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**«ТЕНДЕНЦІЇ ТА ПЕРСПЕКТИВИ РОЗВИТКУ
НАУКИ І ОСВІТИ
В УМОВАХ ГЛОБАЛІЗАЦІЇ»**



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XXXI Міжнародної науково-практичної інтернет-конференції

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SPECIAL CREDIT AND FINANCIAL INSTITUTIONS

У статті подана інформація з дослідження про користування студентами фінансово-кредитними інститутами та розгляд їх походження і особливостей.

Key words: non-bank, financial and credit institutes, insurance, fund, pawnshop.

Specialized non-bank financial institutions (special credit and financial institutions) are part of the credit system. From an institutional point of view, the credit system is a set of credit and financial institutions that accumulate free cash on the loan capital market and provide them with a loan.

The modern credit system is the main link of the loan capital market and consists, in turn, of the following main institutional groups, closely related:

1. Central (emission) bank (in Ukraine it is called the "National Bank of Ukraine"). Banking system: commercial banks, savings banks, investment banks, other specialized banks.

2. Special credit and financial institutions: insurance companies, pension funds, financial companies, other special financial institutions.

The types of activity of various special credit and financial institutions vary greatly. However, their field of activity is much narrower than that of banks. Let's consider the characteristic features of the most widespread special credit and financial institutions: insurance, investment companies, pension funds, financial companies, charitable organizations, pawnshops.

According to the Law of Ukraine of 20.12.2016, N 1792-VIII (the second preamble paragraph with amendments) "On Insurance", "Insurance – it's kind of civil and legal relations concerning the protection of property interests of citizens and legal persons in the case of certain events (insurance cases), defined by the insurance contract or by law, at the expense of funds that are generated through the payment of citizens and legal entities of insurance premiums (insurance premiums, insurance premiums) and income from the placement of funds of these funds."

Objects of insurance may be property interests that do not conflict with the laws of Ukraine, related:

- with life, health, working capacity and additional pension of the insured or the insured person (personal insurance);
- with possession, use and disposal of property (property insurance);
- with the reimbursement by the insured of the harm caused to him by the person or his property, as well as the harm caused to the legal entity (liability insurance).

Insurance can be voluntary or mandatory. Mandatory types of insurance, introduced by the laws of Ukraine, should be included in the law on insurance.

The Law of Ukraine "On Compulsory State Pension Insurance" – a real law, developed according with the Constitution of Ukraine and the Fundamentals of legislation on compulsory state social insurance, provides: "The Pension Fund of Ukraine - the central executive authority, that manages the social system of universal mandatory state pension insurance, collects, accumulates and records insurance premiums; appoints pensions and prepares documents for their payment; provides timely and full funding and payment of pensions, social payments, carried out in accordance with the legislation at the expense of the Pension Fund of Ukraine; monitors the targeted use of the funds of the Pension Fund of Ukraine."

Structure of the pension system:

- compulsory pension insurance, which includes a retirement or disability pension (as part of the basic, insurance and funded parts) and a survivor's pension (as part of the basic and insurance

parts) of old age, the insurance and funded parts of the disability pension, as well as the insurance part of the labor pension for the loss of the bread-winner;

- compulsory professional pension systems that provide protection for workers, working in unfavorable working conditions. Compulsory professional pensions are intended to replace the current system of preferential pensions;

- voluntary pension provision, which includes pensions paid by employer contributions, and self-sufficient retirement savings of the able-bodied population.

The law defining general legal, economic and social conditions for investment activity in the territory of Ukraine is the Law of Ukraine "On Investment Activities" No. 1560-XII of September 18, 1991. Investment activity, according to Article 2 of this Law, is a set of practical actions of citizens, legal entities and the state for the implementation of investments. Since the investment are property and intellectual values in any kind, invested in objects of entrepreneurial and other types of activity, as a result of which a profit is created or social effect is achieved, then "to realize investments" means to realize these very investments. Thus, in order for a value to be considered an investment, it must have the following characteristics:

- the value must be property or intellectual;
- it must be embedded in objects of entrepreneurial and other activities;
- the purpose of such an investment should be to create profit or achieve a different social effect. And the achievement of the result is not always mandatory, since investment activity is classified as risky, which means the possibility of not achieving the result.

