, ona redukuju eroziju ljudskog kapitala pružanjem alternativnih mogućnosti zapošljavanja za relativno obučene ali još nezaposlene radnike.

Dosadašnji razvoj MSP i povećanje njihovog broja u tržišnoj ekonomiji je dokazao stratešku važnost ovog sektora iz sljedećih razloga:

1. Podrška razvoju MSP pomaže u rekonstrukciji velikih neefikasnih preduzeća;
2. MSP ublažavaju monopol velikih preduzeća i nude konkurentnu robu i usluge u skladu sa promjenama u modernim ekonomijama;
3. Karakteristika malih industrijskih preduzeća je da proizvode pretežno za domaće tržište, koristeći uglavnom nacionalne resurse.

Razvoj preduzetništva u zemljama u tranziciji može se klasifikovati u tri glavne grupe:

1. Države brzog rasta, uključuju osam zemalja koje su od 01.05.2004. godine članice Europske unije, uključujući "višegradsku grupu" - Češku, Mađarsku, Poljsku, Slovačku, Sloveniju i tri baltičke zemlje: Estoniju, Litvaniju i Letoniju, te kasnije i Hrvatsku;
2. Države srednjeg nivoa tranzicije: Bugarsku, Rumuniju, Kirgiziju, Uzbekistan i Rusku Federaciju;
3. Države sporog razvoja sa najmanjim djelovanjem njihovih vlada na razvoj MSP, tu su: Albanija, Bosna i Hercegovina, Armenije, Azerbedžanija, Makedonije, Srbija i Crna Gora i većina zemalja bivšeg SSSR).

Međutim u posljednje dvije godine, a prema izvještaju Svjetske banke aktivnim

Firstly, SMEs are able to provide economic benefits beyond the boundaries of individual companies in terms of experimentation, learning and adaptability. These features are of particular importance for countries that implement radical transformations, such as the countries of central-planned economy. Second, research in transition countries show that when SMEs do not generate new jobs, it reduces the erosion of human capital by providing alternative employment opportunities for relatively skilled or even unemployed workers.

The recent development of SMEs and increasing their numbers in a market economy has proved the strategic importance of this sector for the following reasons:

1. Support the development of SMEs helps to reconstruct the large inefficient enterprises;
2. SMEs mitigate the monopoly of large enterprises and offer competitive goods and services in accordance with changes in modern economies;
3. Characteristic of small industrial enterprises that produce mainly for the domestic market, using mainly national resources.

The development of entrepreneurship in transition countries can be classified into three main groups:

1. Member of rapid growth, including eight that have since 01.05.2004. the EU Member States, including the "Višegrad Group" - the Czech Republic, Hungary, Poland, Slovakia, Slovenia and the three Baltic countries: Estonia, Lithuania and Latvia, and later Croatia;
2. - Countries middle-level transition: Bulgaria, Romania, Kyrgyz Republic, Uzbekistan and the Russian Federation;
3. Member of slow development with the smallest actions of their governments on the development of SMEs, there are: Albania, Bosnia and Herzegovina, Armenia, Azerbaijan, Macedonia, Serbia and Montenegro and most countries of the former USSR).

However, in the last two years, according to a World Bank report active approach to

pristupom tranzicijskih zemalja na uklanjanju prepreka rasta i razvoja MSP, zemlje kao što su Makedonija, Crna Gora i Albanija su prilično napredovale u stvaranju preduzetničke klime i jačanju sektora MSP. Mnoge zemlje u tranziciji, prepoznale su još u početnom periodu tranzicije značaj MSP za rekonstruisanje industrije. Dosadašnja iskustva tih zemalja su pokazala da:

1. Mala i srednja preduzeća predstavljaju generator ekonomskog razvoja;
2. Da je razvoj MSP bio osnovni element industrijskog rekonstruisanja;
3. Iako mnoge ekonomije u tranziciji smatraju da je razvoj MSP važan element u procesu reformi, vlade se radije bave pitanjima privatizacije u odnosu na preduzetništvo i MSP;
4. Za razliku od većine zemalja u tranziciji, u jugoistočnoj Europi tek slijedi da se osmisli odgovarajuća politika u vezi sa razvojem MSP.

