



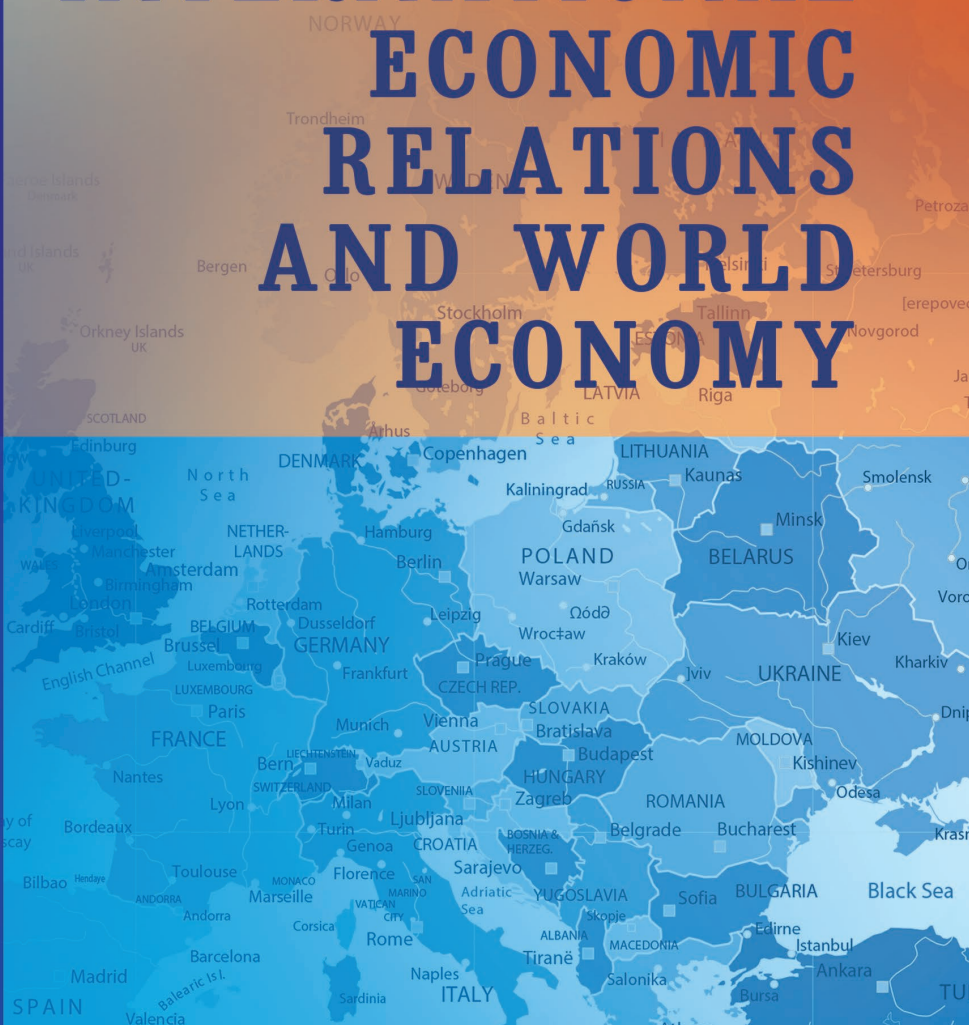
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FINANCIAL SYSTEMS OF COUNTRIES IN SOUTH AND SOUTHEAST ASIA: FEATURES OF MODERN DEVELOPMENT

This article analyses economic features of the national financial systems in East and South-east Asia. Features of forming a financial model in Asian countries were found based on the calculation and the evaluation of the main financial development indicators in ASEAN-5.

Keywords: national financial system, South-East and East Asia, ASEAN-5.

Statement of the problem. Present stage of development of the world economy is characterized by more rapid development of international financial markets in comparison with the growth of world GDP, world production and trade. As a result, the degree of interaction of national economies to the global economy in the financial sector, especially through international capital movements is growing. As national financial systems of developed countries and developing countries, are affected by globalization, they can serve not only as a mechanism to attract foreign capital, access to international financial centers, but also to transfers of financial means of the second instability. However, the latter does not constitute a waiver of participation in the international division of labor. The fact that for ECONOMIC growth in the era of globalization implies the existence of two conditions: the integration of countries into the world economy and security of the economic system. Thus at the bottom of the leading roles in the implementation of these conditions is given to developed financial system.

Southeast Asia and East Asia (PSSA) under current conditions is the hub of the leaders in

world economic development. At the same time, this region is about 'united countries with different financial systems. Spite of this, the countries in the region seek to find mutual benefits through closer cooperation, in particular within the framework of ASEAN. Global financial and economic crisis has had an adverse impact on national financial systems of Fr CA. At the same time, some of them managed to ensure sustainable economic growth, including through the features of the functioning of financial systems. Relevant in this context is the study of national financial systems of Asian countries, both in terms of best practices for the global economy and prospects for their development.

Analysis of recent research and publications. As financial systems of the countries of South and East Asia devoted to the study of international financial organizations such as the IMF, World Bank, Asian Bank of Development. Attention is also given to scientists, particularly P. I. Dyachkin, M. E. Tryhubenko, T. Shimada, T. Yang, A. Demirguc-Kunt, R. Levine.

Tagging which is not resolved earlier of the problem. However, given the location of these countries into the world economy and the

increasing role of the region in international monetary relations, the development of national financial systems of the PSSA is relevant and requires further study.

The aim of the article is to analyze the prerequisites patterns of development model of national financial systems in Asia (for example, the ASEAN-5) and the definition of the characteristic features that lead to social and economic development of the region.

The main material. During a long time the country PSSA showed high rates of economic growth. This could not but affect the development of their national financial systems, financial priorities of policy-oriented export promotion.

At the stage of market economy countries in the region have used the Japanese financial system model, which provides implicit state guarantee policy financial constraints limit Bankruptcies, tight Relations between financial intermediaries and large industrial customers, preferably hectares of bank lending over other forms of financing. This model is an efficient financial system at the stage of rapid economic growth in terms of stability of the environment. However, a slowdown and significant financial pressures of globalization, this model requires transformation. Therefore, each edge region was forced to seek their own mechanisms to maintain high economic ZRO last one. For example, Singapore for economic growth and gear used to stimulate innovation.

In the financial development of countries in addition, significantly affected Asian crisis of 1997-1998, which changed the priorities of socio-economic development trends of the economic and financial policies. Not least in the first financial stabilization played by the IMF, which provided financial support worth 40 billion USD. U.S. to stabilize currencies minutes south Korea, Thailand and Indonesia. Overall great losses as a result of the Asian crisis led to the need for timely identification of sources of financial instability and their prevention and. As a result, the region suffered much smaller losses from the global financial crisis in 2008 than other countries with the same level of economic development.

Analyze the development of national financial systems of ASEAN-5 on the main indicators of financial development [1].

An important indicator in the study of financial development is the ratio of liquid's commitments to GDP b (Liquid Liabilities to GDP), which reflects the volume of financial intermediation in relation to the size of the national economy. It is also often used as a general indicator of degree S of the financial sector. This figure is generally tends to increase before the crisis. Thus, liquid liabilities to GDP of Indonesia since 1991 to 2011 was fluctuated, reaching a maximum in 1999 was (55%), but then aligned. In 1991 the parameter recorded 37% and in 2011 it was 36%. The highest value of this indicator can be seen in Singapore, where he achieved in 2011 was 130% of GDP. [3] This is due to the fact that financial liberalization and globalization caused blurring of boundaries in the financial sector, making Singapore a world financial center. This also explains the high level of financial mediocre, which even exceeds the volume of the national economy. Thailand and Malaysia also have well-developed financial sector, as evidenced by the figure that was in 2011.121% and 130%, respectively.

Another indicator of the financial sector is the co-relation of bank assets to GDP (Banks Assets / GDP), which provides a measurement of the overall size of the banking sector. Calculation of this indicator and shows that the size of the largest banking sector operates in Singapore: bank assets to GDP amounted to 131% in 2011. In Malaysia the figure with recorded 120%, 114% in Thailand. Much of lay back Philippines and Indonesia, where the size of the banking sector is lower – 45% and 30% respectively.

Equally important indicator is the ratio of bank deposit singing along with the private sector to GDP (Claims of Deposit Money Banks on Private Sector / GDP), which, moreover, is a general indicator of the activity's banking institutions in the private sector. The indicator in Malaysia in 2011 with recorded 106.4% of GDP in Singapore – 104% in Thailand – 102%. This indicates a high level of participation of the banking sector to the private sector.

Non-bank institutions VD play an important role in the development of modern financial systems when there is a need to manage risk through diversification, minimizing the cost of financial activity, optimize circulation

temporarily idle funds. It is therefore important indicator is correlation requirements non institutions to the private sector to GDP(Claims of Other Financial Institutions on Private Sector / GDP). Arguably, insurance companies, mutual funds, mutual funds, savings banks, private pension funds, banks and mutual development most substantial role in Singapore and Thailand. In other countries their role is insignificant or completely replaced by the banking institutions.

Thus, we can summarize that the dominant sector financial systems investigated of a bank. Although its share in different countries is different – all yet it was he who played a key role in the financial relations.

Comparative analysis of the ASEAN-5 suggests that the difference between financial development is a low risk appetite, due to the peculiarities of the model of economic development, socio-cultural factors, as well as behavior model of the economic system, which was formed under the influence of the crisis 1997–1998 As a result, he can say a high savings rate. In general, a decade after the Asian financial crisis, there was an increase in the levels of savings in most countries. The leader for this indicator is China, as well, along with Japan have accumulated a significant portion of savings in the region. China's savings rate rose to 69% in 2000–2007 years compared to 43% in 1990–1997 In general, he was in the PSSA observed a lower level of savings – an average of 31.2% in 2007–2010 years compared to 33.9% in 1990–1997 years, however this level is much higher than the average in developed countries, which is 18% in 2000–2007 years and 19.7% in 1990–1997 Today's highest ü savings observed in Singapore – 46.7% of GDP [1], which is more than twice the level of investment.

At the same time in all countries of the ASEAN-5 (Malaysia, Thailand, Philippines, Singapore, Indonesia) level of investment remains low in comparison with the end of the last century reduced. Thus, in 1990–1997 's savings rate in Indonesia with recorded 32.3% and the level of investment 26.7% in 2000–2007 years the situation has changed: these figures were 39.2% and 23.9% respectively. Note that in the face of rising attractiveness of the region by foreign investors is even greater extent, reducing the effectiveness of internal investment savings.

In this study we construct a regression model of the relationship of the level of savings and the level of deposits index of all stocks traded and the turnover of the stock market.

The result is the following equation:

$$\text{Sav} = 0,145 \text{ Dep} + 0,137 \text{ SMVT} - 0,1028 \text{ SMT} \\ (5.701 ***) (7.101 ***) (3.996 ***)$$

$$R^2 = 0,792 \text{ DW} = 0,942 \text{ Fstat} = 54,69$$

Where Sav – savings (savings);

Dep – deposit money bank assets (deposit rate);

SMVT – stock market value traded (index of all stocks traded);

SMT – stock market turnover ratio (ratio of turnover of the stock market).

Tests on the Amount and multi collinear autocorrelation and confirmed the significance of the model. Consequently, we can summarize that the biggest effect on the resultant figure is the level of savings deposits (increase it by 1% causes growth of 0,434% savings) and index value of shares traded (an increase of 1% of the challenge is to increase savings at 0,224%). Another indicator is the factorial turnover of the stock market. Between him and the level of savings in the ASEAN-5 there is an inverse relationship, indicating that a 1% increase in the rate of turnover in the stock market leading to a reduction in savings to 0.162%.

In addition, the results suggest that 44% savings concentrate in the banking sector, and 56% are in the hands of the people, are invested in securities and precious metals, real estate and others. With this revealed that 22% savings fl linked to the organized investment in stock market instruments, and thus 36% savings is in the hands of the population.

Stock market turnover ratio has an inverse relationship to the level of savings, i.e. lower turnover leads to lower efficiency savings in the stock market. This is related to the relatively higher propensity to save than to invest in the region. Economy of Malaysia, Thailand, Philippines and Singapore cannot cope with this level of savings. That is because, firstly, to use foreign investment is more profitable than the national capital, which is relatively expensive because it is a regulated state. Second, one could argue that the efficiency of the banking system is higher than the stock market. This is primarily due to its institutional underdevelop-

ment and mostly speculative transactions in the securities market.

These above results are also supported by research of Socorro Gochoco-Bautista M., Remolona Eli M [4].

Conclusions and recommendations. Thus, the hallmark of national financial systems of ASEAN-5 is a high savings rate. However, only part of which is included in the financial system, characterized low development rate of the financial intermediation, financial infrastructure, high level Nam cash outside the banking system. Also characterized by a lack of correlation between savings and investment that underinvestment is a deterrent to economic growth. Extremely negative is the fact that part of the savings invested abroad in low yields that, firstly, depriving nationals of cheap resources and, secondly, is backed by low income savers, which in turn no incentive to keep savings is organized into institutes of the financial system. In addition, there is a significant impact of the traditions and culture of the choice of objects save.

In the context of certain regularities can be summarized that the further development of the PSSA you will depend not only on economic but also financial factors of growth. Unfortunately,

the financial system has a low level of organizational and institutional development. Banks, though dominated, but fail in their function of concentration temporary funds and their effective placement of meters in accordance with the needs of the economy poor. Stock market even exists, but is inefficient.

In this context, further development of national financial systems of the PSS should be in the directions of the following: 1) greater diversity, transparency and efficiency of financial services, and 2) increase both national and regional stock markets, and 3) strengthening the regulatory and control; 4) the use of modern accounting and auditing principles and standards, and 5) the problem of high indebtedness fate corporations that continue to use short-term financing.

In the stage simultaneously newly industrialized countries PSSA transform the financial system for the effects of global and regional financial environment. In the context of transformations as active regional financial cooperation is seen as an important condition for the successful development of each country's funding mechanism for regional investment projects and financial support in the event of a crisis.

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PROSPECTS FOR THE USE OF BUDGET INVESTMENTS IN THE RUSSIAN ECONOMY

This article is devoted to the study of public investment as a modern form of budget expenditure. It analyzes the main forms of public investment, their performance, as determined by the future trends of their use in Russia.

Keywords: public investment, budget investment, public-private partnerships, concessions.

Statement of the problem. One indicator of the competitiveness of the national economy is its investment attractiveness. In many ways, it is determined by the conditions of investment, as well as the reinvestment of profits, which creates a state. On the other hand, in the present conditions there is a problem of optimization of various forms of financial support to the economy, including the activities of the state as an independent investor.

Analysis of recent research and publications. The problem of public investment are discussed in recent publications, especially from the point of view of the analysis of changes in the budget legislation, the transition to program-target method of budget planning and financing, improve the effectiveness of financial security institutions, member of PPP. The financial and legal aspects of public investment were discussed in articles T.V. Sahakian, E.V. Terehovej, S.G. Khabaev and others, in which the authors concluded that the financial mechanism of the tool is not perfect, and in this is largely determined by the contradictions in Russian law [10, 11]. Scope of the cost of investments potentially reduced with the introduction of the FL – 83 [4], which assumed that a certain economic independence of low- autonomous institutions, allow the state to reduce the use of this tool [8]. The use of program- target method of planning and financing of public investment has allowed defining more specifically the result of the use

of budget funds [9]. Some researchers point out that the way to improve the efficiency of public investment is to use them in a public-private partnership (hereinafter – PPP) [7].

Statement of the problem. Despite the fact that the works of recent years has been studied in some detail the legal nature of public investment, some economic aspects of the use of this form of fiscal expenditure, too, remains a topical problem of investigating the changes that have occurred in the aims and methods of the organization of public investment in the first decade of the XXI century in the Russian Federation, which determined the scope and effectiveness of their application, determine compliance with this form of fiscal expenditure of the modern concept of state regulation of the economy.

The main material of the study. The state's participation as an investor in a controversial economic community. Expansions of its obligations to the society objectively determine the existence of the public sector and, therefore, increase government spending on its contents, including the budgetary investments. Deliberately or not the state, in this case replacing private investors from certain sectors of the economy, becoming a competitor to them, using the means at its disposal and the financial and administrative resources. Sometimes, the business itself is losing ground, leaving scope for public investment, requiring huge initial investment, with a high level of risk, long payback

period, etc. The development of a market economy gradually leads to the fact that the scope of the state's interests go beyond the production of public goods and services, and the government may have to act as an investor, winning the industries that have traditionally been the scope of the economic interests of the business.

The task requires the solution of problems of a theoretical nature – to determine whether use of the term corresponds to the traditional principles of public financial support for the economy, what lies behind the modern concept of public investment, as public investment goals have changed. At the same time there is a problem and applied research: do we need public investment in general today's economy, what is their effectiveness. Also, intentionally or not there is a specific aspect of national public investment, for example, in Russia.

Over the past two decades, the state itself has also changed. In the economic activity it generates a more flexible mechanism of budget financing, and that uses different forms of budgetary expenditures: government contracts, government contracts, subsidies, subventions, grants, low cost loans, etc. Despite all the changes among them are spending budgets, which are associated with the activities state to establish ownership – state (budget) investments or capital expenditures.

If you look at the meaning of investments, it is by its very nature contradicts the generally accepted principles of state spending. Traditionally, investment costs are treated with a view to profit. The government initially completely eliminated the use of such a motivation of the budget or other sources. As a rule, the budgets are spent under irrevocable and grant (with the exception of some low cost loans). These principles are consistent with goals of the state – the production of public goods and services. But the use of financial resources on the principles of irrevocable and grant led to the occurrence of negative events, such as in the area of public finance, as well as throughout the economy. In the first case, it is an inefficient use of budget funds. Do not save the business and the introduction of legislative consolidation of principles such as targeting, targeted use of budgetary funds, the creation of a whole system of financial penalties, administrative and criminal lia-

bility for misuse, unaddressed spending. From the point of view of the economy, public investment negatively affects the industrial structure of the economy, reducing its effectiveness. Apparently, the only way out is to change some of the principles of financial resources of public law entities or their forms. Account of the new conditions is reflected in the treatment of investments in the federal law on February 25, 1999 № 39- FL “On Investment Activity in the Russian Federation in the form of capital investment”, as stated investment objectives and making a profit, and to achieve desired effect [2, Art. 1]. It should be noted that under current conditions and public investments do not always take as a goal of achieving only useful for the community effect, the use of the early 90-ies of the XXI century various forms of public-private partnership based on obtaining additional revenue budget.

In modern conditions is the preferred production of public goods and services from the budget of the most cost-effective way. In a market economy, it will seek opportunities to increase financial resources, and one of those ways is the nature of the investment budget spending (in this case refers only to the financial component of this concept). Therefore, gradually changing the funding mechanism of the budget, the allocation of financial resources in the form of allocations from the budget, mainly state-owned enterprises is replaced by government contracts, from those of a tender between the organizations (companies) of the various forms of ownership. At the conclusion of public contracts, the emphasis is on cost-effectiveness of their implementation. The structure of the financial instruments of state control included budgetary investments made on the principle of co-financing costs, the proposed distribution of risks between the parties, the relative achievement of cost savings, creating conditions to generate additional revenue.

This approach is the result of the use of the experience gained in the organization of public investment. The state's participation as an investor in the development of a market economy evolved unevenly. Initially, the state has become an investor acting under the influence of the Great Depression in Western Europe and the U.S. in the early thirties (although Russia was characterized by a significant proportion

of state ownership and in the 18-19 centuries). The ideology of Keynesian economic regulation involves the use of quality tools in public ownership. Some of the financial resources spent on the creation of public property and its contents. However, the nationalization of the economy in Western Europe (especially in the UK and France) are gradually exhausted its positive resource and by the end of the seventies and early eighties led to negative consequences. The cost of maintaining state ownership grew until it increased the deficit of the state budget, and most importantly – they were not compensated by the efficiency of its use. As a result, as an investor, the state was not competitive compared to private investors. Changed and the ideology of government regulation. In place of Keynesianism came monetarism, a strict limitation of government influence on the economy. The state in the 80 years of the twentieth century has changed the concept of investment activity in betting on the creation of conditions for attracting private domestic and foreign investment in the economy. As a result, state-owned sector declined sharply. Functioning of the state as an investor was kept to a minimum.

The period of development of the economy at the beginning of the twenty-first century has made significant changes in the market mechanism, and in the state regulation of investment processes. There was a change in the investment strategy of the state. The structure of the active instruments of state financial regulation again included public investment. The status of the public investments are influenced by the ideology of New Public Management, in which the elements of the business processes have been used, for example, result-oriented budgeting, tendering for government contracts, co-financing.

The mechanism of co-financing and cost sharing with the business and with other levels of government began to be used to increase the efficiency of the budgets, their relative cost and risk reduction. For example, in the Russian Federation established a specific mechanism for the redistribution of public investment between the federal budget and the budget of the Russian Federation, between the budgets of the subjects of the Russian Federation and municipal budgets through intergovernmental grants. As

co-investors from the business can act as both public and non-public organizations.

Were adjusted target of public investment, methods of organization, funding, etc. The state became interested in investing not only for public effect, but also to generate additional revenue to reduce the budget and other risks. The source of such investments are not only budget funds received in the form of tax and non-tax revenues, but additional funds obtained from the use of temporarily free budget funds and state funds.

The modern state not only reduces the investment process to the creation and modernization of property – tangible assets. The means of implementation of public investment are quite diverse: the acquisition of equity and debt securities, units, shares in the authorized capital of organizations, placement of the funds on deposit in commercial banks [2, p. 1].

All of these changes are available in the public finances of Russia, but national identity is also present. The use of the term “public investment” in the Russian Federation has its own characteristics. The budget legislation there is a particular interpretation of public investment. Term investments associated with the concept of “capital investment” in fixed assets and mainly focuses on the costs associated and the formation and maintenance of state property, although Russian law common ways to organize and distribute investment for the state. But for its investment activities over which the term “investment budget” as a synonym for “public investment”, thus narrowing the circle of budget costs, which can be formally considered as investment.

Despite the fact that some of the expenditure budgets are always directed to the formation and maintenance of state property, the term “investment budget” appeared in the budget legislation of the Russian Federation until 2008. In general, there was a specific update of the term “capital expenditure budget”, which in the nineties famous used in the budget legislation. For capital expenditures include the costs of the budget for investment and innovation. They are granted to legal persons in accordance with the investment program. A definite distinction budget investment of capital spending was the forms of their organization. Capital expendi-

tures were made in the form of appropriations or budget credits, and low investment limited allocations of budgets to create or increase the value of Property of the public sector and state-owned unitary organizations. The Budget Code of the Russian Federation has yet another opportunity to implement public investment – in the form of concession agreements [1, p. 79]. In general, investment in state property focused on ensuring the reproduction of the state sector of the economy.

In the Russian Federation not only narrows the concept of public investment to public investment, but also the possible sources of their formation – to the budgets of public law entities. As a result, the potential of the Russian state for investment activity are much wider than they are in reality [1, p. 6].

The objects of public investment are a capital construction (reconstruction, modernization) of state property: buildings, structures, facilities, construction of which has not been completed, except for temporary buildings, stalls, sheds and similar buildings.

The State shall take a direct part in investment activities in the form of capital investments through: the development, approval and financing of investment projects financed by the budgets of accommodation budgets to finance investment projects on an urgent basis, and return with the payment of interest on them in size, defined by the law on the budget for the year, or on the conditions of consolidation of state-owned shares in the relevant part, created by the company, granting concessions to Russian and foreign investors on the basis of bidding (auctions and tenders), in accordance with the legislation of the Russian Federation [2, p. 3.1].

The specific mechanism for the provision of investment at the level of the federal government is determined by normative legal documents such as the Government of the Russian Federation of December 31, 2009 № 1202 “On approval of the rules of the 2012 budget investment in capital construction projects of state ownership of the Russian Federation in the form of investments in fixed assets of the federal state unitary enterprise”.

Taking part in the organization of public investment, the state in the face of public authorities has certain responsibilities assigned

to each member of the investment process. As is well known in the investment process involved investors, customers, contractors, users of capital investment and other officials. Public authorities in the Russian Federation may be investors, customers, users of capital investment [2, p. 1]. As investors public authorities make capital investments in the territory of the Russian Federation with their own, and (or) the funds raised in accordance with the laws of the Russian Federation. Public authorities may carry out the functions and customers. As for the user to have the objects can be created by capital investment. As the subjects of investment activity, they may combine the functions of two or more subjects of the investment process [2, p. 4]. Thus, in the process of investing in the state property of the Russian Federation in the form of investments in fixed assets of the federal state unitary enterprises, federal agencies and the federal budget autonomous institutions may be bilateral contracts, in which the functions of the customer and the developer will perform these organizations, and may be triangular contracts that are participating as customers of public authorities.

The composition of the recipients of public investment is determined by the budget legislation. In the Russian Federation, the range of recipients or participants in the process of budget investment is defined in the Budget Code of the Russian Federation [1, Art. 79, 80]. The main beneficiaries of public investment in the form of investments in fixed assets are low cost and autonomous agencies, and state unitary enterprise. Financing of public investment can be carried out not only by government organizations of various legal forms, but also through non-governmental organizations. The principle of budgetary investment remains the same. They should increase the value of state property. According to the Budget Code, the implementation of public investment in capital construction projects of state and municipal property, which do not belong (do not qualify), respectively, to state ownership is not allowed [1, p. 79. § 7]). Non-governmental non-profit organization, regardless of the legal form of ownership, may also qualify for low cost investment, but in practice, the financing of capital investments at the expense of the respective budgets provided mainly to businesses and non-profit organiza-

tions receive budgetary investment is quite rare. Such entities can receive funding only if for any reason the investment project will have on the corresponding budget of great importance. Confirmation of the election of recipients of public investment is the dynamics of public investment under the federal targeted investment program. To finance capital construction projects owned by legal entities, which are not state or local government agencies, and state and municipal unitary enterprises are invited to send in 2012, 63.3 billion rubles, or 6.8% of the total budget targeted programs, 2013 will decrease to 42.9 billion rubles (5.2%), in 2014, 31.1 billion rubles (4.5%) [5]. Thus, the visible and the tendency to reduce the cost of investment by non-governmental organizations.

Public authorities constantly monitor the process of allocation of public investment and use. On a periodic monitoring of budget implementation is carried out with the participation of the major investments of the budgetary funds. Failure to comply with the signed contract provides for the use of financial and other sanctions against the violator.

In modern Russia direct state involvement in investment activities carried out in accordance with federal and regional target programs [9, p. 29]. Since the programs contain specific goals, it is necessary to determine the final result produced by investment, to assess the economic, social and fiscal efficiency of implemented investment projects. Adoption of the Federal targeted program of investment (FTIP) in the 2006 budget investments united in a single document. FTIP reflects the investment potential of the state as an investor through the allocation of public investment by industry, customers and regions, on the objects of capital construction, otherwise the acquired property, with aggregate investment projects.

In modern conditions, the Russian government gradually moving away from the principle of the sole financing of investment projects, investment and part of a series of federal programs implemented by using various forms of PPP. The main form of PPP, which uses low investment, are concessions. The whole point of the concession is centered around state-owned, its creation and use. Under the law, the concessionaire manages state property funds recurrent

costs, and makes new investments to maintain the property in a competitive state, receives income from its operation. It bears all risks associated with the construction, reconstruction, provides concession payments to the state. The Act provides for the establishment of fees for concession in various forms, but the basis for determining the amount of payment on the principle of return on investments. After the expiration of the concession agreement the property may be returned to the state, passed the concessionaire or shared.

In world practice, there are several options for concession agreements: construction, management, transfer (BOT) concession traditional (Brownfield contract); construction, ownership, management (BOO); build, own, manage, transfer (BOOT), a leasing contract (Lease contract), and others [7, p. 15]. The Russian Federation was originally used only one type of contract – the contract BOT. Concessionaire for a fixed period granted rights of ownership and use of state property created at the expense of public investment for its use (for example, the creation of toll road Don). Over time, changes were made to the legislation, and gradually began to be used and other forms of concession agreements, such as the concessionaire's participation in the creation of the property [3, p. 3]. Vnesheconombank developed a model of PPP-BOLT. When you create an automotive cluster in Kaluga was tested model TIF – tax increment financing – financing investment projects through tax increases. It is assumed that this model will also be tested in the implementation of the project “Integrated development of Yakutia” [7, p. 16]. The changes in the law have made it possible to use a Russian contract life cycle (LCC). According to the LCC, the private partner undertakes to create an object and maintain it throughout the life cycle, in accordance with certain aspects of the functional requirements, and the government assumes the risk of traffic LCC object and pays the private partner “service payments” in a predetermined volume. For example, according to this principle implemented transport infrastructure projects: including the creation of high-speed rail lines from Moscow to St. Petersburg (HPC -1), and Yekaterinburg, Kazan, Nizhny Novgorod -Moscow (BCM-2). The main form of state participa-

tion in the concession agreements remains low investment, though he may use other forms of appropriation from the budget.

In the twenty-first century changed the objects of concession agreements. In the early twentieth century to the concession passed mainly deposits, then at this stage in the concession are transmitted mainly infrastructure: roads, airports, seaports, railways, health facilities, education, sports, etc. For Russia it is important, because how the infrastructure is the most "sick" issue for the development of the economy. Less than 40 % of roads meet established technical and operational requirements; urgent replacement needs a huge amount of heating systems, water pipes and sewage pipes, and thousands of schools and hospitals are in poor condition. All attempts to enhance economic development hampered by the poor state of infrastructure. The spread of concession agreements in infrastructure will create competition in monopoly markets and, according to experts, to draw in the Russian economy additional investments of \$ 10.8 billion.

While the ability to implement projects under PPP schemes in the different segments of the Russian economy is not the same, in general, the trend of using this tool is assessed as positive.

The findings from this study. The modern development of the market economy has brought about changes in the content of the process of public investment. The main purpose of public investment – to achieve beneficial effects combined with the possibility of additional budget revenues (for example, through participation in the capital of organizations, rent, fees, participating in profits realized investment project, etc., through the privatization of state property).

More actively use the principle of co-financing of expenditure in the creation and operation of state-owned; it is manifested particularly clearly in the concession agreements.

The use of two models of budgetary investment is based on different principles. The concession is focused on the completion of additional budget revenues through concession fees, budgetary investment in capital construction projects – to increase the extent of state ownership. Therefore, it is appropriate to distinguish between these models. Proposed

to retain the concept of budgetary investment expenditure budget of only being implemented in the course of implementation of concession agreements, or for co-financing, and the cost of setting up state-owned, implemented in full by the budget only to return the name of "capital investment".

The modern period – a period of public investment crowding out private investment. So, if in 2009 in the Russian Federation assumed for investment purposes (budget investments and subsidies for co-financing of capital construction state-owned entities of the Russian Federation and municipal property) use about 500 billion rubles, and by 2011 the volume of investments reached almost 745.8 billion rubles, after 2011 there has been a reduction in the federal budget for investment spending. Budget investment in capital construction projects of state ownership of the Russian Federation has already started to decline in 2012 to 726.2 billion rubles in 2013, is projected to decline further to 699.3 billion rubles, in 2014 – 604.3 billion rubles. The share of public investment in total expenditures of federal programs is reduced to 55.5 % in 2013 and to 54.8 % in 2014 [6].

The impetus for the turning point in the dynamics of public investment is the financial crisis in 2008, after which the budgets of public legal entities in Russia are scarce, and the government is trying to balance them by cutting costs. Many of the social costs cannot be reduced to ideological reasons, and therefore reduction will concern primarily the budget investments involving new construction and renovation of state property. Another prerequisite for reducing public investment was their incomplete development. Several mechanisms have been ineffective investment budget. So, a lot of hope to the Investment Fund of the Russian Federation, but bureaucracy evaluation process, irrational and inefficient use of the fund forced the government to abandon the use of this method of financing public investment.

According to the Federal Law of the Russian Federation of November 30, 2011 № 371-FL "On the Federal Budget for 2012 and the planning period of 2013 and 2014", in 2014, the Investment Fund will not exceed 400 million rubles. (instead of 64.3 billion rubles in 2011).

Imperfection of the budget legislation of the mechanism of public investment led to the phenomenon of corruption, embezzlement, misuse of budgetary funds, which also determined the reduction of public investment.

However, the main reason for the reduction of public investment called their lack of glamor. An indirect indication of this assessment is the dynamics of public investment to GDP and expenditure budget. Budget investments in Russia do not live up to their expectations and had little impact on the growth rate of GDP. It is quite natural that the government reduces the level of the instrument, giving way to a private investor.

Reached the end of the next stage of the use of public investment as an instrument of financial support for the economy. Again become a priority private investment, and government – are seen as less effective. Thus, the forecast of socio-economic development of the Russian Federation for 2012 and the planning period of

2013-2014 indicates that in 2011-2014 investment behavior will be largely due to the growth of private investment in the manufacturing sector while reducing the state capital investments in real terms.

Does this mean that the state waives this form of fiscal expenditure as an investment. Definitely not. Budget sector cannot exist outside of state ownership, and thus will cost the state related to the support and maintenance of public property. Once again, there is a problem of its optimization. The solution is not privatization, as it was in the 80 years of the XXI century, and various forms of PPP.

Current economic conditions have revived this form of co-investment as a concession. It remains the most compromising way of organizing investment by the state. It connects to the realization of the public interest, which protects the state with its economic interests; it is some potential for increased investment business.

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ECONOMY AND OPERATION OF NATIONAL ECONOMY

UDC 332.14

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FORMATION OF STATE OF INVESTMENT POLICY IN THE UKRAINE UNDER THE CONDITIONS OF NEOLIBERAL MODEL OF GLOBALIZATION

In the article the basic are worked out conceptual principles of forming of public investment policy of Ukraine in the conditions of neoliberal model of globalization. The basic problems of modern investment policy are investigational, directions of improvement of conception of public investment policy are worked out taking into account global calls and threats.

Keywords: public investment policy, globalization, conception, investments.

Statement of the problem. Ukraine's desire to integrate into the global market economy requires increasing investment activity in enterprises of all sectors of the national economy. Due to globalization processes investing today implemented financial and investment schemes, which involved almost all market participants – individuals, corporations, governments and international organizations. As a result not only significantly adjusted investment practices, but somehow discredited traditional investment theory. Increased globalization, internationalization of production trends, trade liberalization makes investment providing the driving force behind global economic development.

Analysis of recent research and publications. An important contribution to the study of the problems brought by such scientists, economists, who studied the problem of investment development in the context of globalization, including O. Bilous, A. Halchynskiy, T. Kozlova, Y. Pakhomov, S. Tsyganov, A. Filippenko and others. They proved the basic theoretical and methodological and practical aspects of the formation and development of social infrastructure.

The article aims to develop basic conceptual provisions of state investment policy of Ukraine in the context of globalization.

The main material. The investment potential of Ukraine is characterized by high heterogeneity, because the investment policy should be conducted based on the capacity development needs of each region, be sure given the current challenges of globalization. In particular, T. Kozlova singles such manifestations of globalization: the intellectualization of business of a sharp increase in the role of human capital, technological change in structure of dominance in the infrastructure business and production processes of information and communication systems, destruction of private property through increasing significance of intangible factors of production relative devaluation of traditional technology and industrial complexes, forming the upper floor supranational economic pyramid global economy, where key players developed country TNCs and IFIs [1, p. 370-376].

Most important, the approaches presently A. Halchynskiy that considers globalization as a planetary gear that seamlessly combines communication tools interaction, on the one hand,

man and man, and the second – a man and all humanity with nature and biosphere [2, p. 17].

Ukraine has a number of promising industries, including the mining industry, agriculture, chemical industry and metallurgy, which is promising for attracting investment in the context of globalization. Priority areas to attract and maintain strategic investors may be the ones where Ukraine has traditional production, has the necessary resource potential and creates a significant need in the relevant market of products: tractors, combine harvesters, aircraft, rocket, oil and gas extraction, recycling for nuclear power plants, the development of power generation facilities, agricultural products processing, transport infrastructure, production of cars and trucks, the introduction of energy saving technologies.

To substantiate the conceptual foundations of public investment policy of the agricultural sector should result in the analysis of investment sectors Ukraine significance (Table 1).

Today, globalization contributes to the accelerated development of the productive forces, scientific and technological progress increased the intensity of the relationship between the economies. Globalization provides a comprehensive effect in modern terms,

combining factors such as foreign capital, new technologies, integration capabilities and access to global markets, such as the global technology market.

Evaluating the effectiveness of investment in manufacturing increased globalization, it should be noted that, in turn, promotes the development of international relations, stability, foreign relations and foreign policy, strengthening internal production potential, which is a necessary condition for the development of any economy.

The most attractive for foreign investors were high yielding economic activities: financial activities (especially given the rapid development of the credit market), manufacturing, real estate, trade and construction. However, considering the impact of foreign direct investment should note that much of the foreign capital in recent years has focused on the acquisition of existing assets rather than creating new industries that could produce competitive products to domestic enterprises.

In order to improve economic conditions and create a favorable investment climate, it would be appropriate to create in Ukraine a single database for all enterprises (including in the field of SME), which would provide spe-

Table 1

Investment Analysis relevance industries Ukraine

| | | Long-term attractiveness | |
|--------------------------------|------------------------|--|---|
| | | High | Between low and medium |
| Relative Competitive Advantage | High | Promising sectors that need investment to modernize domestic production capacity | Industries with a high level of maturity, generating significant resources for economic development and national investment |
| | | Metallurgy and processing c.-h. products engineering | Extractive industry (oil, gas, minerals), chemicals |
| | | Investment strategy: achieving leading positions in emerging markets | Investment strategy: the introduction of new technologies ensuring long-term investment |
| | Between low and medium | Promising sectors that operate in a highly competitive to other major markets | Industries with low competitive advantage that require constant subsidies for income |
| | | Finance, agriculture, food processing, transportation, logistics, power | Tourism, the pharmaceutical industry and medicine, nanotechnology, micro-electronics, information technology and telecommunications |
| | | Investment strategy: reduce dependence on imports of alternative | Investment strategy: state aid, modernization of production to improve competitive advantage |

Source: [3]

cific information on investment opportunities in Ukraine with proposals for specific projects and search for potential partners.

It should be remembered that the inflow of foreign investment into the country means accelerating long-term growth is subject to management. Therefore, the government raises the short-term macroeconomic objectives – managing intense foreign currency earnings. The sharp increase in its volume can lead to a rapid increase in loans rise in domestic assets in the future – to stimulate inflation, which confirmed the crisis on global financial markets.

Foreign investments have been invested in the economy of Ukraine, mainly aimed at supporting and expanding existing production rather than innovation of processes. This is evidenced by the distribution of investments in accordance with the structure of the industrial potential of Ukraine for technological structures (Table 2).

About 75% of all investment funds aimed at the production of low technological level (third way), while their modernization and technical re-equipment was sent to more than 80% of total investments of this type. Only less than 0.5% of investments were utilized by enterprises belonging to the VI technological mode and use the latest technology.

Lack of investment in new high-tech production (the production of V and VI technological mode in Ukraine was allocated less than 5% of total investments) also resulted in the inability of domestic producers to respond to growing domestic consumer demand. The result was a sharp increase in imports of consumer goods.

Economic growth in Ukraine is mostly a renewable and extensive. For production used the existing capacities of traditional sectors,

while new high-tech industries are not created. This is due to the predominance of the structure of sources of equity investment enterprises, while loans despite a gradual increase in their share in the structure of investment sources, and could not provide for the creation, of new types of production, and the stock market as a potential source of capital for start-ups and remained underdeveloped.

The main areas of competitive advantages of the internal market in Ukraine could be the following:

- “Green” agriculture;
- Intellectual production;
- Transit function.

Promote the development of these areas will not only realize the competitive advantages of the internal market of Ukraine, but also have a significant cumulative effect on the development of other sectors of the economy that will realize the competitive advantages of our country on the international market.

