



The Main Challenges Small and Medium Enterprises (SMEs) face in Brazil

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SUMMARY

This article has as its theme: The main challenges that Small and Medium Enterprises face in Brazil? Where a bibliographic research was carried out, as well as a case study work in a private law entity, evaluating the work routines of an SME and its managers. The research had as general objective to verify the difficulties faced by Brazilian SMEs and to present solutions to these difficulties. The specific objectives are to identify SMEs within the Brazilian market, analyze the main challenges faced, in addition to studying methods to assist in the growth of these types of companies. The results of the work detected that the company under study has a large part of the challenges raised in the research,

Words - Keys: Small and Medium Enterprises, challenges, strategies, quality and growth, SMEs.

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1. INTRODUCTION

The theme addresses the difficulties that Small and Medium Enterprises face in Brazil, where it is clear that the country has a considerable number of companies of this type that are unable to adapt to the market and the requirements of the tax authorities.

In some of these companies, the lack of adaptation to the market occurs due to the lack of efficient management and the absence of good control tools for the organization's administrators, which in turn compromises the entity's economic and

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financial situation. In other companies, however, the lack of adaptation to the market occurs due to the numerous tax requirements, where the company often does not have work tools capable of meeting the high demand for accessory obligations required by law.

Based on the above, the following research problem is defined: What are the main difficulties and challenges faced by SMEs in Brazil?

The general objective of this research is to verify the difficulties faced by Brazilian SMEs and to present solutions to these difficulties. The specific objectives are to identify SMEs within the Brazilian market, analyze the main challenges faced, in addition to studying methods to assist in the growth of these types of companies.

The methodology will be a bibliographic search, where the main sources will be based on books and scientific articles. According to Vergara (2006), bibliographic research is a systematic study and provides analytical tools for any other type of research, but it can be exhausted in itself and the published material can be a primary source, which is the published, or secondary, article. the same commented article.

As techniques of data collection will be used the interview, which according to Marconi and Lakatos (2002) is a meeting between two people or more, in order to obtain information about a certain subject, through a conversation of a professional nature.

Observation technique, shown by Marconi and Lakatos (2002), will also be used as a technique that allows information to be obtained and uses the senses to obtain certain aspects of reality. This technique besides seeing and hearing consists of examining facts or phenomena that you want to study.

The work is divided into three chapters. Chapter one aims to address better understanding and types of SMEs. Chapter two aims to highlight the main challenges faced. Chapter three deals with solutions to difficulties and challenges, as well as the study of quality and growth methods for these companies.

2 - SMALL AND MEDIUM-SIZED ENTERPRISES (SMEs)

2.1 - CONSIDERATIONS ON SMEs

Accounting over the years has evolved and has become an increasingly dynamic area, a fact that provides many opportunities in the job market, especially in the business market, due to the high competitiveness present in Brazilian companies, where several challenges arise for their employees. managers, often found in small and medium-sized businesses.

According to MACHADO, OLIVEIRA and SOUZA (2007):

Small companies emerged with colonial productive activity. In fact, it is impossible to separate the history of Brazil from the history of small business. Evidence, documents and reports point to the coast of São Paulo state the origins of Brazilian agriculture and industry, more precisely in the cities of São Vicente and Santos. Their probable ethnic origins would come from the first colonizers (Portuguese, Belgian and Dutch) and Brazilian Indians converted into small food suppliers. The first small Brazilian entrepreneurs worked in agriculture, transport, manufacturing, services and commerce. Small producers did not live on the margins and depended on the large sugar company. Much less were they dedicated only to secondary activities and support to the great colonial company.

Given the above, it is identified that the origin of these companies started from the time of colonial Brazil and that SMEs have a long historical context, from the arrival of Europeans to the present day.

According to NBC TG 1000 (CFC, 2010, Section 1), these companies are companies that have no public accountability obligation, that is, their debt or equity instruments are not traded on stock markets or open markets, which they are national and foreign stock exchanges and do not even have assets in a fiduciary condition before a broad group of third parties as one of their main businesses, as in the case of Banks and Credit Unions.

