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## АНАЛИЗ РАЗВИТИЯ ЖИВОТНОВОДСТВА В СПК «ДРИБИН»

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Main trends of the development of the branches stock-breeding are in detail considered in article in APCS "Dribin" for revealing internal reserve increasing to efficiency milk and meat cattle breeding. Emphases is spared structure of the nursing animal and consumption of the nutrients

Ключевые слова: животноводство, расход питательных веществ, рентабельность, уровень товарности

СПК «Дрибин» Дрибинского района Могилёвской области относится к молочно-мясному типу хозяйств с развитым производством зерна. Доля молока в структуре товарной продукции составляет 54 %, производство живой массы КРС – 14,7 %.

Особое внимание следует уделить состоянию отрасли животноводства, так как предприятие специализируется на молочном и мясном скотоводстве. В СПК «Дрибин» производится откорм КРС, выращивание коров. Анализ поголовья скота показывают, что условное поголовье, в 2011 году по сравнению с 2009 годом, снизилось на 4,0 %, причём в основном за счёт уменьшения молодняка КРС (на 7,2 %). По коровам сокращение размера отрасли составляет 15 голов.

Анализируя тенденцию изменения основных показателей скота в хозяйстве, можно отметить, что наблюдается устойчивая тенденция роста продуктивности коров (на 14,5 %) и среднесуточного прироста молодняка КРС (на 7,4 %). Это способствовало сокращению затрат труда на единицу продукции: на 1 ц молока – на 17,8 %, на 1 ц ж.м. КРС – на 47,2 %. Лучших показателей предприятию удалось добиться за счёт снижения расхода питательных веществ, при росте в рационах доли высокопитательных и сбалансированных концентратов (для коров на 0,9 п.п., молодняка КРС на 4,9 п.п.) и покупных кормов (для коров на 5,6 п.п., молодняка КРС на 2,2 п.п.).

Далее, рассмотрим, как изменения показателей развития животноводства отразились на финансовом состоянии предприятия (*таблица 1*).

**Таблица 1 – Основные экономические показатели отрасли животноводства и предприятия**

Показатели	Годы			2011 г. в % к 2009 г.
	2009	2010	2011	
Валовый надой, ц	33413,2	30641,1	37632,6	112,6
% жирности	3,6	3,55	3,7	+0,1
% товарности	80,0	86,4	88,7	+8,7
Рентабельность производства молока, %	0,0	-4,3	+22,9	+22,9
Рентабельность производства ж.м. КРС, %	-54,6	-53,7	-10,0	+44,6
Рентабельность животноводства, %	-29,5	-20,6	+12,6	+42,1
Рентабельность по хозяйству, %	-22,1	-21,2	+13,4	+35,5

Из данных *таблицы 1* видно, что при рост продуктивности коров сопровождается увеличением его жирности (на 0,1 п.п.) и товарности (на 8,7 п.п.) по причинам указанным выше. Это способствовало росту его рентабельности на 22,9 п.п. Также, значительно улучшились показатели по производству ж. м. КРС (увеличение рентабельности на 44,6 п.п.), хотя предприятие ещё терпит убытки – -10,0 % по состоянию на 2011 год. В целом отметим, что развитие животноводства в СПК «Дрибин» ведётся в верном направлении, т.к. его рентабельность выросла на 42,1 п.п., а по предприятию – на 35,5 п.п.

Проведённый анализ подтверждает, что предприятию для повышения эффективности животноводческой продукции требуется дальнейшее усиление интенсификации производства, необходимо повысить окупаемость расхода кормов за счет их рационального использования, улучшения структуры рационов кормления животных, увеличение выхода продукции на голову, оптимизация себестоимости на уровне нормативных показателей.

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## PERSPECTIVE WAYS OF THE BANKING SYSTEM DEVELOPMENT IN BELARUS

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Because of the financial crisis of recent years a negative influence is felt in the Belarusian banking system. The article tells about the banking system of the Republic of Belarus and identifies the perspectives and tendencies of development where

the main ones are the macroeconomic balance achievement and the inflation rate reduction. That will allow to make facility for the banking sector development of the economy. The suggestions levelled on the bank legislation improvement, the development of the micro insurance and micro leasing will let to expand the bank operation spector which is offered for small businesses

Key words: bank, the banking system, the central bank, commercial banks, monetary and credit policy

The banking sector plays a leading role in financial intermediation in the Republic of Belarus, because banks act as the main mechanism of transformation of savings and investment in the economy.

