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NATIONAL ECONOMICS AND MANAGEMENT

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INFORMATION MODELS AND TECHNOLOGIES IN IMPROVING THE QUALITY OF LIFE OF SOCIETY AND PEOPLE

Abstract. *This article investigates new information models and technologies created on the basis of informology, information approach and their impact on the preservation of health and longevity of Russians.*

Keywords: *information, information models and technologies, language of relations in society.*

Reactions to the phenomena of the surrounding world, new productive forces and industrial relations, world challenges and threats have accelerated nowadays. This led to the transition from mathematical abstract models to information models. In conditions of the information society together with human resources and information and computing power they should ensure scientific and technological progress, the transition to a single global information and cellular community. Mathematics played a major role in the development of the USSR, its industry and agriculture, engineering, aviation, metallurgy, chemistry, mining, construction, natural Sciences, Economics and management. Some time ago science provided progress based on the use of economic and mathematical methods and models. Today any effective activity at different levels of management of branches of the national economy, the entire state and society can be achieved on the basis of information theory.

The primary basis of the Universe is not matter and antimatter, but information, autocorrelation relations of relations, connections, dependencies, velocity fields, electromagnetic, thermal, spin-spin, and other information fields of near and far range. Scientists' substantiation of the world picture (system, cybernetic, biological, synergetic, fluid, electronic, physical, etc.) allowed us to expand the boundaries of research of many processes and phenomena in which information is the basis of a new unified picture of the world. The power of time extends to materialized objects and the space of the Universe, but the information world is not subject to the power of time (in particular localized annihilation processes, it is practically absent due to absolutely instantaneous autoregeneration and correlation relations).

It is known [1, 2] there are four rough forms of materialized information in the Universe: earth, water, air and fire, as well as subtle forms of non-materialized information – mind, instinct, intra - and interatomic and intermolecular relationships that together make up the elements of earth life. The organisms of humans, animals, insects, and plants are actually small universes themselves with corresponding processes of change, growth, death, and transformation. They themselves are home to thousands or millions of living beings, processes and technologies similar to those in the Universe. On earth, there are actually two forms of natural information - internal (invisible) and external (visible), so the material energy depends on the information.

Science has proven that life is originally from chemical compounds, although it is unknown where the chemicals and their compounds came from. In fact, chemical substances are generated by life, which is characterized by information power – the autoinformogenesis of a single autocorrelation information-cellular space. E.g.: women and men are approximately the same, but the body of women is able to produce milk, give birth to children, and the body of men is not, which depends on autocorrelation codes, processes and technologies controlled by autoinformogenesis.

Life is a source of information power, an infinite autocorrelation auto-information genesis. The information and cellular society is a new and non-alternative information model of humanity that can ensure peace and preserve life on Earth. Information is materialized and dematerialized (material and spiritual). The claims of materialist philosophers that everything comes from matter and not from information are incorrect, because dematerialized or spiritual energy is the primary source. It can exist without material energy, but the latter one cannot exist without information energy. It is not true that consciousness arises from matter, because consciousness actually exists as a form of information, and matter can dematerialize depending on consciousness, and vice versa. Just as darkness is derived from light, so matter is derived from information. All material is discrete, transitory, temporary, and all information is permanent, continuous, and permanent. In the information world of the Universe, there are many forms of life, and some of them are on Earth. Life and matter come from information (life), life (information) gives birth to matter and life, living people give birth to living children. Life differs from death by automatic adjustment of information processes and technologies of the biological form.

A number of scientists deny the philosophy of the Universe, the worldview of religious circles, in turn, aggressively opposed to science, which is wrong on both sides. Scientists consider all evidence to be biased without relying on empirical knowledge, experiment, and deny the justifications, subjective reasoning, thinking, and feelings of mystics, clairvoyants, ufologists, astrologers, palmists, theologians, and telepaths. Memory (information) is genetically transmitted from generation to generation, and at any stage of their development manifests itself in the form of predictions, knowledge, discoveries that happened a long time ago, statements that planets that had been described thousands of years ago discovered only in our era, created phenomena that are known only now.

From the energy-biological point of view, information is both a natural substance within us, between us, around and outside of us, and an attribute artificially created by man. Natural information provides autocorrelation process of self-informatization of the Universe independent from the information-energy and

biological potential of human and artificial information is created and used as the basis of energy-biological informatization of the Universe, research and knowledge of planets and galaxies, the possibilities of building information biospheres for their development.

There is no sphere of natural phenomena or artificial technologies on Earth without processes of information relations and relationships within and between objects. The unified world information and cellular community is a new socio-political formation that replaces material civilization, progressively mastering the processes of informatization and cognition of the information model of the Universe and awareness of the unity of the laws of information in nature and society.

The information model of the Universe reflects the deep essence of the physical picture of the world, the universal concept and information reality of nature with a generalization of material, logical, hypothetical and other models of the Universe (Fig. 1). Information controls all processes within us, between us and outside of us. It is a universal single autocorrelation source of the world around us. Information is the process (action) of relations, and informatization is the process of providing humanity with a variety of information resources, increasing labor productivity by reducing the cost - productivity ratio, increasing literacy and living standards of the population, and moving to a new information and cellular society.

The heuristic model of self-generation, self-development and self-decay of biogenic micro-and macro-worlds of organisms in the Universe has the following form:

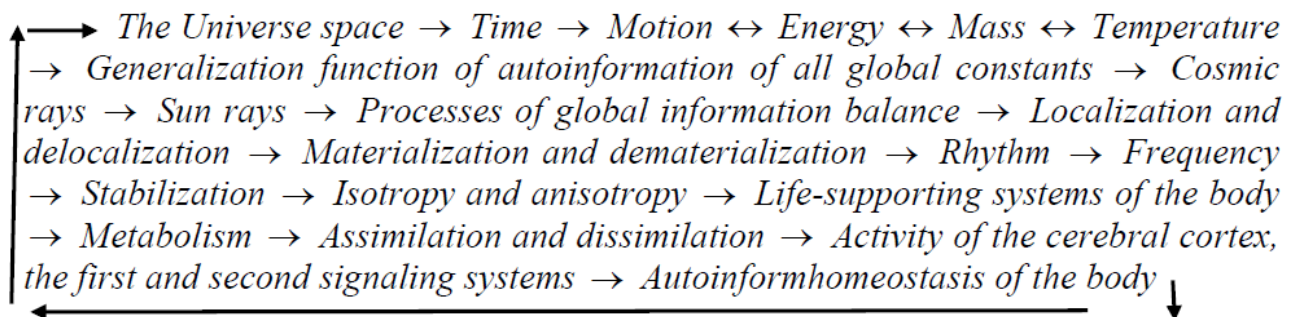


Fig. 1. The information model of the Universe

The principles that precede and accompany the informatization of society include: a) *humanization* of the informatization process; b) *consciousness* that determines existence and is far ahead of it; c) *saving* material and labor resources through the development of information; d) *prevention* of nuclear and environmental disasters and other threats to the survival of civilization; e) *demilitarization* of society.

The human information system consists of two parts: a) the primary (subjective, dematerialized) ideal system of information relations of elementary particles (electrons, atoms, molecules, cells, fields, and their traces) involved in the life of the human body and outside it; b) the secondary (objective) system of information relations between the environment and the human body, its functional organs, glands, and secretions in the body.

The objective information system consists of the nervous tissue, spinal cord and brain that form the Central nervous system, which is connected to the peripheral

nervous system by long processes of neurons (non-moats) with receptors (receivers of primary signals, interference, and excitations). The main receivers and analyzers of information represent the organs of vision, hearing, smell, taste, touch, muscle and connective tissue and the human vestibular apparatus. From these receivers, information is sent to the cortex of the brain, where the interaction, analysis, processing and standardization of the received signals take place.

Information and code-based treatment, or self-treatment, has become extremely relevant in recent years. According to medical experts and traditional healers, the development of 80% of diseases depends on psychomuscular disorders of the person. Therefore, information and code-based treatment, autogenic training, aerobics, yoga are important in preventing and eliminating human diseases. Treatment is a composition of special words in a certain combination (code). Hypodynamia, colds, infections, stress, poisoning, bruises lead to diseases of the body, accompanied by discomfort, changes in the temperature norm, the chemical composition of food, air, and water in maintaining its information balance (homeostasis). Frequent diseases cause increased changes in temperature, frequency of vibrations (radiation) of a certain organ and disrupt its information imbalance and homeostasis. Man, as a complex information process and object, is related to the law of constant symmetrization and desymmetrization in nature, isotropy and harmony of his environment. Information (geopathogenic, biopathogenic, techno-pathogenic) zones that negatively affect the entire human environment, natural flora and fauna are extremely dangerous and harmful to their health.

Information and biogenic processes are responsible for life on Earth. The code of life in the micro-and macro-worlds of biogenic organisms is represented by a fine information auto-tuning of many parameters of both the world information balance and many biogenic properties.

When searching for extremums of functionals, it is important to choose the right class of functions with initial, boundary, and additional conditions. The formula of the information code of human life and the Universe has the form of writing [1, 2]:

$$I = \int_{-\infty}^{\infty} F(x_1, x_2, \dots, x_n, t, u, \frac{du}{dx_1}, \dots, \frac{du}{dx_n}, Q, \Phi) dv \quad (1)$$

where x_i - independent variables that characterize materialized and dematerialized objects of the n -dimensional space of the Universe; t - time; $u = f(x_i)$ - function of dependent variables $x_i = \varphi(\alpha_i)$ from quasi-independent values; $Q = \psi(\beta_1, \beta_2, \dots, \beta_n)$ - generalized function of autoinformogenesis of world constants.

The generalized function of human homeostasis, given on a set of functions, has the form of a functional: $\Phi = \int_a^b N(r_1, r_2, r_3, y, t, \frac{dy}{dr_1}, \dots, \frac{dy}{dr_3}, A) dr$, where a, b are the lower and upper limits of the weight or volume of a biogenic organism; $y = f(r_i)$ is a variable (weight or volume) that depends on quasi-independent variables – weight or volume values r_i ; t - time; $\frac{dy}{dr_i}$ - the speed of transients during adaptation and ensuring homeostasis of the organism; A - is the area of many functions: immune, circulatory, endocrine, secretory, nervous and other life supporting systems;

metabolism; olfactory and respiratory organs; food intake; assimilation and desimilation; release from decay products; cerebral cortex; the first and second signal systems; solar energy; solar heat; solar radiation; cosmic radiation; motion, etc.

Today, measures are actively used – the amount of information, energy, mass, motion, speed, density, as well as informations that have generalized properties - symmetry and asymmetry, proportionality and deproportionality of local-cellular relations and self-relations. Knowledge of information codes of a person and the Universe, processes of self-organization, self-development (metabolism), self-management and self-destruction (self-decay) are important in cognition of the surrounding nature. Information science in combination with other Sciences will help to develop the Russian state and society, culture and technology, and the entire national economy.

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EUROPEAN EXPERIENCE OF LAND USE DEVELOPMENT PLANNING AT THE LOCAL (MUNICIPAL) LEVEL

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ЄВРОПЕЙСЬКИЙ ДОСВІД ПЛАНУВАННЯ РОЗВИТКУ ЗЕМЛЕКОРИСТУВАННЯ НА МІСЦЕВОМУ (МУНІЦИПАЛЬНОМУ) РІВНІ

Abstract. *This article examines the foreign experience of land use development planning at the local level. The main types of spatial planning at the regional and local levels are considered. Landscape planning used in Europe is based on the principles developed in Germany, which is currently reflected in environmentally friendly planning at the level of federal states and regions. The experience of European countries is important for Ukraine in the development of land management at the local level.*

Keywords: *land management, ecology, landscape planning, territory, municipality, reform.*

Анотація. *У даній статті проведено дослідження зарубіжного досвіду планування розвитку землекористування на місцевому рівні. Розглянуті основні види планування територій на регіональному та місцевому рівні. Ландшафтне планування яке використовується в Європі ґрунтується на принципах, розроблених в Німеччині, яке на цей час знайшло своє відображення в екологічно орієнтованому плануванню на рівні федеральних земель і регіонів. Досвід Європейських держав має важливе значення для України в розвитку землеустрою на місцевому рівні.*

Ключові слова: *землеустрій, екологія, ландшафтне планування, територія, муніципалітет, реформа.*

Існує безліч видів планування розвитку землекористування територій на регіональному та місцевому (муніципальному) рівні: просторове (територіальне), стратегічне, програмне, ландшафтне, комплексне [1]. Ці види найбільш часто згадуються в літературі і використовуються в практичній діяльності. Незважаючи на різні назви, у всіх видів планування є два загальних, що визначають їх схожість, ознаки – характер діяльності (планування) і об'єкт

дослідження і впливу (територія). Крім того, очевидно, що всі різні види планування повинні бути спрямовані на досягнення спільної мети – забезпечення сталого розвитку як території в цілому так і конкретно землекористування. В європейських країнах просторове (територіальне) планування має більш самостійний статус і включає в себе, як правило, весь комплекс містобудівного проектування і землеустрою з обов'язковим законодавчим обґрунтуванням. І, нарешті, ландшафтне планування, яке входить в систему просторового (територіального) планування і є його невід'ємною частиною практично у всіх розвинених європейських країнах.

У 1960-1970-і роках в Європі відбувалося активне реформування систем просторового (територіального) планування, пов'язане в основному з реформами і зміною владних повноважень місцевих органів управління в країнах з ринковою економікою [2]. Крім того, в ці роки різко змінилися економічні умови розвитку, зросла конкуренція за використання ресурсів. У деяких країнах, наприклад в Бельгії, незважаючи на реформи муніципалітетів, формальні процедури планування залишалися деякий час колишніми, в інших, таких як ФРН, відбулися дуже важливі зміни в системі планування, серед яких – участь громадськості в процесах обґрунтування планових рішень [3].

У той же час з посиленням гостроти екологічних проблем ставало очевидним, що чинне загальне просторове (територіальне) планування не в змозі повною мірою задовольнити природоохоронні та екологічні вимоги [4]. Виникла необхідність в системі планування, здатної враховувати особливості ландшафтної організації території та сприяти оптимізації взаємин у системі суспільство-природа. За допомогою введення в загальні планувальні розробки ландшафтного планування стало можливим враховувати як ландшафтно-екологічні, так і соціально-економічні аспекти просторового (територіального) розвитку. Практично у всіх країнах Європи системи ландшафтного планування ґрунтуються на принципах, розроблених і використовуваних в Німеччині, оскільки саме тут зародилося і сформувалося саме поняття «ландшафтне планування».

В Німеччині ландшафтне планування має давні корені. Його розвиток походить уявленням від «Поліпшення земель» і «Прикрашання земель» – початку ХІХ століття [5]. Іншим його джерелом є рух на захист природи і Батьківщини. Воно виникло в кінці ХІХ століття як реакція на індустріалізацію країни і руйнування природи. У федеральному законі 1976 ландшафтне планування було вперше закріплено юридично як планувальний інструмент захисту ландшафту, догляду за ландшафтом і його розвитку.

Таким чином, спочатку ландшафтне планування утвердилося в Німеччині в якості планувальної дисципліни. Сформовані ж останнім часом його принципи та методи перетворили ландшафтне планування в важливий і визнаний інструмент охорони природи. Разом з тим різкі громадські та господарські зміни останніх років знову викликали в Німеччині гостру дискусію про правильні шляхи забезпечення екологічно сталого розвитку. У цій дискусії головним було питання про те, які планувальні інструменти можуть забезпечити реалізацію ідей про сталий розвиток, висунутих на конференції ООН в Ріо-де-Жанейро в 1992 році в «Порядку на 21 століття». Розробка форм

планування і прийняття рішень, що роблять істотний вплив на стан природи і ландшафту, здійснюються в Німеччині на різних рівнях.

Ландшафтне планування вносить свій вклад в екологічно орієнтоване планування як на рівні федеральних земель, так і регіонів. При цьому слід мати на увазі, що досягнення нових цілей розвитку можливо тільки в тому випадку, якщо цьому сприяє безліч людей, що в повній мірі відноситься і до ландшафтного планування. Воно повинно виконуватися за участю населення – на етапі розробки, особливо на етапі виконання планувальних пропозицій. Останнім часом все більше число людей схильні вважати неперушену довкілля найважливішою основою якості їх життя. Ґрунт, вода, повітря і клімат, рослини і тварини – це природні основи життя людей. У цьому контексті збереження здатності природи і ландшафту протистояти навантаженням на довгий термін представляє вищу мету. Прийняти на себе відповідальність за досягнення цієї мети – завдання не тільки природоохоронних установ, а й усіх проектувальників, що мають справу з природою і ландшафтом.

Відповідно, можна виділити наступні тренди в територіальному плануванні:

- отримують розвиток комплексні, наскрізні форми планування;
- системи планування реагують на зростаючий вплив ринкових факторів;
- процедури планування стають більш гнучкими;
- в деяких країнах (Іспанії, Бельгії) відбувається децентралізація планування;
- зростає загальне розуміння значущості урбанізованих територій для забезпечення сталого розвитку;
- роль держави як останньої інстанції у прийнятті рішень зберігає своє принципове значення.

Отже, завдання ландшафтного планування в різних країнах виконуються досить різним чином. Екологічні вимоги до територіального планування далеко не у всіх країнах і не на всіх адміністративних рівнях присутні у вигляді цілісних концепцій. Завданням і етапам ландшафтного планування в різних країнах надається неоднакове значення. В цілому ландшафтному планування в європейських країнах належить в майбутньому стати одним з напружених полів активності. Для України це обумовлює здійснювати пошук власних підходів у контексті із землепорядним плануванням, яке уособлює в собі соціально-економічні та екологічні заходи.

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WORLD ECONOMY

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ECONOMIC SANCTIONS IN INTERNATIONAL RELATIONS

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ПРАВОМЕРНОСТЬ ИСПОЛЬЗОВАНИЯ ЭКОНОМИЧЕСКИХ САНКЦИЙ В ВТО

Abstract. *The article discusses the goals and objectives of the WTO in terms of the legality of the use of economic sanctions of some members of the organization in relation to other members. Based on a brief description of article XXI of the GATT, the right of WTO member countries to use economic sanctions against other WTO member countries is analyzed.*

Keywords: *World trade organization; sanctions; economic security; legal assessment of the introduction of economic sanctions.*

Аннотация. *В статье рассматриваются цели и задачи, выполняемые ВТО в части правомерности использования экономических санкций одних членов организации по отношению к другим ее членам. На основе краткого описания статьи XXI ГАТТ анализируется право стран-участниц ВТО использовать экономические санкции по отношению к другим странам-участницам ВТО.*

Ключевые слова: *Всемирная торговая организация; санкции; экономическая безопасность; правовая оценка введения экономических санкций.*

Лидирующее положение, которое занимает Всемирная торговая организация (ВТО) в мировой экономике бесспорно. ВТО, являясь преемницей Генерального соглашения по тарифам и торговле (ГАТТ, General Agreement on Tariffs and Trade – GATT), была образована в ходе Уругвайского раунда (1994 г.), итогом которого было подписание представителями 123 стран в г. Марракеш (Марокко) соглашения о создании ВТО, вступившее в силу 1 января 1995г. [1].

Целью создания ВТО было стремление ее участниц работать в рамках более справедливой и открытой международной торговой системы в интересах благосостояния всех народов. Стремление противостоять протекционистским тенденциям наряду с провозглашением либерализации внешней торговли позволили привлечь в члены ВТО большую часть стран, осуществляющих международную торговлю, что сделало ВТО крупнейшей в мире организации, регулирующей международную торговлю.

При разрешении спорных вопросов, возникающих в ходе реализации торговых взаимоотношений среди членов ВТО, допускается применение тарифных ограничений ввоза и вывоза товарных потоков, используя элементы таможенно-тарифного регулирования, включающие введение более высоко тарифа, способного понизить спрос на товары до нуля, но не запрещающего странам торговать друг с другом. Статья XI.1 ГАТТ, являющаяся правовой

основой ВТО, запрещает иные торговые ограничения, кроме пошлин, налогов и других сборов, за исключением некоторых ограничений, прописанных в Статье XI.2 ГАТТ [2].

Таким образом, соглашения и нормативные документы ВТО представляют собой сложный набор обязательств между всеми членами организации. Их выполнение обеспечивает процесс урегулирования споров, который закреплён Уругвайским раундом переговоров. Подрыв или нарушение какой-либо торговой уступки автоматически требует компенсации, чтобы не пострадал общий уровень торговли. Иными словами, если страна вынуждена прибегнуть к протекционистским мерам в отношении какого-то товара или услуги, она может это сделать только в соответствии с конкретными положениями ВТО, чтобы не нарушить общий баланс прав и обязанностей. Единственное исключение из этого правила – экономические санкции, которые в прошлом ГАТТ, а теперь ВТО разрешает странам применять для экстренной защиты интересов своей национальной безопасности.

В связи с применением ряда стран-участниц ВТО экономических санкций в отношении других членов ВТО требует правовой оценки выполнения и применения законодательных актов, на основе которых формируется ВТО. Единственно логичным правовым основанием для применения экономических санкций внутри ВТО является мера по обеспечению безопасности в соответствии со статьёй XXI ГАТТ, в которой указано: «Ничто в настоящем Соглашении не должно быть истолковано

(а) как требование к какой-либо договаривающейся стороне предоставлять любую информацию, раскрытие которой она считает противоречащим существенным интересам ее безопасности, или

(b) как препятствующее любой договаривающейся стороне предпринимать такие действия, которые она считает необходимыми для защиты существенных интересов своей безопасности:

(i) в отношении расщепляемых материалов или материалов, из которых они производятся;

(ii) в отношении торговли оружием, боеприпасами и военными материалами, а также торговли другими товарами и материалами, которая осуществляется, прямо или косвенно, для целей снабжения вооруженных сил;

(iii) если они принимаются в военное время или в других чрезвычайных обстоятельствах в международных отношениях, или

(с) как препятствующее любой договаривающейся стороне предпринимать любые действия во исполнение ее обязательств по Уставу Организации Объединенных Наций для сохранения мира во всем мире и международной безопасности» [2].

Из этого текста следует, что положения статьи XXI разрешают стране-участнице ВТО прервать торговые отношения немедленно, без предварительного предупреждения и не оставляя возможностей оспорить эти меры с помощью процедур урегулирования споров. Пока действуют санкции, связанные ставки тарифов не применяются. В результате аннулируются тарифные уступки, которые были согласованы сторонами и внесены в соответствующие перечни. Это самая суть системы ГАТТ/ВТО.

Статья XXI в той или иной степени дает членам ВТО возможность, позволяя нарушать торговые отношения по неэкономическим причинам. Это не означает, что санкции нельзя поставить под вопрос с помощью процедур урегулирования споров; такое уже случалось, но факты свидетельствуют о том, что помощь стране-объекту была ограниченной.

Практика объявления экономических санкций странами-участницами ГАТТ/ВТО имеет место и в наши дни. Тому наглядным примером может служить введенные экономические санкции ряда крупнейших мировых держав в отношении Российской Федерации. Основанием для введения экономических ограничений была использование ст. XXI ГАТТ.

Российская Федерация была принята в ВТО в 2012 г. [3], но уже в 2014 г. в отношении России были применены экономические санкции со стороны стран-участниц ВТО. США, Австралия, Новая Зеландия, Канада вместе со странами Евросоюза ввели в действие первый пакет санкций в отношении Российской Федерации, включая замораживание активов и введение визовых ограничений для лиц, включённых в специальные списки, а также запрет компаниям стран, наложивших санкции, поддерживать деловые отношения с лицами и организациями, включёнными в эти списки. Кроме указанных санкций, было также предпринято замораживание контактов и сотрудничества с Россией и российскими организациями в различных сферах [4]. В дальнейшем перечень санкций только увеличивался. В настоящее время Евросоюз продлил действие санкций до 31 января 2021 г.

Следует отметить, что введенные санкции уже привели к серьезным изменениям в российской экономике. Но тогда возникает вопрос: почему на это никак не реагирует ВТО? Ведь она должна следить, чтобы ее члены были в равных условиях и конкурировали честно друг с другом. Санкции, ухудшая положение России, ставят ее в невыгодную позицию.

ВТО в соответствии с ее Уставом является глобальным регулятором международной торговли. Но, поскольку торговля есть основа мировой экономики, по факту ВТО вмешивается и в производство, и в политические отношения, и даже в защиту авторских прав. Поэтому было бы естественным ожидать, что ВТО выскажется по поводу того, что одна из крупнейших экономик мира, Россия, оказалась под экономическим давлением со стороны стран-партнеров по ВТО. Тема санкций все же зазвучала в штаб-квартире ВТО в Женеве. Но только тогда, когда Россия ввела ответные санкции в отношении стран Запада: запрет ввоза ряда товаров из США, Европы, Австралии и Канады. Страны ЕС, к примеру, пытались через ВТО добиться отмены встречных санкций, но безрезультатно.

Возникает риторический вопрос: оставаться или уйти из ВТО? Здесь есть свои плюсы и минусы.

Во-первых, членство страны в ВТО является престижным, а строгая процедура отбора в членство ВТО отражает высокий экономический уровень развития государства при выстраивании международных отношений с другими государствами.

Во-вторых, правила ВТО делают инвестиции на Западе более легальными, участие страны в ВТО способствует развитию процесса притока иностранных инвестиций.

В-третьих, благодаря вступлению Российской Федерации в ВТО перед российскими экспортерами металлургической продукции открылись мировые рынки стран, которые до настоящего времени блокировали поставки российских производителей, вводя запретительные таможенные пошлины на ввозимые товары, что делало российскую металлургическую продукцию не конкурентной. В рамках ВТО постепенно эти барьеры снимаются. Выход из ВТО только усугубит положение российских компаний, работающих с иностранными партнёрами.

Выйти из ВТО довольно-таки просто, отправив заявление в штаб-квартиру этой организации, но назад пути не будет. Понимая все это, Российская Федерация заняла выжидательную позицию с надеждой на скорое разрешение политического конфликта, ставшего основной причиной наложения экономических санкций на российскую экономику.

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ENTERPRISES ECONOMICS AND MANAGEMENT

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INTEGRAL ESTIMATION OF BUDGET POLICY IN THE COORDINATES OF FINANCIAL AND ECONOMIC CONTROL

Abstract. *Scientific research consists of substantiating and developing conceptual frameworks and recommendations for the formation of the budget regulation effective mechanism in Ukraine in the coordinates of the macroeconomic stabilization policy. The analysis of the selected research issues provides the conceptual basis for the formation of the mechanism of budget regulation in Ukraine; forms the platform for the development of macroeconomic stabilization policies. Prospects for further research are improving the issues of the effective functioning mechanism of the budget area and the implementation of integrated management analysis.*

Keywords: *budgetary mechanism, budgetary policy, budgetary regulation, local budgets, state budget, state financial control.*

Introduction

In the current conditions, when Ukraine actively pursues the policy of European integration, and there are constant changes of national legislation, in particular budget, tax and customs, it is extremely important to have an effective system of state financial control as an instrument of financial and economic policy. The results of public financial control should be the basis for making certain decisions in the sphere of state regulation of public financial and economic relations.

The urgency of the work is based on the statement that improving the efficiency of public finances management through the efficiency of using the state budget funds, which is crucial for restoring the growth of the Ukrainian economy, public welfare and European integration intentions of our country, requires constant improvement of theoretical and methodological and practical principles of organization financial control over the use and preservation of public financial resources, fixed assets and other assets are sufficient the integrity of accounting and the preparation of financial statements by economic entities of the public and communal sectors of the economy.

Literary review

The works of many Ukrainian and foreign scholars, in particular: V.Andrushchenko, V. Bazylevych, T.Bondaruk, V.Geyts, E.Deynek, L.Karpenko, L.Kovalenko, Y.Kravchenko, I.Lunina, S.Sember, O.Tymchenko, V.Tropina, N.Khrushchev, M.Chumachenko, R.Sturm, and others are devoted to the study of theoretical aspects of budget policy development. However, some issues, in particular, modeling an effective mechanism for managing the budget process in the coordinates of financial and economic security of the country and the development of

conceptual frameworks for optimizing the country's potential remain insufficiently explored. There is a need to improve and expand the study of this issue.

The aim of the work consists of studying the issues systematization of the instrumental base for modeling the mechanism of budget management in the financial and economic state system and conceptual bases for the development of local budgets in the context of financial decentralization in Ukraine.

Results

One of the instruments of public administration that allows to accomplish these tasks and reduce the number of problematic issues related to the activity of public and communal sector institutions, in particular in the sphere of foreign economic activity, is the state financial control, and in the part of local finances is the state audit of implementation the local budgets [1].

The objective need for state financial control of economic activity is caused by the fact that it is an instrument: at the macro level is improving the efficiency of the functioning of the economy, ensuring the circulation of financial resources in accordance with restrictive parameters, completeness of taxes and compulsory payments, blocking activities that threaten the national security, monopolizes the markets, aimed at organizing the state-banned production of goods and services, carries significant social threats that affect interests of large groups of citizens violates the legitimate interests of the state, economic operators and society in general; at the micro level is an ensuring compliance with the rules of accounting and financial reporting, social guarantees of employees and timely payment of wages, pricing and tariffs, etc.

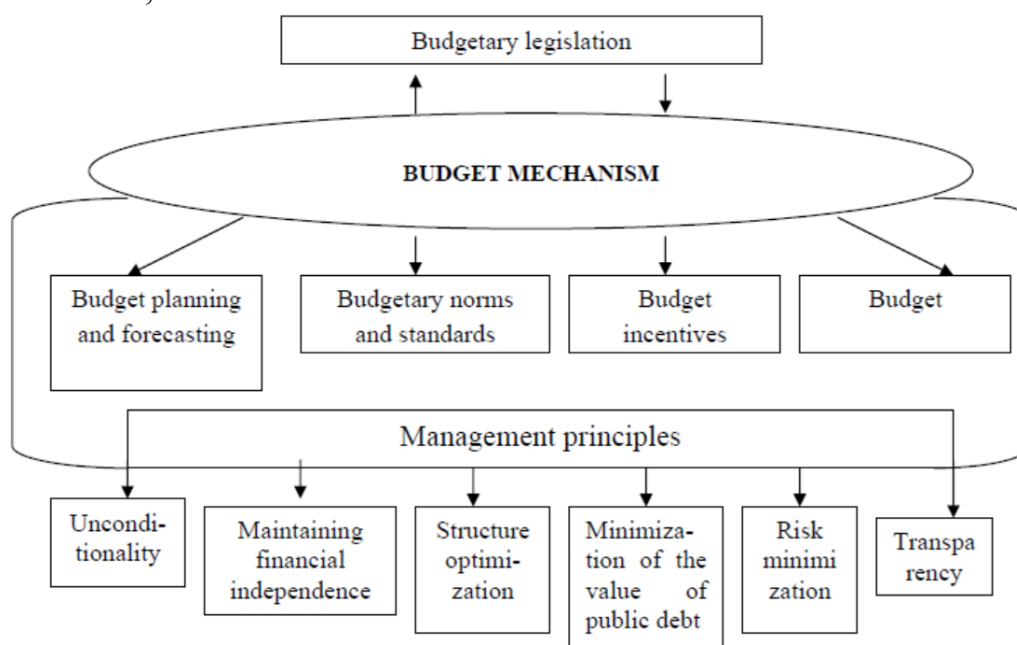


Fig.1. The structure of the budgetary mechanism

(Source: systematized by the authors on [4;5;6])

The state budget is one of the main parts of the financial system, in which significant part of national income is concentrated. Sufficient filling of the revenue side of the state budget is a factor that reflects the level of economic development of

the country, the potential of the European integration space, ensuring economic and social stability and decent standard of living [2].

Budget mechanism – the complex of developed and legally established in the state forms and methods of creating and using financial resources to regulate social and economic processes, and the main purpose of this regulation is to provide financial rates and proportions of economic development and social guarantees to the population [3]. Budget financing takes into account the conditions for determining the amount of funding, the frequency of transfer of funds, the rate of expenditure on a particular type of expenditure, etc. When lending, attention is paid to the terms of loans. The structure of the budgetary mechanism is presented in Fig.1.

The economic nature of the budgetary mechanism is determined by two approaches. The first approach: the budgetary mechanism – the process of functioning of the budget funds themselves, namely the reflection of the internal organization of the functioning of financial resources.

The second approach: the budgetary mechanism is a set of methods and forms, tools and levers of influence on the state and development of the economy, and hence the reflection of the external action of the budget and financial resources as a factor is influencing the state of the economy [6].

At present, both local and local authorities, as well as public institutes, have been vested with controlling powers in the area of local budgets. A feature of financial control at the local level is the involvement of a large number of entities. It is believed that the separation of functions between these bodies, as well as their simultaneous focus on controlling local budgets, contributes to the increased use of funds for the intended purpose.

In addition to local governments, control over local budgets is exercised by the Ministry of Finance of Ukraine, the State Audit Service of Ukraine (SASU), the State Treasury Service of Ukraine (SCSU), the State Fiscal Service of Ukraine (SFSU) and other institutions of state executive power that control the use of local funds budgets, as well as state administrations to which oblast and district councils delegate their executive powers. However, if it is a special element of state financial control (DFC), that is, control is the main and sole task of these institutions, and then the SFSU, SCSU, interdepartmental control and audit units perform control functions in parallel with other tasks assigned to them. The state financial support of local self-government encourages control over legal, expedient, economical, efficient and rational spending of budgetary funds and their proper accounting.

Conclusions

Authors believe that the use of the proposed theoretical and methodological approaches to assess the effectiveness of state financial control of economic activity will significantly increase the responsibility for the effectiveness of control and raise the efficiency of the activities of regulatory institutions to a new level. Summing up the analysis of the performance indicators of the institutions of state financial control of economic activity, it should be noted that despite the numerous control measures in respect of business entities of various forms of ownership, violations continue to have a systemic nature, due to: insufficient preliminary control; the absence of a system of proper current control of budgetary funds at all levels and state institutions

that provide funding within the approved budgetary allocations for the safety of cash and material assets, their economical, rational and efficient spending, and compliance with the financial transactions; the lack of a methodology for determining the effectiveness of the use of financial resources, which should be based on an algorithm for calculating losses in case of excessive spending; the imperfection of the mechanism for allocating budget funds to business entities, which, in particular, should determine the full list of standardized forms of documents on the basis of which planning, accounting and reporting of the using these funds, etc.

Analysis of the formation of the budget for the development of local budgets showed that their impact on socio-economic development is currently insignificant due to the small amount of funds allocated for this purpose. The vast majority of local governments do not create appropriate funds due to lack of funds. The dominance of state targeted transfers in the fund for the development of local budgets indicates the low ability of city budgets to create conditions for local development at the expense of their own resources. Strengthening their impact on local development is possible through the growth of development budgets due to the general increase in local budget revenues.

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GENERAL PRINCIPLES OF INVESTMENT PROJECTION OF TERRITORIAL DEVELOPMENT AT THE STATE LEVEL

Abstract. *This paper investigates the general principles of investment projection of territorial development at the state level in the process modelling of international strategies in the coordinates of globalization changes and European integration. The author systematizes the instrumental base for investment projection and building the prognostic validity of international investment activity. The practical side of the work is expressed by the economic and mathematical forecasting of foreign direct investment in the region. Author proposes the economic security ball assessment. In the work, the model of functional dependence on the effective GRP indicator under the influence of two factors is built – FDI and unemployment rate.*

Keywords: *direct investment, economic security, gross regional product, investment projection, regional investment policy.*

Introduction

The existing conditions of world globalization and the specifics of socio-economic development of Ukraine lead to the fact that all internal regional entities are in fierce competition – the regions compete with each other in the production of products of the same industries, attracting investments, redistributing funds within the local budget, and financing development programs etc. Ensuring a favourable investment climate in the country and its regions remains a matter of strategic importance, the implementation of which depends on overcoming crisis phenomena in the economy, restoring sustainable growth of economic and social indicators for the development of the region, efficient use of all types of resources in the region, and modernizing the national economy.

Literary review

The work of many foreign and domestic scientists and specialists is devoted to the study of problems associated with regional investment policies. A wide range of issues related to research in the area of investment activity and attracting foreign investment in order to improve the investment climate are reflected in the works of domestic and foreign scientists and economists. For example, Zhylynska O. (2018) presents innovative methods for the development of industries. Fabozzi F. (2008) explores investment management. Authors like Elton E., Gruber M., Brown L. and Goetzmann R. (2014) investigate the question of modern portfolio theory and investment analysis. Karpenko L. (2019) is working on the issues of Innovative Trends in the Process Modelling of International Strategies: Systematic of Fundamental Factor Models. Some economists explore development issues of innovation policy of the European Union (Lipková L. 2012). Research the innovative

model of enterprises personnel incentives evaluation formation of international strategies can be seen in article of scientist Drobyazko S. (2018).

The purpose of the paper is to study the general principles of investment projection of territorial development at the state level in the coordinates of globalization changes and European integration; analysis and characterization of the investment control management steps. The authors systematize the instrumental base for investment projection and building the prognostic validity of international investment activity at the state level.

Results

Let's begin our research with regional investment policy and implementation of regional investment projects. Author has special scientific interest for studying the conceptual bases of regional investment policy, In the context of the interaction of regional, municipal authorities and business structures, the regional investment policy is a system of measures undertaken by regional authorities aimed at attracting and rational use of investment resources of all forms of ownership with a view to sustainable and socially-oriented development of the region. Within the framework of the regional investment policy, the activities of government institutions, as well as non-government entities, can be implemented to introduce a system of measures and mechanisms to stimulate investment activity, create a favourable investment climate and efficient use of investment resources in the region. One of the effective tools for implementing regional investment policy is the implementation of regional investment projects. An integral property of resources, including investment, is their limited nature. That is why often the problem arises of identifying and selecting priorities for regional investment projects. Comprehensive development of the region and an effective solution to the problem of regional investment distribution is possible only if there is a regional investment policy.

An integral property of resources, including investment, is their limited nature. That is why often the problem arises of identifying and selecting priorities for regional investment projects. Comprehensive development of the region and an effective solution to the problem of regional investment distribution is possible only if there is a regional investment policy. Moreover, the regional investment policy should be determined not only by government, but also take into account the interests of business, as the business community chooses its priorities both in projects and in the areas of their possible and profitable implementation. Due to the coordination of the priorities of regional investments, the manifestation of the interaction of regional, municipal authorities and business structures in the course of regional investment policy is carried out.

Systematization of scientists and economists studies made it possible to highlight the main difficulties in implementing regional investment policies and attracting regional investments, namely:

- relatively low attractiveness of the investment climate in most regions, which is caused by deformations and structural imbalances in regional development;
- lack of a systematic approach to the formation of state regional policy, the imperfection of legal regulation of regional economic development, the insufficient use of instruments of state stimulation of investment development of regions;

- insufficient influence of the system of formation of local budgets and transfers on the economic development of regions;
- outflow of labour and capital from one locality to the benefit of others (young people leave Ukraine and move to Europe);
- low efficiency and effectiveness of supporting regional investment activities through centralized resources, inhibition and opposition to decentralization of the budget process, low level of budget discipline;
- aggravation of investment competition between regions.

The practical part of the work is the economic and statistical analysis of the impact of foreign direct investment on the development of the Odessa region. Figure 1 presents the dependence of macroeconomic indicators – Foreign Direct Investment and Gross Regional Product.

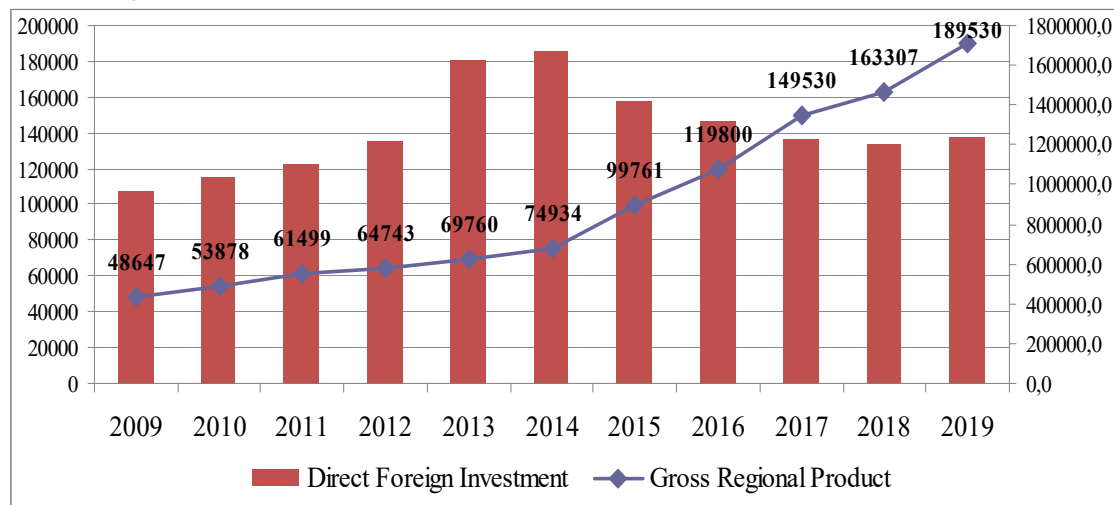


Figure 1. Dynamic of FDI and GRP in Odessa region in 2009-2019

Source: compiled by authors

Figure 2 present the analytical alignment of the studied indicators by the trend extrapolation method.

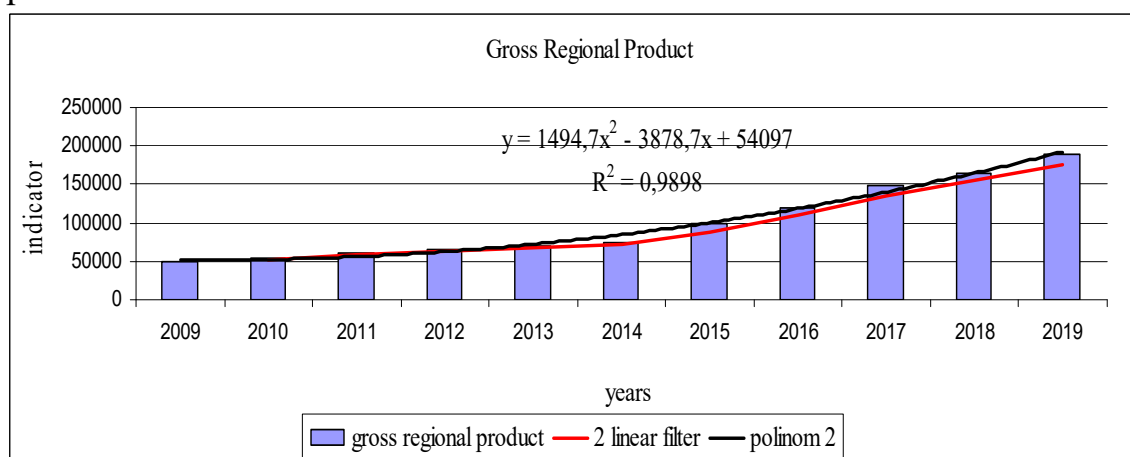


Figure 2. The analysis of the GRP dynamic with using method of extrapolation trend in 2009-2019

Source: compiled by authors

Conclusions

The key goal of the regional investment policy should be the stable socio-economic development of the region based on the optimal use of investment

resources. Achieving this goal requires not only increasing investment resources, but also increasing the economic and social efficiency of their use by directing financing to innovative development of production, creation of high-performance jobs, and development of the infrastructure environment. The financial support of investment activity at the regional level largely depends on the state and characteristics of the development of financial markets, among which the bank lending market and the stock market play a key role.

Thus, the regional investment policy should be implemented, first of all, through the development and implementation of investment projects, grouped into a system of investment programs, formed on the basis of priority areas of socio-economic development of the region, taking into account the possible size of the financial base for the implementation of investment projects.

It should be noted that the effectiveness of the regional investment policy depends on the investment climate, which affects the intensity of the investment process, the volume of investments and determines the investment attractiveness of the region. Attracting investment based on the interaction of regional, municipal authorities and business structures is a priority for the development of the region's economy. In addition, the ability of the region's infrastructure to absorb and efficiently use investment funds is essential. In this sense, it is important to formalize approaches to determining the investment attractiveness of the region, since its positioning in this aspect allows attracting potential investors for the implementation of regional investment projects. The state of the regional potential of the Odessa region demands a focused attention to the problems of FDI involvement in strategic sectors of the real sector of the Ukrainian economy.

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MULTI-INDEX MODELS AND METHODOLOGICAL BASE FOR INDUSTRIAL BUSINESS DEVELOPMENT ON THE STATE LEVEL

Abstract. *This article investigates the innovative dominants in the process modelling of strategies on the state level in the coordinates of globalization changes and European integration. The conceptual bases for the development of strategic planning programs in international business are examined. Number of economic and mathematical models for evaluating investment processes and justifying the development of international strategies, their variability and optimality are proposed. The application of new mechanisms of innovative development of the economy and its investment support is justified. In this work, the authors generalize the main directions of the state policy in support of industrial business development.*

Keywords: *business development, key indicators, industrial business, industry index models, Gross Domestic Product, multi-index models.*

Introduction

Economic development of regions depends on a size and efficiency of the use of investment potential. The development of the market environment, dynamic and turbulent nature of its operation require fundamental changes of the organizational forms of social economy and changes in management analysis of innovation and investment activity of territories. High level economic development, according to experience of industrially developed countries, is ensured by the number of conditions. Principal conditions of economic development are accumulated research and technology, industrial, investment potential, institutional impact on technological progress and state support of innovative transformations. Economic deformations prove expediency for activating and increasing of innovation investment processes efficiency in the industry and minimization of impact of factors slowing them down. Considerable impact on innovation investment activity, market dominance, competitiveness in the industry has capacity of innovation potential. Under these conditions, the study of theoretical principles and practical measures concerning the development of domestic production by means of implementation of its innovative potential assumes significance [1].

Literary review

Research of the development estimation of industrial business enterprises, potential strategy in the external market, its structure and methods for evaluation, the innovation investment enterprises development were conducted in the scientific works by foreign and domestic scientists: O. Amosha, I. Blank, M. Bondar, I. Boyarko, V. Grinova, E. Dobrovolsky, S. Drobyazko, N. Ilysheva, S. Krylov, L. Karpenko, D. Pierce, F. Fabozy, N. Hrusch, and others. Analysis of the recent scientific materials indicates the results of comprehensive research on the

development and implementation of the innovation and investment mechanism elements, improvement of the investment climate, some economic and statistic calculations, in total modelling of functioning of enterprise development strategy in the external market.

The scientific article goal consists of systematization of multi-index models and methodological base for industrial business development on the state level. Number of economic and mathematical models for evaluating investment processes and justifying the development of international strategies, their variability and optimality are proposed.

Results

The objective of research consists in defining methodological basic concepts for analysis of innovation investment activity of territories; application multi index models for estimation of economic efficiency of projects, consideration the directions of distribution of financial assets.

In this investigation authors examine both multi-index models and averaging models. Several of the models put forth in the finance literature are discussed as well as some of the empirical evidence on their relative merits.

Multi-index models are an attempt to capture some of the nonmarket influences that cause securities to move together. The search for nonmarket influences is a search for a set of economic factors or structural groups (industries) that account for common movement in stock prices beyond that accounted for by the market index itself. While it is easy to find a set of indexes that is associated with nonmarket effects over any period of time, as we will see, it is quite another matter to find a set that is successful in predicting covariance that are not market related [2].

So, we are viewing Multi-Index Models in this work. The assumption underlying the single-index model is that stock prices move together only because of common movement with the market. Many researchers have found that there are influences beyond the market that cause stocks to move together. Two different types of schemes have been put forth for handling additional influences. We have called them the general multi-index model and the industry index model.

There are some words about General Multi-Index Models. Any additional sources of covariance among securities can be introduced into the equations for risk and return simply by adding these additional influences to the general return equation. Let us hypothesize that the return on any stock is a function of the return on the market, changes in the level of interest rates, and a set of industry indexes. If is the return on stock i , then the return on stock i can be related to the influences that affect its return in the following way:

$$R_i = a_i + b_{i1}^* I_1^* + b_{i2}^* I_2^* + \dots + b_{iL}^* I_L^* + c_i \quad (1)$$

In this equation I_j^* is the actual level of index j , and b_{ij}^* is a measure of the responsiveness of the return on stock i to changes in the index j . Thus, has the same meaning as in the case of the single-index model. A b_{ij}^* of 2 would mean that if the index increased (decreased) by 1%, the stock's return is expected to increase (decrease) by 2%. As in the case of the single-index model, the return of the security

not related to indexes is split into two parts; a_i^* , C_i is the expected value of the unique return. This is the same meaning it had in the single-index model. C_i is the random component of the unique return. It has a mean of zero and a variance we will designate as σ_{ci}^2 .

While a multi-index model of this type can be employed directly, the model would have some very convenient mathematical properties if the indexes were uncorrelated (orthogonal). This would allow us to simplify both the computation of risk and the selection of optimal portfolios. Fortunately, this presents no theoretical problems because it is always possible to take any set of correlated indexes and convert them into a set of uncorrelated indexes. The method for doing so is outlined in Appendix A. Using this methodology, the equation can be rewritten as:

$$R_i = a_i + b_{i1}I_1 + b_{i2}I_2 + \dots + b_{iL}I_L + c_i \quad (2)$$

where all I_j are uncorrelated with each other. The new indexes still have an economic interpretation. Assume I_j^* was a stock market index and I_2^* an index of interest rates. I_2 is now an index of the difference between actual interest rates and the level of interest rates that would be expected given the rate of return on the stock market (I_i). Similarly, b_{i2} becomes a measure of the sensitivity of the return on stock i to this difference. We can think of b_{i2} the sensitivity of stock i return to a change in interest rates when the rate of return on the market is fixed.

Not only is it convenient to make the indexes uncorrected, but it is also convenient to have the residual uncorrected with each index. Formally, this implies that $E[c_i(I_j - \bar{I}_j)] = 0$ for all j . The implication of this construction is that the ability of Equation (3) to describe the return on any security is independent of the value any index happens to assume. When the parameters of this model are estimated via regression analysis, as is usually done, this will hold over the period of time to which the model is fitted.

The standard form of the multi-index model can be written as follows (basic equation for all stocks $i = 1, \dots, N$):

$$R_i = a_i + b_{i1}I_1 + b_{i2}I_2 + b_{i3}I_3 + \dots + b_{iL}I_L + c_i \quad (3)$$

We are viewing *Industry Index Models* now. Several authors have dealt with multi-index models that start with the basic single-index model and add indexes to capture industry effects. The early precedent for this work can be found in King (1966), who measured effects of common movement between securities beyond market effects and found this extra market covariance was associated with industries. For example, two steel stocks had positive correlation between their returns, even after the effects of the market had been removed [3].

If we hypothesize that the correlation between securities is caused by a market effect and industry effects, our general multi-index model could be written as:

$$R_i = a_i + b_{im}I_m + b_{i1}I_1 + b_{i2}I_2 \dots + b_{iL}I_L + c_i \quad (4)$$

where: I_m - is the market index;

I_j - are industry indexes that are constrained to be uncorrected with the market and uncorrected with each other [4].

Industry is the foundation of material production. It generates most of the Gross Domestic Product (GDP) and national income. According to experts, the contribution of industry to GDP ranges from 25 to 40% for different countries, and governments pay special attention to its preservation and even increase [5].

The difficulty of forming industrial business in Ukraine is that as a result of the whole complex of organizational, technical and socio-economic at a qualitatively new level is the process of creation, formation and operation of industrial enterprises that can ensure a high level of production and strengthen the socio-economic factor. Industrial business is an integral part of a developed market economy, the basis of its competitive environment, a powerful engine of social, economic and scientific and technological development of society, means of realizing the entrepreneurial potential of the population. Its successful development requires financial support from the state.

Conclusions

The development of the industrial complex is one of the key establishments of the sovereign administration, the decision of which will require the formation and establishment of new, more effective entry into the structure of the economy and acceleration of the economic growth of the industrial complex. So, the relevance of the advancement, directing to the evolution of the problem of the development of the efficiency of the structural development of industrial complexes for the development of the modernization of newcomers are adapted to the modern minds of state administration and management.

