

ҚАЗАҚСТАН РЕСПУБЛИКАСЫ БІЛІМ ЖӘНЕ ҒЫЛЫМ МИНИСТРЛІГІ
Л.Н. ГУМИЛЕВ АТЫНДАҒЫ ЕУАЗИЯ ҰЛТТЫҚ УНИВЕРСИТЕТІ



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БАЯНДАМАЛАР ЖИНАҒЫ

СБОРНИК МАТЕРИАЛОВ
XI Международной научной конференции
студентов и молодых ученых
«НАУКА И ОБРАЗОВАНИЕ - 2016»

PROCEEDINGS
of the XI International Scientific Conference
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«SCIENCE AND EDUCATION - 2016»

2016 жыл 14 сәуір
Астана

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В сборник вошли доклады студентов, магистрантов, докторантов и молодых ученых по актуальным вопросам естественно-технических и гуманитарных наук.

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инструментом развития туризма как на национальном, так и международном уровнях. Они выступают бизнес-площадкой встречи всех участников индустрии и государственных органов власти, что, кроме других полезных последствий проведения выставки, позволяет разносторонне обсуждать и комплексно решать проблемы развития индустрии туризма.

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Подсекция 8.5 Развитие финансового сектора Казахстана в условиях Евразийского экономического Союза: взгляд молодёжи

УДК 336 (578)

THE FINANCIAL BASIS OF ECONOMIC DEVELOPMENT OF BELARUS

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During the years of independence, the economic system of Belarus was developed in accordance with the requirements of the IMF and today is one of the stability financial systems among CIS countries.

Belarus has a well-developed economy. It is not very rich in natural resources, but possesses considerable reserves of construction raw materials, some salts, oil, brown coal, iron ore and mineral waters. But it suffers from a shortage of modern technology. For nearly 70 years, the Communist government of the Soviet Union controlled the entire economy, resulting in much waste and inefficiency.

Most of Belarus territory is farming land and in the past Belarus was mainly an agricultural country. The lands here are not very rich.

Four-fifths of its arable land is constituted by acid soil which needs constant improvement. And we cannot avoid the fact that colossal damage was made to the Belarusian soil by the Chernobyl nuclear disaster. Today agriculture specializes in meat and milk production. The main crops grown here are potatoes, grain, flax and vegetables. The backbone of Belarus economy is constituted by industry. Our republic is rather a highly industrially developed country. The industry produces nearly 70% of GNP. Its main branches are machine building, instrument making, wood processing, light, chemical and food industries. Over 100 large enterprises are the basis of Belarus economy. These are such large plants as Minsk Tractor Plant, the Refrigerator producing Amalgamation Atlant, the TV sets Producing Amalgamation Gorizont, Belarus Amalgamation of Heavy-load Trucks Production BelavtoMAZ, Novopolotsk and Mozyr oil-processing plants, Zhlobin metallurgy plant, artificial fibres producing plants and many others.

Manufacturing produces more than half of the economic output of Belarus. The country is known for its heavy-duty trucks and tractors. Belarus also manufactures computers, engineering equipment, metal-cutting tools, and such consumer goods as bicycles, clocks and watches, motorcycles, refrigerators, and television sets. The chief chemical product is potassium fertilizer. Belarusian forests yield many wood products.

Agriculture accounts for about a quarter of Belarus' economic output. The country's major crops include barley, flax, potatoes, rye, and sugar beet. Many farmers raise cattle and pigs.

Mining. Although not rich in minerals, Belarus has been found to have small deposits of iron ore, nonferrous metal ores, dolomite, potash (for fertilizer production), rock salt, phosphorites, refractory clay, molding sand, sand for glass production, and various building materials. Belarus also has deposits of industrial diamonds, titanium, copper ore, lead, mercury, bauxite, nickel, vanadium, and amber. Belarus has only a few mineral resources. It is rich in peat, which is used for fuel, and potassium and rock salts, Southern Belarus has coal and petroleum.

