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ORGANIZATION OF INVOLVEMENT IN THE PRODUCTION OF SECONDARY MATERIAL RESOURCES ON THE PRINCIPLES OF LOGISTICS

MARYIA NAVUMAVA, ANNA SAMOILOVA
Polotsk State University, Belarus

Availability of resources is a prerequisite for sustainable economic development and quality of life for present and future generations. Extensive growth of resource consumption (many of which are non-renewable) has already resulted in a certain dependence on raw materials of the economy of many subjects in the Republic of Belarus, and to the exacerbation of environmental problems associated with the impact on the environment as a result of raw material extraction, production and recycling of waste. Formation of Belarus as a technologically advanced country, integration into the world economy will be impossible in today's legal and economic area without finding ways of effective and environmentally sound management of natural and man-made resources. This problem can be solved by creating a low-waste closed cycle, and also through encouragement and technical support of complex use of secondary resources that are formed in the processes of production and consumption.

Waste generation is an inescapable process that inevitably accompanies human activity.

In the extraction of natural raw materials, in the manufacture of a product, and in its consumption waste production and household consumption are generated: packaging waste, worn out clothes and shoes, used batteries, galvanic cells and fluorescent lamps, as well as lost consumer properties of furniture, appliances and household equipment, decommissioned houses and industrial buildings, industrial equipment, motor vehicles, electrical and radio engineering, waste oil and processed fluids. A significant amount of waste is generated at wastewater treatment plants – both in manufacturing and in the utilities sector of the economy.

The problem of rational nature management includes protection against pollution of waste production and recycling of secondary material (SMR) and secondary energy resources (SER) [1]. The ideal would be to organize production so that across the state there were mainly SMR and SER, as the raw material would go only to replenish losses and the expansion of production.

One of the fundamental principles of modern design companies is greening technologies. It includes:

1. improvement of existing technological processes in terms of ecology issues;
2. creation of low-waste (waste-free) production;
3. cleaning of emissions, effluents, solid waste disposal.

The aim of this research is to broadly inform about economically and environmentally sound technologies for waste management, about the directions of the industry formation of the complex multilevel waste recycling, including the use of their raw materials and energy resources.

At present only 2% of raw materials is necessary for human products, all the rest turns into waste, some of which is toxic [1]. So now, when the danger of environmental catastrophe has increased, and the process of production began to include a new stage of disposal and recycling of production and consumption wastes on the basis of their reuse, it is possible to close the logistic chain and give rise to reverse logistics.

Reverse logistics – movement control system of waste generated in the production process, packaging or distribution, in order to increase the efficiency of environmental protection and optimization of the associated costs [2]. The object of reverse logistics is the reverse flow of secondary material resources which, after appropriate processing, are placed on the market of recycled materials and can be reused in the production process.

The use of secondary material resources is a significant factor in economy of material resources in the whole economy of a country.

The expansion of the scope of waste product use plays an important role to properly define current and capital expenditures for the waste and, therefore, their prices. Of great importance are the organizational issues, for example, establishment of the responsibility for the collection and processing of used industrial and consumer waste. These problems become particularly serious taking into account the fact that the secondary material resources are obtained in almost all spheres of human activity. The total volume of their formation, a year per capita, exceeds a ton [3].

Industry, where waste is produced, should coordinate its work on the collection, storage and processing of waste from other industries, which are interested in the recycling of this waste.

Given the need to find new material resources to solve the problems of improving ecological situation and the conditions dictated by external economic activity, the use of production and consumption waste should be one of the basic principles of the state industrial policy.

Currently, in the Republic of Belarus there are no businesses that recycle waste products, and use them to create a new product. Therefore, any domestic enterprises can apply various strategies of foreign companies.

For example, to offer customers the money back if they return the packaging made of glass, plastic and metal. When buying a product in such a package a small sum can be added to its price to return the package to the point of its production.

Another method of increasing the use of secondary resources is to ban burial of certain materials as waste, such waste may include waste oil, old batteries, tires and garden waste. The purpose of this method is to create a policy for proper disposal of banned products.

In Austria, collected and disposed of such waste as cooking oils. These wastes are used to produce biodiesel. Glycerol obtained as a by-product is used as biogas, or it is purified and sold as raw materials for the chemical, pharmaceutical and cosmetic industries.

In addition to the above mentioned, it is possible to introduce the principle of producer responsibility for manufactured products, that is, a manufacturer is responsible for the collection and disposal of produced products and regulates them, as the collected waste must be used (recycled and / or reused). It stimulates manufacturers to produce resource-saving products that are easier to recycle and contain no ecologically dangerous substances.

It is also considered appropriate if the renovation or expansion of existing ones, as well as the design of new businesses will provide for the development of measures on the use of BMPs. The refusal of consumers from the use of secondary energy resources at both the existing and planned facilities can be justified only by the expectation that confirms the ineffectiveness of economic or technical impossibility of using SMR.

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ACTIVITIES AND RECOMMENDATIONS FOR IMPROVING FINANCIAL MANAGEMENT SYSTEM OF COMMERCIAL BANK PROFITABILITY

EVGENIYA NAFRANOVICH, VALENTINA BOGATYREVA
Polotsk State University, Belarus

The profit of a commercial bank is an internal source of its development. Therefore, the profit management, to our mind, is an important part of bank management, the aim of which is to maximize profit at an acceptable level of risks and to provide the liquidity of balance.

The profit management of a bank is carried out through the system of management elements (blocks), which are closely related to one another.

We can distinguish the following basic elements of the profit management of a commercial bank:

- determination of bank branches involved in profit management process;
- planning of income, expenses and profit of a bank;
- application of assessment ways of profitability level of banking activities;
- determination of methods of current profit regulation (financial results).

The criterion of bank activity efficiency is the size of profitability that ensures a maximum profit rate while simultaneously implementing standards set by the National Bank of the Republic of Belarus. To increase the profitability of assets, in our opinion, banks should perform the following steps:

- increase the number of loans by reducing credit percentage;
- increase the proportion of bank`s own funds in the total amount of funds;
- reduce the ratio of own and borrowed funds.

However, the main factor of the increase in profitability indicators and bank profitability in general is the increase in bank equity, because:

- it is the cheapest source of receiving money by a bank;
- the change in the size of bank`s own funds influences the change of other analyzed factors;
- it is impossible to achieve a fundamental change in other indicators characterizing the financial performance of a bank without the increase of its own funds.

By carrying out these recommendations some difficulties may appear that are associated with the need to choose between the most profitable activities and measures that are necessary for the implementation of banking legislation standards.