At the end, this study provides the analytical basis of the integrated management analysis of innovative activities of domestic enterprises in a competitive environment, to determine the innovation potential of the industry by means of using predictive validity. Results of research can be used for acceptance of justified managerial decisions of innovative development of territories, administrative tracking of functioning of the organisation.

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USE OF DIGITAL ECONOMY TECHNOLOGIES BY ENTREPRENEURS

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ВИКОРИСТАННЯ ТЕХНОЛОГІЙ ЦИФРОВОЇ ЕКОНОМІКИ СУБ'ЄКТАМИ ПІДПРИЄМНИЦТВА

Abstract. *The article analyzes the business entities that had access to the Internet in terms of economic activities and distributed by the average number of employees.*

Keywords: *entrepreneurship, digital economy, Internet network.*

Анотація. *У статті проаналізовано суб'єкти підприємництва, які мали доступ до мережі Інтернету розрізі видів економічної діяльності та з розподілом за середньою кількістю працівників.*

Ключові слова: *підприємництво, цифрова економіка, Інтернет мережа.*

Цифрова економіка трансформує підприємницьку діяльність та надає нові орієнтири її суб'єктам. Томас Месенбург виділив три основні складові концепції «Цифрова економіка», які враховують наступні складові [1, 3]:

підтримуюча інфраструктура (апаратне забезпечення, програмне забезпечення, телекомунікації, мережі тощо);

електронний бізнес (як ведуться бізнес-процеси через комп'ютерні мережі);

електронна комерція (передача товарів через мережу Інтернет).

Підтримуюча інфраструктура, зокрема апаратне забезпечення було розглянуто у попередніх дослідженнях.

Метою цього дослідження є оцінка рівня доступу суб'єктів підприємництва до мережі Інтернет в умовах цифрової економіки.

Кількість вітчизняних суб'єктів підприємництва, які мали доступ до мережі Інтернет наведено у табл. 1.

Згідно таблиці 1 в Україні кількість суб'єктів підприємництва, які мали доступ до мережі Інтернет незначно зростає за всіма видами економічної діяльності у 2019 році на 1,11 % в порівнянні з 2018 роком. Найбільше зростання – 2,39 % спостерігається у суб'єктів середнього підприємництва, в той час як у суб'єктів малого підприємництва рівень зростання значно менший (0,79 %). Кількість підприємств, які мали доступ до мережі Інтернет у % до загальної кількості підприємств знижується на 1,6 % у 2019 році, в порівнянні з 2018 роком. Такі зміни співпадають з динамікою наявності комп'ютерів у цих суб'єктів підприємництва.

Окремо слід виділити вид економічної діяльності – ремонт комп'ютерів і обладнання зв'язку, в якому спостерігається негативна тенденція щодо доступу до мережі Інтернет. У цьому виді економічної діяльності кількість підприємств,

які мали доступ до мережі Інтернет знижується на -9,38 %, також негативну тенденцію має % до загальної кількості суб'єктів підприємництва -7,5 %.

Таблиця 1. Кількість суб'єктів підприємництва, які мали доступ до мережі Інтернет, за видами економічної діяльності та з розподілом за середньою кількістю працівників у 2018-2019 роках*

Назва	Кількість суб'єктів підприємництва, які мали доступ до мережі Інтернет				Відхилення	
	одиниць		у % до загальної кількості суб'єктів підприємництва		одиниць	у % до загальної кількості суб'єктів підприємництва
	2018	2019	2018	2019	2019/2018	2019-2018
Усього	43303	43785	88,0	86,4	1,11	-1,6
Переробна промисловість	10878	11089	90,0	89,5	1,94	-0,5
Постачання електроенергії, газу, пари та кондиційованого повітря	701	709	93,2	92,3	1,14	-0,9
Водопостачання; каналізація, поводження з відходами	1130	1138	93,8	92,4	0,71	-1,4
Будівництво	4783	4883	87,9	83,9	2,09	-4,0
Оптова та роздрібна торгівля; ремонт автотранспортних засобів і мотоциклів	10759	10742	88,1	86,1	-0,16	-2,0
Транспорт, складське господарство, поштова та кур'єрська діяльність	3462	3553	87,8	87,9	2,63	0,1
Тимчасове розміщення й організація харчування	1279	1261	81,4	77,2	-1,41	-4,2
Інформація та телекомунікації	1949	1946	90,0	89,2	-0,15	-0,8
Операції з нерухомим майном	2704	2697	87,8	86,3	-0,26	-1,5
Професійна, наукова та технічна діяльність	2636	2685	88,4	87,2	1,86	-1,2
Діяльність у сфері адмініс-тративного та допоміжного обслуговування	2958	3024	80,4	78,2	2,23	-2,2
Ремонт комп'ютерів і обладнання зв'язку	64	58	94,1	86,6	-9,38	-7,5
У тому числі із середньою кількістю працівників						
від 10 до 49 осіб	32910	33169	86,3	84,4	0,79	-1,9
від 50 до 249 осіб	8247	8444	93,5	93,0	2,39	-0,5
250 осіб і більше	2146	2172	95,9	94,8	1,21	-1,1

* (сформовано за даними [2])

Таблиця 2. Середня кількість працівників, які використовували комп'ютер із доступом до мережі Інтернет, за видами економічної діяльності та з розподілом за середньою кількістю працівників у 2018-2019 роках*

Назва	Середня кількість працівників, які використовували комп'ютери із доступом до мережі Інтернет				Відхилення	
	осіб		у % до загальної кількості найманих працівників		одиниць	у % до загальної кількості найманих працівників
	2018	2019	2018	2019	2019/2018	2019-2018
Усього	1064745	1090035	27,1	28,4	2,38	1,3
Переробна промисловість	255685	257644	19,2	19,9	0,77	0,7
Постачання електроенергії, газу, пари та кондиційованого повітря	54571	60576	21,8	25,2	11,00	3,4
Водопостачання; каналізація, поводження з відходами	19387	20023	16,5	17,2	3,28	0,7
Будівництво	47304	50120	24,3	24,7	5,95	0,4
Оптова та роздрібна торгівля; ремонт автотранспортних засобів і мотоциклів	336140	349764	42,5	43,9	4,05	1,4
Транспорт, складське господарство, поштова та кур'єрська діяльність	98506	113104	15,2	18,5	14,82	3,3
Тимчасове розмішування й організація харчування	16666	16379	22,0	21,6	-1,72	-0,4
Інформація та телекомунікації	88726	73357	72,6	75,8	-17,32	3,2
Операції з нерухомим майном	25353	24728	29,8	29,9	-2,47	0,1
Професійна, наукова та технічна діяльність	77246	80347	60,6	60,2	4,01	-0,4
Діяльність у сфері адміністративного та допоміжного обслуговування	43650	42709	23,2	22,5	-2,16	-0,7
Ремонт комп'ютерів і обладнання зв'язку	1511	1284	78,5	76,2	-15,02	-2,3
У тому числі із середньою кількістю працівників						
від 10 до 49 осіб	293937	292719	38,8	38,9	-0,41	0,1
від 50 до 249 осіб	289382	291121	32,4	32,4	0,60	0,0
250 осіб і більше	481426	506195	21,1	23,0	5,14	1,9

* (сформовано за даними [2])

Середня кількість працівників вітчизняних суб'єктів підприємництва, за видами економічної діяльності, які використовували комп'ютер із доступом до мережі Інтернет, наведено у табл. 2.

Згідно даних таблиці 2 в Україні середня кількість працівників, які використовували комп'ютери із доступом до мережі Інтернет зростає на 2,38 %, % до загальної кількості найманих працівників – на 1,3 %. Суб'єкти підприємництва з напрямку транспорт, складське господарство, поштова та кур'єрська діяльність на 14,82 % більше забезпечують працівників доступом до мережі Інтернет. Суб'єкти великого підприємства покращили свої позиції (5,14 %).

За такими видами економічної діяльності як інформація та телекомунікації (-17,32 %) та ремонт комп'ютерів і обладнання зв'язку (-15,02 %) середня кількість працівників, які використовували комп'ютер із доступом до мережі Інтернет значно знижується. Хоча ці види економічної діяльності напряму пов'язані з розвитком цифрової економіки.

Таким чином, оцінка стану забезпеченості суб'єктів підприємництва має незначне зростання у 2019 році в Україні. Найбільше зростання – 2,39 % спостерігається у суб'єктів середнього підприємництва, в той час як у суб'єктів малого підприємництва рівень зростання значно менший (0,79 %). Суб'єкти великого підприємства підвищили середню кількість працівників, які використовували комп'ютер із доступом до мережі Інтернет. Окремо слід виділити вид економічної діяльності – ремонт комп'ютерів і обладнання зв'язку, в якому спостерігається негативна тенденція щодо доступу працівників до мережі Інтернет.

Напрямом подальших досліджень є визначення рівня взаємозв'язку між рівнем підприємницької активності за застосуванням інструментів цифрової економіки.

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MONEY, FINANCE AND CREDIT

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THE INSURANCE MARKET AND COMMERCIAL INSURANCE COMPANIES IN SLOVAK REPUBLIC

Abstract. *The insurance market is the place where supply and demand for insurance come together. The Slovak insurance market is a dynamically developing commercial market, which forms part of the financial market. As at 31.12.2018 there operated 21 commercial insurance companies on the Slovak commercial insurance market. The evolution of the market in life insurance in recent years is more dynamic than in the non-life insurance. The population is gradually becoming aware of life risks and uses insurance products of life insurance.*

Keywords: *commercial insurance, insurance market, commercial insurance companies, indicators of the insurance market.*

JEL Classification: G22

INTRODUCTION

Insurance as a non-productive sector is of a vital importance to the national economy of every advanced and modern economy. Insurance, as one of the ways of covering the risks, is part of the finances, namely the finances of all the entities of the national economy. Insurance plays an important role not only in the insurance of business risks, but also in international risks, which we include according to Insurance Act no. 39/2015 Coll. on Insurance in the Slovak Republic among non-life risks. Insurance and insurance intervene directly or indirectly in all areas of human activity, so they affect every business, enterprise, citizen, society, and foreign. All changes in the company are also in some way reflected in the insurance business. The development of science, technology and culture brings new modern products, new activities and new risks to the market.

The Insurance Market, characteristic

Insurance is a specific commodity, the essence of which is the transfer of risk. The insurance market operates on the basis of market principles. The insurance industry, covering the insurance market, has an irreplaceable position in every economy because it offers the risk management tools that the current “venture company” produces. As a result, it is also referred to as a secondary sector of economic activity because it deals with the negative consequences that would have occurred even if the insurance had not existed.

The subject of the insurance market is insurance and reinsurance. Insurance, as one of the important sectors of the market economy, offers its services in the insurance market, or insurance and reinsurance. The insurance industry includes insurance houses, insurance companies, insurance companies from other Member States, branches of an insurance company from another Member State, foreign insurance and reinsurance undertakings from another Member State, insurance intermediaries, insurance supervision, insurance association, insurers’ office,

insurance institutions offering insurance apart from their main business (banks, leasing companies, car services, etc.) and other entities. In the Slovak commercial insurance market, similarly as in other European Union countries and in the advanced world in a strong competitive environment, commercial insurance companies and their intermediaries are applying for clients – the insured. Similarly, as in other markets, the condition of fair competition includes the creation of quality insurance products and their price evaluation (reasonable price for optimum insurance protection).

The commercial insurance market, its scope, efficiency, and the importance in terms of the national economy can be characterized by several indicators. Among the most frequent indicators we encounter in the literature are the following: the number of commercial insurers, technical premiums, the share of life and non-life insurance in GDP, the ratio of life and non-life insurance, the number of employees of commercial insurers (number of internal and external employees), insurance products, and other indicators.

In the next part, we analyze selected indicators of the commercial insurance market for 2018.

Analysis of Selected Indicators of the Commercial Insurance Market in the Slovak Republic

In 2018, twenty-one commercial insurance companies operated in the Slovak insurance market, creating a relatively strong competitive environment among them. Of the total number of insurers operating on the Slovak insurance market, 21 commercial insurance companies were associated in the Slovak Insurance Association as of 31 December 2018. Of the members of the Slovak Insurance Association, fourteen commercial insurance companies had universal/general licence; life insurance was provided by four commercial insurers and non-life insurance by three commercial insurance companies. (Spring: Slovak Insurance Association (SAP) Internal Materials, Bratislava, 2020).

The most important indicators of the commercial insurance market include technical premiums. Table 1 shows the technical premiums as at 31 December 2017 in thousands of euros and that as at 31 December 2018 thousands of euros. We present both years to compare the development of this indicator of the insurance market.

Table 1. Technical premium insurance premium as at 31 December 2017 and as at 31 December 2018 in EUR thousands

Year	Life insurance	share	Non-life insurance	share	total
2017	1,279,400	52.3 %	1,167,881	47.7 %	2,447,281
2018	1,269,677	50.5 %	1,245,551	49.5 %	2,536,100

Source: Internal materials, SAP, Bratislava 2016, Internal materials, SAP, Bratislava, 2019

In the next part of the paper, we compare the years 2017 and 2018. We will analyse the total technical premium as at 31 December 2017 and as at 31 December 2018 and the technical premium of life insurance and that of non-life insurance as at 31 December 2017 and 31 December 2018. The total technical premium as at 31 December 2017 achieved the amount of 2,447,281 thousand euros. Of this, the technical life-insurance non-insurance premium amounted to 1,279,400 thousand

euros and the non-life technical insurance premium was 1,167,881 tis. euros. As at 31 December 2018, the total technical premium achieved the amount of 2,536,100 thousand euros. Of this, the technical premium of life insurance amounted to 1,269,677 thousand euros, and the technical premium of non-life insurance was 1,245,551 thousand euros.

Table 2. Technical insurance premium in life insurance and non-life insurance as at 31 December 2018 in EUR thousands

No.	Commercial insurance company	Technical insurance premium in life insurance	Technical insurance premium in non-life insurance
1	AEGON Life Insurance company, a.s.	50,976	0
2	Allianz – Slovenská poisťovňa/Slovak Insurance company, a. s.	232,654	396,257
3	ČSOB Poisťovňa/Insurance company, a. s.	52,754	43,360
4	ERGO Life Insurance company, a.s.	2,824	1,155
5	Generali Slovensko insurance company, a. s.	102,288	143,984
6	NN Life Insurance company, a. s.	75,384	0
7	KOMUNÁLNA insurance company, a.s.VIG	100,063	85,816
8	KOOPERATIVA insurance company, a. s., VIG	346,987	272,736
9	Insurance company Cardif Slovakia, a.s.	5,930	23,772
10	Poštová poisťovňa/Post Office Insurance company, a.s.	13,995	1,851
11	Insurance company of the Slovak Savings Bank, a. s. VIG	0	0
12	UNION Insurance company, a. s.	9,424	48,036
13	UNIQA Insurance company, a. s.	31,795	97,860
14	Wüstenrot Insurance company, a. s..	29,424	26,849
15	AXA, Life-insurance company, a. s. branch of insurance from another Member State	52,824	17,201
16	AXA, insurance company, a. s. branch/agency from another Member State	0	0
17	BASLER, Sachversicherungs, insurance company, a. s. from another Member State	0	4 264
18	Collonade Insurance, S.A., insurance company, a. s. from another Member State	0	26,444
19	D.A.S.	0	0
20	Groupama insurance company, a.s., branch/agency	372	9,985
21	MetLife, Europe	120,347	6,059
22	Slovak Office of Insurers	0	13
	Total	1,269,677	1,245,551

Source: Internal materials, SAP, Bratislava 2020

The total technical premium in 2018, was 2,536,100 thousand euros in comparison with the total technical premium in the year 2017, which was 2,447,281 thousand euros – it was higher in comparison with preceding year. The share of life insurance on the total technical premium in the year 2018 was 50.5% and in the year 2017 it was 52.3% – it was a decline in comparison with the preceding year. The share of non-life insurance on the total technical premium in the year 2018 was

49.5% and in the year 2017 the amount was 47.7 % – an increase in comparison with the previous year. The ratio of life insurance and non-life insurance in the year 2018 was 50.5 : 49.5, and in the year 2017 it was 52.3 : 47.7 – in favour of life insurance.

Table 2 depicts the technical premium in life and non-life insurance as at 31 December 2018 in thousand euros and the participation of individual commercial insurance companies in the total technical insurance premium on the Slovak insurance market.

The total technical premium in 2018 was 2,536,100 thous. euros. As can be seen from Table 2, technical insurance in life and non-life insurance as at 31 December 2018 (ths. Euro) of the insurance company Allianz – Slovenská poisťovňa, a. s., indicates it was the leader in the Slovak insurance market in the life insurance business with 239,329 thousand euros and in non-life insurance with 364,039 thousand euros. The second position was occupied by KOOPERATÍVA, insurance company, a. s. in the area of life insurance amounting to 346 987 thous. euros and also in non-life insurance amounting to 272 736 thous. euros; the third place in life insurance business was taken by the insurance company Generali Slovensko, insurance company, a. s. with 102,288 thous. euros and in non-life insurance with 143,984 thous. euros.

Conclusion

In conclusion, we can say that the Slovak insurance market is a dynamically developing commercial market, which forms part of the financial market. The total technical premium in the year 2018 was 2,536,100 thousand euros. The share of life insurance of the total technical premium in the year 2018 was 50.5 % and in the year 2017, it was 52.3% – a decline in comparison with the preceding year. The share of non-life insurance on the total technical insurance premium in the year 2018 was 49.5 % and in the year 2017, it was 47.7% – an increase in comparison with the preceding year. The ratio of life insurance to non-life insurance in the year 2018 was 50,5 : 49,5.

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ADVANCES OF NEUROECONOMICS IN BULGARIA

Abstract. *Standard economics is based on rational choice theory and asserts that the human beings are rational and when they are making a decision under risk and uncertainty. Behavioural economics employed insights from cognitive psychology for to explain why human beings do not follow always economic rational choice theory and optimization of the utility. Latest advances of neuroeconomics is trying to combine behavioural economics and all technological, computer and neuroscientific achievements for to find better explanation of relationship between economic decisions and human brains complex activation and mechanisms. In this paper we will discuss the establishment of the neuroeconomics in the Republic of Bulgaria and current advancements and we will explain pioneering for the Bulgarian scientific society researches and experiments in the field of neuroeconomics by using fMRI (Functional Magnetic Resonance Imaging) and BOLD method (Blood Oxygenation Level Dependent).*

Keywords: *Neuroeconomics, Bulgaria; fMRI experiments; BOLD Method; Bulgaria.*

JEL Code: D87

INTRODUCTION

The economic paradigm of the rational choice of the homo economicus and utility maximization does not succeed in adopting the real complexity of decision-making process by the individuals and does not take into account the complexity of the neuronal activity of the human brains, its biochemistry, the cognitive psychological biases and the human emotions. The advances in decision making under risk and uncertainties i.e., in economics, naturally led to the fact that the behavioral economics become a mainstream school in the economic science (Kahneman & Tversky, 1979; Kahneman, Slovic & Tversky, 1982; Gilovich, Griffin, Kahneman, 2002; Thaler, Sunstein, 2012; Kahneman, 2013). This school in economics has its famous Nobel laureates - Daniel Kahneman (2002), Robert Schiller (2013) and Richard Thaler (2017) – and offers a descriptive explanation of the human behavior and decision making by using lab experiments and big data analyses of the financial markets. Thus, the irrationality of the humans and the reasons for the systematic diverting from the rational choice paradigm are now scientifically explained by the behavioral economics. The growing understanding of the psychic and neurobiological processes originating from the human central nervous system (CNS) led to an expansion of the interdisciplinarity in science. At the same time rapidly growing development of the computer and neuro-cognitive sciences additionally accelerated the introduction of the interdisciplinarity in almost all scientific schools in 21 c. The neuro-cognitive sciences study the higher cognitive functions of the human brain and the related neuronal activity of the brain.

This science is a complex and integrated approach, which includes the cognitive science, psychology, neuroscience, and neurolinguistics. The two basic schools in the neuro-cognitive science are: experimental-behavioral and computational modeling. The aim of both schools is to understand the nature, the essence of the cognitive abilities of the humans by the neuronal activity in the brain

and the complex nature of brain activation. Because of rapid development of these scientific and technological processes, has emerged neuroeconomics – as a science. This newest economic science (Dorris and Glimcher, 2004; Camerer et al., 2005; Caplin and Dean, 2008; Glimcher, 2011) is enhanced continuation of the behavioral economics and the behavioral finance, combining them both with the neuro-cognitive sciences. Neuroeconomics is described by Colin Camerer as “...a specialization of behavioral economics that plans to use neural data to create a mathematical and neurally disciplined approach to the microfoundation of economics” (Camerer, 2008: 44). Neuroeconomics is highly experimental science and since the beginning of the 21 c. “Neuroscientists have run thousands of such experiments, and they have learned to expect particular regions of the brain to “light up” – indicating increased flow of oxygen, which suggests heightened neural activity – depending on the nature of the task” (Kahneman, 2011: 366).

Based on the academic advances in the field of neuroeconomics and for the purposes of this study we will use a definition of neuroeconomics as a scientific field given by Society for Neuroeconomics: „Neuroeconomics combines the rigorous modeling from economics with psychological studies of social and emotional influences on decision making, and utilizes tools from neuroscience that permit the observation of otherwise latent valuation and decision-making computations that take place in the brain”. Neuroeconomics uses scientific advances and the emerging possibility to employ functional magnetic resonance imaging (fMRI) to study in real time the neuronal activity of the brain areas for to understand human’s decision making and reasons for the humans’ economic choices. The fMRI along with the additional equipment for psychological paradigms (psychological tasks) and supply of audio-video images (static and dynamic) provides an opportunity volunteers to be tested by the Blood Oxygenation Level Dependent (BOLD) method and to observe in real time their brains activation. BOLD imaging is the standard technique used to generate images in fMRI studies and relies on regional differences in cerebral blood flow to delineate regional activity of the brain. This technology and scientific method are non-invasive and safe for human health. By the changes in the cerebral blood flow of the brain regions we do understand which area of the CNS and when is activated.

Thus, we may produce a cartography of the activated brain areas like hand motor cortex responsible for relatively simple actions like lifting of a pencil, but also of extremely complex cognitive activities such as understanding of a spoken foreign language. Thus, the method gives us also a possibility to observe real time brain activation during representation of stimuli and psychological paradigms. Our experiment (The Heads and Tails) and psychological paradigm are researching brain activation when betting money i.e., making a choice under risk and uncertainties. Our aim and hypothesis are to research and to confirm different brain activation in case of betting of hypothetical and real money. The grounds of this method are imaging of the increased neuronal activity, which emerges because of the blood flow in the brain areas and the increased level of oxygen and glucose (contained in the blood), which is precisely reflected in the images from the scanner. The research method based on real time brain magnetic resonance imaging with contrast dependent on blood oxygenation was introduced for medical purposes in the beginning of the 1990s by

the Japanese biophysicist Ogawa (Ogawa et al., 1990). Wider accessibility of the fMRI and quality improvement of collected data, their higher resolution, the space-temporal synchronization and the increased possibility for their quantitative and qualitative processing by specialized software, lead to the wider dissemination of the approach, and not only.

As a result, fMRI audio-video stimuli, games, tasks, etc. psychological paradigms (psychological experiments and tasks) for to confirm or reject a certain scientific hypothesis become very popular. Psychological paradigms nowadays, does not only aim to image neuronal activity, but also to make a comprehensive study of the interconnected brain activations and their complex understanding and analysis. The latest applications of the fMRI are in the field of the neuro-cognitive sciences, neuroeconomics and neuromarketing (Lindstrom, 2008). Currently, the BOLD method and the fMRI is leading method in imaging diagnostics and are a preferred medical standard. The greatest advantages of the method are its safety – noninvasive with no ionizing radiation, gamma radiation and application of radiopharmaceuticals. The experiments and data collecting are fast and precise, and the received resolution of the images is with precision up to 1 mm in diameter. So above mentioned essential advantages of the fMRI and BOLD methods for neuroeconomics research are making real difference with the alternative methods: the positron emission tomography (PET), the X-ray examination (computer tomography, CT), the Intracarotid Amobarbital Test (IAT), electroencephalography, and the magnetic encephalography.

FOUNDATIONS OF NEUROECONOMICS IN BULGARIA

The establishment of the neuroeconomics in the Republic of Bulgaria begins in 2012, when Doctor Boyan Ivantchev and Doctor Marin Penkov began a discussion and theoretic development of the new for the country research and diagnostic methods in the field of the functional research of the brain using magnetic resonance imaging. On 17.07.2014, Ivantchev and Penkov began practical experiments in the field of the functional research of the CNS with the use of fMRI „GE Signa HDxt” 1,5 T magnet strength on the territory of university hospital “St. Ivan Rilski” EAD, Sofia. In parallel with this scientific work, one of the researchers published several related research and experiments in the field of behavioural economics and behavioural finance (Иванчев, 2013, 2017; Ivantchev 2015, 2018).

The Heads and Tails Experiment

For the first time in the scientific and medical practice in Bulgaria, a cognitive psychological paradigm was created for research and diagnostics of the reactions of the CNS in decision-making under risk and uncertainty, and in particular, diagnostics of the brain reactions in decision-making on the basis of hypothetical and real money choice. Our scientific hypothesis was that betting real and hypothetical money will be perceived differently and will cause a different activation of CNS. The psychological paradigm is based on the highest achievements in the cognitive psychology (De Mey, 1992) and the behavioral science and its highest technical application in modern economics – neuroeconomics.

Design of Paradigm

The design of the psychological paradigm was developed by Doctor Boyan Ivantchev, while the experiment was performed in collaboration with Doctor Marin

Penkov by using General Electric Signa HDxt 1,5T scanner and specialized devices and equipment of Nordic Neuro Lab - nordicActiva Software (paradigm machine) and the Nordic Visual System. The experiment employs the fMRI BOLD Method and the Block Experimental Design:

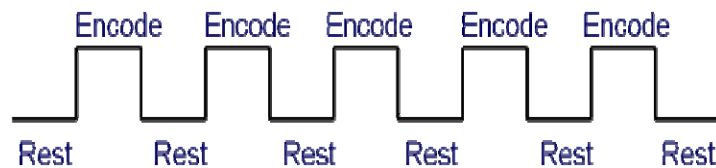


Figure 1. Block Experimental Design

((Stimuli 30sec. + Resting State 30sec.) x (5 repetition))

Source: Bulgarian Neurocognitive Lab Ltd

The experiment uses a series of five stimuli “question - choice“ during the block of stimulation of 30 seconds. Each one of the stimuli is sent to the experiment participant by the audio system (Audio System HP), which is especially adapted for scanner 1,5T magnet strength. The scientific audio stimuli standards for brain activation are based on minimum 3 seconds and due to that the selected series and time stimulation are scientifically correct.

Working Hypothesis

The working hypothesis of the psychological paradigm: We hypothesized that during the experiment we will see “lighting up” i.e. activation of the prefrontal cortex (PFC) areas of the brain (this brain region has been implicated in planning complex cognitive behavior, personality expression, decision making, and moderating social behaviour.). Respectively we hypothesized that we will have differences and deviations according to a different stimuli - real or hypothetical money – delivered to the participants of the experiment.

Stimuli

Stimulus 1 – A series of five questions and choices with the result of a loss or a profit of hypothetical money.

Stimulus 2 - A series of five questions and choices with the result of a loss or a profit of real money.

The aim is to establish the neurobiological processes flowing in the brain, and as a result of the paradigm they should be three dimensionally and accurately illustrated. It is proved that the focal increase of the brain blood flow may be referred directly to the neuronal activity. Because the brain metabolism of the glucose (CMRglu) and the brain blood flow are related, this dependency leads to the conclusion that the brain metabolite levels of oxygen (CMRO2) are connected with the brain blood flow. As fMRI measures the vascular hemodynamic response induced by neurologic activity, it is necessary to know the chain sequence of the activated area. An action or an audio-video stimulation and presentation of psychological task (paradigm) of the volunteer tested leads to an increase in the axonal or electrical activity in a certain brain area. Which, on its part, starts an increase in the blood flow and the blood volume as well as an increased glucose and oxygen metabolism.

Participants

Eleven (six male and five female) physically and psychiatrically healthy volunteers participated in the study and experiment “Heads and Tails experiment”. One of the male volunteers was eliminated, because of the artifacts during the experiment.

Informed agreement and additional requirements

Before entering the scanner volunteers were comprehensively informed about the safety and fMRI experiment and were asked to sign informed agreement for participation in the experiment, as follows: a medical form of UMBAL “St. Ivan Rilski”; a form prepared particularly for the study objective and a psychological paradigm of the testing. All the participants were with dominant left hemisphere (they used their right hand) and free of narcotic substances and relaxants, which might compromise the testing results.

Technical Parameters of the Research

All the participants were scanned on 1.5 T MRI scanner Signa HD xt General Electric and with 8HR BRAIN head antenna.

Sequences

Anatomic: SAG T2 FLAIR CUBE (TE 140ms; TR 6000 ms; Flip Angle FOV 22.4 Matrix 256/256 thickness of the cut 1.8 mm step 0).

Functional: T2* BOLD 2D Gradient Echo; EPI, Asset, FMRI (TE 40 ms; TR 3000ms Flip Angle 90; FOV 24 cm; thickness of the cut 4mm; step 0).

Results

The activation of the brain areas was presented in visual color scales superimposed on a calibrated in advance 3D card of the brain folds. For anatomic brain mapping was used a FLAIR CUBE sequence. On it, an image was fused from the fMRI BOLD methods in a color scale, giving a visual idea of the level of activation of the cerebral cortex, where the most saturated color corresponds to the highest activation. Based on the experiments conducted with the individual participants a different level of activation was reported of the brain parenchyma, which is related to the conscious emotions.

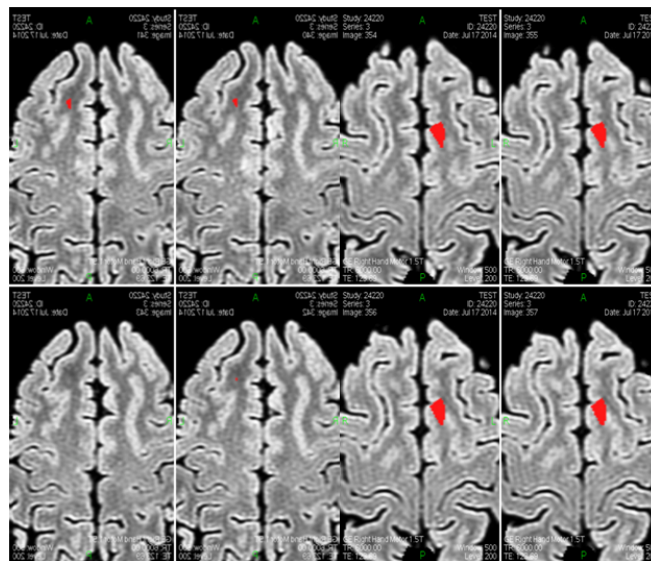


Figure 2. Image A (Left) and Image B (Wright)

Source: Bulgarian Neurocognitive Lab Ltd

These were the areas of the prefrontal cortex of the dominant hemisphere. Thus, brain areas are related to an initially low emotional level, as presence of activation of the brain parenchyma in the field of the Amygdala in the left and the left hippocampus and the ventrolateral hypothalamus. The difference of the activation level is clearly expressed in the experiment with hypothetical money (Image A) and the experiment with real money (Image B), while in the latter there is a distinct increase of the activation area, not only in volume but also in saturation of the signal (Figure 2).

Analysis of the Results

On the basis of the experiment conducted, a distinct difference is observed of the activations of the CNS in decision-making with hypothetical and real money. When the participants make decisions during the game “Heads and Tails” with real money, there is a significantly greater activity in the brain area of the medial prefrontal cortex and the Front Gyrus Cinguli. This finding confirms scientifically our hypothesis and conclusion that during real money decision-making process, the cognitive functions of the human brain are more intense and are not comparable with the case, when the decision-making is based on hypothetical money choice.

CONCLUSIONS

Above mentioned results and conclusions are of crucial importance for the real benefit of demo trading accounts on the forex and capital markets. Thus, our firm conclusion is that there is no benefit of demo trading accounts for traders who are trying to obtain a practical understanding and experience on the financial markets. This is so due to the low activation of the brain in decision-making with hypothetical money, i.e. in trading with a demo accounts and hypothetical money. While we explain this difference and the phenomenon of the real money, we may prevent those traders wishing to trade on the forex and capital markets from the fallacy that the results, achieved by demo trading account are comparable or that they are a guarantee for the results, that will be achieved in trading with real money. The results of this research may protect a multitude of people all over the world from great losses on the financial markets and deterioration of their financial position and loss of a family savings and wealth. The “Heads and Tails” experiment as a such lays the beginning and fundament of the neuroeconomics research in the Republic of Bulgaria. Now we have fully operational experimental laboratory for neuroeconomic and neuromarketing research and experiments. Laboratory is situated in university hospital “St. Ivan Rilski” EAD and is fully operational. The introduction of the innovative methods, techniques and analyses allows reaching beyond the localization of the neuronal activity and beyond the simple mapping of the brain areas, associated with certain stimuli, tasks and paradigms. The established set of methods proves the different activation of the CNS in decision-making with hypothetical and real money, while there are not many similar scientific experiments (Miyapuram, Tobler, Gregorios-Pippas & Schultz, 2012) and conclusions in the academic literature. We believe the research contributes to the international level in this field, arguing that demo account trading is useless for the future decision making while real money trading, because of different brain mechanisms activated during decision making process. Hence, we are arguing, that results from demo trading on financial markets, based on hypothetical money decision making process, are misleading and might

destroy trader's wealth and cause multiple damages in asset management industry. Our innovative research methodology will continue in the future in the field of the neuroeconomics, the neuromarketing and the neurosciences. The achieved knowledge and skills may be applied – on the level of individuals – to the Bulgarian society - to train and improve their financial literacy, savings and investments and for to avoid irrational economic choices as well as on the level of institutional investors, asset managers, insurance and bank institutions and mutual funds.

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CHINA'S REGIONAL DISPARITIES

Abstract. *There is a positive correlation between the development of China's regional economy and urbanization from 1993–2018. The resource endowment influences the degree of urbanization and determines the development of the regional economy. The next 10 years will be a period of economic transition for China and a tipping point for the regions. When the critical resource conditions cannot be met, China's regions should actively adjust their development strategies and focus on developing clusters of advantageous cities.*

Keywords: *Chinese regional economy, resident population, GDP, model analysis, model forecasting.*

Chinese economic development is like a black hole, firmly attracting the world's attention. To this end, many scholars, politicians and entrepreneurs at home and abroad have used various economic tools and theories to explain it. The vast majority of them have failed, claiming that “Chinese economic data is falsified and watered down”, or that “Chinese economy is an unsolved miracle”, but some have succeeded – Lin Yifu's description of Chinese economic development in his 1994 book “Chinese Miracle” is almost identical to Chinese actual economic development between 1994 and 2015. To this end, while recognizing the flaws in Chinese official economic data, we should also recognize the value of these data, which equally reflect the foundations, structure, dynamics, growth and deficiencies of the Chinese economy. This study is about general phenomena in the regional economy, highlighting more the issue of the flow variation of economic growth, and we believe that official economic data from China can be used.

The object of this study, “China's regional economy”, is an important aspect of China's economy, especially in the 40 years since China's reform and opening up, the differences in resource endowments, such as material capital, financial capital and human capital, have caused extreme imbalance in regional economic development; and the extreme imbalance in regional economic development in the past has also driven Chinese economic transformation today, forming a coordinated regional development strategy, China is creating a future with “both gold and silver mountains and green water and mountains”.

At the heart of contemporary economic life is urban economic life, and this paper attempts to conduct a study of Chinese regional economy using the findings of urban economics on urban biogenesis. Based on the premise of “the existence of biology in the economy”, we use population size and regional GDP data to build the “population – GDP” model, and combine the “economic growth equation” with economic data on per capita annual consumption expenditure, unit labor cost and

other economic data to study the causes and current situation analysis of regional economic development differences in China from 1993 to 2018.

George Zipf's empirical law states that the frequency with which a city of a given size (or other equivalents) appears is inversely proportional to its bit order. In China's regional or other economies of scale, this means that with limited resources and demand, only a small number of developed economies and a large number of developing economies exist, and that the proportion of these economies that exist is heterogeneous. We find that these economies are not necessarily organized as administrative units, but rather that larger regional economies where the club effect exists, the Zipf effect, is more pronounced. Multiplier effect for regional economies in response to the club effect.

Combined with the Bernoulli equation of "finite resources" theory, we are able to predict the future trends of China's regional economy regarding "population – GDP" at different spatial scales.

Considering the research results of China's regional economy in academia over the years, especially the analysis of the spatial-temporal scale of regional economic differences in China by the Key Laboratory of Geographic Information Science of East China Normal University, the model was obtained with full consideration of the current situation of the differentiated and differentiated development of China's regional economy.

$$y(t) = \sum GDP_i$$

$$y(t) = y_0[N(t)]^\beta$$

$$y = RN + E \frac{dN}{dt}$$

And collated to obtain:

$$\frac{dN}{dt} + \frac{R}{E}N(t) = \frac{y_0}{E}[N(t)]^\beta$$

To solve the equation:

$$N(t) = \left[\frac{y_0}{R} + \left(N_0^{1-\beta} - \frac{y_0}{R} \right) \exp\left(-\frac{R}{E}(1-\beta)t\right)^{\frac{1}{1-\beta}} \right] \quad (\beta \neq 1)$$

$$N(t) = N_0 e^{\frac{(y_0-R)t}{E}} \quad (\beta = 1)$$

$$N(t) = \left\{ \left[\frac{y_0}{R} + \left(\frac{1}{N_0^{\frac{1}{\beta-1}}} - \frac{y_0}{R} \right) \exp\left(\frac{R}{E}(\beta-1)t\right)^{\frac{1}{\beta-1}} \right] \right\}^{-1} \quad (\beta > 1)$$

$$N_\infty = \left(\frac{y_0}{R} \right)^{\frac{1}{1-\beta}} \quad (\beta < 1)$$

Spatial-temporal points determined by the model:

$$t_c \approx \frac{E}{y_0(\beta-1)N_0^{\beta-1}}$$

Projections of future trends in the Chinese regional economy as we can draw the following basic conclusions:

(1) From the high scale spatial unit of the three major zones, between 1993 and 2018, the GDP growth rate and final consumption growth rate of the three major zones are highly overlapping on the basis of the size of the resident population, which indicates that the economic growth of the various zones in China is mainly dependent on final consumption, this caliber of final consumption includes the consumption expenditure of resident residents and government consumption expenditure, which indicates the expenditure of resident units on goods and services purchased from the regional economy, outside and abroad to meet the needs of material, cultural and spiritual life. The economic size of the eastern zone has been growing at a rate broadly in line with that of the western regional zone, with the intermediate zone growing at nearly double the rate of the eastern zone, but the differences between the three major zones have been increasing. In terms of the economic growth of the three major industries, the industrial structure of the eastern zone is tight, and the industrial structure of the mid-western belt has the characteristics of transmission (service) to the east.

(2) Looking at the medium-scale spatial unit of regular regions, the performance of GDP growth and final consumption growth in regular regions over the period 1993 – 2018 is very similar to that of the three major regions based on the size of the resident population, with the exception of the Southwest region, which shows a long-term stable and balanced relationship between GDP and final consumption, and the development of industrial clusters with local advantages and characteristics in each region. Due to the low degree of economic openness to the outside world, the factors of production in the southwest region are mainly flowing within the province, the economic base is relatively weak, and the long-term reliance on government investment (central financial transfers) has been dependent on the development of the region, has not yet established a self-sufficient modern scale industrial cluster in the region.

(3) The differences in economic development and the process of change in Chinese provincial administrative regions, a basic-scale spatial unit, show more individualized differences and development rates. Basically obey the “limited scale effect”, i.e.: the more barren and backward areas of economic development of the scale of the law of the faster speed; and in economically developed areas, the scale of final consumption growth is always slightly higher than the scale of GDP growth, the only counter example occurs in the agricultural economic growth rate remains above medium speed in the region (Tianjin, Guangdong). One plausible explanation is that the monetary multiplier effect is more pronounced in economically developed regions, which can absorb final goods and services from other regions.

(4) Examine the future development path of China's regional economy in the Bernoulli consumption equation for middle- and high-order spatial units. We find that less than 10 years after 2018, China's regional economy will face one new challenge after another. The urbanization development strategy that has driven China's economic development plan with extensive urbanization in the past is not sufficient to achieve shared economic prosperity in all regions of China in the future, or even to ensure continued regional prosperity. In order to secure the future of China's regional

economy, regions must make choices at the tipping point to make “significant qualitative changes that effectively “reset” the initial conditions and parameters of the population size equation and start a whole new economic cycle”.

(5) Some of the plans and measures of the central government to eliminate the negative trends of urbanization and to strengthen the dynamics of economic development. It has to be said that some of the measures are creative, the western development strategy does not waver in the premise of tapping into the advantages of small areas in the central region to develop urban clusters, so that the cities in the region can enjoy the mutual spillover of resources, using the advantages of other cities to develop their own endowments.

In the countryside, the reforms have been bolder, with active urbanization on the one hand, with no statistically significant rural population in the Beijing region at the time of the 2018 national economic census, and the integration of heavily hollowed-out villages and the creation of new administrative villages at addresses with better economic endowments on the other. At the international level, the Chinese government is making further attempts to liberalize foreign investment restrictions and accelerate the opening up of financial markets in 2020, and has begun to solicit opinions from society on the Regulations of the People’s Republic of China on the Administration of Permanent Residence of Foreigners.

The absorption of external resources, both financial and demographic, to supplement domestic shortfalls is a guarantee that China’s economy will not collapse in an instant, but it may not be enough. China should complete the relocation of domestic industries in accordance with the differences in regional economic development. China’s vast inland underdeveloped regions are new hotbeds of labor-intensive industries (China’s Xinjiang is receiving garment manufacturing from the coast), the developed eastern and southern coastal regions should actively take advantage of the new round of scientific and technological revolution to vigorously promote the development of artificial intelligence, the Internet, intelligent manufacturing to achieve transformation and upgrading and improve quality and efficiency in high-end manufacturing and productive services to form a virtuous cycle of industry.

In conclusion, China’s regional economy is an issue that cannot be ignored in Chinese economic research. The exploration of this paper is also preliminary. For example, attempts to explore data matching problems at smaller spatial units (e.g., municipalities) and larger time spans, modelling and analysis techniques, regional variations at different spatial-temporal scales and their causes, interpretation of parameter meanings, etc., all require in-depth research.

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FORMATION AND MANAGEMENT OF THE BANK'S LOAN PORTFOLIO

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ФОРМУВАННЯ ТА УПРАВЛІННЯ КРЕДИТНИМ ПОРТФЕЛЕМ БАНКУ

Abstract. *The author examines approaches to improving the management of the loan portfolio of banks, defining a strategy for managing credit risks and effectively working with debtors, both legal entities and individuals.*

Keywords: *credit risk management, debtor, banks.*

Анотація. *Автором досліджено підходи щодо удосконалення управління кредитним портфелем банків, визначення стратегії управління кредитними ризиками та ефективної роботи з боржниками, як юридичними, так і фізичними особами.*

Ключові слова: *управління кредитним ризиком, боржник, банки.*

Вступ. Значна частина кредитів банківської системи України є непрацюючими. Погіршення якості портфелів вимагає від банків формувати резерви та збільшувати витрати, що веде до зменшення доходу. Така ситуація вимагає удосконалення управління кредитним портфелем, визначення стратегії управління кредитними ризиками та ефективної роботи з боржниками.

Останні дослідження і публікації. Значний внесок у питання формування та удосконалення управління кредитним портфелем зробили українські та закордонні вчені, такі як: Ермаков С.А., Юденков Ю.Н., Исаков У.М., Бондаренко Л., О.І. Лаврушин та інші. Незважаючи на це, сучасна ситуація у вітчизняних банках вказує на потребу в покращенні організації і управління кредитним портфелем.

Формулювання мети статті і постановка завдань. Метою роботи є визначення особливостей формування та управління кредитним портфелем банку. Для поставленої мети необхідно виконати наступні завдання: визначити економічну сутність кредитного портфелю банку; визначити основні методи управління і класифікації кредитного портфелю; розглянути нормативно-правове регулювання кредитної діяльності банків; провести характеристику організаційно-економічної діяльності АТ КБ «Приватбанк»; провести аналіз кредитного портфеля та кредитної політики АТ КБ «Приватбанк»; провести аналіз ефективності кредитної діяльності АТ КБ «Приватбанк»; визначити Проблеми формування та управління кредитним портфелем АТ КБ «Приватбанк»; запропонувати методи удосконалення системи управління кредитним портфелем АТ КБ «Приватбанк».

Виклад основного матеріалу дослідження. Визначення портфеля, з економічної точки зору, можна трактувати як сукупність активів / пасивів або як суб'єктів, керованих як єдиним цілим для досягнення поставлених цілей.

Управління портфелем як єдиним цілим є головною відмінністю портфельного підходу від інших традиційних методів. Якщо порівнювати визначення поняття кредитного портфеля, то існує три основних думки: одні автори відносять до нього всі фінансові активи, банку, інші ж пов'язують дане поняття тільки з позичковими операціями, треті підкреслюють, що це класифікація видів.

Автори С.А. Єрмаков і Ю.Н. Юденков розглядають кредитний портфель «як сукупність вимог банку по кредитах, які систематизовані на умовах, пов'язаних з різними факторами кредитного ризику» [1, с. 401]. У.М. Ісмаков визначає, що кредитний портфель - це залишок кредитної заборгованості за балансом комерційного банку на певну дату. [2, с. 253].

Л. Бондаренко стверджує, що кредитний портфель це економічно обґрунтована сукупність кредитних операцій і відповідних зобов'язань, яка є наслідком цілеспрямованих управлінських рішень, прийнятих відповідно до вимог кредитної політики банку та органів банківського нагляду [3, с. 32]. О.І. Лаврушин вважає, що кредитний портфель є сукупністю наданих позик, які можна класифікувати за критеріями, що пов'язані з рівнем кредитного ризику або способами захисту від його виникнення [4, с. 319]. Отже, можна зробити висновок, що кредитний портфель - це результат кредитних послуг банку.

Управління кредитним портфелем спрямоване на визначення і покращення якості портфеля та мінімізації кредитних ризиків. Характеризуючи якість будь-якого портфеля, слід враховувати такі критерії, як рівень ліквідності, кредитний ризик і рівень прибутковості, так як операції, пов'язані з кредитуванням відрізняються високим ризиком. Кредитний ризик представляє собою ймовірність втрат внаслідок неспроможності позичальника виконувати боргові зобов'язання, а також неможливості реалізації застави в обсязі, необхідному для погашення позикових зобов'язань.

Розглянемо стан кредитного портфелю АТ КБ «Приватбанк». Приватбанк - це державний банк, один з лідерів за показниками фінансової стійкості та рентабельності, що створює універсальні банківські продукти. АТ КБ «Приватбанк» у 2019 році займав значне становище на ринку: сукупна частка державних банків становила 55,2% та 61,4% відповідно у чистих активах та депозитах фізичних осіб. [5]

Чистий прибуток Банку за 2019 рік досяг 32,6 млрд. грн., що становить більше половини прибутку всього банківського сектору України за 2019 рік. Чистий процентний дохід склав 19,7 млрд. грн., чистий комісійний дохід - 18,2 млрд. грн., операційні витрати - 14,8 млрд. грн. [5]

Головна ціль діяльності Приватбанку, зокрема управління кредитним портфелем є отримання максимального прибутку. В управлінні кредитним портфелем передбачається подвійний підхід: управління на рівні конкретної операції, управління характеристиками кредитного портфеля в цілому для уникнення ризику концентрацій через застосування лімітів у певних сегментах.

В таблиці 1 наведено дані по кредитному портфелю банку з окремої фінансової звітності – за 2017-2019 рр.

В таблиці 1 ми бачимо, що усі показники зросли, окрім кредитів на автомобіль (-14 млн. грн.) та інших кредитів (-271 млн. грн.). Банк активно взаємодіє з фізичними особами: сума кредитів по кредитних картках зросла до

51890 млн. грн. у 2019 році, що на 21536 млн. грн. більше в порівнянні з 2017 роком. Кредити, видані малому та середньому підприємству зросли на 4603 млн. грн. у 2019, в порівнянні з 3952 млн. грн. у 2017.

Таблиця 1. Кредитний портфель АТ ПриватБанк за 2017-2019 рр.

Кредити та аванси клієнтам млн. грн	2017	2018	2019	Відхилення
Кредити юридичним особам	3479	5 648	6 250	2 771
Кредити фізичним особам (кредитні карти)	30354	45 314	51 890	21 536
Кредити фізичним особам (іпотечні кредити)	9130	12 923	11 467	2 337
Кредити фізичним особам (споживчі кредити)	3144	4 193	4 148	1 004
Кредити фізичним особам (кредити на придбання автомобілів)	264	332	250	-14
Кредити фізичним особам (інші кредити)	769	672	498	-271
Кредити і підприємствам малого та середнього бізнесу (МСП)	3952	8 251	8 555	4 603
Дебіторська заборгованість за фінансовим лізингом – юридичні особи	317	710	742	425
Дебіторська заборгованість за фінансовим лізингом – фізичні особи	197	654	1 152	955

Джерело: створено автором на основі Додатків А, Б

Приватбанк націлений на видачу кредитних карток клієнтам, оскільки цей кредитний продукт займає 61% від загальної кількості кредитів. На другому місці іпотечні кредити – 14%, а на третьому кредити для підприємств малого та середнього бізнесу, що становлять 10% від усього портфеля. Найменшу частку становлять кредити на авто, дебіторська заборгованість за фінансовим лізингом юридичних і фізичних осіб та інші кредити.

Для аналізу ефективності кредитної діяльності банку розглянемо кредитний портфель юридичних та фізичних осіб у розрізі працюючих і непрацюючих кредитів (рис.1).

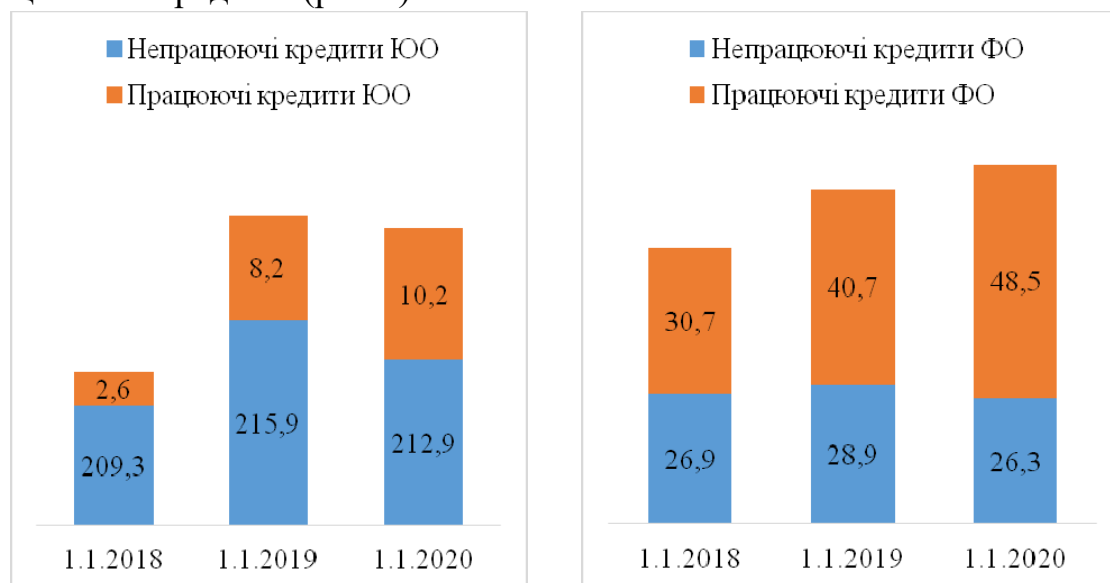


Рисунок.1 Кредитний портфель фізичних та юридичних осіб

Джерело: створено автором на основі [6; 7]

213 млрд. грн. кредитного портфеля юридичних осіб є дефолтним, що становить 95%. За 2019 рік відбулося скорочення непрацюючих кредитів юридичних осіб на 1,4%. Працюючий кредитний портфель юридичних осіб за останній рік збільшився на 24%. На початок 2020 року частка непрацюючих кредитів в портфелі фізичних осіб складала 35%. Працюючий кредитний портфель за 2019 рік збільшився на 19% - до 48,5 млрд. грн. За 2019 рік обсяг непрацюючих кредитів Приватбанку зменшився на 2%, або на 5,6 млрд. грн.

