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**ПОВЫШЕНИЕ ЭФФЕКТИВНОСТИ ИНТЕГРИРОВАННОГО
УПРАВЛЕНИЯ НА ПРЕДПРИЯТИЯХ ЦЕНТРАЛЬНОЙ И
ВОСТОЧНОЙ ЕВРОПЫ**

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Монография посвящена отдельным проблемам интегрированного управления предприятиями различных отраслей, позволяющего системно рассматривать процессы управления производством, финансами, инновациями, персоналом, инвестициями, логистикой, маркетингом в их взаимосвязи и взаимозависимостях. Анализируются современные направления повышения эффективности и развития систем интегрированного управления, а также конкретные рекомендации по их реализации. Научные материалы подготовлены на английском, русском и немецком языках, что позволяет обеспечить доступ к ним представителей различных стран Европы.

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ПРЕДИСЛОВИЕ НАУЧНОГО РЕДАКТОРА

Интеграция систем различного характера, в том числе глобальных, промышленных, управленческих, информационных становится одним из ведущих направлений повышения эффективности функционирования таких объектов. В начале XXI-го века мы наблюдаем так называемую глобализацию мировой экономики, выражающуюся в слиянии и поглощении компаний и создании глобальных транснациональных экономических систем, объединённых по принципам интеграции отдельных производственных и информационно-управленческих подсистем. Впервые об интеграции как о масштабном явлении развития экономики заговорили в 80-х годах прошлого столетия, когда массовое производство персональных компьютеров, их миниатюризация дало возможность обеспечить целостный и системный подход к построению интегрированных компьютерных систем с охватом рабочих мест проектировщиков, конструкторов, технологов, управленцев. Стали появляться интегрированные автоматизированные системы управления САД/САМ, которые объединяли информационные процессы проектирования и изготовления промышленной продукции. Динамичное развитие этих интегрированных систем было позднее приторможено из-за сложности проблем интеграции и необходимости синтеза научных и экономических исследований в области управления, экономики, технологии и информатики.

Однако, тенденции развития современной экономики, широчайшая компьютеризация всех сфер человеческого бытия, глобализация политических, хозяйственных систем, экологические межсистемные проблемы привели к объективным процессам интеграции общественно-политических, экологических и иных объектов на принципиально новом уровне. Эти процессы в корне отличаются от распространенных в 20-м веке форм экономического сотрудничества, таких как кооперация, комбинирование, в том числе и на микроуровне отдельных хозяйствующих субъектов. И на предприятиях возникли процессы перестройки сложившихся структур и механизмов управления на принципах интеграции в новые экономические объекты подсистемы и механизмы. Следствием этого явилось развитие сравнительно новых экономических наук, таких как маркетинг, логистика и целых ветвей менеджмента: финансового, инвестиционного, инновационного, экологического. Учёные-экономисты всё в большей мере ощущают необходимость серьёзных контактов и далее взаимопроникновение основных положений отдельных экономических наук, отвечающей современным тенденциям глобализации и интеграции мировой экономики.

Представленная монография посвящена описанию результатов исследований в различных сферах экономических наук, в той или иной мере выходящих на проблемы их интеграции. Ученые факультета управления Ченстоховского технического университета (республика Польша) и экономического факультета Брестского государственного технического университета (республики Беларусь) в рамках междууниверситетского договора о научно-техническом сотрудничестве постоянно взаимодействуют в процессах исследования различных экономических явлений, в том числе и в направлении интеграции экономических объектов, процессов и функций. В монографии отражены первые результаты таких исследований, что отражает также и процессы интеграции научных работ и результатов.