Kao i većina tranzicijskih zemalja, Bosna i Hercegovina je 20.6.2003.godine potpisala obavezujuću Europsku povelju o malim preduzećima, odobrenu od strane lidera Evropske unije. U povelji se smatra da su mala preduzeća kičma evropske privrede. Ona su ključni izvor zapošljavanja i temelj za razvoj poslovnih ideja. Mala preduzeća se moraju posmatrati kao glavni pokretači inovacija, zapošljavanja a također socijalne i lokalne integracije u Europi. Da bi se postigla privredna struktura, kao i struktura unutar MSP sektora koja obezbjeđuje ekonomski razvoj, pred zemlje potpisnice Povelje, postavljeni su zahtjevi u vidu reforme u deset oblasti, takozvanih stubova Povelje: (1) Obrazovanje i obuka u području preduzetništva; (2) Jeftinije i brže osnivanje preduzeća; (3) Bolje zakonodavstvo i regulativa; (4) Stjecanje poslovnih vještina; (5) Poboljšanje on-line pristupa; (6) Bolje korišćenje prednosti jedinstvenog tržišta; (7) Poreska i finansijska politika; (8) Jačanje tehnološkog kapaciteta malih preduzeća; (9) Uspješni modeli elek-

transition countries to remove obstacles to growth and development of SMEs, countries such as Macedonia, Montenegro and Albania are fairly advanced in the creation of an entrepreneurial climate and strengthening the sector MSP. Many countries in transition are still recognized in the initial transition period, the importance of SMEs in the rehabilitation industry. Previous experience of these countries has shown that:

1. Small and medium enterprises are the generator of economic development;
2. That the SME development was a basic element of industrial restructuring;
3. Although many transition economies considered that the development of SMEs is an important element in the process of reforms, which the government preferred to deal with regarding the issues of privatization in relation to entrepreneurship and SMEs;
4. Unlike most transition countries in Southeast Europe is yet to be devised by appropriate policies regarding the development of SMEs.

Like most countries in transition, Bosnia and Herzegovina is 20.06.2003.godine signed a binding European Charter for Small Enterprises, approved by the leaders of the European Union. A charter is considered to be the backbone of the European Small Business economy. They are a key source of jobs and the basis for the development of business ideas. Small enterprises must be considered as the main drivers of innovation, employment and also social and local integration in Europe. To achieve the economic structure, and the structure within the SME sector which provides economic development, from the Charter signatory countries, the requirements set in the form of reforms in ten areas, so-called pillars of the Charter: (1) Education and training in the field of entrepreneurship; (2) Cheaper and faster start-up enterprises; (3) Better legislation and regulation; (4) Acquisition of business skills; (5) Improving on-line access; (6) Better use of the advantages of the single market; (7) Tax and financial policies; (8) Strengthening the technological capacity of small enterprises;

tronskog poslovanja i podrške malim preduzećima; (10) Razviti jače, efikasnije zastupanje interesa malih preduzeća na nivou Unije i na nacionalnom nivou.

Mala i srednja preduzeća u Bosni i Hercegovini i zemljama zapadnog Balkana

MSP daju doprinos kreiranju poslova i razvoju cjelokupne ekonomije. Do prije nekoliko godina politika razvoja malih preduzeća zaokupljala je relativno malo pažnje u zemljama u našem regionu.

U fokusu vlada bila je konsolidacija makroekonomske stabilnosti i upravljanje restruktuisanjem i privatizacijom velikih kompanija. MSP su stub zapadno-balkanskih ekonomija, kaže se u Izvještaju o implementaciji europske povelje u zemljama zapadnog Balkana.