80% кредитного портфеля банку становили непрацюючі кредити, з них 90% кредити юридичних осіб, які пов'язані з колишніми власниками банку та групою «Приват». Приватбанком у 2019 році було зменшено основну частину заборгованості за рахунок власних коштів – 1 202 млн. грн., іншу через реалізацію застави 209 млн. грн.

На те, що значна частка кредитів Приватбанку є непрацюючими впливає декілька факторів: по-перше зростають адміністративні витрати банку, по-друге зберігається високий ступінь ризику неповернення заборгованості і по-третє існує ризик втрати частини потенційних клієнтів.

Основні проблеми управління кредитним портфелем, які спостерігаються в АТ КБ «Приватбанк» наступні: відсутність необхідного якісного інформаційно-аналітичного забезпечення кредитних операцій; проблемні кредити визначаються не завжди вчасно; концентрація ризику в певних галузях; недоліки встановлення внутрішньобанківських операційних лімітів кредитування; недостатньо сформовані правила прийняття ризиків та вибору кредитних інструментів; обмеженість використання пропонованих економіко-математичних методів в практиці.

Названі проблеми підтверджують важливість розробки кредитної політики і відповідної нормативної, методологічної бази організації кредитного процесу.

Ще одна важлива проблема – якість кредитного портфелю. В рамках управління якістю кредитного портфеля банки постійно диверсифікують свою діяльність, докладаючи зусиль до освоєння нових видів кредитних продуктів. Саме тому формування і постійний аналіз кредитного портфеля дозволяють більш чітко розробити тактику і стратегію банку, визначити можливості кредитування клієнтів банку та розвитку ділової активності на ринку.

Для покращення управління кредитним портфелем необхідно реалізувати наступні заходи: створити гнучку процедуру визначення умов кредитування, встановити жорсткі умови щодо оцінки платоспроможності клієнтів, удосконалити партнерство між банками, постійними лояльними клієнтами з різних напрямків діяльності, покращити роботу з боржниками, створити стратегію повернення кредитів, розробити порядок дій під час нестандартних, кризових ситуацій, які можуть вплинути на роботу банку, підвищувати кваліфікації працівників та навчати методам уникнення можливих наслідків кризових ситуацій.

З метою поліпшення якості кредитного портфеля необхідно контролювати такі його параметри: обсяг ресурсів банку, який можна використовувати для видачі кредитів; види кредитів, які можуть бути видані;

диверсифікація кредиту за окремими позичальниками та галузями економіки; основні географічні регіони бізнесу тощо.

Висновок і перспективи подальших досліджень. Під час дослідження кредитного портфелю було встановлено, що його структура є не зовсім оптимальною в області поділу кредитних коштів між позичальниками. Приватбанку варто переглянути свою кредитну політику та покращити управління кредитним портфелем з ціллю зниження кредитного ризику та підвищення ліквідності. Також варто удосконалити умови кредитування для різних груп клієнтів – юридичних та фізичних осіб.

Важливо розуміти те, що на поточний день відсутня єдина методика управління кредитним портфелем. Кожен комерційний банк самостійно розробляє інструменти, механізми для зниження ризиків, що виникають при управлінні кредитним портфелем. Проте, виконання вищезазначених заходів стане незаперечною перевагою при наданні банківських послуг в умовах кризи та економічної нестабільності.

Для розвитку кредитування в Україні потрібно застосовувати більш точні методики оцінки кредитоспроможності клієнтів та створювати стратегію роботи з боржниками. Розробка даних заходів спричиняє потребу в подальшому дослідженні цієї теми.

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DETERMINANTS OF AN ENTERPRISE'S CAPITAL STRUCTURE IN TERMS OF INFORMATION ASYMMETRY

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ДЕТЕРМІНАНТИ СТРУКТУРИ КАПІТАЛУ ПІДПРИЄМСТВА В УМОВАХ АСИМЕТРІЇ ІНФОРМАЦІЇ

Abstract. *The article presents the main theoretical achievements on the dependence of an enterprise's capital structure on the degree of information asymmetry in the market. It is analyzed two main directions of information asymmetry theory: the theory of funding sources' hierarchy and the theory of signaling. It is identified indicators of changes in the capital structure of the enterprise under the influence of the situation on the stock market, the issue's scale of securities, debt management effectiveness. It is emphasized the importance of selecting sources of financing for the development of the enterprise. It is characterized the impact of risks on capital cost management.*

Keywords: *capital, enterprise's value, investments, securities, transport and logistics activity.*

Анотація. *У статті представлено основні теоретичні напрацювання щодо залежності структури капіталу підприємства від ступеню інформаційної асиметрії на ринку. Проаналізовано два головні напрямки теорії асиметрії інформації: теорію ієрархії джерел фінансування та теорію сигналізації. Визначено індикатори зміни структури капіталу підприємства під впливом кон'юнктури на фондовому ринку, масштабів емісії цінних паперів, ефективності управління боргом. Наголошено на важливості відбору джерел фінансування розвитку підприємства. Охарактеризовано вплив ризиків на управління вартістю капіталу.*

Ключові слова: *вартість підприємства, інвестиції, капітал, транспортно-логістична діяльність, цінні папери.*

Вартість підприємства тісно взаємопов'язана зі структурою його капіталу, а відтак – і з численними факторами, що обумовлюють композицію капіталу для кожної окремої галузі та організаційно-управлінської специфіки фірми. Не є виключенням з цього принципу й підприємства транспортно-логістичної сфери, чия вартість перебуває під впливом особливих генераторів – об'єктивних чинників внутрішнього та зовнішнього бізнес-середовища, які прямо чи опосередковано створюють загальну вартість фірми та визначають структуру її капіталу.

Теоретичні підходи до визначення структури капіталу на засадах асиметрії інформації виникли в результаті включення в дослідження приватних відомостей, якими володіє невелика група учасників ринку. Теорія асиметрії інформації включає теорію ієрархії джерел фінансування та теорію сигналізації.

Згідно з теорією ієрархії джерел фінансування, підприємства фінансують інвестиції за допомогою найдешевшого доступного капіталу [1, с. 12], і віддають перевагу внутрішньому фінансуванню. Спочатку вони вирішують

фінансувати свою діяльність з власного капіталу (нерозподілений прибуток), потім зовнішнім запозиченим капіталом (боргові цінні папери, конвертований капітал) і, нарешті, зовнішнім капіталом у додаткової емісії акцій [2, с. 20].

Існує зворотна залежність між боргом та прибутковістю підприємства, що підтверджує теорію ієрархії джерел фінансування, згідно з якою боргові цінні папери випускаються лише у випадку недостатнього нерозподіленого прибутку для фінансування інвестицій. На думку М. Гарріса та А. Равіва [3, с. 327], фінансовий важель зростає зі збільшенням прибутковості підприємства.

Інформаційна асиметрія та ризик впливають на строк погашення боргу. У випадку підприємств з низьким ризиком спостерігається збільшення строку погашення боргу разом зі зменшенням інформаційної асиметрії [4, с. 2897]. Підприємства з високим ризиком можуть використовувати довгострокові банківські позики незалежно від ступеня асиметрії інформації, проте це пов'язано з вимогою забезпечити виплату боргу власним майном [4, с. 2921-2922]. Підприємства з високим ризиком віддають перевагу довгостроковому фінансуванню за рахунок короткострокової емісії боргу, щоб уникнути можливого банкрутства та необхідності ліквідації своїх активів.

Згідно з теорією ієрархії джерел фінансування, структура капіталу підприємства визначається таким чином, щоби зменшувати неефективність інвестиційних рішень, які ухвалюються в умовах інформаційної асиметрії. Інформаційна асиметрія може сприяти відстороненню керівництва підприємства, що діє в інтересах існуючих акціонерів, від здійснення ефективних інвестиційних проектів. Така дія зменшує вартість акцій відносно потенційної вартості, яку вони могли б отримати в результаті усунення асиметрії. Однак асиметрія інформації не однаково застосовується до всіх джерел фінансування компанії. В основному, це не відбувається у випадку внутрішнього фінансування, воно відбувається у відносно меншій мірі при випуску боргових зобов'язань, і найбільшою мірою проявляється при випуску акцій. Чим менший ризик, властивий даному джерелу фінансування, тим менша ймовірність інформаційної асиметрії.

Доповненням до теорії ієрархії джерел фінансування є теорія сигналізації, яка визначає реакції ринку капіталу на вибір конкретної структури капіталу підприємствами. Ринки капіталу позитивно реагують на оголошення про збільшення боргу. Зростання цін акцій також спричиняє перетворення акцій зі звичайних на привілейовані. Зменшення боргу та конвертація акцій призводять до падіння вартості капіталу. Норма прибутковості простих акцій негативно корелює з оголошенням про емісію конвертованого боргу. Недооцінені підприємства, як правило, використовують більший важель впливу, ніж підприємства із завищеною вартістю [1, с. 11-12].

Менеджери мають більш повну інформацію про підприємство, ніж зовнішні інвестори [5, с. 11]. Падіння цін, пов'язане з оголошенням про випуск додаткових звичайних та конвертованих цінних паперів, може бути результатом того, що правління, маючи більш повне знання про реальну вартість підприємства, ніж зовнішні інвестори, надсилає на ринок сигнали про переоцінку простих акцій.

Згідно з припущенням про неефективність ринку капіталу, коли ринкові ціни фінансових інструментів не відображають повністю всю інформацію про них (вони є лише результатом загальнодоступної інформації, якою володіють учасники ринку), керівництво компанії може використовувати структуру капіталу для надсилання приватної інформації про фактичний стан фірми. Чим вищою є невизначеність інформації щодо випущених цінних паперів, тим більшим є відхилення їх цін [6, с. 105].

Ринок капіталу також реагує на виплату компанією дивідендів. Оголошення про збільшення ставки виплати дивідендів транслює впевненість у майбутній прибутковості компанії, що обертається збільшенням цін акцій, тоді як зменшення ставки виплати дивідендів спричинить зворотну реакцію ринку [1, с. 12; 7, с. 244]. Збільшення виплат дивідендів також може сприйматися ринком як негативний сигнал, що вказує на неможливість реалізації сприятливих інвестиційних проектів, а отже, на відсутність розширення діяльності. Недооцінені підприємства характеризуються вищою ставкою виплати дивідендів, ніж переоцінені [1, с. 12].

За деякими поглядами, підприємства, що випускають боргові цінні папери (облігації), характеризуються вищою ставкою виплати дивідендів, ніж підприємства, що використовують лише банківські позики [8, с. 439]. Випуск боргових цінних паперів та відповідна політика дивідендів сприяють зменшенню інформаційної асиметрії та агентських проблем у компанії. Ймовірність виплати дивідендів зростає із збільшенням прибутковості підприємства і зменшується із збільшенням боргу та можливістю майбутнього зростання суб'єкта господарювання [8, с. 452].

Зменшення прибутку на підприємстві компенсується за рахунок залучення зовнішнього капіталу у формі випуску простих акцій, боргових цінних паперів, конвертованого капіталу, і, як таке, не зумовлене інформаційною асиметрією. Немає жодних доказів зв'язку між зменшенням прибутку чи сумою залученого власного капіталу та реакцією цін акцій на оголошення про фінансування. На ринкову вартість акцій може впливати як політика формування структури капіталу компанії, так і ймовірність одержання контролю над нею іншим суб'єктом господарювання.

Отже, представлені підходи мають здебільшого гіпотетичний характер. Не зважаючи на це, практика господарювання свідчить, що ці теорії виступають орієнтиром для переважної більшості рішень у визначенні структури капіталу, а тому необхідно враховувати їх й у формуванні політики управління капіталізацією та вартістю підприємства.

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ENTERPRISE REVENUE MANAGEMENT IN TIMES OF CRISIS

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УПРАВЛІННЯ ДОХОДАМИ ПІДПРИЄМСТВА В УМОВАХ КРИЗИ

Abstract. *The article presents the results of a study of the latest approaches to building an income management system for an industrial enterprise in a crisis. Looking at the peculiarities of industrial activity, the importance of promoting high efficiency of the revenue management system for industrial enterprises is determined.*

Keywords: *income, profitability, income management, economic crisis, industrial enterprise.*

Анотація. У статті викладено результати дослідження новітніх підходів до побудови системи управління доходами промислового підприємства в умовах кризи. Дивлячись на особливості промислової діяльності, визначено важливість сприяння високої ефективності системи управління доходами для промислових підприємств. Подано сучасну класифікацію доходів.

Ключові слова: *дохід, дохідність, управління доходами, економічна криза, промислове підприємство.*

Постановка проблеми. В умовах економічної кризи спостерігаються явища, які негативно впливають на стан доходів підприємства — зниження економічної активності, посилення конкурентної боротьби за споживача та інвестора, звуження доступу до фінансових ресурсів тощо. Крім того, відбувається звуження фінансових можливостей суб'єктів господарювання. Зокрема, різко обмежується доступ до джерел фінансових та інвестиційних ресурсів. Отже, на рівні підприємства виникає проблема забезпечення своєчасних грошових надходжень за вироблені товари, роботи, послуги, а також підтримки належної фінансової безпеки.

Аналіз останніх досліджень і публікацій. Дослідженню актуальних питань з проблем управління доходами підприємства присвячено чимало наукових робіт. А саме, сформовано теоретичні основи управління доходами, розроблено класифікацію доходів, здійснено методологічне обґрунтування економічної оцінки доходів підприємства, а також аналізу рівня його дохідності плідно працюють над цією проблематикою Захарін С.В., Ільяшенко В.А., Полянюк В.В., Теплюк М.А., Шваб Л. І., Швиданенко Г.О., Чиж І.С., Чубка О.М. та інші науковці. Однак в наших умовах, які характеризуються катастрофічними проявами системної економічної кризи, менеджмент промислових підприємств зіткнувся з новими ризиками та викликами підтримки належної дохідності.

Одним з найважливіших напрямів роботи фінансових служб промислового підприємства є управління його доходами. Доходи підприємства — це збільшення економічних вигод у результаті збільшення активів (грошових коштів та іншого майна), так і погашення зобов'язань, які приводить до

зростання власного капіталу підприємства за умови, що обсяг капіталу принаймні не зменшується [5]. В склад доходів підприємства не включаються суми податку на додану вартість, акцизів, експортних мит і інших аналогічних обов'язкових платежів, оскільки їх підприємство в подальшому зобов'язане перерахувати до бюджету.

Доходи підприємства поділяються на [3; 9]:

- доходи від звичайних видів діяльності;
- інші доходи.

Необхідність впровадження управління доходами в умовах кризи викликана, насамперед, ускладненням конкурентного середовища. З одного боку, постачальники висувають більш жорсткі умови продажу матеріалів, прагнуть отримати попередню оплату, скорочують можливості отримання поставок у кредит. З іншого боку, покупці (споживачі) орієнтовані на отримання більш вигідних умов придбання товарів, ставлять питання про розстрочку або відстрочку платежів, а також про надання знижок. Виявлення переваг та недоліків запровадження новітніх інструментів системи управління доходами на підприємствах, їхня оцінка, покликані допомогти керівництву вищого рангу у прийнятті обґрунтованих управлінських рішень щодо доцільності запровадження цієї системи.

Валовий дохід від реалізації товарів характеризується сумою й рівнем. Рівень валового доходу розраховується як відношення суми валового доходу (у тому числі доходу від реалізації) до загальної суми оборотного капіталу (обсягу товарообігу) та виражається у відсотках [9, с. 220].

Дохід можна класифікувати за різними ознаками [5, с. 82]:

- в залежності від виду діяльності - дохід від основної діяльності, дохід від інвестиційної діяльності, дохід від супутньої діяльності та ін.;
- в залежності від планового періоду надходжень - плановий дохід, позаплановий дохід;
- в залежності від економічного змісту — активний дохід, пасивний дохід.

Висновки з даного дослідження і перспективи подальших розвідок у даному напрямку:

1. Необхідність впровадження управління доходами в умовах кризи викликана, насамперед, ускладненням конкурентного середовища.

2. Дохід промислового підприємства можна сприймати не лише як гроші (грошовий потік), але також і як результат застосування капіталу, і як джерело утворення капіталу.

3. Дохід можна сприймати не лише як обсяг надходжень, але і як фінансовий ресурс, який отриманий підприємством в результаті його функціонування.

4. Управління доходами можна представити як мистецтво здійснювати фінансове ресурсозбереження.

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ACCOUNTING, ANALYSIS AND AUDIT

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ABOUT THE INFORMATION ASYMMETRY BETWEEN FINANCIAL AND MANAGEMENT ACCOUNTING

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ЗА ИНФОРМАЦИОННАТА АСИМЕТРИЯ МЕЖДУ ФИНАНСОВОТО И УПРАВЛЕНСКОТО СЧЕТОВОДСТВО

Abstract. *The article discusses the issue of information asymmetry between two complementary information systems - financial and management accounting. Based on a study of key qualitative characteristics of the information generated by both systems, the thesis of the inability of financial accounting to meet basic management information needs, and vice versa, and this fact determines the need for the parallel existence of both information systems.*

Keywords: *financial accounting, management accounting, qualitative characteristics of information, information asymmetry*

Резюме. *Статията разисква въпросът за информационната асиметрия между две допълващи се информационни системи-финансовото и управленското счетоводство. На базата на изследване на ключови качествени характеристики на информацията, генерирана от двете системи, се застъпва тезата за невъзможността финансовото счетоводство да задоволи основните управленски информационни потребности, както и обратното, а този факт обуславя необходимостта от паралелното съществуване на и двете информационни системи.*

Ключови думи: *финансово счетоводство, управленско счетоводство, качествени характеристики на информацията, информационна асиметрия*

Насочеността и целите на управленското счетоводство, поставени в основата на една общоприета концепция за тази информационна система могат да бъдат изразени на базата разбирането ни, че управленското счетоводство е вътрешна информационна система, насочена към определяне, измерване, натрупване, анализ, приготвяне и представяне на финансова информация, използвана от управлението с цел планиране, оценка и контрол на организацията с оглед на правилното и целенасочено използване на нейните ресурси.

Различията в целите, които преследват информационните системи на управленското и финансовото счетоводство, от една страна и различния тип потребители, чиито информационни нужди те задоволяват, от друга, могат да доведат и до немалко производни на тях характеристики на информационния

продукт, генериран на изхода на двете системи: съответно-управленските и финансовите отчети.

Качеството и полезността на счетоводната информация са обект на дискусии на редица научни форуми (например на проведената на 28 септември 2012 г. в Икономически университет – Варна научно-практическа конференция на тема: „Качество и полезност на счетоводната информация“) [1]. Качествените характеристики на информацията, резултат от функционирането на финансово-отчетната система могат да бъдат избрани за база на нашето изследване с цел откриването на определени несъответствия с тази информация, която управленските отчети трябва да съдържат.

Качествените характеристики на счетоводната информация са обект на нормативно регламентиране в т. нар. Концептуални рамки за изготвяне на финансови отчети, приети от американския Съвет за счетоводни стандарти (FASB), така и от Съвета по международни счетоводни стандарти (IASB) [2] [3] [5]. Посочените концептуални рамки отреждат основно място в йерархията на качествените характеристики на финансово-отчетната информация на степента на полезност за вземане на решение. Критериите за различаване на полезната от ненужната информация в управленските структури са доста неопределени-финансовите мениджъри, например често считат, че финансово-счетоводната информация не е полезна за вземането на управленско решение.

Един от съществения атрибути на полезността на финансово-отчетната информация е нейната разбираемост (яснота). Качеството "разбираемост", обаче е свързано с характеристики на информацията, отразяващи специфичните изисквания на определен кръг потребители, към който тя е насочена. Немалко финансови мениджъри изпитват затруднения при разчитане на информацията от финансовите отчети, просто, защото тя не е представена според техните изисквания, а е била приготвена за външни потребители. Тогава се получава ситуация, която обществената практика нарича "разминаване с очакванията" (expectation gap), дефинирана като разрыв между истинския информационен смисъл на счетоводните и одиторски отчети и това, което неспециалистите (в т.ч. финансовите мениджъри) и обществеността обикновено тълкуват.

Двете основни характеристики, които гравитират към посочената по-горе, са уместността и надеждността. Уместността е качествена характеристика на счетоводната информация, която може да се оцени само по отношение на възможността тази информация да бъде използвана. За да бъде уместна (а следователно и полезна) финансово-счетоводната информация трябва да притежава три допълнителни характеристики-да потвърждава, да прогнозира и да бъде навременна. Връзката с минали събития помага да се разберат, уточнят и коригират по-рано изразени очаквания и ако финансово-отчетната система умее да потвърждава минали събития (а това всъщност е основната ѝ функция), използването на исторически данни ще бъде уместно и полезно основа при вземане на управленски решения. Прогнозната сила, която трябва да носи финансово-счетоводната информация не означава, че самата тя е изразена във вид на явна прогноза. Информационният поток на финансово-счетоводната система е насочен към миналото и не може да съдържа, сам по себе си някаква представа за бъдещето. Единствено след като бъде обработена, анализирана и в

крайна сметка пречупена през специфичния методически апарат на управленското счетоводство, финансово-отчетната информация може да генерира управленски решения, в които в чист вид прозира бъдещето.

Времевият аспект, в който се разглежда процесът на създаване на определен тип финансова информация е друг атрибут на уместността. Информация, получена след вземането на управленското решение няма вече никаква стойност за потребителя. Например, ако финансовите отчети на публичните предприятия се представяха само веднъж годишно пред борсата, тяхната информация нямаше да бъде уместна и полезна за инвеститорите, които могат да вземат инвестиционно решение всеки ден и следователно се нуждаят от информация за финансовото състояние на публичното дружество поне на всеки три месеца. Информацията от финансовите отчети не притежава качеството "своевременност" и не може да бъде полезна при вземане на оперативно управленско решение.

Именно поради явната несинхронизация в такта на генериране на финансовата информация в информационните системи "финансово счетоводство" и "управленско счетоводство", управлението е принудено да поддържа паралелно посочените системи, за да удовлетвори своевременно всички свои информационни нужди.

Втората основна характеристика на финансовата информация, гравитираща към нейната полезност, е надеждността, свързвана обикновено с достоверността на информацията, която финансовите отчети съдържат. Последната характеристика най-често се атакува от финансовите мениджъри, аргументирайки се с неизбежните трудности, свързани с измерване и идентифициране на отделните пера, приложението на алтернативни счетоводни методи и оценки, елементи на определена счетоводна политика, както и с неотразяването на редица случайности, рискове и неустановими от счетоводната система събития и фактори. На практика, обаче, насочените към бъдещето методи на управленското счетоводство и финансовия мениджмънт нерядко генерират информация, значително по-стохастична, несигурна и неточна.

От друга страна, надеждността се свързва и с пълнотата и изчерпателността на информацията. Изчерпателността означава, че всички съществени и уместни факти, свързани с финансовото състояние и резултатите от дейността, са представени, и то по начин, който не води до заблуда на потребителите на информацията от отчетите на предприятието. Пълното представяне означава и отразяване на всички промени в прилаганите счетоводни принципи и ефекта от тях; отразяване на необичайни и значими събития, като например сключването на нови договори за големи по размер продажби и др.; значими събития, настъпили след датата на финансовите отчети, като например изгубени важни съдебни процеси, извършване на бизнес комбинации и др. Счетоводната политика (основните принципи, подходите и методите за прилагането им), която е била възприета при изготвянето на финансовите отчети, също трябва да бъде представена. В счетоводната теория този аспект на надеждността е известен и като принцип на пълното представяне [4]. Изчерпателното (пълното) представяне не налага информацията да бъде

показана прекалено детайлизирано. Концепцията за обективност в счетоводството е продиктувана от необходимостта потребителите да получават надеждна и безпристрастна счетоводна информация. Надеждността не означава абсолютна точност. Информацията, която е основана на допускания (например информацията, която се използва при сравняването на алтернативни варианти), не може да бъде абсолютно точна, но трябва да бъде надеждна. Важен избор, който трябва да се установи, е изборът между уместност и проверимост. Така например информацията, основана на историческата цена, е лесно проверяема, макар че има доста субективни моменти особено при разпределението на разходите. От друга страна, подобна информация е много по-малко уместна в сравнение с информацията, основана на текуща стойност, която от своя страна е по-трудно проверяема.

За да бъде надеждна, финансовата информация трябва да бъде и проверяема. Това е напълно възможно (дори задължително) на изхода на финансово-отчетната система (чрез заверка на годишните отчети от дипломиран експерт-счетоводител), както и в самия технологичен процес на нейното създаване (чрез вътрешната контролна система). На практика информацията, движеща се между управленско-счетоводната система и финансовия мениджмънт и съответно получавана от двете системи, трудно подлежи на официална проверка, дори от вътрешната контролна система.

Качеството "надеждност" включва и още една характеристика на информацията-нейната неутралност (безпристрастност). Макар финансовите отчети да са предназначени за широка гама потребители, те не бива да бъдат оцветени според изискванията на една или друга тяхна група, нито тенденциозно да влияят върху нечие решение или преценка. Тази черта на финансовите отчети може да се реализира единствено чрез честното и вярно представяне на информацията, съответстваща точно на измерените и реално протекли стопански процеси и операции. Такава характеристика не може да има финансовата информация, получавана от управленско-счетоводната система за целите на финансовия мениджмънт, защото най-малкото ще зависи от мястото на управленския орган, който ще я изисква, както и от насоката на общата (респ. финансовата) управленска политика.

Постоянството е друга качествена характеристика на информацията от финансовите отчети. При нея се изхожда от обстоятелството, че полезността на информацията ще бъде по-голяма, ако данните, които се съдържат в отчетите, позволяват да се съпоставят с минали данни, като по този начин при анализа на данните могат да се идентифицират промените и тенденциите в рамките на дружеството. От друга страна, сравнението на данните от отчетите на различни предприятия се постига трудно, предприятия дори в един и същ отрасъл могат да прилагат различни подходи за отчитане. Тази качествена характеристика изисква предприятието да използва едни и същи счетоводни принципи и счетоводна политика за по-продължителен период от време. Доколкото постоянството е изведено като основен принцип при разработването и прилагането на счетоводната политика при финансовото счетоводство, считаме, че е почти невъзможно такова да бъде изисквано при генериране на информация от управленското счетоводство, най-малко поради твърде

голямото разнообразие в прилаганите в практиката управленски модели и техните динамични информационни нужди и специфични методи.

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ABOUT THE IMPOSSIBILITY OF APPLYING THE CONCEPTUAL FRAMEWORK OF FINANCIAL ACCOUNTING BY MANAGEMENT ACCOUNTING

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ЗА НЕВЪЗМОЖНОСТТА ОТ ПРИЛАГАНЕ НА КОНЦЕПТУАЛНАТА РАМКА НА ФИНАНСОВОТО СЧЕТОВОДСТВО ОТ УПРАВЛЕНСКОТО СЧЕТОВОДСТВО

***Abstract.** The article comments on the main elements of the conceptual framework of financial accounting and the principles on which this reporting system is built and their applicability by management accounting. As a result of the research, it is argued that the lack of its own conceptual framework of management accounting is one of the significant differences compared to financial accounting.*

***Keywords:** conceptual framework, conventions, financial accounting, management accounting*

***Резюме.** Статията коментира основните елементи на концептуалната рамка на финансовото счетоводство и принципите, на които се изгражда тази отчетна система и тяхната приложимост от управленското счетоводство. В резултат на изследването се стига до тезата, че липсата на собствена концептуална рамка на управленското счетоводство е едно от съществени различия в сравнение със финансовото счетоводство.*

***Ключови думи:** концептуална рамка, конвенции, финансово счетоводство, управленско счетоводство*

За да може да генерира в своята система информация със специфични качества (характеристики), финансовата отчетност трябва да бъде изградена като стройна, научнообоснована информационна система, чиито концептуални рамки се градят на определен набор от принципи, дефинирани като всеобщо правило, прието и прилагано като водещо в теорията и като изходна точка в практиката. Концептуалната рамка на FASB е проект, започнат през 1973 г. за разработване на теоретична основа на счетоводни стандарти в Съединените щати. От 1978 до 2018 г. FASB публикува осем концепции (Concepts statements) [1]. Преработената Концептуална рамка за финансово отчетване, издадена през март 2018 г. от Съвета по международни счетоводни стандарти и Комитета по тълкуванията на МСФО от своя страна определя основните концепции за финансово отчетване, които ръководят съвета при разработването на МСФО [2].

Необходимостта от разработване на фундаментални правила, насочващи счетоводната наука и практика ние виждаме в две главни направления-от една страна, поради задължителния характер на финансовото счетоводство във всяка отчетна единица и от друга-поради отговорността, която финансово-

счетоводните кадри поемат пред широк кръг външни потребители за качеството и достоверността на предлаганата от тях информация. И двете ограничения липсват спрямо управленското счетоводство, в т.ч. и спрямо неговия най-съвременен клон-т.нар. стратегическо управленско счетоводство [3] [4] [5]. След като последното е незадължително и информацията, която то създава няма никакъв общоприет вид, който да изисква някакви особени правила при нейното представяне, не можем да кажем, че управленската счетоводна система се гради върху установени концептуални рамки и се ръководи от определен задължителен набор от правила.

Основните базисни счетоводни концепции и представи, възприети от широк кръг професионални счетоводители, наричани още и основни счетоводни принципи [6] са:

1. Концепцията за отчетната единица (Entity concept). За счетоводни цели отчетната единица се дефинира като организационна цялост, в която се създават, измерват, обработват и предават счетоводни данни. Като такава тя се разглежда отделена от своите собственици, ръководители и служители и може да бъде разбрана с пример за дружество, представляваща отделна юридическа личност, с имущество, различно от това на своите собственици.

Концепцията за единство и отделеност на отчетната единица изисква финансовото счетоводство обслужва последната като цяло, без да има предвид информационните нужди на потребители от по-ниски управленски нива или операции, извършвани извън предприятието. На практика, обаче, финансово-счетоводна информация се създава и на по-ниски аналитични нива, както и за отделни сектори на дейността-географски, пазарни, производствени и други поделения на отчетна единица, диверсифицираща своите операции.

Тук, следователно има известни допирни точки с принципа за децентрализация на отчетността (по центрове на разходите, печалбите и инвестициите), който е основен в управленско-счетоводната концепция.

2. Концепцията (предположението) за действащо предприятие (Going concern conception). При липса на доказателства или очаквания за обратното, се презюмира, че стопанската единица ще продължи да съществува, а самото предположение за продължаване на дейността изисква изготвянето на финансовите отчети на база текущо начисляване (т.е. използване на цената на придобиване-историческата цена към момента на събитието), а не на пазарната (справедливата) към края на отчетния период. Така, текущата (пазарната) цена на даден актив не може да се използва за оценъчна база в основен финансов отчет, защото няма достатъчно основание, че в края на отчетния период той ще се продаде и ако предприятието продължи да го използва, колебанието в пазарната му цена няма да води нито до загуба, нито до печалба. Ако срокът на действие на дадено предприятие е лимитиран от закон, договор или устав, счетоводните процедури трябва да съответстват на определения очакван срок на живот. В такива случаи финансовите отчети трябва ясно да отразят този лимитиран срок и ще се съставят на основата на ликвидационната концепция (Liquidating concept; Quitting concern), т.е. ако предприятието подлежи на продажба ще бъде необходимо да се покаже колко струват неговите активи и тогава продажната им цена ще се окаже по-подходяща оценъчна база.

Концепцията на управленското счетоводство не се влияе от това предположение. Очакванията за ликвидация и последваща продажба на дружествените активи не могат да се отразят върху избора на оценка и мерни единици, с които управленското счетоводство работи. Очакванията за неблагоприятния в бизнеса биха могли да повлияят единствено върху насоката на финансовата политика и характера на оперативното управленско решение, което мениджърският екип трябва да вземе в период на спад и криза;

3. Концепцията за двойственост, двойноаспектната концепция. Тази концепция е задължителна за прилагане в финансово-счетоводната система на преобладаващия брой предприятия. Тя обаче не е задължителна да се прилага във вътрешно-управленските системи, където е модулът на управленското счетоводство. Макар и наричано "счетоводство", последното не би могло да използва нито една от двете системи за счетоводно отчитане, просто защото то не отразява пасивно събития, а генерира решения на базата на анализирана и обработена, по-рано регистрирана финансово-счетоводна информация.

4. Концепцията за паричната оценка (Money measurement)

Финансовото счетоводство регистрира само факти и събития, чиято парична оценка може да бъде определена със средна степен на обективност. Така дефинирана, тази концепция ограничава представата за дейността на отчетната единица само до онези нейни страни, които могат да получат стойностно изражение. Това означава, че традиционната финансово-отчетна система не може да осигури цялата необходима информация, с помощта на която да се състави пълна картина за състоянието на отчетната единица или за начина, по който тя се ръководи. Ограничението за вида на информацията, която финансовите счетоводители могат да представят ще бъде преодоляно от управленското счетоводство, което използвайки и други мерни единици обхваща събития, факти и условия на функционирането на отчетната единица, които поради липсата на парична оценка или многото условности, свързани с нейното определяне са отпаднали от обсега на финансовото счетоводство.

5. Концепцията за стойността (Cost concept). Счетоводството използва стойностната концепция, като оценява всеки актив по неговата цена на придобиване (историческа цена) или по неговата себестойност. Стойностната концепция обаче изхожда от презумцията за стабилност на паричната единица. Поради влиянието на фактора "инфлация" обаче, отчетната цена ще се различава от тази, която би се платила след време за да се купи същият актив, а това прави финансово-счетоводната информация неточна при управленските анализи, насочени към бъдещето.

За да бъде информацията от финансовите отчети полезна за прогнозиране на бъдещето, счетоводните оценки, основани на историческите цени трябва да бъдат приведени към постоянни парични единици, позволяващи съпоставимост при финансовите анализи или самите финансови отчети да бъдат преизчислени спрямо влиянието на изменението на ценовия индекс върху отчетната информация. Докато при финансовата отчетност инфлацията е само един от факторите, който може да повлияе върху достоверността на финансовите отчети, при управленското счетоводство и финансовия мениджмънт той е основен компонент на управленските оценки и анализи;

6. Концепцията за счетоводния период (Accounting period concept).

Въпреки, че концепцията за действащото предприятие набляга на непрекъснатостта на икономическите процеси в отчетната единица, на практика нейният стопански живот се дели на части, известни като отчетни периоди, определени като сравними времеви интервали, в края на които се изготвят финансовите отчети. Годината се приема за нормален период за отчитане, но счетоводни отчети могат да се изготвят и на по-къси периоди, задоволявайки нуждата от периодично получавана финансова информация. Тази концепция не се отнася за управленското счетоводство-информацията, който то създава може да бъде представена в управленските отчети по всяко време, но главно, когато това е нужно;

7. Концепцията, отнасяща се до определянето и признаването на приходите и разходите (Accrual concept). От своя страна тя би могла да се дефинира чрез две други фундаментални правила:

а) Реализационната концепция (Realization concept)-Принципът за текущо начисляване във финансовото счетоводство изисква печалбата да бъде отразявана на начислена база, като разлика между признатите приходи и разходи. Това означава приходите да се признават в момента, когато възникне вземането, независимо дали са получени парите, а разходите се признават, когато се направят, независимо от това кога са изплатени.

б) Постъпленията и разходите се съпоставят през периода, за който се отнасят (Matching principle). Те не могат да се оставят за бъдещи периоди, освен ако не се докаже, че разходи, извършени през текущия период ще водят до получаването на икономическа изгода, която ще бъде призната под формата на текущ приход през следващия.

Посочените концепции за признаване на приходите и разходите и за определяне на счетоводния финансов резултат на начислена база в една стопанска единица обаче влизат в противоречие с концепцията за печалбата, която се използва във финансовия мениджмънт и управленското счетоводство. Икономическата печалба, като понятие, с което боравят последните е много по-широка от отразената във финансовите отчети счетоводна или балансова печалба, поради включването на редица условности и фактори от съществено естество, които повишават икономическата стойност (ценност) на отчетната единица, но поради своята неизмеримост или несигурност не могат да бъдат признати от финансовото счетоводство като водещи до печалба.

Така дефинирани по-горе, основните счетоводни концепции могат да бъдат тълкувани по много начини, акт който би могъл да деформира традиционно формиралата се представа за финансовото счетоводство. Затова в счетоводната практика на англоезичните страни се създават финансово-счетоводни конвенции, представляващи съглашения между счетоводителите-професионалисти относно правилата, които стоят в основата на изграждането на финансовите отчети-правилата и методите за събиране, систематизиране, обработване и предаване на финансово-счетоводна информация. Подобни съглашения не биха могли да съществуват между управленските счетоводители или финансовите мениджъри, защото вътрешните финансово-управленски системи, които те обслужват са твърде различни, от една страна, а от друга-

концепциите на управленското счетоводство и финансовия мениджмънт не се градят на една общоприета система от принципи, което изключва и необходимостта от тяхното тълкуване.

Основните финансово-счетоводни концепции по фундаментални въпроси на счетоводната теория и практика са:

1. Конвенцията за пълно оповестяване (Convention of full disclosure) изисква оповестяването на влиянието на изменението на цените, вследствие инфлационния фактор, различните рискове, съпътстващи дейността на предприятието (операционен, валутен лихвен и т.н.), както и информация за сектори на отчитане, сегменти и дейности-географски, производствени, инвестиционни и др.

2. Конвенцията за последователност, съпоставимост (Convention of consistency) изисква независимо от броя на прилаганите алтернативи, избраните от отчетната единица методи за оценяване, отчитане и представяне да бъдат последователно прилагани във финансовите отчети. Един от големите проблеми на счетоводството е бил винаги използването на алтернативни счетоводни методи и оценки, третирано като основен елемент на счетоводната политика на отделните отчетни звена. Необходимостта от сравнимост на финансово-отчетните данни е обяснима-в анализните отчети потребителите търсят идентичност и точна оценка на промените в счетоводната политика на предприятието. Стопанската активност и променящите пазарни условия ще водят до промяна и на счетоводните методи и оповестявайки влиянието на тези промени върху финансовите показатели на отчетната единица в приложенията, счетоводителите ще имат основания да твърдят, че са създали по-информативни финансови отчети;

3. Конвенцията за същественост (Materiality). Дали дадено събитие или изменение, в резултат от прилагането на определен тип счетоводна политика трябва да се оповести в основните финансови отчети или в приложенията към тях или изобщо да не се оповести е въпрос на съглашение между счетоводителите. Безспорно, критериите за същественост са субективни, но може да се приеме, че една информация е съществена, ако неупоменаването ѝ или неправилното ѝ представяне биха повлияли на решенията, които потребителите вземат на базата на финансовите отчети. Самата преценка за информационния смисъл на дадено перо или събитие е основен елемент на свободата при избор на счетоводна политика.

4. Конвенцията за благоразумие (Convention of conservatism) при изготвяне на финансовите отчети означава включването на определена степен предпазливост при извършване на преценките, необходими за третирането на несигурността, съпътстваща събития и обстоятелства от динамичния свят на пазарната икономика, и то по такъв начин, че да не се завишава предполагаемата величина на активите или приходите, нито да се занижават очаквани пасиви или разходи. Тази конвенция, като основа на самата политика на предпазливостта, изисква всяко предполагаемо събитие, което ще доведе до загуби да се отрази, за разлика от събитие, което би довело до реализирането на печалби, като разчети (вземания и задължения) да се отчитат само онези обстоятелства, които вече са известни, а не предполагаеми, а спрямо

материалните запаси и валутните средства да се прилага цената на придобиване или пазарната цена, в зависимост от това, коя е по-ниска в края на отчетния период.

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ORGANIZATIONAL ASPECTS AND ACCOUNTING PROCEDURES IN THE IMPLEMENTATION OF FUNDS AND PROGRAMS OF THE EUROPEAN UNION

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ОРГАНИЗАЦИОННИ АСПЕКТИ И СЧЕТОВОДНИ ПРОЦЕДУРИ ПРИ УСВОЯВАНЕТО НА СРЕДСТВА ПО ФОНДОВЕ И ПРОГРАМИ НА ЕВРОПЕЙСКИЯ СЪЮЗ

Abstract. *The article discusses some basic organizational procedures concerning the implementation, financial management and control of European funds and in particular, the national authorities responsible for this, as well as the stages of the so-called "life cycle" of the project. Particular attention is paid to the specific procedures concerning the accounting of European funds and programs.*

Keywords: *European funds and projects, national authorities, project stages, accounting*

Резюме. *В статията се разглеждат някои основни организационни процедури, касаещи изпълнението, финансовото управление и контрола на Европейските фондове и в частност, националните органи, отговарящи за това, както и етапите на т.нар. „жизнен цикъл” на проекта. Особено внимание е обърнато и на специфичните процедури, касаещи счетоводното отчитане на средствата по европейски фондове и програми.*

Ключови думи: *европейски фондове и проекти, национални органи, етапи на проекта, счетоводно отчитане.*

1. Организационни аспекти на изпълнението, финансовото управление и контрола на Европейските фондове

Едно от основните изисквания на Европейската комисия една страна да получава средства от Структурните инструменти на ЕС е да бъде изградена ясна рамка за управлението, изпълнението, финансовото управление и контрол. В България тази национална нормативна рамка [2,3] предвижда участието на следните организационни звена:

а) Управляващият орган е национален, регионален, местен публичен орган или публично-правен или частноправен орган, определен от държавите-членки да отговаря за доброто административно, финансово и техническо управление на оперативната програма, включително спазването на процедурите за сключване на договори, наблюдение и контрол върху изпълнението на програмата, също така за успешното и изпълнение и постигането на нейните цели. Въз основа на направените проверки, управляващият орган изготвя доклад по сертификация и декларация за допустимост на разходите, като с тях декларира, че административното, техническото и финансовото изпълнение на

оперативната програма е в съответствие с приложимото национално и европейско законодателство и правилата на програмата.

б) Междинни звена са публични или частни органи или служби, които действат под отговорностите на управляващите органи на оперативни програми или изпълняват задачи от тяхно име по отношение на крайните бенефициенти, осъществяващи операциите. Общите задачи на междинното звено по оперативната програма са да подпомага оперативното изпълнение на програмата в съответствие с делегираните му задачи и да предприема необходимите стъпки, за да осигури информация от технически и финансов характер, която е необходима за изпълнението на програмата, както и да извършва плащанията към бенефициентите.

в) Сертифициращ орган - сертифицирането на разходите по Оперативни програми, се извършва от Дирекция "Национален фонд" чрез тяхното верифициране от междинните звена и управляващите органи, което е цялостен процес на наблюдение и контрол върху финансовия и физически напредък по проектите за потвърждаване на допустимостта на разходите за изпълнение на одобрени проекти по оперативните програми.

г) Одитиращи органи - Основният одитиращ орган, който проверява верността и ефективността на всички проекти е изпълнителна агенция "Одит на средствата от ЕС" към Министерство на финансите. Освен тази агенция, всяка оперативна програма има звено, наречено Вътрешен одит, което осъществява контрол и одит върху конкретната оперативна програма.

д) Бенефициенти – Бенефициентът е стопански субект, организация или предприятие, публичен или частен, който отговаря за започването и изпълнението на проекти по оперативни програми. Бенефициентът отговаря за ежедневното административно, техническо и финансово управление на проекта. Във връзка с финансовото управление, той извършва разплащане с изпълнителите, осчетоводява транзакциите, верифицира документи и извършва проверки на място, наблюдава и докладва за изпълнението на проекта, както и предоставя публичност и информация за проекта. Всеки бенефициент по оперативна програма извършва одит на отпуснатите средства с помощта на назначен служител или дирекция в системата на бенефициента, които осъществяват разрешаването на всеки разход по проектите. Верифицирането на разходите от бенефициента е задължително условие за признаване на разходите от сертифициращия орган.

Проектите по Оперативните програми преминават през няколко етапа, нормативно определени в Закона за управление на средствата от Европейския съюз [2] и в Регламент №1303/2013 от ЕС [3], които могат условно да бъдат наречени „жизнен цикъл” на проекта [7]:

а) Проектна идея - За да бъде финансиран от структурните инструменти на ЕС, проектът трябва да е финансово, икономически и социално издържан. За да докаже, че отговаря на това условие, той трябва да е изготвен в съответствие с голям брой технически критерии и критерии по същество. Преди всичко проектът трябва да е в съответствие с целите на оперативната програма, ясно да се вписва в един от нейните приоритети, да има налице ресурси за осигуряване

на неговото съфинансиране, както и да е в състояние да приключи своята дейност в рамките на изискуемия период.

Б) Проектно предложение - След одобряването на оперативните програми съответният управляващ орган или междинното звено периодично публикуват на информационния портал www.eufunds.bg и в националните всекидневници покана за представяне на проектни предложения по конкретна операция на оперативните програми. За всички проекти се подава подробна информация, като се попълва формуляр за кандидатстване (апликационна форма), който се изпраща в междинното звено или управляващия орган, ако не съществува съответно междинно звено. Апликационните форми за всеки един от структурните фондове се подават в електронен формат и на хартия.

Проектното предложение на проект по схема за безвъзмездна помощ съдържа следните елементи: Резюме на проекта (концепция), Проект, Бюджет на проекта и Информация за кандидата.

В) Оценка на проектното предложение - След като се установи, че подаденото заявление отговаря на критериите за приемане, заявлението се завежда в информационната система за управление. Оценката на проектите е процес, състоящ се от множество отделни етапи, като някои от тях са: формална проверка; проверка за пълнота; проверка за право на финансиране; техническа оценка; извършване на оценка от независима работна група и членове на управляващия орган и междинното звено; оценка за финансова стабилност и финансова оценка.

Г) Изпълнение на проекта - Изпълнението на проекта започва с подписването на договор между управляващия орган и бенефициента. По време на изпълнение на проекта, бенефициентът трябва да изготвя и изпраща доклади на междинното звено/управляващия орган, за да отчете изпълнението на разходите и дейностите. От своя страна, разходите трябва да отговарят на критериите за допустимост, упоменати в Регламент (ЕС) № 1303/2013 и ПМС №62/2007 на Министерски съвет, допълнено с ПМС № 330/2011 за приемане на национални правила за допустимост на разходите по оперативните програми [6].

На етапа Изпълнение на проекта, съществуват процедури за разплащане по проектите-авансово, междинно и финално. Плащанията се извършват само след представяне на валиден разходен документ, т.е. след като средствата вече са изразходвани [8]. На основата на одобрените сертификати сертифициращият орган изготвя искане на средства до ЕК, който превежда средствата на Националния фонд. На основата на одобрена бюджетна рамка по оперативната програма, информацията за сертифицираните разходи, както и прогнозата за очакваните плащания и разполагаемите средства Националният фонд заявява и държавното съкровище осигурява средства от централния бюджет, включително финансиране за покриване на недостиг, след което отпуска лимит за плащане на управляващия орган до размера на сертифицираните разходи. От своя страна управляващият орган уведомява съответното междинно звено за отпуснати лимити по одобрените разходи. Междинните звена подават платежни нареждания в рамките на отпуснатите лимити по сертифицирани разходи на бенефициентите.

Д) Приключване на проекта - Приключването на проекта се осъществява с представянето на краен доклад по проекта, който описва постигнатите резултати от проекта и въздействието, което той е оказал върху подобряването на състоянието в съответния сектор. Одобреният краен доклад е и основание за получаване на окончателно разплащане по проекта.

За всеки проект междинното звено/управляващият орган следва да съхранява 7 години досие, включващо договора по проекта, докладите за изпълнение на дейностите по проекта, копия на всички предадени разходооправдателни документи, подадени чрез информационната система за управление и наблюдение на средствата от структурните инструменти на ЕС, кореспонденцията между бенефициента и междинното звено/управляващия орган, касаеща проекта.

2. Някои особености при отчитане на средствата по европейски фондове и програми

С приемането на Закона за публичните финанси се възприе специфичен ред за отчитане на средствата от ЕС, чрез използването на самостоятелни сметки, които се отразяват в отделна отчетна група „Средства от Европейския съюз“.

За счетоводното отчитане от съществено значение е разделението на бенефициентите, които могат да са съответно бюджетни организации от подсектор „Централно управление“ и общини и техните подведомствени разпоредители. Разликата между двете организации е, че при първата средствата се получават и разходват по бюджетна сметка, а при втората по сметка за средства от Европейския съюз.

Когато бенефициент е организация от подсектор „Централно управление“, предоставянето на средствата на Националния фонд от структурните фондове на ЕС и Кохезионния фонд и разходването им от бенефициентите се извършва или чрез трансфер на средства по отделна банкова бюджетна сметка на бенефициента или чрез откриване в структурата на кодовете в СЕБРА на Националния фонд на отделен десетразряден код на даден бенефициент. При втория начин се оторизира второстепенна система за инициране на бюджетни платежни нареждания за директно плащане на доставчици [4].

Получаването и разходването на финансиранятия се отчитат като операции със средства от ЕС. Особеност е, че средствата се получават като трансфер по банковата бюджетна сметка на организацията. Поради това е необходимо операциите да се отразят в две отчетни групи, а именно „Бюджети“ и „Сметки за средства от Европейския съюз“ (СЕС). Например, при постъпване на средства по банковата бюджетна сметка, в отчетна група „Бюджет“ се отразява увеличение на паричните средства, а в отчетна група „СЕС“ се отчита касов трансфер по сметката за СЕС, а в случай на плащане на доставчици/контрагенти се отразява изтичане на парични средства в група „Бюджет“ и отразяване на погасяване на задължение в отчетна група „СЕС“.

Когато бенефициент е община или неин подведомствен разпоредител, получаването и разходването на средствата може да се извърши или чрез трансфер на средства по отделна банкова сметка на бенефициента или чрез

откриване в структурата на кодовете в СЕБРА на отделен код за дадената община.

При превеждане на средства по банковата сметка в отчетна група „СЕС“, в счетоводството на бенефициента се отразява увеличение на паричния поток в текущата банкова сметка срещу сметка за касови трансфери от/за сметки за СЕС. Когато общината участва със собствено съфинансиране, средствата се отчитат като трансфери между бюджетната сметка и сметката за средства от ЕС.

При отчитането на средствата по оперативните програми се прилага специална процедура, относно неусвоените средства от бенефициента, които подлежат на възстановяване [5]. За целта са предвидени две сметки-сметка 438 Вземания за възстановяване на средства по донорски програми и свързани с тях лихви и сметка 439 Задължения към бюджетни организации за възстановяване на средства по оперативни програми. Тяхното предназначение е за отчитане на вземанията и задълженията на бюджетните организации за възстановяване на получени, предоставени или разпределени безвъзмездни средства от ЕС и свързаното с тях национално съфинансиране [1].

Във връзка с управлението и контрола на средствата по различните оперативни програми в бюджетната организация - бенефициент е удачно да се поддържа информация за дела на държавата или общината (дела на съфинансирането) и за дела на Европейския съюз при финансирането на разходите и придобиването на активи по оперативни програми. Поради естеството на отношенията между бенефициента и донора и условния характер на разчетите между тях е подходящо използването на система от задбалансови сметки.