2.2 - CLASSIFICATION OF SMEs AS TO SIZE

2.2.1 - INDIVIDUAL MICRO ENTREPRENEUR (MEI)

According to the Entrepreneur Portal (2017), the MEI is a self-employed person and legalizes as a small business owner, where to be legalized as a microentrepreneur it is necessary to have no participation in another company and obtain an annual turnover equal to or less than R \$ 60,000.00 (sixty thousand reais).

This type of company is provided for by Complementary Law No. 128/2008, which created some special conditions so that the worker seen as informal could formalize himself as a legalized MEI, having his registration in the National Register of Legal Persons (CNPJ). This legalization can be carried out on the entrepreneur's own portal, on the link Formalization and Registration and after registration, the CNPJ and the company registration identification number (NIRE) are obtained on the same day, it is not necessary to forward any documents to the Commercial Registry .

This formalization facilitates the issuance of your invoices and exemption from some federal taxes such as Income Tax, PIS, COFINS, IPI and CSLL, paying a fixed monthly amount.

The MEI may have a contracted employee who receives a minimum wage or the category floor. After formalization, your obligations are to annually remove the Free Localization and Functioning Permit from the Secretariat of Finance, to transmit annually the MEI Annual Declaration until the last business day of May of each year, to avoid inconveniences such as the payment of a fine for late payment. delivery of the declaration and pay monthly the payment form for the aforementioned tax (Simple Collection Document - DAS), due by the 20th of each month.

Therefore, with the payment in days of these contributions, the Microentrepreneur may have access to benefits such as sickness, maternity and retirement benefits.

2.2.2 - MICRO ENTERPRISE (ME)

According to SEBRAE (2017), it is considered Micro-company or ME, the simple company, the business company, the individual limited liability company and the entrepreneur who reach a gross revenue above R \$ 60,000.00 (Sixty thousand reais) and the same or less than R \$ 360,000.00 (Three hundred and sixty thousand reais) in each calendar year.

This type of company emerged as of 7/1/2007, provided for in Complementary Law No. 123/2006, applicable to Micro and Small Enterprises for the collection of taxes and contributions due.

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Depending on the number of employees, this type of company has approximately up to 19 employees for industry and up to 09 employees for trade and service activities.

2.2.3 - SMALL BUSINESS (EPP)

SEBRAE (2017) also deals with the Small Business or EPP, which is the simple partnership, the business partnership, the individual limited liability company and the entrepreneur who reach a gross revenue exceeding R \$ 360,000.00 (Three hundred and sixty thousand reais) and less than or equal to R \$ 3,600,000.00 (three million six hundred thousand reais) in each calendar year.

This type of company emerged as of 7/1/2007, provided for in Complementary Law No. 123/2006 and amended by Complementary Law No. 147/2014, applicable to Micro and Small Enterprises for the collection of taxes and contributions due.

Depending on the number of employees, this company has an average of 20 to 99 employees for industry and 10 to 49 for commerce and services.

2.3 - SIMEI

According to the SIMEI Portal (2017), this is the tax collection system applicable to the individual Microentrepreneur and provided for by Complementary Law No. 128/2008. For the purposes of this system, an individual Microentrepreneur or MEI is considered the entrepreneur who has earned a gross revenue equal to or less than R \$ 60,000.00 (sixty thousand reais).

The MEI, opting for SIMEI, pays the following taxes by means of a collection document (DAS): in the case of commercial activities, the Social Security Contribution (5% of the current minimum wage) and the ICMS (R \$ 1.00 Fixed). And in the case of service activity, the taxes collected will be the Social Security Contribution (5% over the minimum wage) and the ISS (R \$ 5.00 Fixed), where the value of these guides will be updated annually, considering the minimum wage.

2.4 - THE SIMPLE NATIONAL

According to Portal do Simples Nacional (2017), Simples Nacional is a simplified tax regime that emerged from Complementary Law No. 123, of December 14, 2006, applicable to Micro and Small Enterprises for the collection, collection and inspection of taxes and contributions due.