Na primjer, Hrvatska je ispred svih zemalja naše regije kada govorimo o tehnološkom razvoju. Globalan napredak u regionu zabilježen je u poboljšanju operativnog okruženja malih preduzeća: mnogo brža registracija preduzeća, porezi i finansije i predstavljanje MSP i privatno-javni dijalog. U reformi zakonodavstva kao i u razvoju pristupa jedinstvenom europskom tržištu, napredak je bio neujednačen i sporiji u cijelom regionu. Prema izvještaju Svjetske banke za 2012. godinu, Bosna i Hercegovina zaostaje iza zemalja regiona prema nizu indikatora. Bosna i Hercegovina je u 2010. godini bila pozicionirana na 116. mjestu od 183 ekonomije sa aspekta ukupne lakoće obavljanja biznisa, a u 2012. godini bila je na 126. mjestu. Prema istom izvoru, od zemalja zapadnog Balkana najbolje rangirana je Makedonija, koja je napredovala i nalazi se na 22. mjestu, Slovenija je na 53. mjestu, Crna Gora na 56, Hrvatska na 80, Srbija na 92. mjestu. Premda se izvještaj Svjetske banke ne može smatrati potpuno pouzdan, ipak podaci do kojih se može doći, analizirajući izvještaje

(9) Successful e-business models and support small businesses; (10) Develop stronger, more effective representation of small enterprises at EU level and at national level.

Small and medium enterprises in Bosnia and Herzegovina and countries Western Balkans

SMEs contribute to the creation of jobs and the development of the overall economy. Until a few years of development policy for small enterprises occupied relatively little attention in the countries in our region.

The focus of the government is to consolidate macroeconomic stability and restructuring of management and privatization of large companies. SMEs are the pillar of the Western Balkan economies, according to a report on the implementation of the European Charter in the Western Balkans.

For example, Croatia is ahead of all countries in our region when it comes to technological development. Global progress in the region was recorded in improving the operating environment of small businesses: a much faster company registration, taxation and finance and presentation of SMEs and the private-public dialogue. The reform of legislation and the development of access to the European single market, progress have been uneven and slower throughout the region. According to a World Bank report for the year 2012, Bosnia and Herzegovina is lagging behind the countries of the region according to a series of indicators. Bosnia and Herzegovina in 2010 was positioned at 116th place out of 183 economies in terms of overall ease of doing business, and in 2012 was on the 126th place. According to the same source, from the Western Balkan countries best ranked Macedonia, which has advanced and is on the 22 place, Slovenia is ranked 53rd, Montenegro 56th, Croatia at 80th, Serbia 92nd. Although the report by the World Bank cannot be considered completely reliable, however, the data, which can be reached by analyzing the statements of

pojedinih zemalja, pokazuju da u zemljama zapadnog Balkana, Bosna i Hercegovina ima najnepovoljnije uslove za pokretanje i vođenje malog biznisa i prilično nepodsticajno preduzetničko okruženje.

some countries, show that in the countries of the Western Balkans, Bosnia and Herzegovina has the most unfavorable conditions for starting and running a small business and fairly un-supportive entrepreneurial environment.

Tabela 3

Položaj Bosne i Hercegovine prema pojedinim kategorijama lakoće obavljanja biznisa

Table 3

The situation in Bosnia and Herzegovina, according to certain categories Ease of doing business

| Teme rangiranja [Topics ranking] | DB 2013. rang [DB 2013 rank] | DB 2012. rang [DB 2012 rank] | Promjena ranga [Change in rank with- out changes] |
|---|---------------------------------|---------------------------------|---|
| Pokretanje biznisa [Starting a Business] | 162. | 162. | bez promjena |
| Građevinske dozvole [Building permits] | 163. | 159. | - 4 |
| Registracija imovine [Registration of assets] | 158. | 154. | - 4 |
| Pristup električnoj energiji [Access to electricity] | 93. | 100. | + 7 |
| Pristup kreditima [Access to credit] | 70. | 67. | - 3 |
| Zaštita investitora [Investor protection] | 100. | 98. | - 2 |
| Plaćanje poreza [Paying taxes] | 128. | 137. | + 9 |
| Spoljna trgovina [International trade] | 103. | 101. | - 2 |
| Izvršenje ugovora [Enforcing contracts] | 120. | 117. | - 3 |
| Rješavanje nelikvidnosti [Esolving insolvency] | 83. | 84. | + 1 |