За целта в сметкоплана на бюджетните организации е заложена подгрупа сметки 994 Статистика за финансиране на разходи за сметка на бенефициенти, Европейския съюз и други донори. Сметките от подгрупата са предназначени за отчитане на разходите на бенефициента, отразени в съответствие с принципа „текущо начисляване“, които впоследствие подлежат на финансиране по оперативни програми от Европейския съюз. Сметките от подгрупа 994 се водят по способа на пасивните сметки и се кредитират срещу дебитиране на сметка 9989 Кореспондираща сметка за задбалансови пасиви с припадащата се сума на съответното финансиране за общия размер на разходите и сумите за придобиване на активи по договора. Сметките се дебитират при приключването им в края на годината в кореспонденция със сметка 9989. В определени случаи е допустимо сметките за тази подгрупа да се дебитират при корекции на приблизителни оценки за стойността.

Възможно е при проверка от страна на контролния орган да се установят недопустими разходи, които не подлежат на финансиране, като с тази сума се увеличава относителния дял на националното или осигуреното от бенефициента финансиране и се кредитира сметка 9940 Недопустими разходи за сметка на бенефициента срещу дебитирането на 9989 Кореспондираща сметка за задбалансови пасиви.

Разходите по проекта, които са за сметка на бенефициента се отчитат извън или в допълнение на националното съфинансиране и се отнасят по кредита на сметка 9949 Финансиране на разходи за сметка на бенефициента.

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SOME DISCUSSION APPROACHES IN THE ACCOUNTING OF THE SHARE ISSUE PREMIUM

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НЯКОИ ДИСКУСИОННИ ПОДХОДИ ПРИ СЧЕТОВОДНОТО ОТЧИТАНЕ НА ПРЕМИЯТА ОТ ЕМИСИЯ НА АКЦИИ

Abstract. *The article comments some discussion issues regarding the understanding of the share issue premium as a reporting object. Four main points of view are presented, incl. from the point of view of applicable commercial law, as well as in accordance with international and bulgarian accounting theory and practice. The approaches are subjected to critical comment, and in conclusion the author's opinion is expressed about their theoretical applicability and compliance.*

Keywords: *share issue premium, capital approach, income approach, premium reserve, commercial legislation.*

Резюме. *Статията коментира някои дискуссионни въпроси относно разбиранията за премията от емисия на акции като отчетен обект. Представени са четири основни гледни точки, в т.ч. от гледна точка на приложимото търговско право, както и в съответствие с международната и българската счетоводна теория и практика. Подходите са подложени на критичен коментар, като в заключение е изразено и авторово мнение за тяхната теоретична приложимост и съответствие.*

Ключови думи: *премия от емисия на акции, капиталов подход, приходен подход, премиен резерв, търговско законодателство*

Без да претендираме за изчерпателност, считаме че като финансово-счетоводна категория премията при емисия на акции може да бъде разгледана на базата на няколко основни формулировки:

а) Математически изразена, премията най-общо се свързва с положителната разлика между емисионната и номиналната стойност на акцията;

б) Като финансова категория премията възниква в резултат на положителната разлика между по-ниската изискуема от инвеститора в акции норма на доход и осигурената от дружеството действителна норма на възвръщаемост. В този смисъл премията е цената, която инвеститорът заплаща за добавъчния доход, осигурен му от дружеството;

в) Премията може да се разглежда като разлика между номиналната стойност на всяка единица основен капитал и нейната вътрешна отчетна стойност. Вътрешната отчетна стойност на капиталовия финансов инструмент се свързва с действителната стойност на чистото акционерно дружество

(нетните активи) и служи като база при изчисляване на фундаменталния показател „вътрешен имуществен еквивалент на една акция” (Book value, Equity per share);

г) Премия възниква и в резултат на положителна разлика между експертната оценка на приети като апорт непарични активи и оценката на последните, определена от общото събрание на акционерите при постъпването им в дружествения патримониум;

д) Премия е и разликата между по-ниската цена на обратно изкупуване и номиналната стойност на обратно изкупените собствени акции, когато изкупуването се извършва с цел намаляване на основния капитал;

е) При учредяване на акционерното дружество може да се приеме, че премията е основният източник за първоначалното формиране на фонд „Резервен”, както и за покриване на първоначалните разходи по учредяването. Това е така, доколкото тези разходи не могат да бъдат покрити за сметка на основния капитал, а освен неговата субстанция в имуществото на дружеството няма други налични активи (парични средства) [3].

Всички съвременни счетоводни системи предвиждат премията, възникнала от емисия на акции да се отчита чрез самостоятелна счетоводна сметка, отделно от основната капиталова сметка. Така, например в англоезичните страни за отчитането на този отчетен обект се използват сметки „Премии от емисии на обикновени (привилегирани) акции-Premium on common (preferred) stock, „Внесен над номиналната стойност капитал”-Paid-in capital in excess of par value, както и сметки „Допълнителен капитал”-Additional paid-in capital“, „Capital surplus” и др.

За целите на изложението и във връзка с отчитането на този обект в РБългария може да бъде използвана капиталовата сметка 105 Премии от емисии.

Считаме, че в случая не е от съществена важност коя точно счетоводна сметка ще поеме тази техническа разлика, а по-скоро е съществена нейната същност като тип отчетен обект, нейното последващо признаване във времето и оповестяване във финансовите отчети.

В исторически и в по-глобален план могат да бъдат описани няколко основни подхода при третирането на разглеждания отчетен обект:

а) От гледна точка на търговско-правната регламентация. Редица търговско-правни източници (главно в страните с континентален тип правни системи), в т.ч. Търговския закон на РБългария (чл. 246, ал. 2, във връзка с чл. 176, ал. 3) [2] изискват премиите от емисия на акции да се отнасят в специален „Фонд Резервен”, който не е еднороден и за него не може да се получи информация от самостоятелна счетоводна сметка. Образуваният по смисъла на Търговския закон фонд „Резервен” се състои от два разнородни елемента-капиталов резерв (образуван от емисионни премии) и печалбов резерв (заделян чрез 10%-ви отчисления от обложената печалба, преди нейното разпределение). В този смисъл счетоводна информация за състава на фонда може да се получи чрез сметки 105 Премии от емисии, респ. 115 Премийни резерви-за капиталовата част и от сметка 111 Общи резерви-за печалбовата част на фонда.

Подобно правно разрешение е напълно обяснимо. Характерно за търговско-правната кодификация в страните от континенталния правен кръг е, че тя е насочена към защита интересите на кредиторите и третите лица, за сметка на интересите на акционерите.

б) В страните от англо-саксонския правен кръг и тези с добре развити капиталови пазари приоритет са имали винаги интересите на инвеститорите, както при оповестяването на съществена за тях информация, така и впоследствие при защита на тяхното имуществено състояние. От тази гледна точка е напълно разбираемо виждането, че премията е типична капиталова категория, чийто генезис е в пряка кореспонденция с инвестицията на акционерите [7]. В този смисъл тя им принадлежи и се разглежда като надвнесено от акционерите имущество и следва да се оповести като продължение на основния капитал. От счетоводна гледна точка това разбиране изисква сметката, по която първично е била отразена положителната емисионна разлика да остане със салдо към края на отчетния период, което да се оповести в секцията на собствения капитал в самостоятелно регулиращо (допълващо) основния капитал балансово перо.

Подобно оповестяване е преобладаващо като подход в съвременната счетоводна теория (US GAAP, Четвърта директива на Съвета на ЕИО, 1978 г. [1], МСС 32 Финансови инструменти: представяне [6], НСС 1 Представяне на финансови отчети, след изменението му в ДВ, бр. 86/26.10.2007г., в сила от 01.01.2008г.) [4]. Отделянето на премията в самостоятелно балансово перо увеличава съществено информационната прегледност на баланса в частта му, отразяваща собствения капитал и дава възможност в последствие тя да се върне на акционерите под формата на дивиденди или нови акции. Тук веднага следва да се отбележи, че компаниите, изготвящи финансовите си отчети съгласно счетоводната рамка на USGAAP прилагат разнообразие от подходи при конкретното оповестяване на информация за този отчетен обект. Преобладаващият брой наблюдавани чрез финансовите им отчети компании предпочитат за целите на оповестяването в баланса да използват по-общите корективни балансови пера “Additional paid-in capital” (Microsoft Corp., Hewlett-Packard Co., Canon Inc., Hershey company, Sony corporation, Procter&Gamble, Daimler Chrysler group, Kraft foods Inc., IBM corp., E.ON AG, Avon Inc., Motorola Inc.) и “Capital surplus” (General Motors Corp., Nisan Motor company, Coca-Cola company, Toyota Tsusho corp.). Само отделни водещи световни компании предпочитат по-конкретното оповестяване в перото “Capital in excess of par value” (Philips group, Ford motor company, Pepsi Co., Intel corp. и др.)

в) Британската счетоводна теория и търговско-правна кодификация (Companies Act 2006) [5] предвижда премията да бъде отчитана в отделна капиталова сметка с наименованието “Share premium account” (section 130/1/), като допуска и създаването на специален капиталов резерв, известен като „премиен резерв” (Premium reserve) извън състава на резервите с общо обезпечително предназначение (например, фонд „Резервен” по смисъла на чл. 246 от българския Търговски закон). Този резерв се формира единствено от премии от емисии, като се препоръчва той да бъде използван за раздаване на нови акции, за покриване на първоначалните разходи по учредяването или на

емисионните разходи (section 130/2/). Макар и извън изричната регламентация на британския закон, считаме, че резервът може да бъде използван и за покриване на отрицателни емисионни разлики (отстъпки), възникнали при следваща емисия на същия клас акции до изчерпването му, като непокритата от резерва част от отстъпката се третира като капиталова загуба (текущ финансов разход).

Изборът на този начин на текущо счетоводно отчитане предопределя и избора на аналогично оповестяване във балансите на редица водещи европейски компании, изготвящи финансовите си отчети в съответствие с МСС (МСФО), като за тази цел се използва балансовата позиция “Share issue premium” или “Premium reserve” (Nokia corporation, Heineken N.V, Henkel group, Nestle group, Hugo Boss group, BMW group, Christian Dior).

г) Приходен подход. Този подход бе възприет от Националния сметкоплан на РБългария, действащ през периода 1991 г.-2002 г. (променен нееднократно и окончателно отменен с ПМС № 37/13.02.2002 г., считано от 01.01.2002 г.), в духа на който премията от емисия на акции бе третирана като приход, неподлежащ на разсрочване и то с извънреден характер.

При този подход е очевидно проявеното неразбиране спрямо същността на разглеждания отчетен обект в годините, в които се създаваше модернизирания ни счетоводна теория с експериментални лутания към дори принципно противоположни счетоводни подходи. Като красноречив израз на подобно неразбиране може да се разгледа алтернативната възможност, дадена от отменения Национален сметкоплан след поредната му редакция с ПМС № 65/25.03.1998 г., ДВ, бр. 36/31.03.1998 г., премията от емисия на акции да се третира или като извънреден приход или като част от премийните резерви. Така заложената алтернативност не отчиташе факта, че изборът на един от двата противоположни подхода (приходен или капиталов) би имал съвсем различен ефект спрямо финансовия резултат и финансовите отчети на предприятието.

В този дух на разсъждения и без да се претендира за изчерпателност, можем да изразим нашите резерви към този изключително неприемлив подход със следните основни съображения:

- Ако сумата на премията се върне по-късно във вид на дивиденди (отнесената във финансовия резултат премия при равни други условия дава възможност за по-големи дивиденди), това би показвало, че дивидентът се третира като възвръщане на внесения капитал (в т.ч. и на премията, като част от инвестицията), а не като разпределение на печалба. Доколкото възвръщането на инвестиция в капиталов финансов инструмент се извършва едва след неговата продажба, едно решение, третиращо премията като печалбова, а не като капиталова категория би противоречало на традиционната финансово-счетоводна трактовка на дивидентите като доход;

- В резултат на отнасянето си към положителния финансов резултат премията ще бъде подложена на двойно данъчно облагане-от една страна като част от облагаемата данъчна основа, формирана от дружеството, а след това и като елемент на индивидуалния доход на инвеститора;

- Необичайното третиране на премията като резултат от извънредно за дружеството събитие рязко контрастира с възприетата през последните години

тенденция до силно ограничаване състава на извънредните събития в международен счетоводен план. Друг е въпросът, какво би намерило дружеството за необичайно в тази стандартна капиталова операция, чиито параметри са точно дефинирани и приети като справедливи и от двете страни, които участват в нея-дружеството-емитент и съответния инвеститор.

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THE "JUST IN TIME" METHOD IN STRATEGIC MANAGEMENT ACCOUNTING

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МЕТОД «JUST IN TIME» У СТРАТЕГІЧНОМУ УПРАВЛІНСЬКОМУ ОБЛІКУ

Abstract. *The article reveals the problems of increasing the competitiveness of enterprises through the use of the logistic method «Just in time». This method is an optimal for decreasing costs by reducing inventory, production crashes, downtime and defecting goods.*

Keywords: *logistic method, method "Just in time", stock reduction, non-financial indicators.*

Анотація. *У статті розкриваються проблеми підвищення конкурентоспроможності підприємств за допомогою застосування логістичного методу «Just in time». Даний метод є оптимальним для скорочення витрат шляхом зменшення запасів, збоїв виробництва, простоїв та браку.*

Ключові слова: *логістичний метод, метод «Just in time», скорочення запасів, не фінансові вимірники.*

Постановка проблеми. Все більшою мірою для сучасних підприємств стає важливою проблема підвищення конкурентоспроможності. Оскільки ціна товару великою мірою залежить від витрат, то на порядку денному виникає питання про необхідність їх постійного скорочення. Велику частину витрат підприємства займають логістичні та пов'язані з ними витрати. На сьогодні підприємства впроваджують різноманітні методи та концепції, що дозволяють вдосконалити рівень якості обслуговування та підвищити рентабельність шляхом суттєвого зменшення необґрунтованих витрат. Впровадження основних положень логістики дає можливість суттєво скоротити витрати на транспортування і збереження продукції, зменшити рівень запасів та знизити тривалість виробничого циклу. Актуальною є мінімізація витрат, пов'язаних з рухом та зберіганням сировини, матеріалів та товарів, що досягається шляхом застосування одного з найбільш популярних логістичних методів – японської системи «Just in Time». Канадські автори наводять вражаючі результати впровадження системи JIT на підприємствах «Oregon Cutting systems», де за період від трьох до п'яти років зменшили обсяг дефектної продукції на 80%,

втрати на – 50%, час налагодження – з кількох годин до кількох хвилин, термін замовлення – з 21 до трьох днів і виробничі витрати – на 35% [1].

Аналіз досліджень та публікацій. Система «Just in time» формувалася впродовж 1920-1980 років і привертала увагу багатьох іноземних та вітчизняних вчених, що досліджували її ефективність та доцільність впровадження. Зокрема, такі зарубіжні науковці, як Л. Геловей, Р. Чейз, Н. Еквілайн, Р. Якобс, Р. Каплан, У. Стівенсон, а також вітчизняні: О.А. Мошковська, О.В. Фоміна, Д. В. Головіна, І. Аверчев, І.Г. Смирнов, Р. Пристай, М. Імаї, Б.П. Яценко тощо, займалися вивченням проблем даної логістичної концепції.

Мета дослідження полягає у виділенні основних переваг у стратегічному управлінському обліку, що виникають при застосуванні методу «Just in time» на сучасних вітчизняних підприємствах.

Виклад основного матеріалу. Метод «Just in time» (який ще називають концепцією «нульового запасу») було розроблено в Японії у компанії Toyota в кінці 50-х років ХХ ст. Автором методу є Тайїші Оно.

«Just in time» (JIT) – це метод управління виробництвом, спрямований на зменшення кількості запасів. Відповідно до нього, система управління запасами на підприємстві повинна бути налагодженою таким чином, щоб комплектуючі і матеріали надходили у визначене місце в необхідній кількості та у точно встановлений час [2, с. 460]. Таким чином, сировина та напівфабрикати подаються безпосередньо на ланки виробничого процесу без використання складів, а готова продукція відвантажується покупцям по мірі завершення виробничого процесу.

Перевагою методу JIT є те, що його можна впроваджувати як на торговельних, так і на виробничих підприємствах.

Метод «Just in time» є одним з найпопулярніших логістичних методів у світі. Зокрема, такі відомі західноєвропейські підприємства як BMW, Volkswagen, SMP, Lamborghini тощо, підвищують власну конкурентоспроможність за рахунок використання JIT. Також широко використовується JIT на американських підприємствах. Наприклад, використання системи «точно в строк» дало можливість підприємствам «Ford» за два роки скоротити запаси на 40 %.

Останніми роками масовим стало використання логістичних прийомів і серед вітчизняних виробників. Зокрема, такі українські підприємства, як Чумак, АВК, Торговий дім Харківський жиркомбінат, Торговий дім Львівський жиркомбінат, САН ІнБев Україна, Ніссан Мотор Україна, Криворізький завод гірничого обладнання, Монделіс Україна тощо заявляють про те, що практикують метод «точно в строк» на своїх виробництвах [3].

За допомогою методу JIT підприємство раціонально використовує власні кошти. Значна увага приділяється саме моменту надходження певного виду виробничих запасів.

Управлінський облік на підприємстві повинен орієнтуватися на збір та обробку інформації, використовуючи нові не фінансові вимірники, які пропонує система «точно в строк». Система організації виробництва JIT приділяє увагу зменшенню виробничого циклу та оптимізації витрат на

виконання замовлень. Також при ЛІТ необхідним є запобігання втрат часу обладнання, що наявне на підприємстві.

Доцільно виділити такі групи не фінансових показників, що наведені на рис. 1:

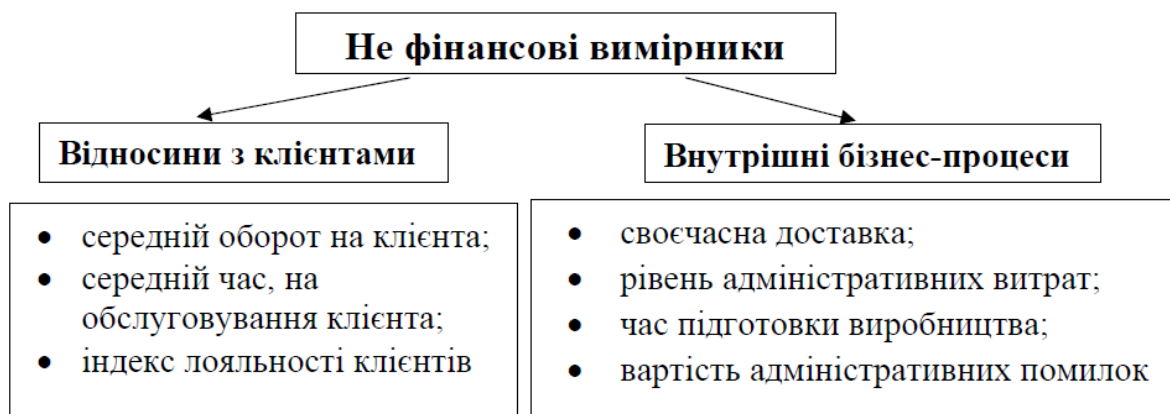


Рис. 1. Не фінансові вимірники, що використовуються при методі ЛІТ

Важливою особливістю управлінського стратегічного обліку у методі «Just in time» є використання різноманітних не фінансових грошових вимірників, які покликані підвищити конкурентоспроможність підприємства у перспективі. На рисунку 1, ми бачимо певні показники, що характеризують метод ЛІТ. Нами було виокремлено 2 групи вимірників. Перша група демонструє відносини з клієнтами та їх ставлення до підприємства, а друга – ті, що стосуються внутрішніх бізнес-процесів. Завдяки використанню внутрішньоуправлінських звітів визначаються також показники тривалості процесів і суб'єктивні оцінки, що можуть більш детально охарактеризувати якість внутрішніх процесів та їх вплив на очікування споживачів, наприклад, задоволеність клієнтів, творчий потенціал співробітників й експлуатаційні якості нового продукту тощо [2].

Основними перевагами, що з'являються при застосуванні методу ЛІТ є синхронізація потреб в матеріальних ресурсах з їх потоком та те, що часто постачальники стають партнерами по бізнесу і можуть навіть інтегруватися в головну компанію, при цьому потреби споживачів задовольняються більш повно, якісно та швидко, а витрати на створення продукції значно знижуються. Але, звісно, існують певні недоліки, які ускладнюють процес впровадження методу на вітчизняних виробничих підприємствах. Такими недоліками є зокрема критичність щодо якості функціонування інформаційної системи, складність у виконанні точного прогнозу попиту та поставок, необхідність зміни обладнання та технологій. При цьому можемо відмітити також, що для позитивної реалізації даного методу необхідний певний час та інвестиції. Для покращення логістичної системи на українських підприємствах потребують вдосконалення транспортна інфраструктура, митне оформлення вантажу. А також сприятимуть співробітництво та інтеграція України у світовий та європейський простір.

Висновки. Застосування системи «Just in Time» дозволяє підприємствам не лише підвищити економічні результати діяльності, але й значною мірою

впливає на формування перспективи стабільного розвитку конкурентоспроможності підприємства. Використання системи ЛІТ на вітчизняних підприємствах є доцільним та оптимальним. Звісно, в переважній більшості випадків, вона стосується виробничих підприємств, де виробництво продукції відбувається великими партіями. Система організації виробництва ЛІТ дозволяє суттєво оптимізувати витрати шляхом переналагодження облікових систем у режим економії ресурсів.

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TAXATION AND ACCOUNTING SYSTEM

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VALUE ADDED TAX AS THEORY AND PRACTICE IN THE TAX SYSTEM IN THE REPUBLIC OF KOSOVO AND EFFORTS FOR HARMONIZATION

Abstract. *Changes and the development of fiscal policy in Kosovo is closely related to the social and economic development of the country, but is also influenced by common European trends and priorities in recent decades, including harmonization with EU tax legislation. The current study examines fiscal policy, especially VAT in theory and practice in the context of understanding the effects of changing VAT rates by focusing on the collection of VAT revenues in the state budget and the approximation of these changes of tax rates with the EU Acquis. The main conclusions emphasize the increase of customs revenues from VAT, the increase of revenues in the Tax Administration of Kosovo, as well as the increase of budget revenues from domestic VAT as the main contributor.*

Key words: VAT, tax harmonization, single market, european integration.

INTRODUCTION

Kosovo has a tax system based on the best policies and practices of the European Union, so that tax legislation and fiscal policies do more in order to harmonize with those of the EU.

The tax system plays an important role in the country's economy. One of the most talked about indirect taxes is VAT, which accounts for over 48% of budget revenues. It is estimated that it would be interesting to study in a broader context of this tax, because it also affects its effect on macroeconomics. Although the goal of a government may be to increase tax revenues, this increase is not an easy task.

Transformations of a tax have their effects ranging from households, social welfare, businesses and macroeconomic indicators. A tax change can directly or indirectly affect the well-being of families or the well-being of businesses. Influenced by changed ways and models, political and economic environment and many other indicators, the effects and impacts can become visible even in the short term. The order of tax changes should be focused on long-term perspectives for a tax stability that provides, among other things, a favorable economic environment.

Countries should not only reinforce increasing VAT efforts, e.g. an increase in the standard rate, but they must also improve the economic and institutional environment in which VAT operates. One of the measures and preconditions undertaken for European economic integration is the harmonization of taxes. Tax harmonization means the adaptation of the country's legislation to the norms of the EU, or what is known as the "Acquis Communautaire" and their implementation at the time of accession. In the field of indirect taxation, the Acquis refers to VAT and excise. The 6th EU Directive on VAT serves as a basic document of the EU and as a legal basis for VAT harmonization. Kosovo, like other Balkan countries aspiring to European economic integration, has constantly reformed its tax system. VAT has been modified by adapting to the "acquis" in the field of taxation. However, further efforts should be made to fill the legal gaps.

HYPOTHESIS AND RESEARCH METHODOLOGY

Quantitative analysis will be used to conduct this study. Some of the methods that will be used during this paper are: descriptive methods, synthetic methods and comparative methods.

Based on empirical studies, as well as scientific research of the revised literature, research questions are formulated as follows:

- What are the effects of the standard VAT rate in the Republic of Kosovo?
- What are the effects of the reduced VAT rate in the Republic of Kosovo?
- Is there approximation and harmonization of VAT tax rates between Kosovo tax legislation and that of the EU?

To answer the main research question, we formulate the following hypotheses:

Hypothesis 1: After the entry into force of the new VAT law in September 2015, the standard VAT rate on most products has increased from 16% to 18%, or 12.5% higher than before September of 2015. The increase in VAT, together with the increase in the level of imports, has reflected positively on customs revenues. The increase in VAT has also had a positive impact on TAK revenues. In the period September-December 2015, TAK has collected about 6.5 million euros more VAT from products / services in which VAT has been increased. If we take as a monthly average, then it falls to the TAK revenues have increased on average about 1.6 million euros per month for this period.

Hypothesis 2: The reduced VAT rate is 8%. Revenues collected from customs on products with 8% VAT from September 2015 have increased by about 1 million euros (14%). The reason for this increase is the increase in the level of imports in these products and the application of the 8% VAT rate on medicines. Prior to the entry into force of the new VAT law, VAT on medicines was 0%. The reduction of VAT on some products has also affected the revenues of TAK or local revenues. Regarding the effect of reduced VAT on consumer prices, given that the economy of the Republic of Kosovo operates on market principles, the state can not directly affect consumer prices by reducing VAT. Regarding the effect of reducing VAT as an instrument for income redistribution, the findings show that reducing VAT is not an effective instrument to achieve this goal.

Hypothesis 3: Kosovo has constantly reformed its tax system by increasing / changing VAT rates, redefining the tax base and amending and clarifying the interpretation of existing laws. The tax legislation, respectively various legal-tax institutes, in VAT, insofar as they have allowed the specifics of institutional and economic-social development has been modified by adapting to the "acquis", in the field of taxes.

I. THE LEGAL FRAMEWORK FOR HARMONIZATION OF VALUE ADDED TAX (VAT) IN KOSOVO AND EUROPEAN UNION

Observance of tax laws is an essential civic responsibility. From the payment of taxes and other obligations, government programs and the provision of public services are financed. These services can only be provided by collecting taxes. This is strongly emphasized by the Constitution of the Republic of Kosovo, in article 119

point 8, which explicitly states: "Every person is obliged to pay taxes and other contributions provided by law." (Assembly of the Republic of Kosovo, 2008).

Taxpayers are obliged to respect and implement the provisions of applicable tax legislation. VAT in Kosovo is regulated by the Law on VAT. This law, regarding the definition of VAT explicitly states: "Value Added Tax includes the application of general consumption tax for goods and services, which is exactly proportional to the price of goods and services and which is calculated at this price according to applicable rate, is charged at different stages of production, distribution and life cycle of trade in goods and services, which is ultimately carried by the final consumer". (Assembly of the Republic of Kosovo, 2015). Substantial changes to the VAT Law include, among others: changes in VAT rates and lowering the threshold for business registration. In terms of rates, VAT is charged at the standard rate of eighteen percent (18%), while the reduced VAT rate is 8% on some products and services that include: public services (electricity, drinking water, waste collection, cereals), cereals, flour, oils, milk, salt for human consumption, textbooks, information technology equipment, medicines, medical equipment, etc. Prior to the entry into force of the law, VAT on medicines was 0%. Also, with the new Law on VAT, the threshold for business registration in VAT has been reduced from 50,000€ to 30,000€ turnover. (Assembly of the Republic of Kosovo, 2015).

The EU Treaty on the Functioning of the European Union (TFEU) neither lists nor defines direct versus indirect taxes, but it nevertheless refers to indirect taxes in article 110 as "internal taxes" imposed "on the products of other Member States", and in articles 112 and 113 by using the negative formula: "charges other than turnover taxes, excise duties and other forms of indirect taxation", thereby implicitly recognizing the traditional distinction made between direct and indirect taxes. (TFEU, 2009).

Von Siemens first proposed the concept of a VAT tax in 1919 (Siemens, 1919). In 1921, Adams developed the "credit invoice method" to prevent tax cumulation in view of a potential implementation in the United States, which, however, never materialized. (Adams, 1921). France was eventually the first country to introduce a VAT in 1954, based on the proposal of Lauré, then joint director of the French tax authority. (Lamensch, 2015).

The International Monetary Fund and the World Bank usually expect from developing countries to which they are lending funds that they start levying value added taxes as part of the reform of their tax system. (Schenk & Oldman, 2007).

According to (Keen & Lockwood, 2007), the global spread of VAT typically occurred in regional bursts. In the EU, the adoption and further harmonization of a common system of VAT is mostly due to the historical objective of promoting full economic integration between the Member States by achieving, initially, a "Common Market" and, since 1993, an "Internal Market" without (internal) frontiers. In addition, because the EU budget since the 1970s is financed entirely on the basis of "own resources" that are partly financed out of Member States' VAT revenues, the adoption of a harmonized VAT system in all Member States also became necessary to ensure Member States' equal budgetary contribution. (Lamensch, 2015).

In the context of indirect taxation, VAT can be interpreted as the most important income resource for the EU MS; e.g. in Germany the VAT accounted for about 31.5% of the budget in 2007. (Knödel, 2008).

The European VAT Directive dictates VAT regulations that all EU Member States are required to implement. However, it does allow EU Member States to introduce exceptions and partial revocations (derogations) from the VAT regulations, as stated in the directive. Moreover, the directive does not set the VAT rates that EU Member States must apply. According to Article 97 and 98 of Council Directive 2006/112/EC, only a minimum rate of 15% is set. This means that VAT rates differ widely. Currently, EU Member States apply standard rates ranging from between 15% and 27%. They may also apply one or two reduced rates, with a minimum of 5%. (Council Directive 2006/112/EC).

From the above, we note that the harmonization of VAT rates is regulated by both primary EU legislation, such as the founding treaties, as well as secondary legislation, as cited above Council Directive on the common system of value added tax.

The main purpose of the harmonization of indirect taxes in the countries of the European Union was the desire to ensure tax neutrality within domestic trade. (Dobrowolska, 2008).

The final goal of harmonization is to promote the single European market, which guarantees the free movement of goods, services, individuals and capital, known as the four fundamental freedoms of the market.

II. EFFECTS OF CHANGING VAT RATES IN KOSOVO AND THEIR IMPACT ON BUDGET REVENUES

In 2015, the Government of Kosovo, facing the increase of the budget deficit mainly due to the increase of salaries in the public sector and expenditures on the construction of the Pristina-Skopje highway, is forced to amend the tax legislation.

Thus, the Assembly of the Republic of Kosovo has approved the new Fiscal Package, which includes: the Law on Value Added Tax, the Law on Personal Income Tax, and the Law on Corporate Income Tax. The implementation of these new Laws has started from September 1, 2015. The biggest and main changes have been made in the Law on VAT. The new Law on Value Added Tax sets two (2) VAT rates: the standard VAT rate 18% in the previous law 16% and the reduced VAT rate 8%. To conclude how the change of these rates in the budget has affected, a comparison must be made between the VAT tax rates of 16% and the 18% rate as defined by the law in force.

After the entry into force of the new VAT law, the standard VAT rate on most products has increased from 16% to 18%, or 12.5% higher than before September 2015. Based on product tariff codes imported in 2015, the reduced VAT was applied to about 300 customs codes, while in about 5,500 other tariff codes a VAT of 18% was imposed. As expected, the increase in VAT, together with the increase in the level of imports, has reflected positively on customs revenues. While in the period January-August 2015 Kosovo Customs has collected about 250.7 million euros from products to which the standard VAT was applied (18%), in the same period of 2016

were collected 318.5 million euros or about 68 million euros (27%) more than in the same period last year. (GAP Institute, 2016). These statistics are presented in Table 1.

Table 1. Revenues from the standard VAT rate

	Revenues from the standard VAT rate
Juary-August 2015 (VAT=16%)	€250,713,225
January-August 2016 (VAT=18%)	€318,493,702

Source: GAP Institute. (2016). *Effects of the Law on Value Added Tax*, p. 9

Table 2. Revenues collected from VAT at Customs

Revenue collection	2017	2018	The change in %
VAT	557.7	585.8	+ 4.79%

Source: Kosovo Customs. (2018). *Annual Report*, p. 6

According to the data in Table 2, we notice an increase in revenues collected from VAT at Customs, from 2017 to 2018 with a change of about + 4.79%. (Kosovo Customs, 2018).

Based on the Annual Report of the Tax Administration of Kosovo, for the period January-December 2019, in the structure of revenues by type of tax, the largest share has VAT with 47.9%. (Tax Administration of Kosovo, 2020).

Table 3. Revenues generated by VAT, January-December / 2017-2019

Type of tax	2017	2018	2019	Structure 2019	Comparison by year	
1	2	3	4	$5=4/\Sigma$	$6=4/2$	$7=4/3$
VAT	196,635,189	215,184,335	241,711,051	47.9%	122.9%	112.3%

Source: Tax Administration of Kosovo. (2020). *Annual Report of the Tax Administration of Kosovo January-December 2020*, p. 18

The increase in VAT has had a positive impact on TAK revenues. In the period September-December 2015, TAK has collected about 6.5 million euros more VAT from products / services in which VAT has been increased. If we take as a monthly average, then it falls to the TAK revenues have increased on average about 1.6 million euros per month for this period. (GAP Institute, 2016).

Based on the empirical data, we formulate the hypothesis as follows:

Hypothesis 1: After the entry into force of the new VAT law in September 2015, the standard VAT rate on most products has increased from 16% to 18%, or 12.5% higher than before September of 2015. The increase in VAT, together with the increase in the level of imports, has reflected positively on customs revenues. The increase in VAT has also had a positive impact on TAK revenues. In the period September-December 2015, TAK has collected about 6.5 million euros more VAT from products / services in which VAT has been increased. If we take as a monthly average, then it falls to the TAK revenues have increased on average about 1.6 million euros per month for this period.

In order to measure the effect of VAT reduction on customs revenues, the Kosovo Customs database on revenues at the level of tariff codes has been analyzed. Table 4 contains customs revenues collected at customs only for those tariff codes

which according to Administrative Instruction no. 03/2015 apply reduced VAT of 8%. As we see from Table 1, although since September 2015, VAT on these products has been reduced by 50% (from 16% to 8%), revenues collected from VAT have increased by about 1 million euros (14%). The reason for this increase is the increase in the level of imports in these products and the application of the 8% VAT rate on medicines. Prior to the entry into force of the new VAT law, VAT on medicines was 0%. (GAP Institute, 2016).

Table 4. Revenues collected at customs from products with 8% VAT

	VAT		Customs Tax		Total	
	January - August 2015	January - August 2016	January - August 2015	January - August 2016	January - August 2015	January - August 2016
Revenues without medications	€7,442,080	€6,115,075	€1,676,912	€2,453,748	€9,118,992	€8,568,823
Medications		€2,359,675	€2,143,542		€2,143,542	€2,359,675
Total	€7,442,080	€8,474,750	€3,820,454	€2,453,748	€1,262,534	€10,928,498

Source: GAP Institute (2016). *Effects of the Law on Value Added Tax*. p. 4

Taking into account the amount on which VAT of 8% of customs revenues was applied, figure 1 presents a scenario of how much customs revenues would be in the period January-August 2016 if in products with reduced VAT, the standard VAT rate of 18% was applied. Based on the calculations for the period January-August 2016, the revenues collected by customs on these products would be about 19.1 million euros or about 10.6 million euros higher than the current revenues. In other words, while on average the revenues collected from these products in the period January-August 2016 were about 1.1 million euros per month, with VAT of 18% would be 2.4 million euros. (GAP Institute, 2016).

Kosovo started to implement a reduced VAT rate in September 2015, reducing the reduced rate by 8% from 16% in the previous law, but balancing this reduction with the reduction of the reduced rate in drugs from 0% as in the previous law to 8% for the purpose of maintaining fiscal stability of the budget.

Value added tax was among the main drivers of domestic revenues that reached the value of 156.65 million euros, marking a decrease of 16.86 million euros or 10% reduction in revenues collected by the Tax Administration of Kosovo for the period January-September 2019 - January- September 2020. (Republic of Kosovo, Government, Ministry of Finance, Treasury of Kosovo, 2020).

Table 5. VAT revenues in TAK for the period January - September 2020

Types of revenue	2019	2020	Changes (2020/2019)	Comparison(%) (2020/2019)
	in millions of Euros			
Gross income	372.35	336.16	-36.18	-9.7%
VAT	173.50	156.65	16.86	-10%

Source: Republic of Kosovo, Government, Treasury of Kosova. (2020). *Nine-month financial report Budget of the Republic of Kosovo For the period 1 January – 30 September 2020*, p. 10

Based on what was said above, the following hypothesis is formulated:

Hypothesis 2: The reduced VAT rate is 8%. Revenues collected from customs on products with 8% VAT from September 2015 have increased by about 1 million euros (14%). The reason for this increase is the increase in the level of imports in these products and the application of the 8% VAT rate on medicines. Prior to the entry into force of the new VAT law, VAT on medicines was 0%. The reduction of VAT on some products has also affected the revenues of TAK or local revenues. Regarding the effect of reduced VAT on consumer prices, given that the economy of the Republic of Kosovo operates on market principles, the state can not directly affect consumer prices by reducing VAT. Regarding the effect of reducing VAT as an instrument for income redistribution, the findings show that reducing VAT is not an effective instrument to achieve this goal.

VAT in Kosovo started to be applied on July 1, 2001 according to UNMIK Regulation where VAT was provided 15% on the tax value of imports and 0% of exports. With the proclamation of the Republic of Kosovo, VAT was established by Law no. 03L / 114 on Value Added Tax. VAT in Kosovo was paid at the rate of 16% of the taxable value from imports, supplies of products and services, in addition to supplies provided at the rate of zero (0). So the tax rate increases from 15% to 16%. All taxpayers who are VAT declarants, from September 1, 2015 must apply the rate of 8% and 18%, depending on the supply of the product or service. (Assembly of the Republic of Kosovo, 2015).

Countries in transition, including Kosovo, have applied various forms of taxation when it comes to selecting their tax structure. The countries with higher capital incomes as well as with a more developed tax administration have a tax structure that more closely resembles the countries of the European Union. This has been the result of the desire of these countries to join the EU through the harmonization of tax systems. While countries with low tax revenues and poor tax administration, have built their tax structure exclusively on the basis of indirect taxes. (Peci, 2009).

Kosovo, like other Balkan countries, has constantly reformed its tax system by reducing rates, redefining the tax base, and amending and clarifying the interpretation of existing laws. (Peci, 2010).

Since the establishment of the tax system, Kosovo has aimed to have a system harmonized with the tax system and the EU legal framework, as well as with European standards. To this end, this system has since undergone a number of changes and improvements, also with the support of donors, especially in terms of drafting legislation, policies and capacity building, with the aim of developing a comprehensive system modern of a revenue collection administration. Currently, the tax system in Kosovo is considered to be quite simple and harmonized. However, there is still work to be done in terms of addressing some strategically important issues, such as: further development of its IT system, harmonization of payment procedures for revenues used by banks and tax authorities, as well as the development and efficient use of a taxpayer registration system and a risk management system. (Task Force for European Integration, 2013).

From the above, the following hypothesis is formulated:

Hypothesis 3: Kosovo has constantly reformed its tax system by increasing / changing VAT rates, redefining the tax base and amending and clarifying the interpretation of existing laws. The tax legislation, respectively various legal-tax institutes, in VAT, insofar as they have allowed the specifics of institutional and economic-social development has been modified by adapting to the "acquis", in the field of taxes.

Conclusion

The European Union has developed a fiscal policy towards the harmonization of indirect taxes between member states in order to promote the single European market that would guarantee the four fundamental freedoms of movement, such as: free movement of goods, services, individuals and capital. The same path should be followed by countries that aspire to European integration, including our country.

Kosovo has continuously reformed its tax system, adapting it to international practices. The goal of all countries in transition remains to establish a balance between direct and indirect taxes, as well as to create a tax system that would be neutral to competition in a market economy.

Kosovo should concentrate more on applying VAT within the country in order for the tax burden to be transferred from the border within the country. Harmonization of the tax system with the Acquis is a priority to have an efficient economy, reduction of the rate of tax evasion / smuggling, as well as increasing the level of budget revenues as VAT is recognized as the main contributor.

The article concludes that fiscal reforms, which were approved by the Assembly of Kosovo, will have positive effects on the state budget of Kosovo.

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MATHEMATICAL METHODS IN ECONOMY

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CALCULATIONS AND FINANCIAL EVALUATION OF COAL EXTRACTION IN KOSOVO ENERGY CORPORATION

Abstract. *The applied mathematical methods and statistical analysis in this paper aim to address the extraction of coal from Kosovo mines for electricity production. Coal mining in the coal basin known as the Kosovo Basin began in 1922 with the underground method. From 1922 to December 2015, from all these mines within the KOSOVO coal basin, a total of 339.25 million tons of coal were exploited. The current organization of coal production within KEK.sh.a. is: COAL PRODUCTION DIVISION, currently coal is excavated in the field of the new mine known as Sibovci South West (SSW), while the exhausted mining spaces are used for the disposal of overburden masses that also carry out the process of filling the pit mine created in the Mirash and Bardh mines. The reserves in the new SJP mine are about 123.4 million tons. The average annual production currently in the GDP is about 8.0 million tons of coal per year. The purpose of this paper is: evaluation and calculations for the use of coal from Kosovo mines for electricity production from 2019 to 2060, as a mathematical model for calculation is taken: Economic and financial analysis of coal costs, calculation of the flow of money for coal extraction from Kosovo mines, Capital Expenditures (CAPEX), Determination of RAC (average real cost), Calculation of RAC, Change in selling price, Change in real interest rate and others.*

Keywords: *coal, energy, mathematical methods, economics*

INTRODUCTION

Kosovo Energy Corporation sh.a. (KEK JSC) is the main energy enterprise in the Republic of Kosovo. The assets of the Corporation are fully owned by the Government of the Republic of Kosovo. For a long time, Kosovo's energy system has been an integral part of the former Yugoslavia's energy system. During that period, electricity generation in Kosovo was concentrated on coal (thermal) electricity generation. During this time, the supply of electricity was not only from Kosovo power plants, but also from other sources that produced electricity and were distributed throughout the territory of the former Yugoslavia. After the war in Kosovo in 1999, KEK went through several phases of restructuring and organizational and operational changes. Today, the function of the Corporation is the production of coal and the generation of electricity. To fulfill these two functions, KEK is organized into two core Divisions, the Coal Mining Division and the Generation Division. The Corporation operates with surface lignite mining, namely the Southwest Sibovc Mine, two power plants, TC "Kosova A" and TC "Kosova B".

The overall objective of the scientific paper is the provision of technical and economic security of future electrical power production in Kosovo through the guarantee of coal supply security and economic viability over the scheduled lifetime of the existing and new power plant capacities. The working comprises a period of

about 40 years, beginning in 2019 ending 2060, in accordance with the TOR of the service contract. The existing Sibovc-SW mine will run until 2027 within the existing license borders based on one part of the remaining reserves. First year of production of coal in the New Mine should be in the same year, full production of about 9 to 10 million tons per year should be reached in 2028. All activities to achieve the full production capacity of the mine of 10 million tons per annum, especially CAPEX and overburden removal required to start coal production, shall be realised within this planning horizon 2019 until 2027.

All investments and operating costs are determined in detail year per year. The results have been evaluated with methods of mathematics of finance within the framework of a bankable financial model. The feasibility study aims at determining real average cost per ton of coal (RAC) and other key ratios for the coal extracted over the lifetime.

1.0 Development of mine and coal transport to thermal power plant (TPP)

The Detailed New Mine Production and Investment Plan describe extraction of coal from the so called Sibovc deposit and the overburden removal required including all support processes. The overburden material is transported by belt conveyors to dumps inside the mine boundaries, where the coal is transported by belt conveyors to the existing TPPs Kosovo A (till 2022) and Kosovo B as well as the newly built KRPP. This work includes the overburden removal, coal extraction, coal transportation, stockpile operation up to the coal delivery point after the stockpile. Coal and overburden are excavated by bucket wheel excavators. Based on the geological conditions and capacity requirements there are operated four coal systems; the number of overburden systems is changing over the life time of the mine. From 2032 till 2053 two overburden systems are sufficient, where before and after four systems will be operated.

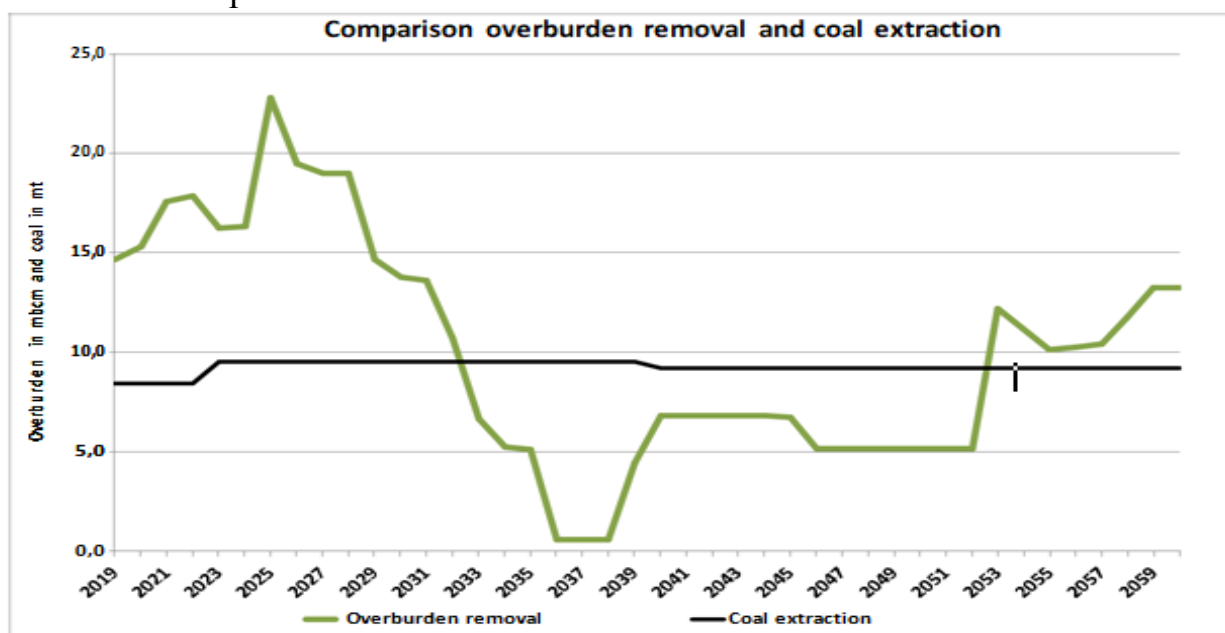


Figure 1 Overburden removal and coal extraction

A part of the overburden is removed by truck & shovel operation to be contracted due to secure the required flexibility. These volumes are mostly transported directly to the inside dump. Partly the masses are transported on short

distance to the nearby overburden system and loaded by MME on the overburden conveyors. The most important technical figures are coal extraction and overburden removal, see Figure. The diagram shows on one the hand coal extraction is over the project lifetime nearly constant and on the other hand overburden removal is some years very high (2024-2028) and some years extremely low (2036-2039).

2.0 Financial modeling

The Financial model is necessary for economic and financial analysis. Based on technical figures all costs have been determined year per year subdivided into CAPEX, OPEX and costs funded by provisions over the project lifetime. Based on the coal output and the assumed discount rate necessary revenues have been calculated. Economic key ratios have been determined.

We have done the cost calculation stepwise as follows:

First of all, the figures have been resumed year per year from the technical part of the New Mine Plan over the lifetime, starting with the existing Sibovc SW mine such as: methodology of mining, coal extraction and transport to costumers, overburden removal, transport and dumping, overburden-to-coal ratio, ground and surface water, main equipment (existing equipment as well as new ones like bucket wheel excavators, conveyor belts, spreaders, shovels, trucks etc.). Auxiliary equipment (existing equipment as well as new ones like small shovels, trucks, dozer, loader etc.), power and fuel, material and services (for production and maintenance), personnel, land acquisition

Some of the figures have been resumed directly, others have been calculated using given technical figures and standard values, details see later. As second step, the technical figures have been converted into economic figures. Therefor unit costs have been developed for every technical fact. The current mining costs have been analyzed; the local prices and cost level compared to international competitors, and international expert knowledge have been included. Furthermore, some kinds of costs have been calculated directly, especially CAPEX and costs of provisions. Based on the above-mentioned figures tables have been produced for the preparation of year per year quantities structure of costs for all necessary investments and operating. The listing of costs includes all operations under responsibility of the Coal Production Division incl. coal stockyards.

As third step, the calculation has been prepared in real figures based on prices in 2018 and in nominal figures, every year based on prices including inflation. Finally, the costs have been evaluated according to finance mathematic methods. The Model has been developed for calculation of various key ratios, such as: Real average cost (RAC), Net present value (NPV) for different interest rates, Break-even point (BEP) for different unit prices of coal, Sensitivity analysis, i.e. influence of the variation of cost parameters.

3.0 Real average cost (RAC)

All calculations have been done with real figures based on prices in 2018. We started with determining the overall capital expenditures (CAPEX) of the mine project and expected operational expenditures (OPEX) including all mine infrastructure and services within the defined responsibilities. Overhead costs have

been included in the calculation of OPEX. We have discounted all costs based on end of year 2018. The real discount rate is 10 %. Sum of all yearly net present values of cost has been cumulated to net present value (NPV). Our next question has been how the costs per ton of coal are, or in other words how the price of coal must be to achieve the same NPV for costs respectively sales of coal. This unit cost respectively the price has been our first main result, the real average cost (RAC) of coal supply to the power plants and other costumers over the project lifetime.

3.1 Economic and financial analysis

3.2 General Data for Financial Calculation

The following main project assumptions have been used as basis for the feasibility study.

Table 1. Basic assumptions for general work data

Currency of the study		EURO
Period of study		2019 up to 2060
Real discount rate	%	10
Discounted rates sensitivity analysis	%	4, 6, 8, 10, 12
Cost base		2018
Native inflation	%/y	2
International inflation	%/y	2

The following main financial assumptions have been used as basis for the feasibility study:

Table 2. Basic assumptions for general financial data

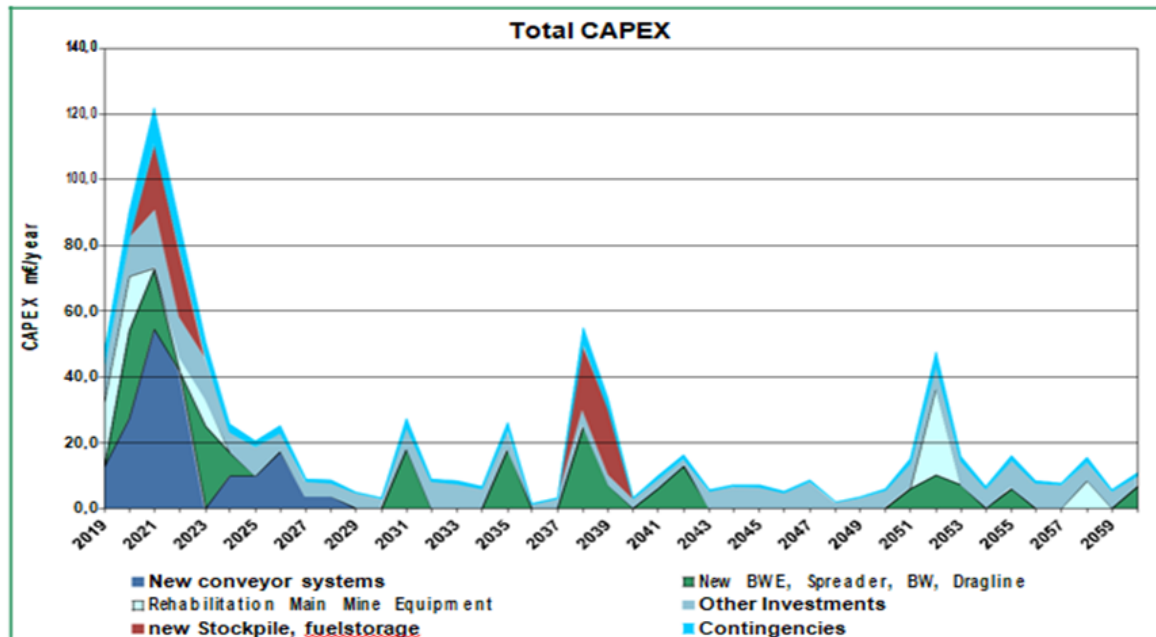
Royalties (nominal constant)	€/t coal	3.00
Lab our costs per employee	€/y	10 000
Maintenance main equipment, variable part	€/(bcm+t)	0.15
Maintenance main equipment, fixed part	%/€	0,8
Overburden truck & shovel service long distance	€/bcm	3.00
Overburden truck & shovel service short distance	€/bcm	1.50
Electricity	Cent/kWh	2.815
Fuel	€/l	0.93
Other Operational expenses	€/bcm+t	0.15
Other Internal Costs	€/bcm+t	0.15
Additional investment measures (contingencies)	%/CAPEX	10.0

3.3 CAPEX- capital expenditures

Usually a mining project comprises the total lifetime of a mine and starts with main payments in assets determined for starting coal production. Investments include purchase of claim of areas and resettlements, main mine equipment like BWE and spreader, belt conveyors and auxiliary equipment. The difference to the project case for this feasibility study is, that the mine is already in operation investigations are carried out for the next 40 years of the mine development. Hence, CAPEX has been split in reinvestment for new equipment and for refurbishment/rehabilitation/replacement (investment maintenance) of existing equipment and other investment. Additional we have assumed a contingency of 10 % of CAPEX. Figure 2 shows the

development of CAPEX, split in new investment projects thereof new BWE, spreader, BW and dragline (green area) and in new investment projects. Thereof new conveyor systems (blue area), rehabilitation of main mine equipment (investment maintenance projects) (light grey area), new Stockpile and fuel storage (brown area), sum of other projects (grey area) and contingencies (light blue area). Main focus of CAPEX is located in first five years of project to prepare the capacity for coal production for the existing and the new TPP and other consumers.