The sources of investment both at the macrolevel and at the level of a single economic entity are the free funds of the entity that remain after satisfying its necessary needs, which can be used to generate income. Investment is money, special bank deposits, shares and other securities, technology, machinery, equipment, licenses, including trademark, credits, any other property or property rights, intellectual values, invested in objects of business and other activities for profit.

All investors can be divided into 2 groups: individual (physical, as well as legal entities for whom investment activity is not a single or one of the main activities) and institutional (acquire and sell stock values in large packages).

Institutional investors carry out activities for the loan of individual investors, and then invest them in securities of other issuers. Such investors have a significant impact on the functioning of the securities market and its activity.

Institutional investors in the securities market are: investment funds and investment companies, insurance companies, pension funds.

Financial companies are a special type of credit and financial institutions that operate in the sphere of consumer credit. Their organizational forms can be joint-stock and cooperative. The first are engaged in selling durable goods on credit (cars, TV sets, refrigerators, etc.), providing loans to small entrepreneurs, and financing retailers. Second, as a rule, loans, mainly to consumers, and sometimes financed by the sale of only one entrepreneur or a company. Both types of companies provide loans from one year to three years.

Passive operations of the company are carried out mainly through the issuance of their own securities, as well as short-term loans from commercial savings banks. The basis of active operations are consumer loans, as well as investments in government securities. Consumer loans accounted for 90% of active operations.

Financial companies are an important tool for selling durable goods to markets for large industrial corporations, especially in conditions of low demand and deterioration in the economic environment. A special place is occupied by the sale of cars, since most of them in the West are purchased on credit. Many automobile corporations of Western countries create subsidiaries or dependent financial companies to accelerate the sale of their products.

The consumer or the borrower, in case of impossibility of return of consumer loans is deprived of his property, which becomes the property of the finance company.

According to the Law of Ukraine of July 5, 2012 No. 5073-VI "On Charitable Activities and Charitable Organizations," "A charitable organization is a non-governmental organization whose main purpose is to carry out charitable activities in the interests of the society or certain categories of persons according with this Law"

Purposes of charity:

- social support and protection of citizens, including improving the financial situation of the poor, social rehabilitation of the unemployed, disabled and other persons who, due to their physical or intellectual characteristics or other circumstances, are unable to independently exercise their rights and legitimate interests;
- preparation of the population to overcome the consequences of natural disasters, ecological, industrial and other catastrophes, to prevent accidents;
- provision of assistance to victims of natural disasters, environmental, industrial or other disasters, social, national, religious conflicts, victims of repression, refugees and internally displaced persons;
- assistance to the strengthening of peace, friendship and harmony among peoples, prevention of social, national, religious conflicts;
- assistance strengthening the prestige and the role of the family in society;
- action to the protection of motherhood, childhood and paternity;
- interaction in the field of education, science, culture, art, mental development of the individual;
- promoting activities in the field of prevention and protection of public health, as well as promoting healthy lifestyles, improving the moral and psychological state of citizens;
- assistance activities in the sphere of physical culture and sports;
- environmental protection and animal protection;
- protection and proper maintenance on buildings, objects and territories that have historical, cult, cultural or environmental significance, and burial sites.

According to the draft Law of Ukraine "On the regulation of activities for the provision of non-bank loans secured by movable property" for No. 6569, "Pawnshop is a non-bank financial institution whose exclusive activities are the provision of financial loans at own expense or on the security of movable property at own risk a certain period and at interest and other activities as defined in this bill."

Pawnshops provide services mainly to individuals. Items for personal use and home (family) consumption, for industrial and technical purposes are accepted for storage; jewelry and household products made of precious metals, precious stones, pearls and amber; securities and other tangible and intangible assets. The valuation of things is made by agreement of the parties, the valuation of jewelry and other expensive items is often made by a specialist. The owner of the thing is issued a nominal pawnshop ticket (receipt).

