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PURCHASES MANAGEMENT OF RAW MATERIALS AT INDUSTRIAL ENTERPRISES

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This article is devoted to investigation of the procurement role in ensuring the successful operation of the enterprise, The possible ways to improve the process are analyzed here The relevance of this topic is due to the increased interest in procurement management, The article focuses at the need of optimizing the business process .

Objectives of the work:

1. Identify the essence of the concept of "procurement".
2. Examine the business activities of enterprises logistics.
3. To analyze the process of providing materials on the example of the organization of an industrial enterprise.
4. Identify ways to improve the management process.

Information base of research included the works of domestic and foreign authors, electronic resources, materials, periodicals, as well as the laws and regulations of the Republic of Belarus, the report materials.

The relevance of this topic is due to the increased interest in procurement management, as well as the need to optimize the business process. The role of the procurement process in the modern company is very important. Since the timely and qualitative analysis and procurement of raw materials depends on the production process of the enterprise.

Procurement activity aims to ensure that the company receives the necessary quality and quantity of raw materials, goods and services at the right time in the right place, from a reliable supplier in a timely manner to meet its obligations, with good service and low price.

Strategic supply side – it's all the processes of procurement and supplier relationships, communication and cooperation with other departments of the company, the needs and demands of end users, as well as planning and development of new procurement schemes and methods [1].

The object of study – a procurement process in the industry.

Subject of research – the commission manage the procurement process in an industrial plant.

The activity of any enterprise, both public and private sector depends on the availability of raw materials, goods and services that it provides other companies. As a rule, no organization, enterprise, institution in this respect are not self-sufficient.

The role of the procurement process in the modern company is very important. Since the timely and qualitative analysis and procurement of raw materials depends on the production process of the enterprise.

Procurement logistics supply can be classified by type of needs: raw materials, special products, components, energy, auxiliary materials, tools, spare parts, packaging services:

- by frequency of purchases: one-time, occasional; Intended: reserve replacement, maintenance needs;
- by nature of material assets: physical, chemical;
- by mean of transportation: road transport, air transport, rail transport, maritime and river transport;
- by use of the product for internal consumption, the end-user.

In addition to this classification can be distinguished international and government procurement as a separate species [2].

So, purchase (supply) – one of the most important business processes that takes place at the businesses. Ensuring effective functioning of a modern enterprise is largely determined by the procurement processIt has a significant impact on the stability, efficiency and competitiveness of the enterprise. Compliance with such a concept as competitiveness significantly determined by the ability of the enterprise to meet the demands of

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consumers by providing them with high-quality goods and services at reasonable market prices within the required time. Since the company's activity is not limited to one day, it requires finding optimal and integrated solutions designed for the long term, which, ultimately, is reflected in marketing, logistics and manufacturing strategy.

The procurement process has been reviewed by the example of the company Polotsk-Steklovolokno.

"Polotsk-Steklovolokno" is one of the leading manufacturers of glass fiber and the products on its basis in the world. The philosophy of our business is based on the principles of reliability, partnership, responsibility, professionalism, innovation approach, constant development, maximum satisfaction of market requirements. Confidence of our partners in more than 50 countries of the world is a witness of this.

The condition for the optimal organization of the production process is a rational distribution of jobs and over time. The main advocates the concept of the production cycle, which characterizes the calendar period of time during which the subject of labor passes all operations to turn into finished products.

The annual demand for raw materials, including support for next year is determined on the basis of norms of consumption of raw materials with a computer program ARM 'needs. "

Ways to improve the use of material and technical resources.

Automate the process of procurement is possible using:

- Electronic application forms - purchase orders. Forms can contain various tips, thereby reducing errors at the stage of ordering;

- The formalization of the movement of the application, approval from the relevant roles, which organize all the necessary warning and will provide the necessary level of security and auditing;

- Reporting (through a formalized process). Reporting will enable better quality decisions and analyze the current situation [3].

Procurement and supply management is also possible to optimize in creating an effective system of procurement management. This system offers the possibility of publishing the need for material and technical resources, research suppliers, obtain their business proposals, organizing tenders, contests and so on. D.

According to analysts the company AMR Research, the cost of processing and execution of orders on non-production products is about 70% of the total cost of the purchase. For the same goods for production purposes, this figure could reach 90% [4].

Owens Corning is the example of a company that has managed to improve the procurement process.

Owens Corning – the world leader in glass fiber (glass fiber production). The company is a global leader in the production of building materials and composite systems. Owens Corning has 135 manufacturing facilities and has at its disposal more than 180 distribution centers, located in more than 30 countries.