New investment in main mine equipment including new stock pile is with 232 €m very high in the first 5 years. Investment for maintenance is with 47 €m as well very high in the first 5 years compared with later 5 years periods.



4.0 Calculation of Operating Cost Items

4.1 Principles of Operating Cost Calculation

We have calculated operating costs year-by-year in different elements of cost. The best possibility of cost calculation is to use technical figures multiplied with unit cost. Another possibility is to split costs in fix and variable cost. Fix cost depend on different criteria, like the size of the mine, used equipment, technology of production and maintenance, and overhead cost. Variable costs depend on quantities, like quantity of coal, overburden, water, power and fuel. Most elements of cost include both, fix and variable cost.

4.2 Personnel Costs

The investigation for feasibility study starts in year 2019, but it is an existing mine. It means, there are both to consider, existing personnel in the first year of investigation and personnel cost. In CPD are currently about 2700 employees. The analysis of existing personnel cost shows, the number of personal and cost are much higher than in other comparable mines in Europe. Following the specific objectives of the contract, the detailed new mine production and investment plan, shall contain an analysis of the current personnel and organizational structure of the KEK Mines. The manpower development plan shall be geared towards finding an optimum between two scenarios:

- the current number and structure of staff
- Staffing of an effective modern mine according to European standards.

The calculation of personnel is based on working places, shift factors and effective working time of an employee. Workplaces depend on coal production and overburden removal year by year. The result of the calculation is necessary personnel for the mine from 2019 to 2060. In 2019 the number of necessary employees amount to 1830, ten years later to 1889 decreasing to 1376 five years later. We have assumed to reduce existing personnel over 10 years to necessary personnel, see Figure 3.

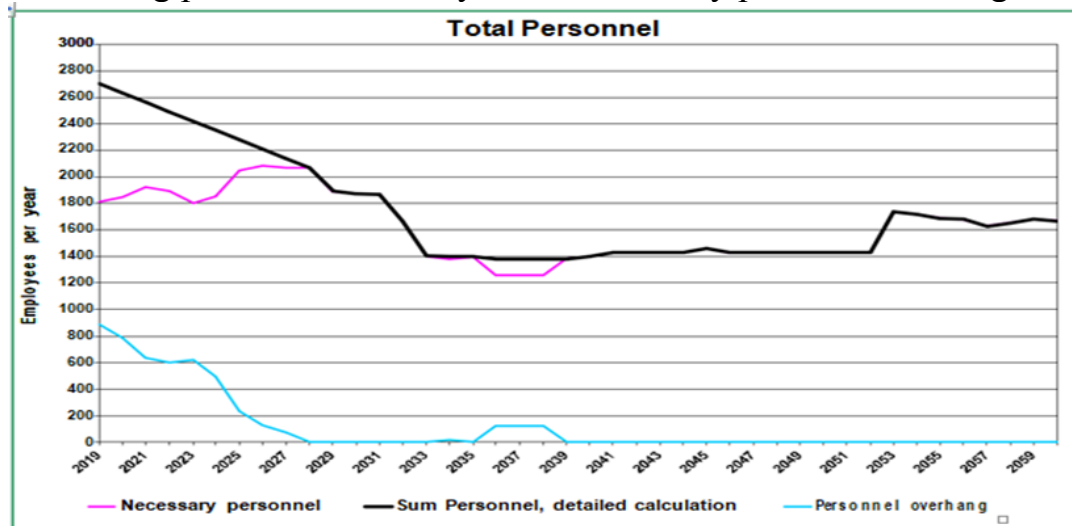


Figure 3 Development of personnel

4.3 Results

4.4 Determination RAC

Main target of the economic part of the project is the calculation of RAC. The main result is: Real average cost 11.97 €/t coal.

4.5 Development of costs

We have calculated CAPEX and OPEX. Figure 4 shows the development of economic figures over the project lifetime:

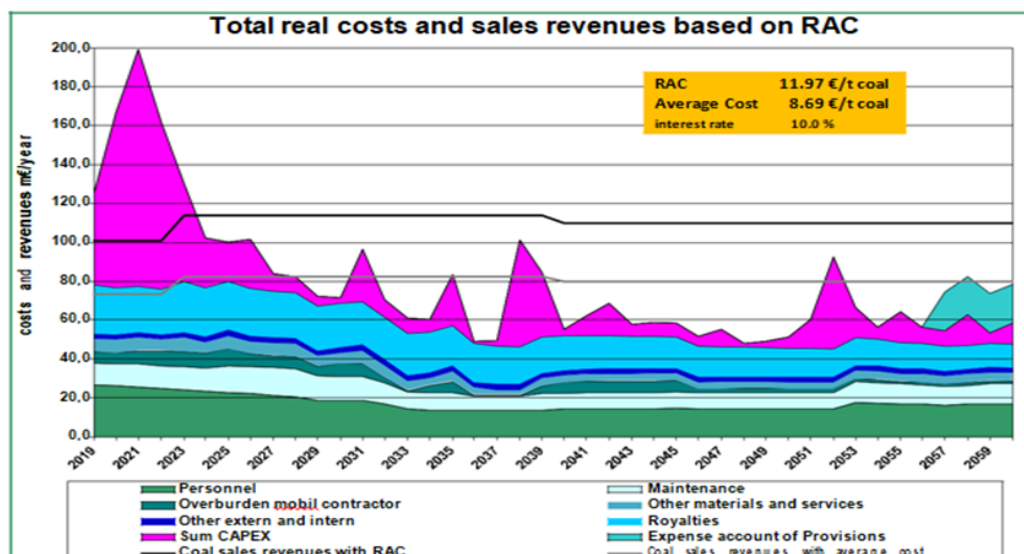


Figure 4 Total costs and sales revenues based on RAC

- costs, split into different element of costs
- income, based on RAC calculated with real interest rate 10 % and coal sales

Please note, expenses for provisions payable after the end of the lifetime of the project are shown in the last 4 years of project.

The diagram in Figure 4 shows the coal sales revenues over the project lifetime in lines and in different colors the elements of costs. The revenues in black continuous line are result of coal production evaluated with RAC. RAC include the interest rate. For comparison, we have calculated average cost without any interest and multiplied with coal production. Revenues are shown in diagram in a broken grey line. The average cost amounts to 8.69 €/t coal.

4.6 Five elements of costs are cost drivers.

CAPEX, especially for new main equipment, maintenance investment, and auxiliary equipment are very high. CAPEX is concentrated in the first 5 years. Average CAPEX amount to 2.28 €/t coal, but the CAPEX part in RAC is much higher and amounts to 4.35 €/t coal, details see next chapter.

Personnel costs are the most important and the influencing element of OPEX. Compared to other mines in different countries personnel costs are very high. Reason is the low production per FTE with about 3 000 t coal per employee. Target is to reach 7 000 t coal per employee. Best praxis for is much more than 10 000 t coal per employee. More maintenance than in the past is necessary in future to aim targets of coal production. Waste removal with truck and shovel is as minimum as technical reasonable. Royalties less than 3.00 €/t coal are based on decreasing real cost over project life time. It is important to point out that the expenses in the first years of the project are much higher than the income. The reasons are many high expensive investment projects. To secure demand in cash it is necessary to borrow capital. Figure 5 shows the total cash flow. CAPEX and OPEX are pink area, earnings are blue area. Margin between both are brown bars. The cumulative cash flow is the red line. The cumulative cash flow will be negative for about 15 years. The highest negative value will be in 2022, minus 268 m€. It has to point out that interest rate for borrowed capital is additionally necessary.

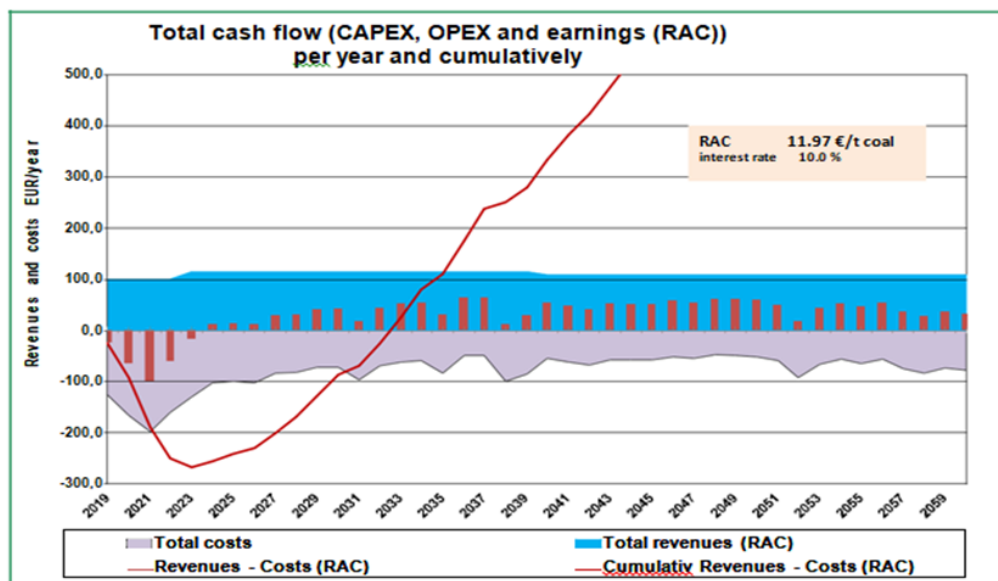


Figure 5 Total cash flow (CAPEX, OPEX, earnings (RAC)) per year and cumulatively

4.7 Calculation of RAC

The next step is to calculate the RAC. First of all, we have calculated for all elements of real cost the NPV year by year. The NPV has been calculated per 31.12.2018. This is the reason why the figures of year 2019 in real figures are 10 % higher than the NPV figures. The results are shown in Figure 6:

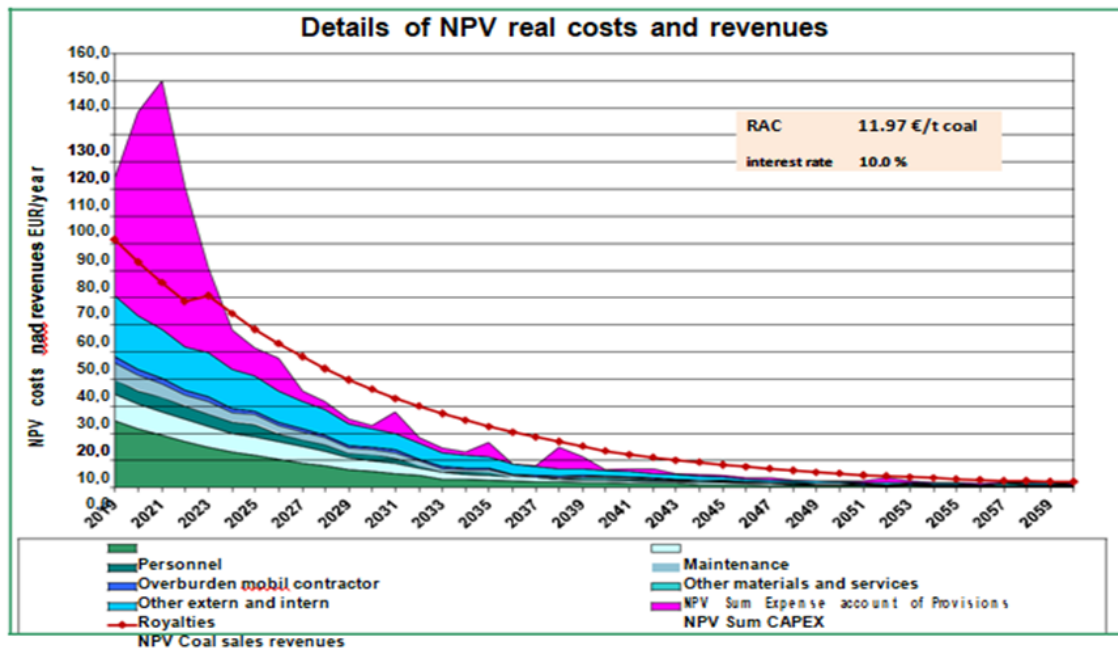


Figure 6 NPV total costs and earnings per year and cumulatively

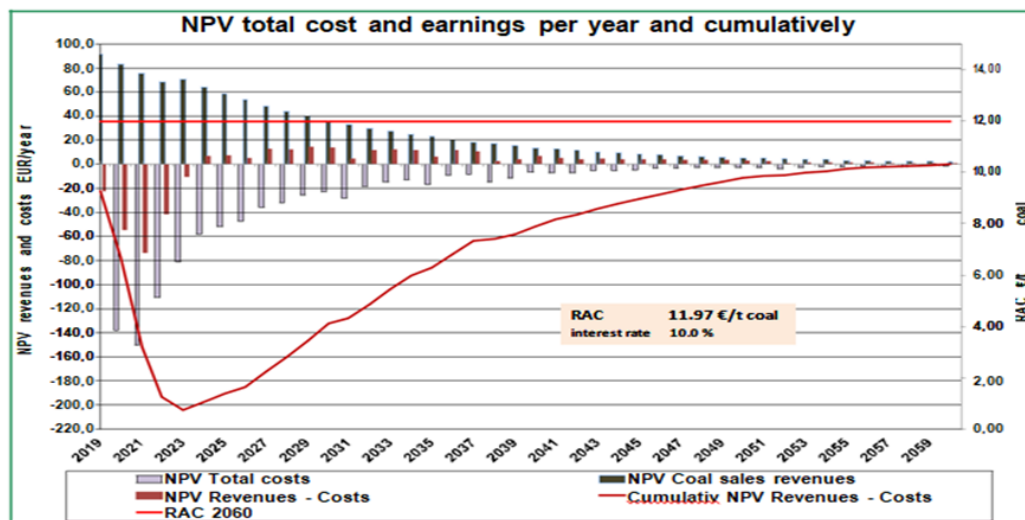


Figure 7 NPV total costs and earnings per year and cumulatively

It is clearly to see that all costs and revenues in the first years of the project lifetime are much more important for calculation of RAC than costs and revenues in later years and the last years. In Figure 7 costs and revenues are shown in a different way. All NPV coal sale earnings are positive blue bars and all NPV costs are negative pink bars. The margin between both revenues and costs is shown in brown bars. NPV costs are 2019 up to 2023 higher than NPV coal sale revenues and lead to negative results, connected with CAPEX requirements. In the following years, NPV costs are lower, than NPV coal sale revenues, the results are favourable. Sales price is amounting to the RAC, than in total over project lifetime are both, NPV costs and

NPV coal sales revenues, equally. In other words, RAC leads to a break-even point at the end of project lifetime, cumulative NPV amounts to zero and IRR is 10 %.

As mentioned, RAC is 11.97 €/t coal. Parts of RAC in €/t coals are as follows:

- CAPEX	4.35
- Personnel cost	2.32
- Maintenance	1.24
- Overburden mobile contractor	0.61
- Royalties	2.46
- Other (different positions)	0.98

The CAPEX part of RAC is much higher than the CAPEX part in the average costs. This is a question of the interest rate why most of the investment is needed in the first 5 years. Most of investment is necessary for replacement of existing main mine equipment.

5.0 Sensitivity analysis

5.1 Variation of sales price

RAC give a good possibility to benchmark the quality of the project. However, the break-even point at the end of the project is under risk point of view to late. Hence we have identified witch price is necessary to achieve the break-even point after one quarter, the half or three quarter of the project life time. Additional we have determined the NPV over the project lifetime for the same cases:

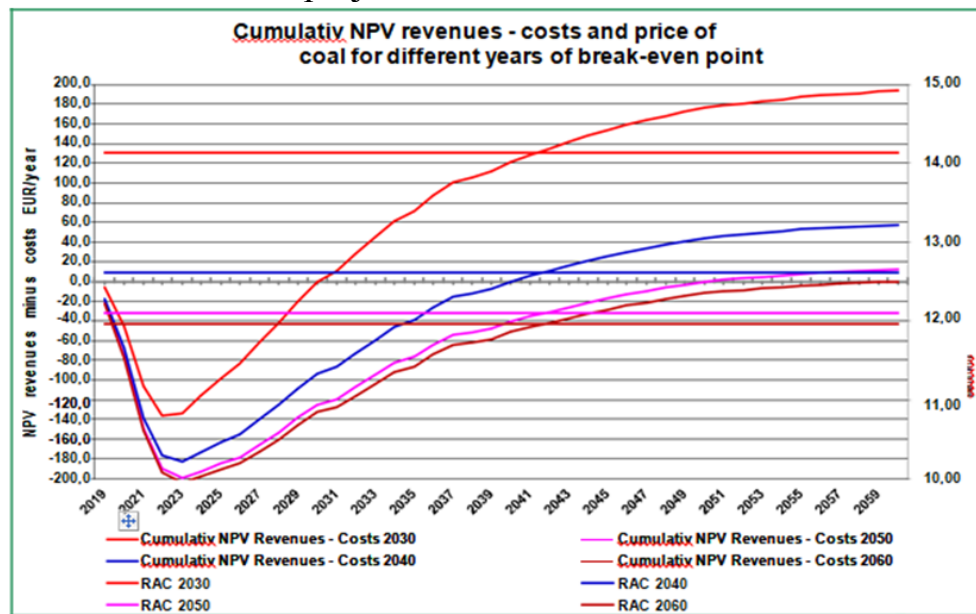


Figure 8 Cumulative NPV revenues minus costs and price of coal for different years of break-even point

All investments and operating costs are determined in detail year per year. The results are evaluated with methods of mathematics of finance within the framework of a bankable financial model.

Real average costs (RAC) and other key ratios for the coal extracted over the lifetime are determinate. A sensitivity analysis is carried out for risk assessment.

The CAPEX part of RAC is much higher than the CAPEX part in the average costs. This is a question of the interest rate why most of the investment is needed in the first 5 years. Most of investment is necessary for replacement of existing main mine equipment.

Figure 8 and table 4 show for different break-even points the price of coal and NPV over the project life time. In the diagram, the scale on left side is for NPV, the scale on the right site is for the price of coal. Continuous lines in different colors show the development of the cumulative NPV over the project lifetime and different BEPs. Broken lines in same color show belonging prices of coal.

Table 4. Price of coal and NPV for different break-even points

Break-even point in	Price of coal	NPV project life time
year	€/t coal	m€
2030	14.13	193.6
2040	12.61	57.6
2050	12.10	12.0
2060	11.97	0.0

Shorter time up to achieve the RAC means higher amount for the RAC, because the costs are extremely high in the first years of the project.

5.2 Variation of real interest rate

The interest rate of 10 % (real) is high. Assuming an inflation rate of 2 % (nominal) the interest rate is higher than 12 %. Hence we have investigated how the RAC is for a real interest rate of 4%, 6%, 8% and 12%. Results are shown in Table 4.

Table 5. RAC for different interest rates

Interest rate	RAC	RAC part CAPEX	RAC part OPEX	RAC part Provision
%	€/t coal	€/t coal	€/t coal	€/t coal
4	9.97	3.07	6.81	0.09
6	10.66	3.51	7.10	0.05
8	11.33	3.94	7.36	0.03
10	11.97	4.35	7.59	0.02
12	12.55	4.74	7.79	0.01

It is clear to see, concentration of investment in the first years leads to a higher RAC part CAPEX using higher interest rates. The same result for personnel costs and royalties. Costs of provisions are to pay after the lifetime of the project. Higher interest rates lead to lower parts in RAC.

5.3 Variation of single elements of cost

We have done a sensitivity analysis for single elements of costs. One single element of costs has been diversified and all the other elements have been set constant. So we can see an influence of higher of lower costs of single elements to RAC.

Conclusion

The feasibility study shows the possibilities of technical and economic security of future electrical power production in Kosovo through the guarantee of coal supply security including economic viability over the scheduled lifetime of the existing and new power plant capacities. The Economic part of the study is based on the Technical part and includes all necessary CAPEX and OPEX.

The economic part of the feasibility study is carried out using internationally recognized procedures for project appraisal. Breakdown of costs is clear and well-organized shown.

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STATE ADMINISTRATION, SELF-GOVERNMENT AND GOVERNMENT SERVICE

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PERSONNEL SECURITY OF THE STATE CIVIL SERVICE IN THE NATIONAL SECURITY SYSTEM

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КАДРОВАЯ БЕЗОПАСНОСТЬ ГОСУДАРСТВЕННОЙ ГРАЖДАНСКОЙ СЛУЖБЫ В СИСТЕМЕ НАЦИОНАЛЬНОЙ БЕЗОПАСНОСТИ

Abstract. *The article analyzes the concepts of "personnel security", "personnel security of the State", "Government Services personnel security", "personnel security system of state civil and municipal service". Here i analyze the correlation of the concepts of "personnel security of the State" vs "personnel security system of state civil and municipal service" and identify external and internal factors (threats, impacts) that affect the personnel security of state civil service, articulate the full range of measures focused on minimizing and preventing personnel risks and threats.*

Keywords: *personnel policy in the state and civil service, personnel security, personnel security of the State, Government Services personnel security, personnel security system of state civil and municipal service, personnel risks in the state and civil service.*

Аннотация. *В статье анализируются понятия «кадровая безопасность», «кадровая безопасность государства», «кадровая безопасность государственной службы», «кадровая безопасность системы государственной гражданской и муниципальной службы»; анализируется взаимосвязь понятий «кадровая безопасность государственной службы» и «кадровая безопасность системы государственной гражданской и муниципальной службы»; выделяются внешние и внутренние факторы (угрозы, воздействия), оказывающие влияние на кадровую безопасность государственной гражданской службы; раскрывается комплекс мер, направленный на минимизацию и предупреждение кадровых рисков и угроз.*

Ключевые слова: *кадровая политика в системе государственной гражданской службы, кадровая безопасность, кадровая безопасность государства, кадровая безопасность государственной службы, кадровая безопасность системы государственной гражданской и муниципальной службы, кадровый риск на государственной гражданской службе.*

Центральным вопросом любого государства, является национальная безопасность страны и ее граждан. Создание устойчивого состояния защищенности личности, общества и государства от внутренних и внешних угроз, является приоритетным направлением в системе государственного управления.

Кадровая политика в системе государственной гражданской службы является ключевым элементом национальной безопасности страны и ее граждан, так как обеспечение безопасности реализуется федеральными органами государственной власти, органами государственной власти субъектов Российской Федерации, органами местного самоуправления, то есть — государственными гражданскими служащими.

Сегодня, уделяя пристальное внимание внешним и внутренним угрозам национальной безопасности, исследователи [13, 14, 15, 17] относят состояние кадровой политики в отношении государственных гражданских служащих к внутренним угрозам безопасности страны, так как от качества комплектования кадров государственных гражданских служащих и обеспечения безопасности их служебной деятельности зависит эффективность предотвращения угроз и создание устойчивого состояния защищенности личности, общества и государства в целом, таким образом особый интерес представляет исследовать подходы к определению понятий «кадровая безопасность», «кадровая безопасность государства», «кадровая безопасность государственной службы», «кадровая безопасность системы государственной гражданской и муниципальной службы».

Анализ научной литературы показывает, что понятие «кадровая безопасность» относительное новое и рассматривается преимущественно в рамках менеджмента организации, при этом исследователи Д.Ю. Баглей, С.А. Бугаян, Е.В. Горковенко, А.Я. Кибанова, В.А. Кущевой, О.Ю. Литовченко, И.В. Платоновой, А.И. Хоревой, С.А. Чувилина, И.Г. Чумарина и др., отражают тот или иной аспект в зависимости от целей своего исследования, таким образом, не представляется возможным сформулировать единое определение понятия «кадровая безопасность». Понятие «кадровая безопасность» исследователи трактуют:

- как элемент экономической безопасности;
- как процесс предупреждения различных отрицательных воздействий на безопасность;
- как состояние защищенности;
- как совокупность различных функций управления, таких как планирование, организация, мотивация, контроль и координация [1].

При этом комплексный анализ научной литературы показал, что на сегодняшний день, выделены единичные попытки определения понятия «кадровая безопасность государства», и тем более единичные попытки определения понятия «кадровая безопасность государственной службы», «кадровая безопасность системы государственной гражданской и муниципальной службы», в связи с этим, нам представляется заслуживающим особого внимания труды Е.А. Астаховой, Н.А. Ларионовой, Л.Н. Паньковой, Д.Б. Чупровой, а также Т.П. Корж и С.В. Духновского.

Так, под кадровой безопасностью государства исследователями Е.А. Астаховой, Н.А. Ларионовой, Л.Н. Паньковой, Д.Б. Чупровой «...понимается состояние человеческого капитала государства, направленное на формирование и развитие качественных и количественных профессиональных характеристик,

выявление потенциала общества в целом и индивида в частности, это защищенность государства от кадровых угроз и опасностей посредством функционирования эффективного механизма управления человеческими ресурсами» [1].

Т.П. Корж констатирует, «...кадровая безопасность государственной службы – это процесс предотвращения негативных воздействий на безопасность государства за счет рисков и угроз, связанных с персоналом, его интеллектуальным потенциалом и трудовыми отношениями в целом» [8].

С.В. Духновский делает заключение, что «...кадровая безопасность системы государственной гражданской и муниципальной службы — комплекс мер, направленных на минимизацию психогенных кадровых рисков, обусловленных психологической надежностью (ненадежностью) работника, предполагающих причинение ущерба как организации (ее отделам, подразделениям, департаментам и т. п.), так и самому субъекту трудовой деятельности» [5].

В связи с тем, что государственная гражданская служба является видом государственной службы, проведем анализ понятий «кадровая безопасность государственной службы» и «кадровая безопасность системы государственной гражданской и муниципальной службы» и выделим ключевые слова, на которые стоит обратить особое внимание.

Так, в понятии «кадровая безопасность государственной службы» ключевым является словосочетание «негативное воздействие на безопасность государства за счет рисков и угроз, связанных с персоналом», то есть речь идет о рисках и угрозах, а также негативном воздействии на государственных служащих. В понятии «кадровая безопасность системы государственной гражданской и муниципальной службы» ключевыми являются следующие слова «комплекс мер, направленных на минимизацию кадровых рисков», то есть речь идет о комплексе мер, применяя который удастся минимизировать кадровые риски на государственной гражданской службе.

Важно отметить, что под риском, мы понимаем «...вероятное событие, в результате наступления, которого могут произойти положительные, нейтральные и отрицательные последствия» [6], а кадровые риски мы предлагаем рассматривать следующим образом:

- «...должностной риск, состоящий в несоответствии самой должности видам деятельности, целям, задачам, функциям и технологиям. Причинами его может быть неадекватное штатное расписание или искаженное описание должности;
- квалификационно-образовательный риск, суть которого в несоответствии работника занимаемой должности;
- риск злоупотреблений и недобросовестности, зависящий от уровня работы по подбору и найму персонала, от эффективности деятельности служб безопасности, результативности контрольно-ревизионного аппарата, от стиля руководства, корпоративной культуры;
- риск непринятия сотрудниками нововведений. Управление нововведениями предполагает своевременное информирование людей,

постановку ясных целей и стратегии, гибкое планирование и организацию, стимулирование персонала и вовлечение его в изменения на всех этапах, обучение персонала и целевое воздействие на его поведение» [20].

Таким образом, представляется необходимым выделить факторы, оказывающие влияние на кадровую безопасность государственной гражданской службы, а также раскрыть комплекс мер, направленных на минимизацию и предупреждение кадровых рисков и угроз.

Анализ научной литературы [3, 5, 16,] показывает, что следует различать внешние и внутренние факторы (угрозы, воздействия).

Так, под внешними угрозами следует понимать негативные воздействия внешней среды, а именно действия, явления или процессы, не зависящие от государственных гражданских служащих и влекущие нанесение ущерба, например, государственная социально-экономическая политика; государственная финансовая политика; криминализация общества; оказание внешнего давления на государственных гражданских служащих (подкуп, шантаж); государственная политика в области науки и образования, демографические проблемы; состояние рынка труда; наличие вредных производств и рост числа профессиональных заболеваний; инфляционные процессы; невысокая продолжительность жизни и как следствие трудовая деятельность; переманивает государственных гражданских служащих в коммерческие структуры и т.д.

В свою очередь, под внутренними угрозами следует понимать умышленные, непреднамеренные или неосторожные действия государственных гражданских служащих, влекущие нанесение ущерба, например, неэффективность контроля на этапах подбора и отбора кандидатов при приеме на государственную гражданскую службу; несоответствие квалификации или недостаточная квалификация государственных гражданских служащих для выполнения плановых задач; слабая организация системы обучения; неэффективная система мотивации; ошибки в планировании трудовых ресурсов; несвоевременное замещение должностей; высокая текучесть и диспропорция государственных гражданских служащих; разглашение государственными гражданскими служащими коммерческой тайны и конфиденциальной информации и др.

Безусловно, выделенный перечень как внешних, так и внутренних угроз не является исчерпывающим. Он может расширяться и дополняться в зависимости от целей исследования.

Комплекс мер, должен содержаться в регламентах, объединяющих ограничения, режимы, технологические процессы, оценочные, контрольные мероприятия. Он непосредственно должен быть направлен на ликвидацию и минимизацию кадровых рисков в системе государственной гражданской службы.

Таким образом, комплекс мер может состоять из следующих направлений:

- проведение основательных проверок кандидатов (сбор сведений о кандидатах) при подборе, а также назначении на должности государственных гражданских служащих;
- тщательный сбор и анализ сведений о сотрудниках (государственных гражданских служащих) для принятия решений о допуске к конфиденциальным документам;
- обучение и подготовка персонала по вопросам соблюдения мер безопасности и правил обращения с конфиденциальной информацией.
- проведение контрольных мероприятий по выявлению и пресечению угроз, исходящих от государственных гражданских служащих: криминальная деятельность, разглашение тайн, сотрудничество с бизнес-структурами, негативные психолого-физиологические и морально-нравственные проявления и т.д.;
- проведение контрольных мероприятий по изучению обстановки в трудовых коллективах и взаимоотношений между сотрудниками (государственными гражданскими служащими), анализ социально-психологической обстановки в коллективах;
- проведение систематической ротации государственных гражданских служащих, с целью противодействия коррупции, стимулировании антикоррупционного поведения («...в основе ротации как антикоррупционного механизма лежит представление о том, что коррупционные сети разрушаются при горизонтальном перемещении их участников, и новые служащие будут способствовать оздоровлению морального климата в организации [12]»);
- продуманная и документированная система служебного роста и денежного вознаграждения сотрудников;
- проведение анализа и оценки выявленных внутренних рисков, формирование прогнозов развития событий, проведение мер по обеспечению организационно-кадровой безопасности.

Подводя итог, хочется отметить, что необходимыми факторами снижения кадровых рисков и угроз национальной безопасности являются: профессионализм, надежность, стабильность и оперативность государственных гражданских служащих. Причем важнейшая роль заключается в формировании качественного состава управленческих кадров на основе комплекса мер, направленного к реализации современной кадровой политики и обеспечению кадровой безопасности в системе государственной гражданской службы.

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REFLECTION ON LEGISLATIVE SOLUTIONS FOR ELECTORAL CAMPAIGNS FINANCING IN ALBANIA

Abstract. *The provisions of the Electoral Code, which set out the rules for financing electoral campaigns, are complementary to the Law “On Political Parties”. Albanian legislation on the financing of electoral campaigns provides for the use of public and private funds. Legislative power of electoral subjects (number of votes received in previous elections) is the basic principle used for the allocation of public funds to electoral subjects. For private funding, the legislation provides some restrictions, which aim to reduce the misuse of this right by political parties and private donors. Although, in the main lines, the Albanian legislation addresses the issues for the financing of electoral campaign in accordance with the requirements of the Code of Good Practice in Electoral Matters of the Venice Commission, the practices in its implementation have shown that further improvements are needed. Referring to the changes made by Law No. 101 / 2020, dated 23.7.2020, the legislative process, in addition to the changes that need to be made in the law On Political Parties”, it is necessary to provide solutions to the following problems: (i) a more clear determination of conflict of interest and its verification, (ii) the obligation to publicly declare the amounts donated regardless of their value (iii) responsibility for declaring non-public funds used for the election campaign, immediately after election day, (iv) the determination of clearer and more exhaustive legal competencies of the CEC as a monitoring and auditing institution for the financing of political parties and their candidates by private donors, (v) building legal mechanisms to increase transparency and verifying the statements made by political parties related to non-public funds used during the electoral campaign (vi) increase of legal sanctions for violation of provisions for financing the election campaign and building of more effective legal instruments for their execution.*

Keywords: *election campaign, financing, legislation*

Introduction

The Code of Good Practice in Electoral Matters of the Venice Commission states that "The regulation of the financing of political parties and election campaigns is an important factor in ensuring a fair electoral process" and that "... first of all, funding should be transparent". The Venice Commission considers the issue of party financing and the necessity for their transparency to be very important. The Commission has formulated a recommendation, according to which "In case of deviations from the norm or in case the mandatory funding limits are exceeded, the elections should be canceled". Among other things, the Venice Commission recommends that legislation on publicly funded election campaigns should be drafted in accordance with the principle of equality, "strict" or "proportional". According to this principle all political parties represented in parliament, should have the right to benefit from public funding. The Commission states that "...in order to ensure equal opportunities for all different political forces, public funding should be extended to all political formations, representing a significant number of voters and presenting candidates for elections".

The needs for intervention and improvements of the Albanian legislation related to financing political parties for the election campaigns are articulated in different forms and ways, by different authors (Kume, A., 2015; Luzi, L., 2014; ODA, 2013, 2014; Krasniqi, A., 2013; Nurellari, A., 2015; Jaho, Nj., 2016; VOA, 2019, etc.)

In the Albanian electoral legislation until the adoption of the Constitution, November 1998, for the financing of the electoral campaigns of political parties, was foreseen only a fund that had to be provided from the state budget. The law regulated the distribution of this fund among electoral subjects based on the principle of their electoral power and the number of candidates. The law obliged the subjects that failed to win 3percent of all valid votes in the constituencies where they competed, to return the public fund given to them for the election campaign (Law No. 7556, dated 4.2.1992, "On the elections of the People's Assembly of the Republic of Albania", Article 58).

In the Electoral Code approved by Law no. No. 8609, dated 8.5.2000, on the issues of financing the electoral campaign of political parties, the first attempts were made to find legislative solutions aimed at implementing the principle of equal opportunities, transparency and control. This law dealt only with public funds. The Electoral Code defined the rules according to which this fund should be distributed among political entities. In addition to these funds, the Electoral Code also acknowledged the use, for the purposes of the election campaign, of funds that parties could benefit from the implementation of Law No. 8580, Dated 17.2.2000 "On political parties", while the law does not contain provisions which would regulate the financing of political parties for the needs of the election campaign, by various entities or private donors.

During the period 2000-2020, continuous interventions were made in the electoral law. The main objective of these interventions has been to increase transparency in the sources of financing of political parties for the election campaign. On the eve of the elections for the Albanian Assembly, June 25, 2017, the Assembly of Albania approved amendments to the law "On political parties". These changes focused only on the issue of financing political parties for the election campaign. The changes were aimed at setting limits and building indicators that would be used to: (i) assess sources of campaign expenditures, (ii) document these expenditures, (iii) monitor in real time by the Central Election Commission of expenditures incurred by political parties and (iv) reduction of expenditures on political advertisements.

The effects of the changes made to the electoral legislation during this period of about 20 years, as stated in the Final Reports of the OSCE / ODIHR EOM, have not achieved the intended effects of increasing transparency in the financing of election campaigns...”.

The issues of financing political parties for the election campaign were among the most discussed in the legislative process for electoral reform, 2019-2020. In order to reach the most effective legal solutions, that would respect on one hand, the characteristics and features of the Albanian society, in particular the culture and behavior of the voters and of the political parties and on the other hand adrafting a legislation that should be in line with the requirements of international documents, European Electoral Heritage, the OSCE Commitments and the Code of Good Practice

in Electoral Matters (Venice Commission), the Albanian Parliament organized several workshop and sought technical assistance from international institutions such as the CoE, ODIHR, local and foreign specialists and academics.. The changes made regarding the financing of political parties for the electoral campaign, although they are a positive development in the Albanian legislation, have not solved the whole problem. Among other things, it is necessary to amend the Law “On financing the political parties”.

The aims and objectives of this study are the analysis and evaluation of legislative solutions for financing electoral campaigns of political parties in Albania, in order to identify problems and formulate suggestions for possible and most appropriate changes.

ANALYSIS OF ELECTORAL LEGISLATION - NEEDS FOR IMPROVEMENT

Albanian legislation stipulates that "electoral subjects are free to conduct election propaganda in any lawful manner." In addition to this principle, the legislation considers as a very important principle "the creation of equal opportunities for all electoral subjects participating in elections". These two principles create the necessary conditions and basis for any legal regulation that can / should be made regarding the financing of political parties for election campaigns.

The amendments made to the Electoral Code adopted in 2003, with Law No. 9341, Dated 10.01.2005, Part Eleven (articles 143, 144, 145 and 145/1), were a welcome development. For the first time in the Albanian electoral legislation it is achieved to establish a set of provisions related to the financing of the election campaign of political parties and candidates with public and / or private funds, as well as provisions that oblige the declaration of expenses incurred during the election campaign. In this way, the electoral law created opportunities for the fulfillment of one of the essential principles for a free and fair electoral process, the principle of transparency.

The Electoral Code treats these provisions in accordance with the logic of the law "On Political Parties" which in addition to state budget funds provides for private donations, membership fees and any assets legally acquired by political parties. In order to implement these provisions, in the framework of the preparations for the Albanian Parliamentary Elections, July 2005, the CEC drafted and approved the relevant guideline. In order to implement these provisions, in the framework of the preparations for the Albanian Parliament Elections, July 2005, the CEC drafted and approved the relevant instruction. The guideline also reflected the recommendation of the Venice Commission and the OSBE\ODIHR, which addresses the issue of funding and transparency of funding sources that electoral subjects use for the election campaign.

In the Electoral Code approved by Law No. 10019, Dated 29.12.2008, amended by Law No. 74/2012, Law No. 31/2015 and Law No. 101/2020, issues of financing of political parties, their transparency and audit, have been further developed. It contains provisions (articles 88, 89, 90) which aim to regulate the distribution and use of public funds, donations, loans and credits for electoral subjects. The amended law pays special attention to the treatment of issues related to

the misuse of public assets and administration, human and material resources, by political parties (Article 91). In addition to this provision, the law also includes a new provision, Article 92 "Activities of public institutions in the campaign" through which it is intended to prevent the occurrence of the phenomenon of using state activities for election campaign purposes. The Electoral Law has dealt with, in more detail, issues related to the financing of political parties from non-public funds (Articles 92/1, 92/2 and 92/3)). To enable increased transparency, the law sets out clear rules for the registration of non-public funds (Article 92/2) and the audit of election campaign funds and expenditures (Article 92/3). Relevant penalties are also provided in the Electoral Code, in cases when its provisions are violated.

Referring to the provisions of the current Electoral Code, Article 92/1, electoral subjects (political parties registered with the CEC, candidates supported by political parties, as well as independent candidates) may receive gifts for their election campaigns from Albanian physical or legal private entities, with value or counter value in the case of services or items, not more than 1 million ALL.

The law obliges political entities to maintain proper documentation and implement the legislation in force, in each case and depending on the categorization of the donor.

The legal solution made by the Electoral Code for the financing of political parties in the election campaign, is partially in line with the requirements of Article 9/3 of the Albanian Constitution, which stipulates that "the financial resources of parties, as well as their expenditures are always made public". The provisions of the Electoral Code fail to fully define and specify the rights and duties of electoral subjects. It is necessary to establish provisions in the Electoral Code which, especially in the case of non-public funds: (i) clearly and precisely define the rules and conditions to be met by political parties and donors, (ii) better specified procedures to be followed for auditing funds used in constituencies, and (iii) drafting stricter rules for penalties in any case where the electoral code is violated or the CEC guidelines are not implemented by political parties or candidates.

The Constitutional Court of the Republic of Albania with Decision No. 33, Dated 9.5.2001, based on the definition according to which political parties are voluntary associations of citizens on the basis of common political beliefs, views and interests, has emphasized that in constitutional and legal terms, political parties can not be equated with institutions state or with other state legal entities. Consequently, this Court has abrogated a part of Article 23 of the Law "On Political Parties". The repealed provision removed the right of the Supreme State Audit to exercise control over the financing of political parties, including private funding. The decision of the Constitutional Court created a legal gap. To supplement it, the Court offered, as a solution, the reference to Article 9/3 of the Constitution, cited above. Non-compliance with this constitutional obligation, in the sense of Article 131, letter "d" of the Constitution, constitutes the constitutional jurisdiction and one of the competencies of the Constitutional Court to decide on the constitutionality of the activity of political parties. Such a legal situation generates austerity conditions for political parties. Despite this, as Hila (2013) points out, "political parties in Albania do not inform party members, voters and the general public about annual finances." In the conditions of continuous violation of the law and the Constitution, Hila (2013)

recommendations the addition of a special provision in the Law "On Political Parties" to regulate the issue of publication of revenues and expenditures by the political parties themselves and the provision of punitive measures in case of non-compliance with the law".

Law No.101/2020, Dated 23.7.2020, article 92/2, obliges political parties to declare non-public funds when they exceed the amount of 50 thousand ALL. The subject is obliged to open a dedicated bank account for them. For smaller amounts, the law does not provide any conditions for the payment method. Meanwhile, it is important to note that, in electoral practice, private donations in the amount of less than 50 thousand ALL are one of the main sources for financing election campaigns. For transparency and for such donations, it is necessary that the election law provides rules for them as well.

For the implementation of the recommendation given by the International Observer Mission of the OSCE / ODIHR, in the Electoral Code, Article 92/2, is provided the obligation that, the accounts that will be used for the donation of non-public funds worth more than 50 thousand ALL, are to be declared at the moment of registration of the party or candidate as an electoral subject. This conditionality serves to increase transparency but, if we refer to the Albanian practices, it would be more effective to have this obligation started from the day when the President of the Republic decrees the date of the elections.

The Electoral Code and the law "On Political Parties" define the CEC as the institution responsible for auditing the funds that benefit and use political parties. The legal solution, fixed in the Electoral Code, on which and in implementation of which the CEC fulfills this obligation, requires intervention. The law should define more fully and concretely the rights and duties of the CEC, as a monitoring, auditing and reporting institution. It is necessary for the CEC to be supported to develop capacities similar to those of the Supreme State Audit.

The CEC should have greater rights and more clearly expressed in the capacity of regulator of the process of financing political parties. As Open Data Albania (ODA) (2014) emphasizes, this need, among others, is a consequence of the situations generated by the phenomenon of Electoral Debts. In these conditions, Open Data Albania suggests the regulation by law of the rights and duties of the CEC and their fulfillment through bylaws, instructions, which the CEC can approve itself.

The CEC financial audit is performed through the activation of private accounting experts, appointed by it, according to a selection procedure from the list of experts, registered with IEKA. This procedure is carried out on the basis of a lottery held in a public session, in the presence of the political parties to be audited. The practice so far has shown that this selection process, in many cases has been associated with problems. Therefore, it is necessary to fix a more effective solution in the Electoral Law. It is time to emphasize that, this problem has been the subject of discussions and various solutions have been given to it. The Open Data Albania (ODA) (2014) has proposed that one of the CEC member be charged with the task of Audit with clear competencies. This member of CEC must be elected from the independent experts. Luzi, L. (2014) proposes that for accounting experts, appointed by the CEC, to provide for payment at the end of the service by them, using for this purpose funds provided and approved.

Law No.101/2020, Article 92/7, paragraph 4, provides as a solution to above problem: "The election budget must provide the necessary fund for the audit of electoral subjects and monitors of election campaign expenditures". In addition to the obligation for financial audit, Law No.101 / 2020, Dated 23.7.2020, has provided as a task for the CEC to organize and carry out the monitoring, in real time, of the election campaign. Article 94/2 stipulates "No later than six months before the date of the elections, the CEC appoints a sufficient number of persons to monitor the fulfillment by the electoral subjects of the obligations related to the financing of the campaign and other obligations...".

In order to increase the transparency in the sources of financing and their use by the electoral subjects for the electoral campaign, the Electoral Code also envisages the participation of the citizens. Article 92/5 "Portal for denunciations related to funding" is an innovation which was included in the Electoral Code after the experience created by a pilot project implemented in the Parliamentary Elections, June 2017.

Conclusions

The legal rules for the financing of political parties for the election campaign defined in the Electoral Code are complementary to the relevant provisions in the Law "On the financing of political parties".

Albanian law provides for the financing of political parties with public and private funds. The legislative power of electoral subjects is the basic principle used for the allocation of public funds.

For private funding, the legislation provides some restrictions, which aim to reduce the misuse of this right by political parties / candidates and private donors.

Improvements in legislation can focus on:

(i) a more clear determination of conflict of interest and its verification, (ii) the obligation to publicly declare the amounts donated regardless of their value (iii) responsibility for declaring non-public funds used for the election campaign, immediately after election day, (iv) the determination of clearer and more exhaustive of the legal competencies of the CEC as a monitoring and auditing institution of the financing of political parties and their candidates by private donors, (v) building legal mechanisms to increase transparency and verifying the statements made by political parties related to non-public funds used during the electoral campaign (vi) increase of legal sanctions for violation of provisions for financing the election campaign and building of more effective legal instruments for their execution.

Recommendation

1.The Electoral Code should provide for the obligation for political parties to:

(i) the publication of the donation of non-public funds for the election campaign starting from the date of the decree of the elections by the President of the Republic and not as provided in the Electoral Code, according to which, this obligation begins with their registration as an electoral subject

(ii) the transfer of non-public funds only through a special account to be opened in the bank by the electoral subject, regardless of the value of the fund

donated and not as provided in the current law, according to which only funds with a value of over 50 thousand ALL

(iii) the publication, in at least 3 (three) of the newspapers with the largest circulation, at the end of each 10-day period from the date of the election decree and until the announcement of the final result, of all the funds they receive, in lek or their equivalent in goods, from private donors.

(iv) the publication, after the completion of the electoral process, on the websites of the electoral subject, of the list of all non-public financing, in value or in goods, accompanied by information on the donor, employment, activity performed, his place of residence, etc

2. Prohibition of promoting and/or giving public positions of supporters, with money or goods, for the election campaign of political parties..

3. Classification of violations of the provisions governing the donation of non-public funds, as criminal offenses that should be included in the figure 'Electoral corruption'.

5. The Electoral Code should provide for:

(i) building mechanisms that will serve to increase the capacity of the CEC to monitor, in real time and audit the financing process and the use of funds for election campaigns.

(ii) the establishment of a Board for Monitoring the Financing of Political Parties

(iii) The CEC should periodically publish the monitoring results during the election campaign.

(iv) Political parties should have a legal obligation to provide information on campaign financing and the use of funds, whenever requested, throughout the election campaign period.

(v) The Electoral Code should provide the obligation for political parties to provide information on campaign finance issues to independent local observers whenever they request this information.

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TOURISM ECONOMY

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THE POTENTIAL FOR THE DEVELOPMENT OF TOURISM IN SLOVENIA

Abstract. *The article describes the main sights of the country of Slovenia, which attract tourists to the country. The influence of the virus on the development of the tourism industry in the country is shown.*

Keywords: *Slovenia, development, tourism, Covid-19, virus.*

Slovenia is a central European country with a land border of 1334 km. Slovenia borders Austria (334km), Croatia (670km), Italy (232km), Hungary (102km). Its length on the east coast of 46.6km. It is known for its mountains, ski resorts and lakes. On Lake Bled, a glacial lake fed by hot springs, the town of Bled contains an islet topped by a church and a medieval castle on the side of a cliff. In Ljubljana, the country's capital, Baroque facades mingle with the 20th-century architecture of the native "Joe Pleonnik", whose iconic "Tromostovje" (Triple Bridge) spans the Ljubljanica River [1].

Slovenia is a very colourful country. Throughout its history, it has resided at the crossroads of Mediterranean, Germanic and Slavic spheres of influence, which has left a curious mark on the current cultural climate of the nation». The country has a surprisingly varied cultural and artistic scene, from urban events, from traditional presentations to cosmopolitan festivals, all wrapped up in an extraordinary authentic experience. Precious objects in museums, galleries, « skansens » and other cultural objects point the way to Slovenia's cultural heritage. For Slovenians, Culture is a very important tourist asset, it allows to differentiate one place from the other. Without different cultural legacies, the whole world would be boring and would have little to offer, tourist trips would not be possible, meeting planners and delegates today will crave authentic cultural experiences. Language is the essential element of Slovenia's national identity. Slovenians love their culture and language, which they see as an asset and part of the national identity. Art and culture have always occupied a special place in the history of the Slovenian nation. Slovenia has a fairly developed network of cultural institutions, organisations and cultural associations comparable to the most developed European countries. There is a rich cultural life not only in the country's major cities, but in virtually every corner of Slovenia. To name but a few - one-of-the-Slovenian Philharmonic Orchestra, one of the oldest orchestras in Europe, with a history of more than 300 years; or the recently restored National Gallery of Slovenia, Slovenia's main art museum containing the largest collection of visual arts from the late Middle Ages to the 20th century [2].

Another important aspect of Slovenian culture are the various cultural events that are very popular. Slovenia hosts many cultural events each year that receive international recognition.

Among the most notable are the Ljubljana Biennale of Graphic Arts (which has gained a reputation as one of Europe's greatest visual art events), the annual Ljubljana Summer Festival, the Lent Festival in Maribor, the Liffe Film Festival, the Exodos Dance Arts Festival in Ljubljana, the Ana Desetnica Street Theatre Gathering, the Writers' Meeting in Bled, The Writers' Meeting" Vilenica "in Seana and the Biennial of Industrial Design. In this regard, the Cultural and Convention centre.