For the purposes of Simples Nacional, a Microenterprise or ME is considered to be a simple partnership, a corporate partnership, an individual limited liability company and an entrepreneur that achieve a gross revenue greater than R \$ 60,000.00 (sixty thousand reais) and equal to or less than R \$ 360,000.00 (three hundred and sixty thousand reais) in each calendar year. Small Company or EPP is considered to be the simple company, the business company, the individual limited liability company and the entrepreneur who reach a gross revenue greater than R \$ 360,000.00 (Three hundred and sixty thousand reais) and equal to or less to R \$ 3,600,000.00 (Three million, six hundred thousand reais) in each calendar year.

In order to join this system, it is necessary to follow certain conditions, such as meeting the definition of a Microenterprise or Small Business, comply with the requirements provided for in the legislation and formalize the option for the system through the website.

The main characteristics of this system are: to be optional, to be irreversible for the entire calendar year, to present a single, simplified declaration of socio-economic and tax information, to make available to ME and EPP an electronic system to calculate the monthly amount due and to scope of taxes such as IRPJ, CSLL, PIS, COFINS, IPI, ICMS, ISS and CPP (Social Security Patrimonial Contribution), by means of payment in a single tax collection document from Simples (DAS), in addition to the possibility for States and Municipalities to adopt sublimits for EPP due to the respective participation in the GDP, and the establishments located in those States whose total gross revenue exceeds the respective sub-limit, must collect the ICMS and ISS directly to the State or the Municipality.

3 - MAIN CHALLENGES FACED

With regard to the challenges faced by SMEs, it is noticed that annually several companies in Brazil end their activities, which shows that the challenges for

these companies during the coming years will be increasingly greater and that it will be extremely necessary to adapt them to the market. to overcome these challenges. Among them, we can highlight:

3.1 - HIGH TAX LOAD

According Santos and Veiga (2014), when dealing with the tax issue, it is observed that the federal government has made several actions and investments to better control fraud, avoiding tax evasion. One of the clear examples is the development of many information systems and databases that are fed by different sources and allow a more efficient crossing of information.

Simples Nacional is one of those information systems, where through it increased collection and controls, even allowing exemptions from some taxes, however, considering the possibilities of our country, many more alternatives could be presented.

3.2 - CREDIT RESTRICTION

With regard to bank credit lines for SMEs, they have become increasingly limited, as financial institutions are much more cautious in granting these credits, due to the high default rates, the economic crisis experienced in recent years, high inflation, increased unemployment, among other factors.

With the economic crisis, there are companies that have reduced their staff and disbursements with contract terminations in many cases increase indebtedness and weaken their cash and financial reserves. In addition, factors such as lack of working capital and default by customers, increase the organization's needs to acquire resources from third parties.

THEso, in many cases, the most expensive alternatives become the option, such as prepayment of receivables, use of the overdraft limit, use of the credit card, among other modalities. However, this acquisition of these types of credits must be well managed with great caution, since the most expensive credit, with high interest rates, can harm the company and its result creating an even greater debt.

3.3 - EXCESS OBLIGATIONS

Owning a small business in Brazil is not a simple task, as the requirements of tax authorities and bureaucracy are many and in most cases end up overloading SMEs. The different requirements, which are the declarations and the financial statements, are called accessory obligations and must be met, in addition to the payment of taxes due, called the primary obligation.

Unlike companies opting for the normal taxation regime (Presumed Profit and Real Profit), SMEs, which are usually opting for the simple national regime, have their obligations reduced, as they are exempt from some of them. But still the obligations are still many, as shown below:

3.3.1 - PGMEI (MEI GENERATOR PROGRAM)

According to PORTAL DO SIMEI (2017), this is the system created for the monthly generation of the Simple Collection Document (DAS) for MEI.

The lack of guides generated from the taxes by this system does not oblige the company to pay a fine, but the fact of not collecting these guides properly causes the absence of contributions to social security.