State investment policy of Ukraine should aim at sustainable development of the national economy on the basis of investment and innovation, food security, increase export potential, consistent application of WTO mechanisms to protect the domestic market, creating conditions for the full development of infrastructure elements. Signs modern national economy is the lack of investment resources needed for restructuring the industry, there are problems attracting external funding, especially foreign investment. Accordingly, the current state of the economy requires a systematic approach, based on a need basis and develops the concept of the formation of public investment policy of the industry.

In terms of macroeconomic instability and unsystematic changes is particularly important

Table 2

Reproductive structure of industrial potential of Ukraine for technological structure (% of total)

| technological structure | Industrial production | Funding scientific and technological development | Innovative costs | Investments | Investments in modernization and technical re- |
|-------------------------|-----------------------|--|------------------|-------------|--|
| III | 57,59 | 6,86 | 29,55 | 74,67 | 82,51 |
| IV | 38,18 | 69,47 | 61,16 | 20,38 | 10,88 |
| V | 4,19 | 23,55 | 8,64 | 4,52 | 6,56 |
| VI | 0,04 | 0,12 | 0,64 | 0,43 | 0,04 |

Source: [4, p. 69]

optimally chosen conceptual approach to study areas of public investment policy. The concept should take into account the rules that dictate the authorities, to determine the main directions of change in the regulatory legislation of the country. In the overall structure of concepts defined goals and objectives for their achievements, gear performance and actual amounts of funding. Thus, in order to create the concept of public investment policy should be to develop system management tools that can quickly respond to possible changes in the situation in the society. In particular, S. Raevskii believes that the development and implementation of the concept based on such aspects as assessment of the level and characteristics of the socio-economic development, developing scenarios restructuring the economy, as well as strategies to adapt to the new system of inter-relationships and interdependencies, choosing rationale and perspective directions of development of the regions and industries that depend on developed scenarios that take into account regional specialization of production [5, p. 18].

Concept of investment should include an overview of the strategic goals and priorities, economic policy and its key trends, means of implementing those goals. So concept of public investment policy should unit directed the formation of qualitatively new economic structure that provides effective methods to mobilize national investment policy. This would provide the structural balance of technology that helps overcome imbalances in the development of inter-sectoral and inter-regional economic complexes and individual industries.

Strategic planning should be a systematic process that is initiated and maintained, above all, political power and economic societies. Strategic planning today stands as a function of the strategic project management and is one of the main instruments of government. Also, the development strategy of the state and the regions should not be an administrative regulation, directive, which must above. It must be agreed between the executive, commercial organizations and various NGOs and multi-vector to be the agreement on implementation of specific measures to improve the efficiency of joint activities in various areas of social and economic development. Mentioned in the strategy goals and objectives should be strategically

more important for the region's population than the authorities.

The Ministry of Economy is concentrating its activities in two areas: support for an enabling environment for investment, which involves the minimization of risk and the development of legislation to ensure the stable operation of both domestic and foreign investors on the analysis, forecasting, and catalysing investment resources from all possible sources of real.

Conclusions and recommendations for further research. In a globalized and dynamic speed of information is necessary to investigate how to implement information management process of investment. Information that may be available to help identify problems, improvement of working methods, the introduction of new technology, lower costs and maintain facilities, good positioning, good cooperation with other actors in the economy and creating an attractive investment environment in the workplace. Since this factor influence today formulated primarily only in conjunction with others, the prospect for further research is to develop information provision of financial resources and the contractual relationship that requires analysis of the current state enterprises and their environment.

Thus, the concept of the investment priorities of the national economy are:

- Development of state investment and innovation policies and strategies at national and regional levels aimed at development of advanced technological modes;
- Creation of organizational-economic mechanism of functioning of industries for investment and innovation base;
- Strengthening the role of civil organizations in enhancing investment and innovation;
- Improving training in the field of investment and innovation that will improve the investment activities of organizations and commercialization of research results.

We believe that it is at the state level, it is possible to provide a comprehensive, long-term, dynamic planning of investment of national economic development under globalization. This approach will provide a comprehensive and systematic process to create favorable conditions for foreign and domestic investors, facilitate the objective of increasing investment in the national economy.

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AGRICULTURAL REPRODUCTIVE PROCESSES IN THE REGION

This article considers the place of regional agriculture, development and problems of reproduction in restructuring the economy.

Keywords: reproduction, Regional Agriculture, interregional connections reproductive process agricultural production.

Statement of the problem. Social and economic changes taking place in Ukraine, are forced to critically reflect on contemporary economic theory, including the laws of social reproduction, reflecting the relationships and dependencies between different elements of market economy. At the state level interact in one way or another individual industries and regions, producers and consumers, resources, aggregate demand and aggregate supply of goods and services. According to experts, deep crisis caused by agro-industrial production as last command-administrative system, and failures in modern strategy and tactics of reform especially of the agricultural field [1, p. 27].

The aim of the article is to determine the location of the regional agro-industrial complex, its development to help find investment opportunities in this area, to solve economic and social problems of the region.

Analysis of recent researches and publications. Problems playing the reformation of agro-industrial complex researched famous scientists as P.P. Borschevskyi, S.V. Mochernyi, M.M. Pavlyshenko.

In scientific processing macrostructural aspects of the reproductive process of agricultural economics and resource potential of agro-industrial complex leading place belong such scientists as V.H. Andriychuk, M.Ya. Demianenko, M.A. Lendiel, M.P. Sakhatskyi, V.P. Sytnyk, A.Ye. Yuzefovych, V.V. Yurchyshyn and others.

The main material. Specificity of agrarian relations associated not only with a variety of

socio-economic structure but with the features of the productive forces, which significantly affects the actual process of reproduction in the agricultural sector. In agriculture there are many factors (people, land, animals, plant organisms, equipment) that cover the natural biological, technical, technological and socioeconomic aspects. More specifically, these features are expressed, first, in the interaction of natural (soil and climate, biological) and economic processes, resulting in having different levels of productivity based on the cadastral value of land and natural conditions (rain, frost, natural disasters, etc.) [2, p. 19].

It is shown the scheme of reproduction in agriculture in the region, which combines both play production and reproduction of the rural population, including labor in the pic. 1.

According to specialists of the Institute of Agricultural Economics, Agricultural field annually loses profit within 8 billion. According to specialists of the WTO, Ukraine's agriculture needs support in the amount of 1 billion 260 million dollars. [3, p. 18].

Vinnytsia region is one of the most important agricultural regions of Ukraine, where the 6,1% of gross agricultural production of the state, including crop production – 7,0%, livestock – 4,6%. In terms of agricultural production Vinnytsia region in 2011 ranked fourth in the country, including the crop – the first and livestock – seventh place [4].

Agricultural activities in 2011 carried 496 farms (without excluding small), and more than 8 companies versus last year.

Agricultural enterprises Vinnytsia region from the sale of agricultural products and services in 2011 was received 5689,4 million UAH pure income, profitability was 24,4% (in 2010 – 19,4%). With profits in 2011 was completed the 430 agricultural companies, representing 86,7% of the total amount of profits is 1181,4 million. With a loss of – 66 companies (13,3%), the amount of damages – 64,6 million UAH. Per 1 agricultural enterprise gross profit amounted to 2,7 million, while the loss of almost 1,0 million UAH.

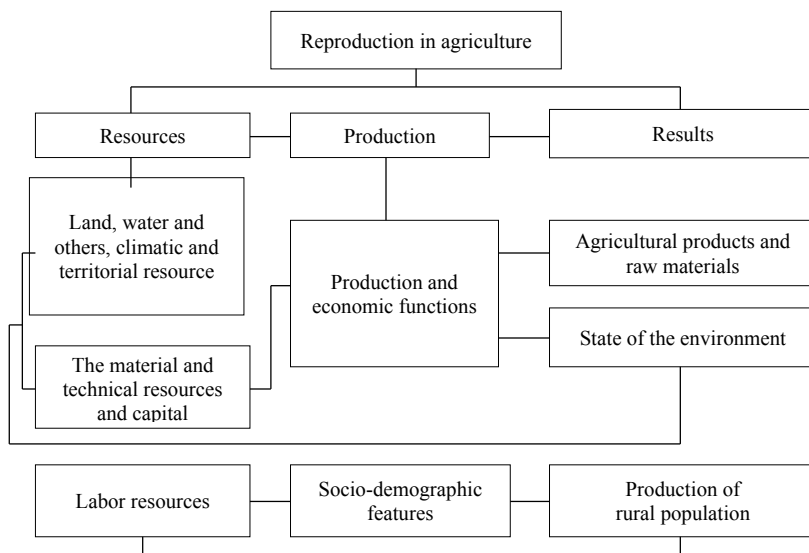
In 2011 due to increased realizable prices of agricultural products in the crop increased its profitability from 26% to 29% of grain – from 20% to 30%, sugar beet – from 9% to 25%. Although compared to 2010 had been declining profitability of potatoes – from 63% to minus 5% sunflower – from 62% to 43% and open ground vegetables – from 34% to 22%.

Due to the increase in the profitability of poultry from minus 7% to 5% and eggs – from minus 14% to 4%, and reduced loss sale of property, livestock production has increased the profitability of the entire livestock industry from minus 5% to 3%.

In 2011, agricultural companies Vinnytsia region funds were received government support through budgetary grants 67,7 million and value added tax – 34,3 million. Per 1 agricultural enterprise came from budgetary

subsidies 136.47 UAH and value added tax – 69,22 UAH [5].

In the cycle of reproduction regional agricultural complex take part subjects of different ownership. Implementation of regional reproductive process in any area of the hierarchical organization of intra-regional and inter-regional natural, material, financial, credit, employment and information relationships that ensure a consistent process of production, distribution, exchange and consumption. Features regional reproductive process in agricultural complex occurs due to the specifics of the hierarchical organization of intra and inter-regional, vertical and horizontal connections. Thus, intra-individual relationships integrate the processes of reproduction at the level of farms, private farms, processing plants, essential for the development of enterprises and organizations located in the region. Inter-regional ties interacting reproduction regional processes and the formation of a national agricultural complex. Vertical connections perform regulatory functions, directing a whole agribusiness in its development, taking into account the economic interests of the state. Horizontal ties needed to entrepreneurs decide not only industry, but also regional issues, as they are not only part of the field of agriculture, but also part of a single regional system. Since subjects using agricultural complex regional resources and services infrastructure sectors, they should be inter-



Pic. 1. Scheme of reproduction in agriculture of the region

ested in the comprehensive and effective use of resources and the development of reliable and balanced infrastructure facilities.

Localization of economic and social relations within the region provides specific regional features and aggregate formation play-back proportions [6, p. 176].

At present acute problems of all areas of agriculture, agribusiness since reforming in the 90th of the XX century led to disruption of inter-regional relations, resulting in a reduction of domestic production and rising food imports, as a result led to raise the question of Ukraine's security.

No less attention is required in the reproduction and distribution system between production, exchange and consumption, which is a dynamic system in local reproductive cycles. At the regional level, this relationship in the field of agricultural complex, where overlapping interests of both local and state government management. Distribution significantly affects the structure of the regional process of reproduction, as well as the structure of agricultural complex in the region affects the distribution of products in the region. The role of the regional distribution relations is the following: to provide advanced process of regional play, adjust the proportion between the actors involved in this process, and to provide balance, promote effective cooperation of regional agricultural complex subsectors based on horizontal links, adjust pricing on of production, resources, logistics, agricultural and service according to a market economy. For regional agribusiness in the reproductive system are two interrelated

aspects of distribution relations: the distribution of production and allocation of resources of national income that goes to a particular region [7, p. 118].

Conclusions. Investigation of playing in the regional agribusiness provide a basis for conclusions about the sources of reproduction of fixed capital in agriculture: estimates of domestic and foreign scholars suggest that for expanded reproduction must enter the rate of return of 30-40%. Amortization fund to date, which is created as a source of reproduction of fixed assets does not provide replacement of fixed assets, including improving soil fertility. Depreciation does not cover the disposal of fixed assets and depreciated by inflation, underestimation of existing assets that are depreciated by inflation and revaluation, if passed, it is often late. Existing defaults (mid 90-th XX century) From the then existing processing plants led to the transformation of depreciation of cash in accounts receivable [8, p. 20].

To resume the process of expanded reproduction of capital assets must first recover the investment potential of agricultural enterprises, increasing the role of their own sources of funding for capital investments, profits and depreciation in the process and create a favorable investment climate in the agricultural sector to attract foreign investment. These problems can be solved only by eliminating disparity in prices for agricultural and industrial products, simplifying the tax system, improvement depreciation and monetary policy, increasing the economic interest of workers in agricultural structures different ownership.

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SCIENTIFICALLY- METHODICAL APPROACHES AS FOR DEVELOPMENT OF MECHANISMS OF PROVIDING PASSING TO MODEL OF STEADY DEVELOPMENT

In this article scientifically methodical approaches of forming of mechanisms of providing of steady development are considered, that contingently exhausting of most natural resources, prevailing of single-purpose model of manage in many countries the world, by the extensive type of nature using in the states with a transitional economy. It, as a result, leads to ecological and naturally resource limitations of the socio-economic getting up, which at the present level of redistribution of financial streams do impossible the use to a full degree of potential of post industrial and informative factors of the extended recreation. Taking into consideration marked earlier, deep study of theory-methodological principles of steady development are needed. In particular, from new positions it is necessary to formulate the complex of principles of translation of national economy on the model of steady development, which take into account global trends on the markets of natural raw material, change of centers of gravity in geopolitical space, dynamics of introduction of resource saving technologies, institutional breaks between countries with the different level of socio-economic development.

Keywords: steady development, mechanisms of providing, natural resources, balanced natural using.

Introduction and raising of problem. In 1992 UNO offered conception of steady development as alternative to existent urbanized, that in the near future can result in death of humanity which exceeded all possible limits of ecological capacity of our planet the anthropogenic activity. Looking at the global value of problem of saving of life on Earth in Rio de Janeiro a decision about the necessity of implementation of Order of daily XXI age is accepted on inter-governmental and national levels. So at national level conception of steady development in every country must determine state competitive oriented policy of passing to socio-economic and ecologically balanced development and to contain not only the general pictures of its conformities to law and principles, basic stages and directions but also strategic aims and priorities,

effective facilities of realization and expected consequences are nationally certain [1].

Analysis of the last researches and publications. Considerable contribution in development of theoretically-methodological bases of forming of ecology-economical mechanisms of providing of steady development of separate regions the leading domestic scientists did such as Alimov O., Gerasimchuk Z., Golyan V., Danilishin B., Doroguntsov S., Kravtsiv V., Stupen M., Khvesik M. and others. But out of their attention there are questions of forming of regional ecologically-economical policy as institutional pre-condition of providing of steady development, introduction of new institutional forms of greening of socio-economic development, in particular by forming of mechanisms of providing of steady development.

The purpose of this work is deepening theoretical -methodological approaches of development of mechanisms of providing of passing to the model of steady development.

Research results. In basis the concept of steady development the followings requirements are put in [2, s. 20-21]:

- limit of influence of man on a biosphere to the level of possibilities of it stable recreation;
- maintenance of supplies of biological riches, biological variety and reproduced resources;
- use of the non reproduced natural resources by rates which do not exceed time of their creation due to reproduced;
- even allocation of profits and charges at resources using and management of natural environment protection;
- development and introduction of technologies which promote production of goods volumes on unit of the used resource;
- applications of economic mechanisms, which will compel producers to take into account ecological charges on realization of the decisions accepted by them;
- the use of inter discipline approaches as for making decision.

A strategic conceptual idea of steady development is realization of balanced of ecologically-economical development and improvement of quality of life of population and state of environment on the basis of the use of innovative technologies and intellectual of productions, providing of public efficiency, directed on structurally technological re-erecting of all industries of production sphere, improvement of welfare of population, economy growing, re-erecting of social, communication informative and ecological infrastructure. A for to such approaches, steady development must provide the necessary level of ecological-economical stability on the proper territory and characterized the certain group of inter connected aspects.

In particular, political – law aspects are responsible for creation of the legal state, developed civil company, equality of citizens before a law, observance of rights and individual freedoms.

Economical – foresees the mixed (state and private) economy, which products various goods and services, uses innovative technologies and skilled labor force.

The ecological aspect of steady development consists in providing of co-evolution of society and nature, creation of the real possibilities, for satisfaction of vital necessities of not only present but also future, generations.

Social – includes a fight against poverty and poverties, creation of the effective system of education for all layers of population, proper support of children, old people and invalids.

An informative aspect is directed on the effective production and mass use informatively communication technologies, communication means and exchange information.

International – declares principles of international law in the field of intergovernmental and trans-frontal relations, decision of any contradictions between countries and people by peaceful political facilities, giving of financial and other help the states which develop.

Agenda for XXI century foresees the ecological oriented approach to the problems of steady development. Its methodological basis is a complexity of development and making decision, which is achieved by combination of two integrations functions: taking into consideration interests of territory, its resource potential and use of modern facilities and methods of mastering of territory. In obedience to such ecological oriented approach to further development of region, it is accepted to select three basic blocks of means of realization: organizational, economic and ecological.

The clear hierarchy of a particular branch and territorial models of steady development, which in plural combination make Conception of steady development of country in which an account of economic, social, ecological aspects of development of its regions is a determinative, must be realized at the same time. Thus, steady development of territory must head for the decision of three determining tasks: improvement of quality of life of population and environment of its dwelling; increase of the public labor productivity; saving and renewing of environment.

Transformations which are needed for steady development must be carried out in all basic directions of public policy and activity (to industrial, educational, ecological, demographic, financial). For a modern country on the whole steady development needs implementation of certain amount of primary functions,

namely: national safety; maintenance of political stability and territorial integrity; concerted activity of imperious, executive and legislative structures and public institutions. Ukraine entered in the group of Commission of steady development at UNO and formed principles of national Conception of steady development [3]. Beginning from 2000, a tendency was set to the improvement of economic situation in our state, however much it influenced positively on an ecological situation. Therefore conceptual principles of steady development of Ukraine must go out from the decision of such it economic and social problem pre-conditions and to take into account [4, p. 4-5]:

- low level of human development;
- ecological tension in all regions;
- a large energy consumption is in the way of life and production;
- low competitiveness on world markets, prevailing of ramshackle technologies in production spheres;
- absence of Conception of steady development of Ukraine and insufficient being informed about it population. At the same time for realization of principles of steady development necessary;
- substantial transformations of world view, political, economic, technical-technological, communicative-informational and social spheres;
- most rapid national stock accumulation;
- increase of intellectual and informative potential;
- denaturalization of nature;
- maintenance of national spiritual culture, strengthening of moral foundations, providing of adaptation of population to the new terms of manage and vital functions on the whole.

To conformities to law of socio-economic development of Ukraine on principles of steady development belong:

- conditionality of mechanisms of realization of model of steady development by the post crisis state of domestic economy and necessity of large-scale structurally technological transformations of production and agriculture;
- different from the developed countries of the world ways of re-erecting publicly natural to energy balance. The economy growing on condition of expansion of ecological space for

a man and environmental preservation needs not reduction, but substantial expansion of production, on the basis of introduction of raw and energy saving technologies, development of science filled branches;

- necessity of the extended recreation of all constituents of national capital – human, financial, natural, material and others;
- stopping of processes of depopulation and substantial improvement medical-ecological situations for the improvement of gene pool of population and it extended recreation;
- accordance of placing of objects of ecological infrastructure the territorial pattern of production;
- passing is to the policy of denaturalization of nature in place of its protection.

For realization of strategic aims and conceptual principles, put in the agenda for XXI century, it is necessary careful scientific ground of tactic and mechanisms of their introduction. Under the mechanisms of providing of steady development it follows to understand the system of methods, forms, instruments and terms of introduction of the balanced social, economic and ecological development of the state, on the whole and territorial societies in particular. Introduction of model of steady development in Ukraine is possible on condition of development of complex system of actual mechanisms, such as [2, c. 23-25]:

- state regulative, which will unite the system of actions and measures, directed on a concordance publicly natural relations for providing of the balanced development of the state. They must be realized in all directions of public policy of country: to the tax, budgetary, financially-credit, legal, investment, industrial, social, external economic, ecological and others like that;
- legal, that are in use in the legislative providing of transformation and adaptation processes of the economy growing of the state on principles of the socially oriented economy;
- financial mechanisms of government control, directed on: balanced of inter budgetary and inner budgetary relations; support of domestic producer, realization strategically of the important domestic social and economic programs; oriented of financial-credit policy to support and activate of entrepreneurial

activity, agrarian a sector, providing of equality of credit demand and credit supplies in a country, region, and at local level; increase of investment attractiveness of the state, region and territory;

- social, world view, scientific and educational mechanisms of passing to steady development, what would provide rebuilding of ideology socially natural relations on the basis of confession of their parity;

- development of fundamental and applied researches from problems socially, economic and the ecologically balanced development;

- preparation of the proper specialists of all areas of knowledge with the proper professional and general jurisdictions in relation to the newest achievements of science and techniques;

- realization of the territorial differentiated structural rebuilding of industries of national economy with the increase of role of ecologically dangerous productions, including consumer goods, and others like that;

- an improvement of current recourses saving by bringing in to the economic appeal of untraditional types of resources, complex use of all raw material resources, decline of contamination of environment and increase the percent of product output;

- softening of negative consequences of economical using of a nature by proceeding in natural resources, re cultivation of lands, using of naturally industrial resources, realization of

measures of prevention and fight against unfavorable naturally industrial by processes;

- a maintenance of biological variety, proceeding in fertility of soils, due to introduction of land-reclamation and modern systems of agriculture, use of modern agricultural technique;

- creation of ecological framework of territory, economy expansion of the system of nature protection territories concerted with a territorial structure;

- rebuilding of the ramified ecological infrastructure, cleansing buildings which would maximally serve to localization of dangerous productions; providing of the so-called ecological investing, in particular on territories of ecological harm.

It should be noted that absence of domestic generally accepted and the really approved modern methods often enough draws acceptance many irrelative, and sometimes unsuccessful decisions in the field of realization and management steady development of territory.

Conclusions. Thus, study of existing scientifically methodical bases of activity in direction of steady development of region (territorial society) enables to find out the system of the phenomena and problems which are conditioned, as a rule, by growth of dynamics of public processes, intensification of the use of natural resources, increase of negative influence of anthropogenic activity on an environment.

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CONVERGENT DEVELOPMENT INFOCOMMUNICATION OPERATORS IN THE NATIONAL ECONOMY

The article investigates the features of formation and development of the infocommunication in the national economy. Determined that ICTs encompass a set of information and communication facilities and methods of collection, processing and transfer of data to a new quality of information. The basic factors that influence the development of the information and communication technologies. Reasonable kinds convergence characteristic of the telecommunications sector and infocommunication in the national economy.

Keywords: convergence, infocommunication, information, national economy, markets, telecommunications.

Statement of the problem. Convergence – the process of interpenetration once parallel evolving technology allows optimal access to all services. Results of convergence are promising devices, networks, technology, services with new features.

Telecommunications have a significant impact on the economic, social and cultural development of society. The volume of information transmitted in the world is permanently growing. The dynamics of the volume of transmitted information over packet networks affects rapidly growing number of computing devices and doubling every 18 months, their productivity, increased competence of the population and its interest in the information.

Analysis of recent research and publications. In preparing the paper work has benefited both foreign and Ukrainian authors in related fields of science such as research problems of the sphere Infocommunication, research features institutionalization of the national economy. Among the authors whose works are devoted to this subject, known V. Vasylyev, M. Zhelezny, P. Akinin, N. Inkova, V. Koval, T. Kuzovkova, S. Marder, E. Petrova, L. Reyman, T. Sakalosh [1-11] and so on.

Moreover, all the authors, despite the diversity of approaches and opinions, express the idea that the scope Infocommunication rapidly institutionalized and becomes a powerful source of competitiveness of the national economy.

Statement of the task. The aim of the paper is to study convergence of operators Infocommunication in the national economy.

The main material of research. Communication networks are highly organized part of the infrastructure of society, which is composed entirely of network structures. With high reliability, stability, bandwidth, transmission speed, security, communication networks must ensure reliable high-quality transmission of information required at any time between any geographic points. In the course of its evolution, any technical system reaches a stage of the life cycle, when the reserves of its further development by the degree and quality of use of the achievements in the field of information technology.

The need for different types of information to make a real integration of different information networks at the household level. On a single channel data is transmitted very different nature. However, each type of information is

characterized by specific requirements for transmission. When packet transmission of speech and video, it is important that the propagation delay in the channel is minimal, and the routing and restoration of data flow packets are real-time. Allow the loss of individual packets. And when transferring text data or telemetry data is not important real-time mode, but no data loss is acceptable. Accounting for these features can lead to the creation of special technologies to the transmission of certain types of information [1; 3; 7].

For information and telecommunications systems and networks are characterized by not only high rates of change of generations hardware and building a network topology, but also convergence, ie the mutual penetration and fusion [2; 3; 5]. Convergence occurs both in depth (IT), and the width (network connection types, services). Network convergence reduces operating costs by switching to a single transport connection IP-platform. Convergence of integrated fixed and mobile (cell) forms of communication, providing subscribers with broadband wireless access to all types of communications and info-communication networks.

Currently, there is a process of «mobile substitution» – the subscriber base of fixed telephony reduced. FMC (Fixed Mobile Convergence) is one of the aspects of this process, a tool, a way of «soft» overflow services in mobile networks. Switches between FMC technology resource sharing fixed and mobile networks to provide the user a single continuous service regardless of it location, as well as for the organization of a single service and single billing for services. Convergence of networks (transport network) and access network is the most interesting stage merger of fixed and mobile platforms.

Just increasing convergence in the activities of the various sector, deepening Interdisciplinary processes and actualizing infocommunication component of the production of goods and services. Convergence of services provides the ability to deploy next-generation services. FMC is a basic service «single number» corresponding to all existing phone user and complements parallel or serial search callee control forwarding depending on the time and day of the week. One of the ways to increase market FMC ser-

vices is creating both technical and legal ability to provide such services to the subscribers of one operator [4; 6; 7].

For corporate clients are very important advantages such FMC, as permanent staff availability, remote access to corporate resources, the possibility of combining geographically dispersed offices, intelligent call handling, economical replacement of institutional automated telephone exchanges. These benefits FMC can reduce the cost of intra-connection, and international long-distance calls. In particular, the international service «televoting» will allow companies operating in several national market to use a single number to provide feedback to their audiences.

Convergence is today a merger into one telecommunications, data processing and imaging technologies. This kind of convergence introduces a new multimedia era, when the provision of services to the subscriber's voice, data and image are combined during the session at random times from different sources. Telecommunications and media companies are integrators of all conceivable types of services, trying to satisfy all the needs and desires of the user. FMC is now a tool of competition between operators themselves, means «tying» of subscribers to a single «universal» operator.

Mobile telephony has evolved in a competitive environment. Therefore, one of the main problems of the mobile operators in terms of market saturation is a high level of churn to competitors [2; 8; 9]. The idea of «tying» of subscribers to mobile operator actually by creating mobile- fixed package of services using a common registration fields and the specific composition of services can be attractive for operators because of the change package (and operator) will be associated with the change of wired infrastructure. The key role of the operator in the future is a platform for development, support and delivery of services to end users. Moreover, the development will be carried out by independent players partners who are able to implement different business models in the open development environment.

Convergence of integrate information and telecommunications network based on packet switching and IP-protocol, making them suitable for digital communication systems in

multi-channels and networks [3; 10; 11]. Convergence of services will provide users with a single package through various different terminals or network access. In addition, there was a significant breakthrough in the development of technical means to ensure subscribers different services, ie service delivery platforms SDP (Service Delivery Platform). The concept originated in the SDP environment of information technology specialists. It opens space for your own internal implementations. Often virtually equated concepts SDP and IMS (IP Multimedia Subsystem). The key to growth in the profitability of the operator business broadband (high-speed) Internet access services (Web-2.0) and various application platforms operators (IMS, SDP).

Functions, which are incorporated in the network equipment (telephone call to fixed networks, forwarding in networks GSM), and exclusive solutions to provide a specific set of specific services, led the transition to universal service delivery platform to potentially any set (Parlay, Web-2.0).

Web-2.0 technology allows customers by using network resources Internet, Web- browser as a client terminal and a plurality of Web- sites, to produce (generate) services, ie to become distributors of information and content. In Web-2.0 share many ideas with IMS/SDP, for example [2; 4; 8; 10]: the use of common service enablers; standard function blocks that build more complex services and applications. However, if the concept of IMS has detailed principles of the core network, the Web-2.0 simply means that such a network has been built and operated. As the IMS, and the SDP, represent a radically new approach to the network architecture. To replace traditional vertical architecture comes horizontal networks converged architecture where functionality of the network expanded to general levels for all types of access (mobile or fixed).

The first phase of convergence of communication networks characterize by the transition from IP-telephony to IP-based communications. The ongoing convergence of networks of three basic types: the public telephone network, mobile networks and IP-packet networks – has led to a variety of engineering problems in different planes (the evolution of multi- subscriber

access networks; Softswitch scalability, low-capacity system functions provide operational investigative activities; intelligent services and IP- contact centers; operational management networks in transition). Thus, there is the fact that mixed networks – miscellaneous problems. This is not just a problem of a single multiservice Next Generation Networks NGN. Most of these problems previously solved in the public domain, there again, at a new stage infocomm spiral. In IP- based networks unified transport infrastructure can integrate all kinds of applications into a single service platform with a service package.

Convergence leads to the acquisition of the common signs and merging of communication and informatics in a new sector of the economy. The end product of information and communication services Infocomm are created on Infocomm networks using IT- technologies – receiving, processing, filling, distribution and transmission of information. Infocomm Development convergent evolution which results in the creation of converged networks (NGN, IMS), content-based and converged services, converged terminals (smartphone, wireless gateway, multi- terminal), promotes fusion operators, equipment manufacturers, service organizations in the provision of services and access to networks, revision of business plans and market strategy [9; 11]. Convergence in the IT industry blurs the boundaries, creating a market space integral sector. Convergence causes the transformation of conventional properties of telecommunications services and informatics in the new ones that affect the processes of their creation and implementation. In particular, there are new properties of ICT services.

It should be noted that the rapid development of modern wireless impossible without corresponding semiconductor components. Requires market devices for the network, which is the basis for science and industry in this area. Wireless network information based on a combination of two groups of technologies – wireless transmission of information and networking. Restrict mobility may sensitivity communication technologies to speed the subscriber, the complexity of the transition from one service area in the contiguous without bond breaking, susceptibility to momentary connection.

Serve basis convergence network based on IP-protocol. Intelligent Converged Platform provides high-speed, secure access to business applications from a variety of devices. Technology which provides intelligent communications and solves existing problems in the implementation of multimedia services is the IMS. Currently, IMS defines the basic architecture for data services, voice and multimedia trafik. In IMS sets the general technology infrastructure that allows you to combine Internet, PSTN and wireless access networks. Converged networks built for converged services, as opposed to multi-service networks, do not focus on bandwidth savings. Development of converged networks directly depends on the maximum possible width of the channel provided by the application user.

Applications themselves can already save channels depending on user requirements to the quality of services that use different codecs, different bandwidth and hence a different voice quality. One example is the simultaneous application of converged service 3G video terminal and a personal computer through a content distribution network of the same service center. Thus, the convergence of applications allows you to create new packages and improve marketing [2; 6].

There are different scenarios for the evolution of mobile broadband networks broadband. Each operator chooses the path leading to the most effective radio network, based on IP- core with support for packet services voice and data. A key factor in achieving this goal is the selection of radio access technology that will most effectively support the new services. In particular, as a basic method in a radio access technology selected 4G systems of orthogonal frequency division multiplexing OFDM (Orthogonal Frequency Division Multiple). OFDM effectively cope with intersymbol interference and frequency- selective fading. Thus it is very effectively used frequency resources, despite the fact that the spectra of OFDM sub-carriers overlap.

In fixed broadband technology advantages and disadvantages. For example, a dedicated fiber-optic link will always have a greater capacity than the shared radio resource, but the cost of construction of the «last mile» traffic

termination and significantly higher than that to ensure coverage. The introduction of broadband radio access networks operators due primarily to population growth of demand for the services of multimedia resources to connect to data networks.

Possibilities of modern search engines, commercial services online stores, as well as a significant reduction in the cost of traditional communication services such as voice over IP technology makes modern telecom operators to study more deeply the organization of radio segments. An important feature of the use of radio access systems at the present stage of development is the transition from solving problems of the organization to the remote subscriber channels to address the challenge of maximizing the density of subscribers and increase the integrated network bandwidth. Obviously, to solve this problem it is necessary to increase the number of base stations in its service area, which will inevitably lead to the appearance of interference, and hence electromagnetic compatibility issues in this case, come to the fore.

The rapid development of communication industry creates a new reality in the form infocommunication single environment All-IP, all-inclusive broadband, ultra-high speed highways and final separation from service infrastructure. Modern existing heterogeneous network structure will be transformed into a more elegant and simple form based on All-IP. All-IP approach implies that the four basic services (fixed voice, mobile voice, fixed data, mobile data) will be provided on the basis of a single network infrastructure. Core Network SAE (System Architecture Evolution) plane becomes maximum IP- network.

Technology LTE (Long Term Evolution) is the next stage in the development of mobile networks GSM / EDGE (Global System for Mobile Telecommunications / Enhanced Data for GSM Evolution) and WCDMA / HSPA (Wideband Code Division Multiple Access / High-Speed Packet Access). It can significantly increase the network capacity and data transfer speed, which allows operators to bring to market innovative services that require more speed and performance.

Purpose and essence of the concept of LTE / SAE (System Architecture Evolution) is effec-

tive support for widespread commercial application of any services based on IP. Architecture LTE / SAE is optimized in the (functional level) client. All interfaces implemented protocols based on IP. Integration of access technologies, which do not relate to the 3GPP (Third Generation Partnership Project), carried out on the basis of IP as the client and the network.

Architecture involves a move to a smaller number of nodes, which is reduced from four to two. Separation of functions performed interface radio access network RAN-CN (Radio Access Network-Core Network), similar to WCDMA / HSPA. Also separate the control plane and the plane between the client system, the mobility management MME (Mobility Management Entity) and the gateway. Thus, within one or more access technologies is provided by the presence of stable point for all users (clients) on the basis of IP, regardless of the mobility.

LTE – the technology of mobile communication systems in the long term. Compared with WCDMA-technology it is a new technology and based on the method of access OFDM, which due to its flexibility optimizes the use of the spectrum. Reference (base) part of the network architecture LTE / SAE connection simplifies access networks and eliminates the switching elements of the channel, because it is completely based on IP. System LTE / SAE will provide unprecedented levels of performance for both new and already applied for the frequency bands in the networks of 3GPP and 3GPP2 [1; 3; 4; 8; 10].

The main problem of all new radio is receiving radio. Today, the problems with radio frequencies are available for professional digital radio, digital television, broadband, digital broadcasting, the entire next generation mobile communication. Virtually any personal device having computing power, sufficient for text and graphic information from the server to the handheld computer is equipped with one or another network interface from the modem to the WiMAX (Worldwide Interoperability for Microwave Access), a specification of equipment for wireless access to the city public networks.

Today, in some countries, for example in the USA, are being developed towards a promising mobile network using satellite segment. This

network «5G» will be a unified global secure broadband data network. On the basis of this decision, the following services: secure wireless data service WDS (Wireless Data Services); global virtual private network VPN (Virtual Private Network); opportunity to conduct financial transactions with mobile phones; Mobile Cloud Computing, combining the concept of providing software as a service and remote storage of data and principles of renting (Application Service Providers, APS).

Network «5G» may consist of the following components: technological developments such as the «universal translator»; translate network based on grouping LEO nano-satellites developed by NASA. System «5G» will combine voice, video, data and IP-based Wi-Fi, as well as intelligence Machine-to-machine.

During the existence of the mobile market the number of mobile subscribers in three times the number of subscribers to fixed-line networks. Need for data rates increases many times and free radio resources are less and less, despite advances in signal processing. In particular, the use of MIMO technology provides for the introduction of additional antenna reception and transmission channels and has two goals: improving the reliability of reception and transmission and ensure communication of spatially separated channels SDM (Spatial Division Multiplexing).

Adaptive Antenna Systems AAS, using MIMO technology for wireless transmission and reception lines form a multi-channel system, increasing the signal / noise ratio, significantly improving the quality of the radio signal and thus affect the QoS (Quality of Service) for the client.

Conclusions and prospects for further scientific developments in this direction. Today the popularity of technology converged FMC networks in the world is steadily increasing. Want a cheap mobile, local and long-distance communication, and along with fast internet, it is becoming more and more. Operators offer integration of existing infrastructure with high-speed packet data networks, but at the level of access (Wi-Fi, WiMAH, 3G, 4G) services form, focusing on the use of the latest platforms with advanced features, which primarily include communicators and smartphones.

The widespread use of information and communication technologies makes it possible not only to optimize the performance of technical and socio-economic systems, that is to significantly improve their efficiency, but also to mini-

mize the risks to develop universal management approaches. Are promising networks built using radio technology, allowing maximum mobility and acquire independence. In them there is a vast potential and they continue to develop.

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ECONOMY AND ENTERPRISE MANAGEMENT

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CREATING A SUPPORTIVE ENVIRONMENT FOR THE DEVELOPMENT OF SMALL AND MEDIUM BUSINESS AT THE SUBJECT OF THE RUSSIAN FEDERATION

The work deals with the formation and development of small business in the Altai region, focusing on the positive trends of quantitative and qualitative changes that occur in the direction of regulation and support at the regional level.

Keywords: small and medium enterprises, state support.

Statement of the problem. In modern Russia, the small business has a short history. Its development as a sector of the economy began in the late 80s of the twentieth century. Moreover, the rapid growth in the number of small businesses has fallen to the period when virtually absent legislative regulation in this area.

Analysis of the latest study publications. The development of small and medium-sized businesses and economists have paid attention to the countries of the Commonwealth of Independent States, such as: V. Afanasiev, Abalkin, A. Gagarin, A. Gagarin, A. Blinov, E. Zadorozhnyuk, B. Ichitovkin, V. Krupnoe, S. Melnikov, I. Razumnova, and others. In his works, they point to the fact that business – it is ultimately the whole mass production of goods and services for the population, have the satisfaction of the whole range of individual and social needs.

Small and medium business and its role in the global economy through increased foreign economic relations between the two

countries are the subject of a number of foreign authors such as Daniel Bell, P. Drucker, K. Kern, D. Odretch, D. Storey and others, and also in the works of many local scholars. Here you can highlight the work of authors such as A.G. Aganbegian, A. Bragin, H.H. Bokareva, A.P. Bunic, V.Y. Burov, O.V. Butorina, M. Vasiliev, I. Vlasov, V. Glinsky, V.M. Diyarhanov, A.M. Ermoshin, A.A. Jyk, O. Zaslavsky, R.J. Ivasjuk, O. A. Kolesnikov, J.A. Lobzenko, S.P. Peregoudov, Yevgeny Primakov, V.N. Sal'nikova, P.P. Sydorochuk, A.N. Spartacus, I.V. Rozhkov, A.A. Stukalo, A. Chepurensky, A.J. Yudanov, A.M. Shestoporov, N. Shmelev, R.V. Yakutkin and others.

The current stage of development of the world economy demanded a fresh look at the role and position of small and medium-sized businesses in the innovation economy and the national economic security. In particular, the experience of the opportunities for small and medium-sized enterprises in high-tech sectors FEA treated in the works Yevgeny Primakov,

D.A. Spitsin, S.A. Sitaryan, M.A. Tolstobrov, G.G. Fetisov, L.I. Jacobson and others.