The sector of tourism produced record results: some 4.3 million people chose Slovenia as their holiday destination in 2016, 12% more than in 2015. This sector now contributes 12% to GDP. Slovenia's top suppliers in 2016 are Germany (4,637 million euros; 19.2% of the total); Italy (3,706 million euros; 15.4% of the total); Austria (2,732 million euros; 11.3% of the total) and Croatia (1,511 million euros; 6.3% of the total) and Hungary (1,011 million euros; 4.2% of the total). On the contrary, Slovenia's main customers in 2016 remain Germany (5,154 million euros; 20.7% of the total); Italy (2,727 million euros; 10.9%); Croatia (2,072 million euros; 8.3%) and Austria (1,972 million euros; 7.9%) and France (1,178 million euros; 4.7%). Finally, Austria is by far the largest foreign investor in Slovenia with 30.7% of the stock, followed by Switzerland, Germany and the Netherlands. France ranked 7th with 5.5% of the stock in 2015 [3].

Tourism, which accounts for 9.9% of Slovenia's GDP, was one of the sectors most affected by the COVID-19 crisis. To help tourism, the government distributed vouchers to people living in Slovenia of EUR 200. These vouchers can be used to pay for overnight stays in Slovenian accommodation establishments. In addition, the State has provided additional funds to co-finance the loss of tourism and catering revenues. According to the Ministry of Finance, in June 2020 the government has drawn up a list of key investments that will be prioritized in administrative procedures to help revive the economy. This list currently includes 187 projects worth 7.7 billion euros and will be constantly updated. This new approach could halve the length of some administrative procedures. The list includes major investments such as the second unit of the Krka nuclear power plant, the modernization of the Koper-Divača railway and the north-south fast track known as the third development axis. Much will depend on the effective absorption of the funds that the EU is making available. The estimate for Slovenia for EU coronavirus control measures is around 5 billion euros. According to the French-language Portal of the Balkans; Tourism already generates 12% of Slovenia's GDP and is a fast-growing sector. However, Slovenia's promotional campaigns abroad will not be spared by the austerity measures of the Jana government. Maja Pak, the director of the Slovenian Tourism Council (STO), is worried about the future. In 2011, Slovenia recorded a 7% increase in the number of tourists, and increased by 5% in the number of overnight stays, in the same year the number of strange tourists increased by 9%. The country is the 10th largest in Europe with the fastest growing number of tourists (up 18.3%) and the number of arrivals in 2017 was 3,586,000 tourists [4].

Table 1. Countries in Europe where the number of tourists is growing fastest in 2017

Rank	Country	Number of tourists	Percentage estimate of the number of tourists
1	Sane – Sailor	78 000	+ 31,1%
2	Georgia	3 479 000	+ 27,9%
3 ^{tie}	Turkey	37 601 000	+24,1%
3 ^{tie}	Iceland	2 224 000	+24,1%
5	Macedonia	631 000	+23,5%
6	Azerbaijan	2 454 000	+20%
7	Moldova	2 274 000	+19,6%
8 ^{tied}	Bosnia and Herzegovina	922 000	+18,7%
8 ^{tied}	Armenia	1 495 000	+18,7%
10	Slovenia	3 586 000	+18,3%
11	Serbia	1 497 000	+16,8%
12	Malta	2 274 000	+15,7%

EuroGites, the European Federation of Rural Tourism, collected financial data from its member associations in 2008 and on this basis extrapolated to estimate the number of overnight stays recorded by non-member associations. These figures show that rural tourism generates 900,000 direct and indirect jobs in Europe and generates EUR 150 billion in gross revenue each year. Conclusions Rural tourism is essentially an activity organized by the private sector, motivated by the creation of wealth and jobs, and often by agricultural diversification, which relies on the conservation of landscapes and associated heritage and on infrastructure often financed by the public sector. Tourism linked to industrial heritage is primarily a heritage conservation activity carried out by non-profit associations or by the public sector, which relies heavily on tourism, public funding, and volunteerism to ensure its economic viability. Both sectors have the potential to grow, develop better organization and make greater use of best practices.

As noted above, one of the advantages of the top-down approach is that it allows for consideration of the broader impacts of tourism activity rather than just direct on-site spending. In this study, we used the average expenditure figures given by Demunter-Dimitrakopoulou (2012), for example. EUR 349 for international tourists, EUR 220 for domestic tourists and EUR 28 for day visitors. It is estimated that demand driven by industrial heritage brings in EUR 4.8 billion for tourism over 24 hours and EUR 4.1 billion for day visits to local economies.

The precise value of tourism related to industrial heritage in the European Union economy is not known. In this study, we estimated its economic impact on the basis of fractions of existing tourism flows. The total number of tourist stays and day trips motivated by industrial heritage in the EU is estimated at around 157 million, with direct expenditure amounting to almost EUR 9 billion each year. The total impact is likely to be much greater when indirect and induced benefits are taken into account. This is especially true for many local industrial heritage sites that have close links with local communities, which reinforces the local economic impact.

Indeed, the demand for tourism linked to the industrial heritage of tourists who come to stay in Slovenia is very low, so is the estimated expenditure of tourists interested in industrial heritage. These tourists include mainly Italians, then Germans, Austrians, and Croats. It is therefore mainly the inhabitants of neighbouring countries who come to Slovenia for tourism. But there are also French (increasingly numerous), Belgians and Swiss.

The current quality of supply and tourism demand in Slovenia is not very good. Indeed, the nature of municipal infrastructure and equipment, old roads, the lack of parking spaces and the poor quality of the beaches are to be taken into account.

However, efforts are being made by the central government. This allowed investors to renovate many hotels and infrastructure related to tourism, despite the persistence of the health crisis of the Covid-19.

Currently the quantity will increase considerably because of the remarkable efforts of tourism and economic associations such as; SPOT is an agency that specializes in attracting foreign tourists to Slovenia, as well as the arrival of EasyJet and its efficiency in transport.

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MANAGEMENT

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CURRENT ASPECTS OF THE INTERACTION “TECHNOLOGIES-CORPORATE SOCIAL RESPONSIBILITY-INTERNAL AUDIT”

Abstract. *One of the global objects of internal audit is management. In this sense, corporate social responsibility, which is part of modern governance, should also be within the scope of internal audit. The development of technology affects the overall organization management and, accordingly, corporate social responsibility. Modern internal audit should understand and take into account these impacts, anticipating them in its work. This poses new challenges for internal auditors and internal audit as a function.*

Keywords: *corporate social responsibility, internal audit, ethics, GDPR, 5G and the Fourth Industrial Revolution*

INTRODUCTION

Corporate social responsibility (CSR), whether perceived as an inherent value and philosophy of the organization or imposed as a need arising from regulatory, social and competitive pressure, is becoming an increasingly important part of modern governance. The mission of internal audit is to strengthen and protect the organization. One of the major objects of internal audit is management. All this presupposes that corporate social responsibility is in the focus of internal audit. Moreover, internal audit should encourage the organization to be socially responsible. Internal audit should not only be a corrective, but also an engine, an "agent" of changes and the implementation of new trends related to corporate social responsibility. The aim of the study is to present corporate social responsibility as a modern focus of internal audit and at the same time as a necessary aspect of its activities. The main tasks are: research of the priorities of the internal audit, outlining those of them, which are in direct or indirect connection with the corporate social responsibility, research of the needs for internal audit of CSR, etc. The expected results are related to determining current trends and prospects in the internal audit of CSR, as well as requirements for internal auditors, incl. the need for them to be socially responsible.

1. Top risks

The application of a risk-based approach is characteristic of modern internal audit. Risks are the starting point for internal auditors. Knowing the risks, their proper identification is one of the approaches for determining the priority areas for internal audit. It is the look at them that outlines that essential internal audit perspective. Various reputable organizations conduct annual surveys on the types of risks on a global scale that outline the "Big Picture of Risks". This picture directly or indirectly affects the internal audit, its objects and priorities including.

The fourteenth edition of the Global Risk Report [1] identifies the main risks based on studies, depending on the probability that they will occur and the effect/impact they would have. According to the first criterion, namely "probability", among the top ten risks are pointed out five environment-related risks (extraordinary

meteorological events, climate change, natural disasters, natural disasters caused by man, biodiversity loss and ecosystem failure), two social (large-scale forced migration, water crisis), two technological thefts and data fraud and cyberattacks) and one economic (asset bubbles). According to the second criterion "effect/impact", the same five environmental risks are listed again, albeit at different ranks, two social (water crisis and spread of infectious diseases), two technological (cyberattacks and critical information infrastructure breach) and one geopolitical (Weapons of mass destruction).

The European Confederation of Institutes of Internal Auditors (ECIIA) conducts an annual survey among the internal auditors on the risks that will be in their focus next year. The results of the survey conducted in 2019 show that among the ten risk areas identified for 2020, there are three risks that can be directly addressed to corporate social responsibility, namely [2]:

- human capital: organization of the future;
- management,
- ethics and culture and climate changes

It is important to note that in these ECIIA studies over the last three years, among the top risks invariably have been technological risks, such as GDPR risks, that is risks related to data confidentiality, as well as cyber risks threatening the cybersecurity of companies. Respondents expect that risks of this nature will increase in the coming years.

The analysis of the results of the two authoritative studies shows the importance of risks that can be defined as social and environmental. Directly or indirectly, they would affect individual elements of CSR, ie. these are risks that can be defined as direct CSR risks. In the considered rankings for top risks, the presence of risks, which at first glance can be considered as purely technological and operational, makes an impression, forming as a lasting trend, but their in-depth analysis shows that they can have a strong impact on the company's reputation and its social responsibility. Therefore, their governance should also provide for this aspect.

The presence of CSR risks in the top 10 risks is also an indicator that managers and internal auditors increasingly understand the growing importance of social and environmental aspects of the business environment.

2. Interaction and mutual influence between Technologies, CSR and Internal audit

The development of technologies, including information technologies, influences, expands the range of CSR, in general and in specific aspects. The protection of personal data and all processes arising from the General Data Protection Regulation (GDPR), cybersecurity, 5G and the Fourth Industrial Revolution pose new problems related to ethics, human rights and security. All this sets new perspectives in CSR. From a strategic point of view, incl. CSR strategy, it is essential to take into account the impact of each innovation on the elements of CSR and related parties and to study this impact comprehensively.

For example, a company's cybersecurity is important not only for the company itself, but also for its partners. Cyberattacks, data theft and fraud undermine the company's credibility and put its partners and employees at risk.

In this sense, data protection, as well as ensuring a high level of cybersecurity in general, should in any case be part of the socially responsible behavior of companies.

Another example of the mutual influence between technology and CSR that will be considered is robotics. Among the many positive effects that can have for the company is the isolation of the human factor in data processing, which improves security and in particular data protection. This is important not only for the organization, but also for building trust in customers and socially responsible behavior towards them. It is building and maintaining trust that will become increasingly important. S.Mineva defines it as a key concept for business ethics "Therefore, among the key concepts of the so-called business ethics ranks "trust", the struggle for it as a result of competition and credit. The concept is ambivalent enough to be associated also with a premonition of the risk posed by its unjustification [3, p.136].

From a CSR perspective, employees are also an important stakeholder. They must be taken into account by managers and internal auditors so that their decisions and assessments on innovation and CSR can be comprehensive. For example, when analyzing the effects of robotics, not only the benefits for business and customers but also for employees should be considered. In most cases, the expectation is that robotics will help employees, increase their productivity, free them from routine, often even annoying functions. At the same time, however, employees have reasonable concerns about their future and fear that the robot will displace them. Good management and CSR practices show that in such cases, employees whose activities are performed in whole or in part by robots are assigned new functions related to control, coordination, etc., which fully satisfy them. Such an approach builds trust between employees and employers.

Another example showing the interaction and mutual influence between technologies and CSR is the introduction of 5G technologies. Undoubtedly, this is a remarkable technological step, leading to significant transformations. The fact is, however, that society does not look at it unequivocally. Attitudes vary from extremely positive to extremely negative. Negative attitudes are related to fears for human health and the environment. This should also be understood, foreseen and assessed by internal auditors, as noted in the IIA document "Still, it is critical that the deployment of 5G does not overlook potential environmental damage and human rights. Environmental, health and safety (EHS) internal auditors can offer an independent perspective on ongoing progress made to improve operations and limit environmental and social harm" [4].

3. Challenges to internal audit in the context of CSR

The analyzes made above show that modern technologies not only influence CSR, but also pose new problems that CSR management should solve. Also, CSR risks are identified as significant for the business, along with technological risks. All this gives grounds to identify both areas as priorities for internal audit. Moreover, they need to be considered and evaluated comprehensively. The internal audit faces significant challenges, both for the internal auditors and for the function itself.

To perform their tasks in this context, internal auditors must have a set of qualities, knowledge, skills, values. Among them can be distinguished:

- understanding and knowledge of CSR processes and management, incl. CSR risk management;
- understanding of technological risks and their influence;
- understanding the interrelation and mutual influence between technologies and CSR;
- ability to apply a holistic approach;
- knowledge of modern technologies;
- and others.

It is essential that internal auditors have an understanding of soft skills. They need this both in terms of CSR and in terms of assessing cyberculture, which is essential for cybersecurity.

It is also necessary for the internal auditors to be themselves socially responsible, incl. in professional, ethical and personal aspect.

In the conditions of the necessary digitalization, the internal audit could look for and apply modern forms of audit, such as remote social audit, which offers many advantages in the context of CSR [6].

In order to achieve greater efficiency of CSR, it is necessary to achieve good coordination between the participants in CSR processes, incl. internal auditors. Internal auditors should maintain good communication with all participants. The connection with the management is essential, as it sets the "tone at the top". "In particular, the impact of senior managers on the application of CSR practices in companies is realized mainly through their perception of the consequences of the ethical and social commitments they have made" [7].

Conclusion

The development of technology marks the modern development. Digitalization is entering at a rapid pace. Coercive measures related to COVID-19 proved to be a particularly stimulating factor. For short periods, companies digitized processes that only a year ago no one imagined could move entirely to a virtual environment. It is not surprising to expect that this trend of technological expansion will continue in the coming years.

At the same time, the concepts of sustainable development and CSR are gaining ground in corporate governance. There is interest in sustainable investments. "Investors are seeking assurance that companies are providing not only accurate and transparent accounting of their finances, but are acting ethically while meeting objectives that align with the needs and interests of stakeholders" [8].

Obviously, there is a need for balance and harmony between technology on the one hand and on the other, the environment, human rights and working conditions, health, safety and security, ethics. Is it a utopia, an ideal or a natural need and a completely real possibility? The future will tell. In any case, it is necessary to strive for this balance, because as Soteris Theocharides says, "Man's striving for knowledge, although difficult to define, has never stopped. But the myth of Frankenstein is not just a warning, but a new old reality in which many people live. The release of the spirit from the bottle - and the spirit is not always good - is

indicative not only for the philosopher, but also for the poetic contemplator of the world.” [3, p. 94].

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ANALYSIS OF THE PR ACTIVITY OF REAL ESTATE AGENCY

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АНАЛИЗ НА ПР ДЕЙНОСТТА НА АГЕНЦИЯ ЗА НЕДВИЖИМИ ИМОТИ

Abstract. *The implementation of the information policy for the disclosure of information about the activities of companies, including products and services is one of the most powerful tools for attracting foreign investment. The modern planning and implementation of a communication campaign includes the development and adoption by the management of a specific communication strategy.*

Keywords: *Real estate agencies, communication, PR.*

Резюме: *Реализацията на информационната политика за разкриването на информация за дейността на компаниите в това число продуктите и услугите е един от най-мощните инструменти за привличането на външни инвестиции. Модерното планиране и осъществяване на комуникационна кампания включва разработването и приемането от ръководството на конкретна комуникационна стратегия.*

Ключови думи: *Агенции за недвижими имоти, комуникации, ПР.*

Принципи на комуникацията - основните разпоредби, изискванията на комуникационните дейности.

Ефективната комуникация е много важна за успешното управление. Болшинството управленски задачи са свързани с непосредствено взаимодействие с хората – вътре и вън от организацията. Комуникационният мениджмънт осигурява подкрепа за комуникационната система (взаимодействия) между организацията и потребителите, прехвърлянето на управленска и отчетна информация, насочена към осигуряване на постигането на целите.

Функцията за управление на информационните комуникации включва следните процеси: Планиране на комуникационната система - определяне на информационните нужди на участниците в проекта (информационно съдържание, срокове и методи на доставка); Събиране и разпространение на информация - процеси за редовно събиране и навременно предоставяне на необходимата информация на участниците в проекта; Оценка и показване на напредъка - обработване на действителните резултати от състоянието на труда, съотношение с планираното, анализ на тенденциите и прогнозиране; Документиране на напредъка на работата - събиране, обработка и съхраняване на официална проектна документация.

Томпсън определя стратегията посредством крайните цели: „Крайната цел обединява намеренията и целите на организацията“ В нея се отразява общата стратегия на всяка компания, конкурентната стратегия в някои области

и дейности. Стратегията трябва да отговаря на няколко условия, тя трябва да бъде:

- осъществима, т.е. целите в нея трябва да бъдат постижими въз основа на текущата ситуация, наличните ресурси и определено време;
- интерактивна, трябва да зависи от най-високите цели и стратегии по отношение на нея и да определя по-ниските от нея цели и стратегии, т.е. да реализира своята част от постигането на основната цел;
- циклична, т.е. трябва постоянно да се коригира и допълва, когато получава резултатите от своето прилагане и промени (или прогнозиране) на текущата ситуация, както и целите и стратегиите на най-високо ниво.

Особености на рекламата в сферата на недвижимите имоти

Бизнеса с недвижими имоти е доста сложна динамична структура. Важно е да се вземат предвид предпочитанията и нуждите на потребителите, тъй като промоцията в тази работа ще се разглежда като промоция на пазара на B2C (Business-to-consume), директно за конкретни клиенти, а не за корпоративни партньори. За пазара на B2C, приоритетът на видовете промоции се класифицира, както следва: първото място е запазено за рекламата; последвана от насърчаване на продажбите и лични продажби, съответно; допълнително внимание се отделя на дейностите по популяризиране и създаване на обществено мнение. Рекламата на жилищни комплекси е по-ефективна чрез използването на творческия компонент, както и репутационния елемент-връзките с обществеността. Тези два инструмента за насърчаване са доста важни аспекти в насърчаването на покупка. Всяка комуникационна кампания изисква информиране и привличане на целевата аудитория, рекламата е един вид рупур в този процес. И по своята същност тя се състои от два основни блока - създаване на творческа идея, мисъл и нейното разпространение, т.е. поставяне на различни рекламоносители по различни канали. Най-ефективните носители на реклами за недвижими имоти са интернет в това число и социални медии, радио, телевизия и външната реклама.

Особености на връзките с обществеността при популяризирането на недвижими имоти

Връзките с обществеността като сфера на дейност се реализират като политика, насочена към засилване на взаимното разбирателство между компанията и обществените групи. Визуалният канал за комуникация също изисква внимание. С помощта на снимки, видеоклипове, публикувани както на официалния сайт на компанията, в страници на фирмата във Facebook, Instagram, Tik-tok и др. така и на ресурси на трети страни, може да се направи цяла виртуална обиколка на жилищни комплекси както онлайн, така и офлайн. Висококачествените изображения и видеоклипове са важни инструменти за връзките с обществеността, те могат да задържат интереса на групи от обществото, понякога дори повече, отколкото просто PR-текстове. Също така, един важен компонент на комуникацията с клиентите са личните презентации пред клиентите.

Основните предимства на представянето на материалите чрез публични изказвания са следните: лична форма на комуникация с целевата аудитория и

последващо убеждаване на целевата аудитория; демонстриране наличието на информация и откритост на компанията към клиентите и много повече. Към днешна дата такова поле на дейност като връзките с обществеността е натрупало доста приличен опит за използване на различни видове събития за създаване на доброжелателно отношение към тяхната компания.

Характеристика на потенциалните потребители

За да се определи профилът на потенциалните клиенти, информацията, получена въз основа на ситуационен анализ и експертно интервю, не е достатъчна. Подходящи са допълнителни изследвания за идентифициране на инфографични и психографски характеристики, както и да се потвърди или опровергае хипотеза. За установяването на тези характеристики се разработва анкета. Анкетата е поместена на официалния сайт на изследваната компания и в социалните мрежи. След като са обработени резултатите, се оформят 4 групи потенциални потребители - това са успешни собственици на голям бизнес, професионални топ мениджъри на големи предприятия; семейства (родители и техните деца); творчески, креативни хора.

Оценка на ефективността на рекламната кампания

В началото на оценката на ефективността на кампанията се анализира съответствието на постигнатите резултати с поставените в началото на работата цели и задачи. За работа ще ни трябва план, който ще включва следните елементи - критерии, време, методи на измерване, изследователски методи и представяне на резултатите от изследванията. Критериите трябва ясно да са свързани с целите и задачите.

Поставени са следните две цели: 1) Да се повиши информираността на потребителската аудитория за дейността на агенция за недвижими имоти „Премиер Истейтс“; 2) Привличане на публиката към директното закупуване на жилищен сегмент от агенцията.

Ефективността на една комуникационна кампания може да бъде изчислена по следните критерии: броя на обажданията, кликванията на сайта, обажданията на посетителите и броя на сключените сделки преди комуникационната кампания и след това; наблюдение на социалните мрежи с помощта на въведените хаштагове; анализ на обратната връзка с клиентите на официалните сайтове на агенцията.

Що се отнася до представянето на резултатите от изследването, след края на кампанията е необходимо да се направи подробен доклад, включващ планове за по-нататъшни действия, препоръки за следващите събития, списък на партньорите, с които компанията ще продължи да си сътрудничи.

Вътрешнофирмени бизнес комуникации

Вътрешната общественост се състои от групи хора, които са част от организационната структура на организацията. Сред тях са персонал, управители, администрация, акционери, съвет на директорите, представители на синдикатите (ако има такива) и други обществени сдружения, които са членове на организационната структура. Комуникацията между отделите играе същата важна роля както между служителите. Вътрешната комуникация свързва всички отдели на компанията заедно, през всички нива, и формира чувство за общност. Служителите на компанията трябва да са осведомени за

управленските решения по отношение на отделите, тъй като това укрепва компанията. За да се оцени ефективността на комуникациите, може да се използват критерии като: структура на комуникационното пространство; комуникационна синергия; обратна връзка; комуникационни нужди; подкрепа, култура и др.;

Един от ключовите показатели за ефективността на вътрешните комуникации на организацията е развитата корпоративна култура, а именно участието на персонала в бизнес процеса и неговата лоялност към компанията. За тази цел се разработва методика за оценка на вътрешнофирмените комуникации и тяхната връзка с организационната култура, която се състои в проучване за определяне на индекса на нетната лоялност. Проучването се състои от анкета. Интервюирани са 10 души от агенция за недвижими имоти “Премиер Истейтс”. Между тях 2-ма са мениджъри, 8 са служители и брокери.

Въпросникът за групова ефективност се състои от 11 въпроса. Респондентите отговарят в каква степен всеки от представените характеристики определя групата, към която принадлежат. Към всеки въпрос има по два алтернативни отговора, а между тях е разположена пет-степенна скала. От ляво на дясно – от негативна към позитивна оценка. Ако респондентът е съгласен в по-голяма степен с твърдението от лявата страна на скалата, отбелязва една от цифрите „1” или „2”. Ако сметне, че твърдението, зададено в дясната страна на скалата, се отнася в по-голяма степен до групата, в която работи, отбелязва съответно „4” или „5”. Ако се колебае и няма мнение кое от двете твърдения характеризира най-добре неговата група, тогава отбелязва цифрата „3”. Респондентите бяха помолени да избягват този отговор.

Таблица 1. Собствено изображение

въпрос	1	2	3	4	5	
отговор						отговор

След сумиране на точките и анализ се извеждат: основните комуникационни цели на вътрешния PR и функциите на вътрешните корпоративни PR компании, които са важни за развитието на бизнеса.

Цели:

- преодоляване на корпоративни конфликти и постигане на взаимно разбирателство;
- формиране на вътрешния имидж на компанията;
- формирането на корпоративния дух на компанията;
- демонстриране на „отвореността” на ръководството;
- управление на официални и неофициални източници на разпространение на информация и обратна връзка.

Функции:

- запознаване на служителите с целите, възможностите и ценностите на фирмата;

- разясняване на общите аспекти на управлението на дружеството и принципите на неговата работа с служителите;
- осигуряване на персонал с информация за събитията във фирмата и около нея;
- развитие на двупосочна комуникация между ръководството и служителите на фирмата;
- стимулирането на служителите на фирмата към организацията и високото качество на работа;
- развитие на културата и стила в компанията;
- обучение на служителите като представители на фирмата и носители на нейния имидж и култура.

Заклучение

Съвременната комуникация не се изразява само в конструирането и изпращането на послания към потребителите, а в цялостно разработен процес на иновации, на асортимент и на социални отговорности. Обществото търпи коренни промени по отношение на своите потребителски нагласи под влияние на информационния натиск. В този смисъл доброто познаване на факторите, влияещи върху потребителското поведение ще помогнат на фирмите по добре до управляват продуктите и маркетинговите си стратегии като цяло, както и да съумеят да изградят правилно насочени и ефективни рекламни стратегии и кампании по отношение презентацията на своите продукти. Тези фактори и тенденции трябва да се анализират както от страна на фирмите-производителки, така и от съответните медии, осъществяващи рекламната дейности и действащи като буфер между потребители и производители.

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INTERNAL IMAGE AND MOTIVATION OF STAFF IN THE PUBLIC SPHERE

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ВЪТРЕШЕН ИМИДЖ И МОТИВАЦИЯ НА ПЕРСОНАЛА В ПУБЛИЧНАТА СФЕРА

Abstract. *Every employee is extremely important for the organization for which he works, both in terms of achieving goals and interests, and for building an appropriate image [Kulevski, Tsv., (2007) Rhetoric of the public message. Theoretical foundations of communication, Izd.Iztok-Zapad, Sofia]. Everyone who works in the public organization, with his vision, with his behavior, with his attitude builds its image. It is not the financial budget, but the team of people that is decisive for the organizational image. This image is part of the marketing of the public organization due to the specifics of its goals and audiences.*

Keywords: *organizational image, marketing of the public organization, human resources management*

Резюме. *Всеки служител е изключително важен за организацията, за която работи, както от гледна точка на осъществяването на целите и интересите и, така и за изграждането на подходящ имидж [Кулевски, Цв., (2007) Реторика на публичното послание. Теоретични основи на комуникацията, изд. Изток-Запад, София]. Всеки, който работи в публичната организация, с визията си, с поведението си, с отношението си гради нейния имидж. Не финансовият бюджет, а екипът от хора е решаващ за организационния образ. Този образ е част от маркетинга на публичната организация поради спецификата на нейните цели и публики.*

Ключови думи: *организационен имидж, маркетинг на публичната организация, управление на човешките ресурси*

Въведение

Външните публики общуват с организацията чрез нейните служители. Те са тези, които комуникират с министерствата за получаване на лицензи, дават своите заявки на доставчиците, дават информация на потенциалните бизнес партньори. И най-важното: служителите общуват с клиентите - директно или чрез работата си. Поради тази причина много от големите фирми, и особено чуждите, правят специални обучения на служителите във фронтофиса. Това е така, защото този, който има уникалния шанс пръв да направи добро впечатление на някой нов клиент, обикновено е охранителят, не някой мениджър, не дори консултанта в магазина. Освен това съвременният потребител не се задоволява с простата покупка - той търси контакт общуване, в което да намери и уважение към себе си, т.е. вече трябва да се говори за сумарна ценност на придобивката. Клиентът иска да усети елемент на персонален контрол над събитията, който се изразява и в повишеното внимание към него и собственото му мнение.

Мотивация на персонала

Винаги, когато трябва да постигнем определени цели чрез други хора, тяхната мотивация е нашето най-силно оръжие. Как те могат да бъдат накарани да вършат работата си по най-добрия възможен начин, да се държат така, че да правят добро впечатление, да се усмихват на клиентите, а не да бъдат отегчени или груби. Мотивирането на персонала представлява повлияване на поведението, така че то да се доближи до дадено желано такова. Хората обикновено свързват мотивацията с парите, но никой не върши каквото и да било действие, без това да бъде предшествано от съвкупност психични процеси. Всяка реакция, всяко поведение на хората, имат своите причини независимо от степента, с която ги осъзнаваме и разбираме. Мотивацията не може да се свързва с принуда, с насилие, които са чужди на човешката същност и на чувството на дълбока удовлетвореност.

Всъщност мотивирането на служителите започва още с определянето и разпространението на мисията, ценностите, философията на компанията. Това е част от сътворяването на така важния екипен дух. Не е важно компанията да дава всички възможни социални привилегии, допълнително социално осигуряване, храна с намаление и пр.

В една компания винаги има и мотивационни измерения. Например: Програмата за управление чрез участие се основава на няколко базисни допускания за човешките ресурси. Всеки служител, независимо от позицията си в компанията е ценен ресурс на идеи. Поведението на човека е предимно следствие от отношението към него. Висшестоящ, който третира хората с уважение или достойнство, ще има отговорни служители, които рядко ще са разочаровани. Хората очакват да живеят и да работят в рационален свят. Ефективността на всеки служител зависи от това, до каква степен осъзнава той дългосрочните и краткосрочните цели на организацията и нейното изпълнение.

Най-добрия и реален начин да се мотивират хората е чрез самата работа. Това означава такова проектиране на длъжностите, че работниците да възприемат работата си като интересна, значима, приятна. Ричард Хакман и Грег Олдъм определят какви трябва да бъдат характеристиките на длъжностите в една организация, така че те да мотивират служителите ѝ:

- Разнообразие на уменията: степента, в която работата включва разнообразни задачи и изисква от изпълнителя различни умения и способности.

- Идентичност на задачата: степента, в която работата предполага завършване на цялостна, обособена и ясно отчетлива задача от началото до края.

- Значимост на задачата: степента, в която изпълнителят възприема работата като важна и имаща значение за други хора.

- Автономност: степента, в която работата позволява на изпълнителя да определи сам начина на извършване на операциите, задачите и пр.

- Обратна връзка: степента, в която извършването на работата има като резултат и обратна връзка, даваща ясна информация на изпълнителя за неговото равнище на представяне.

Управление на комуникацията в организацията

От комуникацията със служителите, от правилното представяне на целите, от ясното формулиране на инструкциите, от неформалното общуване в

компанията зависи и внушението, което работещите във фирмата ще отправят към различните външни публики. Не може във верига за бързо хранене някой от служителите да си позволи дълги и пространни разговори с клиентите, защото това не отговаря на философията на компанията.

Когато има възможност за избор между писмено или устно предаване на съобщенията, да се предпочита устната комуникация. Този принцип се отнася главно за даването на инструкции на служители на компанията. Когато нещо е казано или написано и изпратено, не означава още че се е осъществило общуване. Освен това при устната комуникация е възможно да се появи дискусия, което е здравословно за организацията и може да доведе до решаване на проблема в момента, вместо до отлагане, трупане на недоволство, напрежение, основания за бъдещ конфликт.

Дозирането на информацията е особено важно защото и твърде многото и твърде малкото информация биха могли да предизвикат проблеми. Оскъдните данни, които получава служителят, могат да възпрепятстват изпълнението на задачите. Съществува обаче и обратната опасност - твърде много информация.

Да не се смесва формалното общуване с емоции. Добре е в организацията да се спазва принципът формалното общуване да не бъде натоварвано с емоции. В противен случай ако получателя или дори изпращащия съобщението е ядосан, разгневен, уплашен, разтревожен, нервен или притеснен, емоциите могат да възпрепятстват предаването на информацията. Ако формалното общуване се смесва с емоции и служителят подхожда с недоверие към изпращащия съобщението, този служител ще търси скрит смисъл в предаваното съобщение и това може да доведе до объркване.

Преодоляването на предразсъдъците по отношение на пол, възраст, раса, образование е изключително важно както за комуникацията вътре в организацията, така и при общуване на служители с външни хора. Ако между двамата комуникиращи съществува разлика по отношение на тези параметри, това може да е сериозна спънка за доброто общуване, особено ако единият чувства превъзходство над другия. Разликата във възрастта води до проблеми, защото възрастните често си мислят, че младите са нахални и без опит, а младите смятат, че възрастните мислят старомодно и не познават новостите в областта.

Невербалната комуникация не бива да дава противоречиви сигнали при общуването както с колегите си, така и с клиентите си. Например, когато няма съвпадение между вербалното съобщение и езика на тялото. Комуникацията може да се наруши и от физически препятствия, влияещи върху възприятията - неподредено бюро, много растения в кабинета, излишни статус-символи.

Заклучение

Добре информираните служители създават добър имидж на публичната организация. Персонала трябва да бъдат наясно с комуникационния план на организацията и с поведението си да допринасят за реализацията му. Те трябва да разбират важността, която имат връзките с обществеността за успеха на цялата публична сфера.

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THE FUTURE OF WORK: IS IT THE REMOTE WORK THE SOLUTION?

Abstract. *The pandemic had a strong impact on both society and industry. To survive in a harsh environment, companies had to adopt a new strategy in which to be both productive and to put employees' health in the forefront. An emerging form of remote work allows employees to work-from-home. A win-win situation. The main purpose of this study is to show the fact that people are more efficient working from home instead of the office, during this pandemic situation. The study was made for 50 volunteers who worked from home for 3 months. This transition resulted in a 3.8 percent increase in output without affecting the incidence of rework.*

Keywords: *home office, remote work, employees, profitability.*

Introduction

The COVID-19 pandemic has had far-reaching consequences beyond the spread of the disease itself and efforts to quarantine it. As the SARS-CoV-2 virus has spread around the globe, concerns have shifted from supply-side manufacturing issues to decreased business in the services sector. [5] The pandemic caused the largest global recession in history, with more than a third of the global population at the time being placed on lockdown. The International Monetary Fund said the economic impact that COVID-19 will have will be at least as great as the recession of 2007-2009. The stock market crash is not causing the problems, but it is reflecting them and millions of people will lose their jobs. Tens of millions will be impacted by declining global revenues. [1]

Human resources experts believe that flexibility and working from home represent the future of the local labor market. They believe that managers need to be flexible and not link office work. [2]

In their paper Nilmar et al define the concept by home office. Home office means any working activity carried out away from the workplace which is assumed to be fixed. Due to the strong mobility restrictions imposed on citizens during the COVID-19 pandemic, the company allows the home office to be located at home. [4]

In their article "What 12,000 Employees Have to Say About the Future of Remote Work", Dahik A. et al. say that it's hard to overestimate the disruption to work that has taken place over the past several months. Their survey found the pandemic has forced employers to move an unprecedented share of employees—some 40% to remote working. And for those still on-site, social distancing and collaborating remotely with colleagues have transformed the workplace experience. Remarkably, however, instead of finding a collapse in the functioning of business, our research reveals something few might have predicted: employees perceive that their productivity has predominantly stayed the same or even improved. [3]

Before the outbreak of the pandemic generated by the COVID-19 virus, working from home was very unpopular in Romania, the country being at the end of the European rankings. As the crisis also led to the isolation of people in homes, this type of work was imposed overnight, and companies and employees had to adapt. Vladimir Sterescu, country manager of CGS Romania, considers that the productivity

and creativity of people who have moved their work to home offices are higher. Violeta Roșu, managing partner at Blue Point, one of the most important Romanian call center service companies, considers that “we have all discovered unsuspected resources about us and our businesses, about the people we have in the team and about the speed with which they can adapt to change”.[6]

In Romania, at the beginning of April 2018, the law on the regulation of telework was approved (and published in the Official Gazette) - by this, it is understood that employees can work from anywhere outside the employer's premises, provided they use modern technology (computer, laptop, tablet or smartphone). The salary rights or regarding the rest leave are the same, and the advantages are on the side of all parties: the employer no longer provides workspaces or fixed means, reduce his utility costs, etc; the employee no longer allocates time and costs for commuting to work and enjoys the peace of home; even the community has something to gain - traffic is lighter, less pollution, etc.

For employers, when implementing programs to get people to work from home they need to make sure that the organization has a culture that supports such a flexible approach because the worst thing that can happen is for people to think that this is a kind of "free time".

Results

The evolution of work from home in Romania has been insignificant in the last decade - every year our country occupied the last position of the EU ranking, achieved according to the percentage of total workers, and rose from 0.1% of employees who worked from time to time, from home, at just 0.6% last year. This year, the share jumped to 24% of the total, employees who work and work only remotely, which propelled Romania's six positions in the EU27 ranking.

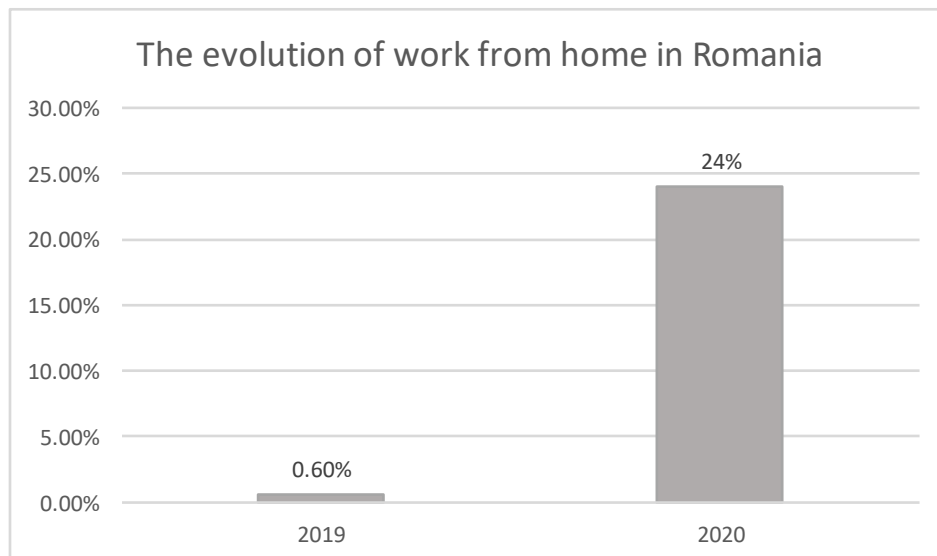


Figure 1. The evolution of work from home in Romania

The study was made for 50 volunteers who worked from home for 3 months. Through this study, the efficiency of the employee to fulfill his responsibilities during a day was followed. Also, the cost reductions for the company were followed. On average per day, an employee managed to perform 3 tasks of medium complexity and

5 tasks of low complexity. Starting to work from home, being in a favorable environment, the number of completed tasks increased.

The first factor that contributes to increasing productivity among employees working remotely is the reduction of interference in the workplace: office atmosphere, numerous questions from employees, traffic jams, lunch breaks, other meetings, etc. All these interventions and inevitable situations in the environment business decrease employee productivity.

However, if the employee works from home, his concentration will be much better and he will use his time much more productively. The employee will create a suitable work atmosphere at home to be able to respond to all the business tasks of the day. The effect will be faster and of higher quality.

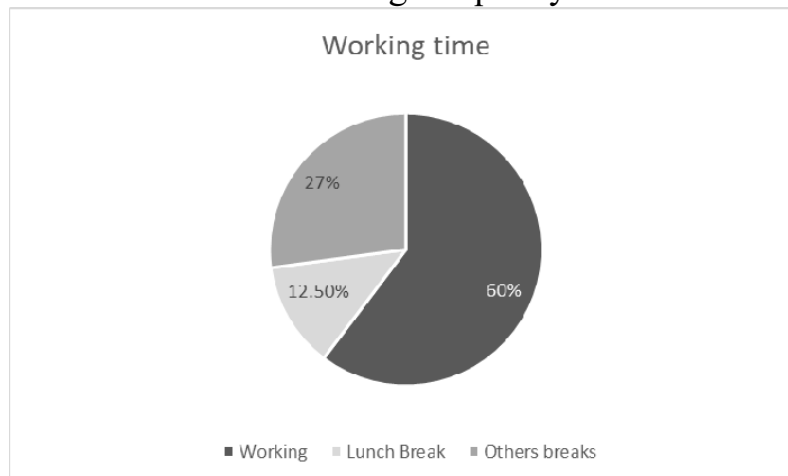


Figure 2. Working time concentration

It has been proven that working from home stimulates employees. It turned out that those who work in the office need more leave. Those who work remotely need less leave and take even less medical leave. Flue, travel problems, and other medical problems are just some of the reasons why employees are absent from work. However, an employee with the same problems who works from home rarely takes medical leave. So, even in such situations, the service does not suffer.

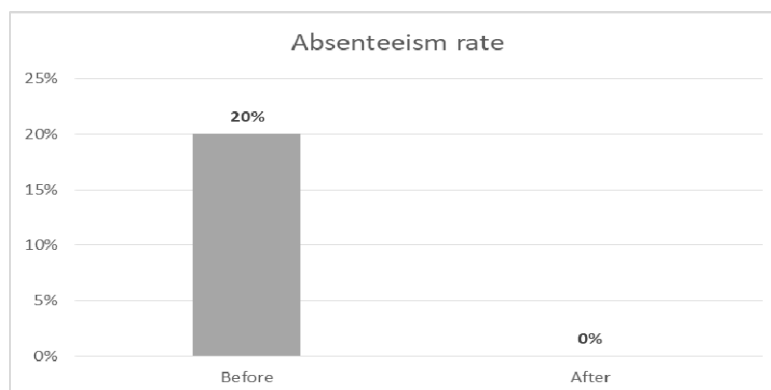


Figure 3. Absenteeism rate

The task completion rate was monitored via the Digital Kanban Board. Cycle Time remains constant but the lead time decrease (because the employee worked more). Cycle Time: is the time measured from the time work began on a task to the

time it is delivered. Compared to Lead-time, this is a mechanical measure of process capacity and reflects the work efficiency of the team.

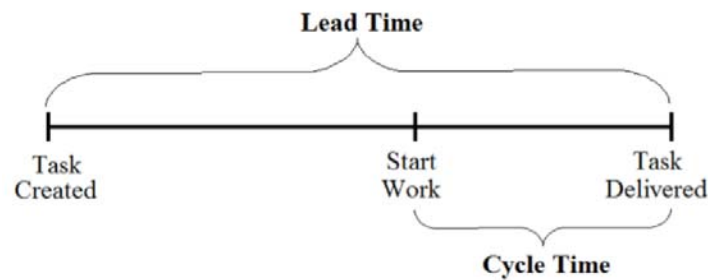


Figure 4. Lead Time vs Cycle time comparison

During these 3 months of observation the productivity increase by 3.8 %.

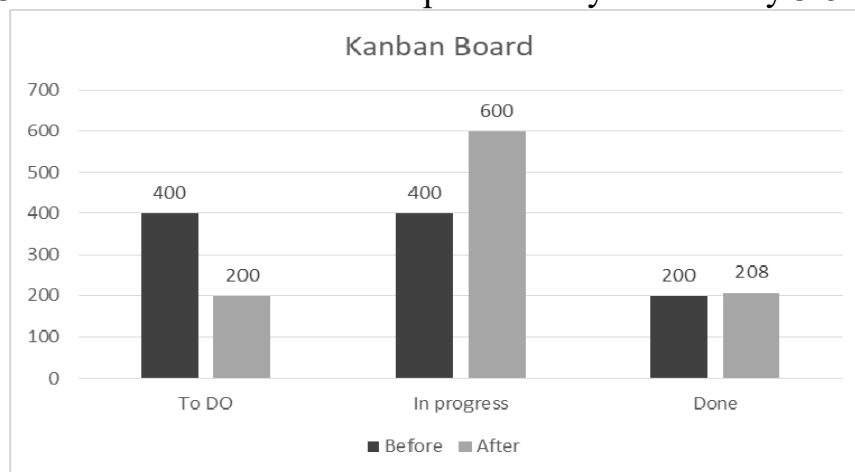


Figure 5. Kanban board

For an employer, the work from home has several advantages and among them, we mention:

1. Reducing costs with office space and parking spaces given that a manager reorganizes his company in such a way that all his employees work in a telework system, he will be able to make substantial savings both with office space and with parking spaces for staff. If the employer sends his subordinates to work from home only until the coronavirus epidemic is eradicated, he has the opportunity to reduce his expenses by negotiating with landlords and parking lot administrators. If the office space and parking spaces are not used, he may request a reduction of the monthly rent during this period.

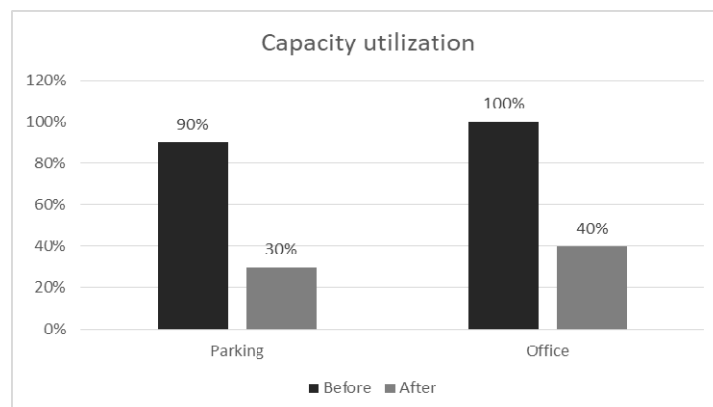


Figure 6. Capacity utilization

2. Reduced energy consumption and elimination of cleaning service costs
Because the activity at the office is stopped, the employer will enjoy a reduced

consumption of electricity, but also the elimination of the expenses with the cleaning and maintenance services.

Employees can enjoy benefits once they start practicing work from home. Here are the main benefits:

1. A saving of time and money: when working from home, employees will no longer have to waste time traveling to and from work every day and will be able to save money both by eliminating transportation costs and possible daily expenses (lunch, snacks, etc.).

2. A more relaxing environment: they must be present at the workstation during working hours, employees can enjoy a more relaxing environment when working from the comfort of their own home, having the opportunity to be more focused and dedicated to performing daily activities.

Establishing a balance between personal and professional life The minutes that an employee spends daily traveling to and from work prevent him from spending more time with his family or performing certain personal activities. Telework gives the employee more free time and allows him to pay more attention to his personal life.

Conclusions

One of the factors that determined the increase in productivity can be considered the fear of losing a job. The motivations for work from home include achieving a better work-life balance, and/or exercising a carer role. Working from home proves that employees can manage their time better. They work until they finish their task, depending on the deadlines they have. All this means a benefit for productivity. The results of this study showed a 3.8% increase in productivity and a saving of \$ 500 per employee.

The disadvantages of working from home exist and should not be ignored. It certainly depends on the person and the activity, but most of the time, the one who works from home will tend to work harder. And this happens either because he feels the need to prove that he can and is good, or because he commits himself to more than he can carry, precisely because he has more time at home.

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HOW TO HAVE AN ACCURATE MATERIAL OVERVIEW IN WAREHOUSE

Abstract. *The environment surrounding the manufacturing industry is rapidly changing day by day. In 2019, the demand in the Car's Industry is suffering a decrease. The organizations should adapt to the new tendencies and make the necessary changes. For the majority of companies, in this fiscal year, the budget is already allocated, and is not possible to make big changes. To keep the same level of profit is mandatory to make cost reduction. The only solution in crises time to keep the same level of profit is to use the equipment at maximum efficiency, and use the human resource at high efficiency.*

Keywords: *BLE beacons, inventory optimization, traceability.*

Introduction

Inventory management is an important component of warehouse management. To achieve sales and profit goals, the right items must be available at the right location. However, given the increasing complexity of modern organizations, proper inventory management has never been more important or more difficult to execute. In any supply chain is it mandatory to have visibility, to eliminate losses, manage stocks, increase efficiency and quality.

There are several problems associated with industrial warehouses that affect directly the inventory tracking and monitoring processes. Poor warehouse management process may contribute to a lot of problems including a substantial decrease in the company's profits as it will require the company to spend the high expense to manage and control its inventory. [4]

The goal of traceability is to gain total control over products through individual and group identification. Product traceability can be obtained by recording upstream and downstream information related to the physical flow in the production process. This can be done in several ways:

- the paper support is good as long as the quantity produced and the turnover of the products does not exceed the storage capacity of the responsible personnel and does not require more than a few minutes the written documentation. Through well-structured tables, traceability can be maintained in a household or family association;
- excel tables can be useful for small businesses where there is a designated person to operate the data on the paper support in the electronic table and who updates any changes. This method is useful until the data controller manages to operate in the table all the data that appeared during the day;
- the ERP system is necessary if the volume and turnover of data exceed the manual operating capacity of an operator, and decision-makers want to work with real-time data.

Most large warehouses use ERP systems for material traceability but they cannot guarantee that the products are in place and the registered quantity. For example, when a product is received in the system and assigned a virtual location. The operator must take that product to the designated location, but if it misplaces then

the accuracy of the system disappears. To eliminate these types of errors, in addition to the ERP system, a stock tracking system is added.

The main purpose of this paper is to measure the benefits of a warehouse after implementing the Bluetooth low energy (BLE) beacons system to monitor and to make easier the traceability of raw materials. This kind of system was chosen due to its high availability, low cost, low power consumption, and ease of deployment. [8]

In his research, Faragher sustains that inventory control policies need to be adopted on the shop floor, production network, logistics, and stores or warehouses. Inventory management influences decision-making in almost all firms and has been extensively studied in the academic and corporate spheres. [1]

Most of the companies do not have full visibility of their inventory information. They will have a huge issue of purchasing goods at the wrong time, thus, it will increase the unnecessary expenses in the warehouse.

Nowadays, there are many advanced technologies or systems available to assist manufacturers in managing inventory products such as arranging inventory on the shelves or recording inventory information in the warehouses. However, most of these systems do not provide holistic visibility of complete inventory information being stored in the warehouse. This is among the critical issues faced by almost every warehouse as manufacturers do not have an accurate system to track this information. Consequently, manufacturers need to put a lot of effort and time to record inventory and seek the available space to load the new inventory inside the available shelves. [6]

The last few years have been extremely interesting for inventory management solutions, with important developments in terms of theory, concepts, available hardware, and software solutions that allow companies to manage inventory and stock-related operations at a high level, says Cristiana Pambuccian, Commercial Manager of Entersoft Romania.

Traditionally inventory control systems are a combination of physical cycle counting and enterprise resource planning automation systems which are IT-driven. The traditional approach to tag inventory items has been either as a bar code sticker or an RFID tag. RFID has had a lot of positive impact on business operations and is the predominant technology in the shop floor global. [5]

In his research, Sainathan points very well to the evolution of the various methods that were implemented to gain visibility of each package through its supply chain as it is shipped from its storage location to its delivery destination. With the advent of digital systems, “manually written scripts” on packages evolved into “barcodes” which could be tracked at dispatch and receipt points using barcode readers. Then came Radio Frequency Identification (RFID) and Near-Field Communication (NFC) technology which provides a more efficient way to scan packages by eliminating the need for line-of-sight (which was required with barcodes). RFID also enabled the contactless location of packages in the warehouse or in-transit. [7]

Bluetooth low energy (BLE) beacons, commonly known as beacons, increase their popularity due to their high availability, low cost, low power consumption, and ease of deployment.[8] Beacons can operate on coin cell batteries or even battery-less. [2]

Table 1. Comparison between passive RFID, active RFID and BLE

Parameter	Type of IoT			Measure unit
	Passive RFID	Active RFID	BLE	
Space	4000 sqm	4000 sqm	4000 sqm	sqm
No. of Tags	x	x	x	-
Cost	0.15 - 1 MU	3 - 30 MU	3 - 30 MU	M.U.
No.of readers	15	3	2	units
Total Cost	3000	2000	10	M.U/unit

Bluetooth beacons are sensors embedded with Bluetooth trans-receivers which can send and receive bi-directional information and are powered by small Li-ion batteries and have with advancements become more and lower energy-consuming. BLE Beacons have become the front runners for creating contextual and location-based experiences for customers as part of forwarding thinking strategies tailor-made to a customer. [3]

Beacon tracking systems are fairly simple, there are just three primary components:

- A compact Bluetooth beacon is also referred to as BLE beacons or tags.
- A mobile scanner to read beacon signals — this could be a sensor or even a smartphone.
- An access point to a network, which is connected to a database or cloud-based server — this could be a smartphone as well.