3.3.2 - DASN-SIMEI (MEI ANNUAL DECLARATION)

PORTAL DO SIMEI (2017) presents this statement as annual information, which must be delivered by the last business day of May of the following year.

The main information contained in DASN - SIMEI is the total gross revenue referring to the previous year, the total gross revenue referring to the activities subject to the ICMS and, if applicable, data on the hiring of employees.

Regarding the penalties, the MEI that does not present this declaration on time, will be subject to the payment of a fine of at least R \$ 50.00.

3.3.3 - PGDAS-D (SIMPLE NATIONAL DECLARATORY COLLECTION DOCUMENT GENERATOR PROGRAM)

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It is a declaration of monthly periodicity, delivered for the calculation and generation of the DAS (Document of Collection of the Simple), with maturity on the 20th (twenty) of the month following the one declared.

According to the PORTAL DO SIMPLES NACIONAL (2017), PGDAS and PGDAS-D, are two applications that calculate the taxes due monthly. The difference is that the PGDAS is used to calculate the amounts until December / 2011, whereas in the PGDAS-D, calculations are made as of January / 2012 and it is declaratory, constituting a debt confession and a requirement to pay taxes as declared.

The ME and EPP that fail to provide this information to the Federal Revenue Service on a monthly basis until March of the following year, will be subject to a minimum fine of R \$ 50.00 (fifty reais) for each undeclared month.

3.3.4 - DIRF (INCOME TAX RETENTION AT THE SOURCE)

It is an annual statement, usually delivered by the last working day of February.

Represents the earnings reports of partners and employees, such as salary, pro-labore withdrawal, vacation earnings, 13th salary, contract termination, among other remunerations, in addition to withholding income tax and social security contributions. All this information referring to the previous exercise.

Regarding penalties, the failure to send this declaration within the deadline creates an impediment to withdrawing a negative certificate from the Federal Revenue Service and the Attorney General's Office of the National Treasury, in addition to a late fee of R \$ 200.00 for individuals, inactive legal entities and legal entities opting for the simple national. For the other cases, the amount changes to R \$ 500.00.

3.3.5 - RAIS (Annual List of Social Information)

It is an annual declaration, usually delivered by March of each year.

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According to the RAIS Portal (2017), this statement consists of a report of socioeconomic information that aims to meet the needs for controlling labor activity in the country, providing data for the preparation of labor statistics and making information available labor market to government entities.

On penalties, according to Article 25 of Law No. 7,998 (PLANALTO, 1990), failure to send the declaration results in a late fee in the amount of 400 (four hundred) BTN, in R \$ 684.00 approximately up to the limit of 40,000 (forty thousand) BTN, in approximately R \$ 68,400.00, according to the nature of the infraction, counted up to the date of delivery of the respective RAIS.

3.3.6 - DEFIS (DECLARATION OF SOCIOECONOMIC AND FISCAL INFORMATION)

It is an annual statement, usually delivered by the last business day of March each year.

The PORTAL DO SIMPLES NACIONAL (2017) informs that for the calendar years 2007 to 2011, a declaration was transmitted with data imported from PGDAS (Generator Program for the Collection of the Simples Nacional), such as activities performed and revenues obtained, this The declaration was called DASN (Annual Declaration of Simples Nacional).

In the 2012 calendar year, DASN was extinguished, giving rise to DEFIS, which transmits information on economic and fiscal data, imported from the PGDAS-D (Generating Program for the Simple National Declaratory Collection Document), instituted in January 2012, for monthly calculation of DAS payable.

Regarding the penalties, this declaration does not have a fine for delay, however the non-transmission prevents the calculation for the month of March of each year of the PGDAS-D from being completed.

3.3.7 - CAGED (GENERAL EMPLOYEE AND UNEMPLOYED REGISTRATION)

CAGED was created by the Federal Government, through Law No. 4,923 / 65, which establishes the permanent registration of admissions and dismissals of

employees, under the Consolidation of Labor Laws - CLT. This Register serves as a basis for the elaboration of studies, research, projects and programs related to the labor market, at the same time that it subsidizes decision-making for government actions. The delivery period is until the 7th of the month following the reference date of the information.

