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Faculty of tourism and business logistics -
Gevgelia**

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ISCTBL**

CHALLENGES OF TOURISM AND BUSINESS LOGISTICS IN THE 21ST CENTURY



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PREFACE

The Faculty of Tourism and Business Logistics in Gevgelija, at the Goce Delcev University - Stip, hosted the First International Scientific Conference, "Challenges of Tourism and Business Logistics in the 21st Century".

The conference was held on 24 and 25 October 2017 in Gevgelija with an optional visit to Dojran - Dojran Lake.

32 works of 60 authors from Serbia, Latvia, Turkey, Poland, Bulgaria, Kosovo and Macedonia were presented at the Conference.

The purpose of the Conference is exchange of ideas and experiences of the participants coming from Macedonia and abroad, and establishment of cooperation for further development of tourism and business logistics in Macedonia and beyond.

The results of the Conference are visible through publication in a collection of papers, which is presented to a wider scientific audience and the public.

In this way, we want to promote the Faculty of Tourism and Business Logistics, to promote Gevgelija and Dojran as the most visited settlements in the south-eastern part of Macedonia.

Gevgelija - Stip,
December 2017

Editor
Nikola V. Dimitrov Ph.D. *Dean*

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THE PARADOX OF ACCESS TO FINANCE IN THE CIRCUMSTANCES OF CAPITAL MISALLOCATION: EMPIRICAL EVIDENCE FROM LATVIA

Ramona Rupeika-Apoga

University of Latvia

The availability of funding is one of the key problems in the small and medium-sized businesses not only in Latvia, but also all over the European economic space. The lack of funds results in the starvation of the economy preventing it from full-fledged development.

According to statistics, the loan portfolio of the commercial bank system of Latvia (CBSL) steadily shrank in the period between 2008 and 2014. It, to a large extent, was due to the effect of the recession characterized by writing off the bad debts and gradual correction of the household indebtedness, at the same time the raised funds show a positive trend.

The aim of the research is to analyse the factors that interfere with the availability of funding to the small and medium-sized companies and to design recommendations for the more effective raising of funding for SMEs.

During the research the following research methods were used: the generally accepted quantitative and qualitative research methods in economics, including the comparative analysis and synthesis and graphical depiction. In the research two instruments are used to establish what is going on in the area of crediting:

In-depth face-to-face interviews with the board members of the eight biggest banks of Latvia in 2015-2016, with market share in loans, deposits and capital more than 80%;

Survey of Innovative Businesses in Latvia where they follow the development of more than 1200 small and medium-sized businesses (SMEs) in the area of manufacturing in the period from 2008 to 2015.

Main findings based on SMEs' SIBIL and LURSOFT data:

The surveys' results highlighted that most of micro-enterprises (63%) and almost the half of SMEs (49%) in 2010 didn't apply for loans and were not interested in receiving bank loans, that presents significantly higher application ratio compared to the non-application ratio for SMEs in EU27 in 2010 (75%) according to European Central Bank Survey in 2010, and confirms importance of external funding for SMEs in Latvia. The majority of enterprises (65% of micro-enterprises and 70% of SMEs) that applied for loans, did so successfully, that responds to average European Central Bank data – 66% for EU27 SMEs (European Central Bank, 2011).

Research findings confirm that the enterprises with an access to loans developed faster compared to those which did not have the access. From 2009 to 2014, the turnover of micro-enterprises grew by an average 9% annually, while the turnover of SMEs rose by an average 5% annually. By way of comparison – enterprises, which showed no interest in bank loans, reported a much smaller increase in turnover: in the case of micro-enterprises, only 1% annually, and in the case of SMEs, 3% annually.

The third group of enterprises, which have not asked for a loan, showed rather good financial results, proving the idea that this group has high potential to get loans in case of applying for them.

Main findings based on interviews with bank experts:

The main conclusion is that all interviewed banks are interested and planning to increase the share of issued loans in their credit portfolios. The most common reasons for refusing a loan relate to the financial indicators of the business, such as insufficient equity, big debt, fluctuations in the cash flow. This is partly connected with the shadow economy that decreases the legal cash flow of businesses that serves as a basis for adopting the decision on granting the loans. To decrease the proportion of the shadow economy, we recommend, that the policy designers pay particular attention to the problem of unreported income as well as to the construction industry. The combatting of the shadow economy must be an issue not only of the Ministry of Finance and State Revenue Service, but also other ministries and social partners should be involved in dealing with it.

Additionally, problems related to the insolvency processes of the businesses as well as the slow and complicated examination of cases in courts that raises the actual price of credit resources for the business people, affects banks decisions. The banks also view the projects in starting a business as risky (since even if the idea is innovative, the enterprise has no co-operation history with the bank).