In the event that the loan is not returned, the owner does not buy out the property, it becomes the property of the pawnshop and can be sold to them. Sometimes the property is leased to the pawnshop as a reliable storehouse, and not for the purpose of obtaining a loan.

The purpose of this article is to consider the peculiarities of special credit and financial institutions, as well as to collect Internet-data on the usefulness of these institutions for students.

The survey involved students 17-24 years old from such universities: Tavria State Agrotechnological University (Melitopol), Melitopol State Pedagogical University (Melitopol), Alfred Nobel University (Dnepr), Kharkiv Aviation Institute (Kharkiv), Vincent Paul School of Public and Natural Sciences (Poland, Lublin), Czestochowa University of Technology (Czestochow, Poland).

Next, we can see the results on the survey's questions:

Chart 1. Would you like to engage in investment activity in future?

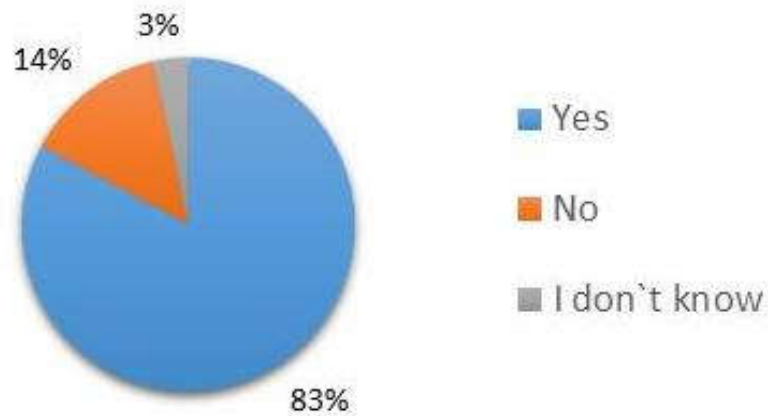


Chart 2. Have you ever been engaged in any kind charity work?

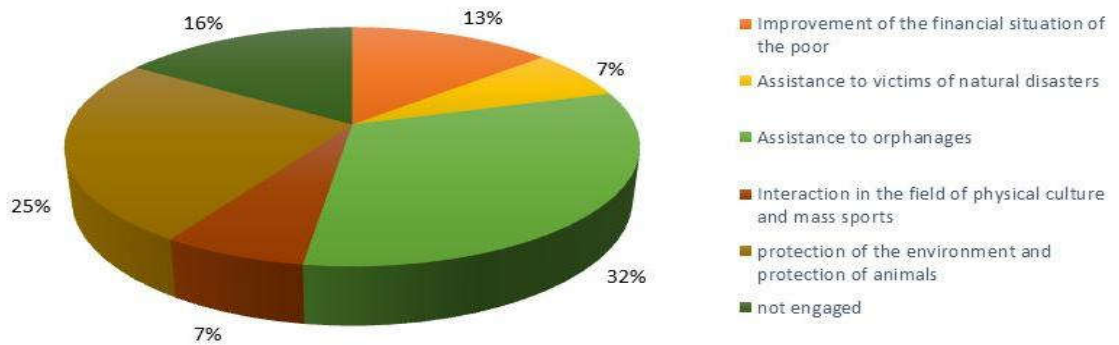


Chart 3. What types of insurance services do you use?