However, under-developed at present is scope to create favorable conditions for the development of small and medium-sized businesses. This area is dedicated to a limited number of studies, in particular the work of authors such as St. Paraskeva [1], N.A. Kiryanova draws attention to the development and support of small and medium-sized businesses is a priority for the state. In spite of this, in the small and medium business there are a number of outstanding issues definitively. The article revealed what problems at the municipal level, hinder the development of small and medium-sized enterprises [2]. However, the work is not sufficiently addressed issues related to the creation of a favorable environment for the development of small and medium-sized businesses at the level of the Russian Federation.

Goal setting. The aim of this work is to conduct a study to determine the role of small business in the economy of the region and to identify factors that are favorable to the creation of a favorable environment for the functioning and development. To achieve this goal were subsequently resolved following interrelated tasks: attention paid to the transformation of the studied segment of the economy, studied the history of the issue reflected the formation of the legal and regulatory framework for the regulation of small business, is considered infrastructure to support small business. To achieve the objectives applied the methods of economic statistics, which enable the analysis of small business development in the region of the Russian Federation. Including built dynamic range, reflecting the dynamics of the number of small businesses, the calculations of the relative performance of the structure and intensity, are built on the basis of the table.

The main material of the study. Important for the development of business in Russia was the adoption and entry into force of the Law "On enterprises and entrepreneurship" and the decision of the Government of the Russian Federation of July 18, 1991 № 406 "On measures to support small businesses in the Russian Federation", which was first clearly formulated law, set out the business, given guarantees to them by the public authorities, the criteria for inclu-

sion to small businesses by limiting the number of employees (in individual sectors of the economy). The first time was provided for the use of small business tax breaks, the formation of funds for financial support from the budget, the introduction of the accelerated depreciation of fixed assets owned small businesses.

The main elements of a mechanism to support small businesses in the country have been formulated in the Decree of the Government of the Russian Federation «On urgent measures for the development and support of small business in the Russian Federation» dated May 11, 1993 number 446 and other documents of this period. These regulations set forth the most important position, which has relevance to the development of small business, for example, that the state support of small business is considered one of the most important areas of economic reforms that promote competition, filling the supply of consumer goods and services, creating new jobs, the formation of a broad section owners and entrepreneurs.

Intensive development of a new market sector of the Altai Territory was observed in 1988-1989 after the adoption of the Law «On Cooperation in the USSR». In the next two years, the growth rate of the number of organizations decreased by 3,5 times. Prior to the beginning of an ambitious privatization program, the volume of sales of products (services) market sector has increased by 3,5 times, the number of employees – 8,7 times and the number of enterprises – almost 7 times, and its share by sales volume accounted for about 8%, according to employment – 6, the total amount of payments – 24 %.

In terms of the sectoral structure of the largest share in terms of volume of production in the market sector at that time occupied the building, design and survey organizations (40,4 %), followed by production and technical purposes (27%). The organization of trade and public catering gave 15,5% engaged in the production of consumer goods – 12,2%, agricultural production – 2,6%, providing household services – 2,2%. The development of small business and its rapid growth in the early years of the province, as well as in the whole of Russia, were largely due to different «rules of the game» for large and medium-sized state-owned enterprises and small – softer for the latter. Around the large

state-owned enterprises have been formed with a plurality of small businesses forms: cooperatives, small government and leasing companies where, because of the liberal pricing, less rigid state control and transfer of funds and resources of state enterprises could generate higher revenues [3, p. 137].

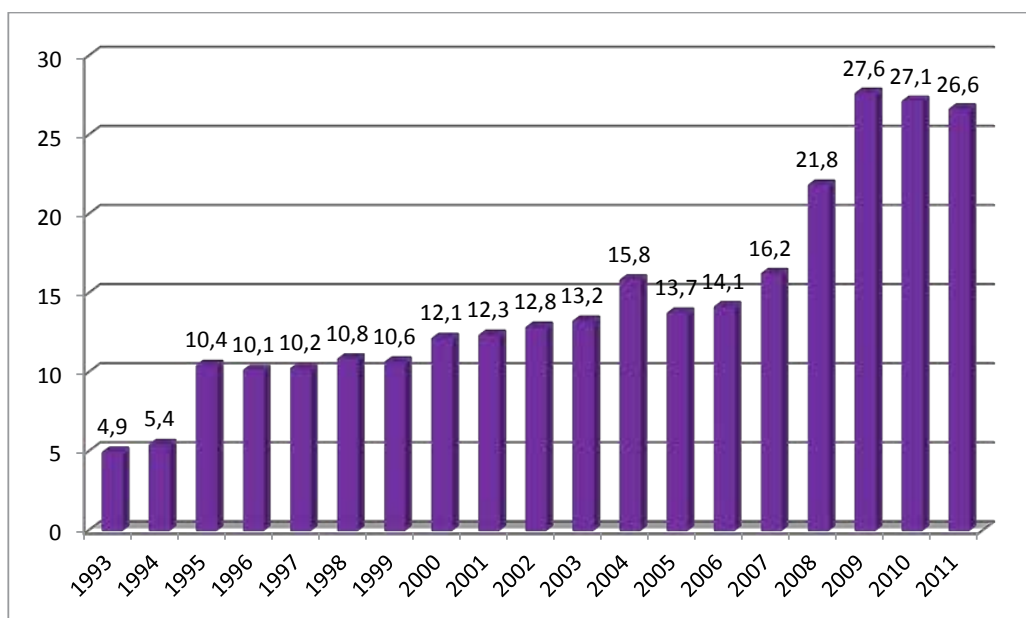
The second «wave of public support» can be dated to the beginning of the 2000, which is directly related to the entry into force of the legislative package of so-called «1st wave of deregulation», largely determined the direction of development. Federal laws have been adopted from 08.08.2001 № 134- FZ «On the Protection of the rights of legal entities and individual entrepreneurs during the state control (supervision)», dated 08.08.2001 № 128- FZ «On Licensing Certain Types of Activities»; of 08.08.2001 № 129- FZ «on state registration of legal entities and individual entrepreneurs». In addition to these laws significantly reduce administrative barriers, an important role in the development of small businesses have played a variation of conditions and the introduction of new special tax regimes in the Tax Code [4, p. 107].

In order to determine the effect of government regulation on businesses, as well as the role of small business in the Altai region in modern conditions the author has analyzed the statistics

of the Territorial Department of the Federal State Statistics Service of the Altai Territory, made calculations and generalizations, compared with indicators of regional development in the Siberian Federal District and Russia.

The data presented in Figure 1 show that the highest rate corresponds to 2009 – more than 27.6 million small businesses. In 1999 there was a slight drop in the indicator affected by the crisis in 1998 in subsequent years, the situation in the country began to level off, which affected the growth of the regional test indicator. Note that certain cyclical characteristic of the Siberian Federal District and Russia as a whole.

In 2011, according to the data of Statistics, the number of entities involved in the sector of small and medium enterprises of the Altai Territory is 88162 units (465 medium-sized enterprises, 26600 – small and micro-enterprises, 61,097 individual entrepreneurs). For this indicator, the edge holds the 2nd place among the subjects of the Siberian Federal District and the 15th – among the subjects of Russia. The share of employment in the field of entrepreneurship of the total employment in the economy of the region is 41 %. Share of the small and medium-sized enterprises account for 42% of total turnover of the organization of the region. In 2011, the turnover of small enterprises (excluding



Pic. 1. Changes in the number of small businesses in the Altai region, thousands of units

micro-enterprises) amounted to 113859,2 mln. rub., or 126,9% compared to 2010 in Russia as a whole the growth rate of the small enterprises was 123,5%.

In the Altai region in one thousand of the population accounts for 11 entities and 25 individual entrepreneurs. In the whole of the Russian Federation on the one thousand of the population, there are 12 small and medium-sized enterprises and 20 individual entrepreneurs, according to the SFO in one thousand of the population accounts for 11 small and medium-sized enterprises and 22 individual entrepreneurs. According to this indicator, the edge is on 26-th and 29-th place among the regions of the Russian Federation.

During the years 1992-2011 the number of people registered as entrepreneurs has increased by more than 6 times. The maximum value of the index (in 2004) was 116,1 thousand individual entrepreneurs (including the heads of the peasant (farm)). The main reason for the fall of the indicator in 2005 and a slowdown in the number of registered businesses in the following years was the revival of big business and the banking sector, which attract a large number of economically active population of the province.

It should be noted a significant difference between the entrepreneurs of the early 90's and modern. The previous owners – it's only the self-employed, rendering a variety of household and intermediary services. Today's entrepreneurs are commercial and industrial activity involving employees.

The activities of small businesses Altai region since the early 90's has been concentrated in three areas: trade and catering (every

other small business), industry (one in six), construction (one in nine). The combined share of small enterprises operating in these sectors in 1992 was 81,8%. These sectors received 91,1% of the proceeds from the sale of products, services, 98,2% of book profits and spent 97,6% of capital investments of small enterprises of the Altai Territory.

Recently, the structure of small business in Russia is changing. The share of organizations working in the areas of industrial activity and contributing to scientific and technical progress. This process is still slow, but its acceleration is not only depends on public support, but also on the policies of major corporations. In the sectoral focus of small businesses Altai significant changes were observed.

As can be seen from Table 1, the most economically attractive for small businesses in the province, as well as in the whole of Russia, are activities that do not require significant capital investment. In particular, in the sphere of trade works almost every other company and employs one third of the number of employees in small enterprises. Priority sectors of industrial character and innovation in small business Altai region are poorly developed.

For a variety of products entrepreneurs occupy a significant position in the province-wide issue, they account for about 80% of the production of steel mesh, wood window units – more than 40%, cabinets, chairs and sofas – more than 40 commodity fish, meat, including offal first category – more than 30%.

The growth of household incomes, improved market conditions and the conditions of the state support of business had a positive impact on the growth of the small enterprises, increase

Table 1

Changing the industry sector of small enterprises Altai region, %

| Index | 1992 year | 2000 year | 2008 year | 2011 year |
|------------------------------|-----------|-----------|-----------|-----------|
| Manufacturing industry | 18,2 | 16,6 | 12,7 | 18,4 |
| Construction | 12,9 | 10,8 | 8,3 | 5,9 |
| Agriculture | 3,5 | 4,8 | 6,2 | 14,5 |
| Transport and communications | 2,0 | 2,1 | 3,8 | 5,8 |
| Wholesale and retail trade | 50,7 | 54,3 | 48,8 | 35,1 |
| Financial activities | 0,2 | 0,5 | 1,1 | 1,0 |
| Utilities | 0,3 | 0,3 | 1,8 | 0,9 |
| Others | 12,2 | 10,6 | 17,3 | 18,4 |

their revenues. Key Financial Ratios business edge by statistics agencies suggest the positive dynamics in the sector.

Turnover microenterprises in all kinds of economic activities was in 2011, 102,7 billion rubles. Shipped goods production, works and services on their own in the amount of 32 billion rubles.

Over the past two years, the share of sales of agricultural enterprises and enterprises engaged in manufacturing, 7%. So, if in 2009 the share of turnover of micro- manufacturing industries accounted for 9 %, by the end of 2011 – is 14,6%. The share of sales of agricultural micro-enterprises increased over the 2-year by 1,4 p.p. [5].

Investment in fixed assets of small businesses in the Region, January – December 2011 amounted to 5 billion 930 million rubles., or 150 % compared to 2010. This is one of the highest rates among the subjects of the Siberian Federal District. The average investment growth of small businesses in the SFO in the current year reached 105%, according to Ross's in general – 105,7%. According to preliminary estimates, the amount of taxes paid to the consolidated budget of the Altai region of small and medium-sized businesses, is at the end of 2011 7,616 mln. rub., or 110 % compared to 2010.

The analysis revealed a positive trend in the development of small business in the Altai region, confirm the strengthening of its significance in terms of socio -economic development.

Mastering new perspective for the Altai region activities: recreation and tourism, inno-

vation and so on. However, enterprises introducing innovations into practice in Russia and in our region is not enough. The main reason – the high costs and long payback period.

It should be noted that the structural changes in the development of micro promotes government support priority in the development of small and medium-sized businesses. They are addressed primarily to business entities operating in the real sector of the economy, and social significance, and started a business [6].

Currently, in the Altai region formed a complete system, the creation of which was started in the mid 90's. Infrastructure – a mandatory component of any integrated economic system. With regard to small business infrastructure – a collection of legal forms that define the business relationship, linking them in a variety of different subject and one.

It becomes obvious that no system of government support, combined with elements of market regulation, the business sector is stable and cannot develop independently. The province plans to introduce foster care administrations of territories and personally heads for the investment projects of small businesses. Accordingly, the most promising projects involving the development of priority economic trends in the region, such as manufacturing, processing, construction, development of the tourism industry and the service sector, will be supported boundary authorities. This format of the relationship between business and government has allowed to achieve growth of entrepreneurship in the

Table 2

Summary measure of development of small and medium-sized business (SMSP) in the Altai region

| Index | 2009 year | 2010 year | 2011 year |
|---|-----------|-----------|-----------|
| The share of employment in SMSP in total employment in the economy, % | 39,5 | 40,0 | 41,0 |
| The share of products produced in the SMSP total GRP, % | 22,3 | 22,5 | 23,0 |
| The amount of taxes received from the SMSP in the consolidated budget of the region, mln.rub. | 5928,2 | 6923,8 | 7616 |
| The average monthly salary of an employee of a small business, rub. | 7410 | 10295 | 11000 |
| Investment in fixed assets of small businesses, mln.rub | 2595,4 | 3953,8 | 5930 |
| Sales of own-produced goods, works and services for small businesses, mln.rub. | 33741,7 | 42848,1 | 49300 |
| Revenue from sale of goods (works, services) of small enterprises, mln.rub. | 79043 | 90599,5 | 104200 |

economy and the social sphere edges, define the scope of mutual cooperation [7].

One of the key challenges in the implementation of the priorities of complex socio-economic development of the Altai region, as well as at the federal level, is the improvement of the business and the business climate.

As noted above, in the Altai region system of institutions and infrastructure for small business support avnery complexity (Figure 2). It should be noted the positive developments of quantitative growth and qualitative improvement of the work of these institutions.

A boundary-value infrastructure is designed to do two objectives: first, to encourage the growth of small businesses and self-development and, second, to direct their activity mainly in the spheres of economic activity, which in the long term best meet the needs of socio-economic development of the region's economy.

On their own initiative and under the patronage of the Governor of the Altai Territory Alexander Karlin implemented the Governor's program of professional training for the sphere of small and medium-sized enterprises of the Altai Territory in 2009-2012. Over the years successfully trained 300 representatives (heads) of the sphere of small and medium-sized businesses.

At present, the province has a long-targeted program «State support and development of small and medium-sized enterprises in 2011-2013».

The program for 2011-2013 and provides new forms of financial support: subsidizing part of the costs associated with new product development, patenting, purchase of equipment and new technologies, as well as reimbursement of businessmen associated with the implementation of measures to improve energy efficiency and the production of innovative small companies, give the Russian and international certificates, including certificates of quality management system implementation and security.

Today, system solutions are needed to create an enabling environment for running your own business, and in each territory of the region. The size of local taxes, transparency of procedures lease, acquisition of municipal property, land, access to credit – this is the real components of the local investment climate, which is necessary to optimize requests by the business com-

munity. It should replicate the best practices in the municipal area, including the experience of other regions, as well as drawing on the work of the business community, and based on their expert opinion [8].

Total funding for the program activities for 2011-2013 out of the regional and federal budgets of more than 550 million rubles. If we draw a comparison, it would be significant compared with the decade-old program in which all the events stood out more than 25,7 million rubles. Thus, there was an increase in funding to more than 21,4 times. All of this positive effect on the quantity and quality of functioning of small and medium-sized businesses.

The implementation of the program activities will by the end of 2013 to increase the quantity and improve the quality performance of the business entities, namely, the number of small and medium-sized enterprises should reach 110 thousand units, the proportion of the average number of employees in small and medium-sized enterprises in the average number of employees of all businesses and organizations Altai region – 29%, the share of employment in small businesses in total employment in the economy – 43%. Investment in fixed capital by small and medium-sized enterprises can achieve the figure 9,3 billion rubles., and the amount of tax revenue from small-and medium-sized businesses in the consolidated budget of the region – 12,965 million rubles.

It should be noted that only targeted support for the comprehensive development of small and medium-sized business is not enough. Need to move from quantitative to qualitative development of entrepreneurship. For this it is necessary to facilitate access to the electricity grid and supply lines, eliminating unnecessary customs barriers and the establishment of transparent procedures for the declaration, the simplification of land for construction, lowering prices for the transport of finished products and the development of transport infrastructure, control of natural monopoly tariffs, domestic support companies entering the foreign markets. The region is marked constraints intensive development study segment, taken action to minimize them.

It drew attention to this at a meeting of the advisory board of the Agency for Strategic

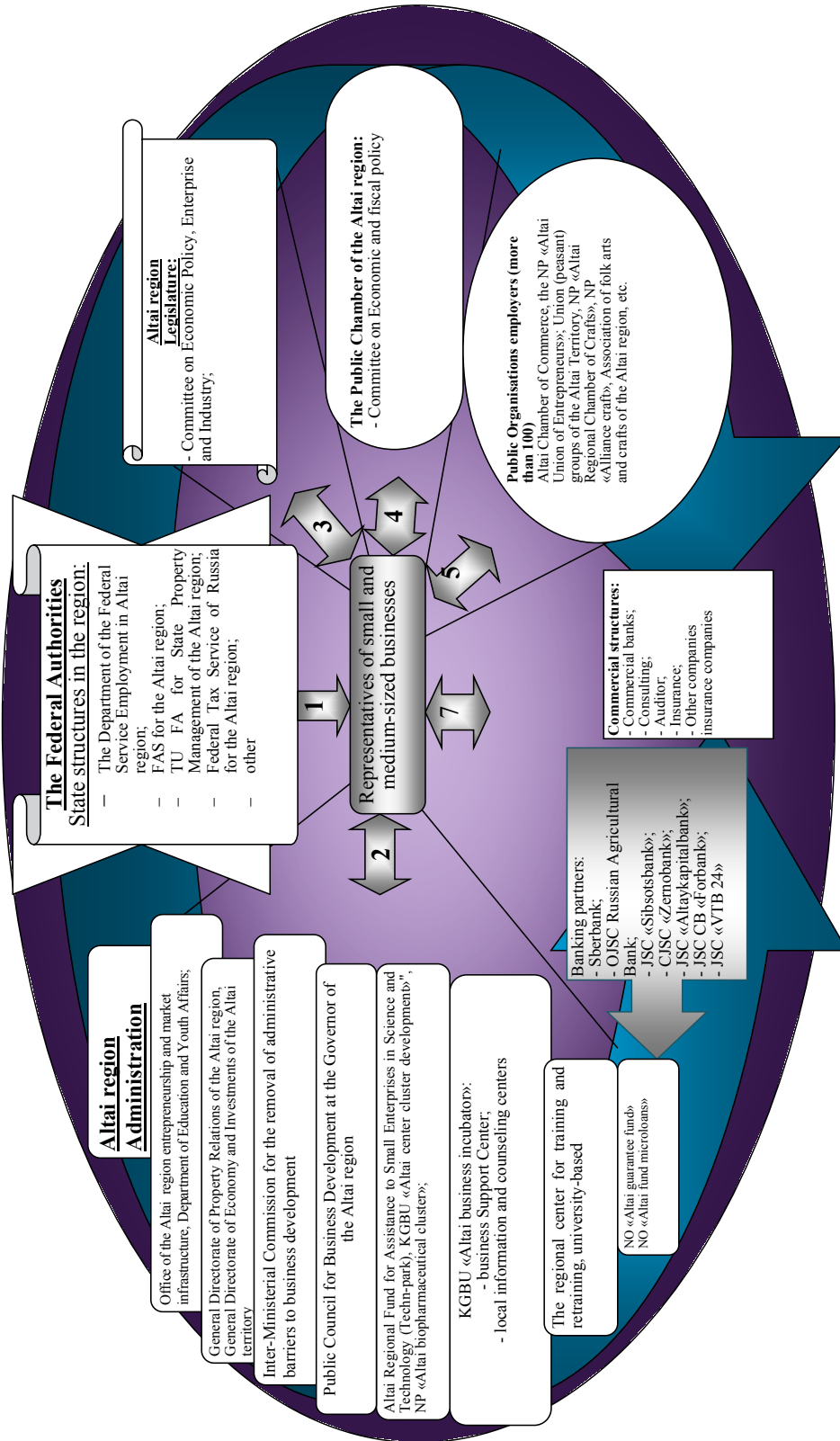


Fig. 2. The field of interaction of institutions to support the development of infrastructure of small and medium-sized businesses in the Altai region.

Initiatives (ASI), which was held on 3 May 2012, Vladimir Putin. The President outlined the first four cards to improve the business climate in the country to facilitate access to the grid, removing administrative barriers at customs and in the construction sector, support for domestic companies entering the foreign market. He noted that the representatives of small and medium-sized businesses need special accompaniment [9].

Small and medium business is by far one of the most important components of the socio-economic development of Russia. Independence, responsibility, stability, the use of innovative technology – a unique combination of parameters characterizing the enterprise, the active development of which should contribute to the solution of the problem of entering Russia in 2020 in the world's top five leading countries.

Creating favorable conditions for development of small and medium-sized businesses in the region of the Russian Federation is an integral part of the economic component of the development of the city, region, county, country. Serves as an indicator of its stability and

prosperity. Development of entrepreneurship provides the population with new jobs and a stable income, significantly expands the list of the goods and services, promotes the formation of a competitive environment and the establishment of market equilibrium.

The primary task of the state (municipal) – creation of favorable conditions for development of small and medium-sized enterprises: stimulating the processes of citizen engagement in entrepreneurship, support for beginners and existing entrepreneurs.

The findings from this study. The study showed, in the Altai region are improving the business climate and the operating environment, it is directly reflected in the statistics of the small-scale farming. Positive impact on the analyzed indicators that in the subject of the Russian Federation formed the basic legal framework, to create a complete infrastructure support institutions which interact with a clear line of goal-setting. There is a system of activities that will contribute to the creation of optimal conditions for the development of novice entrepreneurs.

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INFLUENCE OF THE SHADOWED ECONOMY ON INVESTMENT PROCES OF COUNTRY

Annotation. In the article influence of the shadowing of economy is considered on intensity of investment process in Ukraine. Maintenance of concept of investment attractiveness was investigated. The comparative analysis of statistical and calculation data which characterize an investment process is conducted, effectiveness of activity industrial a sector and dynamics of friendly to the shadowing of economic activity of processes.

Keywords: shadow economy, investment attractiveness, investment climate, economic security.

Raising of problem. For today the economy of Ukraine functions in difficult terms, predefined a system crisis in key industries of industry. One of basic pre-conditions for its overcoming there is creation of favorable environment for development of small, middle and large business, appearance of businessmen, able to realize resource potential of country which will stimulate the wave of investments in the real sector. In same queue, not only the level of financial-economical and technological development but also stability of social-economical and political position depends on efficiency of their mastering and use.

Without regard to considerable resource potential, Ukraine from the point of view of world public remains as not enough attractive object for opening and development of business. In particular, after rating of Doingbusiness on 2014 among 189 countries Ukraine occupies 112 places, improving a result on 25 positions as compared to the last year's rating (what was made on 185 countries) [20].

A problem of increasing of investment attractiveness of Ukraine is complex because needs changes in legislative and institutional spheres. However much minimization of influence of effects of shadow economy (for example, corruptions, destabilizations of the financial

system, stability of national currency, and others like that) has a not less value on forming of investment climate of Ukraine, which, from one side, turns away attention of external investors in behalf of countries with a higher level the observances of legality in private and public sectors and from other party, creates large enough investment risks for residents and barrier of development of operating enterprises. Thus, the question of increasing of negative influence of shadow economy, in thereby on an investment climate, remains actual and for today.

Analysis of the last sources and publications. Shadow economy as one of comings to a head problems of the Ukrainian state accompanies it from the beginning of having of independence, that is why this theme has been investigated deeply for today. In particular, it is necessary to mark labors of such research workers as O. Bandurka, Z. Varnaliy, V. Geets, Y. Zhalilo, V. Lipkan, I. Mazur, M. Melnik, V. Muntian, O. Turchinov, S. Sazanov, V. Senchagov, devoted to the study of essence of shadow economy, factors of its origin and development, influence on social-economical life of society.

Among the last researches it is necessary to mark the contribution of O. Pidkhomnogo and O. Gluschenko in research of influence of illegal enterprise on development of the financial

system of Ukraine [12], O. Ribchak – in studying of features of development of shadow economy in Ukraine [14], M. Fominoy and others – in understanding of interconnection between a shadow economy and corruption, features of their development, practice of foreign countries, in prevention of these phenomena [6] M. Kravchenko – in researching of influence of shadow economy on economical security of region [7], E. Samoylenko – in studying of the structure and influence of shadow economy on economic development of the state [15], I. Slinka – in the development of directions of declining of level of shadow economy in a region [16].

Due to contribution of the predecessors, it must be mentioned that a problem of influence of shadow economy on the investment attractiveness of the state and region, which is remembered, usually, superficially, is out of view of majority of researchers. The exception is works of O. Trufanova, D. Trufanova [18], N. Kraus [8] and others, in which this question is the object of research. Thus, a requirement in research of burning problem is predetermined insignificant quantity of the special researches, devoted to the estimation of influence of shadow economy on forming of investment climate.

The purpose of the article is finding of maintenance and structure of influences of shadow economy on the investment attractiveness of the state.

Presentation of of basic material of research. In economic literature many approaches was formed a for interpretation of essence of investment attractiveness of country. So, from subjective points of view (expectations of proprietor of capital), an investment attractiveness is examined as the generalized description of advantages and disadvantages of in vesting's objects. During its realization the subjective estimation of macroeconomic situation which is folded in a that or other country is conducted. An investment attractiveness is determined by the level of achievement of compromise between interests of investors and recipient of investments. Its level rises at rapid achievement of consensus between subjects of innovative investment process [9, s. 50].

Main essence of investment attractiveness consists in realization of strategy of having of

maximal income from invested capital. Therefore for today, at development and acceptance of investment decisions, a foreign investor leans on researching of competitiveness of regional economy, namely pays regard to regions which are more attractive [19, s. 60].

An investment attractiveness is determined as a system or connection of different objective features, means and possibilities which draw in an aggregate potential solvent demand on an investment in this region [11, s. 40-47].

It is necessary to mark that besides clearness and understanding of constituents of concept of investment attractiveness, the above-mentioned determinations do not allow to examine it as an object of administrative influence, because don't expose the problem of determination of priority of those or other factors on the basis of which a decision about investments is made or about their influence on the value of final estimation of index of investment attractiveness. In this connection, for achievement of the aim of the article it is important to consider the constituents of index (factors) of investment attractiveness and trace their connection (dependence) with the effects of shadow economy.

An initial point is vision of investment attractiveness as a double-base structure which consists of [1, s. 2-7]:

- investment potential, which is determined economic, social and naturally geographical by factors;
- noncommercial investment risks, which determined by external in relation to an investor macroeconomic, by a political and social economical situation on territory.

Investigation of conformities to law of forming of investment potential of the economic system has certain features. At first, it is necessary to take into account, on that every element (level) of the economic system, owning an own investment climate, influences on forming of investment climate other the elements (level). However much an investment climate of the economic system of certain level is the aggregate of investment climates of its constituents of lower level. Secondly, the investment climate of every element of the economic system is characterized the own set of indexes which characterize it investment attractiveness. Therefore the key moment of this research is a selection

of indexes which can high-quality characterize the dynamics of investment attractiveness of Ukraine in modern economic terms.

Taking into account a scale and complexity of pointed problem, which needs independent fundamental research, separate indexes which allow to form the general picture of basic tendencies of investment process are considered in this work only (in an industrial production):

- statistical data, which generally characterize the development of industrial potential of the state, and also investment attractiveness, for internal and external investors;
- analytical data which characterize organizational and legal principles of conduct of business in Ukraine.

Information allow to describe the place of domestic producer in the system of international division of labor about an export from Ukraine, stated below (table. 1):

Most export industries of the Ukrainian industrial complex is metallurgy, extractive industry, engineer and plant-grower, which in an aggregate are 64,6% domestic export for 2013. In compare to before crisis time in 2008 analogical index was higher and was 69,5% at

that a volume of export was 3642,4 million dol. USA greater, than for the last year.

Such situation has fully appropriate explanation – investment activity of domestic enterprises, directed on modernization of old equipment and mastering of innovative productions is very low, what information of Government service of statistics of Ukraine testify to [10]. For the last seven years part of enterprises which conduct innovative activity is within the limits of 12,8%-17,4% from the general amount of enterprises. For analyzing period it is possible to select three periods of vibrations of innovative activity – from 2007 to on 2009 part of enterprises diminished on 14,2% to 12,8%, from 2009 to on 2012 – grew from 13,8% to 17,4%, and in 2013 diminished to 16,8%.

The data specify that to the innovative process in Ukraine is attracted insignificant enterprises which probably, function in perspective, or the monopolized industries of industry, and carried out, in accordance with the necessity of certain amount of concrete subjects of manage, on what disproportion of charges specifies on innovative activity. In particular, most was a sum in 2011, when specific gravity of innovative enterprises was 16,2%, and in 2012, when them it was

Table 1

Commodity structure of export, million dol. THE USA

| Names of goods as for UKTZED | 2008 | % to total sum | 2013 | % to total sum |
|--|-------------|-----------------------|-------------|-----------------------|
| the Unprecious metals and wares from them | 27594,0 | 41,2 | 17570,7 | 27,8 |
| <i>Ferrous metals</i> | 22954,6 | 34,3 | 14319,3 | 22,6 |
| <i>Items from ferrous metals</i> | 3533,1 | 5,3 | 2589,8 | 4,1 |
| the Mineral products of | 7046,1 | 10,5 | 7494,9 | 11,8 |
| <i>ore, slag and ash</i> | 2153,6 | 3,2 | 3917,5 | 6,2 |
| Machines, equipment and mechanisms; electrotechnical equipment | 6341,1 | 9,5 | 6975,0 | 11,0 |
| Plant's products | 5577,4 | 8,3 | 8875,9 | 14,0 |
| <i>seed and garden-stuffs of oil plants</i> | 1426,2 | 2,1 | 2048,1 | 3,2 |
| <i>grain-crops</i> | 3703,8 | 5,5 | 6371,3 | 10,1 |
| Chemical products and industries concerned with it | 5045,3 | 7,5 | 4327,3 | 6,8 |
| <i>inorganic chemistry</i> | 1603,6 | 2,4 | 1744,3 | 2,8 |
| <i>fertilize</i> | 1996,5 | 3,0 | 1171,1 | 1,8 |
| Means of transport, aircraft and shipping | 4321,3 | 6,5 | 3344,0 | 5,3 |
| Totally | 66954,4 | 100,0 | 63312,0 | 100,0 |

Source: it is built on the basis of working of information [3]

17,4%, wastes were less than result in 2008, when about 13% enterprises were attracted in innovative activity. Ratio of spends for innovative activity to the total sum of investments for proper period confirms such tendency. However, if in 2011 this correlation was the greatest with an index 5,5%, at 2013 is the lowest with an index 3,9%.

On a background the decline of volumes of export after 2013 as compared to 2007 an anxious tendency is a decline of specific gravity of innovative products in the general volume of the made products in Ukraine: from 6,7% to 3,3% accordingly.

Conclusions. To our opinion, the inconsistency of actions of regulative organs specifies on that the state until now takes it easy to solve

problem of corruption in the vitally important spheres of organization and conduct of competitive business. Registration procedures, considerable tax pressure, are artificially complicated obviously, and also the unprofitable terms of realization of export-import operations reduce the personal interest of internal and external proprietors of capital in investments, directed on modernization of material and technical base directed on modernization of material and technical base of an industrial sector and opening of innovative productions. The prospects of subsequent researches are in researching of influence of effects of shadow economy on the structure of factors of forming of investment climate of the state.

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RISK INNOVATION PROJECTS OF ENTERPRISE: SPECIFICITY, TYPES, METHODS OF MANAGEMENT

The article deals with the specific innovation company, it was proposed a comprehensive method of risk management innovation, taking into account risk factors macro and micro level, which allows to make rational management decisions for the project.

Keywords: innovation, innovative product, innovative project, risk, management, macro risk, mikro risk.

Statement of the problem. Every company should strive to develop their innovative capacity, providing production processes with new equipment, technology and the ability to produce new products in the current economic conditions. None of economic relations which is aimed at the successful long-term development does not exist without innovation projects. However, in making decisions on new product development or implementation of other innovative project to consider the risks that inevitably accompany any innovation at all stages of their development and implementation. High level of risk, which is the factor that slows the development of not only companies but also innovative economy and the world is typical for innovative projects. Therefore, the primary task of innovation active enterprises is risk management, the successful solution which adequately constructed within the risk management system depends on the results of innovative projects.

Companies that carry out targeted risk management innovation, not only ensure the successful implementation of projects, but also acquire the image of trusted partners, and as a result – long-term relationships with investors. Thus their resource potential grows and grows the chances in the competition.

Mentioned facts underline the relevance of the issue of risk management innovation of enterprise and determine the need for improved methods of risk management innovation – the process of adoption and implementation of management decisions aimed to reduce appear-

ance of an unfavorable result and minimization of possible losses caused by its realization.

Analysis of recent research and publications. The problem of forecasting and risk management of innovation projects devoted the works of foreign and domestic scholars, such as: V.B. Artomenko [1] I.A. Baieva, N.P. Bashchuk [2] A. Damodaran, P. Drucker, I.T. Balabanov, S.M. Illiashenko [3] S.D. Ilienkov, V.I. Canova [4] P. Lutovinov, O.P. Mazur [5] A.I. Orlov, L.A. Orlova, V.L. Popov, O.M. Ryzhykova [6] O.A. Starodubtseva [2] and others.

Cover of earlier unresolved parts of the general problem. Although a large number of publications devoted to this problem, many aspects of this problem are still not well developed and unresolved. In particular, a number of authors [1; 2] propose the use of risk management of innovative projects the same tool that is used for investment projects, taking into account the specifics of first. It should be noted the lack of scientific elaboration of methods of forecasting tools and risk management innovation company.

The aim of the article is to develop methods of risk management innovation on the basis of an integrated approach, taking into account risk factors of macro and micro level.

The main material. Increased risk of innovative projects require careful and comprehensive estimates, which should not be limited to the identification of major risk factors. Specificity of innovation is the high degree of uncertainty of the environment, long-term implementation and, consequently, a large dependence

on macro factors. The latter property requires that the macro risks (including political, social, economic, technological) in the management of innovation projects of companies.

Methodical approach to enterprise risk management project should be comprehensive and include procedures for their assessment, forecasting and development activities decrease, so it is proposed to carry out in several stages: a preliminary assessment of the competitiveness of product innovation, identifying the most appropriate since its introduction to the market, forecasting internal and external risks innovation project, total project risk, development and implementation of measures to reduce overall risk. The term «innovative product» in this context includes along with the traditional products and services that are innovative in nature, even new or improved manufacturing processes used in the practice of business as well as new approaches to social services.

Previous valuation of the competitiveness of innovative product to avoid risk of rejection by the consumer rejection of those projects, the outcome of which is likely to not be perceived by the market. A similar assessment of the authors work [7] proposes to build a matrix based on «Innovation index– cost of implementing an innovative product ». In theory, the market success of product innovation in general will depend on the ratio of its innovation (in terms of upgrading or improving the ratio «price – quality») and the difference in cost compared to the product of previous generation (in the case of rise functionality).

The level of innovativeness (coordinate y) can be determined by degree of conformity of product innovation attributes (rational character for the consumer and innovation technologies and processes which are used) based on the calculation of innovation index that reflects the assessment of the functions and characteristics of a new product relative features and specifications of product with the previous generation terms of innovation component [8, p. 68]:

$$K_{\text{innovat}} = K_f \cdot \alpha_f + K_t \cdot \alpha_t, \quad (1)$$

where K_{innovat} – rate of innovation;

K_f – rate of functionality of an innovative product;

K_t – rate of technological innovation technology and product manufacturing processes;

α_f, α_t – rate of importance (demand for the product) functional and technical components respectively.

It is assumed that the data base for the calculation of the rate of innovation is composed by peer review. In areas where the product can be quantified, can be quantitative assessment parameters and then transition to the points to be able to compare with other options.

For the second coordinate x should first consider that when comparing the prices of products from different generations can not be limited to the cost of purchasing the product, you must consider the cost of its operation and disposal (if these are present), and the so-called «switching costs». Causes of its appearance may have psychological, economic and mixed character. Psychological reasons can be connected with consumer reluctance to change the habit of using the previous product and the most typical for markets B2C. Economic causes of «switching costs» are typical of markets B2B and linked with the need to incur additional costs of readjustment technology, staff retraining and unavoidable expenses during the period development of new technology.

Thus, the costs of implementing product innovation form the costs of its acquisition and «switching costs» [8, p. 68]:

$$B_{\text{implement}} = B_{\text{acq}} + B_{\text{switch}}, \quad (2)$$

where $B_{\text{implement}}$ – costs of implementing an innovative product, ths. UAH;

B_{acq} – price of the product in its purchase, costs of operation and disposal (in a case of presence), ths. UAH;

B_{switch} – value of «switching costs» ths. UAH.

After calculating the coefficients matrix is constructed «Innovation coefficient – Costs of implementing an innovative product» for innovative products businesses and competitors' products (in a case of possibility), followed by determining the most competitive products enterprise value criterion degree of innovation and the cost of implementing innovation.

Thus, previous estimate by the correlation «coefficient of innovation/implementation costs of the product» allows to select the most competitive and innovative products to reduce the risk of rejection of the product market.

The next step in risk management innovation of enterprise is *determination of the most appropriate period output of an innovative product to market*. This problem is caused by the existence of contradictions that is the necessity to release the product in terms of competition and as late as possible in terms of speed of sales and profitability of the project.

The same innovative product according to the value of «switching costs» can be a disaster at a time and very successful in another. New technologies implemented in various fields which prepare the introduction of products based on similar technology. Thus, the innovation will be introduced later, the *ceteris paribus* «switching costs» consumers will be less. On the other hand, if too late to market the product as it can be substitutes, which significantly reduce the capacity of the market and create conditions for innovation project failure. From this perspective, the moment of withdrawal of the product on the market can play a main role in its success.

It is generally accepted that function innovative product sales due to the described effect has S-shaped form. If the zero countdown take time planning, the function of sales of innovative product can be expressed by such way:

$$Q(t) = \Delta t + m \cdot \frac{t - \Delta t}{|t - \Delta t|} \cdot \sqrt[n]{|t - \Delta t|}, \quad (3)$$

where $Q(t)$ – function volume of sales, thing;
 t – time parameter, months;

Δt – period of time, needs for introduction of technology;

n – parameter that takes into account speed of growth volume of sales to achieve «peak» moment;

m – parameter that takes into account the speed of growth rate of sales in the «peak» moment.

Based on the graphical representation of functions (3) the approximate amount of product innovation project initiator can choose a time its launch, which will on the one hand, to introduce the product to the market, where the consumer is already familiar with the technology, but on the other hand, identify potential competitors.

Forecast of internal and external risk innovative project of company provides their pre-

liminary identification and qualitative analysis of the risk factors of the project, and then formed a list of the most significant risks. Combination of internal and external risk innovative project from the viewpoint of regulation should be considered separately at the micro and macro level.

For the formation of macro risk innovative project is used well known PEST-analysis, was point out four types of macro risk on its base:

- political risk (one of the index BERI (Business Environment Risk Index) Political Risk Index (PRI), World Political Risk Forecast (WPRF), International Country Risk Guide (ICRG), POLICON, Oxford Analytical Data (Political));

- economic risk (one of the index BERI Foreland, World Economical Risk Forecast (WERF), Institutional Investor's Country Credit Rating, Euromoney's Country Risk Index or fund indexes);

- social risk (as indicator – state budget costs per capita, Consumer Price Index – CPI);

- technological risk (fluctuations in the share of expenses on research and development work).