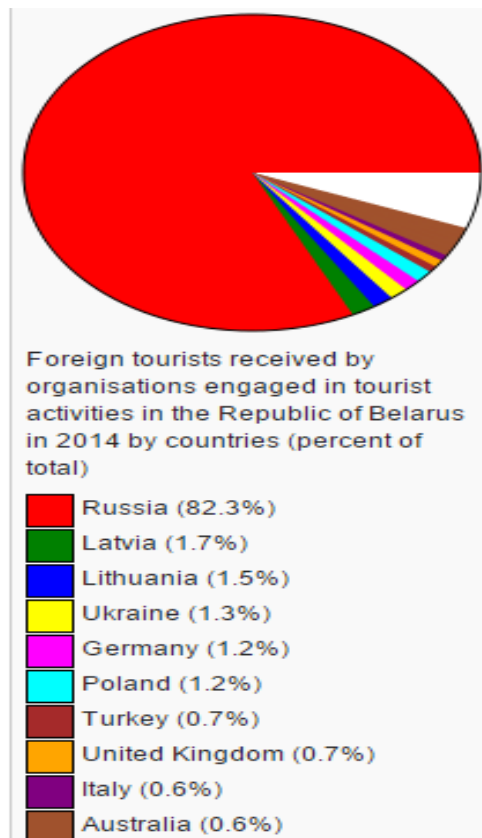
Trade. The major Belarusian exports include tractors to Australia, Canada, New Zealand, and the United States. Belarus' chief trading partners are Russia and Ukraine. Significant trade also occurs with Austria, Germany, Poland, Switzerland, and the United Kingdom.

Transportation and communication. Belarus has an adequate transportation system, including railway and road networks connecting its cities with other major European cities. Trains are the most important means of long-distance travel. The country's chief airport is in Minsk. Buses provide most of the transportation within cities. The Dnepr-Bug Canal and other canals improve water transportation by linking many of the rivers with ports on the Baltic and Black seas.

Tourism. Belarus is actively visited with transit purposes: about 1,500,000 arrivals per year.

In 2014 the number of tourist departures abroad was 7,464,200. There were 783 travel agencies in the country and they serve small part of all arrivals of foreign citizens and departures of Belarusians. This also leads to the widespread opinion that tourism in Belarus is negligible. Most of the travel agencies are private, more than 50% of them are situated in Minsk.

The profit from foreign tourism amounts to less than US\$200 per each tourist. The volume of tourism in total export makes up 1%. The most popular among the visitors are: Minsk City — 40% of visitors; Grodno Oblast — 32%; Brest Oblast — 22%, Vitebsk Oblast — 5%.



Banking. Six commercial banks, four formerly state-owned specialized banks Belagroprombank (agricultural sector), Promstroibank (industrial sector), Vneshekonombank (foreign trade), and Belarusbank (savings bank) and two universal banks (Priorbank and Belbusinessbank) dominated the banking system. These former state-owned specialized banks accounts for over 80 percent of the banking system outstanding loans, over 70 percent of domestic currency deposits, and all the NBB's refinancing credit. Many commercial banks are subject to direct and personal influence of the government since many officials at the ministerial level participate in chairing and managing banks. Commercial banks act as agents of the central bank distributing state financial resources. Therefore, also the Central Bank of Belarus fulfills mostly technical functions as the President and government is permanently interfering into operation of the whole banking sector by decrees and resolutions.

However, in the recent past the economic situation in the republic has changed greatly. As a result of several objective and subjective reasons there is now a drop in industry and agriculture, a high inflation rate in Belarus. All this is connected with the economic transition, which is currently undergoing, and with the lack of normal economic relations between the countries of the former USSR as well as the lack of such relations with developed countries of Europe, Asia, America.

Alongside the energy problems Belarus economy has a number of other difficulties, caused mainly by the creation of a new political and economic status and by the beginning of the economic reforms. Naturally the state of economy influences the Belarusian people well-being. The Belarusian GNP in relative prices has dropped considerably which worsens the financial state of the country and of the people, limits the possibilities of investment of social programs. But in spite of serious economic difficulties and crisis features faced by the country, it has great potential to overcome them. Belarus is a fairly stable state. Here there is significant manufacturing capacity in high value-added industries. The work force is intelligent and well-educated. Belarus has a great deal of potential as a trading partner in Eastern Europe. And there are currently competitive possibilities in global markets for low-priced, high-quality goods.

The Belarusian government takes a series of measures in order to stimulate growth like provision of monetary stimulation by fostering banking credit activity and reduction of interest;

provision of fiscal stimulation (raise of the first class wage rate, and, consequently, all pay rates); attraction of foreign loans to maintain stability of the currency market in conditions of the high demand on import; and smooth devaluation of the national currency.