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РАЗДЕЛ 1. ИНТЕГРИРОВАННЫЙ МЕНЕДЖМЕНТ

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ORGANIZATIONAL CONCEPTS OF THE POST-INDUSTRIAL ERA COMPANY IN THE CONTEXT OF GLOBALISATION

Summary In the face of global competition a corporation is subject to pressure resulting from globalisation processes. Global competition gives a dominant position to world-scale corporations whose strategies provide for the cultural and market diversity they deal with in their operation in order to obtain economic benefits and competitive advantage. Currently, the perspective of international competition is perceived as a natural phase of development of every business. For a dozen or so years, we have been observing in management practice some changes concerning the principles of operation of modern companies. These changes are, to a large extent, a result of globalization of the economy and rapid development of information technologies. Modern management must enable a company to flexibly react to a change of operational conditions, to focus its attention on important problems and be mobile and enterprising in making risky decisions.

Key words: Post-industrial era company, virtual organization, knowledge, capital, globalisation.

The globalisation of economy gives new meaning to traditional economic categories. It brings about the necessity to give new, innovative interpretation to the economic phenomena mankind has dealt with from its earliest days. The same applies to the phenomenon of competition in the modern globalised world. The purpose of the present discussion is to explain how the perception of competition has changed and this will be done through the analysis of the main problems connected with it, i.e.: what competition is nowadays, what affects its power and what its role in the globalisation processes that we face is.

The post-industrial era company thoroughly undergoes a change of form. One of its fundamental features that decide on its ability to generate added value and gain competitive superiority is its ability to generate "intelligent innovations".

Key factors for the success of such an organization, often called an "intelligent organization", are knowledge and intellectual capital making up its extra-balance capital.

The intellectual capital may be defined as the sum of knowledge possessed by the people who constitute the company community and their ability to use this knowledge to the benefit of the company¹. The non-material nature of this capital makes its identification difficult, but the difficulties may be limited through isolating its internal components, such as:

- Human capital, i.e. people permanently connected with the company and its mission, characterized by an ability to cooperate, creativity and proper qualifications, who are additionally integrated through motivation, competence and ability.
- Organizational capital, including innovational and developmental potential, internal structure and market position of the company along with its external connections.
- Social capital, consisting of interpersonal relations, cognitive capital and structural capital².
- Presently, in publications on management, increasingly more articles appear presenting modern, pro-effective organizational concepts of companies in the form of an intelligent organization,

¹ Jaki A. Kapitał intelektualny jako składnik przedsiębiorstwa, /in/: Zarządzanie wiedzą a procesy restrukturyzacji i rozwoju przedsiębiorstwa, [collective paper] edited by R. Borowiecki, Kraków 2000.

² Bratnicki M.: Spożyczenie na kapitał intelektualny z punktu widzenia wartości przedsiębiorstwa, /in/: Przedsiębiorstwo na rynku kapitalowym, [collective paper] edited by J. Duraj, Uniwersytet Łódzki, Łódź: Spala 1999, p.23

learning organization and virtual organization¹. Their common feature is the dominant role of intellectual capital and knowledge.

The learning organization can be regarded as an archetype, or an earlier stage of development of the intelligent organization. In the literature, we can find three different views on learning organizations. The first of these views assumes that the organization as a whole cannot learn, only its members learn. Knowledge of the organization is just the sum of knowledge of its members. If the members leave the organization, it loses the acquired knowledge. The second of the presented views assumes that the organization, as a team of people, can learn and store the knowledge that is acquired. According to this view, knowledge of the organization is something more than the knowledge of its members. That is why the departure of an employee diminishes the company knowledge to less than proportional a degree. However, supporters of the third view question the existence of the learning organization, regarding this concept as contradictory and meaningless².

For the purpose of this article it has been assumed that both the organization members and the organization itself can learn, create and store knowledge. According to the above assumption, the learning organization is an organization that supports learning of all its members (individual, team and organizational learning) and constantly evolves. Learning as a process leading to a modification of behaviour of individuals implies the existence of a memory that is capable of creating and storing consequences of previous actions, emotions and reactions. The learning of an organization is a process of improving its operation thanks to a higher knowledge of its employees and their deeper understanding of the principles and aims of the organization functioning. P. Senge claims that the heart of a learning organization is a change of the manner of thinking; "a transition from perceiving oneself as an entity separated from the world to unity with the world; from perceiving problems as created by somebody or something different to the perception that our actions create the problems that we experience"³.