These risks (political, economic, social, technological) can be supplemented by legal, ecological risks and others if it is necessary.

Macro risk forecast is built on the project term lasting on a base of their dynamics, then by expert method determined the effect of each macro risks of innovation of the whole project and the calculation of aggregate macro project:

$$R_{macro} = \frac{\sum_{i=1}^n (R_i - K_i) \cdot W_i}{B_{max}} \quad (4)$$

where R_{macro} – aggregate macro risk innovation project, $0 < R_{macro} < 1$;

R_i – expert assessment of the probability of the i macro risk innovative project, score;

K_i – mart of the degree of preparedness realization of the i macro risk project, score;

W_i – index of importance of the i macro risk, part of unit;

i – number of macro risk, $i = \overline{1, n}$;

B_{max} – maximum score on a scale of peer review. Species classification of mikro rysks innovative project enterprise should present a management process at the stages of

research and development, patent, application to production and marketing of innovative products:

- risks of incorrect organization research process (receiving negative results of research, failure of planned technical parameters in the design and technological development);

- risks associated with the provision of property rights (risk of low volume of patent technical, graphic and marketing solutions, risk protesting patents protect fundamental decisions innovations)

- risks of incorrect choice of economic objectives of the project (unwarranted definition of priority of general economic and market strategy, wrong forecast conditions in capital markets procurement and supply);

- the risks of failure of innovation funding (risk of no provision source of financing of project, risk of nonoperation of chosen method of financing the project);

- risks of project term delays (risk of non-schedule cost, the risk of deviations from the planned schedule of income);

- market risk capital procurement and supply current (risk nonfinding suppliers of unique resources, due to the technical characteristics of the project, the risk nonfinding suppliers in procurement prices, projected);

- marketing sales risks (risk of incorrect choice of target market segment, the risk of an erroneous choice of innovative product sales strategy);

- risks of interaction with contractors and partners (risk of delays partners current liabilities, the risk of entering into a contractual relationship with the incapacitated or insolvent partners, contractors);

- risks and unforeseen expenses exceeded budget project (risk of future increase in interest rates on loans for the project, the risk of growth of market prices for resources to be purchased in the next stages of the project);

- unforeseen risks of competition (the risk of local young competing firms, the risk of entry into the sector of firms from other diversified industries).

The cumulative micro risk innovation project of enterprise is calculated by analogy with macro risks:

$$R_{micro} = \frac{\sum_{j=1}^m (r_j - k_j) \cdot w_j}{B_{max}}, \quad (5)$$

where R_{micro} – cumulative micro risk of innovation project, $0 < R_{micro} < 1$;

r_j – expert assessment of the probability realization of the j mikro risk innovative project, score;

k_j – assess the degree preparedness of realization of the j mikro project risk, score;

w_j – index of importance of the j mikrorisk, part of unit;

j – number of micro risk, $j = \overline{1, m}$;

B_{max} – maximum score on a scale of peer review.

The cumulative risk innovative project as a whole is proposed to determine on the basis of the following formula:

$$R_i = 0,4 \cdot R_{macro} + 0,6 \cdot R_{micro}, \quad (6)$$

where R_i – cumulative risk innovative project of company;

R_{macro} – cumulative macro risk innovative project, $0 < R_{macro} < 1$;

R_{micro} – cumulative micro risk innovative project, $0 < R_{micro} < 1$.

Table 1

Matrix management decisions for individual making decision, which is moderate optimist

| The cumulative micro risk of project | The cumulative macro risk of project | | | |
|--------------------------------------|--------------------------------------|-------------------------------|---------------------------|--------------------------|
| | low (less 0,2) | moderate (from 0,2 to 0,4) | high (from 0,4 to 0,6) | critical (more 0,6) |
| low (less 0,2) | adoption of the project | adoption of the project | adoption of the project | refusal from the project |
| moderate (from 0,2 to 0,4) | adoption of the project | adoption of the project | adoption of the project | refusal from the project |
| high (from 0,4 to 0,6) | adoption of the project | adoption of the project | refusal from the project | refusal from the project |
| critical (more 0,6) | refusal from the project | refusal from the project | refusal from the project | refusal from the project |

Table 2

**Defining measures neutralization of risks of innovative projects
on the stage of research and development work and patenting**

| Stage of project realization | Level of risk | Types of risks | The costs of overcoming risk by types of measures loss in the case of risk realization, UAH. | | | | |
|-------------------------------|---------------|----------------|--|-----------------|------------------|----------------|--------------------------------|
| | | | <i>avoiding</i> | <i>lowering</i> | <i>insurance</i> | <i>hedging</i> | <i>Acceptation of the risk</i> |
| Research and development work | critical | risk 1 | 2500 | - | 2000 | 4500 | 12500 |
| | | risk 2 | 1000 | 1250 | 1750 | 1500 | 5000 |
| | high | risk 3 | 1000 | - | 1750 | 750 | 1250 |
| | | risk 4 | 500 | - | 1000 | 1500 | 500 |
| Patenting | critical | risk 5 | 5000 | 5000 | 4500 | 4000 | 16250 |
| | high | risk 6 | 4000 | 3000 | 4250 | 2000 | 6250 |

Table 3

Effectiveness indexes of risk management of innovation project

| Name of index | Calculation | Characteristics | Conventional signs |
|--|---------------------------|---|--|
| <i>(EV, Earned Value)</i> budget of risk management program | $EV = IMP_{\%} \cdot BAC$ | Really made amount of work specified in the budget | <i>EV – earned value;</i> <i>IMP_% – percent of the project realization;</i> <i>BAC – planned budget of risk management;</i> <i>AC – factual budget of risk management program;</i> <i>CV – deviation in value budget;</i> <i>FCV – relative budget savings of risk management program;</i> <i>CPI – performance index value</i> |
| <i>Фактичний бюджет (AC, Actual Cost)</i> програми управління ризиками | - | The real value of the works of risk management program | |
| <i>(CV, Cost Variance)</i> budget risk management | $CV = EV - AC$ | The difference between the earned value and the actual budget | |
| <i>(FCV, Fractional Cost Variance)</i> budget risk management program | $FCV = CV / EV$ | The correlation of savings budget risk management (deviation in value) and the current earned value | |
| <i>(CPI, Cost Performance Index)</i> | $CPI = EV / AC$ | The correlation of earned value and actual budget | |

Indexes 0.4 and 0.6 characterize the importance of macro-and micro risk innovative project of enterprise accordingly. These meanings are determined according to the provisions micro risks directly affect the implementation of innovative projects at various stages, and the impact of macro risk is indirect, that is why are less significant.

In order to solve the problem of accepting or rejecting the innovation project risk assessment it is proposed to build a matrix management decisions (table 1). The basis of allocation of risk levels based on the analysis of previous projects of enterprises and peer review. Analysis of enterprise projects and expert assessment was put in base of risk levels.

In making decision to implement the innovation project should be considered as the total

risk of the project R_1 , which should not exceed the maximum level. In case the project to implement the next step should be *program development of preventive measures*. It is necessary to consider only significant for the innovation project risks in order to prevent undue increase in the program budget risk management and thus reduce the efficiency of the innovation project.

After identifying the most significant risk innovative project for each of them, depending on the level of risk determined by the least costly measures neutralizing or risk taking (into account the costs of overcoming the consequences of risk taking). In table 2 presents measures of risks neutralization of innovation projects under research and development work and patenting. Similar calculations are made for the implementation stages in the production

and marketing of innovative product and then formed a program of activities and budget for their implementation.

Evaluating the effectiveness of risk management enterprise innovation project should be performed on the basis of earned value techniques are well known in the theory of project management [9]. Indexes of effectiveness of this technique are given in table 3.

It is possible to judge the effectiveness of the existing program of risk management innovation project company on the base of indicators *CV*, *FCV* and *CPI*. Positive values of indicators *CV*, *FCV* give evidence of savings budget risk

management in innovative projects. Talking about index value *CPI*, it should be noted that in case of overcosts of funds it matters less than one, while saving is more than one.

Conclusions and propositions. Using the technique of risk management of innovation projects allows companies to fully and comprehensively evaluate all project risks, manage the process of risk management and making decision on implementation or rejection of the innovation project, to generate the most economic program of neutralizing the risks and introduce measurable performance risk management process innovation project.

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RESEARCH OF CORRELATION OTHER INCOME AND RELATED EXPENSES OF INDUSTRIAL ENTERPRISES

It was grounded the practicability of isolation of other business income as a separate element in the general structure of the company. The national and international accounting standards were considered. The dependence of other income of industrial enterprises of machine-building related costs were investigated.

Keywords: other income of the company, related costs, analysis of financial statements, accounting standards, correlation and regression analysis.

Statement of the problem. Operation of any business entity, regardless of its operations and ownership in the conditions of market relations is determined by its ability to create a necessary and sufficient amount of revenue and profit. For decision making, forecasting and planning of operational, tactical and strategic activities necessary to carry out a comprehensive analysis of assets, liabilities and equity of the entity. As an important component analysis of other income has an important place in the system of comprehensive economic analysis, because it assessed the extent to which the ultimate objective of the entity.

Analysis of recent research and cover of earlier unresolved parts of the general problem. Contribution in study the characteristics of the analysis of business income did domestic and foreign scientists such as A.V. Krasnousov, S.M. Masaiev, M.H. Dorrel, V.S. Marcyn, V.V. Bocharov, T.H. Kaminska, E.S. Hendryksen and others. However, most known methods of financial statement analysis and financial condition of the company rarely considered separately other income of the enterprise without the inclusion of part of the income from operating, financing or investing activities and does not take into account the relationship of other income related expenses. This approach corresponds to the Statement (standard) of accounting (further – S (S) A) of Ukraine, but put a stay

realization of analysis of international accounting standards (further – IAS) and greatly complicates the process of accounting prescribed by International Financial Reporting Standards (further – IFRS). In this case it is impossible to argue about the analysis of financial condition of the company to the fullest.

The aim of the article. The aim of this work is to study the space of income received by firms from other activities in the overall structure of the enterprise, linking such income with related expenses, construction and analysis of mentioned dependence.

The main material. According to IAS in the analysis of financial statements and the financial condition of the company much attention is paid to other income, which will appear as a paragraph in the report «of comprehensive income» in accordance with IFRS. IAS 18 «Income» defines income as the gross inflow of economic benefits during the period arising in the course of ordinary activities of an entity when equity increases as a result of income rather than capital contributions from members. [1] According the related costs are those costs that the company incurred in connection with obtaining a certain income.

In IAS 1 «Presentation of Financial Statements» mentioned that other comprehensive income includes items of income or expense

(including reclassification adjustments) that are not recognized in profit or loss as required or permitted other IFRS.

As mentioned in [2], assessing financial performance of the company it is advisable to investigate the relationship between costs, volume of production and profit. This allows to define the required level of utilization of productive capacity at which the profitability of the company assured.

Every company should clearly understand the purpose of the analysis of income and determine the list of tasks to allow goals. List of indicators that should be subject to scrutiny established at the same time. The purpose of income analysis is to estimate the revenue outcomes of the company, learning the basic causes of changes in the dynamics and comparisons with similar companies in the region, with those of competing firms. It is also important reveal reserves to increase earnings in the analysis (loss coverage), increase profitability and to identify specific actions for the future.

It should examine the composition of the balance sheet profit in the analysis process, the structure and dynamics of its changes under the influence of various factors. The main part of income the company receives from the sale of products and services. It is studied the dynamics of the plan profit from the sale of goods (works, services) during the analysis and identifies factors changing its size. Income from the sale depends on the enterprise as a

whole from the following factors: the volume of sales, its structure, cost and average selling price level.

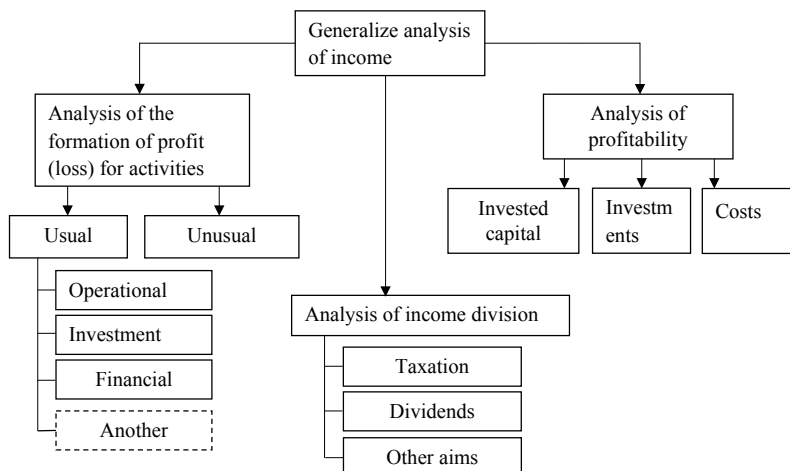
The plan income achievement depend largely on income activities not related to the sale of goods (other income). This return on equity in joint ventures, income from rental of land and fixed assets, received and paid penalties, fines and penalties, losses from natural disasters and others. The analysis is reduced mainly to study the dynamics and causes of losses and gains obtained in each case. Losses from the payment of penalties arising from violations of certain services agreements with other companies, organizations and institutions. Analyzing the reasons set defaults apply measures to prevent mistakes [3].

Pic. 1 shows a general model for the analysis of income from the enterprise [3], according to S (S) A of Ukraine. Separate block in pic. 1 the authors proposed to consider other activities as a source of profit (loss) corresponding to IAS and simplifies analysis for IFRS reporting.

As noted author [4] at present stage all national S (S) A is largely based on IAS. Despite the fact that between them there is a consistency that is that certain standards have the same goal, purpose, common names, and some even correspond to the numbers. They are not identical.

Positive sides of IFRS for entities that prepare financial statements and for external users is:

- the ability to obtain the necessary information for decision making;



Pic. 1. General revenue model analysis of the company activity

- ensuring the comparability of the reporting of other organizations, regardless of the country of which they are and what area doing business;
- the ability to attract foreign investment and loans, as well as access to foreign markets;
- prestige, providing greater confidence among potential partners;
- greater reliability of information in many cases;
- transparency of information provided by compliance with the rules of assembly, as well as numerous explanatory reporting.

Thus, the benefits of the financial statements according to international standards and they are really compelling to most users of the financial statements. IFRS can be regarded as an instrument of economic globalization and the world economy. In this regard the value of IFRS is important not only for foreign but also to domestic investors as well confirming the need and usefulness of the implementation of IFRS and comply methodological approaches to the analysis of financial statements and assess the financial condition of companies for all sectors of economy of Ukraine.

Any production process of the company is built on an economic basis and aims to generate income and profit. That is why raises the question of establishing the relationship between economic functions of economic activity according to the specific activity (investment, operational or financial) and relevant articles and pidstatey income and expenses of such activities. It is shown the correlation functions involved in economic activities of industrial enterprises in Table 1 [5].

Listed in the table 1 functions to isolate revenues from each of the articles (operational, financial, investment) that can be formed in a separate group of other income. Businesses which acting in accordance with IAS are statements in accordance with IFRS or plan to audit global leader through expansion of its activities receiving financial support from international companies etc. It is need to form a group of other income in the total structure income.

Another important aspect of the analysis of other business income is to assess due to other income-related expenses that can determine the effectiveness of those costs. Consider using correlation and regression analysis to study

the dependence of other income of industrial enterprises by related expenses example of the engineering industry OSC «Kharkiv transport equipment plant». The use of this analysis was considered in [6] for quantify the indirect influence business costs on the profitability of the company. Thus for abstracting the values of absolute figures, the relationship between them is close enough and determined the volume of the first stage was defined relationship between the level of commercial expenses to net income and net income margin for multiple trading businesses which are investigated.

In other income of researched companies include 11 articles. The most profitable are «Cargo work», «Electricity», «Trade», «Public catering», «Forwarding work», «Material and technical support» and «Other support activities».

It was calculated correlation coefficient between other income over 11 articles and related expenses in the period from 2010 to 2012 to investigate the connection density (table 2).

Results of correlation analysis showed the close direct relationship between income and other related costs (correlation coefficients are high). In this case, we consider rational to build correlation-regression model for the enterprise to establish the nature of the study of addiction.

Get the regression equation in the form

$$y = 0,904x + 89455,084, \quad (1)$$

where y – total other income of the company for the period, UAH;

x – total costs of other income received during the period, UAH.

Get meaning of the coefficients of correlation and determination (0.948 and 0.899, respectively) indicate about high degree of adequacy of the model.

Conclusions and propositions. Other income of the enterprise which is an important step in the analysis and preparation of financial statements according to international standards do not emit a separate item in the analysis of financial condition and financial reporting industry on national accounting standards today. It is advisable to consider other business income as a separate component of the total income of the company.

It was posed that between other income and related expenses there is tight correlation (in

Table 1

**Correlation of the functions which involved in the economic activities
of industrial enterprises**

| Income / Cost | Type of activity | Income articles / cost | Income subarticles / cost | Function |
|---------------|--|---|--|---------------------------------|
| Income | Investment | Income and expenses from disposal of other assets | Income and expenses related to the disposal of other assets | Other income |
| | | Income and expenses from disposal of main assets | Income and expenses related to the sale of main assets | |
| | Operating | Taxes and fees | Other taxes and fees | Payment of taxes |
| | | Other income | Other income | Other income |
| | | Realization of works and services | Agency reward | Agency reward |
| | | | Realization of permit | Permit in the territory |
| | | | Realization of other service | Other income |
| | | | Здача в оренду майна | Оренда |
| | | | Energy resources and utility payments | Return costs |
| | | Realization of goods | | |
| | Financial | Using of income | Result of inventory | Other income |
| | | Exchange differences | | |
| | | Breach of contract conditions | Fines, penalties, recovery for breach of contract conditions | |
| | | Interest on loans, loans, deposits, bills | Interest receivable and payment | Interest receivable and payment |
| | | RKO and other banking services | RKO and other banking services | Bank services |
| | | Fines, penalties | Fines, penalties, recovery | Other cost |
| Investment | Revenues and expenses on disposals | Income and expenses related to the disposal of other assets | | |
| | Income and expenses from disposal of main assets | Income and expenses related to the sale of main assets | | |
| Operating | Amortization | Amortization of NMA | Amortization | |

Table 2

**Meaning coefficient of correlation between other income
and related expenses of the enterprise for 2010-2013 years**

| Index | 2010 (year) | 2011 (quarter) | | | | 2012 (quarter) | | | |
|-------------------------------|----------------|----------------|------|------|------|----------------|------|------|------|
| | | I | II | III | IV | I | II | III | IV |
| Coefficient of correlation, % | 99,2 | 99,7 | 99,1 | 98,5 | 97,7 | 99,1 | 96,6 | 96,0 | 97,7 |

terms of the investigated companies – direct). In order to plan the level of other income in respect of costs incurred in the paper is based analytical model such dependence. Such information improves the efficiency of making decision. This is a necessary condition of the company in the international markets and attracting foreign capital.

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DEVELOPMENT OF PRODUCTIVE POTENTIAL AND REGIONAL ECONOMY

UDC 368.029

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MODERN REALITIES AND PROSPECTS OF DEVELOPMENT OF THE OUTGOING REINSURANCE MARKET IN UKRAINE

The problem trends specific to the outgoing reinsurance market of Ukraine are investigated. Prospects of development of the national market of outgoing reinsurance are determined.

Keywords: reinsurance protection, operations, reinsurance market, insurance portfolio, net retention.

Statement of the problem. The transformation of social relations that accompanied the development of entrepreneurship and the growth of the degree of business risk, the formation of a competitive environment, increased risk of functioning insurance market under uncertainty, low levels of its financial capacity and capitalization creates objective prerequisites for the development of the reinsurance market. However, the formation of the domestic reinsurance market is in an unstable political and economic relations in society; shortcomings in the legislative regulation of reinsurance relationships, inadequate insurance law challenge and the level of economic reforms, the financial crisis and the reduction of investment, low insurance culture and material welfare and their welfare [2, p. 21-26]. Accordingly, topical research current trends and priorities of the reinsurance market in Ukraine.

Analysis of recent research and publications. Theoretical and methodological basis of reinsurance studied Ukrainian scientists such as: V.D. Bazylevych, R. Picos N.V. Prykazyuk, T. Tatarina, A.V. Kozmenko, A. Boyko and others.

However, a shortage of specialized, extensive research related to determining the characteristics, problems and prospects of further development of the initial reinsurance.

Problem. The aim of the article is to determine the characteristics of the market resource its key development issues and their solutions in a crisis of national economy.

In line with the goal set out the objectives intended to achieve:

- to analyze the present state of the domestic reinsurance market;
- to justify its trends outgoing flows;
- to offer a number of activities as a result of which the reinsurance market

Ukraine gradually and purposefully integrates into the international space.

The main material. The credit risk of domestic insurance companies in recent years makes it necessary to pay attention to research: the risks that dealing reinsurance company risks arising at the macroeconomic level and must be transferred to reinsurance.

By treaty reinsurance risks for the first half of 2012 Ukrainian insurers have paid premiums for reinsurance in the amount of 1336.1 million UAH (in the first half of 2011 – 4014.1 mln. UAH) (Table 1).

Value outgoing reinsurance premiums deductible as a result of the first half of 2012 amounted to 13,9 % (in the first half of 2011 – 36,4 %). Thus, one could argue that insurers are beginning to refuse reinsurance transactions

exposed to greater risks. Failure to sufficiently reinsure can lead to negative consequences in the future.

According to pic. 1 have seen a decrease in the proportion of total output reinsurance 2010-2012. If we examine this figure by the share of premiums transferred to reinsurers residents and non-residents, with the significant reduction in its domestic market for reinsurance, but also the growth of risk transferred abroad, although not greater rate (5,1 %, 5,5%, 6,9%).

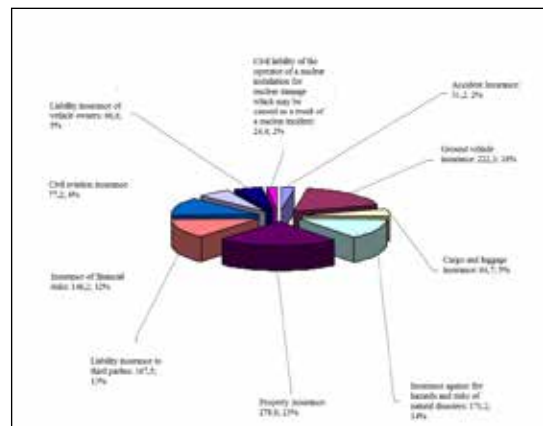


Pic. 1. Shares of output in relation to reinsurance gross premiums for 6 months 2010-2012

Source: Official website of the National Commission for the State Regulation of Financial Services Markets / [electronic resource]. – Mode of access: <http://www.dfp.gov.ua>

Within the initial reinsurance as a result of the first half of 2012 (see pic. 2). Most paid insurance premiums in the following types of insurance, such as: property insurance – 278,8 mln. UAH (or 23%), Motor insurance – 222,3 mln. UAH (or 18%), insurance against

fire risks – 171,2 mln. UAH (or 14%); financial risks insurance – 146,2 mln. UAH (or 12%) [6]. Is rather low share of output reinsurance of life insurance in total gross premiums of the insurance market, this negative trend due to a decline in gross premiums and premiums transferred to reinsurance under this type of insurance [2, p. 21-26]. Due to low levels of life insurance in Ukraine, as well as the impact on the insurance market of negative macroeconomic factors during the global financial crisis.



Pic. 2. The structure of the initial reinsurance by type of insurance as at 30.06.2012 (mln. UAH)

Source: Official website of the National Commission for the State Regulation of Financial Services [electronic resource]. – Mode of access: <http://www.dfp.gov.ua>

In pic. 3 shows the structure of the outgoing reinsurance states that domestic insurance companies handed Award for reinsurance contracts.

Table 1

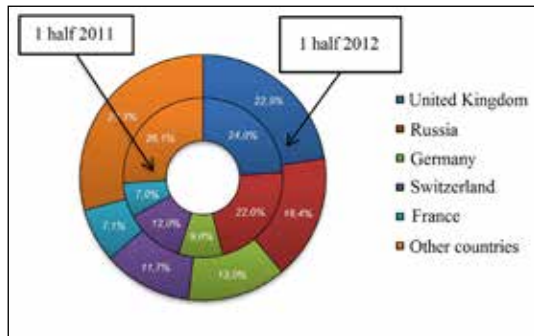
Dynamics of premiums transferred to reinsurance

| Indicators | Units | I quarter | | II quarter | |
|-------------------------|----------|-----------|---------|------------|---------|
| | | 2011 | 2012 | 2011 | 2012 |
| Gross premiums | mln. UAH | 6092,90 | 4517,20 | 11042,00 | 9581,90 |
| Paid for reinsurance | mln. UAH | 3381,00 | 576,40 | 4014,10 | 1336,10 |
| | % | 55,49% | 12,76% | 36,35% | 13,94% |
| resident reinsurers | mln. UAH | 3028,00 | 233,40 | 3429,60 | 604,20 |
| | % | 49,70% | 5,17% | 31,06% | 6,31% |
| non-resident reinsurers | mln. UAH | 353,00 | 343,00 | 584,50 | 731,90 |
| | % | 5,79% | 7,59% | 5,29% | 7,64% |

Source: National Rating Agency «Rurik». Analytical Review of the non-banking financial services in Ukraine for the first half of 2012 / [electronic resource]. – Mode of access: www.rurik.com.ua

As you can see, the lead position, as in the first six months of 2011, is the United Kingdom (22,5% of incoming premiums), the second and third places respectively the Russian Federation (16,4%) and Germany (13,0%).

An important indicator of which is the study reinsurance market is paying compensation, offset by reinsurers (see Table 2).



Pic. 3. The share of premiums allocated to reinsurance, by country of origin reinsurers

Source: National Rating Agency «Rurik». Analytical Review of the non-banking financial services in Ukraine for the first half of 2012 / [electronic resource]. – Mode of access: www.rurik.com.ua

The total amount of claims paid, compensated reinsurers amounted to the first half of 2012 – 303,1 million UAH (the first half of 2011 – 212.0 million UAH). Following I half of 2012 was offset by 11,66% of total payments, including: 3,95% – domestic reinsurers 7,71% – non-resident reinsurers. Of the total shares received insurance payments received most of Kazakhstan – 71,7%, Russia – 16,3%, Latvia – 2,7% [5].

In accordance with the Cabinet of Ministers of Ukraine on the implementation of the requirements of reinsurers in reinsurance of non-resident at the time of reinsurance contracts of foreign reinsurer solvency margin should be ranked lower than the U.S.; «Fitch Ratings», UK; «Moody's Investors Service», USA; «AM Best», USA). In addition, the country where reinsurance company resident must perform specialized supervision of insurance activities. Indeed, the legal framework in which insurers and reinsurers are important. But the introduction of a number of regulations governing the reinsurance activity sometimes hinders operations of reinsurance. The introduction in 2008 of additional requirements to prohibit reinsurance contract with insurers in countries which are not WTO members, led to changes in the structure of reinsurance contracts concluded abroad. Ratio of reinsurance premiums transferred to Russia in 2009 decreased to 12%, while in 2006 it was about 36%. Such changes once again demonstrate not always considered approaches government regulators to introduce new legal requirements in the insurance and reinsurance relationships. Later, in 2011, this legislative provision was repealed.

In order to identify the main patterns of the capacity of the Ukrainian market of reinsurance and related process problems can analyze this indicator on the basis of legally defined maximum norm own insurance company for the maintenance of a single risk, representing 10% of the paid-up authorized capital and free reserves, and generated insurance reserves.

Table 2

Dynamics of claims made by reinsurers

| Indicators | Units | I quarter | | II quarter | |
|-------------------------------|----------|-----------|---------|------------|---------|
| | | 2011 | 2012 | 2011 | 2012 |
| Gross payments | mln. UAH | 2481,70 | 1458,60 | 2481,70 | 2599,60 |
| Payments to offset reinsurers | mln. UAH | 88,90 | 154,00 | 212,00 | 303,10 |
| | % | 3,58% | 10,56% | 8,54% | 11,66% |
| resident reinsurers | mln. UAH | 21,00 | 54,30 | 49,80 | 102,60 |
| | % | 0,85% | 3,72% | 2,01% | 3,95% |
| non-resident reinsurers | mln. UAH | 61,70 | 99,70 | 162,20 | 200,50 |
| | % | 2,49% | 6,84% | 6,54% | 7,71% |

Source: National Rating Agency «Rurik». Analytical Review of the non-banking financial services in Ukraine for the first half of 2012 / [electronic resource]. – Mode of access: www.rurik.com.ua

These calculations in Table 3 show that the capacity of the domestic insurance market to maintain the responsibility of insurers of large objects is sufficient, because the bulk of these risks (air, marine, corporate property, etc.) insurance companies transfer abroad by reinsurance treaties.

As we see in the assets specified cent. 31 Law «On Insurance», there was decrease in the share of investments in law requirements for reinsurers (from 33,0% to 9,1% of the total cost). Instead, the shares who hold bank deposits (from 34,8% to 45,4%) and securities issued by the state (from 5,6% to 14,0%). Structural changes in the rest of the items are small [5].

Given the strategic goal of Ukraine – membership in the European Union (EU), it should be noted that today the EU is a discussion to establish common approaches to state regulation of reinsurance activities, according to the International Association of Insurance Supervisors (IAIS), contributed to [4, p. 92-94]:

- strengthening the financial stability of insurance companies;

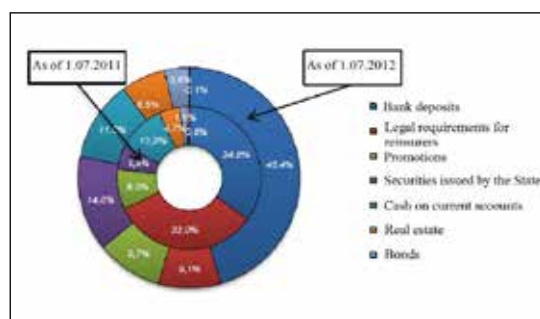
- increasing the efficiency requirements of supervisory authorities;
- increasing the efficiency of the reinsurance market;
- Lower costs and reinsurance market supervisors;

Among other things, invited to adopt uniform procedures to be established and implemented by all reinsurance companies registered in countries – EU Member States (Table 4).

This integration of the country into the world community directly affects the development of its domestic market environment, in particular to ensure the global development of the domestic reinsurance market. Our main reinsurance market integration in the world economy is to harmonize insurance laws of Ukraine and its compliance with international standards, the degree of market opening to foreign reinsurers and quality of export and import of reinsurance operations. Modern realities integration relationship involving the elimination of legal and economic barriers between national markets, insurance and reinsurance, insurance of a global space for the free movement of reinsurance services and capital across national borders.

Findings from the study. Today, the domestic reinsurance market is at an early stage of development. Particularly acute problem of effective regulation and legal support of market participants, the quality and types of services offered by reinsurance, low capitalization and capacity and infrastructure. To improve the efficiency of the reinsurance market to regulate by law the process of primary and secondary placement of reinsurance risks, improve the quality of information provision and competitive reinsurance market.

Public authorities should take over the functions of the tax reform insurance companies will reduce the maximum efficiency «circuit» and



Pic. 4. Structure of provisions for assets as defined in Article 31 of the Law «On Insurance»

Source: National Rating Agency «Rurik». Analytical Review of the non-banking financial services in Ukraine for the I half of 2012 / [electronic resource]. – Mode of access: www.rurik.com.ua

Table 3

The volume of authorized funds and insurance reserves in Ukraine on 1.01.2012

| The amount paid by the statutory fund (mln. UAH) | The amount of insurance reserves (mln. UAH) | The amount of authorized funds and insurance reserves, together | | 10% according to the requirements of legislation mln. USD) |
|--|---|---|-----------|--|
| | | mln. UAH | mln. USD. | |
| 14091,8 | 11179,3 | 25271,1 | 3158,9 | 315,9 |

Source: On Insurance: The Law of Ukraine from 04.10.2001 – № 2745-14 – Parliament of Ukraine / [electronic resource]. – Mode of access: <http://zakon.rada.gov.ua>

Table 4

| Procedures reinsurance | |
|------------------------------|--|
| Scope of implementation | Summary of procedure |
| Assessment and payment risks | Reinsurance contracts must be concluded in a way that would allow identification of the type of insurance and the types of risk accepted in reinsurance. Policies and procedures reinsurer in assessing and pricing risks should include requirements for the receipt of the insurer sufficient information about the risks that accepted in reinsurance. |
| Accumulation of risk | Reinsurer shall identify, monitor and measure the concentration of risk for each type of insurance. It should, where appropriate, apply modeling catastrophic events to control accumulation of losses. Reinsurer shall also set the limit of liability for the entire portfolio of risks and for each type of insurance to limit the impact of a situation where several types of insurance will involve one insured event. |
| Reserves | Reinsurer shall have policies and procedures for determining and shaping sufficient reserves to meet its specific activity. |
| Retrocession | Reinsurer shall have policies and procedures for: selecting and acquiring retrocession it cover limits retrocession retrocession program evaluation results. Reinsurer shall identify, control and monitor the conditions of retrocession agreements, in particular the cumulative liability of one retrocession. |
| Reinsurance contracts | Reinsurer shall establish a process of periodic accounting of reinsurance contracts. |
| Investments | Reinsurer shall: adopt procedures for determining the type of investment, to set limits on the types of assets and the types of assets that can be invested in the long-and short-term, evaluate investment risks and monitor compliance with the investment policy. |

Source: Maruzhenko DS *International Reinsurance Market: New Century – New Challenges* / DS Maruzhenko // *Bulletin of Kyiv National Taras Shevchenko University*. – 2006. – № № 81-82. – P. 92-94

prevent re optimization of taxes due reinsurance operations [3, p. 24-32].

Formation of market of professional reinsurers provide an opportunity not only to solve the problems of quality and range of services and an increase in market size, but also increase the likelihood of implementation of commitments and timeliness of claims (make licensing reinsurance activity and increase the minimum amount of equity to professional reinsurers) [2, p. 21-26]. One of the areas of solving this problem may be to create a professional reinsurance companies through government funding and security of payments to government basis.

With the globalization and internationalization of financial services for the development of large reinsurance market in Ukraine shall expand its infrastructure [2, p. 24-32]. Creating pools of reinsurance, reinsurance brokers and institute appropriate professional development for reinsurance activities provide opportunities for cession and retrocession (initial and subsequent redistribution) significant in terms of risk on the national market and abroad. Due to the expansion of infrastructure Ukrainian reinsurance market can not only transfer risks to reinsurance to non-residents, but also to carry out the «export insurance guarantees».

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ECONOMIC SYSTEM OF NATURAL REPRODUCTION RESOURCE POTENTIAL

This article focuses on the theoretical foundation and the development of economic and ecological mechanism of reproduction of the natural resource potential of agriculture. Further developed the concept of the natural resource potential of the agricultural sector, served by its system performance, carry out an economic analysis of the impact of the integration processes on the natural resource potential of the agricultural sector.

Keywords: natural resource potential of the agro-industrial complex, reproduction, agricultural production, economic mechanism, entrepreneurial activity, economic stimulation of the reproduction processes.

Statement of the problem. State natural resource potential direct impact on the quality and duration of life. Comparison of economic and environmental comfort as components of living standards shows that the quality of the environment serves as the preferred consumer goods. This theoretical position provides practical realization of human rights to clean environment and the rights of future generations to enjoy the natural resource potential to support its development.

Scientific publications on theoretical and applied problems of coverage reproduction of natural resources and agricultural potential mechanisms for its implementation in the current conditions are essential. This issue has adopted a multi-faceted character that makes its decision based on characteristics of regional production, because it is one of the components of food and ecological security of Ukraine.

Analysis of recent research and publications in which a solution of this problem. Significant contribution to the solution of economic problems escalating resource potential agricultural areas have I. Lukin, P. T. Sabluk, P. Haidutsky, A. Onyschenko, V. Yurchishin, A. Krysalnyy who initiated scientific and practical development of market-oriented reform of social, land and property relations, new organizational forms in the agricultural sector. In terms of improvement and development of land relations, exceptional value with

research V. Tregobchuk, V. Mesel-Veselyaka, I. Bystryakov, A. Danilenko, L. Nowakowski, M. Fedorov, A. Tretyak and other academic economists.

Problem. Purpose is to justify and develop theoretical and methodological guidelines and scientific advice on issues shaping the economic system of reproduction of natural resource potential of agriculture in a market transformation mixed economy.

To achieve this goal, the following main tasks:

- Clarify the essence of the natural resource potential of agriculture as an evolutionary ecological-economic system;
- Examine the classification of natural resource potential of agriculture and systemic interactions of its elements;
- Justify the concept and principles of economic reproduction natural resource potential of agriculture;
- Specify system performance criterion that characterizes the reproductive processes;
- Develop scientific and practical principles of organizational systems and strategies for economic regeneration of natural resource potential of agriculture;
- Develop an algorithm of economic evaluation of the reproductive system of natural resource potential of agriculture and improve the organizational and economic mechanism of stimulation of reproduction;

- To propose principles and methodological approaches to economic mechanism to stimulate greening of business;

- Develop guidelines for the economic regeneration of natural resource potential of agriculture at regional level.

The main material. Sufficient natural resources – one of the most important factors in the effective development of agricultural production. Natural resource potential of the agricultural sector in this article investigated as a complex system of natural resources, the users are companies of agricultural production at existing technologies and socio-economic relations, a component of ecological and economic potential. In the new economic conditions under the concept of eco-economic potential of agriculture is proposed to understand the total capacity of agricultural industries producing agricultural products, to major construction, transportation of goods, provide services to the population, use of natural resources and the need for and the possibility of playing naturally and through human labor.

Rationally generated resource potential of agriculture should be seen as a set of technologically, economically and environmentally balanced mutual productive resources (labor, material, technical, natural and biological) that are able to provide highly effective and environmentally safe production, processing, storage, transportation and sale of agricultural products. Advanced ecological condition of natural resources agricultural sector requires them to play, which should be in the process of agricultural production. Therefore, the main attention is paid to the improvement of organizational-economic mechanism of reproduction of natural resource potential of agricultural production.

The natural resource potential of agriculture on 01.01.2012 is 41.9 million hectares of agricultural land (69.4% of its total area), while arable land is 32.6 million hectares (53.9%), the area of grasslands and pastures – 8.1 million hectares (13.3%). Per 1 person has 0.95 hectares of agricultural land, while the European average, the figure is 0.47 hectares and arable land – 0.32 hectares. Of arable land in Ukraine is high and equal to 0.76 hectares per capita (compared to in – 0.82 USA – 0.54, Hungary – 0.43, Bul-

garia – 0.39, France – 0.19, England – 0.09, Japan – 0.003) [1, p. 56-60].

In general, land resources of Ukraine are characterized by relatively high bio-productive potential, but in its structure a high proportion of chernozem soil type, which creates favorable conditions for productive agriculture. The highest agricultural development areas have land Zaporozhye (88.3%), Nikolaev (86.6%), Kirovohrad (85.7%), Dnipropetrovsk (82.8%), Odessa (83.2%) and Kherson (81.4%) regions [7].

Natural resource potential of agriculture has inexhaustible (energy, weather, water, climate) that are renewable and exhaustible (anthropo-environmental, land, biological, chemical, recreational) of natural resources. Depleted natural resources are divided into renewable (anthropo-environmental) and limited renewable (soil fertility, mineral raw materials, recreational resources, fauna and flora).