Financial crises of recent years have had a negative impact on the banking system of Belarus. Nevertheless, the development of the banking sector contributes to the strengthening of integration processes.

As of 01.06.2014, on the territory of the Republic of Belarus registered 31 banks, with 66 branches about the country.

The number of banks with foreign participation is 27, one – 100-% foreign participation – 8. Statutory funds of Belarusian banks involve capital of Austria, Cyprus, the UK, Ukraine, Russia, the Netherlands, Luxembourg, Switzerland, the USA and other countries.

Consider the ratio of banks operating on the territory of the Republic of Belarus in 1998, with the total value of assets of the banking system (see *pic. 1*).

It can be noted that in recent years Belarusian banks have been showing a marked increase of the resource base.

Overall capital of Belarusian banks is 54 819.1 bln. Br, an increase over 2013 of 20.2%.

By the volume of net worth the first place takes JSCo «Belagroprombank» (31.0%), the second – «Belarusbank» (27.1%).

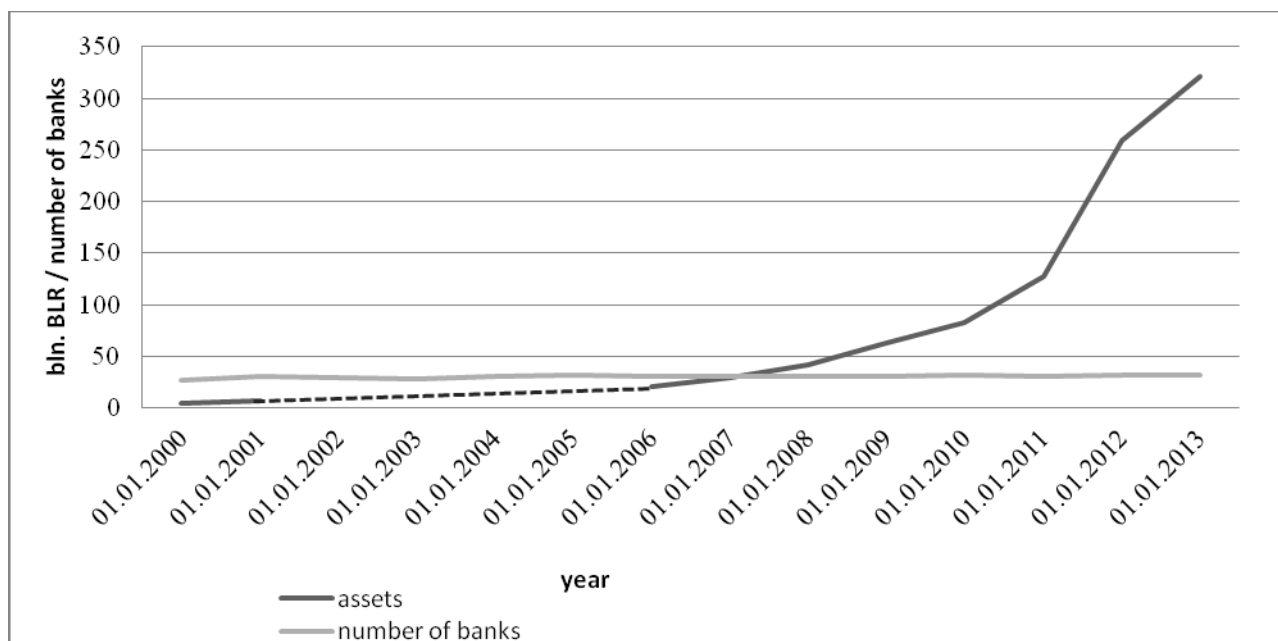
The share of the five largest banks account for 80.2% of the overall capital of the banking system. Decline in the proportion is observed in JSCo «Belarusbank», JSCo «Belagroprombank» and JSCo «Belinvestbank» towards JSCo «BPS-Sberbank», JSCo «Priorbank» and JSCo «Belvnesheconombank».

