в расчете валовой прибыли, позволит организациям формировать достоверный финансовый результат в конце каждого отчетного периода и получать объективную оценку финансового состояния и платежеспособности по бухгалтерскому балансу.

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ELECTRONIC MONEY AS A MEAN OF PAYMENT

ЭЛЕКТРОННЫЕ ДЕНЬГИ КАК СРЕДСТВО ПЛАТЕЖА

В статье изучены аспекты обращения электронных денег как отдельной формы, которая с недавних пор функционирует на денежном рынке и активно распространяется среди пользователей сети Интернет. Автор рассматривает механизм, особенности организации и функционирования электронных денег, а также устройства и приспособления, которые могут выступать накопителями информации, обслуживать электронный оборот. Также в статье затронут вопрос об отличии электронных денег от всех остальных разновидностей, а именно от обычных бумажных денежных знаков и депозитных денег на счетах в банке.

«Money has been transmogrified. It is no longer a thing, it is a system. Money is a network that comprises hundreds of thousands of computers of every type wired together in places as lofty as the Federal Reserve».

These words were said by Joel Kurtzman in his book «The Death of Money» in 1993. Right that year the phenomenon of electronic money was mentioned by the EU central banks and the results of their analysis were published under the aegis of the EMI in May 1994. In that report the central banks welcomed the development of electronic money products, as these could, in principle, improve efficiency in payment operations for all parties involved. Three years later in 1997 and early 1998 in order to deepen the 1994 analysis EU Payment Systems and Monetary Policy Sub-Committee, conducted a new study devoted to new forms of electronic money products. Publications from, and discussions taking place in, other forums, such as the European Commission, the G-10 Committee on Payment and Settlement Systems (CPSS) and a working party mandated by the G-10 deputies, have been taken into account. The results of this analysis, which was finalised just before the ECB was established, are reflected in an Opinion of the EMI Council on the issuance of electronic money which was published as an annex to the EMI Annual Report 1997.

Electronic money is broadly defined as an electronic store of monetary value on a technical device that may be widely used for making payments to undertakings other than the issuer without necessarily involving bank ac-

counts in the transaction, but acting as a prepaid bearer instrument. The 1994 Report focused its analysis on the multi-purpose prepaid card or «electronic purse» which was defined as a plastic card which contains real purchasing power, for which the customer has paid in advance (card-based products). A second form of electronic money products which employ specialised software on a personal computer, typically allowing the electronic value to be transferred via telecommunications networks, such as the Internet, has emerged since then (software-based products).

The main differences between card-based products and software-based products are certain aspects of the technical security features and the storage medium of the electronic money. However, there are also many similarities: in both cases the user has to pay in advance for the value stored as electronic money units, which can then be used for payment purposes. In the processor memories and during transfers between them, the electronic money is represented by an encrypted string of bits.

Moreover, many card-based products have the potential to be used not only for face-to-face payments but also for payments via telecommunications networks. Therefore, whenever electronic money is being transferred via such networks, the term «network money» can be used, regardless of the kind of product.

Electronic money differs from other existing forms of money in various ways. In comparison with cash, which uses only physical security features, electronic money products use cryptography to authenticate transactions and to protect the confidentiality and the integrity of data. Electronic money no longer needs to be physically exchanged like banknotes and coins, and thus can be more easily used for remote payments. In addition, unlike cash, in most schemes currently available, electronic money received by the beneficiary cannot be used again.

Stored-value products are generally prepaid payment instruments in which a record of funds owned by or available to the customer is stored on an electronic device in the customer's possession. The amount of stored «value» is decreased or increased, as appropriate, whenever the customer uses the device to make a purchase or other transaction, without necessarily involving a personal bank account. By contrast, «access» products typically involve a telephone or a standard personal computer, together with the appropriate software which allows customers to access their deposit accounts and to transfer the deposits therein via computer networks, such as the Internet or other telecommunications links.

The 1994 Report indicated the similarities, in economic terms, between sight deposits with the banking system, on the one hand, and value loaded on prepaid cards, on the other. Indeed, in both cases, the customer entrusts part of his/her belongings to an institution. Therefore, in many cases, electronic money comes into competition with traditional bank money, a situation which raises concern for the level playing-field. In the case of sight deposits, the available funds can be mobilised through various payment instruments, such as cheques, transfer orders, etc. In the case of electronic money, the available funds can only be mobilised with a specific

payment instrument, which is the storage medium representing the purchasing power. Whenever the issuer of electronic money is a credit institution, electronic money becomes, in economic terms, a sub-set of bank money, although there are obvious practical and technical differences. For example, traditional bank money is not often used to purchase goods and services of very low value, because the processing costs via payment instruments which make use of it would represent too high a share of the transaction costs; conversely, electronic money might not be used for high-value transactions because the specific risks generally associated with electronic money would make it unlikely that the amount loaded on a card or on a PC would be high enough to permit such transactions.

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РАЗВИТИЕ МЕТОДИК УЧЕТА НАДОЯ МОЛОКА В СИСТЕМЕ СТАТИСТИЧЕСКОЙ ОТЧЕТНОСТИ О СЕЛЬСКОХОЗЯЙСТВЕННОЙ ДЕЯТЕЛЬНОСТИ

Ежемесячно юридические лица, их обособленные подразделения, основным видом деятельности которых является сельскохозяйственное производство, а также крестьянские (фермерские) хозяйства, структурные подразделения при промышленных, транспортных, строительных и других организациях, занимающихся сельскохозяйственным производством (численность скота в пересчете на условное поголовье составляет 100 и более голов) и представляющих в органы статистики отчет формы 12-сх (животноводство) «Отчет о состоянии животноводства».

В разделе 1 «Производство и реализация продукции животноводства за отчетный период» по строке 180 указывается валовой надой молока. Согласно Указаниям по заполнению данного отчета, в строке 180 отражается общее количество молока, полученного в организации, количество надоенного молока и молозива, израсходованного на выпойку молодняка всех видов скота.

В органах государственной статистики при обработке первичной статистической информации, ее сводке и группировке автоматически рассчитывается показатель «средний удой молока от коровы» по следующей методике: данные строки 180 «Валовой надой молока» делят на данные строки 310 «Среднее поголовье коров молочного направления».

Согласно Указаний по заполнению отчета формы 12-сх (животноводство), данные по строке 310 определяются отношением суммы количества коров молочного направления на начало года и на конец каждого месяца, на количество дат.

Из вышеизложенного следует, что при расчете показателя «средний удой молока от коровы» в числителе указывается количество молока, полученного как от коров «молочного» направления, так и от коров-первотелок, находящихся на раздое, а в знаменателе — лишь коли-