You must declare to the Ministry of Labor and Employment any establishment that has admitted, terminated or transferred with an employment contract governed by CLT, that is, that it has carried out any type of movement in its staff.

The omission or delay of the declaration causes a fine to the establishment, which is calculated according to the delay time and the number of employees omitted. To find the delay period, you must start counting from the maximum date allowed for posting information, with up to 30 days R \$ 4.47 per employee, 31 to 60 days R \$ 6.70 and above 60 days of R \$ 13.40.

3.4 - MANAGEMENT DIFFICULTIES

This is a very frequent challenge in organizations, as many managers are unprepared to assume the responsibility of running their business and seeking growth in their company, among the factors of management difficulties, we can consider:

3.5.1 - COMPETITIVENESS

For Santos and Veiga (2014, p. 08) "Competitiveness in the global environment, which breaks borders, is renewed and allows different investors, with differentiated strategies, cultures and policies to be increasingly aggressive".

As highlighted by the author's opinion, competitiveness ends up becoming an important factor to be dealt with, as many of the managers currently have difficulties

with high competition within the market, where SMEs need to be prepared in order to meet the demands of their customers, with innovative and differentiated strategies.

3.5.2 - LACK OF KNOWLEDGE OF THE MANAGER

The company manager must have trained professionals within it and seek to train each more. You should always be open to analyze new ideas that will arise for your business, seeking knowledge of labor legislation, tax legislation, market analysis and improvement in management training.

3.5.3 - LACK OF SUITABLE SUPPORT

SMEs facing a generation in constant technological transformation and a more competitive market need to find more efficient mechanisms to meet this. In view of the above, it is understood that technology becomes a strategic partner in the business, being responsible for processing the large amount of company data and integrating systems. Through technology, we can develop new products and services, encourage innovation and create internal communication channels, thus strengthening the relationship with the company's customers and employees.

However, it is extremely necessary to hire a professional to control technological processes, ensuring their correct functioning and allowing easy accessibility of the tools.

In relation to resource management, assistance in decision making and correct and punctual compliance with tax obligations, SMEs should hire an accounting professional to meet this need.

According Santos and Veiga (2014, p. 12), "The accountant must be a professional who contributes to decision-making, especially in relation to tax planning, which is so complex in Brazil".

Is important the presence of this professional in the organization to meet all these needs mentioned, and the complexity mentioned by the authors should increase in the coming years, as there are many changes taking place in Brazilian legislation and the company will need to prepare to meet these changes.

4 - STRATEGIES FOR QUALITY AND GROWTH OF SMEs

As SEBRAE (2017) treats, with regard to the development of SMEs within the Brazilian market, in recent years there has been an advance of these companies in the country, where they represent 27% (twenty-seven percent) of the national GDP, a result that tends growing over the years. These data demonstrate how important it is to encourage these smaller businesses, as they together help considerably in the Brazilian economy.

Therefore, aiming at the continuity of these companies in the market and their further development, we can highlight some strategies for their growth, such as:

4.1 - KNOWING THE BUSINESS

According to Santos and Veiga (2014), knowing your business is to know how the process is and to have an increasingly broad knowledge of the company, as well as the mission, vision, values about the enterprise. The manager must be open to new ideas, analyze them and, if necessary, implement them, assessing their risks and returns.

It is also important to monitor the development of the company's activities, in order to identify its position in relation to the market, suppliers, customers, the differentials and weaknesses of the competitors, its weaknesses and the differentials, thus seeking a broad view to make it possible to take of decisions.

4.2 - INVEST IN A MARKETING PLAN

For the expansion and growth of the business, the entrepreneur must invest in its dissemination and study techniques and methods for the development of its industrialization, sales or services before the market.