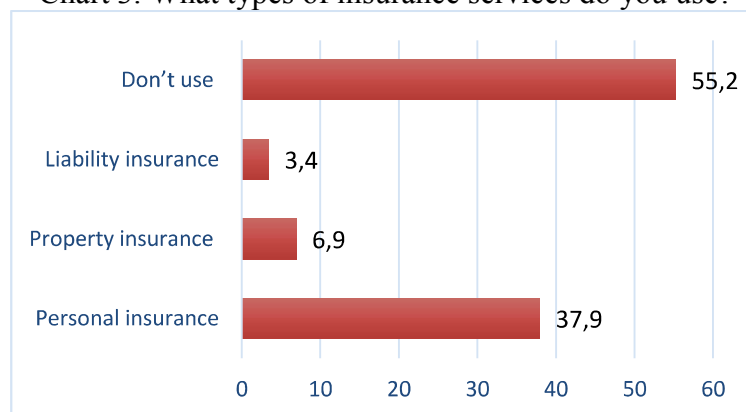
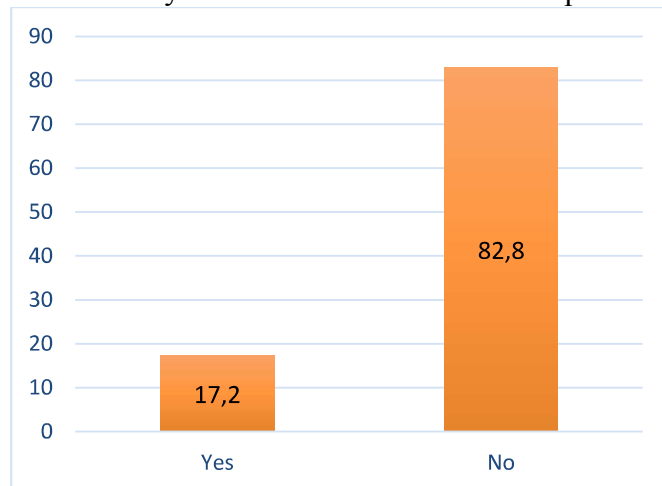


Chart 4. Have you ever used the services of a pawnshop?



Specialized credit and financial institutions are legal entities that provide specialized types of credit and financial services that accompany banking activities.

Specialized non-bank financial and credit institutions include insurance companies, mutual credit companies, pension funds, financial companies, etc.

The main forms of activity of these institutions are reduced to:

- the accumulation of savings of the population;
- provision of specific (non-bank) loans to individuals and legal entities;
- provision of services related to banking activities.

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ПОНЯТТЯ ТА КЛАСИФІКАЦІЯ РИЗИКІВ У ПІДПРИЄМНИЦЬКІЙ ДІЯЛЬНОСТІ

У статті узагальнено сутність понять «ризик», «підприємницький ризик», охарактеризовано класифікацію ризиків в економічній теорії та в умовах ринкової економіки, виділено різновиди ризиків в підприємницькій діяльності.

Ключові слова: *ризик, підприємницький ризик, класифікація ризиків, функція ризику, суб'єкти ризиків.*

The article summarizes the essence of the concepts "risk", "business risk", a classification of risks in economic theory and in the conditions of market economy, highlighted the variety of risks in the business.

Keywords: risk, enterprise risk, risk classification, risk function, risk subjects.

Постановка проблеми. В умовах ринкових відносин проблема оцінки й обліку ринку набуває самостійного теоретичного і практичного значення як важлива складова теорії і практики управління. Ризик – один з ключових елементів підприємницької діяльності. У багатьох випадках ухилитися від ризикованих дій, обійтися без них просто неможливо. Розвиток ризикових ситуацій може привести як до настання несприятливих наслідків (до збитків, упущеної вигоди), так і до позитивних результатів для підприємства у вигляді збільшення прибутку.

Аналіз останніх досліджень та публікацій. В сучасній економічній літературі достатньо уваги приділяється управлінню підприємницькими ризиками. На сьогодні проблеми невизначеності та ризику у діяльності підприємств розглядаються у працях українських та зарубіжних учених: Вишняков Я.Д.[2], Вітлінського В.В.[3], Гранатурова В.М.[4], Грабового П.В.[9] Донець Л. І. [5], Кравченко В.А. [6], Правдюк Н.Л. [7] та ін. Дотепер не склалося однозначного тлумачення сутності підприємницьких ризиків навіть в зарубіжній економічній літературі через складність самого поняття, використання його для позначення інших економічних понять, недостатнього теоретичного вивчення цього явища у вітчизняній економіці, ігнорування його в українському господарському законодавстві.