Table 1 - Balance of Financial Flows of the Republic of Belarus

Br bn

Creditor sectors(+) / creditor sectors(-)	2014								
	Total	The rest of the world	Domestic economy						
			Total	The central bank	General government	Banks	Other Financial Organization	Non-financial Organization	Households
1.Net lending(+)	0,0	61 176,8	- 61 178,8	- 15 687,7	- 14 016,0	7 002,1	726,4	-65 907,6	26 705,9
1.1 The rest of the world	- 61 176,8	0,0	- 61 176,8	- 23 483,5	-6 482,8	-4 782,0	-1 715,2	-24 713,4	0,0
1.2 Domestic economy	61 176,8	61 176,8	0,0	7 795,8	-7 533,2	11 784,1	2 441,6	-41 194,2	26 705,9
1.2.1 The central bank	15 687,7	23 483,5	- 7 795,8	0,0	- 14 859,6	5 531,4	2,4	-104,9	1 634,9
1.2.2 General government	14 016,0	6 482,8	7 533,2	14 859,6	0,0	-11 169,4	14,0	3 829,0	0,0
1.2.3 Banks	- 7 002,1	4 782,0	- 11 784,1	- 5 531,4	11 169,4	0,0	1 389,9	-43 154,9	24 342,9
1.2.4 Other Financial Organization	-726,4	1 715,2	-2 441,6	-2,4	-14,0	-1 389,9	0,0	-1 037,4	2,1
1.2.5 Non-financial Organization	65 907,6	24 713,4	41 194,2	104,9	-3 829,0	43 154,9	1 037,4	0,0	726,0
1.2.6 Households	- 26 705,9	0,0	- 26 705,9	- 1 634,9	0,0	-24 342,9	-2,1	-726,0	0,0

As of July 1, 2006 the volume of bank deposits amounted to 6 trillion 870.8 billion rubles (704.7 thousand. Rubles, or 328.7 dollars per person). As of July 1, 2005 per capita accounted for 490.1 thousand. Rubles, which was equivalent to 228 dollars.

On 01.01.2012 in Belarus were in circulation more than 9.8 million bank cards (including - 4380000 national payment "BelKart" system and 5,480,000 - International payment systems.); On 01-01-2012 3317 ATMs, self-service terminal 4071 and 40 729 payment terminals has been established in Belarus.

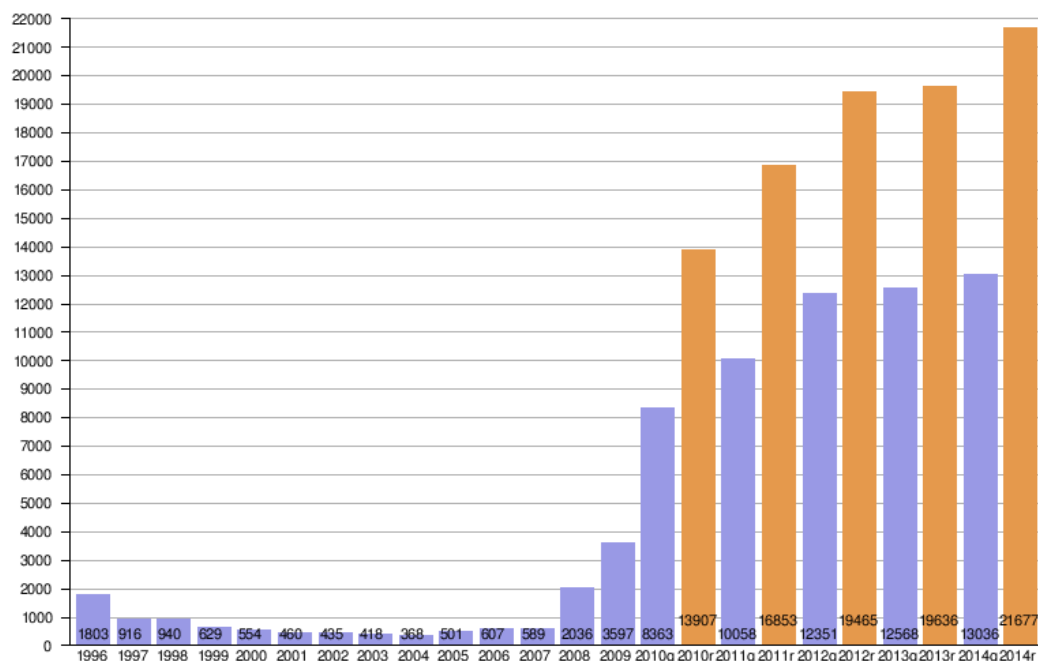
In 2011, repeatedly increased the refinancing rate, which had previously declined sequentially. From November 10, it is set at 40% against 10.5% at the beginning of the year [83]. December 12, 2011 it reached a record high of 45%. She subsequently began to decline, but the January 8, 2015 increased to 25%.