In 2012 compared with 1990, the efficiency of resource potential of agriculture per 1 hectare of land resources has decreased as follows: gross agricultural output by 46.7%, crop production – 35.5%, livestock – 57.8%. Over the past 30 years has expanded the area of saline, flooded and technologically contaminated farmland. Today, only 1 in 10 hectares of productive land has a normal environmental condition [5].

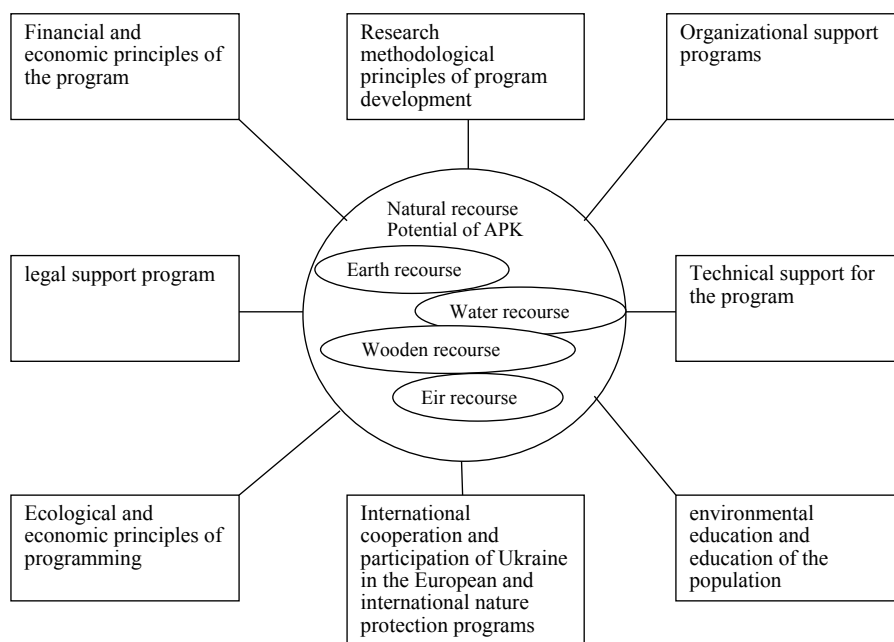
It is known that the degradation of the environment entails degradation of socio-economic environment, which today is expressed in specific economic loss, compared with the size of the gross national product. However, estimates of losses economists in itself insufficient to unite with environmental science to economic. To replicate the natural resource potential is necessary to use the principles and methods of regulating behavior is natural – production systems. The basic principles are: prevention, neutralization of environmental impacts and compensation for damages. Prevention is the administrative and legal measures (adoption of environmental regulations, standardization of quality environmental assessment of projects etc) economic (concessional lending, grants, investment tax credit, tax breaks, etc.), economic-administrative-legal (compensation system, the choice of methods of regulation) engineering methods (resource, energy-efficient technologies, alternative farming systems with

limited use of chemicals to enhance soil fertility and plant protection based on assimilative capacity agrosphere). Neutralization of environmental effects is done by technical methods and planning. Compensation for loss involves the use of administrative, legal and economic methods.

Socio-state the need for environmental activities and priorities for its implementation resulting from the circumstances that there is an urgent need for the formation of policies aimed at the conservation and rehabilitation of the environment for future generations, improving environmental safety. Therefore, the main development background conceptual foundations reproduction of natural resource potential lies in the full knowledge society of the future of Ukraine is most closely associated with the development of innovative and therefore urgent environmental problems has no alternatives. Establishment of ecologically sustainable management of the development of society will encourage the restoration of the natural properties of the environment, create conditions for competent management of the natural resources and management of the development of productive forces. Scheme of the conceptual model

reproduction of natural resource potential of agriculture is shown in pic. 1.

The system of indicators of the condition and use of the natural resource potential of agriculture shows that the valuation of natural resources and the environment is methodological framework through which the system can be stated as baseline for the economic evaluation of environmental factors. Figure the cost of reproduction of natural resources agriculture characterizes the cost of development of virgin land (deforestation, drainage of wetlands, etc.), figure the cost of supporting the playback of natural resources (ecosystems) combines the costs of maintaining soil fertility (making the necessary materials to replace those that are brought together with harvest, the cost of monitoring soil, land), the cost of monitoring and preventive treatment of the bottom and banks of rivers, monitoring and sanitary felling, the maintenance of nature reserves, sanctuaries, national parks and more. Costs to prevent environmental disturbances (pollution) natural resources include the cost of treatment facilities to reduce pollution and water costs on landfill disposal of waste costs fortification terracing and slope of land, strengthening river banks and others, the



Pic. 1. Scheme of the conceptual model of reproduction natural resource potential of agriculture

cost of liquidation of consequences of ecologically destructive – cost of decontamination of the contaminated area, the cost of reclamation, the cost of draining flooded areas, the cost of treating those who are ill due to pollution, etc.; indicator of economic loss on impairment (pollution) environmental factors characterizing crop losses, losses associated with additional morbidity, loss of increased depreciation, the loss of forest decline forest growth, shrinkage trees and so on. The system performance can, depending on the specifics of the economic sphere of use, get a range of environmental and economic assessments, various in form, but with a common methodological framework.

Assessment of natural resources is a complex interagency task that becomes paramount in a market economy. The main problems in this area arise from the lack of an agreed methodology for economic evaluations of resources and processes resource consumption, appropriate legal and regulatory and methodological framework. Development of methods of monetary estimates of natural resources long restrained insufficient justification theoretical developments. Natural resources are often considered in isolation from the problems of evaluation of elements of national wealth and reproduction. That lack of common methodological approaches to socio-economic evaluation of natural resources APC does not allow them to take into account and reflect a part of the national wealth. Therefore, the main task is to develop a general concept of economic (cost) estimates of natural resources, which would produce a uniform system of indicators to measure various components natural forming optimal in terms of reconciling the interests of the economy and natural resources.

Assessment system of natural resource potential of agriculture is the foundation of economic regulation of the use, protection and restoration of natural resources, a set of components which can be displayed as follows:

$$\begin{aligned} \Pi \Pi \Pi_{APK} &= \Pi_{zp} + \Pi_{xp} + \Pi_{ep} + \Pi_{pa}, \quad (1) \\ \Pi \Pi \Pi_{APK} &- \text{Natural resource potential APK;} \\ \Pi_{zp} &- \text{Earth resource potential;} \\ \Pi_{xp} &- \text{wooden resource potential;} \\ \Pi_{ep} &- \text{water resource potential;} \\ \Pi_{pa} &- \text{atmosphere resource potential.} \end{aligned}$$

Theoretically indirect valuation of any natural resource can be determined through addi-

tional sales and increased prices for the relevant product compared to similar economic indicators in those places and at the time and where there is no increased demand for these natural benefits. Schematically, this can be expressed by the formula:

where B_{on} – mediated valuation of certain natural resources;

Π_i – Sales of the i th natural resources in accordance;

increased demand and in the absence of increased demand;

U_i – the price of the i -th natural resource respectively in high demand and in the absence thereof;

n – number of natural resources, through which can be realized the need for data of natural benefits.

Cost-effectiveness of the use and reproduction of natural resource potential of agriculture, associated with reorientation of resources within the territory an integral part in the development of programs to play. We proposed to determine the absolute socio- economic efficiency cost of reproduction of the natural resource potential of agriculture as follows:

$$E_T = \frac{\sum_{t=1}^T (\Pi_t - P_{int} - (H_{int} - H_0) + (Z_{int} - Z_0) + (EH_{int} - EH_{int})/(1+r)^t) - \Pi_0 - P_0}{\sum_{t=1}^T (\Pi_t/(1+r)^t)}$$

E_T – absolute socio-economic efficiency cost of reproduction of the natural resource potential of agriculture;

Π_t – Income received in the t -th year;

P_{int} – fixed rental payments resulting from the project in period t ;

H_{int} – fee for the use of raw materials for the period t ;

Z_{int} – size of the wage bill in year t ;

EH_{int} – other positive social effects, in terms of value for period t ;

EH_{nt} – other negative social effects, in terms of value for period t ;

Π_0 – income earned to invest (for previous year);

P_0 – fixed rental payments for investment (the previous year);

H_0 – fee for the use of raw materials for investment (preceding year);

Z_0 – size of the wage fund to invest (for previous year);

B_t – value of invested assets t-th year;

r – the discount rate;

t – term project.

Reproduction of natural resource potential of agriculture requires the introduction of economic methods and elements of environmental management. The effectiveness of the mechanism of rational use and reproduction of natural resources can be achieved by a combination of economic and organizational form to achieve the goal – maximizing production output with minimal resources and acceptable impact on the environment.

The development of agriculture in Ukraine is limited worsening environmental problems. Throughout its existence, people to meet the demands for food and raw materials used natural resources, not always worrying about their recovery. Modern agro-industry is in a difficult growing burden on the environment and its pollution. Lack of evidence-based system of agricultural natural resources led to a significant reduction in the reproductive capacity of the biosphere, environmental sustainability agricultural landscapes, the natural fertility of the soil. Therefore, forming an economic development strategy for environmental businesses is an important part of the economy of the country.

The production begins with the allocation of capital, the acquisition of capital goods and the formation of labor. In our society identify new function of land as a basis of the location of certain private equity businesses can claim the priority of ecological business that requires consideration of environmental factors in the process of social production, preservation and restoration of the natural resource potential of agriculture, without which it is impossible process of human existence. Most clearly the relevance of ecological enterprise finds himself where entrepreneurship is based on the use of (use) qualitative properties of natural resources.

In a further intensification of agriculture to implement environmentally friendly agricultural production, the essence of which is to ensure reproduction of natural resources (soil, water, etc.) in the state, this nature or one that does not exceed the maximum permissible levels of contamination.

Developed an economic development strategy for environmental businesses to determine the end products of strategic management: the potential that ensures attainment of company goals in the future, internal structure, and organizational change based on the environmental component. The potential consists of raw materials, financial and human resources, information production and services rendered, a set of rules of social behavior, compliance with which help businesses to achieve their goals. Organizational Change provides business structure sensitivity to changes in the environment.

Exploitation of natural resources – a profitable way of investing, so without hindering economic mechanisms that provide a rational approach to environmental management, the benefits of such activities may result in continuous losses for businesses and tragedies to the public. One such mechanism is insurance losses and liability for accidental contamination of the environment. The development of the environmental insurance hampered by lack of experience at the state level and methodology of environmental risk insurance.

In conditions of market relations is a new direction of development of internal and external predictive environmental audit as a means of optimization and enhance entrepreneurship based on the principles of ecological safety, the need for rational use and reproduction of natural resource potential of agriculture. With control functions environmental audit and economic audit must comply with the economic and environmental impact assessment on capital raising, investment promotion, implementation of “know-how”, resource conservation, reduced environmental costs, etc. The interest benefit (as an attribute of the entrepreneur) can not be the only motivation for his work. Profit is possible only with the most efficient use of all kinds of resources, including natural, protecting them from pollution and degradation and economic risk and subject to the conditions of environmental safety.

Environmental audit, with its main objective determination of compliance management systems, taking into account the environmental component, the required criteria, promotes investment attractiveness. It greatly complements the general characteristics of the enter-

prise, focused on the analysis of environmental and economic level of production, is an effective means for conducting integrated environmental- economic analysis of its business.

Environmental policy should encourage compliance, regulations to reduce environmental impact. The priority shaping effective organizational and economic mechanism of nature, we believe the financial and economic entities to encourage reduction in harmful emissions and waste, recovery of land, forest, water and air resources, an important role in this process should create programs to play greening of business development and environmental business.

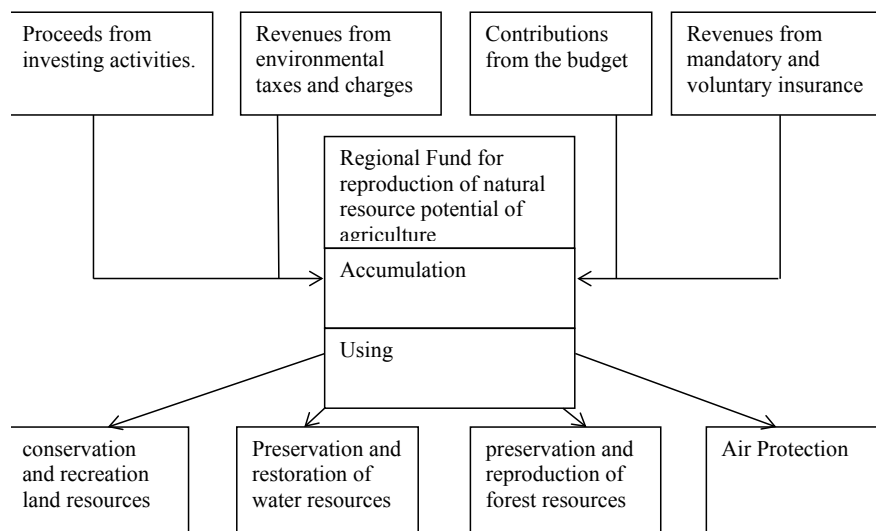
Intended as a system of economic regulation planning economic development, is a system of flexible regulation for national development. To regulate reproductive processes to find the best option and then continually adjust its implementation. This correction is the essence of economic regulation, which can be defined as the development of management actions to eliminate variations that are planned, the optimal variant of ecological- economic system.

Management of reproduction of natural resource potential of agriculture require information support – set of documents, data, methods and means of receiving, storing and processing organizations. Economic regulation of reproduction of natural resource potential of

agriculture, provides for the adoption of specific measures based on the economic impact of their source. Species such effects varied, financial, credit, tax, price and so on. Therefore, the question of choosing the most suitable for the existing conditions. However, this issue is accompanied by difficulties due to lack of information required for its justification.

This article will offer to form a regional fund restoration of natural resource potential of agriculture through budgetary allocations, compulsory and voluntary insurance, environmental taxes and charges, investment activity. Block diagram of the formation and use of this fund is shown in Pic. 2. The results of expert evaluations show that the preservation and reproduction of land resources should spend 47% of the fund, about 30% – the reproduction of forest resources, 15% – to clean water, 8% – on air protection [3].

Land use in Ukraine is paid, and the land tax levied in the form of calculating land tax for land owners and land users, from which payments are credited to the special account budget of local councils. These funds should be used exclusively to finance the management of soil fertility. Furthermore, additional sources of stimulation for improving the efficiency of land use may be payments to the budget in the deleted unproductive land from agricultural turnover and costs of penalties for land use.



Pic. 2. Block diagram of the formation and use of the reproduction natural resource potential of agriculture

The reaction environment for pollutant emissions acute – is rapidly reducing its ability to cleanse itself and, consequently, shows a negative impact on the economy and human health. Under these conditions, the production of goods must devote a significant role ecological knowledge, thinking, consciousness. Their use is essential for overcoming the contradictions in the organization of the environment, the need for preservation and restoration of natural resource potential in a short lag evolved from economic problems to the problem of survival. Thus the onset of irreversible processes in the environment, according to experts, may affect the already present generation. Therefore, an urgent need to create economic and ecological thinking to reproduce natural resource potential. However, under economic and environmental thinking is proposed to understand a person's ability to analyze and interpret their role in economic and environmental situations, the relationship and interdependence of the economy and environment, free to use this knowledge in their daily work and life.

Greening agriculture production will form an environmentally comfortable environment for the life of the population to ensure its environmentally friendly agricultural products. Ecological research and conservation activities in the country are often grouped by elements of the environment. There are the problems of air, water, soil, animals and plant life. Thus the basis for decision-making processes laid sectoral approach – funds invested to address the clean air, water holding anti-erosion measures, land reclamation, etc. However, this approach does not guarantee that the overall environment improves, because it abstracts from the whole problem. Because of departmental management of the economy and environmental protection is unlikely to address each of these issues separately, because they are complex and closely interrelated. Much of the manifestation of environmental awareness on the need to play the natural resource potential of agriculture falls to the level of mass consciousness, where knowledge of the characteristics of relationships of living and nonliving, man and nature are in the form of ad hoc everyday concepts related to industrial and non practitioners and require an integrated approach to solve problems.

Findings from the study. Investigation of key problems of economic reproduction of the natural resource potential of agriculture made it possible to draw the following conclusions of the theoretical, methodological and practical:

- State natural resource potential – one of the most important factors in the effective development of agricultural production. The main types of natural resource potential include agricultural land, forest land, water resources, mineral resources. The predominant species of nature in agriculture is land and water use. Basic, no alternative way to solve the problems of preservation and restoration of natural resource potential of agriculture in modern conditions is the greening of agricultural production, the main task of which is to introduce resource and energy saving technologies in the manufacturing sector, alternative farming systems with limited use of chemical methods for enhancing fertility and plant protection taking into account the assimilative capacity agricultural sector.

- Improving organizational and economic mechanism to stimulate regeneration of natural resource potential of agriculture is to develop economic methods (planning, forecasting, investing, lending, taxation, insurance, payment systems, environmental auditing, monitoring) and economic instruments (mechanisms profit, depreciation, obtaining subsidies, grants, dividends, pricing of products/services, insurance rates, credit and tax rates, fees, fines, etc.).

- Guidelines for economic regeneration of natural resource potential agricultural areas in the region justify practical problem solving ecological and economic management of the natural resources and play it through the stimulation of economic regulators to encourage enterprises – of nature before the introduction of environmentally friendly technologies and management, compliance with environmental safety; production of environmentally friendly products, efficiency and rendering natural resource potential of the agricultural sector.

An integrated approach to reproduction, preservation, and strengthening natural resource potential of agriculture will increase the efficiency of agricultural production, standard of living, improve the financial performance of agricultural enterprises to be competitive.

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INSTITUTIONAL SUPPORT FORMING AND DEVELOPMENT SOCIAL INFRASTRUCTURE OF THE REGION

In the article the practical problems and improved the process of institutional support forming and development social infrastructure of the region. The mechanism of increasing state and regional authorities to provide quality public services is proposed.

Keywords: infrastructure, social infrastructure, region, social services and institutional support.

Statement of the problem. One of the preconditions for social infrastructure development bank regions of the country, forming the optimal territorial institutional organization providing high quality of services social speaker weighted software. No effective system for ensuring inability to produce social infrastructure to fully meet the social needs of the population, generates irrational territorial organization of social infrastructure that produce up social security violation regions of the country. In this connection it should develop a process of institutional support for the development of social infrastructure in the region.

Analysis of recent researches and publications. Over a period of resolving the issue of institutional support for the development of social infrastructure involved in a number of scientists. Specific issues considered such researchers as A. Bernvald, V. Kantorovich, B. Krasnopolskyi, V. Oryeshyn, L. Merkushева, N. Belousov, Assumption, I. Vyshniakova [3, 4, 5]. However, most researchers observed a number of shortcomings on the subject, which at present remain, which leads to the need for further in-depth research. All this shows the relevance of the topic.

Statement of the task. The aim of the study is improvement the process of institutional support for the development of social infrastructure in the region, allowing more complex to meet the social needs of the population.

The main material of research. The process of institutional support for the development

of social infrastructure in the region is composed of five stages.

In the first stage, the aim and objectives of institutional support for the development of social infrastructure in the region. The aim is to meet the needs of the region's population in accessible and quality social services. The main objective is the rational and optimal allocation of social infrastructure in the regions of the state (housing and communal services, education, health, transport, communication, culture, art).

The second stage of the personified controls the development of social infrastructure in the region. It is advisable to allocate four-layer hierarchical management of the development of social infrastructure: macroeconomics (public administration), meso level (regional management bodies), local level (local governments), micro level (entities).

It is needed to be noted that under the conditions of a market economy or that social infrastructure operating on different fundamental principles, which may explain the different role of government participation. Thus, the social facilities of state and municipal property primarily operate the principle of non commerce (social effect) and state regulation in the context of the social function of providing educational, cultural, partly transport, housing and utilities, health services. Adjusting these services performed by government, regional and local governments, which are the guarantee provision declared legally Social Services and carry

out their funding from the budgets of different levels. In turn, given the market conditions of services, including social, occupy a niche social infrastructure, operating on the principle commerce (self-financing), which typically provide the following services: trade, transportation, education, where objects of management are the same subjects of entities.

According to the regulatory agencies of social infrastructure in the region, their functions are dispersed by the line ministries that have their regional offices that are part of the local authorities. In particular, these questions deal with the Ministry of Regional Development, Construction and Housing and Communal Services of Ukraine, Ministry of Infrastructure of Ukraine, Ministry of Economic Development and Trade of Ukraine, Ministry of Education, Youth and Sports of Ukraine, the Ministry of Culture of Ukraine, Ministry of Health of Ukraine, Ministry of social Policy of Ukraine, the National Security and Defense Council of Ukraine. In this regard, there is a particularly important and difficult problem coordinating the activities of government and consolidation of their actions towards the creation and development of social infrastructure in the region.

We structured the state regulatory authorities on the elements of the social infrastructure of the region: 1. Issues of development of housing and communal services entrusted to the Ministry of Regional Development, Construction and Housing and Communal Services of Ukraine [8]. The main structural units involved in the regulation of housing and communal services department is directly Strategy of Development of Housing and Communal Services and the Department of State programs and housing development.

2. Regulation of Transport and Communications of Ukraine by the Ministry of Infrastructure. Ministry of Infrastructure of Ukraine is the main body in the system of central executive authorities in the formulation and implementation of national policy in the areas of air, road, rail, sea and river, urban electric transport and in the use of airspace Ukraine, tourism, business resorts, subways, roads management, preparation and implementation of infrastructure projects in Ukraine for the tasks and activities of preparation and holding in Ukraine of the UEFA

Euro 2012 Cup and other international sporting events, traffic safety, navigation and hydrographic support shipping merchant Shipping (central body executive power in the sphere of transport, roads, tourism and infrastructure) [7]. As can be seen from the provisions ministry, mainly focusing on the development of transport and communications, leveling, so focus on the development of social infrastructure in the region. On the one hand, the role of the Ministry of Infrastructure of Ukraine should focus on the regional level with a focus on infrastructure development in the region, taking into account the features of each area on the other side – to expand the tool for controlling development and other types of infrastructure (not just transport), such as social, production, investment, logistics and so on. As each area of the state is characterized by different specialization, population, land area, it is advisable to introduce the functions of the Ministry of Development of methodology and definition of normative values regarding supply regions of the state social infrastructure for maximum needs of the population of the region in social services.

3. Regulation of trade deals with Ministry of Economic Development and Trade of Ukraine. Structural units that regulate the development of trade in the country are the Department of State policy in the sphere of foreign trade and the Department of Trade Protection.

4. Regulation of education given to the Ministry of Education, Youth and Sports of Ukraine [6]. Departments of the Ministry governing the development of education, is the Department of Vocational Education, Department of Higher Education.

5. Regulation of the culture and art entrusted to the Ministry of Culture of Ukraine. An important structural unit of the Ministry is a department of the regional cultural policy that directly analyzes and synthesis of the state of cultural and leisure areas, social and cultural development of the region, making suggestions for their further development, participates in developing the requirements for the establishment in each local government area socially necessary set of institutions, businesses, cultural organizations [2].

6. Regulation of development of Health is made by the Ministry of Health of Ukraine. The basic structural units of regulating health issues

is the Department of Prophylaxis, Department of motherhood, childhood and spa software, Department of reforms and development of public health.

However, if we consider the above function activities of ministries, it should be noted that there is no mechanism to coordinate their actions deliberate state policy of regional development of social infrastructure. Therefore, in the third stage of the process there is a problem to determine the institution that acted as a coordinating and supervisory authority, which would increase the liability of public authorities for the provision of affordable and quality public services. As such institutions are invited to the Ministry of Social Policy of Ukraine. Ministry of Social Policy of Ukraine should actively participate in the processes of social infrastructure in the regions of the state. The main objectives of its activities are set out in the Regulation "On the Ministry of Social Policy of Ukraine" [1]. However, given the job does not reflect the processes associated with the development of social infrastructure in the regions of the state. The functions of the Ministry, mainly aimed at creating public policy to ensure social standards, labor market, labor migration, pensions and so on. We believe that the role of the Ministry of Social Policy of Ukraine should

extend toward the formation and development of social infrastructure.

On the fifth stage of the process is necessary to choose the tools of institutional support for the development of social infrastructure in the region. When the tools of institutional support social infrastructure development we mean the totality of effects on social infrastructure, the effectiveness of which determines the quality of public services. As these instruments will perform pricing, budgeting loans, restructuring, the personification of those responsible for the development of social infrastructure in the region, making the cooperation agreements in various stages of public-private partnerships in the development of social infrastructure in the region, the creation of venture capital funds, tax "holidays" in the early years of the social infrastructure, public monitoring, examination of the development and social infrastructure.

Conclusions. The proposed process of institutional support for the development of social infrastructure in the region will improve the accountability of government and regional authorities to provide quality public services in the region, to ensure coordination of management functions of social infrastructure development both vertically and horizontally on the basis of public-private partnerships.

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LEGISLATIVE ADJUSTING OF DEVELOPMENT OF MOUNTAIN TERRITORIES OF UKRAINE

In the article outlined normatively legal base which regulates development of mountain territories of Ukraine. The functions of institutes which are responsible for development of mountain territories in Ukraine are outlined. The correct ways of increase of efficiency are offered institutional and normatively legal providing of development of mountain territories of Ukraine.

Keywords: mountain territories, institutional providing, socio-economical development, institutional principles, normatively legal certificates.

Raising of scientific problem, its actuality and level of working out. Achievement of strategic purpose of public policy in the field of socio-economic development of mountain territories requires formed and valuable normatively legal bases. These questions are represented in labors of such Ukrainian research workers, as: S. Bila, F. Varnaliy, I. Vorotin, I. Demchenko, P. Zhuk, I. Kravtsiv, O. Nastechko, P. Samoletov, Y. Stadnickiy, O. Shablii, L. Shevchuk and others, devoted to the general issues of development of mountain areas of Ukraine. However problem of improvement normatively legal providing of them socio-economic development remains yet investigational not enough and needs more detailed consideration.

Presentation of basic material of research. Nowadays the process of planning and prognostication of socio-economic development of mountain territories in Ukraine is regulated by such normatively legal certificates, as Law of Ukraine "On state prognostication and program of economic and social development of Ukraine" development from 23.03.2000 and Decision of Cabinet Ukraine "About develop-

ment of prognosis and programmatic documents of economic and social development and drawing up a draft of the state budget" from 26.04.2003.

Among the levers of government control of processes of development of mountain territories the normatively legal documents deserve on the special attention, that must to provide a basis for their stable development and maximally effective return from functioning of the proper socio-economic complex. For today a policy in relation to mountain territories in Ukraine is regulated such basic legislatively normative by certificates, as Law of Ukraine "On status of mountain settlements in Ukraine" from 15.02.1995. Resolution of Cabinet of Minister of Ukraine "About the list of settlements, which is given status of mountainous" from 11.08.1995, Resolution of Cabinet of Minister of Ukraine "About the terms of payment labors of persons, which work in mountainous districts" from 11.08.1995. The mentioned documents are declared by the state guarantees of socio-economic development of mountain territories and settlements which status of mountain is given.

The questions of socio-economic development of mountain territories are regulated and many other normatively legal by documents, however only partly and complement the higher mentioned documents.

Principles of socio-economic development of mountain territories are directly regulated by Law of Ukraine "On stimulation of development of regions", in which, in particular, certainly mechanism of planning of development of regions, in obedience to which Cabinet of Minister forms state strategy of regional development, and on its basis local authorities are developed by regional strategies which contain the task of socio-economic development of mountain territories also. Other instruments of realization of socio-economic policy in mountain territories are determined by certainly programs of overcoming of depression of territories and there are special purpose governmental programs of the proper of a particular branch direction.

A list of normatively legal certificates regulates socio-economic development of mountain territories through claim of the most various programs. In particular, in the list of the government (having a special purpose) programs which it was planned to finance in 2013, 120 different programs, which are ratified Parliament, Government and President of Ukraine, were counted [1]. Greater part of these programs definitely influences on development of the proper mountain territories of separate areas of Ukraine. Local authorities, from its side, on implementation normatively legal certificates, and also from own initiative develop and assert the programs the general amount of which in the separate organ of power can exceed a few tenths. It and in generally used Programs of socio-economic development of areas (districts), for example Regional strategy of development of the Zakarpattia area to 2015 year, and also special, for example regional program of development of rural territories in the Zakarpattia area and others like that.

On the whole, the retrospective analysis of the programs of socio-economic development of regions, where accordingly determined task in relation to them of mountain territories, testifies that during the last years ten of the new programs, financing of which required consid-

erable budgetary facilities, was annually developed and became firmly established. There was it from different grounds: for initiatives of Cabinet Ukraine, on implementation of commissions of Verkhovna Rada of Ukraine, President of Ukraine, national security and defensive of Ukraine Council.

For today the order of development and implementation of the government having a special purpose programs is regulated Resolution of Cabinet of Minister of Ukraine ¹ 10626 from 31.01.2007 and by the list of orders of central organs of executive power [6]. However related a problem of the legal adjusting of process of forming of the government having a special purpose programs closely is to the necessity of acceptance of the unique national strategic document of development of the state, which is the reason of absence of long-term priorities of public policy are expressly set, on realization of which the government having a special purpose programs must be directed. For development of such document in the developed countries of the world strategic orients of the balanced development serve as legal grounds in accordance with international decisions in Rio de Janeiro (1992) [5] and Yoghannesburzi (2002) [2]. Besides it, the necessity of development of document with strategic orients of development of the state is predetermined obligations, which are taken Ukraine after joining by it on April, 19 in 2007 to Parisian declaration in relation to the increase of efficiency of external help [9].

Thus, for today in Ukraine certain legal terms for planning and realization of socio-economic development of mountain territories are created, the proper institutional infrastructure is in particular formed, some norms are duplicated i in a few normative certificates (for example, instruments of steady development of territories which can be used and in the case of mountain territories) [8]. Therefore further perfection of legislation must be direct in this sphere, above all things, on the removal of separate blanks it normatively legal providing and settlement of legal relationships which arise up taking into account the necessity of providing of steady development of mountain territories.

So, an important value is acquired by an improvement normatively legal principles of

domestic regulator policy, above all things in the method of implementation i of procedure of development of projects of socio-economic development exactly of mountain territories. It is marked yet on the stage of planning normatively legal certificates in Ukraine substantially able to promote the level of efficiency of the planned measures and will be instrumental in prevention of acceptance of groundless administrative decisions [12].

Looking at normatively legal adjusting of process of development of mountain territories of region of Carpathians of Ukraine the account of positions of Scope convention has an important value about a guard and steady development of Carpathians, that was accepted on Mays, 22 in 2003 in Kyiv on 5th Conference of Ministers of natural environment protection of Europe of "Environment for Europe" and ratified by Verkhovna Rada of Ukraine on April, 7 in 2004 [13].

It is useful to take also into account Strategy of implementation of convention of Carpathians, ratified the order of Cabinet Ukraine in January in 2007 [14]. In this documents circle of existent problems of socio-economic development of mountain territories was underlined and directions of their decision are offered, certainly authorized organs, their jurisdiction, in relation to realization of the planned measures. By the practical instrument of realization of socio-economic policy there must be the government program of steady development of Ukrainian Carpathians in mountain territories of this region. It must consist exceptionally of priority investment projects of social, economic, cultural and ecological development of mountain territories with the proper terms of implementation, volumes and ways of finance [3]. It must be marked that successful socio-economic development of mountain territories must be

provided due to functioning of institutes which execute such functions within the limits of the plenary powers: making decision, informative and motivational [17]. The effective providing of realization of the accepted decisions on questions development of mountain territories must consist of aggregate institutional legal rules of distributing of plenary powers of subjects of administrative activity; informative is the institutional providing of politic monitoring in this sphere; motivational – rules and mechanisms of realization of decisions of governmental mountain policy.

By the issue of the day normatively legal the fields of socio-economic development of mountain territories in future are inconsistency of rights and duties of local organs of executive power and organs of local self-government, especially at the level of areas, in relation to the separate questions of development of these territories, which results in the origin of competitive disputes. The presence of far of the delegated plenary powers deprives subjects of local self-government of organization-legal independence by virtue of that the delegated plenary powers become not right, but duty practically.

Conclusions. The higher conducted analysis of the institutional providing of development of mountain territories shown that priority directions in this sphere must become followings: presence of the proper legal base which rations realization of strategy of socio-economic development of mountain territories; determination of purpose (aims) of administrative activity is in relation to development of mountain territories; financial providing of realization of the programs of socio-economic development of mountain territories; determination of institutes, accountable for realization of strategy and plans of socio-economic development of mountain territories.

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DEMOGRAPHY, LABOR ECONOMY, SOCIAL ECONOMY AND POLITICS

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MANAŽMENT SOCIÁLNYCH SLUŽIEB

Pre manažment akejkoľvek organizácie sú najdôležitejší ľudia. Je potrebné konštatovať, že odborná kvalifikácia a teoretické ako aj praktické zručnosti pracovníkov organizácie, bez manažérskych schopností nezaručia akejkoľvek organizácii úspech. Poskytovateľ sociálnych služieb musí spĺňať príslušné ustanovenia zákona NR SR č. 448/2008 Z. z. o sociálnych službách a o zmene a doplnení zákona č. 455/1991 Zb. o živnostenskom podnikaní (živnostenský zákon) v znení neskorších predpisov). V rámci poskytovania sociálnych služieb je výber pracovníkov, určenia zodpovednosti, kompetencií v rámci organizačnej štruktúry sociálnych služieb kľúčom k úspešnému manažmentu organizácie.

Kľúčové slová: manažment, sociálne služby, sociálny pracovník.

Úvod. Manažmentom sociálnej práce je rozhodne podstatným predmetom sociálnej práce, ktorý sociálnu prácu zviditeľňuje v ponímaní vednej disciplíny, ktorá sa stala objektom záujmu iných vedných disciplín.

Sedlák (In Mydlíková, 2004) dáva do pozornosti, že začiatky manažmentu sa spájajú s procesmi v spoločnosti odvíjajúce sa od deľby práce v období priemyselnej revolúcie, a to v druhej polovici uplynulého storočia. Autor ďalej uvádza, že za zakladateľa vedeckého riadenia je v USA považovaný Frederic Taylor a v Európe sa koncepcia iniciátora manažmentu spája s menom Henri Fayol, ktorý bol francúzskeho pôvodu. Manažment sa už v minulom storočí stal predmetom štúdií vedných disciplín ako je psychológia, sociológia, antropológia, fyzika, matematika, ekonomika a v neposlednom rade aj biológia. Pokladáme za potrebné ešte spomenúť, že významným zdrojom rozvoja manažmentu bola kybernetika Norberta Wienwra a všeobecná teória systémov L. von

Bertanffyho. Manažment ako proces riadenia vychádza z troch prístupov, a to:

- klasický prístup – podstatou klasického prístupu je akceptácia a budovanie myšlienky, ktorá vychádza z podmienok cieleného plánovania, organizovania, vedenia a kontroly za účelom rastu produktivity,

- behavioristický prístup – je zameraný na skúmanie ľudského správania, kde pri hľadaní dôvodov ľudského správania využíva poznatky z psychológie, antropológie a sociológie. V súvislosti s uvedeným prístupom sa využívajú výskumné metódy, ktoré sú zamerané na individuum a jeho chápanie.

- vedecký prístup – dôraz je kladený na matematické modelovanie systémov, v ktorom značná časť prostriedkov a techník sa vyznačuje tým, že:

- a) sú primárne zamerané na rozhodovanie,
- b) spájajú sa kritéria, ktoré sú odvodené od ekonomickej efektívnosti,
- c) opierajú sa o formálne matematické modely a

d) v neposlednom rade sú závislé na moderných technológiách a počítačoch. Uvedený autor ďalej uvádza hlavné školy manažmentu, a to:

- tradičná, klasická teória manažmentu,
- behavioristická, neoklasická teória manažmentu, ktorá sa rozvíja ako kritika klasických teórií,
- nová moderná teória manažmentu a
- pragmatický, empirický prístup.

Pojem manažment pochádza z anglického jazyka a v slovenskom preklade znamená proces, ktorý je zameraný na riadenie. (Provazník 1999).

„Manažment, podobne ako každá iná profesia, si vyžaduje špecifickú štruktúru, obsah a úroveň poznatkov, zručností, schopností a praktických skúseností.“ (Rudý, Piškanin, 2002, s. 8) Uvedení autori ďalej konštatujú, že pre splnenie uvedených kritérií je nevyhnutné zabezpečenie adekvátnych prístupov, ktoré majú zabezpečiť kvalitnú prípravu manažérov.

Veber (2006) rozdeľuje poňatie manažmentu z troch hľadísk:

- hľadisko náplne – do tohto hľadiska zaraďujeme názory, empiriu, odporúčania, vhodné hľadiská a metódy využívané manažermi pri zvládaní manažérskych funkcií,
- hľadisko zmysluplnosti manažmentu – súvisí so zameraním na dosiahnutie vytýčeného cieľa, a to v zmysle umenia viesť ľudí spôsobom, ktorým je zabezpečené dosiahnutie žiaduceho výsledku, cieľa a
- hľadisko eliminácie rizík – v uvedené hľadisko zdôrazňuje význam faktoru mobility, aktivizácie, podstúpenie rizika za účelom dosiahnutia potrebného prínosu pre danú inštitúciu.

Z pohľadu sociálnej práce je manažment ako proces chápaný hlavne ako podpora sociálneho začlenenia občanov a uspokojovanie sociálnych potrieb ľudí v nepriaznivej sociálnej situácii.

Celostný manažment. V súvislosti s manažmentom v oblasti sociálnej práce má celostný manažment rozhodne hlavné a podstatné miesto. Za pomoci manažmentu je sociálna práca a sociálna oblasť do určitej miery zviditeľňovaná. Prostredníctvom zviditeľnenia sa stáva predmetom záujmu rôznych vedných oblastí. Manažment utvára možnosti na integráciu potrebných procesov na poli sociálnej sféry, a to na mikro a makroúrovni. Diferenciácia medzi mikroúrovňou a makroúrovňou

v odvetví sociálnych služieb je v tom, že mikroúroveň je zameraná na poskytovateľov sociálnych služieb, či už verejných alebo neverejných, a to s dôrazom na nutnosť určitej fyzickej osoby. Makroúroveň riadi a vydáva rozhodnutia, ktoré nie sú zamerané iba na sociálne služby pre určité cieľové skupiny. Vydáva rozhodnutia v rámci sociálnej práce ako nástroja sociálnej politiky.

Z uvedeného môžeme konštatovať, že hlavným a podstatným cieľom celostného manažmentu je systematický, pravidelný prístup prameniáci z poznatkov všeobecného manažmentu. Ide o celistvý, integrovaný a komplexný systém poznatkov, vlastností, zručností a vedomostí činiteľov manažmentu.

Celostným manažmentom je chápaný ako proces cez prípravu jednotlivca ako celistvého manažéra. Ide o každého jednotlivca, ktorý nie je definovaný určitou presne stanovenou pozíciou. Výnimočnosťou jednotlivca je schopnosť pracovať a vystupovať v globalizovanom prostredí. V neposlednej miere je podstatná zrelosť, odborná zdatnosť a praktická zručnosť jednotlivca. (Provazník, 2007)

Je dôležité, aby sa prostredníctvom celostného manažmentu v oblasti sociálnej práce a poskytovaní sociálnych služieb utvárali nové evolučné ciele riadenia, ktoré v korelácii so sociálnymi službami prispievajú ku kvalite a efektu poskytovania sociálnych služieb. Prvoradým cieľom celostného manažmentu je, že objasňuje kvalifikáciu jednotlivca ako subjektu zasadzovať sa o určitú pozíciu, vykonávať konkrétnu aktivitu samostatne ako jednotlivec alebo člen určitého tímu organizácie.