A learning organization is an organization that utilizes knowledge. It is characterized by:

- Open information system consisting in stimulating direct communication, fast acquisition and processing of information, among others, thanks to a wide use of information techniques and technologies.
- Constructive confrontation based on the challenging of assumptions, values and actions, creation of information chaos, granting the right to experiment and make mistakes and therefore being conducive to taking risks.
- Collective learning enabling the use of many sources of knowledge, accumulation and dissemination of knowledge and its effective internalization, encouraging a gaining of knowledge and facilitating learning.
- Specific organizational culture directed towards treating information and knowledge as a common property, based on an openness of the organization members to new people and new concepts, their readiness for cooperation and sharing information in aspiration for obtaining better results by the organization⁴.

An intelligent organization should be treated as a higher form of the learning organization, which is a result of the implementation and fully mastered execution of organizational learning. It is the learning organization that has reached its perfect state. It has acquired the ability to generate and select information from its own experience and observation of the experience of others. At the same time, it

¹ Mikula B., Pietruszka-Ortyl A., Potocki A.: Zarządzanie przedsiębiorstwem XXI wieku. Difin Warszawa 2002.

² J. Niemczyk: Organizacja ucząca się. /in/: Zarządzanie przedsiębiorstwem przyszłości. Koncepcje, modele, metody. [collective paper] edited by K. Perechuda. Agencja Wydawnicza Placet, Warszawa 2000, p.77.

³ Senge P.M.: Piąta dyscyplina. Dom Wydawniczy ABC, Warszawa 1998, p.25.

⁴ J. Niemczyk: Organizacja... op.cit., p.80-81

is capable of transforming the information into professional knowledge and using it for effective realization of its goals.

A modern company increasingly more often functions in a network of various connections that are difficult to identify and the power of their influence on the economic activity of the organization is not known. It causes a fading away of boundaries between the company and its environment. Modern information technology favours a transformation of organizations into networks. Networks are, in fact, systems of mutual intra- and inter-organizational relations. An organization network structure appears to us as a set of communication points. Companies must adapt their structures to the nature of the environment that changes, creating a knowledge-based economy. In this situation, the role of services, investments in non-material factors and employment in "knowledge-absorptive" lines increases. Due to the non-material nature of the network structure connecting potentials of knowledge, companies take up the form of virtual generators of added value for the company members and subjects of the market environment.

The virtual company does not have many permanent features. As a result, at a given moment it may be perceived in various ways or even be invisible. That is why defining the virtual company is possible through taking into consideration the context of its operation.

K. Perechuda¹ defined the virtual organization as an organization that optimizes playing on non-material resources (know-how, intellectual capital, etc.). According to the information approach, the virtual organization is a company that executes a transaction via the Internet. The virtual organization is an artificial body based on individual key competences and integrating independent companies along the common chain of added value. It is a "temporary network of independent companies: suppliers, customers and even ex-competitors who are now connected by means of information technology in order to share abilities and the cost of access to new markets"².

The concept of the virtual company is based on the assumption that it is possible to create new value without involving employers and employees in this process. In this context, the virtual organization is identified with independent economic entities integrated by means of an information network. The internal structure of the virtual organization understood in this way is identical to the enterprise executed and external customers contact the company and purchase through electronic means³. So that future virtual companies could come into being and operate, information and organizational integration is necessary, encompassing three planes:

- Standardization of methods and techniques of creating resources in the electronic form
- Standardization and general regulation of gathering, resources exchange and data management
- Establishment of principles of interactive communication and mutual co dependence of cooperating entities⁴.

The virtual company is an element of so-called internet business and generates value thanks to its participation in the network of connections of various economic entities. The peculiar character of the operation of a company in the virtual form is a result of:

- Possibility of cost reduction
- Process quality optimization
- Reduction of the time of duration of economic processes

The virtual organization is the form of company that has a great potential for development.