First, the internal and external factors that influence the organization's development must be analyzed and surveyed. As mentioned above, the manager

must study the behavior of customers, suppliers, competitors and the opportunities offered by the market, in order to define the goals and marketing strategies.

Second, you must build your brand in the market, starting with the creation of an online profile on the most accessed social networks or a website and even if the enterprise does not become highly known initially, consolidation in the market is important location, your neighborhood, city, or region. In addition, it is notable that the internet tool has grown and that several people buy and sell various products over the networks.

Thirdly, good customer service is required, whether over the internet or the physical space, because after he knows the company's brand and enjoys good service, before, during and after the sale or service, he will take good care impression of the enterprise, in order to publicize the business and indicate it to other interested parties.

4.3 - FINANCIAL BALANCE

Certainly, many companies in the national market are still disorganized with regard to financial control. This tool is extremely important for planning and correct financial knowledge of the business.

SEBRAE (2017) presents some financial controls below:

4.3.1 - CASH CONTROL

Through the records made by him, one can know the origin and destination of all financial resources handled by the company on a daily basis.

4.3.2 - BANK CONTROL

Its purpose is to register the inflows and outflows of the amounts in the company's bank account, allowing the updated control of your balance.

4.3.3 - CONTROL OF ACCOUNTS RECEIVABLE

It makes possible the knowledge of some points, such as the amount of amounts receivable, accounts past due and overdue, customers with late payments and how to schedule their collections.

4.3.4 - CONTROL OF ACCOUNTS PAYABLE

It allows the entrepreneur to be permanently informed about the maturity of commitments, how to establish payment priorities and the amount of amounts to be paid.

4.3.5 - CASH FLOW

Through this, it is possible to project the inflows and outflows of financial resources for a certain period, in order to foresee the need to raise loans or apply surplus cash in the most profitable operations.

With the application of these tools mentioned above, we can obtain a survey of the entity's financial resources and their origins. In addition, make the best use of available funds to settle your obligations on the correct maturity dates and raise funds according to the amounts receivable, thus achieving a balance in the business's financial operations.

4.4 - SEPARAR OS RECURSOS DA EMPRESA E DO PROPRIETÁRIO

Para obter sucesso financeiro em um determinado negócio, o gestor deve aplicar o Princípio da Entidade.

Conforme a Resolução CFC nº 750 (1993, Art. 4º) e atualizada pela Resolução CFC nº 1.282 (2010), esse princípio reconhece o Patrimônio como objeto da Contabilidade e afirma a autonomia patrimonial, que é a diferenciação do Patrimônio dos sócios e da empresa, sociedade ou instituição que não se confundem um com o outro.

É indispensável que o sócio saiba separar o seu Patrimônio e bens do Patrimônio e bens da empresa, de modo que os dois não se confundam e não se misturem e cause desorganização no ambiente empresarial, identificando de melhor maneira se o negócio estar sendo rentável.

A empresa não pode ser ilimitada para o seu dono, no que diz respeito a retirada de recursos, evitando assim prejudicar a contabilidade do negócio e problemas tributários para a pessoa jurídica e física, caso o fisco entenda que está ocorrendo a sonegação de tributos. A melhor alternativa é estabelecer uma retirada fixa (pró-labore) mensal para as despesas pessoais.

4.5 - INVESTIR EM PROFISSIONAIS CAPACITADOS

Sabe-se que os colaboradores da empresa são uma das estratégias que podem fazer o empreendimento crescer de forma boa e rápida, portanto é imprescindível que se invista em recursos humanos dentro da entidade.

No momento de selecionar um colaborador para desenvolver o seu trabalho na organização, é necessário o conhecimento de que a economia com o pagamento de baixos salários provoca em muitos casos a baixa produtividade e a falta de qualidade na prestação dos serviços. Após a seleção e contratação, é importante que o colaborador se integre à empresa, recebendo o treinamento necessário para os serviços designados.