U tabeli 3. je prikaz položaja Bosne i Hercegovine prema deset kategorija u odnosu na 183 zemlje svijeta u 2010. i 2012. godini. Prema ukupnim pokazateljima lakoće obavljanja biznisa, Bosna i Hercegovina je sa 116. mjesta rangirana na 125. mjesto, dok je u svim pokazateljima nazadovala, osim u kategoriji plaćanja poreza i taksu, gdje je napredovala za 18 mjesta. Nažalost, prema ostalim ekonomskim pokazateljima preduzetničkog okruženja i analize podsticajnih faktora poslovanja, položaj Bosne i Hercegovine u poređenju sa drugim zemljama svijeta nije na zadovoljavajućem nivou. Prema studiji, koju je izradila Svjetska banka, Bosna i Hercegovina je

Table 3 is a representation of the situation in Bosnia and Herzegovina of ten categories compared to 183 countries in 2010 and 2012. According to the overall ease of doing business indicators, Bosnia and Herzegovina with 116 sites ranked at the 125th place, while all indicators deteriorated, except in the category of paying taxes and fees, which has moved up 18 places. Unfortunately, to other economic indicators entrepreneurial environment and analysis of incentive factors of business, the position of Bosnia and Herzegovina in comparison with other countries is not satisfactory. According to the study, which was developed by the World Bank, Bosnia and Herzegovina

stavljena na 142. mjesto od 178. rangiranih zemalja svijeta, kada je u pitanju opterećenje koje izmirenje poreskih obaveza predstavlja za prosječnu kompaniju. Rangiranje zemalja u ovoj studiji je izvršeno uzimajući u obzir tri pokazatelja: (1) broj plaćanja, (2) vrijeme neophodno da se poreske obaveze izvrše i (3) ukupna poreska stopa.

Ključni faktor za rast i razvoj preduzetničkih aktivnosti je svakako preduzetničko okruženje. Od kvaliteta preduzetničkog okruženja zavisi odluka novih preduzetnika da li započeti biznis ili odluka o proširenju postojećeg biznisa. Prihvatanje jedinstvene klasifikacije MSP (usklađene s pristupom definisanja MSP u Europskoj uniji) će omogućiti bolje praćenje položaja MSP i situacije u privredi zemlje i šire. Sve zemlje zapadnog Balkana, osim Bosne i Hercegovine, primjenjuju definiciju MSP-a Europske unije. Uz uspostavljanje elektronskog registra preduzeća i provedenom popisu stanovništva 2013. godine, stvorene su i statističke pretpostavke za lakše praćenje raznih pokazatelja u sektoru MSP Bosne i Hercegovine.

ZAKLJUČAK

Razmatrajući problematiku MSP-a, na način želimo da utvrdimo šta je zajedničko mnogim ekonomijama u svijetu, došli bismo do jedinstvenog zaključka da je to MSP koji je nastao pretpostavkama preduzetništva i preduzetničke kulture, a njihov značaj je posebno prepoznatljiv kroz njihov udio u zaposlenosti, ukupno ostvarenom prihodu i izvozu. Opstanak i razvoj MSP kod nas ovisiće isključivo od sposobnosti uspješne konkurentnosti i odgovora na izazove koje postavlja zahtjevno tržište, pa je stoga i uloga svih nivoa vlasti, da po uzoru na noge države u tranziciji, ojača ulogu i značaj MSP-a, a time da obezbjedi dugoročno rast i razvoj preduzetništva.