In the banking sector of Belarus noticeable foreign capital: as of January 1, 2014 there were 22 banks with foreign capital of more than 50% .

External public debt. From 2006 to 2014 the external debt of all sectors of the economy increased from 5.1 to 40.5 billion USD. Gross external debt is recalculated on each Belarusian

citizen has increased over the same period from 525 to 4281 dollars, the volume of external debt relative to GDP increased from 17% to 55%, including 35% for long-term debt and 20% for short-term .

External debt of government of the Republic of Belarus as of January 1 of each year (in million. USD). The blue color is reflected government debt; orange - public sector debt in the expanded definition of the IMF methodology, the data only for 2010-14:



Doing Business in Belarus. Belarus provides extensive business opportunities that remain largely unexplored. Foreign investors are granted privileges, including customs and tax exemptions and benefits, as well as export and import privileges.

According to the Belarusian National Statistical Committee, foreign investments in real economy of Belarus in 2014 equal more than US\$ 15 billion. As of January 1, 2014, 7,172 enterprises with foreign capital are registered in Belarus. Today, more than 100 countries including Russia, Great Britain, Cyprus, the Netherlands, Austria, Germany, and the USA are investing in Belarus.

Special legal acts regulate foreign investment in Belarus, including:

- Law on Free Economic Zones (1998)
- Investment Code (updated in 2008)

Belarus has signed five basic intergovernmental documents regarding investments, about 60 international agreements on assistance in investment implementation and protection, and more than 60 international agreements on double taxation avoidance.

The Belarusian Government has signed and ratified all the necessary documents to join the Multilateral Investment Guarantee Agency (MIGA), a member of the World Bank Group. In 2012, Belarus has become a full-fledged member of MIGA.

In 2012, the strategy to attract foreign direct investment for the period till 2015 was adopted by the Council of Ministers and the National Bank of the Republic of Belarus. The strategy defined the priority sectors for foreign direct investments, namely pharmaceuticals, biotechnology, nanotechnology, new materials, and information and communication technologies.

According to its 2016 Doing Business report, the World Bank rated Belarus as # 44 on its Ease of Doing Business Scale.

Leading multinational corporations set up their affiliates or joint ventures in Belarus, including Alcatel SEL, Bosch, 3M, Deloitte & Touche, Capgemini, Coca-Cola, Ericsson,

Frezenius, Heineken, Karl Zeiss, MAN, MacDonald's, Maersk Medical, Marks & Spencer, SB Telecom, and Stadler.

The proposed measures along with the increase of own capital to prudentially standards of the Basel 3 requirement, I think to ensure the stable operation of the financial system of Kazakhstan.

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INVESTMENT PROCESS OF SOUTH KOREA

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According to the export import bank of Korea, there are 8 stages for doing foreign investment in South Korea. And it is the **common investment process**. 1) Making a plan for foreign business and searching related information, 2) Making business plan and related contracts, 3) Prior consultation with the related organizations, 4) Agreement of investment intent and request for assistance with related organizations, 5) Conclusion of contract and acquiring permissions, 6) Establishing the foreign branches and starting the business, 7) Operating the business and withdrawing investment mistake, and 8) Liquidation of local corporation. Specifically, the process contents are as below

And the next thing is **domestic process for preparing investment**. According to ministry of trade, industry, and energy of South Korea and Korea trade investment promotion agency (KOTRA), there are 6 stages in this process. 1) Analyzing business plan and profitability carefully, 2) Acquiring investment permission from the countries that will be invested, 3) Pre-registration to related organization and registration of local corporate, 4) Submission of report about foreign direct investment or establishment of local branch, 5) Remittance of investment capital and 6) Accrediting their employees to local branch. Specifically, the contents of each stage are as below.

Analyzing business plan and profitability carefully

For determining the business plan about foreign investment, investors have to pass (1) Investigation about information of investment, (2) Establishing business plan, and (3) Analyzing business feasibility. Also investigation about foreign investment usually comprises (1) Investment environment, (2) Department of plant, (3) Department of sales and (4) Common environment. For getting exact information, investors have to check the environment continuously. And, because business plan is a stage that determines production, scale, operation, procurement of capital and manpower planning of foreign investment, it is the most important stage in investment process. If the business plan is made, investors have to check the business feasibility by making financial statements during 5 years.