Manter o pessoal bem treinando é bom para o correto funcionamento dos processos dentro da organização, onde muitas vezes a concessão de alguns benefícios aos colaboradores presentes na organização, é menos oneroso em comparação ao custo de reposição de um deles. É interessante que todos entendam, compreendam e executem os seus serviços conforme a missão, visão e valores da entidade, de modo a obter uma maior produtividade nos trabalhos.

O mesmo critério deve ser utilizado para selecionar profissionais prestadores de serviços, tais como contador, advogado, técnico de informática, dentre outros, passando o conhecimento do que a organização precisa e que deverão ser

verdadeiros parceiros da empresa em seus negócios, fornecendo o suporte técnico adequado que ela precisa.

4.6 - BUSCAR A SATISFAÇÃO DO CLIENTE

Mediante a todas as estratégias citadas, essa é considerada essencial, pois, o cliente é o principal responsável pelo funcionamento da empresa. Os colaboradores da entidade precisam se relacionar bem com os clientes, já que, as organizações precisam dos clientes para se manter e o pessoal precisa da organização para suprir suas necessidades e se realizar profissionalmente.

Os clientes estão se tornando mais exigentes, deixando a concorrência nos estabelecimentos cada vez maior, fazendo com que os empreendimentos busquem melhoria na qualidade dos produtos e serviços, além de um melhor atendimento.

O cliente deve sempre ser atendido da melhor maneira possível, pois quem é mal atendido busca suprir as suas necessidades em outro empreendimento e para recupera-lo é sempre mais difícil. Mas, o cliente quem é bem atendido e sai satisfeito sempre volta e em muitos casos pode trazer outros com ele.

5 - ESTUDO DE CASO

5.1 - A EMPRESA

5.1.1 - HISTÓRICO

A empresa foi fundada em 01/02/2007, atua no mercado voltado ao comércio de peças, acessórios e equipamentos para veículos movidos a óleo diesel e veículos pesados em geral, localizada na Amazônia, às margens da Rodovia Alça Viária, Km 01, próximo a Rodovia BR 316, no Município de Marituba, Estado do Pará.

O porte empresarial é microempresa e o seu faturamento é superior a R\$ 60.000,00 (Sessenta mil reais) e igual ou inferior a R\$ 360.000,00 (Trezentos e sessenta mil reais) em cada ano calendário.

Atualmente, a empresa conta com 03 funcionários que trabalham diariamente com a atividade de comércio de peças e acessórios. O seu horário de

funcionamento é de segunda a sexta-feira de 08h às 18h e aos sábados de 08h às 12h. A organização possui também sistema de emissão de nota fiscal eletrônica, controle contas a pagar e contas a receber.

5.1.2 - DIFICULDADES ENCONTRADAS NA EMPRESA

A identificação dos desafios enfrentados pela empresa com relação à pesquisa realizada será feita mediante a figura abaixo:

Figura 1: DIFICULDADES ENCONTRADAS NA EMPRESA

DIFICULDADES	
CONFORME PESQUISA BIBLIOGRÁFICA	EMPRESA EM ESTUDO
Alta carga tributária	A empresa desembolsa em tributos cerca de 3% de suas vendas, além dos encargos sobre Folha de Pagamento.
Restrição ao crédito	Para obter linhas de crédito junto aos Bancos e Financeiras, o estabelecimento precisa possuir conta corrente e manter sua documentação e cadastro rigorosamente

	atualizados, além de obter uma movimentação significativa e tempo de conta na determinada instituição.
Excesso de obrigações	A organização enquadra-se na condição de Microempresa e precisa cumprir com todas as obrigações relativas a essa condição.
Dificuldades de Gestão	Foi identificado na empresa que os seus gestores são altamente organizados quanto à gestão da entidade.

Fonte: Elaborada pelos Autores

Conforme a figura acima percebe-se que a empresa possui diversos desafios a serem enfrentados, conforme a pesquisa bibliográfica levantada. A alta carga tributária está presente na empresa pelo desembolso de tributos de DAS em cerca de 3% sobre o valor das vendas e mais os incidentes sobre a folha de pagamento dos funcionários.