For the company Owens Corning (glass fiber production) e-procurement technology has become an important mechanism for reducing costs. The company said that as a result of its introduction was able to save up to 60% of the cost of the procurement of drinking water, up to 25% on packing tape and 10% overall in the production and non-production materials and services [4].

In 2001, the procurement division of Owens Corning has set a goal to the end of 2004, translated into electronic form 80% of all paper invoices, with whom he has to deal. The basis of this decision were the following strategic goals: reducing costs, increasing "transparency" of the supply chain, integration of business processes, implementation of standardized reporting procedures for all suppliers.

To achieve these goals Owens Corning signed a contract with Advanced Data Exchange (ADX), provider of electronic data interchange in language «XML», with the task of converting paper documents to suppliers Owens-Corning in a convenient electronic format.

Introduction of initiatives using electronic documentation contributed conducted by electronic auctions. Since 2004, all suppliers in case of a contract with Owens-Corning pledged to place orders for delivery in electronic form. And they had to because Owens-Corning buys goods at \$ 3 billion. Annually.

The task of the supplier enters the room of information about their products and services to large online catalogs, development of a powerful advertising campaign or campaigns to stimulate sales, building a reputation. Often this task involves the creation of an organized, easy-to-use web-site [5].

E-procurement systems allow you to work both with external directories and electronic trading platforms, and the internal database directory business.

Online procurement management system allows industrial and commercial enterprises to expand the range of suppliers and purchase goods at cheaper prices.

To improve the efficiency of business processes, and developing trends of optimization must involve external experts, as they have a fresh look at the problem and are independent in their assessments.

Automate the process of procurement is possible using: electronic application forms, the formalization of motion applications, as well as reporting.

Procurement management system allows the company to interact with the suppliers directly from your website. Using this system allows you to reduce costs for the purchase of 5–50%.

Procurement management system can significantly improve the productivity of managers of departments of supply. E-procurement systems allow you to work both with external directories and electronic trading platforms, and the internal database.

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**THEORETICAL ASPECTS OF CREDIT PORTFOLIO MANAGEMENT
IN A COMMERCIAL BANK****AKSANA KAPYLOVA, YULIYA SALAKHOVA****Polotsk state University, Belarus**

The concepts of "loan portfolio" and "credit risk" are examined. The theoretical analyses of existing methods of credit portfolio management is analyzed. The characteristic of the factors causing losses in the commercial Bank lending is done.

The term "the credit portfolio of a commercial Bank" is notable for its ambiguity and heterogeneity. From the beginning the main idea of the definition of "loan portfolio" was closely connected with the features associated with the presence of lending. We can say that the Bank's loan portfolio represents a certain set of Bank portfolios that are based on the Bank's activities in the financial sector.

In the economic literature and in practice there is no universally accepted interpretation of the category "credit portfolio of commercial banks". In the economic literature we can find the following definitions [1]:

- the credit portfolio is the result of the Bank's activity, which includes aggregate of all loans granted by the Bank for a certain period of time;
- the credit portfolio is the description of the structure and quality of loans, classified by certain criteria (a set of requirements of the Bank loan);
- loan portfolio – the totality of Bank assets in the form of loans, discounted bills, interbank loans, deposits and other requirements of a credit nature, classified into groups on the basis of certain criteria.

There are many different approaches, strategies, concepts for the implementation of management "credit portfolio" of the commercial Bank. From the point of view of G. Markovich, "the purpose of management of credit portfolio of commercial banks is to achieve an optimal condition of the Bank. The optimal condition of the Bank affects its liquidity and reliability in a given market". Therefore, any goal has to be achieved. From our point of view this goal can be achieved only when the concept of "credit portfolio quality" of a commercial Bank is regarded as a key one.

The term "loan portfolio quality", as well as the notion of the "loan portfolio" is ambiguous. On the one hand, we can understand it as a characteristic of the property loan portfolio. On the other hand, it can be viewed as the positive criteria by which we characterize the loan portfolio. But, perhaps the most successful definition of this concept was given by O. I. Lavrushin. He understood the quality of the loan portfolio as "a property of its structure, which has the ability to ensure a maximum level of return with acceptable level of credit risk and liquidity balance". From our point of view, Lavrushin's definition reveals the main idea of this concept and as a result we can conclude that the fundamental criteria characterizing the level of credit portfolio of the Bank, are the degree of credit risk, profitability and liquidity of a Bank. O. I. Lavrushin believed that "the basis of management "credit portfolio" is continuous evaluation of the quality of the loan portfolio and ongoing analysis".