Results

The following usual activities take place in a warehouse:

1. Receiving-the goods are received and placed in a free location in the warehouse according to a storage policy;
2. Storage-the goods are kept in storage for a certain time. Periodically, Inventory documents are issued with factual evidence of stocks/location/management. From time to time the goods are moved from one location to another through a transfer document between locations;
3. Delivery - the goods are picked up from a certain location, according to a delivery policy, they are placed in a container/pallet. The written result can be an out-of-management document such as Delivery Note, Transfer, Invoice, with effect on stocks.

On average per day, Company X from Romania has the next daily transfers:

From the map of the warehouse, it can evaluate and measure some of the basic indicators of a warehouse: the degree of filling of the warehouse and the degree of use of the space in the warehouse. After evaluating the warehouse map, the conclusion was that in this warehouse the degree of use of space for storage activities does not exceed 70%.

Reception is the first operation in the warehouse and this process begins by notifying the arrival of goods, followed by the process of unloading, numbering, identification, quality control, processes that are performed by the warehouse staff.

Receipt documents are issued when the goods are accepted. This process consumes about 10% of operating costs.

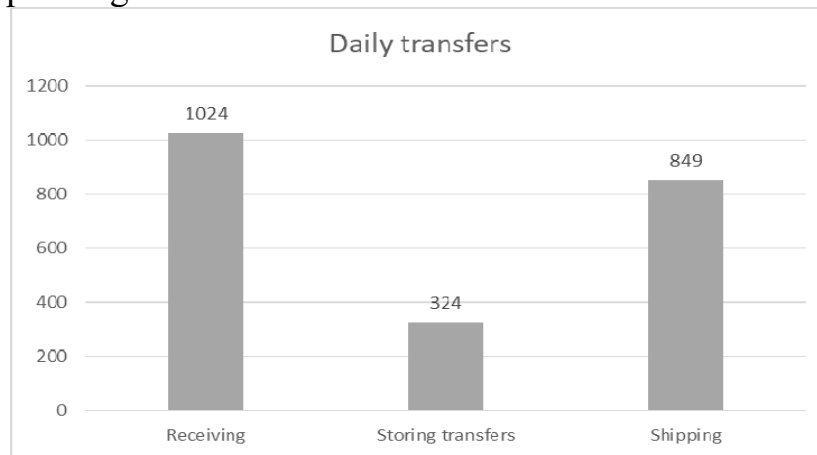


Figure 1. Daily transfers

The storage operation is the distribution of goods to areas specifically intended for storage, identification (if not made upon receipt), the allocation of the storage basket considering the dimensions and weight of the good.

The shipping operation is an activity that requires a strict determination of the storage location.

Following the analysis of the issues related to the quality of the processes and activities within the warehouse, the following issues were identified:

- Failure to identify the goods during the receipt of the goods damaged;
- Missing traceability
- Defective sorting of rollers;
- High transfer time of raw material to production;
- Damage to finished products at the time of storage dispatch.

The alternative evaluation matrix identified the lack of traceability as a priority issue. Thus, the paper aims to identify all the causes that lead to this non-compliance of the process, the provision of corrective measures, as well as their application to reduce them by at least 50% for the coming months.

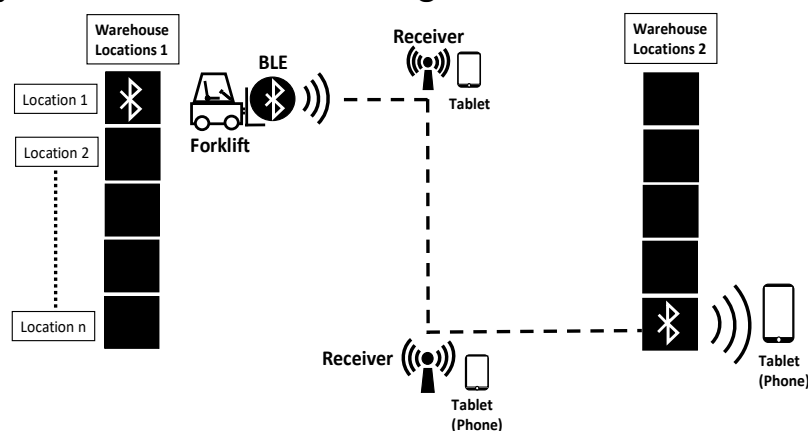


Figure 2. How Do Beacons Work

To solve the problem with the traceability of the goods, the BLE Beacon system was implemented. Bluetooth beacons are hardware transmitters - a class of low-power (LE) Bluetooth devices that transmit their identifier to nearby portable

electronic devices. The technology allows smartphones, tablets, and other devices to perform actions when they are near a headlight.

When a user walks past an area where a positioning system or IoT network with beacons is set up, the nearest beacon sends a code with a message to their mobile device. Then, the message pops up as a notification on a user's mobile device with a third-party or branded mobile app.

The advantages of using this technology appeared after the first week of use:

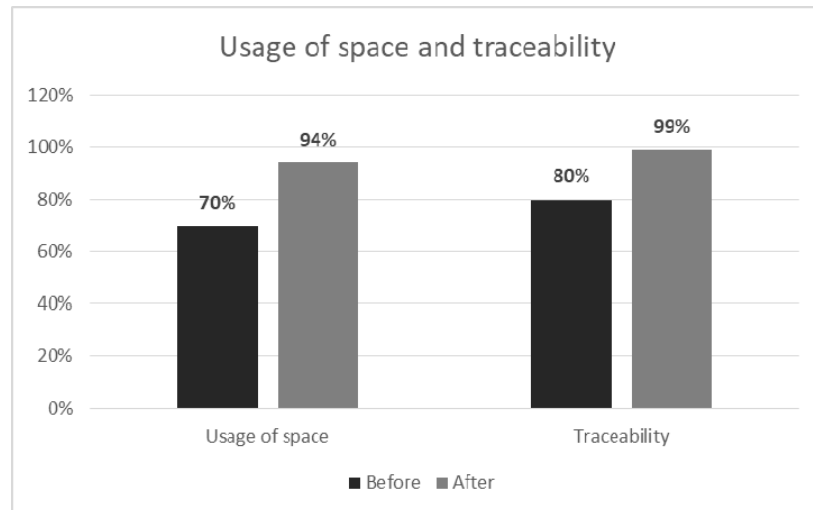


Figure 3. Usage of space and traceability

The benefits of BLE Beacons:

- technology consumes relatively low power;
- these devices work wirelessly;
- portability is one of the main advantages of these devices low battery consumption makes them perfect for this use;
- the connection between the device and the devices is made automatically, without the need for any installation.

The main disadvantage of the BLE Beacon is that it must be positioned at 30 meters to operate.

Conclusions

BLE Beacons are a cheap and efficient source. The results appeared after only a week. Associated with an ERP system, this technology improves logistics processes. It supports the delivery and collection of information related to an object. An object could be e.g. a product, a package, or a pallet. But also, a forklift, a truck, an order picking trolley, or even a person. The advantage is that you can always know where the object's path was and when it was last used.

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THE MAIN PREREQUISITES OF THE SOCIO-ECONOMIC MECHANISM FORMATION OF BUSINESS ACTIVITIES OF THE AGRICULTURAL SECTOR OF UKRAINE

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КЛЮЧОВІ АСПЕКТИ УПРАВЛІННЯ ТЕХНІЧНОЮ МОДЕРНІЗАЦІЄЮ СИСТЕМИ МАТЕРІАЛЬНО-ТЕХНІЧНОГО ЗАБЕЗПЕЧЕННЯ АГРАРНОГО СЕКТОРУ ЕКОНОМІКИ

Abstract. *The article deals with the theoretical foundations of technical modernization management of the agricultural sector logistics system in modern conditions of economic development, identifies the main factors of influence and defines the previous structure.*

Keywords: *logistical support, economic development, technical modernization, entrepreneurship, agricultural sector, activities.*

Анотація. *У статті розглянуто теоретичні основи управління технічною модернізацією системи матеріально-технічного забезпечення аграрного сектору в сучасних умовах розвитку економіки, встановлено головні фактори впливу та визначено попередню структуру.*

Ключові слова: *матеріально-технічне забезпечення, економічний розвиток, технічна модернізація, підприємництво, аграрний сектор, діяльність.*

Для аграрного сектору необхідно розробити стратегію ефективного та сталого розвитку, що базується на нових концепціях і інноваціях в розвитку сільськогосподарської техніки і управління матеріально-технічним забезпеченням (МТЗ). З точки зору МТЗ особливістю аграрного виробництва є використання в його процесі машин і сільськогосподарської техніки з відносно нетривалим терміном використання [4]. На наш погляд, виходячи з цього, визначення потреби в машинах і сільськогосподарській техніці, організація їх закупівлі, обслуговування та ремонту є важливою частиною системи управління МТЗ. А отже, впровадження інноваційних технологій в аграрний сектор потребують удосконалення системи управління МТЗ, модернізацію машино-технологічної бази, підвищення технічної оснащеності галузі і її техніко-технологічного потенціалу. Технічна модернізація аграрного сектору передбачає не тільки процеси відновлення і відтворення технічної бази, а й процеси розробки та впровадження інноваційних, ресурсозберігаючих технологій на основі використання сучасних видів техніки і обладнання.

Інноваційне управління системою МТЗ з метою модернізації аграрного сектору можна визначити, як систему економічних і організаційно-управлінських заходів, спрямованих на підвищення технічної оснащеності та

вдосконалення технологій з метою забезпечення виробництва продукції аграрного сектору з мінімальними витратами всіх ресурсів.

Механізм модернізації управління системою МТЗ аграрного сектора включає:

- оцінку рівнів забезпеченості та відтворення матеріальних ресурсів;
- розробку державних заходів щодо стимулювання модернізації технічної бази та економічного стимулювання;
- впровадження нових технологій і систем, машин;
- виявлення основних тенденцій розвитку ринку сільськогосподарської техніки і машин, насіння, добрив;
- організаційні заходи щодо формування сучасної технічної бази виробників аграрного сектору (створення на основі кооперації елементів інфраструктури, що сприяють підвищенню технічної оснащеності аграрного сектору і створення зв'язків між державними структурами, фінансовими інститутами, науковими установами та підприємствами);
- формування єдиної інформаційної системи МТЗ на засадах логістизації.

Реалізацію та упровадження такого механізму необхідно проводити на всіх рівнях: державному, регіональному та локальному. На рівні підприємств аграрного сектору необхідно: визначити параметри оптимальної (раціональної) виробничої структури на основі використання інтенсивних технологій, що забезпечить скорочення числа різних марок техніки і потреби в ній; освоїти випуск спеціальних машин і обладнання для фермерських господарств більш надійних, універсальних і здатних виконувати кілька технологічних операцій при здійсненні комплексу польових робіт і робіт у тваринництві, призначених до широкого діапазону технологічних регулювань і агрегатування; освоїти різні форми організації використання техніки і механізми їх реалізації з метою забезпечення своєчасної підготовки техніки до роботи, постачання підприємств запасними частинами, нафтопродуктами та ін.; забезпечити підприємства досконалими і недорогими засобами для діагностування; залучати висококваліфікованих працівників; розробити систему підготовки та перепідготовки кадрів з метою підвищення їх кваліфікації [2].

Запропоновано структурну схему управління технічною модернізацією системи МТЗ аграрного сектору економіки на основі процесного підходу А. Полухініна [3] (рис. 1).

Технічна модернізація на рівні підприємства є одним з елементів активної адаптації до постійно змінюваних умов на ринку аграрного сектору. Слід зазначити, що реалізація управління технічною модернізацією повинна базуватися на об'єктивній оцінці рівня технічної оснащеності, формуванні адекватних механізмів фінансування, з урахуванням кон'юнктури ринку сільськогосподарської техніки та технологій, що використовуються.

Головним стримуючим фактором технологічної модернізації та впровадження інновацій є сучасний стан машино-технологічного парку аграрного сектору [5]. Оцінку результатів модернізації слід проводити за видами ефективності:



Рис. 1. Структурна схема управління технічною модернізацією системи МТЗ аграрного сектору економіки

Джерело: удосконалено автором за джерелом [3]

- технологічної (приріст врожайності сільськогосподарських культур і продуктивності тваринництва на гектар сільськогосподарських угідь, ріллі, на середньорічного працівника, на одиницю вартості основних засобів, зниження енергії в розрахунку на одиницю площі і продукції і т.д.);
- технічної (зростання продуктивності машин, підвищення робочої і транспортної швидкості, скорочення питомої витрати палива на одиницю машинного агрегату, зниження втрат під час прибирання та обробки сільськогосподарської продукції і т.д.);

- соціальної (підвищення якості життя працівників, зростання фонду і рівня оплати праці, поліпшення житлових і культурно-побутових умов, поліпшення умов праці, підвищення кваліфікації працівників);
- екологічної (збереження і охорона навколишнього середовища, застереження від вітрової та водної ерозії ґрунтів, усунення шкідливих відходів виробництва та ін.) [4].

Для проведення технічної модернізації управління системою МТЗ потрібно, в першу чергу, визначити оптимальний склад машино-технологічного парку за якісними і кількісними показниками і створити умови для ефективної організації його переоснащення. Машинно-тракторний парк, його якісний і кількісний склад повинні визначатися майбутньою структурою виробництва і, перш за все, максимально ефективним використанням ріллі.

Оскільки заходи щодо технічної модернізації є досить витратними, то для досягнення високої ефективності аграрного виробництва необхідна єдина ідеологія управління технічною модернізацією аграрного сектору, яка заснована на діагностичній оцінці стану МТЗ щодо впровадження прогресивних технологій виробництва продукції. Формування такої стратегії забезпечить підвищення ефективності діяльності суб'єктів-виробників аграрного сектора та їх економічну безпеку.

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BASIC PRINCIPLES OF PUBLIC-PRIVATE PARTNERSHIP

Abstract. *Public-private partnerships are an effective tool for solving issues related to infrastructure, environmental protection, medicine, etc. Any economic activity is based on principles; public-private partnership is no exception. The article considers the basic principles of public-private partnership and reveals their essence.*

Keywords: *principles, economic principles, public-private partnership.*

The state of the world's economy is changing too fast during a pandemic. One of the modern world tools to overcome the effects of the crisis is happened to be public-private partnership. It is proposed to define public-private partnership as a comprehensive institutional tool in a narrow sense to ensure optimal use of the existing potential of society by consolidating the resources of the state, private capital and civil society. In a broad sense, public-private partnership (PPP) is a comprehensive mechanism of cooperation (interaction) between public authorities or local governments and a private partner based on pooling resources and risk sharing, which aims to ensure the financing, creation and operation of socially significant facilities on a long-term basis. It is evidentially to mention that any activity is based on principles.

So, a principle (Latin principium – ‘beginning’, ‘basis’) is a statement that is perceived as the main, important, essential, essential or at least desirable issue. [1].

The Law of Ukraine "On Public-Private Partnership" [2] defines the principles as follows:

- equality of public and private partners before the law;
- prohibition of any discrimination against the rights of public or private partners;
- coordination of interests of public and private partners in order to obtain mutual benefit;
- ensuring higher efficiency of activities than in the case of such activities by a public partner without the involvement of a private partner;
- invariability during the entire term of the agreement concluded within the framework of public-private partnership, purpose and form of ownership of objects that are in state or communal ownership or belong to the Autonomous Republic of Crimea, transferred to a private partner;
- recognition by public and private partners of the rights and obligations provided by the legislation of Ukraine and determined by the terms of the agreement concluded within the framework of public-private partnership;

- fair distribution between public and private partners of risks related to the implementation of agreements concluded within the framework of public-private partnership;
- determination of a private partner on a competitive basis, except in cases established by law.

There are other principles in world practice that complement the above list, namely:

- The principle of taking into account public interests.

As public-private partnership is a tool for implementing the country's strategy and policy, the public-private partnership legal framework should, above all, help protect the public interest.

If we talk about public-private partnership, it should be noted that they face an interesting situation: on the one hand, the public interest is the interest of the government as a supplier and regulator in the field of infrastructure (tariffs) and public services (standards), but on the other hand, the government is stated as a buyer, user of services and, subsequently, the owner of the same objects or systems developed within the public-private partnership.

And here the government needs to be extremely careful in its rights realization in order not to disturb the hard-won balance of the public-private partnership project.

On the other hand, the public interest also means the interests of final goods and services consumers i.e. citizens and companies of the country. And often these interests are protected by other related and / or sectoral acts.

- Rules and procedures transparency in the public-private partnership implementation.

Talking about transparency we mean clear, accessible rules and, consequently, effective procedures for their application.

In addition, it is advisable to create a register of public-private partnership projects (currently there is a register on the website of the Ministry of Economic Development, Trade and Agriculture of Ukraine)

<https://www.me.gov.ua/Tags/DocumentsByTag?lang=uk-UA&id=cffc9f41-f2ef-45e6-8303-0f8fc0e368f0&tag=Derzhavno-privatnePartnerstvo>).

- Fairness, stability and predictability

A fair, stable and predictable regulatory framework takes into account the different (and sometimes conflicting) interests of the government, service providers and their customers - citizens and companies, and is designed to strike a balance between them.

- Good governance, integrity and accountability

The need for impartiality in decision-making on public-private partnership agreements is an integral part. But we must remember about the impartiality in the implementation of these agreements. And it is evidentially clear that by implementing these agreements there to be other regulations including administrative and criminal law.

- Cost-effectiveness and efficiency

Procedures in the field of budget allocations still play an important part in the regulatory framework and the basis for the regulation of public-private partnership.

Before choosing a private project partner, the public partner must conduct a thorough analysis of the planning and technical feasibility of the project.

In particular, by examining how public-private partnership will help to optimize the use of resources in achieving the goal of the project.

- Long-term stability

If the project is steady for the provision of budget allocations and "falls apart" when changing any introductory ones, it means that the project was originally structured incorrectly.

Achieving the economic, environmental and social sustainability of a public-private partnership project is performed by careful planning and preparation i.e. careful selection of the project type based on the financial and other potential of the state partner.

- Competition

One of the main principles is the principle of competition and objectivity in the selection of a private partner. Competition for the right to enter into a public-private partnership agreement in the form of fierce competition between potential investors and private positions is always considered a good thing.

The partnership system reforming in Ukraine should be considered as one of the leading topics to develop the society inside, to strengthen ties between business and government, as well as to influence politics and the economy effectively and to create social harmony. The principles of public-private partnership are becoming relevant to address the issues and problems that have developed in Ukraine today: social tensions, rising tariffs, inconsistency of the declared standards with the real economic situation. Thus, it should be concluded that public-private partnership in Ukraine is a special legal mechanism provided by law providing an opportunity to address pressing economic problems excellently.

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SUPPLY CHAIN - A WAY TO INCREASE A COMPANY'S COMPETITIVENESS

Abstract. *One of the most important goals of organizations is the effective delivery of their own products, to which end a chain is created that includes technologies, personnel, information, different kinds of activity and resources, from initial processes to final consumer.*

Optimal use of circulating assets, as well as investments made in production and logistics depends on the efficiency of delivery chain, that's why delivery chain optimization is a top-priority for raising enterprise profitability and reduction of costs. A "checklist" of some ideas that can help organizations in effective management of delivery chain is represented in the article. At the same time, the delivery chain is considered as the tool of company competitive ability increase. Some practices given below may be simple, accessible and familiar, while lots of them will be new ones for companies.

Every company is obliged to understand the risk related to delivery chain and to take a decision based on interaction strategy and safety level expected from a supplier. This process is named delivery chain related risk management.

Keywords: *Supply Chain, Effective management, Outsourcing, Benchmarking.*

Delivery chain management means integration of those activities that are intended for procurement of materials/services, for their conversion into end products and for delivery to customers. Thus, delivery chain management includes all stages that are necessary for manufacturing company products/services, until the customer will buy them.

According to Paul L. Lee (2004) – researcher of Stanford business school, not only quickness and cost-effectiveness are meant by effective delivery chain, since it is also a vivid and adaptable process providing mutual congruence of companies' interests.

Worth noticing that when everything is done correctly, well-functioning delivery chain and strategically defined operating model plays a crucial role from the viewpoint of reduction of operating costs, optimization of assets uses, delivery of the best services and attainment of competitive edge. The delivery chain effectively integrated with financial plan of organization can make a significant contribution into financial indicators and market competitive abilities of the company. Delivery chain operations have to be permanently discussed within an institution in order to determine what can be improved and to timely identify the gaps to make the company competitive. One of the methods that can help the company in this regard is the series of benchmarking tests in delivery chain processes. Benchmarking is a process, by means of which the organization compares on the periodical basis its performance with business leaders on the global scale and then makes self-assessment in order to obtain the information necessary for improvement of own business performance.

What is very important that each organization entering into delivery chain has to fulfill preliminary determined conditions with the intent that not to pose a threat to its customer and not to generate uncontrolled risks. Risk for customers may arise if the supplier will render such service, public disclosure of which or its use for private goals poses a threat to customer's confidentiality and/or generates a risk for data safety.

Due to the short life cycle of the product and high expectations of customers the effective management of delivery chain, along with other factors became indispensable for attainment the company competitive abilities and success. Coordinated management of delivery chain guarantees that each participator agrees with common goal of the network. This means that the company conducts development of common goals, since every actor increases its own interests to the maximum in order to optimize the overall efficiency of chain.

It is worth noticing several examples from the "checklist" that as a rule make delivery chain management more effective and competitive:

- Establishment of delivery chain management work group in order to identify directions and ensure compliance of delivery chain strategy with common strategy of the company. The chain leaders, as well as executive persons of the corporation, business division managers and any company executives have to be involved into work group activity in order to make the work group a communication forum. Such a managerial team will eliminate any inefficiency of delivery chain arrangement, since it will constantly confirm the real compliance of delivery chain strategy with company strategy.

- Management of others capabilities and establishment of relations with main consumers: the supplier shouldn't be assigned what to do, it just has to establish partnership relations with each of them. The processes, which will secure relations continuity, have to be initiated; common goals have to be determined in order to continuously improve the activity and thereby to provide fulfillment of key performance indicators (KPIs). Suppliers should be able to express their own anxiety and to get acquainted with company ideas on implemented processes. This approach will fortify confidence and become a precondition of close cooperation between company and suppliers. Also, you will be able to use their experience and capabilities. Such an approach will provide the company with good partners for effective management of delivery chain.

- Information flow improvement thanks to technologies: information transfer to customers as quick as possible will give them the opportunity to adjust their own operations and thereby will enhance overall efficiency of company's delivery chain. Implementation of the above-mentioned needs up-to-date technology. For these purposes, the company must make investments in digital technologies, which allow the personnel to accumulate the proper knowledge on every aspect of activity and to transfer any basic information to customers in quick and effective form. Use of technologies will provide the enhancement of delivery chain management efficiency by the company, as well as will save time and money;

- Constant checkout to reduce risks to a minimum: the work performed by partners has to be checked out in order to provide correct execution of work; to establish the corresponding policy and procedures of delivery chain management and

to inform suppliers about them; to examine the mentioned policy and control systems on a periodical basis in order to not to limit the course of operation.

Establishment of world-class delivery chain, which secures attainment of common business strategy of the organization is quite difficult, and the benchmarking process is able to provide company improvement, to assess the capabilities, by means of which is possible to make better a variety of spheres of delivery chain, including productivity, inventory correctness, transportation accuracy etc. The company has a competitive edge, when it outruns other companies by innovative approach. For instance, “you can’t only ask the consumers, what they need and then satisfy their wishes, as far as before you will give them what they need, they want something new already”, - said Steve Jobs. Since 2000 up today, the innovative efforts of Apple result in one of the greatest innovative company, which stands out from other on the market.

A business unit frequently faces a problem, whether to use outsourcing or not, is it necessary or not for company to be engaged itself in the activity that other companies perform more effectively? In order to answer this question, let us consider the following hypothetical case: for instance, the company engaged in car market could have a chain system of the best valuables, if not for one exception. It is unable to manufacture such high-quality engines, like some of its competitors can. If it will not address outsourcing related to that sphere of valuables chain, which is engaged in engine manufacture, then the functional characteristics and therefore consumer value of cars produced by this company, will be low and this fact will reduce its competitive abilities, generated incomes, market share and other measures of efficiency. But, if the company will order engines from other manufacturers, it increases in fact its own competitive edge. However, outsourcing is accompanied by threats sometimes, in particular, company dependence on the partner will increase. In its turn, the partner may not be able to perform assigned duties due to deterioration of its functioning conditions or even because of the fact that serving the mentioned company is no more top-priority for it. The company has to envisage these risks and can insure itself, e.g. to find alternate suppliers or partially perform its duties (suppose through integration with them in one or another form) and to reduce the dependence to some level. There are three approaches, by means of which the business unit can avoid the risk of disproportional withdrawal of valuables. First, it has to preserve key forms of activity, which have no substitutes. Besides, it can constantly improve and increase its own competencies related to critical forms of activity, with the effect that their high parameters wouldn’t allow partners to reduce the degree of dependence on them, and third, it can purchase partners’ share at the initial stage of their development.

It is interesting to consider the case of market expulsion risk, when business partners will drive out some business unit in the course of time. It may be said that this is the uttermost option of the above-mentioned case, so we can consider as the main protection measure an attempt of the company management to direct resources towards protection of the entire process of delivery chain in order to avoid economic damage and damage to reputation, and that can be reached using risk management principles based on empiric data.

Cyber-attacks on organizations registered in recent years were mainly executed through their delivery chain. One of such cyber-attacks that became recently the order of the day, is related to Taiwan Semiconductor Manufacturing Company (TSMC), which is the main supplier of microcircuits for Apple. As a result, the manufacturing process was inhibited and the company experienced 250 million USD damage. Despite the fact that this cyberattack was directed to TSMC delivery chain, it affected Apple customers, as well, since TSMC itself is one of the links of wider delivery chain. Since 2015, we are the witnesses of 70% increase in attacks on corporations, which are executed via delivery chain. According to VERIZON's and other researches, in the nearest 3 years we will become the witnesses of mega-cyberattacks executed exactly against delivery chain.

As a conclusion, it should be noted that in order to increase competitive ability of the delivery chain some effective managerial approaches have to be developed in the organization, which will secure continuity of the delivery chain process. The delivery chain process should be constantly controlled in order to reduce risks to the minimum. At the same time, organizations have to enhance the level of cyber-safety, since the consumers' personal data can be unintentionally disclosed during cyber-attacks. The more protected is the organization in this regard, the much higher will be the competitive ability of organization in the society. Also, today the different governmental bodies publish recommendations related to risk management and companies have the opportunity to opt, whether to adopt these recommendations or not. It is desirable that companies adopt both local and international standards and tools for effective and safe management of delivery chain.

In order to increase competitive ability, the organization must necessarily protect delivery chain reputation. In case of necessity it has to use outsourcing in order to increase competitive edge for company and to conduct the benchmarking process on a periodical basis, as far as benchmarking allows organization to compare competitive indicators.

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PSYCHOLOGY, PEDAGOGY AND EDUCATION

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COVID-19 AND ONLINE LEARNING: STUDENTS' PERSPECTIVE

Abstract. *The aim of this study is to explore the experiences and the perception of the undergraduate and graduate students of the Department of Journalism and Communication, Tirana University about the online learning in Albania, which is being implemented because of the Covid-19 pandemic. In this study, we are using a survey that was compiled based on different survey models used from universities abroad to capture students' perception after 7 weeks of online learning. A total of 85 students participated voluntarily in this study, filling out a survey that was distributed to them online, using the forms.office.com. The participants were questioned about their opinion toward satisfaction with online learning.*

Using evidence from the participants' responses, this survey attempts to gain a better understanding on how the online learning is affecting students' learning. This study explores various challenges students face with the remote instruction. This analysis shows a positive perception of students regarding the online platform, the online courses, the quality of the course content and the quality of teaching. Overall, the results of these data analysis show that students have a strong desire to return to in person teaching.

Keywords: *Covid-19, online learning, survey, students, perception, challenges, satisfaction.*

Introduction

The Covid-19 pandemic has disrupted teaching in Albania. To reduce the spread of COVID-19, in March 2020, Albanian government decided temporarily to close educational institutions. The transition from in person to online classes in Albania started in March-April 2020, when the Albanian government declared the state of emergency over Corona virus spread. Since the outbreak of Covid-19 pandemic, online courses have been adopted by universities across the country. The first period of transition from in-person teaching to online teaching/learning at Tirana University, the main public institution in Albania, was achieved by using the Google Meet Platform.

On September 29th, 2020, The Ministry of Education of Albania announced that the Academic Year will start on November 2nd, 2020. To reduce the spread of Covid-19, on October 21st, 2020, the Academic Senate of Tirana University took the decision to conduct online learning through the unified digital system, the Microsoft Teams platform, based on the academic calendar of Tirana university. This platform has enabled e-learning to be the core method of teaching for 7 weeks now. Online learning/teaching has its advantages and disadvantages. We decided to analyze students' perception of the online learning/teaching to gain a better understanding on how the online learning is affecting students' learning and based on students' feedback to find out ways on how to improve the e-learning.

Methodology

Participants

Participants in this study included undergraduate and graduate students of the Department of Journalism and Communication, Tirana University. A total of 85

participants took part in this study. A total of 88 percent of participants were female ($n = 75$) and 12 percent were male ($n = 10$). Their ages ranged from 18 to 26 years old (36 percent were of age 18, 36 percent of age 19 and the rest are of ages between 20 to 26). The median age was 22 years of age.

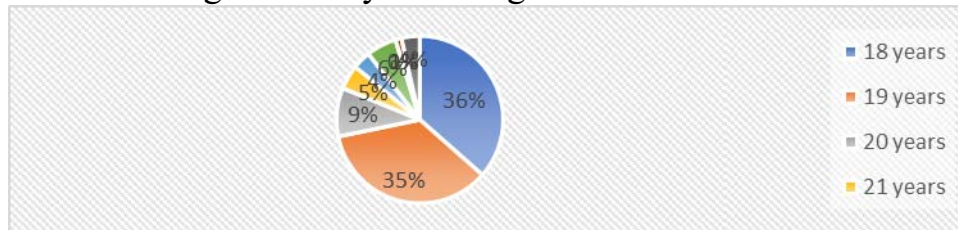


Figure 1. Age range

82 percent of respondents were undergraduate and 18 were graduate students.

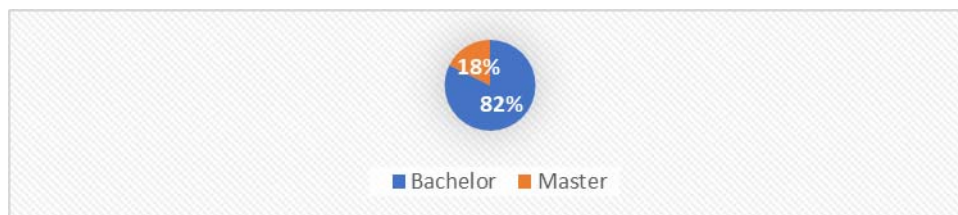


Figure 2. Level of study

The participants in this survey live in different areas: 41 percent live in the capital of Albania (Tirana), 29 live in small cities, 17 live in rural areas, and 13 live in other big cities.

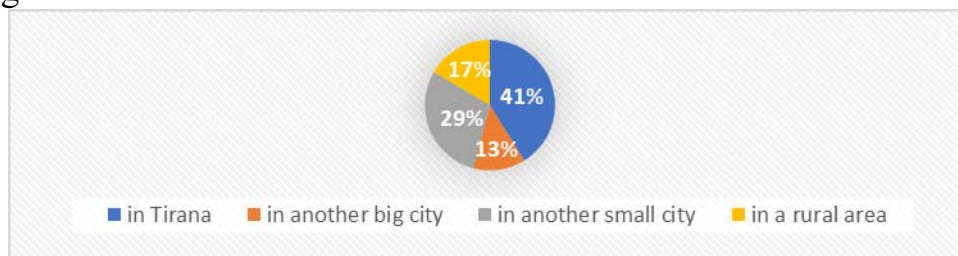


Figure 3. Urban/rural distribution of students

Instrument

We used a survey that was compiled based on different survey models used from universities abroad. In the first part of the survey, students were asked about their demographic data (age, gender etc.). In the second part of the survey, participants were asked to respond about the devices that they used to access online courses (laptop, desktop, mobile phone, laptop/mobile phone, desktop/mobile phone), and if they had access to a reliable internet connection that allowed them to stream videos. Each student could complete the questionnaire once. All respondents were fully informed about the objectives of the study and agreed to voluntarily participate.

Students were asked to respond about: the frequency of the problems with the Microsoft teams' program, their satisfaction with the online courses, their satisfaction with the quality of the content of the courses and the quality of the instruction; their expectations and interests for the courses. A part of this survey was designed to understand the challenges students faced during the online courses. The participants were asked to provide answers about their class attendance and attentiveness. In the

last part of the survey, participants were asked about their perception of the online courses and to rate their preference for the in person or for online courses.

Result and Discussion

Technology challenges

Most students (59 percent) accessed their online courses through their cell phones, 11 percent of the students from their laptops and 30 percent in a combined form (laptop/mobile phone).

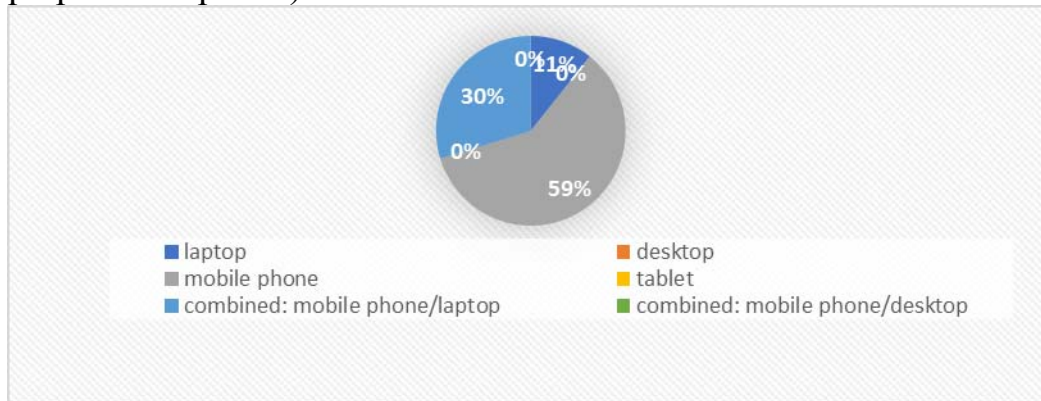


Figure 4. Devices

Asked about the reliability of their internet connection that would allow students to stream videos: 27 percent confirmed that they had reliable internet access, 14 percent did not have reliable internet access, and 59 percent answered somewhat.

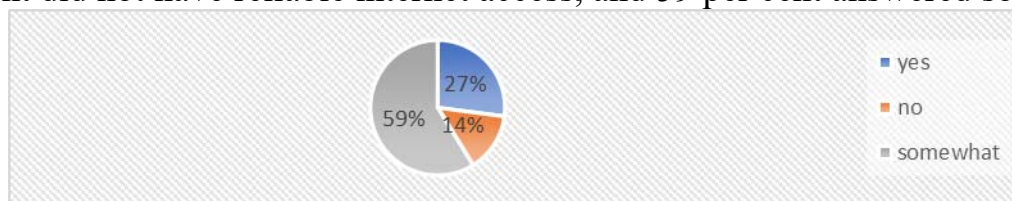


Figure 5. Internet

Most of the students have a good experience with the Microsoft Teams program, rarely experiencing any issues with Microsoft Teams program (65 percent) and 7 percent never experienced any issues; 22 percent reported that they often experienced problems with Microsoft Teams program and only 6 percent had very often problems with the program.

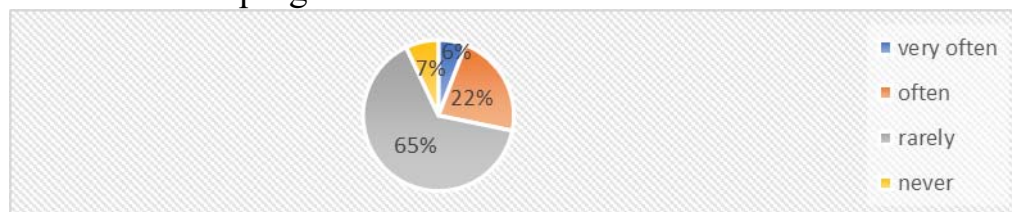


Figure 6. Frequency of problems with the Microsoft Teams program

Students 'satisfaction with online learning

When asked about their satisfaction with the online courses, 62 percent of the students answered that they were satisfied with the courses, 5 percent were very satisfied, 22 percent were dissatisfied, and 9 percent were very dissatisfied.

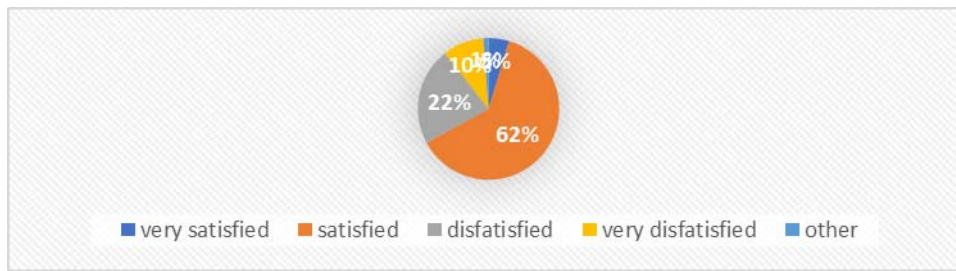


Figure 7. Students' satisfaction with their courses

The survey asked students to rate their satisfaction with the quality of the content of the courses. In general, students seem to be satisfied with the quality of the online courses: 79% of the students were satisfied with the quality of the content of the courses, 14 percent were very satisfied, 6 percent were dissatisfied, and only 1 percent were very dissatisfied.

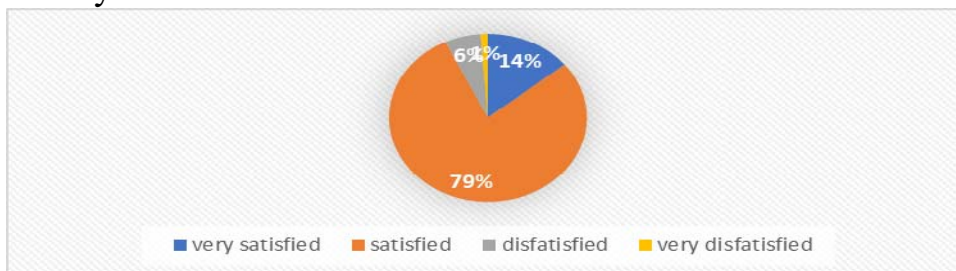


Figure 8. Students' satisfaction with the quality of the content of the courses

There are no big differences between the Chart 8 and 9: 64 percent of the respondents were satisfied with the quality of teaching; 29 percent were very satisfied and only 7 percent were dissatisfied.

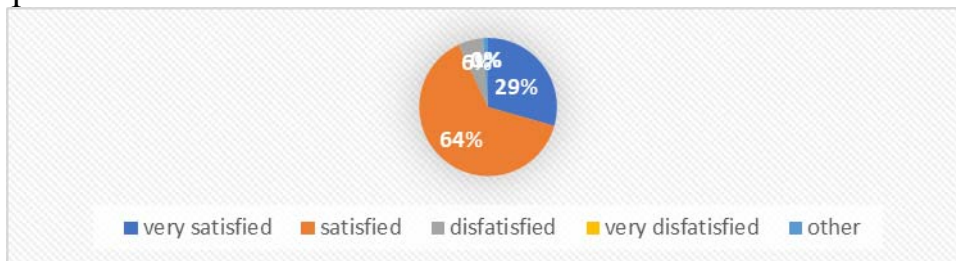


Figure 9. Students' satisfaction with the quality of teaching

Even though, students are satisfied with the online learning, in students' opinion online learning is not better than the traditional in person learning: 83 percent of the students said that online learning is not better than in person learning, 15 percent responded that it is somewhat better and only 2 percent preferred the online learning.

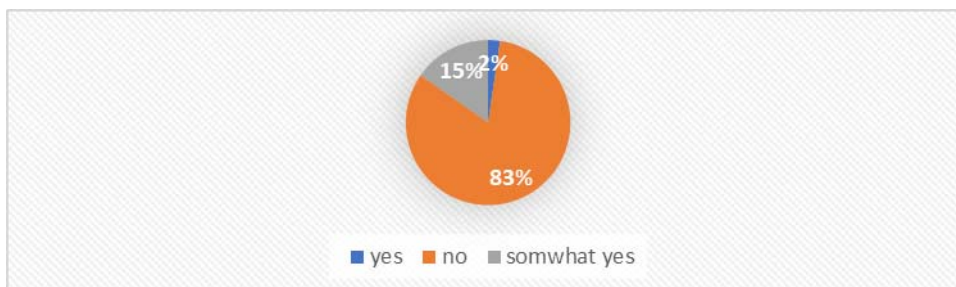


Figure 10. Online learning vs in person learning

Forty eight percent of the students agree that the readiness of the professors to help the students with the class contents has been the same in online teaching/learning and in class; 35 percent of the students think that they got more help in class, and 16 percent answered that they received more help during the online learning.



Figure 11. Online learning vs in person learning

Most of the students (72 percent) agree that they were able to better understand what was expected from them in class, rather than online. Only a small percentage (5 percent) think that they had a better understanding in the online learning, and 23 percent think that it is almost the same in class and in online learning.

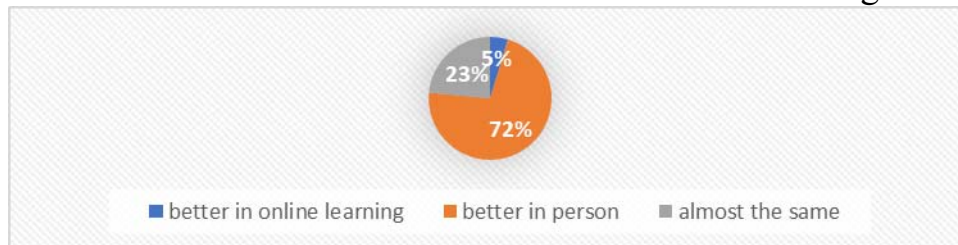


Figure 12. Understanding what was expected from you in the course

Students think that the ability of their professors to keep them interested in the course content has been almost the same in person and in the online learning. Respectively 46 percent of the respondents answered that they were more interested in the course content in the traditional learning, and 45 percent said that it was almost the same.

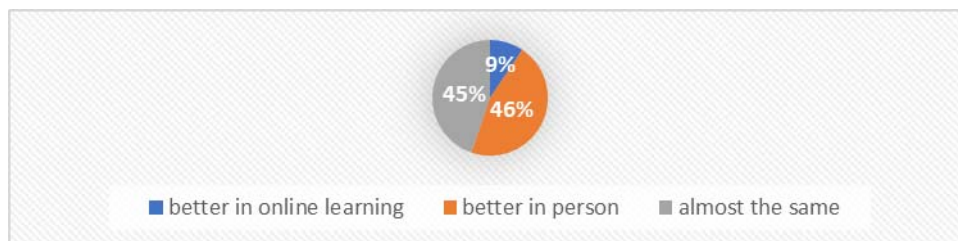


Figure 13. Keeping the students interested in the course content

Regarding the students' inclusion in class, most of the students believe that they felt more included in class, in the traditional in person learning (59 percent), 29 percent of the students have felt the same in class and in the online learning and 12 percent online.

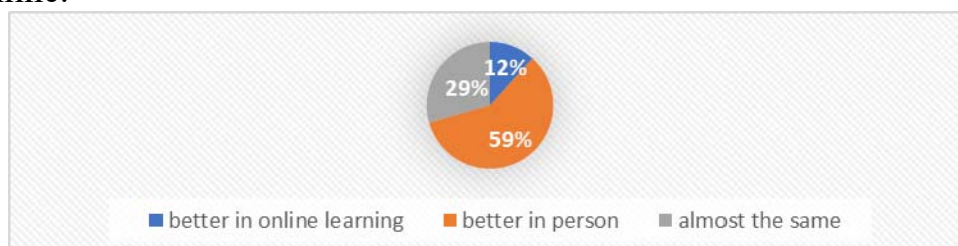


Figure 14. Students feeling included in class

Forty nine percent of the respondents agree that in some cases they have noticed changes in teaching methodology of their professors in the online learning, 19 percent do not see any changes, and 35 percent think that the teaching methodology has changed in the online learning.

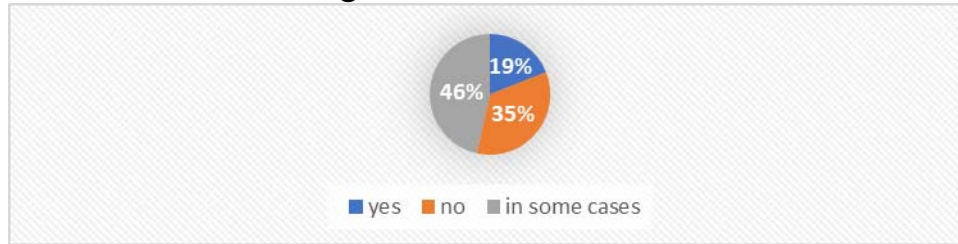


Figure 15. Changes in teaching methodology

Online learning challenges

A part of the survey was focused on the challenges that students faced during the online instruction. 41 percent of the students said that finding a quiet place to work on the course was a major problem for them, 42 percent reported that it was somewhat difficult and only a small group had no problems with finding a quiet place to work on the course.

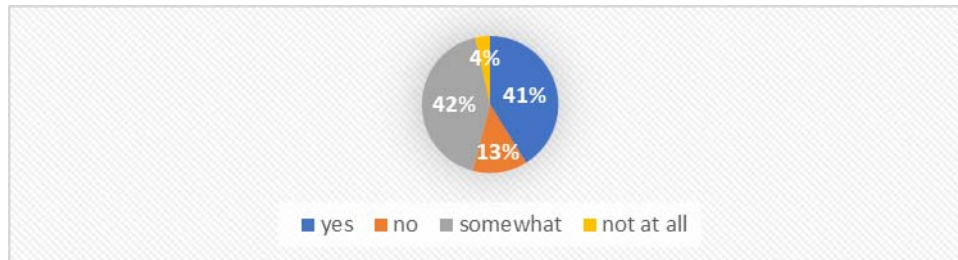


Figure 16. Finding a quiet place

Somehow, the health and the emotional conditions have influenced the participation of the students in the online learning. This is what 42 percent of participants responded. 25 percent said that the health and the emotional conditions have influenced their participation in the online learning and 5 percent said that these have not influenced their participation.

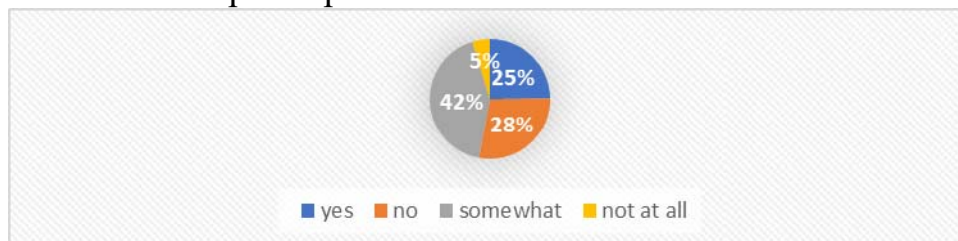


Figure 17. Health and emotional conditions ‘influence on the course participation

Almost all the students claimed lack of attention during the online learning. 49 percent of the participants responded that sometimes they lost their attention during the online learning; 31 percent said that they felt lack of attention very often, and 20 percent time after time.

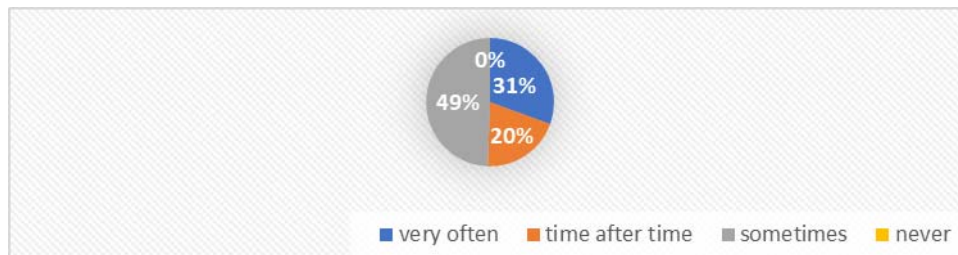


Figure 18. Lack of attention in online learning

However, in their opinion, online learning is somewhat effectively stimulating students (48 percent of respondents), while only 14 percent believe that online learning is not stimulating for the students.

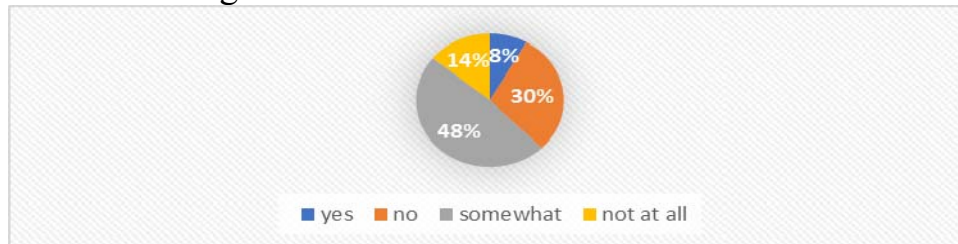


Figure 19. Online learning stimulation for the students

Students 'perception and preferences

Asked about the quality of the online learning, 45 percent of the respondents feel neutral about it, 21 percent think that it is good, 3 percent think that is very good and 31 percent have answered negatively.

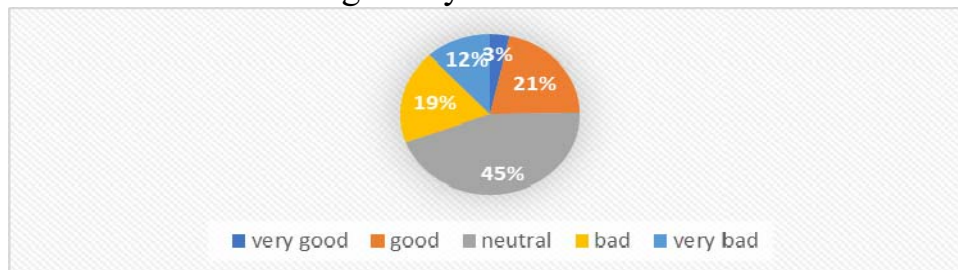


Figure 20. Quality of online learning

Overall 69 percent of the students prefer the in class learning rather than the virtual online learning. Only 6 percent prefer the online learning and 25 percent would prefer a combined learning of in person and virtual learning.

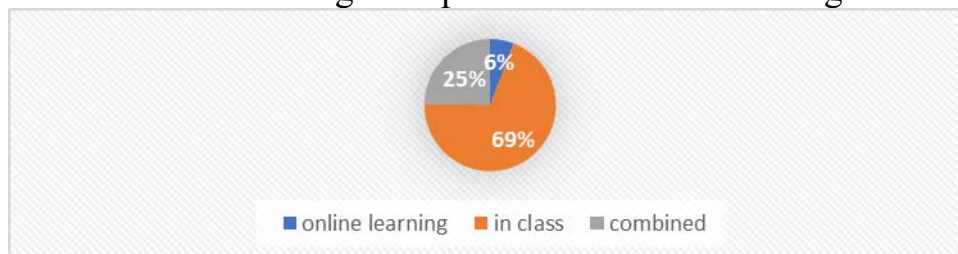


Figure 21. Students preferences

Students would prefer to return to in person teaching: 72 percent of the respondents would prefer in the future to return to in class teaching, 7 percent would prefer the online learning, and 25 percent prefer the combined learning.