Mnoge zemlje vlastitom legislativom definišu MSP-a, gdje su veličina, broj

is placed at 142 out of 178 ranked countries of the world, when it comes to workload, which represents the settlement of tax liabilities for the average company. The ranking of countries in this study was performed taking into account three indicators: (1) Number of payments, (3) the time necessary to carry out tax liabilities and (3) total tax rate.

A key factor for the growth and development of entrepreneurial activities is certainly an entrepreneurial environment. The quality of the entrepreneurial environment depends on making new entrepreneurs to start a business, or whether the decision on the extension of existing businesses. Acceptance of a single SME classification (harmonized with the approach of defining SMEs in the European Union) will allow better monitoring of the situation and the situation of SMEs in the economy of the country and beyond. All countries of the Western Balkans, except Bosnia and Herzegovina, apply the definition of SMEs of the European Union. With the establishment of the electronic register of companies and the population census conducted in 2013, were created and statistical assumptions for easier monitoring of various indicators in the SME sector in Bosnia and Herzegovina.

CONCLUSION

Considering the problem of SMEs, the way we want to determine what is common to many economies in the world, would lead us to a single conclusion that it is SMEs that originated assumptions of entrepreneurship and entrepreneurial culture, and their significance is particularly recognizable through their share in employment, the total realized revenues and exports. The survival and development of SMEs in our country will depend entirely on the ability of a successful competition and answer the challenges of the demanding market, and is therefore the role of all levels of government in order modeled on the legs countries in transition, to strengthen the role and importance of SMEs, a time to provide long-term growth and development of entrepreneurship.

Many countries have their own legislation defining SMEs, where the size, number of

zaposlenih, godišnji prihod i profit osnovna odrednica veličine preduzeća. Duge države preuzimaju definiciju integracije čiji su članovi ili čiji članovi teže da postanu. Definicija MSP u Federaciji BiH regulisana je Zakonom o podsticanju male privrede (2009), a u Republici Srpskoj Zakonom o razvoju malih i srednjih preduzeća (2013).

Okruženje u kojem funkcionišu preduzeća, obilježeno je kompleksnošću, dinamikom, neizvjesnošću, te u tom kontekstu savremeno preduzeće gradi svoj opstanak kroz sposobnost neprekidnog praćenja promjena i adekvatnog prilagođavanja njima. Kako bi se generisao dugoročan rast i razvoj konkurentnosti MSP, potrebno je kreirati stimulativno okruženje i kontinuirano razvijati instrumente finansijske podrške sektoru malih i srednjih preduzeća.

I pored nastojanja nadležnih institucija na svim nivoima vlasti u BiH i pojedinaca da omoguće sve potrebne uslove za nesmetani rad MSP-a, veliki broj preduzeća prestaje biti konkurentan i zbog takvih okolnosti prestaju sa radom. Potrebe menadžmenta i zaposlenika usmjerene su na konstantnu potrebu prilagođavanja novim uslovima i načinu poslovanja, kako bi održali konkurentnu sposobnost.

employees, annual turnover and profit base-line sized enterprises. Long take over the state definition of integration whose members or whose members aspire to become. The definition of SMEs in the Federation of BiH is regulated by the encouragement of small business (2009) and in the Republic of Serbian Law on Development of Small and Medium Enterprises (2013).

The environment, in which companies operate, is marked by complexity, dynamics, uncertainty, and in the context of a modern company building its survival through the ability of continuous monitoring of changes and appropriate adaptation to them. In order to generate long-term growth and development of the competitiveness of SMEs, it is necessary to create a stimulating environment and continuously develop the instruments of financial support to the sector of small and medium-sized enterprises.

Despite the efforts of the relevant institutions at all levels of government and individuals to provide all necessary conditions for the smooth operation of SMEs, many companies cease to be competitive because of such circumstances have ceased to exist. The needs of management and employees are focused on the constant need to adapt to new conditions and way of doing business, in order to maintain the competitive ability.

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