Celostný manažment ponúka možnosť zmeny. Zmeny môžu súvisieť s vyznávaním určitých podstatných hodnôt, podstatou ktorých je viesť subjekty manažmentu od sebeckosti k humánnosti. Človek, ktorý je odkázaný na pomoc inej fyzickej osoby, teda prijímateľ sociálnej služby, musí mať poskytnuté to, čo reálne potrebuje a je potrebným pre vyriešenie jeho danej situácie.

Provazníka (2007, s. 531) uvádza poskytovanie sociálnych služieb desať odporúčaní:

- „neustále sa vzdelávajú a tým rozvíjajú manažérske kompetencie svoje a iných;
- myslí celostne, konajú systémovo a snažia sa o súčinnosť (synergiu);

- pamätaj, že pre neustály rozvoj a dlhodobý úspech sú podstatné morálne hodnoty a postoje, ktoré zaujímaš;

- rozvíjaj tvorivé danosti, intuíciu a dobrú pamäť svoju a iných;

- správne využívaj svoj temperament a dbaj o svoje zdravie;

- stanovuj sebe a iným náročné, ale splniteľné ciele;

- rob všetko preto, aby si stanovené ciele každodennými aktivitami naplňal;

- pouč sa z chýb, ktoré robíš pri stanovovaní cieľov a ich naplňaní, aby si sa ich opätovne nedopúšťal;

- buď dôveryhodný v komunikácii a spravidlivý v motivácii pri vedení práci tímu;

- neustále si uvedomuj, kto si, čo vieš a dokážeš, aby si zodpovedne využíval príležitosti, čas a vedel to vyžadovať aj od iných...“

Domnievame sa, že práve uvedených desať odporúčaní od Provazníka je okrem iných kvalifikačných a osobnostných predpokladov veľmi dôležitých pre pôsobnosť manažérov v oblasti sociálnej práce a sociálnych služieb.

V kontexte s manažmentom sa ďalej budeme podrobnejšie venovať jednotlivým funkciám manažmentu, a to riadeniu, organizovaniu a kontrole.

Funkcia riadenie. Sedlár (In Mydlíková 2004, s. 12) uvádza: „Každá organizácia je zložená z dvoch navzájom prepojených systémov: riadiaceho a riadeného. Proces riadenia je v podstate fungovanie, činnosť orgánov, útvarov, pracovníkov vykonávajúcich riadenie v súlade s cieľmi a zásadami manažmentu prevažujúcich rôzne metódy a prostriedky na jeho uskutočňovanie“.

V súvislosti s uvedeným si dovoľujeme konštatovať, že medzi riadiacou a riadenou zložkou tímu musí fungovať späťvazobný vzťah. Tento vzťah je podstatný tak pre riadiacu ako aj riadenú zložku organizácie. Na základe spätnej väzby riadiaca zložka môže svoje riadenie opraviť a riadená zložka si môže verifikovať správnosť porozumenie informácie.

Pod funkciou riadenia Provazník (1999) chápe konkrétny druh činností, ktorá je utváraná na záse odlišných vzťahov, determinovaná odlišnou časovou následnosťou, ktorej podkladom sú rôznorodé informácie priamo či nepriamo súvisiace s deľbou práce a s úzkym prepojením so špecializáciou riadenia.

V korelácii s riadením môžeme hovoriť o manažovaní všetkých bazálnych funkcií manažmentu. Plánovaniu a rozvoju ľudských zdrojov, organizovaniu a kontrole, ktoré sú utvárané v zariadeniach poskytujúcich sociálne služby za účelom dosiahnutia stanovených výsledkov a cieľov.

Riadenie je založené na určitých princípoch, ktorých zámerom je systematické usmerňovanie interakčných vzťahov, kde Šebestová (2010) pod týmto pojmom deklaruje vzťahy, ktoré organizácia poskytujúca sociálne služby vytvára k svojmu okoliu a v neposlednom rade aj vzťahy, ktoré sú vytvárané v rámci organizácie.

V rámci uvedeného vzťahu, ktoré sú vytvárané k okoliu sú zamerané na pozíciu sociálneho zariadenie z pohľadu jeho konkurencieschopnosti. Konkurencieschopnosť je definovaná z pohľadu dostupnosti a kvality poskytovania sociálnych služieb. Významnými a pre organizáciu kľúčovými sú vzťahy, ktoré sú vo vnútri organizácie. Sú stanovené praktickou organizačnou štruktúrou, medziľudskými vzťahmi v danej organizácii.

Ako sme už vyššie uviedli, riadenie je založené na princípoch. Ich zámerom je systematické usmerňovanie. Ak chceme hovoriť o systematickej činnosti je potrebné uviesť, že každá systematická činnosť má tri základné a kľúčové funkcie, a to:

- funkciu cieľa,

- funkciu uskutočnenia cieľa,

- funkciu posudzovania dosiahnutia cieľa.

Mydlíková (2004, s. 12) uvádza, že: „celý riadiaci proces je rozdelený do troch fáz:

- prípravné, priebežné riadenie, v ktorom vykonávame predovšetkým plánovanie a organizovanie,

- priebežné, vlastné riadenie – čiže vedenie ľudí,

- kontrola, ktorá sa uskutočňuje počas celého procesu, so silným záverom“.

Mydlíková ďalej konštatuje, že proces manažmentu je vždy informačným procesom. Ide o proces prijímania, pretvárania a odovzdávania informácií, správ a dosiahnutých výsledkov. Tento proces je neoddeliteľne spätý s rozhodovacím procesom, ktorým musí disponovať každý komunikačne zručný manažér.

Podľa Sedláka (2007) je schopnosť riadiť ľudí jednou z hlavných vlastností manažéra

a manažerských zručností. Vysoko rizikovou oblasťou je moc. Manažér má svoju moc využiť v prospech vedenia ľudí tak, aby pracovali so zánietením. Nie zneužívať moc na zastrašovanie ľudí v tíme. Od manažérov sa očakáva účinné a efektívne riadenie tímu v prospech dosiahnutia stanoveného cieľa.

V súvislosti s riadiacou funkciou by sme ešte radi uviedli, že uvedený proces má svoje metódy a postupy. V oblasti sociálnej práce ide napríklad o metódu empiricko-intuitívnu. Táto metóda je postavená na analýze a zovšeobecnení vedomostí z manažerskej praxe.

Funkcia organizovania. Donnelly (In Mydlíková, 2004, s. 66) konštatuje, že významom organizovania je „vytvoriť podmienky pre koordináciu úsilia pomocou vytvárania štruktúr procesov a štruktúr vzťahov medzi právomocami.“

S vymedzením zmyslu organizovania podľa Donnellyho Pinková (1994, s. 49) vymedzuje organizáciu ako: „stanovenie a zabezpečenie činnosti a vzájomných vzťahov ľudí i kolektívov pri plnení určitých zámerov a úloh. Formou zabezpečovania týchto úloh organizovania, sú organizačné štruktúry.“

„Funkciou organizovania môžeme charakterizovať aj ako členenie pracovných úloh na čiastkové pracovné úlohy, deklarovanie právomocí, vytváranie špecifických organizačných jednotiek a určovanie ich vhodných veľkostí. Úlohou manažérov, ktorí sa zaoberajú organizovaním, je prostredníctvom rady rozhodnúť o pracovných úlohách, právomociach a oddeleniach.“ (Mydlíková, 2004 s. 66)

Pri organizovaní sociálnych služieb na mikroúrovni sociálnej práce sa v odborných literatúrach vyskytujú dva pojmy, a to štruktúra procesov a štruktúra vzťahov. Šebestová (2010, s. 151) uvádza: „Pod pojmom vytvárania štruktúry procesov chápeme cieľavedomé úsilie vedúcich zamestnancov zamerané na určenie spôsobov, ako majú zamestnanci vykonávať činnosti, tvoriaci určitý proces, napr. proces prijímania prijímateľov sociálnych služieb do zariadenia, kontrolný proces, opatrovateľský proces, ošetrovateľský proces, vzdelávací proces, sociálno-rehabilitačný proces atď.“ Šebestová ďalej uvádza, že štruktúra vzťahov je zameraná na prepojenie vzájomných vzťahov medzi jednotlivými postupmi, od ktorých

následne závisí stabilita organizačnej štruktúry. Ďalej autorka konštatuje, že značná časť vrcholových manažérov poníma organizačnú štruktúru ako pilier zariadenia, ktorý poskytuje skelet, kostru fungovania organizácie.

V oblasti organizačnej štruktúry sú ustanovené hierarchické vzťahy ako aj vecná zložka jednotlivých útvarov. Vecná zložka organizačnej štruktúry je stanovená v organizačnom poriadku každej inštitúcie. Mydlíková (2004) uvádza, že pri tvorbe organizačnej štruktúry sa riešia otázky, ktoré sú zamerané na diferenciácie činnosti a integrácie činnosti. V prvom prípade ide o rozčlenenie určitých úloh na jednotlivé pracoviská. V druhom prípade hovoríme o následnom zjednotení, vzájomnom skordinovaní. V súvislosti s diferenciáciou môže ísť o vertikálnu a horizontálnu diferenciáciu. Vertikálna diferenciácia činnosti je zameraná na vytváranie hierarchie a počet riadiacich úrovní. Horizontálna diferenciácia predstavuje samotné rozpätie riadenie, kde hovoríme o počte podriadených pracovníkov jednému nadriadenému.

Nasledujúcim vymedzením organizačnej štruktúry je jej konfigurácia. Konfigurácia predstavuje obojstrannú kombináciu horizontálneho a vertikálneho členenia organizácie v tvare pyramídy. V korelácii s organizačnou štruktúrou rozlišujeme typ plochý a vysoký. Plochý typ je spojený s malým počtom stupňov. Vysoký typ s veľkým počtom stupňov riadenia. Podľa druhu útvarov a ich vzťahov boli vytvorené uvedené štruktúry:

- funkčná štruktúra – charakteristickou črtou funkčnej štruktúry je deľba a špecializácia práce,
- líniová štruktúra – je vytvorená na absolutistickom spôsobe vedenia útvarov a
- kombinované štruktúry – charakteristickou črtou kombinovaných štruktúr je flexibilné spájanie určitých kompetencií. Kombinované štruktúry sú uplatňované pri poskytovaní sociálnych služieb.

„Sociálne služby sú dôležitou súčasťou demokratického spoločnosti, dôležitým poslaním nášho štátu, samosprávy a poskytovateľov sociálnych služieb.“ (Oláh, Igliarová, Bujdová, 2014, s. 7).

Je žiaduce aby poskytovatelia sociálnych služieb, či už verejní alebo neverejní, mali jasne stanovený cieľ. Na základe zreteľne stanove-

ného cieľa je možné neorganizovanosť premeniť na poriadok, spontánne jednanie na jednanie so systematickým procesom. Uvedené môže sociálnym pracovníkom v zariadeniach sociálnych služieb výrazne napomôcť k skvalitňovaniu poskytovania sociálnych služieb.

Kontrolná funkcia. V poradí ďalšou veľmi významnou a opodstatnenou funkciou manažmentu je kontrolná funkcia. Môžeme konštatovať, že kontrola patrí medzi jednu z posledných manažérskych funkcií. Sedlák (2007) uvádza, že základným poslaním manažérskej kontroly je včasné a následne aj hospodárne prospešné zistenie menšej či vážnejšej odchýlky v riadiacom procese. Odchýlky môžu podstatnou mierou zmeniť pôvodný zámer. Uvedený autor ďalej uvádza, že kontrola sa vyznačuje týmito znakmi:

- je žiaduca v súvislosti s meraním a hodnotením výkonnosti organizácie a jej jednotlivých častí,
- ide o dynamický a stále prebiehajúci proces,
- je zameraná na všetky časti organizácie a
- priebeh kontroly je identický bez aspektu na to, čo je objektom kontroly a kto ju vykonáva.

Zámerom kontroly je hľadať rezervy, ktoré napríklad pramenia z plánovania a tým aj naplňovania stanovených cieľov. Kontrola zameraná aj na preverovanie kompetentnosti riadiacich pracovníkov organizácií. (Provazník (2007))

V kontexte s kontrolnou funkciou je potrebné konštatovať, že kontrola plní dve úlohy. Ide o preventívnu a motivačnú úlohu. Preventívna úloha kontroly je zameraná na vytváranie určitých noriem a pravidiel, na obmedzenie a následne zamedzenie opakovaniu sa rovnakých nedostatkov. Vzdelanie je chápané ako motivačná úloha. Neustálym vzdelávaním je možné získavať najnovšie a najmodernejšie poznatky, ktoré je následne možné aplikovať v organizácií.

Rozdelenie kontrolného systému v rámci sociálnych služieb spočíva v:

- procese kontroly ekonomických činností a
- procese štátnej kontroly.

Proces kontroly ekonomických činností je zameraný na ekonomické hospodárenie s verejnými prostriedkami. Proces štátnej kontroly je zameraný na poskytovanie sociálnych služieb. Kontrolný mechanizmus je zameraný najmä na dodržiavanie ľudských práv a slobôd. Ďalej na

uzatváranie zmlúv o poskytovaní sociálnych služieb a na realizovanie špecifických odborných činností.

Pre úplnosť uvádzame typy kontroly podľa Sedlára (In Mydlíková, 2004, s. 77):

- „podľa pôvodu kontrolujúcich prvkov (vnútorná a vonkajšia),
- podľa úrovne riadenia (vrcholová, na nižšej úrovni),
- podľa šírky kontrolovaných objektov (všeobecná a špecifická),
- podľa štádia činnosti kontrolovaného objektu (vstupná, priebežná a výstupná),
- podľa pravidelnosti (periodická a nepravidelná)“.

Popri typoch kontroly Mydlíková na uvedenom mieste uvádza k jednotlivým typom aj techniky kontroly, ktoré uvádzame v nasledujúcej tabuľke.

| Typ kontroly | Kontrolná technika |
|--------------|-------------------------------------|
| Preventívna | Výber pracovníkov |
| | Umiestňovanie pracovníkov |
| | Kontrola kvality – akosti materiálu |
| | Investičný rozpočet |
| | Finančný rozpočet |
| Priebežná | Usmerňovanie |
| Spätná väzba | Analýza finančných výkazov |
| | Nákladová analýza |
| | Kontrola kvality – akosti |
| | Hodnotenie výkonnosti pracovníkov |

Zdroj: Mydlíková (2004, s. 77)

Záver. Problematika manažmentu sociálnych služieb je ďaleko rozsiahlejšia ako sme uviedli v našom príspevku. Zákon o sociálnych službách upravuje právne vzťahy a podmienky poskytovania sociálnych služieb, ktorých hlavným cieľom je podporovať začlenenie občanov a uspokojovať sociálne potreby ľudí, ktorí sa nachádzajú v nepriaznivej sociálnej situácii. Čím je manažment sociálnych služieb v treťom tisícročí? Z nášho pohľadu je to predovšetkým manažovanie a implementovanie nových informácií a poznatkov v súčinnosti so sociálnou prácou. Úspešný manažér organizácie je schopný globálne myslieť, vytvoriť víziu inovačnej príležitosti, vytvoriť podnetné prostredie pre

členov svojho tímu. Základy manažmentu sociálnych služieb môžu do výraznej miery napomôcť pri riadení, plánovaní, organizovaní ako aj kontrole sociálnych služieb. Na druhej strane máme možnosť získať spätnú

väzbu akými osobnostnými vlastnosťami má byť vybavený riadiaci pracovník organizácie cez spokojnosť a produktivitu riadeného tímu ale hlavne a v prvom rade ako sú spokojní prijímatelia sociálnych služieb.

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RODINA A MANŽELSTVO

Rodina v čase zaznamenala nemalé zmeny. Od rodiny patriarchálnej po rodinu dvoj-generačnú, nukleárnu, od rodiny klasickej, tradičnej po rodinu modernú až posmodernú. Výnimkou nie je rodina s pevne stanovenými rolami muža a ženy po rodinu partnerskú. Ústava Slovenskej republiky v čl. 41 priznáva manželstvu, rodičovstvu a rodine osobitú ochranu. Napriek uvedenej právnej norme a ďalších právnych normách súvisiacich s rodinou, ktorá je pod ochranou štátu v našej spoločnosti častokrát dochádza k zániku manželstva, zániku rodinného spolužitia.

Kľúčové slová: manželstvo, rodina, rodičovstvo.

Úvod. Človek potrebuje k svojmu životu rodinu, ktorá je akousi oporou vo veľkom svete, rodinu, kde sa môže kedykoľvek vrátiť a vie, že tam nájde pochopenie, pomoc, podporu. Domnievame sa, že takmer každý jediniec ľudského rodu túži po partnerovi opačného pohlavia, manželstve, zdravých deťoch a harmonických vzťahoch. Prirodzenou túžbou človeka je žiť v rodine a vytvárať kladné hodnoty rodinného života. Nespochybniteľný je aj fakt, že zdravá rodina vytvára zdravú spoločnosť. Ak sa pozrieme na rodinu v jednotlivých etapách vývoja je zrejmé, že rodina sa mení a to nielen okrajovo, ale vo svojich základných ukazovateľoch. Tieto zmeny sa zviditeľnili predovšetkým v druhej polovici 20. storočia. V našej spoločnosti je manželstvo a rodina ošetrované v príslušných právnych normách. Napriek ochrane rodiny a manželstva ukazovateľom tejto doby je vysoká rozvodovosť a tým aj zánik manželstva.

Rodina. Rodina je odbornou verejnosťou ale aj vo všeobecnosti chápaná ako základ ľudskej spoločnosti. Je vnímaná ako základný a podstatný činiteľ demografického vývoja, sociálnej štruktúry, plniaca ekonomické, emocionálne, kultúrno-hodnotové, výchovno-vzdelávacie a mnohé iné funkcie spoločnosti.

Strieženec (2001) uvádza, že rodina je spoločenská inštitúcia, ktorá predstavuje základný článok sociálnej štruktúry spoločnosti. Hlavnou úlohou rodiny je reprodukcia a socializácia potomstva. Rodina predstavuje inštitúciu, kde sa zabezpečuje obnova a výchova novej generácie.

Mojzešová (2000, s. 31) uvádza, že „Základná prirodzená sociálna skupina, ktorá stabilizuje spoločnosť a zabezpečuje jej reprodukciu, je rodina. Je to trvalý zväzok medzi mužom a ženou, ktorého cieľom je pokračovanie ľudského rodu a výchova detí. Rodina vytvára samostatnú, altruisticky orientovanú hospodársku jednotku a usiluje sa o zachovanie medzi-generačných kontaktov.

Pápež Lev XIII. charakterizoval rodinu vo svojej encyklike *Rerum novarum* (1891) ako domácu spoločnosť, spoločnosť malú, ale skutočnú a predchádzajúcu každú občiansku spoločnosť, a preto s právami a povinnosťami, ktoré sú nezávislé od štátu. Katechizmus katolíckej cirkvi (1991), tvrdí že rodina je tvorená mužom a ženou, ktorí sú spojení v manželstve spolu so svojimi deťmi, kde rodina je prvotná bunka spoločenského života, je prirodzeným spoločenstvom, v ktorom sú muž a žena povolání k darovaniu seba v láske a v darovaní života.

Matoušek (1997) hovorí o rodine ako nena-hraditeľnej a neopakovateľnej inštitúcii, ktorá existuje oddáva preto, aby sa ľudia mohli sta-rať o svoje deti. Uvedený autor ďalej uvádza, že okrem toho, že rodina je biologicky významnou pre udržanie ľudského rodu, je tiež základnou jednotkou každej ľudskej spoločnosti.

„Napriek sociálnym otrasom a politickým zmenám, ktorými slovenská spoločnosť v súčasnosti prechádza, predstavuje slovenská rodina pomerne stabilnú spoločenskú formu, najviac ovplyvňujúcu celospoločenskú tra-díciu i výchovu jej členov k hodnotám. To všetko neznamená, že nie je súčasným spo-ločenským a politickým dňom ohrozená a skúšaná. V situácii, keď narastajú problémy v spoločnosti, odrazi sa to vo väčšej či menšej miere v živote každej rodiny. Slovenská rodina sa aj vplyvom globalizácie vyvíja a mení.“ (Cabanová, 2006, s. 12).

Rodina prešla historickým vývojom od matriarchátu cez patriarchát až po súčasnú monogamnú rodinu, v ktorej významnú úlohu zohrávajú rovnocenné usporiadané vzťahy medzi rodičmi. Význam rodiny na Slovensku z hľadiska spoločenských zmien narastá. Rodina dnešnej doby, teda súčasná rodina sa vyznačuje určitými znakmi, ktoré zásadne ovplyvňujú jej existenciu a spoločenské fungovanie. Autori Komiatic, Šuťáková, Dargová (2003) hovo-ria o týchto najčastejších spoločných znakoch rodiny:

- rodina je spoločensky uznanou formou partnerského spoluzitia,
- členovia rodiny žijú v jednej domácnosti, v spoločnom rodinnom prostredí,
- jednotlivých členov rodiny spájajú príbu-zenské vzťahy,
- rodinní príslušníci navzájom spolupracujú a pomáhajú si pri plnení rodinných úloh,
- znakom rodiny sú aj jej obyčaje a tradície kultúrne, duchovné, spoločenské a podobne.

Stuart uvádza päť styčných atribútov rodiny:

- rodina je systém alebo jednotka,
- rodinní príslušníci môžu, ale nemusia udr-žiavať vzájomné vzťahy, môžu alebo nemusia žiť v jednej domácnosti,
- v rodine ako jednotke môžu alebo nemusia byť zahrnuté deti,
- medzi rodinnými príslušníkmi sú záväzky a vzťahy s povinnosťami v budúcnosti,

– ochranná, opatrovnícka funkcia rodiny je založená na ochrane, výžive a socializácii rodiny, teda príslušnej jednotky. (In: Jarošová, 2007).

Rodina je práve tou inštitúciou, kde jej jednotliví členovia nachádzajú oporu, stotož-ňujú sa s jej pravidlami a podmienkami. Majú možnosť slobody a slobodnej voľby. Rodinnú klímu vytvárajú všetci jej členovia a je zalo-žená na vzájomných vzťahoch. Na vytváraní rodinnej klímy sa zúčastňujú rodičia, deti a ďalší príbuzní žijúci v danom rodinnom sys-téme. „V súvislosti s demografickými zme-nami, ktoré neustále prebiehajú v našej spo-lčnosti je potrebné konštatovať, že ide o výrazný vplyv na spoločnosť, a to tak v nega-tívnom ako aj pozitívnom vnímaní.“ (Buj-dová, Razzouková, Šimková, 2014, s. 124)

Domnievame sa, že v súčasnej dobe je rodina najčastejšie spájaná s poskytovaním psy-chického a materiálneho zázemia, istotou a sta-bilitou pre jednotlivca, ktorá vyplýva z celkovej dynamiky celospoločenských zmien.

„Manželstvo, rodičovstvo a rodina sú pod ochranou zákona. Zaručuje sa osobitná ochrana detí a mladistvých.“ (Čl. 41. Ods. 1 Ústavy SR).

Podľa Kubičkovej (1993) manželstvo v našej spoločnosti je založené na citovom vzťahu muža a ženy. Podstatou manželstva a hlavným spoločenským účelom vzniku manželstva je založenie rodiny a výchova detí. Manželstvo vzniká na základe právneho vzťahu a jeho uzavretie má významné právne následky. Manželstvo je podľa práva vnímané ako životné spoločenstvo muža a ženy, ktoré vzniká a zaniká spôsobom ustanoveným v zákone. Manželský právny vzťah vzniká na základe slobodného rozhodnutia muža a ženy, ktorí svoju slobodnú vôľu prejavia v záko-nom určenej forme.

Rodinu vystihujú dva základné špecifické rodinné vzťahy, ktoré sú nezastupiteľným pra-meňom danosti inštitúcie rodiny. Sú to vzťahy vyplývajúce z manželstva muža a ženy a rodi-čovstva. Podľa Zákona o rodine č. 36/2005 Z.z. (ďalej len zákon o rodine) manželstvo vzniká na základe dobrovoľného a slobodného rozho-dnutia muža a ženy. Pre právny vznik manžel-stva musia snúbenci splniť podmienky, ktoré sú ustanovené zákonom o rodine. Zákon o rodine ďalej uvádza, že účelom manželstva je vytvo-

renie harmonického a trvácneho spoločenstva, ktoré zabezpečí riadnu výchovu detí.

Pavelková (2006) hovorí, že manželstvo sa uzaviera formálne, pred orgánom obce alebo cirkvi v prítomnosti dvoch svedkov. Na uzavretie manželstva je potrebné splniť predpísané požiadavky, ktoré sú dané zákonom, v prípade cirkevného sobáša aj cirkevnými predpismi, podľa ktorých majú snúbenci právny nárok, aby boli zosobášení. Podľa uvedenej autorky sobášiaci nesmie zvažovať či snúbencov zosobáši, alebo nezosobáši napríklad z jeho subjektívneho dôvodu, že oboch snúbencov pozná a myslí si, že manželstvo nebude trvalým zväzkom alebo je toho názoru, že niektorý zo snúbencov nie je ochotný založiť si rodinu. Z uvedeného vyplýva, že sloboda fyzickej osoby, ktorá chce uzavrieť manželstvo, je obmedzená iba vekom, zdravotným stavom alebo súdnym rozhodnutím, ktoré by obmedzovalo alebo pozbavovalo túto osobu spôsobilosti na právne úkony a osobným stavom.

Podľa platnej legislatívy v našej spoločnosti manželstvo môžu uzavrieť len osoby opačného pohlavia. Pri uzavretí manželstva osobami rovnakého pohlavia by manželstvo nevzniklo. Manželstvo má svoj spoločenský účel, a preto je dôležité, aby do manželského zväzku vstupovali len osoby, ktoré sú z hľadiska veku a mentálnej úrovne vyspelé. Je neprípustné, aby manželstvo uzavreli osoby blízkeho príbuzenského vzťahu. V našej spoločnosti je zakotvená zásada monogamného manželstva, teda zákon vylučuje uzavretie manželstva medzi ženatým mužom a vydatou ženou. Manželstvo vznikne len za okolností splnenia zákonom stanovených podmienok a predpokladov. Práva a povinnosti osobnej a majetkovej povahy vyplývajú práve z uzavretia manželstva.

Pred uzavretím manželstva zákon o rodine snúbencom ukladá povinnosť vykonať vyhlásenie, z ktorého pre snúbencov vyplývajú závažné právne následky. Snúbenci pri uzatváraní manželstva sú povinní vyhlásiť, že:

- vstupujú do manželstva a v danom okamihu tohto vyhlásenia vzniká manželstvo. Pokiaľ by nedošlo k zhodnému prejavu vôle, manželstvo by vôbec nevzniklo.

- snúbenci ďalej vyhlasujú, že nie sú im známe žiadne okolnosti vylučujúce uzavretie manželstva,

- ďalej snúbenci vyhlasujú, že navzájom poznajú svoj zdravotný stav. Skutočnosť, že snúbenci neboli informovaní o svojom zdravotnom stave, nemá vplyv na platnosť manželstva.

- súhlasné vyjadrenie o priezvisku snúbencov, snúbenci sa dohodnú, či priezvisko jedného z nich bude ich spoločným priezviskom, alebo si ponechajú svoje rodné priezviská, snúbenci sa dohodnú aj o priezvisku spoločných detí, ale aj či priezvisko jedného z nich bude ich spoločným priezviskom a jeden z nich si ponechá svoje doterajšie priezvisko.

Pri uzavretí manželstva zákon o rodine vyžaduje prítomnosť dvoch svedkov. Svedkom podľa uvedeného zákona môže byť osoba, ktorá je plnoletá, ktorá svoju účasť na obrade potvrdzuje svojím podpisom v zápisnici o uzavretí manželstva. Zápisnicu o uzavretí manželstva okrem svedkov podpisujú manželia, sobášiaci, zapisovateľ, v prípade potreby aj tlmočník. Manželstvo sa uzatvára v obradnej sieni.

Súčasná právna úprava manželstva dáva možnosť snúbencom uzatvoriť manželstvo buď pred orgánom štátu, alebo pred orgánom cirkvi. Tieto formy uzavretia manželstva sú rovnoprávne a majú rovnaký právny význam.

Zánik manželstva. Je málo pravdepodobné, aby snúbenci, ktorí chcú uzavrieť manželstvo už vo fáze vzniku, mysleli na ukončenie manželstva, teda zánik manželstva či už z dôvodu prirodzeného zániku manželstva, alebo ukončenia prostredníctvom rozvodového konania.

Zákon o rodine vo svojich ustanoveniach hovorí aj o zániku manželstva. Právna úprava zániku manželstva je obsiahnutá v štvrtej hlave prvej časti zákona o rodine (§ 22-27). Zánik manželstva podľa zákona o rodine spôsobujú tieto právne skutočnosti:

- smrť jedného z manželov,
- právoplatné rozhodnutie súdu o vyhlásení jedného z manželov za mŕtveho,
- právoplatné rozhodnutie súdu o zrušení manželstva rozvodom.

Zánik manželstva je jedným z traumatizujúcich udalostí v živote človeka. Okrem toho zánik manželstva na seba viaže právne následky v oblasti osobných práv a povinností manželov, ako aj v oblasti majetkových práv a povinností. Oblasť osobných práv po zániku manželstva manželom už neukladá povinnosť spolu žiť, byť si verní, vzájomne si pomáhať a vytvárať

zdravé rodinné prostredie. Zánikom manželstva táto povinnosť manželstva je zrušená. Pokiaľ ide o majetkové práva a povinnosti, zánikom manželstva zaniká aj vyživovacia povinnosť medzi manželmi. Zákon o rodine v § 72 ustanovuje, že rozvedenému manželovi vzniká právo na príspevok na výživu rozvedeného manžela, a to za podmienok, ktoré musia byť splnené podľa uvedeného zákona. Ako je z uvedeného vidieť, zánikom manželstva určité práva a povinnosti zanikajú a niektoré práve z tohto právneho stavu môžu vzniknúť.

Jednou z možností zániku manželstva podľa platnej legislatívy, ako sme už uviedli, je zánik manželstva rozvodom. Rozvod je jedinou možnosťou zániku manželstva počas života manželov. Rozvodové konanie sa začína na návrh jedného z manželov. Návrh na rozvod obsahuje tieto náležitosti:

- musí byť zrejmé, kto podal návrh na rozvod,
- musí byť uvedené, ktorému súdu je určený,
- musí byť jasné, proti komu smeruje,
- musí byť uvedené, čo sa ním žiada,
- musia byť uvedené dôkazy, na ktoré sa navrhovateľ odvoláva,
- musia byť opísané rozhodujúce skutočnosti,
- musí byť uvedený dátum vyhotovenia a podpis navrhovateľa.

O zrušení manželstva rozvodom rozhoduje výlučne súd. V rozvodovom konaní súd posudzuje splnenie hmotnoprávnych podmienok rozvodu a to, či:

- rozvrat je taký závažný, že manželstvo ďalej nemôže plniť svoj spoločenský účel,
- rozvrat je taký trvalý, že nie je možné očakávať obnovenie manželského spolužitia.

Vážnosť rozvratu manželstva spočíva v dôvodoch, ktoré viedli k podaniu návrhu na rozvod. V zmysle ustanovenia § 23 zákona o rodine súd je povinný skúmať vážnosť rozvratu manželstva. Súd zisťuje príčiny, ktoré viedli k vážnemu rozvratu vzťahov medzi manželmi a pri rozhodovaní o rozvode na ne prihliada. Súd je povinný prihliadať aj na skutočnosť, ktorý z manželov si plnil alebo porušoval manželské povinnosti. Ak hovoríme o manželských povinnostiach, ide o povinnosť žiť spolu (nie bývať), byť si navzájom verní, rešpektovať dôstojnosť, pomáhať si a starať sa o deti, vytvárať zdravé

rodinné prostredie, prispievať podľa majetkových pomerov na uspokojovanie potrieb rodiny a plniť vzájomnú vyživovaciu povinnosť. Z uvedeného vyplýva, že súd pri dokazovaní vážnosti rozvratu sa zameriava najmä na zistenie skutočností či:

- manželia spolu žijú a ako,
- manželia spolu hospodária,
- manželia vychovávajú deti spoločne,
- manželia spolu intímne žijú alebo či intímne žijú s iným partnerom.

Súdca, ktorý o vážnosti rozvratu rozhoduje, nemôže otázku rozvratu posudzovať zo subjektívneho hľadiska. Súdca je povinný rozvrat manželstva posudzovať objektívne, s ohľadom na podmienky rodiny v rozvodovom konaní. V zmysle Občianskeho súdneho poriadku je súdca povinný počas rozvodového konania viesť manželov k odstráneniu príčin rozvratu a k zmiereniu. Súd môže manželov odporúčať na odborné poradenstvo, ale nemôže manželov k tomu prinútiť. Jednou z možností zmierenia manželov alebo dosiahnutie určitej dohody medzi rozvádzajúcimi sa manželmi je aj využitie mediácie. Mediácia je jednou z metód sociálnej práce, ktorá môže byť využívaná aj v rodinnoprávnych vzťahoch.

Podľa Pavelkovej (2006) právnym následkom rozvodu je aj možnosť manžela prijať opäť svoje priezvisko, ktoré pri uzavretí manželstva bolo zmenené. Priezvisko detí, ktoré sa narodili z manželstva, zostáva aj po rozvode nezmenené. Nič na tom nemení ani skutočnosť, ktorá vyplýva z návratu jedného z rodičov k svojmu predchádzajúcemu priezvisku.

Z pohľadu cirkevného práva manželstvo nie je možné rozviesť. Cirkevné právo nepozná pojem rozvod manželstva. Aj cirkev môže manželstvo ukončiť, a to rozlukou. Ide o úplné anulovanie manželstva. Manžel, ktorého manželstvo bolo anulované, môže opätovne pred cirkvou uzavrieť manželstvo za rovnakých podmienok, ktoré je potrebné splniť pre vznik manželstva.

Pre vznik manželstva je potrebné nájsť si vhodného partnera, s ktorým si chceme založiť rodinu. Často sa však stáva, že manželstvo vznikne na základe nevhodného či výberu rizikového partnera pre manželstvo a rodičovstvo.

Rizikovní partneri pre manželstvo a rodičovstvo. Plaňava (2000) konštatuje, že v rozme-

dzí medzi ukončením dospievania a začiatkom manželského života prebiehajú tri vývojové stupne, a to:

- separácia, oddelenie od rodičovskej rodiny,
- voľba profesijnej dráhy,
- a výber, voľba životného partnera.

Murstein v jednej zo svojich štúdií vypracoval a empiricky overoval komplexne pojatý koncept výberu partnera pre manželstvo. Princíp výberu partnera pre manželstvo spočíva v troch po sebe nasledujúcich štádiách, ktoré uvedený autor identifikoval v procese rozvoja známosti. Ide o tieto štádiá:

– Štádium prvé – stimul. Stimul predpokladá upútanie záujmu jednej osoby druhou osobou pre svoje fyzické, sociálne či mentálne vlastnosti, alebo pre svoju reputáciu. Ide teda o atraktivitu, priťahovanie pozornosti a zapôsobenie na osobu opačného pohlavia ako podnetu.

– Štádium druhé – hodnoty, záujmy, postoje. V tomto štádiu prebieha porovnávanie názorov, záujmov a postojov, a to prevažne v rovine verbálnej. Dvojica porovnáva svoje záujmy, názory na politiku, ľudí, náboženstvo, sex, postavenie muža a ženy v spoločnosti.

– Štádium tretie – rola. Je dosť možné, že sa dvojica rozhodne pre uzavretie manželstva na základe podnetovej aktivity a vzájomnej príťažlivosti alebo pod vplyvom hodnotovej homogenity. Je veľmi dôležité, ako bude dvojica schopná v manželstve a rodine fungovať z hľadiska kompatibility rolí. (Plaňava, 2002).

Autori Buzík, Sopóci (1997) považujú za prvý krok vzniku manželstva hľadanie životného partnera. V našej modernej spoločnosti sa hľadanie partnera uskutočňuje na základe slobodnej vôle muža a ženy. Tradičná spoločnosť sa v hľadaní partnera vyznačovala tým, že v mnohých prípadoch partnera svojich detí vyberali práve rodičia. Uvedení autori však uvádzajú, že aj v dnešnej dobe sa nepriamo zohľadňuje z akej vrstvy, z akého prostredia alebo akú pracovnú pozíciu zastáva budúci partner.

Hľadanie životného partnera môže byť dlhodobým procesom, v ktorom sa zohľadňujú určité kritériá jednotlivcov. Ide napríklad o fyzický vzhľad, vek, vzdelanie, spoločenské postavenie, záľuby, spoločné hodnoty. Ani dlhodobé hľadanie a poznanie partnera však nemôže zaručiť kvalitný manželský vzťah.

Vhodná voľba partnera, partnerky podľa Kasanovej (2008) môže byť predpokladom pre zdravo fungujúce manželstvo. Pri tejto vhodnej voľbe partnera, partnerky je potrebná zrelosť partnerov, ako aj schopnosť a ochota riešiť vzniknuté problémy. Už v začiatkoch hľadania si partnera je možné identifikovať niektorých rizikových partnerov pre manželstvo. Domnievame sa, že práve pri hľadaní vhodného partnera si často mladí ľudia nevedia a nechcú pripustiť a zhodnotiť určité riziká pre manželstvo, ktoré partner môže vykazovať. Často majú mladí ľudia pozatvorené či zatvorené oči pred určitými negatívnymi impulzmi. Plaňava (2006) uvádza niekoľko faktorov, ktoré už v dobe uzatvárania manželstva môžu byť rizikovými, a to:

– prostredie, v ktorých partneri boli vychovávaní sa výrazne odlišuje, napríklad úroveň vzdelania, životného štýlu či náboženského viero-
vyznania,

– v nukleárných rodinách partnerov sú nezlučiteľné modely rodových rolí, napríklad môže ísť o tradičnú patriarchálnu alebo matriarchálnu rodinu,

– manželstvo rodičov vykazuje známky nestabilnosti,

– jeden z partnerov alebo aj obaja považujú svoje detstvo a dospievanie za mimoriadne nešťastné,

– pretrvávajúce dlhodobých konfliktov a vzťahov z jedným s rodičov, a to u jedného alebo oboch partnerov,

– výrazná emočná závislosť jedného alebo oboch partnerov na rodičoch,

– rozhodnutie vstúpiť do manželstva je čo najrýchlejší únik z rodiny,

– určujúcim momentom manželstva sa stáva nechcená, neplánovaná gravidita,

– vstup do manželstva pod výrazným sklamaním z predchádzajúceho vzťahu,

– svadobný obrat sa má konať bez rodičov kvôli ich neprekonateľnému odporu k partnerovi ich dieťaťa,

– rozhodnutie vstúpiť do manželstva bolo po známosti kratšej ako pol roka,

– v deň sobáša má ženích menej než 20 rokov a nevesta menej než 18 rokov,

– uzatváranie manželstva jedného z partnerov vo veku od 35 rokov a vyššie,

– viac ako 15-ročný vekový rozdiel medzi partnermi,

– prejavovanie abnormálnych a psychopatických rysov osobnosti u jedného alebo oboch partnerov, môže ísť o nezdržanlivú agresivitu, drogovú závislosť, ale aj paranoiditu.

K uvedeným rizikovým faktorom pri hľadaní partnera pre manželstvo a následne uzavretie manželstva a založenia rodiny Gabura (2006, s. 17) hovorí o týchto rizikových typoch partnerov:

– „partner závislý na rodičoch, partner závislý na alkohole, drogách, hazardných hrách, žiarlivý partner, anetický partner, hysterický partner, prehnane pedantný partner, promiskuitný partner.“

Ako sme už uviedli, častokrát vo fáze hľadania si životného partnera sa opomínajú niektoré viditeľné negatívne vlastnosti partnera s tým, že v manželstve sa tento stav, povahová črta či naučené správanie zmení. Je málo pravdepodobné, že k radikálnej zmene dôjde. Okrem rizikových typov pre založenie manželstva a následne aj rodiny uvedený autor uvádza aj rizikovejšie motivácie pre uzatvorenie manželstva, ktorými sú:

- neplánované tehotenstvo,
- zameranie sa na ekonomické výhody,
- zameranie sa na sociálne výhody a popularitu,
- únik z domu rodičov,
- pomsta bývalému partnerovi,
- podľahnutie nátlaku rodičov,
- formálne naplnenie sociálnej roly,
- konkurenčné prostredie.