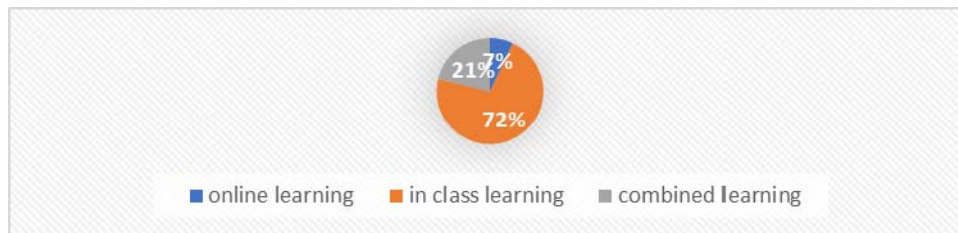


Figure 22. Future students ‘preferences

Conclusion

In general, we can conclude that the students of the Department of Journalism and Communication at Tirana University are satisfied with the online courses, the quality of the course content and the quality of teaching. They are pleased with the Microsoft Teams program, rarely experiencing any issues. Some students are somehow facing technology issues, but mostly related to internet connection. Students think that the ability of their professors to keep them interested in the course content and their readiness to help has been almost the same in class and in the online learning. In terms of understanding what is expected from them during the class and their inclusion in class, students believe that the traditional in person learning offers better opportunities for them. Students have faced some challenges with the online learning related to: finding a quiet place to attend the online class, the health and the emotional conditions. Students claim that they have noticed lack of attention during the online classes, but they still confirm online learning is somewhat effectively stimulating students. The results of these data show that students have a strong desire to return to in person teaching.

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POLITICIZATION OF THE LEXICON

Abstract. *The politicization of the lexicon or the modification of the content of words by the subjective intervention of political groups or certain social strata to adapt it in accordance with their beliefs, policies and views, is a phenomenon observed in different stages or historical periods of development of human society, but it stands out more, so it becomes more visible and more general, especially at a time when a totalitarian or autocratic regime is established in a country, as happened in Albania from 1944 to 1990, when Marxist-Leninist ideology and its philosophy ruled the whole life of the country, ie also its linguistics and special branches, such as, say, lexicography.*

The clearest evidence of this politicization is undoubtedly the "Dictionary of the Albanian language today" (1980), whose speech we have made the subject of this article to point out the subjective interventions made by the compilers of the dictionary to politicize the words and their content, analyzing a corpus of words in the political-social field, as agitrop "body or section that dealt with the work of agitation and propaganda in party committees, mass organizations, etc. (p. 13); arqiomarxist "member of an anti-Marxist organization, created in Greece in 1920, to distort Marxism-Leninism and to fight the communist movement ..." (p. 54) etc.

The main purpose of the present article is to point out the ways and linguistic tools used by the compilers of the 1980 Dictionary to realize the politicization or ideologisation of words in the process of their definition.

Keywords: *politicization, lexicon, semantic component, component analysis, semantic macrosystem, semantic microsystem, semantic microsystem, meaning structure.*

Introduction

Politicization or, as it is otherwise called, the ideologizing of the lexicon, is the phenomenon of modifying the content of words by extralinguistic factors to adapt it in accordance with the beliefs, politics and views of certain political groups or social strata. This phenomenon, which is present in different stages and historical periods of human society, stands out more, so it becomes more visible and more general, especially when a special political regime (totalitarian or autocratic) is established in a country. This is what happened, for example in Albania from 1944 until 1990, when, as a result of totalitarianism, Marxist-Leninist ideology and its philosophy ruled the whole life of the country and managed to penetrate into every cell of the Albanian society of the time, ideologizing everything, ie also linguistics and its special branches, such as, say, lexicography, the oldest and most prosperous branch of Albanian linguistics.

Literary review

One of the clearest evidences of the ideologizing of the Albanian linguistics in general and of the Albanian lexicography in particular, is, without a doubt, "Fjalori i gjuhës së sotme shqipe" (1980) (Dictionary of the Albanian Language), the largest explanatory dictionary for Albanian up to that time with about 41,000 words, 7,000 phraseological units and over 180,000 meanings; medium-sized dictionary, but with very broad semantic structures, almost like a large dictionary, compiled on a lexical file that captures the figure of about 4 million files. This dictionary has been compiled by a group of experienced lexicographers (Androkli Kostallari, Jani

Thomai, Xhevat Lloshi, Miço Samara, Josif Kole, Palok Daka, Pavli Haxhillazi, Hajri Shehu, Ferdinand Leka, Emil Lafe, Kornelja Sima, Thanasi Feka, Beatrice Keta, Agim Hidi), basen on some essential principles, conceived by the editor of this dictionary that "force", as it were, its compilers and editors to find the linguistic means to "sprinkle" this important work of Albanian monolingual lexicography with a little Marxism-Leninism.

This is also the main purpose of our article: to point out, first of all, the linguistic tools used by the compilers of the Albanian language dictionary (1980) to realize the ideology of words in the process of their definition.

Results

There are at least two linguistic tools used by the authors of the dictionary we are talking about to modify the content of words. d. m. th. to politicize it and to adapt this content, mainly, to the goals of the totalitarian state:

firstly, examples or illustrations, as they are commonly called in the practice of compiling dictionaries, hand-picked safely in the monist press and in the communist propaganda of the time that have taken place not only in the macros and semantic microsystems of words with genuine political-ideological content, but also in words that do not have such semantics. Here are some examples: aksion (action) "Living activity, with the participation of the working masses, to carry out in an militant manner, in a revolutionary spirit, within a short time, an important political, social and economic task" (aksion politik, aksion ideologjik, aksion me frymë revolucionare, aksion me goditje të përqëndruar, aksion kombëtar, aksion i rinisë, metoda e aksionit, fryma e aksionit, flamuri i aksionit) (In English: political action, ideological action, action with revolutionary spirit, action with focused blow, national action, youth action, method of action, spirit of action, flag of action), botëkuptim (worldview) "The totality of man's views of the world around him/her" (botëkuptimfilozofik, botëkuptim marksist-leninist, botëkuptim socialist, botëkuptim materialist, botëkuptim idealist, botëkuptim komunist, botëkuptim revolucionar, botëkuptim borgjez, botëkuptim mikroborgjez, botëkuptim fetar, botëkuptim i shëndoshë, botëkuptim i ri, botëkuptim i ngushtë, botëkuptime të huaja, botëkuptime të vjetra) (In English: philosophical worldview, Marxist-Leninist worldview, socialist worldview, materialist worldview, idealist worldview, communist worldview, revolutionary worldview, bourgeois worldview, microbourgeois worldview, religious worldview, worldview, sound worldview, new worldview, foreign worldview, older worldview), çakall (jackal) "figuratively: bloodthirsty and greedy man" (çakejtë imperialistë) (In English: imperialist jackals), çizme (boot) "figuratively: savage rule of the exploiting classes; foreign yoke" (çizma e imperializmit) (Imperialism boot), diversion (diversion) "harmful activities carried out by an enemy state in another country through its own agents or special groups, committing sabotage, destruction, murder, etc. and using various propaganda means in order to weaken the military, economic force and undermine the socio-political order, criminal and sabotaging activities of the class enemy" (diversion i imperialistëve, diversion i revizionistëve, diversion i organizatave armiqësore) (In English: diversion of imperialists, diversion of revisionists, diversion of hostile organizations), doktrinë (doctrine) "scientific or philosophical theory; the set of theoretical principles of a science or a branch of it"

(doktrinë materialiste, doktrinë idealiste, doktrinë e marksizëm-leninizmit) (In English: materialist doctrine, idealist doctrine, doctrine of Marxism-Leninism), drejtojt (lead) figuratively.

“I show someone the way to achieve a goal, set the goals near and far and the path he must follow to achieve them” (drejtojt popullin, drejtojt masat, drejtojt shtetin, drejtojt revolucionin, na drejton partia) (In English: lead the people, lead the masses, lead the state, lead the revolution, lead our party), forcë (force) “the ability one has to exercise one's authority over others, to influence them, to persuade something, and so on.; the ability that something has to act on people's minds, to guide them in work and in life” (forcë bindëse, forcë udhëheqëse, forca e partisë, forca e proletariatit, forca e ideve të marksizëm-leninizmit, forca e shembullit pozitiv) (In English: persuasive force, leading force, force of party, force of proletariat, force of ideas of Marxism-Leninism, force of positive example), ideologjik,-e (ideologic) “relating to ideology; which expresses, transmits and defends a certain ideology” (revolucion ideologjik, çështje e mprehtë ideologjike, boshti ideologjik, përmbajtje e thellë ideologjike, bindje ideologjike, edukim ideologjik, luftë ideologjike, armë ideologjike, pastërti ideologjike, qartësi ideologjike, cektësi ideologjike, ngritje ideologjike, brumosje ideologjike, pjekuri ideologjike, mprehtësi ideologjike, nivel ideologjik, rrënjët ideologjike, agresion ideologjik, shthurje ideologjike, në frontin ideologjik) (In English: ideological revolution, sharp ideological issue, ideological axis, deep ideological content, ideological conviction, ideological education, ideological warfare, ideological weapons, ideological purity, ideological clarity, ideological shallowness, ideological uplift, ideological molding, ideological maturity, ideological sharpness, ideological level, ideological roots, ideological aggression, ideological depravity, on the ideological front) etj.

Secndly, specific semas or special semantic components, which have taken place in the semantic structure of words of the religious field, not so much to identify the reality, ie. the thing, the spirit or the phenomenon that the words signify, rather than to express specifically a certain political-ideological attitude of the authors of the dictionary. As such components we can mention:a)“ in places where the Catholic Church operates; in the past also in Albania” (abat (babot) “i pari i murgjëve në një abaci; titull kishtar i afërt me atë të ipeshkvit, prift katolik(në vendet ku vepron kisha katolike; në të kaluarën edhe në Shqipëri”), arkidioqezë (archidiocesis) “circle of ecclesiastical action, ecclesiastical jurisdiction greater than the diocese, which is under the direction of an archbishop (in places where the Catholic Church operates; in the past also in Albania)”“franceskan (Franciscan) “monk of a reactionary Catholic order ”, founded in the XIII century (in places where the Catholic Church operates; in the past also in Albania”), jezuit “monk of the so-called "jesus association" of the catholic religious order, which is one of the most reactionary and obscurantist organizations, the wildest and most devilish of the catholic church (in places where the Catholic Church operates; in the past also in Albania”), krezm “holy oil used in Catholic religious services (in places where the Catholic Church operates; in the past also in Albania”), krezmim (christening) “religious rite or ceremony performed in church when a child or adult is baptized (in places where the Catholic Church operates; in the past also in Albania”), krezmojt (caristen) anoint a child in church to make him a Catholic; converts an adult to Catholicism by performing a

christening ceremony (in places where the Catholic Church operates; in the past also in Albania”); b) “in places where the Orthodox Church operates; in the past also in Albania” (arkimandrit (archimandrite) “the highest title for monks and heads of Orthodox monasteries; lower title than despot for the unmarried priest who is a monk (in places where the Orthodox Church operates; in the past also in Albania”), dhespot “religious title in the Orthodox Church between priest and metropolit, bishop; he who holds this title, head of an Orthodox diocese (in places where the Orthodox Church operates; in the past also in Albania”), kallogjer orthodox monk (in places where the Orthodox Church operates; in the past also in Albania”); c) in places where the Muslim religion operates; in the past also in Albania (bektashizëm “religious sect of the Muslim religion, created in the XV century, which had in its dogma elements of pantheism (in places where the Muslim religion operates; in the past also in Albania”), dervish “monk of the Bektashi sect who lives and performs religious services in tekkes (in places where the Muslim religion operates; in the past also in Albania”), imam “imam who directs the prayers of the believers in the mosque; imam who runs a Muslim religious school (in places where the Muslim religion operates; in the past also in Albania”); ç) në vendet ku vepron kisha (feja) e krishterë (altar “wide table in one divided in the eastern part of the church where the most important services are held and where the main items used by the priest are kept (in places where Catholic church operates”), dioqezë (diocese) “the ecclesiastical jurisdiction in which a bishop performs his functions or in other prelates; archbishopric (in places where Catholic church operates”), katedrale (cathedral) “the main church in a town where a bishop exercises his activity (in places where Catholic church operates), katekizëm (catechism) “a concise elaboration of the dogma of the Christian religion through questions and answers; the book containing this elaboration (in places where Catholic church operates), d) In places where religion operates (devocion (devotion) “the feeling of boundless faith in the dogma of a religion or a cult and the deep humility towards them (In places where religion operates), haxhi “title given to Muslim or Christian believers who travel to so-called "holy" places (Mecca or Jerusalem); the religious prayer made on this occasion (In places where religion operates), haxhillëk “the pilgrimage made by Muslim and Christian believers to the so-called "holy" places (in Mecca or Jerusalem); the religious prayer made on this occasion (In places where religion operates), klerik “one who performs religious services of a cult (priest, imam, etc.); member of the clergy (In places where religion operates).

In other words, mainly of the religious field, in order to politicize the lexicon of this field, sema or components are used, such as: a) according to vain beliefs (demon “superhuman being with secret power, believed to be in control of the fate of a man, a family, a tribe, etc.; a supernatural being who was believed to be able to bring good or bad to man (according to vain beliefs), kurban “cattle slaughtered when building a house began, remembering (according to vain beliefs) that this would bring prosperity”; b) according to religious judgements (aureolë (aureolis) “bright wreath painted around the heads of saints in icons to show their holiness (according to religious judgements), bekuar (i,e) (blessed) who has received the blessing, who has been blessed (according to religious judgements); c) according to religious prejudice and rite (Orthodox, Catholic, Muslim) (ajazmë “blessed water; the ceremony of

preparing the blessed water in the church or sprinkling the blessed water door to door (according to orthodox judgment and rite) etc.

In addition to the semas or components mentioned above, the compilers of the "Dictionary of the Albanian language" (1980) have introduced in the definitions of a large number of other lexical fields some semantic components that linguistically express the indicators of the features of realities which are marked by them. Here are some examples: *abstraksionizëm* (abstractionism) "completely formalist and subjectivist current in today's decadent, bourgeois and revisionist art that does not truly represent the beings and objects of the objective world", *dekadentizëm* (decadentism) "set of literary and artistic directions, bourgeois and revisionist that oppose realism and set themselves as the main goal to reflect the narrow world of the individual, which preach bourgeois individualism, pessimism and moral depravity to remove the working masses from the class and liberation war", *ekonomizëm* (economism) "reactionary, opportunistic and revisionist current, according to which the working class in capitalist countries should fight only for partial and partial economic reforms, only for the improvement of its economic situation and not to take political power; opportunist and revisionist current that denies the right relationship between economics and politics, that overestimates the economic goal in revolution and in building socialism, and underestimates the ideological revolution as well as the ideopolitical education of the masses".

Conclusion

Looking at the whole phenomenon of lexical politicization in the "Dictionary of the Albanian language" (1980), we can draw, at least, three more general conclusions:

Firstly, the number of lexical units, i.e. words and semantic units, i.e. of meanings in the "Dictionary of today's Albanian language" (1980) which reflects not only the "philological point of view" and "meaning" of its compilers, but also clear political-ideological positions, compared to the number of words and meanings that this work contains in total, is not large, while the number of examples or illustrations drawn by the compilers of the dictionary from the communist propaganda of the time when it was published and inserted by them in the semantic structure of different lexemes to politicize them, we can not say that it is small, even some of these illustrations, although the dictionary was republished, still remain in its pages.

Secondly, The corpus of lexemes that have been affected by the phenomenon of politicization and ideologization consists not only of those related to the thematic field of the socio-political lexicon, which have, so to speak, ideological semantics, but also of many other words that come from other fields of Albanian lexicons that do not have such a semantics.

Thirdly, the linguistic tools used by the compilers of the "Dictionary of the Albanian language" (1980) to leave in the content of the vocabulary of this work "traces" of time are different for the two groups of words we mentioned: words with the content of the real political and ideological ones used mainly semantics or specific semantic components specially inserted in the semantic structure of words to politicize them, while in words that do not belong to the field of socio-political

lexicon, illustrations were used, even more so, the examples, carefully trimmed, as we have said, in the press and journalism of the Albanian monist state.

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POSITIVE BEHAVIOR AS A COMPONENT OF THE PRESCHOOLER'S LEGAL CULTURE

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ПОЗИТИВНОЕ ПОВЕДЕНИЕ КАК СОСТАВЛЯЮЩАЯ ПРАВОВОЙ КУЛЬТУРЫ ДОШКОЛЬНИКА

***Abstract.** At present, the problem of social and legal education of the younger generation is being discussed more and more often.*

When modernizing education, educational models are being built, noting the need to carry them out taking into account age characteristics.

This article reflects the main ways of forming elements of positive behavior in preschool children.

Keywords: positive behavior, motive of behavior, preschooler

***Аннотация.** В настоящее время все чаще обсуждается проблема социально-правового воспитания подрастающего поколения. При модернизации образования выстраиваются образовательные модели, отмечающие необходимость проводить их с учетом возрастных особенностей. Данная статья отражает основные пути формирования элементов позитивного поведения детей дошкольного возраста.*

Ключевые слова: позитивное поведение, мотив поведения, дошкольник

Своеобразие процесса формирования правовой культуры личности определяется его длительностью и противоречивостью. Наиболее характерные мотивы поведения складываются в дошкольный период. Уникальность данного периода определяется формированием элементарных проявлений самоактуализации и ценностных ориентаций. Во многом, понимание права и отношение к нему вырабатывается именно в этот жизненный отрезок, и в последующем, чаще всего, определяет поведение человека в правовой сфере. Освоение правовых знаний, выработка эмоционально окрашенного отношения к правовым требованиям, демонстрация позитивного поведения такова траектория развития компонента правовых компетенций в социальной структуре личности старших дошкольников.

Теоретический анализ научных положений проблемы формирования правовой культуры позволил представить дефиницию «опыт позитивного поведения» как «...психическое образование, формируемое в различных видах деятельности и проявляющееся в системе поступков ребенка, определяющихся нравственными установками». Кроме того, понятие «позитивное поведение» мы рассматриваем намного шире: это умение взаимодействовать с окружающими людьми, достигать общих интересов, выстраивать свое поведение и деятельность, учитывая потребности и интересы других, достигая при этом ситуацию успеха».

В этой связи интерес представляет изучение направлений формирования позитивного поведения детей дошкольного возраста.

Мы определили, что данными направлениями выступают:

1. Формирование элементарных представлений (знаний) ребенка о проявлениях «позитивного поведения человека»: нравственных представлений о правах человека.

2. Формирование мотивов, побуждающих ребенка к совершению поступков-слов и поступков-дел позитивного содержания: суждений о событиях социальной действительности и ценностных ориентаций.

3. Формирование социально-правового опыта позитивного поведения ребенка, адекватного представлениям, суждениям и ценностным ориентациям моделей нравственно-правового поведения в обществе сверстников и взрослых.

С целью определения мотивационных образований старших дошкольников в контексте изучения позитивного поведения мы применили метод беседы «Мои интересы». В исследовании были задействованы 100 дошкольников возраста 4-5 лет.

Ответы на вопрос: «Какие твои любимые дела?» показали, что у большинства детей преобладают игровые виды деятельности и демонстрируется положительный характер поведения, хотя и «проскальзывают» агрессивные действия, такие как «побеждать других», «брать в плен и наказывать их там».

На вопрос: "Что тебе больше всего не нравится?" 40 детей ответили - «когда дразнятся и дерутся», 10 - «сидеть одной(му)», 15 - «ругаются», 27 - «отбирают (не дают) игрушки». Как видим, дошкольники испытывают отрицательные эмоции от негативного отношения к ним.

Вопрос: "С кем бы ты хотел играть и почему?" позволил нам определить понимание детьми позитивного поведения: 69 человек ответили — "буду играть с тем, кто не дерется, не дразнится"; 28 – буду играть с ... (называет имя) потому, что она дает игрушки и конфеты», 3 – мы «ходим вместе в сад» Проведенное исследование выявило стремление детей демонстрировать позитивное поведение, а также преобладание игровых мотивов и в общении с окружающими.

Работу по формированию правовой культуры педагог может проводить в рамках всех образовательных областей, предусмотренных учебной программой дошкольного образования, но основное взаимодействие с воспитанниками будет происходить в образовательной области «Ребенок и общество» [1].

Деятельность педагога учреждения дошкольного образования по формированию мотивов позитивного поведения старших дошкольников предполагает использование в своей практической деятельности образовательных ситуаций, которые включают:

1. Игровые ситуации. Воспитанникам предлагаются ситуации, которые формируют умение выстраивать свое поведение и деятельность в соответствии с социальными нормами и правилами общества.

Таковыми ситуациями будут являться:

- проигрывание «алгоритма» позитивного поведения в театре (в гостях, в магазине, в общественном транспорте и т.д.);
- «мое поведение с животными и растениями»;
- говорим по телефону: как правильно?

2. Проблемные ситуации. Дети не только обсуждают проблему, но и включаются в совместное с педагогом ее решение. Дошкольниками усваиваются модели социальных отношений, а именно практической помощи, активного проявления внимания, заботы о детях и взрослых.

Например:

- Болеем: как можно и нужно помочь?;
- «Бюро находок»: как найти потерянную вещь?;
- Опасная ситуация - что это? Как поступать в опасных ситуациях?

3. Дидактические ситуации, направленные на демонстрацию педагогом образцов социально позитивного поведения, а также активизацию навыков эффективного общения.

Например:

- «Я на дороге. Я пешеход. Я пассажир. Я велосипедист»;
- Сложные вопросы: «Что такое хорошо, а что такое плохо». Иллюстрации на нравственно-этические темы;
- Театрализованные мини-спектакли (ситуации). «Покажи, как правильно».

4. Ситуации, ориентированные на субъектный опыт ребенка.

Например:

- «Я - дизайнер» («украсим елку к празднику» и. д.);
- «Хлопотливое хозяйство», «Я садовником родился» (работа на огороде, в живом уголке);
- «Учимся сами» (подготовка пособий к занятиям (вырезаем, клеим);
- «Всему научим» (научим малышей «лепить крепость» из снега).

5. Креативные ситуации. Особым условием для их выполнения выступают: положительный микроклимат в группе; атмосфера близости и доверия друг к другу; игровая форма выполнения заданий; организация совместной творческой деятельности; использование импровизации как важного фактора развития творческих потенций личности; разумный выбор средств воздействия на ум, душу и сердце ребенка, чувство юмора.

Например:

- «Я и моя семья»;
- «Подарок для..... (лепим пирожки для Красной Шапочки);

- «Сочиняем – легко» (поздравление близким, стихотворения, загадки, лимерики).

Создаваемые педагогом ситуации ориентированы на личностное развитие, предусматривают формирование готовности к совместной деятельности со сверстниками и взрослыми, способствуют эмоциональному благополучию дошкольников и позитивному поведению в окружающей действительности.

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DEVELOPMENT A TRAINING SYSTEM FOR TEACHING THE CALCULATING OF THE DETERMINANT OF A MATRIX

Abstract. *The article proposes the training system, developed for improvement of process of teaching the topics of higher mathematics. On the basis integration of methods active and program teaching, the training system of calculation of a matrix determinant is developed.*

Keywords: *computer training, determinant of a matrix.*

INTRODUCTION

As it is known, in the field of education, training systems are actively used. Their use facilitates and refines the learning process, increases the student's interest in the discipline to be studied, activates his/her intellectual abilities, visual memory, etc. Currently, such systems are used quite successfully to teach many disciplines [1-2], especially their use is quite effective in the process of teaching higher mathematics. Therefore, in order to improve the teaching process of higher mathematics, it is necessary to develop, implement and use appropriate training systems.

One area of higher mathematics, where a training system can be used successfully, is teaching of calculation of the determinant of a matrix. In linear algebra, the determinant is a scalar value that can be computed from the elements of a square matrix and encodes certain properties of the linear transformation described by the matrix. The determinant of a matrix A is denoted $\det A$ and is positive or negative according to whether the linear mapping preserves or reverses the orientation of n -space. In mathematics, a square matrix is a matrix with the same number of rows and columns. An n -by- n matrix is known as a square matrix of order n . Any two square matrices of the same order can be added and multiplied.

When $n = 1$, then the matrix (a_{11}) consists of one number and its corresponding first-order determinant is the number itself.

When $n = 2$, then the matrix will take the form:

$$\begin{pmatrix} a_{11} & a_{12} \\ a_{21} & a_{21} \end{pmatrix} \quad (1)$$

The determinant of this matrix is calculated as follows:

$$\det A = a_{11} \cdot a_{22} - a_{21} \cdot a_{12}. \quad (2)$$

When $n = 3$, then the matrix will take form:

$$\begin{pmatrix} a_{11} & a_{12} & a_{13} \\ a_{21} & a_{21} & a_{23} \\ a_{31} & a_{32} & a_{33} \end{pmatrix} \quad (3)$$

The determinant of this matrix is calculated as follows:

$$\det A = a_{11} \cdot (a_{22} \cdot a_{33} - a_{32} \cdot a_{23}) + a_{21} \cdot (a_{32} \cdot a_{13} - a_{12} \cdot a_{33}) + a_{31} \cdot (a_{12} \cdot a_{23} - a_{22} \cdot a_{13}). \quad (4)$$

When $n = 4$, then the matrix will take form:

$$\begin{pmatrix} a_{11} & a_{12} & a_{13} & a_{14} \\ a_{21} & a_{21} & a_{23} & a_{24} \\ a_{31} & a_{32} & a_{33} & a_{34} \\ a_{41} & a_{42} & a_{43} & a_{44} \end{pmatrix} \quad (5)$$

The determinant of this matrix is calculated as follows:

$$\det A = a_{21} \& a_{22} \& a_{23} @ a_{31} \& a_{32} \& a_{33} @ a_{41} \& a_{42} \quad (6)$$

Appropriate training system has been developed to teach the calculation of the determinant of a matrix. (2), (4) and (6) formulas are implemented in the training system. Tasks on this topic are divided into three levels according to difficulty. The first level involves calculating the determinant for a 2x2 matrix. The second level involves calculating the determinant for a 3x3 matrix. The third level involves calculating the determinant for a 4x4 matrix.

The first window of the developed training system is shown in Fig. 1. At the first level, the student is given four tasks to solve. To move on to the next step, he must solve any three. At each level the number of tasks and the number of tasks required to move to the next level can be different and predetermined by the leading professor of the course. The computer generates a matrix using a random number generator. The corresponding numbers will appear on the screen.

The student chooses one of the tasks solves it and enters the calculation result in the "Answer" field of this task. In order to check the correctness of these results, he presses the "Calculate" button. If the answer is correct, the corresponding message will appear on the screen, as well as the number of correctly solved tasks and the student will start solving any other task. If the answer is incorrect, then a corresponding message will appear on the screen. In this case, the student can start solving another task and then return to solving not solved task again.

The training system counts the number of correctly solved tasks, and as soon as it is equal to the number needed to move to the next level, the "Next level" key is activated. Clicking on it opens the corresponding window of the next level, which will display the corresponding tasks of this level.

The learning process ends when the student solves the required number of final level tasks. As a result, it will be considered that he has mastered the topic to be studied.

At each level of complexity, the student can change the data of any task and solve it again he/she can solve all the tasks, and so on.

Below are the corresponding tasks for each level. The first level tasks:

$$\begin{pmatrix} 1 & 5 \\ 2 & 3 \end{pmatrix}, \begin{pmatrix} 9 & 7 \\ 10 & 6 \end{pmatrix}, \begin{pmatrix} 12 & 18 \\ 13 & 17 \end{pmatrix}, \begin{pmatrix} 24 & 20 \\ 21 & 4 \end{pmatrix}.$$

The second level tasks:

$$\begin{pmatrix} 1 & 5 & 7 \\ 2 & 2 & 6 \\ 2 & 3 & 5 \end{pmatrix}, \begin{pmatrix} 9 & 7 & 7 \\ 10 & 6 & 4 \\ 10 & 5 & 6 \end{pmatrix}, \begin{pmatrix} 12 & 18 & 7 \\ 13 & 17 & 6 \\ 2 & 3 & 6 \end{pmatrix}, \begin{pmatrix} 24 & 20 & 7 \\ 21 & 4 & 6 \\ 10 & 6 & 6 \end{pmatrix}.$$

The third level tasks:

$$\begin{pmatrix} 0 & 3 & 4 & 7 \\ 3 & 0 & 6 & 6 \\ 14 & 27 & 0 & 5 \\ 1 & 2 & 3 & 4 \end{pmatrix}, \begin{pmatrix} 1 & 21 & 4 & 7 \\ 18 & 5 & 0 & 6 \\ 7 & 0 & 9 & 5 \\ 16 & 15 & 12 & 0 \end{pmatrix}, \begin{pmatrix} 2 & 12 & 0 & 0 \\ 2 & 4 & 0 & 7 \\ 0 & 5 & 6 & 7 \\ 1 & 5 & 12 & 1 \end{pmatrix}, \begin{pmatrix} 11 & 5 & 0 & 5 \\ 0 & 10 & 7 & 3 \\ 4 & 10 & 8 & 2 \\ 25 & 26 & 9 & 0 \end{pmatrix}.$$

Calculate the matrix determinant

The first level There are 4 tasks in the group

0 task solved To move to the next level, you need to solve 3 tasks

Matrix	Determinant	Answer	Matrix	Determinant	Answer
1 5			9 7		
2 3			10 6		
Calculate			Calculate		
12 18			24 20		
13 17			21 4		
Calculate			Calculate		
Next level					

Fig. 1. The first window of the software training system

Such approach allows the student at each level of learning as much as possible to reveal the opportunities, to change data of any task and solve it, etc. Use of training system considerably increases quality of training of the higher mathematics and makes easier for the student learning this discipline. Such approach can be successfully applied for effective training of different sections of the higher mathematics, for example, derivatives, differentials, integral calculus, mathematical logic, matrix calculation, etc. The developed approach also can be applied successfully for training of such subjects as chemistry, physics, etc.

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NEGATION IN THE PHRASEOLOGICAL PICTURE OF THE RUSSIAN AND ADYGHE LANGUAGES

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ОТРИЦАНИЕ ВО ФРАЗЕОЛОГИЧЕСКОЙ КАРТИНЕ РУССКОГО И АДЫГЕЙСКОГО ЯЗЫКОВ

Abstract. *The article deals with phraseological units with the meaning of negation in different languages-russian and adyghe. The structure of stable units with the meaning of negation in the russian and adyghe languages allowed us to establish that the ways of expressing negation in the phraseological picture of the world of the compared languages, in principle, coincide. The difference in the ways of expressing negation in units is manifested in the fact that in the adyghe language, the morpheme that forms the meaning of negation is adjacent to the base of the word due to its grammatical features.*

Keywords: *language, comparison, phraseological picture of the world, phraseology, phraseological unit, category, concept, negation.*

Аннотация. *В статье рассматриваются фразеологические единицы со значением отрицания в разносистемных языках – русском и адыгейском. Структура устойчивых единиц со значением отрицания в русском и адыгейском языках показала, что способы выражения отрицания во фразеологической картине мира сопоставляемых языков, в принципе, совпадают. Различие способов выражения отрицания в единицах проявляется в том, что в адыгейском языке морфема, образующая значение отрицания, примыкает к основе слова в силу своих грамматических особенностей.*

Ключевые слова: *язык, сопоставление, фразеологическая картина мира, фразеология, фразеологическая единица, категория, концепт, отрицание.*

Фразеологическая картина мира языка, как неотъемлемая часть и своеобразная сокровищница любого языка мира, отражает многовековую историю народа, своеобразие его культуры, быта и традиций. Понятие «фразеологическая картина мира» невозможно раскрыть в полной мере, если

сначала не определить, что значит «картина мира». Это понятие в научную терминологию впервые ввел австрийский философ Людвиг Витгенштейн [4]. В нашей современности картина мира понимается как сформированная в сознании человека целостная система знаний и представлений об окружающем мире, дающая представление об окружающей действительности.

Фразеологическая картина мира является одним из уровней общей языковой картины, содержит не только осмысленную, но и эмоциональную информацию о действительности. Объектом фразеологической картины мира являются фразеологические единицы, имеющие тесную связь с национальными особенностями народа-носителя языка, историей, традициями и культурой. Во фразеологизмах воплощен дух, психология народа – носителя языка, что накладывает отпечаток на смысловую, содержательную сторону единицы, в основе которой лежат образы, иногда связанные с чисто национальными реалиями [10, с.5]. Исследование фразеологических картин разносистемных языков приобретает в последние годы все большее значение. Об этом свидетельствуют многочисленные исследования, появляющиеся в лингвистической науке и подтверждающие актуальность данной проблемы.

Категория отрицания признана универсальной категорией и поэтому свойственна всем языкам. Вместе с тем отрицание в каждом языке проявляется по-особому и представляет собой одну из важных проблем современной лингвистики. Исследованием лингвистической природы категории отрицания занимались многие лингвисты, как зарубежные, так и отечественные, признавшие ее лингвистической универсалией. Отрицание как научная категория привлекает к себе огромное внимание в разных сферах науки: лингвистике, философии, формальной логике, психологии. Однако лингвистическое отрицание является самостоятельной областью исследования, имеющей свое содержание, и объект.

Категория отрицания проявляется чаще всего в процессе коммуникации. По утверждению С.В. Мотова, «концепт «отрицание» по природе своей функционален и ориентирован на коммуникативную деятельность» [5, с. 14]. В коммуникативной деятельности его элементы принимают оттенок возражения, отказа, несогласия. На коммуникативную специфику отрицания указывают и Е.В. Милосердова и О.С. Милосердова [4, с. 268].

В языкознании отрицание рассматривается как выражение при помощи различных языковых средств того, что связь между элементами высказывания мыслится как реально не существующая или отсутствующая [2, с. 302]. В лингвистике выделяется два пути в определении категории отрицания: определение отрицания через форму его выражения, и определение отрицания с точки зрения его понятийного содержания [1, с. 14]. Способы выражения отрицания в энциклопедии «Русский язык», спроецированные на фразеологический пласт языка, позволяют выделить эксплицитное и имплицитное выражение отрицания во фразеологической картине мира [7, с.186]. Особенно интересным представляется проявление категории отрицания в двух разносистемных языках – русском и адыгейском. Объектом описания и анализа в данной работе являются фразеологические единицы (далее ФЕ) русского и адыгейского языков, содержащие в себе явное и неявное

(имплицитное) отрицание, извлеченные методом сплошной выборки из фразеологических словарей сопоставляемых языков. Отрицание в русском языке, как известно, выражается отрицательными частицами и словами: не, никогда, ни за что, нигде, ни в коем случае и др. Частицы придают предложению различные оттенки значения.

В языке могут существовать различные способы выражения отрицания. В русском языке наиболее часто употребительны следующие формы отрицания: собственно отрицательные частицы не, ни; приставки не -, без -, дис – (кругом ни души), отрицательные местоимения и наречия: никто, ничто, некого, нечего, ничего; никак, нигде, никогда, негде, некогда, незачем (некуда пойти, никак не понять); имплицитное отрицание; эксплицитное отрицание; усиление отрицания. Фразеологизмы, содержащие в своей смысловой структуре сему отрицания, не имеющую формального выражения во внешней оболочке фразеологизмов, то есть ФЕ с имплицитным (неявным) отрицанием, различны в русской фразеологической картине. Имплицитное отрицание носит скрытый характер, являясь, таким образом, скрытой языковой категорией. По замечанию С.Д. Кацнельсона, «скрытые категории, как и все элементы мысли, требуют звукового выражения, но выражаются не прямо, а окольным путём, при посредстве слов и словесного контекста» [3, с. 83]. Имплицитное отрицание является смысловой языковой категорией. Обнаружение имплицитного отрицания возможно при анализе семантики той или иной языковой единицы. Подобное выражение связано с тем, что во многих случаях негативная коннотация ФЕ не имеет формальных средств выражения в синтаксической структуре предложения, т. е. план содержания не совпадает с планом выражения. Способы имплицитного выражения отрицания в русской фразеологии зависят от структуры самих ФЕ. Они могут иметь междометную форму с различными оттенками: Как бы не так! Держи карман шире! Также они могут соотноситься со сравнительными оборотами, тяготеющими к частичному выражению отрицания, т.е чаще всего используются в составе предложения и передают негативность с разными оттенками: Нужен как собаке пятая нога. Интересует как прошлогодний снег. Упаси бог. К ФЕ с имплицитной негативной коннотацией относятся только те единицы, описание которых в словарях даётся через эксплицитное отрицание: бить баклуши – «бездельничать, ничего не делать или делать несложное дело»; пальцем в небо (попасть) – «сказать невпопад; совершенно не к месту»; собак гонять – «заниматься пустым делом».

В адыгейском языке формальными средствами выражения отрицания являются два наиболее распространенных способа – суффиксальный, выраженный с помощью суффикса -эп, и префиксальный, выраженный с помощью приставки мы-. Г.В. Рогава и З.И. Керашева в «Грамматике адыгейского языка» отмечают, что «инфинитные глаголы отрицательную форму образуют при помощи префикса мы-; финитные глаголы образуют отрицательные формы, как правило, при помощи суффикса –эп» [6, с. 112]. Такими являются фразеологизмы адыгейского языка, в которых отрицание выражено при помощи префикса мы- и суффикса -эп: ы1апэ ымыгъэхъыен- «и пальцем не пошевелинуть», шъхъэм имыхъан- «не укладывается в голове»,

лъакъор к1эк1ырэп- «ноги подкашиваются». В адыгейском языке большое количество ФЕ с отрицанием представлены соматическими устойчивыми единицами, что связано с их яркой образностью содержания, большим разнообразием, являясь метафорическими оборотами речи. Они входят в ядро словарного фонда языка. Соматические фразеологизмы с общей категориальной семьей «части лица», выражающие отрицание, по особенностям образования и выражения отрицания, можно разделить на две группы :

- с помощью приставки мы-, придающей единице отрицательное значение (равнозначно отрицательной частице не в русском языке): шъхъэ зимы1- «не имеющий головы, безмозглый; нэр кыытемыхын- «не сводить глаз»; ынап1э къемыфэхын- «не сомкнуть глаз»; ынэпц1эш1у ымыгъэхъун- «не надеяться ни на что»; жашъор мыгъэуцун- «без умолку болтать»; жэм бзэгу дэмылтым фэд- «как будто язык проглотил»; - жэм цыс кыдэмыгъэк1ын- «не говорить ни слова».

- с помощью суффикса –эп-, придающему фразеологизму отрицательное значение (равнозначно отрицательной частице не в русском языке): ышъхъэ цыхъэ фиш1ыжырэп- «не доверяет самому себе»; лъакъор к1эк1ырэп- «ноги подкашиваются»; ыжэ 1ульхъэ дильхъагъэп- «маковой росинки во рту не было»; ыбзэгу зэпригъэзэжышъурэп- «язык заплетается». Фразеологизмы, содержащие суффикс -эп, в предложении занимают позицию сказуемого, образуя тем самым в семантическом плане общеотрицательные предложения, и в структурном плане – односоставные предложения: ФЕ, содержащие маркер отрицания–эп: - бэдзэ щыс ыгъэтэдджыштэп- «и мухи не обидит»; - гъэсэнэгъэм гъунэ и1эп- «образование (знание) не имеет предела»; - маш1о цымы1эу 1угъо урэп- «дыма без огня не бывает»; - чапыч нэшъу ыуасэп- «ломаного гроша не стоит». Данные единицы подтверждают, что суффикс –эп- в адыгейском языке всегда ставится в конце глагола, тогда как соответствующий маркер отрицания в русском языке частица не- препозитивна по отношению к глаголу. Основное большинство данных единиц адыгейского языка имеют соответствующие параллели в русском языке, которые сохраняют те же способы выражения отрицания.

Категорию отрицания можно обнаружить на различных уровнях языковой картины мира. Однако наиболее четко отрицание прослеживается во фразеологической картине. Фразеологические единицы со значением отрицания во многом раскрывают особенности менталитета, как русского, так и адыгейского народов. Фразеологизмы – это национальное богатство языка, отражающее его специфику и самобытность. В них запечатлен богатый исторический опыт народа, представления, связанные с трудом и бытом, культурой и искусством людей.

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PERCEPTION OF FORCED DIGITALIZATION IN EDUCATIONAL SETTINGS: ONLINE LEARNING PRACTICE IN RUSSIA AND GERMANY

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ВОСПРИЯТИЕ ВЫНУЖДЕННОЙ ЦИФРОВИЗАЦИИ УЧАСТНИКАМИ ОБРАЗОВАТЕЛЬНОГО ПРОЦЕССА: ПРАКТИКИ ОНЛАЙН-ОБУЧЕНИЯ РОССИИ И ГЕРМАНИИ

Abstract. *This article discusses experiences of forced distance learning during the COVID-19 pandemic. Authors compare experiences of Russian and German higher education systems and provide conclusions about similarities and differences between countries.*

Keywords: *Distance learning in higher education, education in Germany, education in Russia, educational attitudes*

Аннотация. *В статье рассмотрен опыт перехода на вынужденное дистанционное обучение вследствие пандемии COVID-19. Приводится сравнение опыта российских и немецких образовательных систем, сделан вывод об основных страновых сходствах и различиях.*

Ключевые слова: *дистанционное образование в вузе, высшее образование в Германии, высшее образование в России, образовательные установки.*

Ключевые процессы цифровизации образовательной среды послужили основой для перехода на дистанционное образование: для подобного перехода уже была создана специализированная цифровая образовательная инфраструктура, привычной практикой стало осуществление трансляции опыта и знаний через интернет, сам процесс обучения более не привязан к конкретному месту, а от преподавателей и студентов требуется только наличие необходимых технических средств. Однако если раньше дистанционный формат занятий в вузах скорее являлся дополнением к аудиторному формату и внедрялся в процесс очного образования постепенно, то в период пандемии COVID-19 и объявлением карантина процесс перехода на дистанционное обучение приобрёл вынужденный характер и стал стремительно развиваться. В связи с изначально вспомогательным характером дистанционной формы

обучения возрастает актуальность изучения степени готовности вузов к полному переходу на дистанционный формат, а также готовности основных участников образовательного процесса к изменению восприятия такого формата.

Реакция на цифровизацию образовательных практик и готовности к переходу на дистанционное обучение анализируется не только локально, но и на межстрановом уровне. Аналитический центр по изучению европейской политики (CEPS) разработал специальный индекс готовности к переходу на непрерывное цифровое обучение. Индекс включает в себя три группы показателей: результаты обучения индивидуального студента, доступность цифрового обучения и политику в сфере цифрового обучения [1]. Аналитический центр провёл оценку стран ЕС по сформированному индексу, и Германия заняла последнее место по степени готовности, что объясняется рядом причин: немцы скептически относятся к цифровым технологиям, редко используют безналичный расчёт [2] и облачные сервисы [3], а также опасаются за сохранность своих данных в интернете [4]. Такой результат заставляет задуматься о том, что традиционные представления о технологически и экономически-продвинутых странах не всегда отражают повседневное поведение людей. В связи с этим исследовательский интерес представляет возможный контраст между повседневным поведением населения Германии и России. Эти страны имеют различный имидж на мировой арене, однако, степень готовности к переходу на дистанционное образование может зависеть от других факторов.

Опыт Германии: комплексное восприятие образовательного процесса

Многие немецкие эксперты и сами студенты среди возникших проблем при переходе на дистанционное образование отмечают множество проблем, связанных с нехваткой живого общения. Так, профессор философии Дармштадтского технического университета Альфред Нордманн отмечает, что “обучаться в университете — совсем не то же самое, что сидеть в школе, изучать и осмысливать какой-либо школьный предмет. Последнее ещё можно делать посредством видео-уроков. Я, конечно же, могу вести свои лекции в режиме онлайн и получать от студентов небольшую обратную связь. Однако студентам нужна возможность даже за спиной профессоров обмениваться идеями между собой, искать свои собственные пути. Поставить под сомнение актуальность того, о чём им рассказывают” [5]. Такого же мнения о том, что Zoom не заменит аудиторного общения, придерживаются министр науки земли Гессен Ангела Дорн и студент магистратуры Франкфуртского университета Марен: “В конечном итоге университеты нуждаются в дискурсе, наука нуждается в дискурсе, студенты нуждаются в дискурсе. Тем более когда речь заходит о междисциплинарности, когда студенты начинают мыслить нестандартно (не в пределах одной дисциплины), взаимно обогащают друг друга идеями. В конце концов, это начинает работать только в том случае, когда студенты могут видеть друг друга” [5].

Помимо этого, у многих студентов возникли сложности из-за своих финансовых возможностей. Не всем доступны необходимые технические

средства или хорошее интернет-соединение. Некоторые студенты не имеют ноутбуков и не могут позволить себе их приобрести, в особенности в период пандемии коронавируса, когда у студентов пропала возможность подработки в кино, кафе или ресторанах. Около 44% студентов немецких вузов признались, что они обеспокоены вопросом финансирования своего обучения. Больше половины опрошенных выразили желание, чтобы зимний семестр 2020/2021 учебного года проходил в очном формате [6].

Проведённые исследования реакции преподавателей немецких вузов на вынужденную цифровизацию образования подняли вопрос о том, как национальный менталитет и исторический опыт влияют на профессиональные компетенции педагога. Так, авторы исследования приходят к выводу о том, что цифровизация как явление для немцев – это больше риск, чем возможность, так как доступность информации о населении является в глазах многих шагом к тотальному наблюдению и контролю, из-за чего педагоги вынуждены “балансировать” на тонкой грани между реализацией программы профессионального образования и сохранением доверия студентов [7]. Самостоятельность и инициативность преподавателей, как показали исследования немецких специалистов, – основа реализации мер по экстренному переходу на дистанционное обучение, так как до пандемии в стране не было ориентации на внедрение цифровых технологий в образование, и методы так называемого “экстренного удалённого обучения” (emergency remote teaching, Notfallfernunterricht) – это сфера, где проявляли себя прежде всего индивидуальные педагоги, преодолевающие некоторую инертность образовательных структур страны [8].

Опыт России: образование как функция вуза

Как и для студентов немецких вузов, для российских студентов на первый план во многих проведённых исследованиях выходят прежде всего технические трудности. Наиболее неприятными из них студенты считают невозможность обеспечения бесперебойного доступа к интернету, как для преподавателей, так и для студентов [9]. Несмотря на кажущуюся объективность отмеченного недостатка, акцент участники многих исследований в России делают на то, что ответственность за ухудшение результатов образовательной деятельности лежит на вузах: самостоятельная работа должна быть организована со стороны, так как сами студенты испытывают существенные трудности, сталкиваясь с необходимостью самостоятельно строить план дня и темп работы с учебными материалами [10].

Часть затруднений технологической природы всё же действительно связана с действиями ППС. Так, от преподавателей требуется не только обладать специализированными знаниями, но и решать задачи по квантификации этих знаний, то есть по переводу их в формы, осваиваемые и проверяемые через формы контроля, выражаемые чаще всего в измеряемых единицах. Отсюда следуют отмечаемые российскими студентами проблемы с выставлением оценок [11], изменение критериев оценивания в связи с изменением формата аттестации [12], невозможность освоения ряда навыков через дистанционные формы обучения [13]. Однако, следует отметить, что

анализ проведённых исследований в сфере перевода вузов на дистанционное образование демонстрирует склонность студентов сохранять те же установки на обучение, что и во время традиционных аудиторных форм. Вопрос об изменении отношения к образованию включают в анкетирование многие исследователи, и вне зависимости от формулировки чаще всего ответ на него звучит схожим образом: большинство студентов сохраняют привычный взгляд на образование, а изменение установок связывается с личностными особенностями и характеристиками бэкграунда студента. Это позволяет сделать вывод о том, что проводимые исследования выявляют противоречие между требованиями российских студентов и их собственными усилиями по освоению образовательных программ.

Среди преимуществ дистанционного образования, по данным проведённых исследований, студенты российских вузов чаще всего называют возможность повторного просмотра лекций, интерактивность материалов, улучшение контакта с преподавателями. Последнее особенно актуально для российских студентов, где культура взаимодействия с ППС регламентируется традиционными ролевыми представлениями, где преподаватель – статусная фигура, чаще инициирующая контакт со студентом, чем отвечающая на его запрос о таком контакте [14]. Такая позиция – особенность российской педагогики; европейские и американские коллеги имеют более свободный подход к взаимодействиям и более склонны к неформальным отношениям со студентами, что во многом смягчило последствия перехода на дистанционное образование в других странах [15].

Следует отметить, что для российских студентов дистанционное образование – это возможность сформировать привычку и возможности осуществлять профессиональное образование и самообразование на протяжении жизни и в удобное для специалиста время [16]. Изменения, произошедшие в образовании за время пандемии – это, как считают многие исследователи, изменения необратимые, формирующие новый тип реальности в сфере высшего образования [17]. По сути, дистанционное образование может иметь потенциал трансформации высшего профессионального образования, выведения его за пределы физических стен вузов и внедрения новой модели образования – гибридного очного и самостоятельного. Такая модель уже предусматривается российскими стандартами высшего образования, однако, во многом такой подход остаётся формальным.

Таким образом, на основе сравнения результатов исследований в Германии и России можно сделать ряд выводов о вынужденном переходе на дистанционное образование в вузах.

1) Согласно рассмотренным практикам вынужденного перехода на дистанционное обучение в России и Германии, в обеих странах возникли свои трудности, демонстрирующие неполную подготовленность образовательных систем к подобному формату. В основном, они связаны с недостаточным уровнем оснащения вузов информационными технологиями. При этом, если в Германии отказ от использования технологий скорее являлся намеренным в силу того, что немцы в принципе с большим недоверием и скепсисом относятся к цифровым устройствам, то в России недостаточная оснащённость связана

скорее с тем, что новейшие цифровые устройства в первую очередь появляются в университетах в больших городах, а региональные вузы редко получают достаточный объём финансирования на закупку таких технологий.

В условиях вынужденной цифровизации образовательного процесса наличие технических средств у преподавателей и студентов стало необходимым для возможности продолжения обучения. Особенно это важно при синхронном формате занятия, когда на онлайн-площадке одновременно нужно присутствовать всем — если у студента возникают проблемы с сетью, то он просто не сможет присутствовать на дистанционном занятии, а если у преподавателя — то оно может вовсе не состояться. Подобные проблемы отражаются на качестве образования.

2) В обеих странах отмечены трудности у преподавателей, связанные с отсутствием должных навыков и знаний для работы в новом формате обучения. Многие преподаватели придерживались привычных классических форматов проведения занятий и не переходили на иные формы обучения, так как попросту не возникала необходимость в этом. Следует отметить различие в восприятии роли преподавателя в реализации мер по трансформации аудиторных форм обучения в онлайн-формат: в то время как немецкие преподаватели делают это инициативно, совместно со студентами, исследования российского образовательного ландшафта указывают на некоторую степень инертности преподавателей. Это связано как с техническими аспектами перевода привычных форматов в новые, так и с принципами ролевого взаимодействия между преподавателем и студентом, которые в России традиционно имеют большую степень формальности, что затрудняет установление нового типа контакта и приводит к трудностям в осуществлении образовательной деятельности и освоении программ высшего образования.

3) Скрытой проблемой, которую выявляют исследователи и российского, и немецкого высшего образования в эпоху пандемии, является проблема квантификации качественных форм работы со студентами. Технологическая среда не позволяет в полной мере реализовывать привычные формы педагогической работы (текущей и контрольной). Наблюдается различие в подходах между российскими и немецкими педагогами: в то время как первые подходят к задаче адаптации как к аналогу аудиторных форм, последние воспринимают необходимость адаптации как временную меру, стремясь создать новые формы педагогической работы.

4) Для обеих стран потенциал вынужденной цифровизации заключается в возможности использовать этот опыт для трансформации образования и вывода его за временные рамки обучения в вузе. Самообразование и проблемы самоорганизации молодого специалиста вышли на первый план и для российских, и для немецких исследователей, что свидетельствует об их остроте и актуальности. Можно сделать вывод о том, что такой исследовательский фокус демонстрирует тенденцию к постановке нового поколения вопросов в сфере организации высшего образования и развития молодых профессионалов.

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