In the five largest banks the largest increase in net worth was seen in JSCo «Belvnesheconombank» – 21.4%. This increase was due to the increase of the statutory fund of the bank by 25.4%. This allowed it to move to the 5th position in the rating by moving JSCo «Belinvestbank» one step down.

In the world practice there are two measures for evaluating the performance of the banking systems: return on assets (ROA) and return on equity (ROE).

A key indicator of the performance efference of the system is the ROA ratio, which demonstrates its shareholders a return of capital of the bank, in other words, it shows how much cash net profit units earned each unit of assets.

ROA of banks in 2013 in our country was 2.33%. It should be noted that in 2011, in some countries this figure was negative. If we compare this percentage with the member countries of the Customs Union, then in Russia and Kazakhstan it was 1.9%.



Picture 1 – The ratio of banks operating in the Republic of Belarus with the total value of assets of the banking system since 1998 to 2013 years

ROE, which shows the profitability of the banking system, in Belarus amounted to 13.56% – a large enough, while in Russia and Kazakhstan it was 15.2% and 13.15%.

Let's analyze the proportion of total assets to GDP. In Belarus on the basis of 2013 this figure was 61.7%, while in Russia it was 89.1%. The share of own funds (capital) of the banking sector of the Republic of Belarus to the GDP was 8.6%. For Russia this figure was 10.6%.

As for the state's share in the country's banking sector, in the Republic of Belarus, this indicator was 79.8%. For our neighbors – Russia, this figure was 60%.

In the banking system employs approximately 75,000 people. There are for about 4.24 billion rubles of assets and 54.6 million rubles of profit per employee, which is certainly very little.

As of January 1, 2014 in our country there are 4,088 ATMs, 73,726 terminals and 3586 self-service terminals. In other words, there are about 117 people per one program-technical object of infrastructure (PTOI). For comparison, in Russia – 1584 and in the U.S. – 50 people.

In 2013, consumer loans accounted for 41.5% of GDP, which is lower than in developed countries, where the figure reaches 60%. Deposits accounted for 34.9% of GDP.

It should be noted that in 2013 the rate of credit arrangement was still higher than the GDP growth rate (*Table 1*).

**Table 1. The growth ratio of credit and GDP in the Republic of Belarus for the 2005 – 2013 years**

Growth ratio	2005	2006	2007	2008	2009	2010	2011	2012	2013
GDP	1	1,22	1,49	1,99	2,11	2,53	4,22	7,49	8.99
Credits	1	1,43	1,71	2,79	3,69	5,58	7,92	10,82	13,95

In 2013, the share of credits for development of small and medium enterprises in GDP was 12.4%. For comparison, in developed European countries this figure rises to 70%.

During 2001-2013, Belarus jointly with EBRD implemented 65 projects with a total value of 1,423.9 million euros. In Russia – by 24 billion euros, in Lithuania – by 623 million euros and in Kazakhstan – by 3.9 billion euros. Amount of credit resources for small business lending, per person, in our country is 150.4 euros, in Russia – 167.1 euros, in Lithuania – 209.6 euros and in Kazakhstan – 227.2 euros.

Portfolio of projects in the private sector for our country – 97%. Lithuania – 49%, Kazakhstan – 60%, and Russia – 85%. It should be noted that EBRD does not provide lending to state enterprises. This phenomenon is primarily due to the increased risk of loan defaults. Small enterprises, which are absent - either internal insurance funds. And at the onset of different uncalculated insured events, some businesses are going bankrupt (the people lose their jobs), and others - are significant costs. To avoid these risks we need to develop microinsurance in Belarus.

Microinsurance - a term that is often used to refer to insurance characterized by low premiums on an ongoing basis in the long perspective. Microinsurance is a financial mechanism to protect low-income people against specific perils in exchange for regular premium payments proportionate to the cost of the risk involved.

As of 01.06.2014, the average interest rate on consumer loans was 41%, which indicates of a tight monetary policy. By the way, the Russian Federation, the average interest rate 4.5 times lower and is about 9% per annum.