Plaňava (2000) v uvedenej súvislosti hovorí tiež o rizikových faktoroch, ktoré sú identifikované na začiatku manželstva, kde zaraďuje

zhodne s Gaburom (2006) graviditu nevesty, následne nízky vek pri vstupe do manželstva, spory a hádky v období hľadania sa partnerov a aj výrazný nesúhlas či odpor rodičov k partnerovi svojho dieťaťa.

„Priamy tlak na výber partnera vykonáva vlastná rodina. Tento tlak pôsobí v dvoch rovinách: priamo v rodičovskej prirodzenej autorite, lebo dieťa ju cíti a záleží mu na tom, ako rodičia zareagujú na jeho výber.“ (Ondrejko, 2006). Uvedený autor ďalej uvádza aj nepriamy vplyv v hodnotách a postojoch, ktorými rodičia svoje dieťa socializovali už od útleho detstva. Pri voľbe vhodného partnera je možné uplatniť dva princípy: princíp homogamie a princíp heterogamie. V prvom prípade si človek hľadá partnera, ktorý sa mu podobá, teda, ako uvádza Ondrejko, „na svoj obraz“. Princíp heterogamie spočíva v hľadaní svojho opaku, teda partner hľadá svoj protipól.

Záver. Spolužitie v rodine a manželstve nie je nevyhnutnosťou ani povinnosťou partnerov. Každý má právo na vytvorenie svojho vlastného rodinného či partnerského systému. Je ale nevyhnutné podotknúť, že v našej spoločnosti je rodina a manželstvo legislatívne upravené a spoločnosť túto formu manželského vzťahu akceptuje a chráni. Do života každej rodiny prichádza veľa prekážok, nezhôd, ktoré ovplyvňujú manželský a rodinný život. Voľba životného partnera zostáva na tých, ktorí chcú vstúpiť do manželského zväzku. Každý človek je neopakovateľnou ľudskou bytosťou, ktorá má svoje kladné aj záporné stránky. Nie každý je vhodným partnerom pre uzavretie manželského vzťahu a založenie rodiny.

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TAX EVASION IN UKRAINE: CAUSES AND WAYS TO OVERCOME THE PROBLEM

The main causes of tax evasion in Ukraine and ways to overcome this problem are explored in the article. Also it is written about different negative consequences of this problem for the economy of Ukraine. Moreover, the best ways and methods to solve this problem are analyzed.

Keywords: tax, evasion, black market, tax exemption.

Statement of the problem. The financial policy of the government is based on a system of financial regulators in conditions of market economy. These financial regulators are primarily taxes that provide removal and re-established the gross domestic product and the formation of centralized funds of state resources.

Taking care about the formation of the state funds through tax payments and establishing new types and forms of taxation, the government should conduct a tax policy that would optimally combine the interests of the state and taxpayers.

One reason of the instability of the economy of Ukraine is imperfect tax legislation. High taxes impede market reforms in the country, because the biggest part of income of enterprises absorbed under pressure “tax burden”. This leads to evidence of tax evasion entities due to significant underreporting of taxable income or even complete avoidance of taxes through a transition segment in the “shadow economy” [5].

Tax system of Ukraine experienced significant changes in recent years in the principles and mechanisms of taxation, aimed at ensuring sufficient income tax payments to the budget, a fair deal for all taxpayers with a clear definition of rights and responsibilities to ensure effective functioning of the national economy. However, these improvements should continue to improve and implement in practice. That is the domestic tax system needs further reform.

Analysis of recent researches and publications. Size of the shadow economy in Ukraine today, according to some expert estimates,

exceeding more than half of gross domestic product. Accordingly income to the state budget from tax decreases.

The reduction of state revenues, lack of financingsocial in social sphere and other public purposes causes the introduction of new tax payments, increase in the rates of existing and growing corruption and crime, violation of fair competition and so on. Therefore, this problem is extremely important for Ukraine and requires constant monitoring and solution.

An important contribution to the development in the problem of combat against shadow economy made in recent years: P. Andrushko, V. Bilous, M. Hordinko, Z. Vernalii, O. Turchynov, O. Zasanska and others. Researches which are made by them shows how the presence of certain common methodological principles and techniques used in the administration of taxes in developed countries and the existence of certain national characteristics due to historical experiences, traditions etc.

World experience shows that tax policy can be effective only if in its formation into account national peculiarities of economic development. Obviously, when create a modern national system of taxation was not adequately taken into account the peculiarities of economic, social and political development of our country.

Many questions remain unanswered as to which way to boost business confidence in the state and reduce the shadow economy, how to use international experience in combating tax crimes in the Ukrainian society in transition [6].

The aim of the article are researches of causes of crime in the tax area, summarizing the characteristics and impact analysis for tax fraud of income for the state but also the selection of the most effective tools to address the problem.

The main material. The presence of the shadow economy of Ukraine, which is about 45% of the gross domestic product [2], shows the large scale tax evasion. Tackling tax evasion, which has become a norm of conduct for tax taxpayers, is crucial to the further development of the national economy.

Willful tax evasion involves the intent to obtain an economic advantage that is conscious and deliberate actions that violate the tax laws. Largely willful tax evasion depends on the overall tax burden on the taxpayer.

But not only high taxes and an incredibly large number of their species compared with other countries is a cause of crime in the tax area. There are many other reasons that can be divided into organizational and managerial, legal and socio-economic.

The reasons for the organizational and managerial include:

- poor organization of accounting and reporting for enterprises, institutions and organizations;
- incompetence of the authorities and officials engaged organizational-management functions in the economy, at all levels;
- the possibility of creating fictitious companies through imperfect procedure of registration and inspection of business entities.

The reasons of the legal nature are:

- numerous legislative changes that make difficulties not only for regulatory authorities, but above all for the taxpayers;
- unclear legislation for many commercial activities;
- no clear definition as to liability for violation of tax legislation.

The causes of social and economic are:

- disorder of economic ties between enterprises;
- lack of an effective pricing mechanism;
- loss of historical traditions, moral and ethical standards, which are based on respect for private property, entrepreneurship and labor code of honor, etc [2].

Consider the possibility of tax evasion is an important way to maintain them. There are three ways to withholding: near sources of income on the basis of a declaration on the basis of the payment message [3].

Most vulnerable to tax evasion is the second way. It provides most taxpayers data on the actual size of the object of taxation. Thus there are significant opportunities for tax avoidance that do not violate existing laws, such as:

- artificial increase in production costs and the corresponding reduction of taxable income;
- accelerated depreciation deductions, which automatically reduces the taxable income;
- the use of transnational monopolies tax “holidays”;
- gifts, liberal application of the rules of writing off “bad debt”;
- investing in bonds of local authorities, as well as charities and trust funds [1, p. 124].

Thus, there are many problems with recording the taxation encourages deliberate tax evasion, which ultimately leads to very bad consequences – the budget deficit and the slowdown of economic development.

Methods of tax evasion continuously improving, adapting to the changing conditions of economic life. A very popular method of tax avoidance is the use of “tax havens” center “off-shore”, “storage”.

“Tax haven” is a territory that leads a policy of foreign loans by offering tax and other incentives.

Center “offshore” is a kind of “tax haven”, that is the area where the registered enterprises engaged in international trade and financial transactions – transactions offshore (off-chore – which situated at a distance from the shore, outside the country). Center “offshore”, as opposed to “tax haven”, provides tax and other benefits only from financial transactions with foreign residents in foreign currency. They pursue policies to attract foreign capital, releasing non-residents of the currency and export control, giving them tax breaks [1, p. 142].

It is known, one of the popular centers “off-shore” is the British Virgin Islands. All offshore companies and their employees to the laws of the offshore areas provide the following benefits: preferential income tax, zero tax on interest, dividends, royalties, exemption from exchange control, preferential income tax rate for foreign

employees; admission of goods. That is why it is beneficial to entrepreneurs – to register their production and capital offshore.

Therefore, when tax reform is necessary to ensure an environment tax to taxpayers was disadvantageous to evade this duty. This would make a massive tax evasion impossible and impractical.

It is necessary to distinguish between tax evasion that occurs within the law, and tax evasion, which is a violation of tax laws, as is the non-payment of taxes to be paid according to the legislation. The roots of tax evasion a simple fraud are illegal in economic activity – the shadow economy.

The main reasons contributing the strengthening and increase of the shadow economy at the present stage is shown in pic. 1.

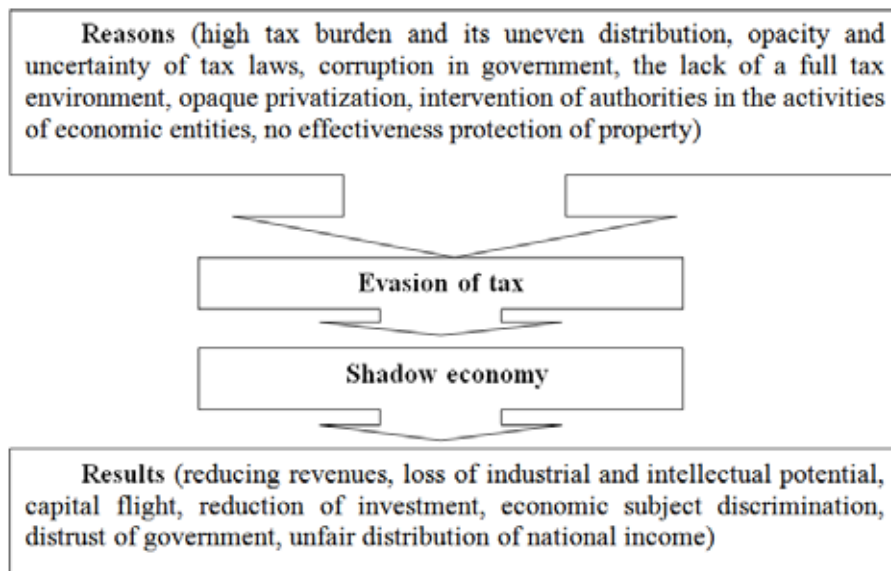
It is easy to see on the scheme that the “consequences” cause the introduction of new tax payments and increase existing rates, which leads to a further shadow economic activity and to further reduce government revenue. As result have the situation that really threatens national security and democratic development. Large scale shadow economy negatively affects the volume and structure of GDP, hindering social and economic reforms, distort data on the state of the economy. The most dangerous effects of

the shadow economy are to increase the negative impact of shadow capital in various spheres of social life, crime rates and increase in corruption. Therefore, this issue is extremely topical for Ukraine and requires immediate resolution. All branches of government must coordinate their efforts to address it.

It is known the shadow economy allows making profits using illegal methods of tax evasion, theft, vandalism, environmental, production of products harmful to health and so on.

Size of the shadow economy in Ukraine now is more than half of GDP, near 40% of all workers in some way receive income from the shadow economy. The effectiveness of the fight against the shadow economy depends on the development and implementation of government measures shadowing, which should be comprehensive, they have to combine political, legal, institutional and regulatory measures in line with the new realities of the market economy [6].

The successful reform of the tax system and the fight against tax evasion should deeply study and analyze the mechanisms and schemes that informal capital used in tax planning their activities. Topical are issues of developing a special long-term policy of legalization of shadow capital for the purpose of their further involvement



Pic. 1. The reasons that contribute the strengthening and growth of the shadow economy at present stage and the consequences of its operation [2]

in legitimate economic exchange funds. Capital, which now serve shadow economic transactions or taken abroad must be returned to Ukraine on legal basis.

It is needed for this:

- to establish a transition period of amnesty policies on informal capital by opening the way for him to legal investment by simultaneously countering its return into the shadows;

- to encourage the use of investment funds laundered (including through tax exemptions authorized funds that invest);

- to guarantee the absence of the state prosecution of owners of capital obtained through illegal means, subject to the investment of these funds in the manufacturing sector of the economy;

- to strengthen the control of capital flight from Ukraine [3].

Accordingly, funds received in response to legal process shadowing are considered as an important potential resource recovery in investment processes and implementing innovative policy of Ukraine's economy.

There is improvement of the tax system in the arsenal of measures, which should be by gradual reduction of the tax burden in the long-term process of gradual tax reform.

In order to improve economic situation in Ukraine should gradually reduce the tax burden, using international experience by adapting it to the specific conditions and the development of our country. Create conditions in which almost impossible to evade payment of tax liabilities, resulting in a gradual increase in government revenue, and ensure that the tax revenues are distributed fairly [5].

As the tax burden by introducing tax breaks for certain industries the state should provide effective control over the proper use of funds derived from tax savings. This will encourage the introduction of advanced production technology, improving the competitiveness of products, expand production, and economic growth in the country.

In our opinion, the preferential reduction in tax rates should start with those producers who can bring public authorities documented the effectiveness of financial resources that remain on the plant in case of payment of lower taxes. Effective investment of an enterprise by reduc-

ing taxes, you can count them in the direction of investment and innovation projects for the development of domestic production or similar projects of regional or national character of the definition of the minimum amount of investment required to obtain benefits.

It is also should be made more effective individual income tax, to rationalize the list of expenses that are taken into account in the calculation of taxes, and to ensure the stability of the relevant regulations. "The right thing should be done just as illegal – to be difficult to implement" – this is the main principle of income taxation in Sweden [8]. It should be noted that in this country, in order to minimize the time and costs for the procedure of payment of taxes, all taxes businesses convert one monthly payment to the account of the tax service. Further distribution of taxes between municipal and national budgets conduct tax inspections.

However, it should improve the competence and effectiveness of tax services, which together with other positives will boost Shadow Economy and efficiency to combat the phenomenon of tax evasion.

Large part of STS is represented by control activities in Ukraine. Control authorities annually tested most all businesses. The duration of a test is on average 15 working days, sometimes a few checks a year. This practice is burdensome for business (check adversely affect the activities of the company) and the state (colossal waste of time and labor tax authorities) [7].

From the January 1, 2013 the Law of Ukraine "On Amendments to the Tax Code of Ukraine on State Tax Service came into force and in connection with the administrative reform in Ukraine» № 5083-17 from 05.07.2012, but, unfortunately, the expected changes in the organization of control and the test activity of STS in this law is not provided.

It was recognized in world practice that the increase in the number of checks does not increase tax revenue. In developed countries, checks shall be only the most risky group of taxpayers, the selection of which is carried out on the basis of the risk assessment of non-payment of taxes.

State promotion of economic growth, reducing shadow economy should be carried

out through a system of benefits based on the mechanism of encouragement and motivation to a particular activity. The focus can be made on the introduction of incentives, which would stimulate production and social purpose to provide benefits in exceptional cases with sufficient substantiate them.

The most effective tool focused on preferential corporate income tax as income the strongest effect on economic conditions and potential businesses. But the benefits should not only increase the profit of the company, which remains in his possession, but encourage him to reinvest profits and expansion. Otherwise, the privileges given to use the profits for consumption, and it will not lead to increased production or to increase the budget revenues in the

future, and will look like a gift from the budget of certain categories of taxpayers. After providing benefits, the state thus gives orders to the enterprise funds that otherwise would enter the revenue of the state budget.

Conclusions. So, it is necessary to develop a comprehensive program to stimulate the economy of the state, which include a system of tax incentives for the successful fight against tax evasion and ensure receipt of stable and sufficient funds to the state budget, because that tax policy has a direct and effective impact on the economic activity of enterprises.

Thus, the creation of a rational tax system will ensure balance of national and private interests to promote entrepreneurship and enhancing national wealth of Ukraine.

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SOCIAL INFRASTRUCTURE AS AN ECONOMIC CATEGORY

The article deals with theoretical problems of studying social infrastructure as a complex economic category. The domestic and foreign scientists' views as for the content of given category have been generalized. The author propounds her own definition that enriches its content.

Keywords: theory of infrastructure, social infrastructure, ménage, forms of interaction, a service.

The problem statement. No cognitive process is done without using categories. The category is known to represent the profound concept itself in which the widest connections, relations of a specific phenomenon are reflected. The economic category in science is theoretical representation of the relations existing in an economy. In research activities knowledge displayed in the enrichment of the category content is developed, in this case – the content of «social infrastructure».

Social infrastructure is one of the main constituents of an economy which directly influences the sphere of human vital activity. Research of social infrastructure as a market category requires clear explanation of the conceptual apparatus. The formation of theoretical principles of social infrastructure investigation is one of the least developed and at the same time one of the most important problems of modern economics. The research is based on the starting theory. The main components of any theory are conceptual apparatus and starting empirical basis; starting conceptual foundations – initial assumptions, postulates, axioms, restrictions, general laws that idealize the object; the rules of logical conclusions and grounds; totality of concluded from theory statements with their argumentation.

National scientists prove the urgency of solving pointed out problems. Especially V. Bazylevych and others note «Transition from industrial to spiritual-informational society, transformation of models of economic development under the influence of globaliza-

tion of economy, intellectualization and labour individualization generate new problems on principle which do not go in the limits of traditional notions of economic theory and require new conceptual decisions and methodological approaches. Modern realia of social life characterized by tendencies of humanization, socialization, intellectualization, ecologization and globalization generate the need in the development of economic knowledge, thorough comprehension of economic processes as an integral constituent of human vital activity» [1, p. 13].

Analysis of the latest investigations and published works. A considerable contribution in the research of social infrastructure as an economic category has been made by the domestic scientists, in particular Danylyshyn B. M., Kutsenko V. I. [2], Kocherha A. I., Mazuraki A. A. [5], Son'ko S. P., Skryn'ko M. M. [9] and others. It is necessary to point out the works by Plashchynsky N. A. [7], Trubitsyna T. I. [10], Sharipova A. Yu. [13] and others among foreign scientists. As research activity is called to develop knowledge then enrichment of the content of the category «social infrastructure» remains the unsolved part of the problem and to which the article is devoted.

The task statement. The aim of the article is to research the content of social infrastructure as an economic category.

Presentation of the main material. Economic category in the science is the theoretical expression of existing in the economy relations. First of all let us define the concepts «object of cognition» and «subject of cognition». «The

object is what the subject's cognitive and other activity is directed to» [11, p. 465]. «The subject is sides, properties and relations of the objects studied with specific aim in given conditions and circumstances» [11, p. 379].

Proceeding from these interpretations of the object and subject of theory we can consider concerning theory of social infrastructure that its object is just social infrastructure as a complex economic phenomenon. The subject of the given theory is studying specific sides, properties and relations of this object in the conditions of the country's transition to sustainable development. The given condition anticipates deep transformations that must take place in Ukraine's economy. National scientists prove the urgency of solution of pointed out problems. According to scholars Son'ko S. P. and Skryn'ko M. M. today «a difficult and important task is working out theoretical solution of those problems that were developed by economic science insufficiently because of inadequate attention to them in the past...» [9, p. 77].

The term «infrastructure» is mentioned for the first time in the researches of western economists and has several meanings of explanation of its origin. According to Marxian approach the most important components of human history are real individuals, their activity and material conditions of their lives, both those which they find ready and those made as a result of their activity». Studying sphere of production directly, K. Marx explains: «...all material conditions refer to the means of labor process... they are not a part of them directly, but without them it is either impossible at all or it can take place only in imperfect form...working buildings, canals, roads and so on can serve as an example» [6, p. 18]. So K. Marx considered infrastructure as material economic conditions.

Gradually this term became widely used for studying economic and later social life. The important point in interpreting «infrastructure» became not merely its material and technical embodiment, but people's and population's evaluation of its quality in what they understood the degree of satisfying their needs. Further development of infrastructure became the course for growing needs in creating necessary conditions for vital activity of not only employee himself but also his family. The

problem of social aspects of infrastructure was still more accentuated. In 50-60's of last century nearly in all the countries development of education was observed, which sharply raised the question about infrastructure of education. Besides, at the same time there was a situation when with the reduction of working time there was a possibility of more efficient organization of free time, fuller satisfaction of physical and spiritual needs that could be achieved in the presence of the conditions which already directly influenced the efficiency of production and were relatively of independent importance.

Genealogical approach to the essence of social infrastructure is characterized by double character. Some scientists connect this term with construction and architecture (the end of the 19th century). This stage in the development of the ideas of infrastructure is connected with the names of English urbanist E. Howard and French architect T. Garnier. Thus, E. Howard came up with the idea of town-garden that has complexes of industrial, service and residential housing system, surrounded by suburban zone of agricultural areas. T. Garnier proposed the project of industrial town which consists of specialized functional zones (industrial, service, rest and residential), divided by green zones. Both in the first and in the second conceptions development of infrastructure including social infrastructure was expected.

Other scientists consider borrowing of the term from warfare where it was used for defining complex of military living buildings that provided uninterrupted operations of military subunits and took out from there the notion about minor, subordinate role of infrastructure as for basic industries. Just because of that, in our opinion, more logical are approaches to understanding the essence of infrastructure which are based on the functions performed by it or composition of economic agents who perform pointed out functions. That is why two other approaches – functional and structural-logical – are more substantial. The former is based on the idea that the essence of the concept of «social infrastructure» to the greatest extent is defined by the functions performed by this constituent of the economy and place of indicated constituent in the economy. Structural-logical approach to the determination of place and role of social infrastructure

in the economy is based on the determination of pointed out parameters of infrastructure in the structure of social production. Thus, V. Zhamin notes: «First of all, infrastructure meets the objectives of the fullest satisfaction – physical and cultural needs of all society members» [4, p. 13]. In «Modern economic dictionary» composed by Russian scientists infrastructure is characterized as «totality of industries, enterprises and organizations which belong to them, kinds of occupation called for satisfying conditions for normal functioning of production and human vital activity» [8, p. 540]. «Large economic dictionary» and other editions give similar definitions. Given definitions focus attention on a technological aspect of infrastructure.

Other view is that infrastructure is interpreted as totality of units whose activity is directed to providing normal functioning of national economy. Thus, «Economic encyclopedia» edited by S. Mochernyi considers infrastructure «as totality of enterprises, institutions, organizations that provide steady development and functioning of market mechanism of economy regulation, perpetual movement of goods and services in different spheres of social reproduction» [3, p. 704].

Further development of infrastructure problems gradually led to the consolidation of infrastructure division into industrial and social in scientific literature (B. S. Khorev [12], A. A. Mazaraki, A. I. Koherha [5] and others). Considering the essence of social infrastructure in scientific literature different points of view are expressed. Most points of view concerning interpreting the content of this concept can be reduced to two main positions. In the context of the first of them social infrastructure is considered as a complex of industries identifying them directly or indirectly with service sector. Especially N. A. Plashchynskyi understands social infrastructure as totality of industries connected with formation of society's intellectual potential. This author perceives the result of its functioning in providing social services that promote raising of population's living standard [7]. A.Yu. Sharipov [13], Yagodka A. H. [14], let us say, consider social infrastructure as totality of industries, industry sectors and kinds of activity functionally directed to production and sale of services

and spiritual blessings for population. Danylyshyn B. M., Kutsenko V. I. consider social infrastructure as a complex of objects which create general conditions of functioning of social production and population's vital activity, formation of physical and intellectual development of a socially active individual [2].

According to T. I. Trubitsyna infrastructure operates at different levels of economy: at the level of state, region, enterprise, at the level of the world practical economic relations. It must be considered firstly as a system of economic relations in a service sector that stipulates availability of similar and sometimes the same functions of different kinds of infrastructure; secondly, these relations are inherent at different levels of economic relations, that is why they cannot be equal and must perform different functions; thirdly, it depends on economic structure which it serves (that is why relations and functions are derivative and depend on areas of economy); fourthly, functioning of infrastructure is flexible, plastic, it actively reacts to those conditions in which not only infrastructure, but also areas served by it function. Fulfillment of infrastructure functions provides synergetic effect of ménage [10, p. 5].

Conclusions. So, having generalized scientific approaches to the category of «social infrastructure», we believe that it cannot be considered in isolation from aims, population's evaluative orientations, its separate groups and associations. It can be represented in the theory as a system of relations of a service sector which exists in the area and is oriented to creating favourable conditions of functioning of service market, social institutions and other forms of population's and economic agents' vitality. In our opinion, social infrastructure is steady totality of material objects with which social subject interacts providing its harmonious development and which create conditions for efficient organization of all main kinds of activity. Expediency of the propounded definition is stipulated just by the importance of social infrastructure in providing conditions for human activity and also by the thing that it includes a complex of services with the aim of efficient social reproduction. Prospects for further investigations will be directed to the determination of the content of given economic category.

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Rakitina L.I.,*Lecturer in Sociology and Psychology of Management,
Kharkiv National University of Economics***ANALYSIS OF THE FACTORS IN THE DEVELOPMENT OF HUMAN CAPITAL
PRODUCTION ORGANIZATION IN THE EMERGING KNOWLEDGE ECONOMY**

The system of internal factors that influence the development of human capital. Detail the influence of internal factors on the resulting figure. Qualitative influence of internal factors on the development of human capital production organization by confirmation of the hypothesis of the study.

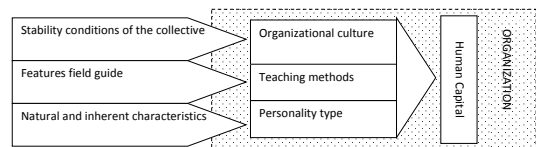
Keywords: knowledge, intelligence, capital, internal factors, human capital hypothesis, teaching methods, type of personality, organizational culture.

Introduction. New economic conditions in the twentieth century indicate a new phase of social development. Despite the fact that the center of economic development is one of its individual characteristics, the landmark is shifted in the direction of knowledge as capital and capacity for self-development and self-improvement. A new stage of development is characterized by globalization trends of social development, the transition from industrial to scientific and information technologies, their characteristic feature is the increasing role of knowledge, information and intelligence, space for realization of which is human capital.

Problems of development and human capital development company dedicated to works by foreign scholars as G. Becker [1], E. Brukynh [3], A. Marshall [3], M. Mallone, L. Edvinson [4], and local scientists: O. Grishnova [5], M. Drozach [6], V. Diyesperova [15], A. Vakulchik, G. Stupniker [7], M. Azhazha [8], B. Antonjuk [9], E. Borodina [10], A. Golovinov [11], N. Koroliova [12], I. Zhuravlev [13] G. Nazarov [14]. According to V. Diyesperov, the theory of human capital opens new perspectives to improve public relations and related accelerate socio-economic development [15, p. 6]. But before you implement policy research reserves of human capital raises the problem of taking into account the factors that affect it.

The purpose of article: theoretical and methodological studies factors of human capital in a manufacturing organization.

The main part. Summary of points of view represented in scientific sources [1-15], suggests that human capital is influenced by external and internal factors. Production organization as an independent entity capable of influencing more on internal factors, external is less achievable formed more independently. Internal factors chosen subject of study authors represented in the pic.1.

**Pic. 1. Field research subject**

The most common method for diagnosing phenomena and processes in the social environment is a method of questioning. That survey using pre-designed questionnaires Bureau staff training and professional development (BTD) and the Bureau works with experts and officials (BWO) specific production organization made it possible to obtain an estimate of the internal factors of human capital:

1. Summarized assessment of the development team of three intelligence (logical, emotional and practical).
2. The relevance of methods of vocational qualification potential through education, which were divided into groups: a) on the job training

(coaching, mentoring, training), b) training outside the workplace (lecture, training, role play, presentation, sharing experience).

3. Characteristics of organizational culture (examined the prevalence and relevance of organic values, bureaucratic, participative and entrepreneurial cultures).

Quantitative measurements of selected characteristics for the study was carried out in points, and was elected five-interval scale in which score 5 points noted the highest level of positive characteristics.

By analyzing the literature [12, 13] formulated the following hypotheses subject to testing:

1. Each group has its own list of relevant resources of human capital and the conditions for their entry into force.

2. Each team uses a special combination of teaching methods to develop professional capacity.

3. Organizational culture that prevails in the team is a synthesis of values of reference crop.

Hypothesis testing is implemented using estimates of actual (A) and desired (D) of performance.

Diagnostic Results of intelligence staff of two sections are presented in table. 1.1.

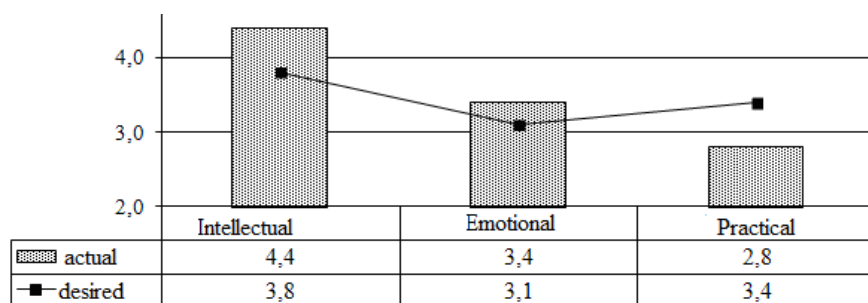
Table 1.1

**Assessment of personality types
in two parts (GPA)**

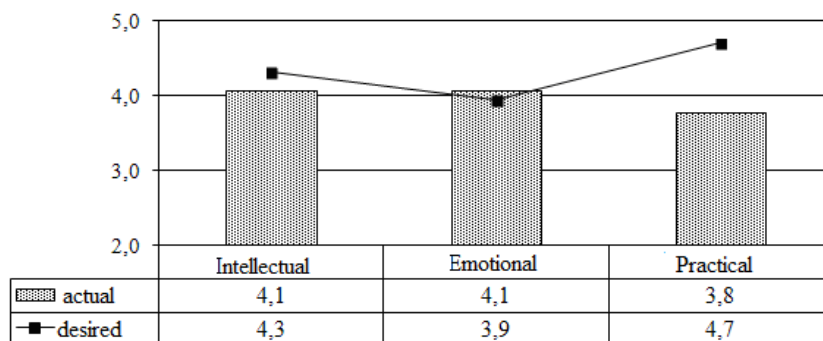
| Type of intelligence | BTD | | BWO | |
|----------------------|-----|-----|-----|-----|
| | A | D | A | D |
| Intellectual | 4,4 | 3,8 | 4,1 | 4,3 |
| Emotional | 3,4 | 3,1 | 4,1 | 3,9 |
| Practical | 2,8 | 3,4 | 3,8 | 4,7 |

Graphically, the results of testing training methods shown in Pic. 1.1.

According to the table. 1 and Pic. 1 shows that both groups have problems with emotional intelligence, both groups have the actual level of development that is close to the desired. Most attention should be given to the heads of groups of practical intelligence subordinates.



Bureau staff training and professional development (BTD)



Bureau works with experts and officials (BWO)

Pic. 1.1. Diagnostic Results personality type in the departments

Table 1.2

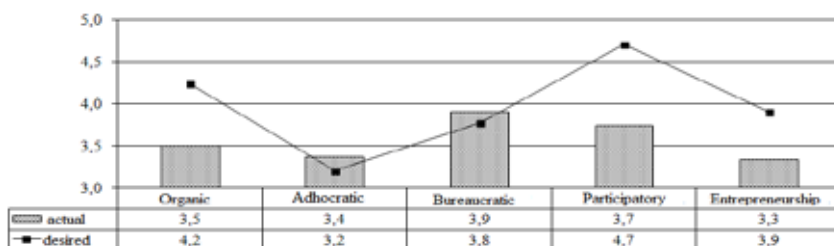
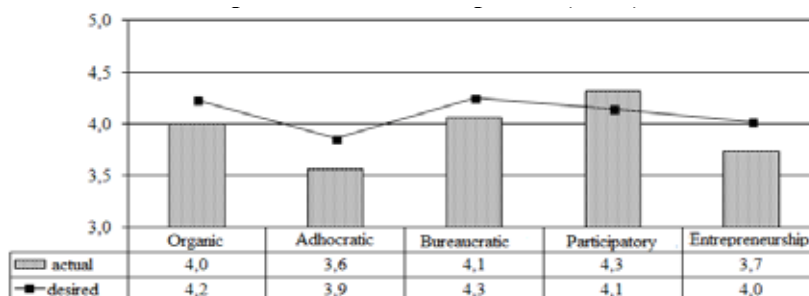
Assessment methods of teaching staff of two sections (GPA)

| Index | | BTD | | BWO | |
|---------------------------------|------------------------|--------|---------|--------|---------|
| | | actual | desired | actual | desired |
| Learning in the workplace: | | | | | |
| MHI | Instructing | 5,00 | 5,00 | 4,67 | 4,33 |
| MHH | Mentoring | 4,83 | 5,00 | 4,33 | 4,22 |
| MHC | Internships | 4,67 | 5,00 | 4,00 | 4,11 |
| MHP | Rotation | 3,83 | 3,83 | 3,22 | 4,11 |
| Learning outside the workplace: | | | | | |
| MHL | lecture | 4,33 | 4,67 | 3,44 | 4,11 |
| MHT | Training | 4,67 | 4,50 | 3,56 | 4,33 |
| MHD | Business game | 3,67 | 4,00 | 3,56 | 4,00 |
| MHR | Presentation | 4,00 | 4,50 | 3,22 | 4,22 |
| MHO | Exchange of experience | 4,00 | 4,83 | 3,56 | 4,33 |

Table 1.3

Results of the assessment of organizational culture in the departments (GPA)

| Type of organizational culture | BTD | | BWO | |
|--------------------------------|--------|---------|--------|---------|
| | actual | desired | actual | desired |
| Organic | 3,5 | 4,2 | 4,0 | 4,2 |
| Adhocratic | 3,4 | 3,2 | 3,6 | 3,9 |
| Bureaucratic | 3,9 | 3,8 | 4,1 | 4,3 |
| Participatory | 3,7 | 4,7 | 4,3 | 4,1 |
| Entrepreneurship | 3,3 | 3,9 | 3,7 | 4,0 |

**Pic. 1.4. Estimates of the organizational culture of training and professional development (BTD)****Pic. 1.5. Estimates of the organizational culture of the Bureau of professionals and employees (BWO)**

That is formulated hypothesis was confirmed.

The results of evaluation of teaching methods in two parts presented in the Table. 1.2. They make it possible to ascertain differences in the level of teaching methods in groups.

Almost two department's staff is pleased with the teaching methods such as coaching, mentoring, internships. Requires attention to mastering technology rotation bureau chief for working with experts and officials.

That second hypothesis receives confirmation. Note the low level of the desired level of use of these indicators in both departments, it may be a signal on the low feasibility of their use altogether.

Results of the evaluation values of the organizational culture in two parts presented in the table. 1.3.

Graphically, the results of training methods shown in Pic. 1.4., 1.5.

The results given in Table. 1.3 and Pic. 1.4. and 1.5 we can conclude that the third hypothesis is confirmed. In office training and skills (BTD) is actually dominated by bureaucratic type of organizational culture, team work is subject to significant levels of official regula-

tion and participatory type, the activities of the enterprise focused on the interaction of subordinate and manager in the formation of goals and determining the resources to achieve them, dominating the desired level and will facilitate efficient work team. In office training and skills (BTD) is actually a combination of observed values of all types of organizational culture, but the dominant participatory when activities of the company is focused on the interaction of subordinate and manager in shaping goals and identifying resources to achieve them, and it is desirable to increase regulation of the collective, bureaucratic type.

Conclusion. The development of human capital of teams under the influence of internal factors such as personality type that forms a combination of logical, emotional, and practical intelligence, teaching methods which ensure the development of vocational qualification potential employees, organizational culture that promotes the consolidation of the labor force individual workers to collective labor. Further research should be directed at the author's detailed analysis of the dependence of internal factors in the development of human capital characteristics of the individual team members.

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ACTIVITY PRIVATE PENSION FUNDS IN UKRAINE

In the article the features of private pension funds in Ukraine. The necessity of the operation of pension funds, the main reasons for the low level of public confidence in the private pension system and ways to improve.

Keywords: private pensions, private pension funds, pension assets.

Background. Activities of private pension funds and their impact on economic processes are not unambiguous. Periodic crises, covering individual national markets and the global economy as a whole tend to appear as distortions in the development of the financial system and the shortcomings inherent in the activities of non-state pension funds. In particular, the recent global economic crisis has once again demonstrated the existence of a real threat to the economy in case of insufficient performance of pension funds and their regulation.

Among the main causes of the declining performance of private pension funds are the lack of state supervision over their activities, the lack of a comprehensive approach to assessing the quality of these activities.

Analysis of recent research and publications. The precise place and role of non-state pension funds are the focus of many domestic and foreign scholars. Today, generated considerable theoretical and applied basis. It is important to note the contribution of foreign scholars: S. Myers, G. Markowitz, J. Stiglitz and F. Fabotstsi, J. Friedman et al. Ukrainian science since independence also made significant steps, exploring issues of private pension funds. In particular, these issues are addressed in the works of V. Korneev, D. Leonov, G. Tereshchenko, V. Unynets-Khodakivska, A. Fedorenko.

Determining significant contribution specified authors should be noted that the level at which today is the development of private pensions in Ukraine, leaving considerable potential

for further research and determines the choice of topics and its purpose.

Determining significant contribution specified authors should be noted that the level at which today is the development of private pensions in Ukraine, leaving considerable potential for further research and determines the choice of topics and its purpose.

The main purpose of the article is to summarize the theoretical framework of private pension funds, and perspectives for improving the system of private pensions in Ukraine.

Statement of main content. World experience shows that private pension fund promoted investment real economy, using the previously employed private pension assets is a necessary condition for the development of the economic system of any state. However, for optimal and efficient use of assets must first understand the nature of the PPF [13, p. 15].

The Law of Ukraine "On Private Pension Provision" 'pension fund (hereinafter – PPF) is a legal entity and is a non-profit organization, functions and operates exclusively for the purpose of accumulating pension contributions for the pension fund, followed by management of pension assets as well as provides retirement benefits to members in certain legislation [1]. Participation of people in any pension fund – voluntary. An individual of their choice may be a member of several pension funds [15, c. 125].

It should be noted that the main principle in the private pension system is the demarcation and separation of pension fund assets from its founders and employees – taxpayers pension

fund administrators, asset managers and insurers to pension fund bankruptcy impossible.

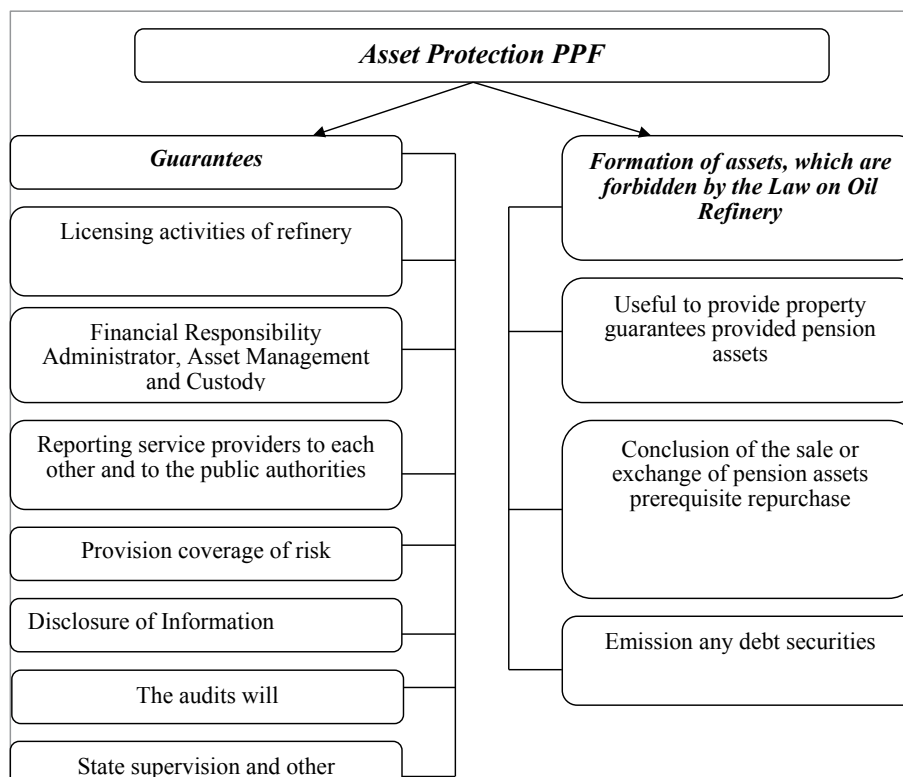
An important feature of private pension funds in Ukraine is that if participants are not satisfied with the fund, it may at any time transfer their savings to another fund which, in his opinion, is successful.

