

Weltbekannt ist auch belorussische Flachsproduktion. Nach Berechnungen ausländischer Marketingspezialisten bringt ein in den Flachsbaub investierter Dollar stolze vier Dollar bereits nach sechs Monaten. Ein solch schneller Return of investment ist in keiner anderen Branche bekannt.

Die meisten deutschen Unternehmen wickeln ihren Absatz in der Republik Belarus über Direktlieferungen oder über ortsansässige Vertriebspartner ab. Die größeren Unternehmen haben eigene Repräsentanzen eröffnet, die den Markt vor Ort analysieren, Kundennetze sowie eigene Vertriebsketten aufbauen. Dieses Vorgehen wird unter anderem von der Bayer AG, BASF AG, Bosch AG und Siemens AG praktiziert. Die belorussischen Partnerunternehmen erledigen alle Formalitäten im Zusammenhang mit den Lieferungen, besorgen die erforderlichen Zertifikate, Genehmigungen und Lizenzen und übernehmen die technische Garantie sowie Wartungsarbeiten.

Also, als strategisch günstig gelegenes Transitland zwischen der EU und Russland dürfte die Republik Belarus vor allem von den Beitrittsländern tendenziell steigende Lohnkosten profitieren. Nach der EU-Erweiterung könnte Belarus die Rolle Polens, der Tschechischen Republik und Ungarns als verlängerte «Werkbank» Westeuropas übernehmen. Hinzu kommt die günstige geopolitische Lage des Landes als Ost- West- Drehscheibe für die gesamte GUS-Region und den «Megazukunftsmarkt» Russland im Rahmen der Zweieunion, sowie des jungst vereindrateten gemeinsamen Wirtschaftsraums.

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CONSUMER COOPERATIVES AS AN ELEMENT OF GLOBAL ECONOMY ПОТРЕБИТЕЛЬСКИЕ КООПЕРАТИВЫ КАК ЭЛЕМЕНТ МИРОВОЙ ЭКОНОМИКИ

Международный кооперативный альянс является одной из крупнейших организаций, объединяющих около 250 национальных кооперативных организаций более 100 стран мира с общим количеством членов свыше 800 млн человек. Сами кооперативные организации мира приобретают все большую социальную и экономическую значимость, им уделяется все больше внимания со стороны правительственных структур, а кооперативное движение в целом становится более эффективным в решении проблем современного мира.

Consumer cooperatives are generally recognized to be the subject of market relations in Belarus and in the world practice of industrial activities division and cooperation.

Cooperatives exist in the same competitive environment as other companies. That is why they have to work efficiently and gain profit. The main principle and feature of cooperative movement is believed to be permanent care about its members. Management of cooperatives has to take constant care of the members' rights observance:

establish new ways of service; to observe the time of the general meetings; inform members of the cooperative about results and perspectives of its activity.

Consumer companies use different forms of economic relations for realization of commercial functions including joint-stock companies, united businesses, filials. Co-operative companies cannot be replaced by joint-stock companies. The principle of cooperative societies is «one member is one voice». The principle of joint-stock company is «the number of voices depends on the share package».

Cooperative organizations may create unions of any level and give them plenary power according to their needs. The superior union is the International Cooperative Alliance (ICA) founded in 1895. ICA is an independent association that unites, represents and serves interests of cooperatives all over the world. Nowadays ICA unites more than 230 national cooperative societies. It has a wide international recognition; it has been given consulting status «A» – a first category institute in the Economic and Social Council of OUN and some of its specialized establishments such as IOL, UNESCO, UNIDO, FAO. ICA has a development program directed on rendering assistance to cooperatives in different countries.

«Swedish model» of cooperative movement is called one of the most developed and efficient cooperative systems in the world practice. Studying the Swedish experience is actual because it shows common tendencies of countries' development with socially oriented economics, demonstrates ways how to survive in the cruel competition of the modern market.

Swedish cooperative societies work according to the Law about cooperative societies. Parliamentary group has been working on the cooperative movement problems in Swedish Parliament since 1976. Deputies of the Social Democrats were initiators of the parliamentary group creation.

Consumer cooperatives have a good reputation in Sweden. It's prestigious to be a member of the cooperatives and to take part in their work. Shareholders are interested economically in cooperatives' activity as dividends are added on their personal accounts after membership dues are paid.

Many goods are produced on specifications, which elaborate special subdivisions of cooperative societies. Such goods enter the market under cooperative trademark. Swiss cooperative union has three trademarks: «Signum» (used from 1995), «Anglo-mark» (from 1991), «Blue-White» (from 1979). Estonian, Finnish, British cooperative organizations use their own trademarks.

The centre of the world cooperative movement moved from Europe to Asia for amount of shareholders. Cooperative movement is believed to be advanced in Japan, South Korea and China. Economic spheres that are free from government and private ownership have been founded for cooperatives in India, Thailand and some other countries. But European cooperative organizations score the first place for value of economic activity and level of profits. Part of cooperative sector is 70 % of production output, and 69 % of workers are employed by cooperative societies in the European Union. European cooperatives work successfully in such spheres as house building, banking, crediting, fishery, tourism.

Our Belarusian consumer cooperative system faces a lot of problems. One can believe that it needs structural reconstruction. Therefore it is useful for Belarusian economists to study the experience of the cooperative in other countries.

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BELAGROPROMBANK: TRADITIONS OF THE FUTURE БЕЛАГРОПРОМБАНК: ТРАДИЦИИ БУДУЩЕГО

Одновременно с формированием суверенного белорусского государства было создано одно из крупнейших финансовых учреждений банковской системы нашей страны – ОАО «Белагропромбанк». Он образован 3 сентября 1991 г. и прошлой осенью отпраздновал 15-летний юбилей. Банк специализируется на обслуживании предприятий и организаций агропромышленного комплекса Республики Беларусь. На сегодняшний день ОАО «Белагропромбанк» формирует 38 % уставного фонда и 32 % собственного капитала банковской системы Республики Беларусь. Почти 30 % всех кредитов, предоставленных белорусскими банками отечественным субъектам хозяйствования, выдано филиалами и отделениями банка. По объему привлеченных средств населения Белагропромбанк занимает 2-е место среди банков Республики.

The largest financial institution of the country which specializes in servicing agricultural industry of Belarus is coeval with the sovereign Belarusian state. The Bank was founded on September 3, 1991 and marked its 15th anniversary last autumn. Created as a special financial institution to serve the agricultural industry, Belagroprombank has evolved into a full-service bank providing a complete range of services to its clientele.

The following figures amply illustrate the Bank's place in the national financial system: Belagroprombank accounts for 38 % of the aggregate authorized fund and 32 % of the net worth of the country's banking sector. Almost 30 % of banking loans earmarked for national economic agents have been issued by the Bank. In terms of household deposit investments, Belagroprombank comes second among the country's financial institutions. Judging by the statistical data, the agricultural industry has been growing fast lately: the agricultural and processing industries have been gaining momentum, modernization programs have been underway. The Bank has been actively involved in this process, as the majority of economic entities which make part to the agricultural industry are the clients of the Bank. These are agricultural organizations of various forms of ownership, farmers, companies providing technical support to agricultural producers, processing enterprises subordinate to the Ministry of Agriculture and the Belgospisheprom concern, a major Belarusian food producer, consumer cooperation organizations. Almost 60 % of loans, or over 1 billion US Dollars, are investment lendings. It's these investments that help the agricultural industry push reforms, revamp production and create necessary social conditions for