Completely new banking product for the banking system of the Republic of Belarus should be drive up banking.

Drive up banking system consists of the following elements:

- audio communication for the implementation of remote transactions, allows to the bank's employee contacted for questions on the implementation of the operation, as well as the client to express their wishes.
- video communication, which allows bank employees to identify the person that performs the operation.
- air tubes, which is produced by the movement of documents between the bank employee and the customer.
- teller system - is a plastic barrel for documents, opening the top, which, strictly speaking, and go all the documents.

It is very easy and convenient to use this system for the customer enough to take this flask, fill it with the required documents, click to send documents and wait for a response from the bank's employees.

The advantages of this system are the following:

- time savings in the implementation of operations;
- queue in a comfortable car;
- ease of maintenance;
- Easy to use.

In American banks customers actually do not visit the bank itself, or they use online banking, or the drive up system.

It should be noted that a special form non-profit finance organizations (NPFO) in the United States are collection agencies, professional specializing in collecting overdue receivables and troubled debt.

Feature is that in the event of any problems in the interaction with the borrower, the U.S. banks pass distressed assets to these organizations.

We can conclude, that the banking system of the Republic of Belarus have the following problems:

- low profitability;
- high interest rates;
- a small proportion of the population's savings;
- poorly developed network of PTOI.

In the current economic conditions, the role of the central bank should be directed to:

- reducing the rate of inflation;
- further reduce the refinancing rate;
- achievement of the macroeconomic balance;
- improving the quality of the bank's management, through the improvement of the corporate governance structure;
- to continue improvement of the banking legislation, taking into account the recommendations of the Basel Committee on Banking Supervision and the introduction of IFRS.
- creation of a wider network of PTOI;
- development of microinsurance, microleasing;
- implementation of the drive up banking;
- reforming the regulatory framework (company law and corporate governance, law on concessions), with the development NPFO.

Designed for 2011 - 2015 years, Development Programme of the Republic of Belarus is intended to be a period of renovation, modernization and improvement of the economy in general and the banking sector in particular.

It is expected that the requirements of banks in the economy for 2011 - 2015 years increase by 2.7 times at the end of 2015 will be at least 70 % of GDP. In the case of the intensification of economic and financial transformation the requirements may increase by 3.7 times (up to 90 % of GDP).

The proposed measures would greatly contribute to more efficient operation of the banking system of the Republic of Belarus.

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## **ОЦЕНКА ФИНАНСОВОЙ УСТОЙЧИВОСТИ МЕСТНЫХ БЮДЖЕТОВ ДЛЯ ЦЕЛЕЙ МЕЖБЮДЖЕТНОГО ВЫРАВНИВАНИЯ (НА ПРИМЕРЕ БЮДЖЕТОВ ВИТЕБСКОЙ ОБЛАСТИ)**

**Ю.Г. ХОДЯКОВА, И.А. ПОЗДНЯКОВА**

The article deals with theoretical and methodological aspects of budgetary financial stability for the purposes of interbudgetary equalization. The level of financial stability was determined by factor analysis, comparative analysis, cluster analysis, the data of which, was tested empirically. By the results of the analysis, conclusion about the necessity of further redistribution of interbudgetary transfer from the superior budget into the local was made

Ключевые слова: финансовая устойчивость местных бюджетов, межбюджетные отношения, межбюджетное выравнивание

Для совершенствования механизма межбюджетных отношений между бюджетами разных уровней органы государственной власти нуждаются в достоверной и оперативной информации о финансовом состоянии административно-территориальных единиц и их бюджетов. С этой целью проводится оценка финансовой устойчивости.

Проведенная оценка уровня финансовой устойчивости бюджетов городов и районов Витебской области позволила выделить четыре группы административно-территориальных единиц: с устойчивым, нормальным, неустойчивым и кризисным финансовым состоянием. На основании предложенного ранжирования местных бюджетов Витебской области возможно предоставление финансовой поддержки административно-территориальным единицам неустойчивого и кризисного финансового состояния.

В рамках решения проблемы повышении уровня финансовой устойчивости, обеспечения самостоятельности местных бюджетов и совершенствования межбюджетных отношений первоначально