Positive phenomenon in the private pension system is gradual market concentration PPF. The number of funds in which assets are more than 10 million. Increased during the reporting period by 20%. Total assets of the ten largest funds in the last half of the year increased by 78.3 % to 378.2 million, or 78.7 % of the assets of all pension funds. According to the net asset value top three leading NPF are : National Bank of Ukraine – 362,5 mln., “ First National Open Pension Fund “ – 128.34 mln., NPF Independent Energy Industrial Union of Ukraine – 66170000 UAH. [7, p. 228].

Currently, pension funds are new financial institutions for the vast majority of the population of Ukraine. This explains the distrust of

citizens towards them. Today, the state does not encourage confidence in the existence of private pensions. No national strategy nor is awareness campaign on the need for independent working population ensuring their future retirement benefits. Almost 21 million working population to non-state pension funds attracted less than 2%. In countries with developed market economies, these figures are ten times larger. Most of those who contribute to the PPF – a company. Only 4% of the contributions to the PPF – payments to individuals. With over one million employers – businesses investors pension funds over five years of their existence were only 2300 or only every five hundredth venture [c. 14-15].

To increase confidence in the PPF must satisfy certain safeguards pension fund assets (Figure 1). It should be noted that one of the safeguards of NPF assets are reserve coverage. As financial institutions form the reserves to cover the risk of default of principal on loans, guarantees, purchased securities and other types of



Pic. 1. Asset Protection PPF

Source: author improved the materials [9, c. 13]

debt recognized under non-standard techniques confirmed the order Natskomfinposluh Ukraine from 01.03.2011 № 111 [11].

Also, to protect the assets owned by the formation of PPF assets, which are forbidden by the Law of Ukraine “On the private pension system”. So this law specifically defines the list of assets of the pension fund, the limits of their investment, and trims areas of asset management. Formation of PPF assets at the expense of assets in cash, securities and other assets that are not prohibited by law, in accordance with the approved investment returns, which determines the investment policy of the fund. In investment returns reflected the composition of the pension fund, the main areas of investment of pension assets and investment restrictions on pension assets, are set within the general requirements and investment limits specified by Art. 47-49 of the Law of Ukraine “On Private Pension Provision” [9, c. 13].

This pension assets may not be pledged and they can not be paid any penalty or forfeiture applied if they are formed from the funds received for reasons that are not contrary to law. In the pension assets and can not be paid any penalty for obligations founders pension fund administrator, custodian of the fund and the

insurance company with which the contract of insurance life annuities participants in a pension fund or an insurance contract the risk of disability or death of member of the fund.

Private pension fund allocates assets in various financial instruments that minimize risks through the distribution of funds among a large number of investment instruments. This ensures a stable investment income and reliability of future pension payments. Another significant advantage is that the ownership of the invested funds of citizens does not require any additional performance conditions and comes after the admission fee for an individual retirement account.

Statistics show an annual growth of key quantitative indicators of private pension funds, such as at 31.03.12 administrators of pension funds was concluded 74,572 pension contracts with 61,231 depositors, of which 2,385 contributors, or 3.9%, – legal entities and individuals – entrepreneurs who pay pension contributions for members, who account for 1 098.3 million. pension contributions (95.4% of total pension contributions in the system Refinery) and 58,846 depositors, or 96.1% – individuals, who account for 4.6% of total pension contributions [2].

Table 1

Dynamics of the main indicators of private pension funds

| Private pension funds | 2010 | 2011 | 31.03.2012 | Deviation,% |
|---|--------|--------|------------|-------------|
| | | | | 2011/2010 |
| Total number of pension contracts (thousands of units). | 69,7 | 75,0 | 74,6 | 5,3 |
| The number of participants for pension contracts (thousands of units) | 569,2 | 594,6 | 586,6 | 25,4 |
| Total assets of PPF (million UAH) | 1144,3 | 1386,9 | 1 467,2 | 242,6 |
| Pension contributions (million UAH), including | 925,4 | 1102,0 | 1 151,3 | 176,6 |
| - From individuals | 40,7 | 50,6 | 53,0 | 9,9 |
| - A legal entity | 884,6 | 1051,2 | 1 098,1 | 166,6 |
| - From individuals – entrepreneurs | 0,2 | 0,2 | 0,2 | 0 |
| Pension payments (mln.UAH) | 158,2 | 208,9 | 219,5 | 50,7 |
| Number of people got / get pension payments (thousands of units) | 47,8 | 63,1 | 65,3 | 15,3 |
| Total investment income (million UAH) | 433,0 | 559,9 | 513,0 | 126,9 |
| Total expenses reimbursed by the pension assets (mln. UAH) | 64,6 | 86,6 | 91,1 | 22,0 |

Source: Based on Ministry of Social Policy of Ukraine [10]

Of course the system of private pensions in recent years developed very rapidly. The main indicators of a fund and the rate of growth shown in (Table 1).

As can be seen from Table 1 that for 3 months in 2012 PPF worked almost as for the whole year 2011, as such factors as: the total assets of PPF pension contributions, pension payments and the amount of expenses reimbursed by assets, has increased in accordance with the previous year. Thus, we see that the NPF each year tends to increase, thus increasing public confidence and increases their level of financial literacy.

Please note that the employee participated in the pension fund benefit not only additional allowances in retirement, but the fact that regardless of the duration of his life if these savings will not himself, his family. Guarantee of obtaining these savings and profits in the future is to invest pension assets, the purchase of stocks, bonds, real estate, then the income from these assets is allocated in proportion to the amounts in the accounts of individuals. In order to hedge against losses PPF should be in agreement with asset management noted the following commitment – ensuring minimum yield at the official inflation rate.

Foreign scientist George Friedman predicts that the PPF will become popular soon as PPF in the exercise of private pensions have significant advantages over other financial institutions that provide similar services [17]. Comparing the activities of banks, insurance companies and PPF advantages are as follows:

- PPF fully distributes investment income between the parties and can not go bankrupt, as provided for oversight by the state;
- To fund certain benefits provided by tax legislation;

- Unlike banks PPF requires a considerable amount for the down payment, that contributions can be made small periodic payments and in some circumstances permitted their suspension.

Despite the positive development of private pension provision in this area still remain many problems. First and foremost is the lack of financial instruments in which to invest profitably accumulated in pension fund assets. Therefore, the most effective and the fastest way to stabilize the situation on the PPF will realize savings through non-state funds rate.

Thus, the activities of pension funds play an important role in balancing supply and demand for investment resources, which in turn ensures long-term stability of the financial markets is an effective tool for the harmonious development of economy, promotes the development of both financial and industrial sectors of the national economy. For the further development of private pensions, the creation of appropriate conditions that promote stable functioning of NPF in today's market conditions, particularly in view of the negative impact of the global financial crisis, the governing body and control of private pension, you must develop a program of activities that will growth of pension funds' assets, encourage their investment activities and will increase the level of investment income of the Fund.

Conclusions. In summary, the development of a fund to create additional mechanisms to protect retirement savings to protect the rights and interests of investors and participants to create a reliable system of investing pension assets, providing awareness of, and creating a positive image of the PPF. These measures will help to improve the mechanism of private pensions based on effective market orientation of social policy.

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MONEY, FINANCES AND CREDIT

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THEORETICAL ASPECTS OF THE STUDY OF THE ECONOMIC SUBSTANCE OF THE RESOURCE BASE OF THE BANK

The article reviews and summarizes modern interpretation of the economic notion of resource base of commercial banks. Author's understanding of the category of «resource base of the bank». Analyzed the value of the resource base of the banking institutions on the impact on the banking system and the national economy as a whole.

Keywords: banks, resource base, bank resources, resource potential of the bank.

Statement of the problem. In the financial and credit sector of economy of Ukraine principal place owned banking system that provides a flow of resources across sectors which significantly affects the economic development of the country.

Today the problem of scarcity of financial resources has become particularly urgent, important is the formation of banks' resource base and increase its volume, improve its structure and improving its management tactics.

Formed properly and sufficient in terms of banks' resource base is an indicator of future profitability, maintain adequate levels of liquidity and confidence on the part of market relations. Extensions enables resource base to meet current needs and the needs of investment-related businesses in financial resources. However, during the financial crisis in Ukraine was the problem formulation and the use of bank resources. Accelerated growth of production led to a strong demand for commercial loans, which in turn requires rapid growth of bank resources. Addressing this issue requires improving the resource base of the formation, and thus necessitates his research.

Analysis of recent research. Issues nature of the resource base of banks were opened by both domestic and foreign economists. Significant contribution made by Ukrainian authors such as: Alekseienco M., A. Baranowski, A. Vasyu-

renko, A. Dzyublyuk, G. Dougan, L. Prymostka, M. Savluk etc. Research resources bank paid a lot of attention and foreign scholars, namely Ashauer G., D.J. Carlson, D. Mc-Naughton, D.T. Koch, Mr. Rose.

The study is a synthesis of theoretical approaches to determining the nature of the concepts of "resource base bank", "banking resources" and the formation of the basis of their own interpretation of this concept.

The main material of the study. Resource base of banks – is the foundation of any bank, so understanding the economic substance of bank resources, the problems associated with their formation and use effective for the intended purpose, it is extremely important for domestic banks in post-crisis recovery.

Resource base of the bank – is a complex concept that includes a system of indicators that reflect the presence, location and use of financial resources.

To investigate the effect of the resource base of the bank should be to analyze related concepts such as "banking resources" and "resource potential of the bank".

In studies of national scientists term "resource bank" is interpreted as a combination of equity and liabilities of the bank, which they use to conduct active operations. In some works under the obligation of banks to understand resources or just involved some elements

of borrowing by banks. However, there is no integrated system components that form the resources of the bank, which affects the assessment of their structure.

In economic encyclopedia contains a definition of “banking resources – a set of resources that are available to and used by banks for lending and other transactions” [7, p. 110].

Foreign scientists term “resource bank” do not use, because such a thing is not seen as an object of self- study. They interpret “bank resources” through passive operation, the essence of which is to attract depositors, lending to other banks, issuing own debt securities and other transactions made as a result of increasing the resources of the bank.

Some scientific studies under the “resource base” is meant the funds involved in the liabilities of commercial banks. In fact, there is identification of the concepts of “resource base” and “bank resources”.

Despite the many studies on banking activities in scientific works no unambiguous interpretation of the term “financial resources of the bank”. Especially seen contradictory opinions between Ukrainian and Western economists.

The term “financial resources of the bank” in the scientific works of Western scholars is not applicable. Yes, Edwin G. Dolan, Colin D. Campbell and Rosemary J. Campbell, analyzing the sources of funds of the banking institutions feel the need to take into account the liabilities of banks that displays deposits, borrowings and equity bank [8].

Identical to analyze the scientific work “Kommercheskye banks” sponsored by E. Gill R. Cotter and E. Reed, which states that to understand the basics of banking primarily to consider Article bank balance. The main sources of funds are as integral liabilities, particularly emphasized the issues related to the management of passive operations of commercial banks [9].

British scientists Polfreman D. and F. Ford category “financial resources of the bank” is not used, but also focus on passive operations of banks. Liabilities analyzed by major groups balance sheet of the bank as a source of funds that the bank uses in the course of its activities. These economists are two main sources of resources: money owners (shareholders) and investors [10].

American scientist P. Rose considers liabilities and equity of the bank as the total funds from appropriate sources that provide the necessary bank buying power to purchase assets. Thus P. Rose liabilities to bank credits only deposits that belong to different users, and deposit borrowing money and capital markets, equity capital it considers long-term funds invested by the owners of the bank.

Domestic scholars (A. Moroz, M. Savluk) states that “the resources of banks – a collection of resources that they have available and used for active operations” [3, p. 30].

M. Alekseienco in the book “Capital Bank” notes that bank resources – a set of financial resources and expressed in monetary tangible, intangible and financial assets held by the bank and can be used by them for active operations and services” [1, p. 31].

J. Dougan said that “banking resources” – a bank accumulated free cash businesses under the ownership of commitments, or debt for the next placed on the market for profit” [5, c. 4]. This definition emphasizes the accumulation of commercial banks resources businesses, but at the same time is not taken into account is an important component of bank resources as equity banking institution.

Precious resources can be viewed in two dimensions, micro (individual bank resources) and macro (resources of the banking system as a whole).

Resources of a single banking institution – this means that the bank uses in the course of their activities on a commercial basis and in accordance with the requirements of regulatory authorities. That bank resources in microeconomic terms are accumulated bank funds by issuing equity securities derived on the basis of credit relations with other economic entities and funds intra origin, namely the performance of the bank, which are used in the placement of the identified areas for bank profit, maintaining adequate liquidity level, strengthening the material and technical base of the banking institutions and so on.

Looking at the macroeconomic perspective, under Resource understand – a set of economic relations concerning the formation, distribution and use of the entire banking system. If more, it is all banking resources of the country, used to

meet the needs of households, the financing of public needs, such as the budget deficit, investment activity, both for banks and for other subjects of economic relations. Precious resources at the same time is an important determinant of economic growth in the country and economic restructuring.

Scientists, economists V. Kolesnikov and L. Krolivetska under the category of “banking resources” understand the equity of the bank involved and borrowed funds available to the bank and used in active operations, allocation of funds mobilized to produce adequate profits.

By S. Pawluk agrees with this interpretation, but adds to the fact that commercial banks are not only engaged in active operations, but also provide a wide range of services, from receiving commission income. The profitability of the bank shall be sufficient for the formation of reserves, dividends to shareholders and the bank.

Taking into account the developments of economists and legal framework, S. Koval offered the following definition: “the financial resources of commercial banks – a collection of their own, attracted and borrowed money from his possession and used in the process of banking activity” [11, p. 115].

Most approaches to the interpretation of the categories of “banking resources” and “resources of commercial bank” is their identification, which in our opinion is quite correct. However, some scholars such as A. Epifanov, H. Maslak, J. Sala consider these concepts differ in economic content. “Resources Bank” they understood as “a set of resources that are available to the bank and use it for credit, investment and other active operations”, and in determining the category of “banking resources” they believe that “specialization should follow a particular banking institution”. That is, these economists argue that the term “commercial bank resources” broader than “bank resources”.

Regarding “resource potential bank”, we can mention that it is not covered in the economic literature, domestic and foreign authors. Vasyurenko A. and I. Fedosyk the term “resource potential bank” understand “the totality of all financial assets of the bank from its immediate disposal, and tools that could be potentially involved banking institu-

tion as a result of effective full-blown banking or pryroscheni or lost in the case of active operations” [2]. The authors distinguish the current resource potential, the bank presented resources, and overall resource potential, which consists of the actual financial resources and potential financial resources bank [2].

In view of the above, it is expedient to consider such a thing as a “financial strength of the bank”. Financial strength is an integral resource potential of the banking institution. It refers to a set of financial resources and competencies available to the bank and used it to ensure that in the future an appropriate level of financial stability, solvency, liquidity and other indicators of financial condition.

Financial strength is one of the main components of resource potential banking institutions along with material resources, organizational, managerial, technical, and spatial information.

However, the bank financial strength provides a resource base and future financial income. By “prospective financial income” mean – potential for financial resources that can be a result of engaging in active operations in the future.

In view of the above, it can be argued the term “resource potential bank” is much wider compared to the resource base, as the base resource potential of the banking institution itself forms the resource base of the bank, along with other types of resources.

Returning to the resource base is the traditional understanding of it as a set of resources that are circulation banking institution. This interpretation is substantiated by the fact that the funds managed by the bank is the financial basis for its operation.

However, under the category of “resource base” can be understood as a set of resources and that the bank uses to build assets. Therefore, to analyze the resource base can not only conventional wisdom, as a combination of cash that is available to the bank but more commonly, when the category of “resource base of the bank” also include economic and organizational resources (branch network, human resources bank, especially logistics) that have an effect on the development of banking institutions to provide adequate competitiveness for the bank and stimulate additional resources.

V. Kiselev interprets the concept as follows: “resource base of commercial banks – is the total capital that is formed in the policies of the banking institution increases in equity and borrowed funds and used during active operations to meet the social and self-interest” [6, p. 99].

Under the “resource base” is understood as – set derived from the turnover of business entities and income of the population who are mobilized by the bank under the terms of the obligation of property and debt for the next placement among businesses and individuals who require banking resources in order to obtain return [4, p. 112].

M. Alyekseyenko believes that the concept of “resource base” the most suitable for the development of strategic frameworks formation of bank resources, while the term “bank resources” reflects funds actually already in the possession of banks. Primarily, this means that the term “resource base” describes the ability of banks to attract money market funds that are involved or not yet involved in the banking and monetary circulation, which lays the foundation for the expansion of banking. Resource base depends on the one hand, the scale of the money market, particularly in supply of money, and the other – on the funding needs of the state, the share of money in circulation beyond the banks [1, p. 28].

In our opinion “resource base of the bank” is identical to the concept of banking resources. According to the resource base include: equity and borrowed funds involved. On the interpretation of the authors on the fact that the resource base should be classified as those resources that are mobilized in the future, we do not quite agree, because we believe that the category of “resource base of the bank” are useful in the analysis and characterization of resources available to the banking institution for a fixed period of time.

As you know, the banking practice of commercial banks’ share their own, attracted and borrowed funds. Own funds or capital – it costs that are directly owned by the bank. They consist of the authorized capital of the bank and retained earnings, perform mainly a protective function and have a relatively small percentage of total bank capital. Most of the resources are attracted and borrowed funds.

Much better understand the nature of the resource base of the bank by making possible the analysis of the sources of its formation, the structure.

The formation of the resource base of commercial banks affects their role in the financial system:

- As intermediaries in the money market;
- As subjects of economic relations that operate at a high level of financial risk;
- As businesses that operate on a commercial basis for profit.

Given this, banks engaged in shaping their resource base as follows:

1. Shape equity for economic independence and performance of the bank’s financial obligations.
2. To carry out the mobilization of temporarily free funds and transform them into assets. That attract funds from individuals and legal entities, placed them on his behalf, on its own terms and its own risk, open bank accounts and serve.
3. To carry out borrowing money by issuing and selling debt securities receive funds in the form of a loan from the Bank and other commercial banks.

The result of our studies and generalizations about understanding the relationship of the concepts of “resource base of the bank”, “banking resources”, “financial capacity”, “resource potential bank” shown in Pic. 1.

Formation of banks resources is influenced by certain factors – economic, financial (level monetization of economy, especially tax policy, increase of foreign investment in the country, the activities of non – finance and credit intermediaries, government loans, market conditions, economic growth, etc). At the micro level, the entity significantly affect the total cash flow of the bank, the profit, the financial resources and more.

Of great importance in the formation of banks’ resources play a savings of households also accumulate under the influence of financial factors, demographic, political and social.

Today, the formation of banks’ resources is a priority for economic growth. The banking sector must have a sufficient amount of resources for operations related to the current credit needs of businesses and to encourage investment, cre-

ation of necessary reserves and liquidity support. Sufficient amount of resources the bank significantly affects the interest rates on active and passive operations.

On the basis of analysis of different approaches, both domestic and foreign scholars, the interpretation of the term “resource base of the bank” under it mean: the aggregate of all financial resources at the disposal of the banking institutions, and are used to attract resources in the domestic and international financial markets for profit, maintaining a positive image and a high level of competitiveness, enlargement of active operations and increase capacity to mobilize financial resources in the future.

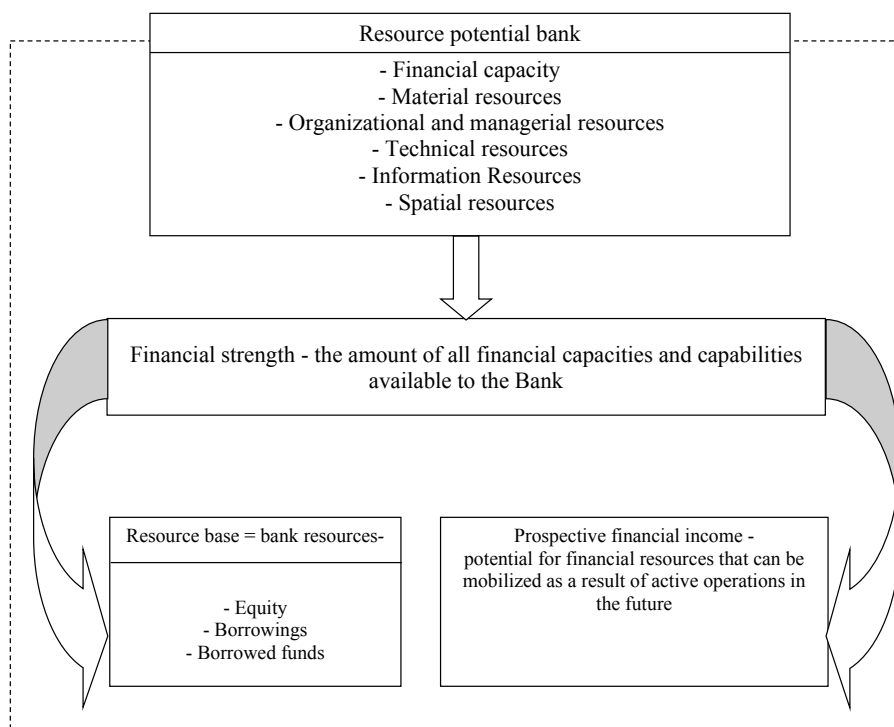
Conclusions. Thus, in the economic literature there is no single definition of the resource base, however, the interpretation of scientists are very similar. The term “resource base of the bank” mean: the aggregate of all financial resources at the disposal of the banking institutions, and which used to attract resources for the

domestic and international financial markets for profit, maintaining a positive image and a high level of competitiveness, enlargement of active operations and increase the capacity to mobilize financial resources in the future.

Given the above, we can conclude that the role of the resource base of banks is significant because it affects the performance of banks, the level of market competitiveness of banks and the banking system of the country as a whole.

Because banks funded all industries, organized mediation, is the sale of securities and real estate asset management. Therefore, the efficiency of commercial banks depends essentially on the stability and growth of the national economy.

The growth of banks’ resources will strengthen Ukraine’s banking system as a whole and is a prerequisite for the transition of the national economy development level of countries with developed market economies.



Pic. 1. The relationship of the concepts of “resource base of the bank”, “banking resources”, “financial capacity”, “resource potential of the bank”

Source: Developed by the author

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THE INSTITUTIONS FEATURES OF FUNCTIONING OF COMMERCIAL BANKS AND CREDIT UNIONS IN THE FINANCIAL MARKET OF UKRAINE

A structure and functioning of commercial banks and credit unions is exposed at the financial market of Ukraine. Basic tendencies, state, role and development of commercial banks and credit unions, are considered at the market of financial services of Ukraine. The basic criteria of activity of credit unions of Ukraine are analysed.

Keywords: financial market, financial institute, commercial bank, credit unions, financial services.

Statement of the problem. One of the key problems in the financial market of Ukraine is the uneven development of its institutional structure. Structural imbalances narrow supply of financial services, and create a dependence on financial market dynamics of its key segments – banking sector. Therefore, it is important to build upon the financial institutions that can compete directly with commercial banks and create a positive market momentum for improving financial services. Effective alternative to banking institutions, credit unions act, and therefore an important issue is to identify areas of improvement of their activities to the institutional development of the financial market of Ukraine.

Analysis of recent research and publications. Theoretical and practical aspects of the institutional structure of the financial market considered as foreign and the domestic economic science, especially foreign scientists : L. Zinbalesom, E. Soto, R. Kolb, F. Myshkin, R. Rajan, R. Rodriguez, D. Stiglitz, R. Tobin, W. Sharpe. What is important is the contribution of local scientists to study the problems of the financial market of Ukraine. Formation of the structure of the financial market considered: L. Alekseyenko, V. Bazylevych, Z. Vasilchenko, V. Kornieiev, V. Mishchenko. The specific activities of credit unions and their place in the institutional structure studied: E. Galushka, M. Krupka, M. Manylych, G. Tereshchenko, A. Jurkiewicz. However, there are several areas of research that require more in-depth scientific

studies, including the interaction between commercial banks and credit unions, crossing their functions in the area of service provision in the financial market and identify institutional factors to increased competition between financial institutions.

Problem. An important issue that requires study is to identify the institutional characteristics of economic activities of commercial banks and credit unions and development areas to increase their functional efficiency in the provision of financial services in the financial market of Ukraine.

The main material. Consideration of the institutional structure of the financial market of Ukraine requires detailing the functions of financial institutions based on their place in the system of redistribution of financial resources. The institutional structure of the financial market consists of three levels: institutions, regulators provide institutional conditions of the financial market, functional institutions engaged in the redistribution of financial resources through institutionalized contracts – financial instruments and institutions infrastructures provide a better implementation of the functions of financial institutions functional level [1, p. 6]. Development Financial Institutions functional level determines the redistribution process and the effectiveness of financial resources in the national economy.

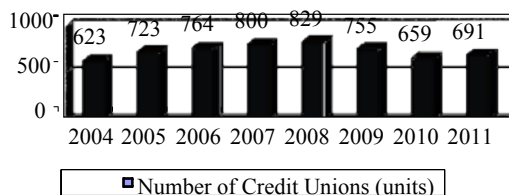
Applied to all kinds of financial institutions relevant functional elements of the institutional framework is [4, p. 10]:

- at institutions whose main function is to ensure the redistribution of functions available cash resources : commercial banks, credit unions, finance companies ;
- at institutions whose main function is to redistribute risks: insurance companies, pension funds,
- at institutions that perform the function of redistribution of property: collective investment institutions.

As Professor V. Korneev, redistributing segment on available cash resources, there are three main elements of the structural organization of financial markets [3, p. 28]. This commercial banks, credit unions and finance companies the key and most advanced in the Ukrainian economy is the banking sector. Historically, the first thing he formed and became the determinant of the financial market of Ukraine since the early 90s of the twentieth century to the present.

However, an alternative and an important element of the institutional structure of financial markets at the functional level in terms of executing the redistribution of financial resources, serve credit unions and finance companies. If financial companies provide financial services, partially affecting the scope of market interest commercial banks, credit unions operating in the segment of consumer lending – “paternal» commercial banks and acting as a direct competitor banks [7, p. 89].

Analyzing the status of credit unions to note two points. First, high quantitative dynamics of these financial institutions by 2008. Second, a significant reduction in the number of credit unions in the post-crisis period (Pic. 1).



Pic. 1. The dynamics of credit unions in Ukraine, 2004-2011 gg.

Compiled by the author according to [8]

The explanation for this is the high sensitivity of the financial institution to financial market. Since the form of credit unions are direct competitors in a stronger banking system, the

possibility of their survival depends on more credit risk (with less emphasis on the creditworthiness of the borrower) and deposit operations (with a greater percentage of the loan), and this leads to a rather high level of risk the financial activities of the credit union [2, p. 92]. Stiff competition from credit unions more powerful resource for commercial banks and customer base helped raise the proposed credit union interest on deposits and its fixation on the highest, compared with banks level.

In a way it is possible to attract and retain investors, but it has increased the cost of credit offered by credit unions. Comparison of rate of interest on deposits and loans of commercial banks and credit unions shows that the interest rate of deposits of credit unions (25%) is almost twice the interest rate commercial banks (12.8%), but the percentage of loans more than doubled in credit unions (36.4%), compared to banks (17.8%), which reduces the number of honest borrowers and marginalizes customer base, and the main task of the institutional functioning of credit unions – reducing the cost of borrowed resources is performed.

High interest rates on loans credit unions generate additional risks of delinquency and loan default. According to G. Tereshchenko, institutional weakness of Credit Unions of Ukraine lies with inflating interest rates, because it leads to bad loans as a result of rising debt union to depositors and reduce the credibility of these institutions [6, p. 93].

It should be noted that the share of assets of credit unions in total assets decreased steadily since 2008. This trend illustrates the very high sensitivity of credit unions to the crisis, in fact they all financial institutions have experienced the most negative impact of the crisis [5, p. 136]. There is a significant imbalance between the economic potential of commercial banks and credit unions, which is an illustration of the calculation of the ratio between the number of commercial banks and credit unions and average assets per financial institution (Table 1).

In an analysis of the dynamics of credit unions and commercial banks is the tendency of advanced quantitative development of commercial alliances. If in 2004 one bank fell 3.89 credit unions in 2007 is 4.57 (an increase over the period 2004-2008), and the ratio of

average assets per financial institution shows that if by 2006 relative asset growth of credit unions in relation to banks was a positive trend (2004 to 1 hryvnia assets accounted KS 621.5 uSD. assets of banking institutions, and in 2006 only 489.8 USD 1 hryvnia assets of banking institutions), despite actual discrepancy by volume, it is possible to note the positive trend of increasing assets of credit unions.

Since 2007, banks have increased their assets, per financial institution growth for 2007-2009 was 46 %, while credit unions have managed to build up assets of only 11 % in 2008, and in 2009 actually decreased average assets at 1 COP at 24%. These trends clearly indicate the depth of the problem of comparative institutional development banks and credit unions.

In fact, the banking sector in terms of not only dominated credit unions, and you can tell dissolves their institutional activity. The financial capacity of the commercial banks makes them a priori more competitive position, marginalizing credit unions and other financial and credit institutions.

The loss of economic potential credit union generally reduces the competitive tension in the market deposit-credit financial services, but also it reduces the quality of financial services and the loss of very broad customer base, meet the financial needs which commercial banks

can not comprehend either physically or organizationally. Ultimately, the displacement of the financial market credit unions work against most commercial banks, as declining customer base, reduces the amount of cash payments.

Conclusions. The development of high-quality financial market is competitive provision of each of the institutional segment, and therefore stabilization of credit unions and increase their economic potential is an important and urgent task, the solution of which lies in the resolution of conflicts in the activities of commercial banks and credit unions prevailing in the financial market of Ukraine.

We believe that further development of credit unions in Ukraine will be determined by the concentration and rate of growth of assets. In this sense, the prospective financial capacity is an association of credit unions and provides greater flexibility in operating activities through the establishment of co-operative banks. Developing the concept of cooperative banks functioning as the core operations of credit unions in a given region is a promising area of research and needs further development.

Another important promising line of research supports the development of the concept of quality of institutional regulation of credit unions. Proximity to the banking sector and the specifics of the credit union, in our opinion, can moni-

Table 1

The ratio between the number of banks and credit unions and average assets for each commercial bank/credit union in the 2004-2010 Famine in Ukraine

| index | year | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|
| | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 |
| Number of active banks, ed. | 160 | 165 | 170 | 175 | 184 | 182 | 194 |
| Total assets of banks billion. | 34,34 | 223,02 | 353,09 | 619 | 973,3 | 1001,6 | 1090,2 |
| Assets 1 Bank mln. | 839,63 | 1351,6 | 2077,0 | 3537,1 | 5289,7 | 5170,3 | 5619,6 |
| Number of operating credit unions, ed. | 23 | 723 | 764 | 800 | 829 | 755 | 659 |
| Total assets of credit unions billion. | 0,84 | 1,94 | 3,24 | 5,26 | 6,06 | 4,218 | 3,43 |
| Assets of the credit union for 1 mln. | 1,35 | 2,68 | 4,24 | 6,58 | 7,31 | 5,58 | 5,24 |
| The ratio between the number of banks and the number of credit unions (CUs / bank) | 3,89 | 4,38 | 4,49 | 4,57 | 4,5 | 4,14 | 3,39 |
| The relationship between average asset 1 bank and credit union bank 1 | 621,5 | 504,1 | 489,8 | 773,9 | 724,5 | 926,5 | 1072,3 |

Prepared according to : <http://www.bank.gov.ua/>; <http://www.dfp.gov.ua/>

tor their activity institution – banking regulator – the National Bank of Ukraine. Important area of prudential regulations for example banking for further research in this area is to develop a mechanism of regulation and the development of prudential regulations for example banking regulations.

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PROPOSALS TO IMPROVE THE ORGANIZATION OF ACCOUNTING OF INVENTORY AT THE PREMISES

The question of accounting for inventory and reporting to the enterprise. The recommendations for the organization management system for storing inventory in warehouses.

Keywords: organization of accounting, inventory, warehouse, analytical accounting, reporting forms, management system.

Statement of the problem. Effective management of inventory is important, especially in plants where large flows of concentrated wealth. The transition to a market economy requires the development and innovation on the organization of accounting of inventory in warehouses enterprises. This necessitates the implementation of proposals to improve the organization of accounting of inventory in warehouses of enterprises in order to achieve the most effective results.

Analysis of previous research and publications. The issue of accounting, recently attracted increasing attention in the works of local scientists – such as F. Butynets, B. Sopko, M. Pushkar, N. Tkachenko, V. Rudnitskogo, M. Bilyk, R. Chomiak, J. Karabaza and others, as well as foreign – A. Bakaeva, L. Ronshteyna, V. Kerimov, V. Chernov, N. Chebanov, V. Sotnikova and others.

However, until now a number of fundamental issues, including the organization of accounting of inventory in warehouses remain controversial and require improvement in the field based on the production and activities of the enterprise.

Problem. The objectives to achieve this goal is to identify areas of inventory management of enterprises.

The main material of the study. For proper accounting of stock in the company before you

need to answer a number of questions: where, when, how much and for what amount received stocks as executable programs supply, to whom, when and how much inventory is released, as the program is executed industrial consumption; that the balance of certain types of stocks and how to adhere to established limits and so on.

Necessary preconditions for the proper organization of accounting for inventories is [1, p. 127]:

- The rational organization of storage facilities;
- Working range of stocks;
- Availability of guidelines and inventory records;
- Correct grouping (classification) stocks;
- Development expenditure norms inventory.

To arrange an uninterrupted supply, placement, storage and issuing of inventories to production plays an important role properly organized warehousing, because the enterprise is not always possible to achieve full harmonization of rates of supply of material resources in production and marketing of finished products. Features warehousing – is the accumulation of material resources in the volume and range, sufficient for the continuity of the production process, proper storage and accounting of materials orderly and uninterrupted supply to shops and lots of inventory, preparation of materials for direct consumption, the implementation of

complex transactions associated with performance monitoring, sorting inventory. There are several methods of accounting of inventory in warehouses enterprises which are shown in Table 1.

Analytical accounting inventory is in storage through card stock control to be placed in the files of the technical groups of inventory in accordance with the nomenclature, the price tag [2, p. 7]. Analytical Accounts are grouped into groups of materials storage site, materially responsible persons on synthetic accounts and subaccounts accounting [3, p. 545]. Data for the analytical accounts summarized in trial balances. Use analytical accounting bills to control the storage and movement of inventory, their evaluation, comparison with data inventory control, as well as summarizing inventory [4, p. 5].

Accounting is greatly simplified when used in inventory control computers. In this case, all income and expense receipts are processed daily, or as they become available from stock. To provide information for management at work is important to develop methods of accounting presence and movement of inventory that would meet the needs of the company and the position (standard) 9 "reserves". Previously existing methods of inventory accounting that were produced by science and practice in recent years somewhat outdated and mainly focused on the

system of manual labour in the so-called solid (planned) state-regulated prices [5, p. 67]. This requires improvement and new approaches to the organization and methods of the analytical account of the presence and movement of inventory, which is one of the most important and most challenging areas of accounting.

The importance and complexity of quantitative analytical accounting of inventory, significant indicators of quality necessitated the search for more efficient methods of keeping inventory in order to eliminate duplication of the same transactions.

A variety of operational and accounting are called operational group- analytic method of accounting for inventory, where their records are maintained in terms of species groups and subgroups. It is recommended that in order to account for groups of materials appropriate to the group consisted of no more than 100 of their names because it facilitates and accelerates the process of identifying possible errors [6, p. 277].

To improve the efficiency of operational accounting method of accounting for inventory should detail make them into several subgroups with the expectation that in the subgroup of items of inventory does not exceed one hundred names that will control the amount of inventory to account for their movements and verification. This can be achieved by compiling

Table 1

Methods of accounting of inventory in warehouses Company

| Option accounting | Track version |
|---------------------------------------|--|
| Profiled | For each type of inventory based on primary documents called Card analytical accounting, which are accounted for in physical and monetary terms. Current analytical records made at the end of the reporting period. With data cards stock control compared balances and turns on them. |
| Batch | Source documents are grouped by nomenclature number, and at the end of the reporting period end data for each of the numbers entered in circulating information. Current data consist in physical and monetary terms for each stock and for each account |
| Balances (operational and accounting) | Balances accounting method based on the use of registers analytical accounting inventory control cards. Every day (every week, every 10 days) accounting officer the correctness of records of receipt and expenditure of material in stock and confirmed the balance on the card stock control and signed by an accountant, and every first of the month balance for each type nomenclature information is transferred to the account balances of inventory in stock (no turnovers cost allocation revenue reserves). Based on these data the results are displayed on the composition. |

Source: Developed by the author according [1, p. 131]

monthly consignment, fixed limit fence – card bill for distribution of materials and information on the direction of the incoming and outgoing inventory for each subgroup of inventory, which increases the efficiency of detection of possible errors in the storage and accounting. In addition, it should be noted that the automated program allows effortlessly generate data in the analytical data by both groups and subgroups of materials, and individual species and their varieties at any time.

Warehousing most businesses is quite complex and consists of a network of warehouses with special devices and equipment to move, store inventory (shelves, handling, weighing, measuring, etc.). Many companies are working constantly to improve storage facilities using different means of mechanization and automation of warehouse operations, usually with the use of computer technology being introduced automated process control systems storage. Enterprises need a better system of inventory control when control complexity increases dramatically, much more complex and increased demands on the efficiency of traditional decision task planning and accounting in the management of inventory, there is a need for fundamental changes in the methods of their implementation [7, p. 345].

Accounting for all the above factors in the logistics enterprises and the need for advanced decision tasks demanded and structural transformations that are expressed in association management functions of logistics, warehousing, marketing and distribution under a single management. By working together under the management of the enterprise inventory management system warehouse management

designed to meet the demand of absolute divisions in Diversified inventory, held for an uninterrupted run of production at a high rhythm of work and minimum total cost at any time.

The object management system is a manufacturing process in warehouses enterprise: reception and holiday materials stored, location within the warehouse and find the necessary materials internal warehouse movements.

The main functions of management Warehousing include: forecasting, planning, accounting, control, control in real-time detailed manageable positions, and a measure of detail must be at least degree of detail range of inventory that remains. These functions are closely connected with each other and with other management systems in the enterprise [8, p. 198].

Findings from the study. A necessary condition for the maintenance of the production process at the plant is the availability of storage facilities with plenty of inventory. To make the production process, the company should have in stock the necessary stocks of raw materials, fuel, building materials, spare parts and other inventory.

Consequently, inventory is an essential part of the assets of the company, they have a special place in the property and a dominant position in the cost structure of enterprises of various spheres of activity, in determining the economic performance of companies and in reporting information about its financial position. This in turn requires full, accurate information about the presence and movement of inventory, which can provide a properly organized system of storage facilities, that generates and interprets all base flow of information provided by various market systems for the effective management of inventory.

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