A restrição ao crédito é outro fator considerável, pois em muitos momentos a empresa necessita de capital de giro para o correto funcionamento de suas atividades, onde, em muitos casos os Bancos dificultam na concessão desses créditos, sendo altamente burocráticos na movimentação e nas documentações exigidas.

5.1.3 - ESTRATÉGIAS E SOLUÇÕES PARA A EMPRESA

ESTRATÉGIAS E SOLUÇÕES

DIFICULDADE	SOLUÇÃO
Alta carga tributária	A Empresa precisa estabelecer o atendimento rigoroso ao principio da entidade.
Restrição ao crédito	É necessário que seja estabelecido um cronograma para a atualização periódica dos dados bancários, para a obtenção de linhas de crédito.
Excesso de obrigações	A Empresa possui um profissional de contabilidade de sua confiança que cuida atenciosamente das suas obrigações.
Dificuldades de Gestão	A Entidade possui uma estrutura organizada para suprir a competitividade, além de suporte adequado e os gestores possuem vasto conhecimento na área em que atuam.

Fonte: Elaborada pelos Autores

A identificação das dificuldades da organização e as prováveis soluções serão realizadas mediante a figura abaixo:

Como estratégias para a qualidade e crescimento da organização, podemos destacar para a alta carga tributária a separação de recursos do proprietário e da entidade e entre os recursos da empresa a programação financeira para pagamento dos tributos sobre as vendas e sobre a folha de pagamento.

Para diminuir a restrição ao crédito junto aos bancos e instituições financeiras, a empresa deve manter o seu faturamento atualizado e utilizar o serviço de internet banking para pagamentos e transferência no banco em que for de sua confiança,

que atualmente é o Banco Bradesco S/A, para assim manter uma movimentação financeira assídua.

Para o excesso de obrigações a empresa conta com um contrato de licenciamento de um sistema de emissão de suas notas, oferecido por uma empresa especializada no ramo, o que facilita no fornecimento de documentos fiscais e nas vendas com maior confiabilidade, além do controle das vendas realizadas. Para o cumprimento de obrigações acessórias a empresa possui um contrato de prestação de serviços com uma empresa do ramo de contabilidade que cuida da transmissão de declarações anuais e mensais, apuração de tributos, assessoria e geração de sua folha de pagamento.

Com relação aos gestores da entidade, os mesmos possuem um grande conhecimento do negócio, pois trabalham no mercado há cerca de 15 anos. Possuem um equilíbrio financeiro, onde o fluxo de caixa e controle de contas à pagar e contas à receber são realizados diariamente pela entidade, mostrando assim que está preparada para a competitividade presente no mercado.

6 - CONSIDERAÇÕES FINAIS

O estudo identificou os principais desafios enfrentados por uma microempresa (ME) do ramo de comércio de peças, acessórios e equipamentos para veículos movidos a óleo diesel e veículos pesados em geral, em comparação aos principais levantados na pesquisa bibliográfica que são a alta carga tributária, a restrição ao crédito, o excesso de obrigações e as dificuldades de gestão.

Foi identificado que a empresa possui solução viável para o excesso de obrigações e dificuldades de gestão, onde foi detectado em suporte adequado com profissionais capacitados de sua confiança para a execução dos serviços tais como suporte para emissão de documento fiscal via sistema e assessoria contábil do escritório de contabilidade.

Em relação à alta carga tributária, a organização se encontra enquadrada no Simples Nacional, pagando cerca de 3% de tributos sobre as vendas e mais os

tributos sobre a folha de pagamento, onde a solução viável encontrada foi realizar uma programação financeira antecipada para o pagamento do valor dos tributos.

Quanto à restrição ao crédito a entidade precisa realizar com mais frequência os pagamentos e transferências pelo internet banking do banco em que possui conta, manter o seu faturamento atualizado e adquirir produtos oferecidos, como seguros, de modo a melhorar o seu relacionamento e facilitar a sua obtenção de linhas de créditos.

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