¹ K. Perechuda: Organizacja wirtualna. Ossolineum Wrocław 1997.

² W. Davidow, M. Malone: The Virtual Corporation, Harper Business, New York 1999

³ P. Bula, J. Fudaliński: Przedsiębiorstwo i organizacja wirtualna jako przyszłościowy model działalności. SGH Warszawa 1999

⁴ Z. Kierzkowski: Synteza systemów komunikacyjno-informacyjnych organizacji wirtualnych; Instytut Edukacji Interaktywnej estakada.pl

Conducive to this will be the further dynamic development of information technologies. However, it is not entirely possible to replace direct interpersonal contact with virtual connections. The condition for the proper cooperation and building of confidence are, and will be, direct contacts, thanks to which it is possible to establish natural relations between the company members and entities in the environment. That is why, despite the radical changes, they will constitute an essential element of business in the future as well.

The presented organizational concepts of modern companies are an attempt to adapt to radical changes in the environmental conditions. Conducting their comparative analysis, it is possible to find some common features that differentiate them from the traditional organizational models, namely: leanness (in the sense of "slimming" as a result of outsourcing, lean production, lean management, divesting), flexibility, intelligence, cooperativeness (cooperating, not competing company)¹. In Table 1, a detailed review of basic differences between the management concepts characteristic to industrial and post-industrial era companies can be found.

Table 1: Differences between the management concepts of industrial and post-industrial era companies

Feature	Industrial era company	Post-industrial era company
Organizational forms	Permanent, structuralized	High changeability dynamics
Organization boundaries	Clear and distinct	Blurred
Organizational structure	Traditional, concentrated on company functions	Network of cooperatively connected self-governing entities, concentrated on processes
Culture	Conducive to avoiding uncertainty	High uncertainty tolerance
Strategy	Passive or reactive	
Authority relations	Stable, hierarchic, based on emotional aspects of the executive authority	Authority system instability
Employee dependence	High dependence from the superior	Significant autonomy backed up with professional knowledge
Interpersonal relationships	Stable, feeling of belonging	High mobility due to rotation, harmony in cooperation
Approach to uncertainty	Untypical events treated as threats	Untypical events treated as opportunities
Predominant communication	Vertical, formalized	Horizontal, informal
Participation in the group	Permanent	Temporary
Predominant type of personal identity	Group identity	Individual identity
Management	Function-guided	Process-guided

Source: author's research based on Mikula B., Pietruszka-Ortyl A., Potocki A.: *Zarządzanie przedsiębiorstwem...* op. cit., p.33-34

Generalizing the differences presented in Table 1, it is possible to point out the essential directions of changes in modern company management concepts:

- Concentration on key competences
- Frequent changes and differences in market behaviour
- Gathering non-material resources, their development and protection
- Looking for personal and competence reinforcements in cooperation with the environment.

An effective functioning of the post-industrial company is to a large degree determined by the use of technological changes that particularly concern biotechnology, genetics, material engineering and

¹ M. Romanowska: *Kształtowanie wartości firmy w oparciu o kapitał intelektualny /in/: System informacji strategicznej Wywiad gospodarczy a konkurencyjność przedsiębiorstwa. Difin, Warszawa 2001, p.306*

information technology. The basic sources of competitive superiority of these companies is the speed in making new products, big financial accumulation, use of global marketing, use of the high speed management methods, characterized by innovativeness, adaptability, flexibility and speed of operation¹. A meeting of such requirements can be guaranteed by companies using modern organizational concepts: those of learning, intelligent and virtual organization. In such organizations, an important role is played by "flattened" organizational structures, changed hierarchy systems and creating career models based on the idea of leadership.

In this day and age globalisation is the most dynamically developing phenomenon. It is difficult to define it in a univocal way due to its features such as multi-dimensionality, complexity and its multi-faceted and multi-levelled nature.² As a result, globalisation is analysed as a feature of other processes and subjects of analysis and consequently the analysis of the phenomenon is narrowed down to a limited area of observation.

The most general definition of globalisation may be to describe it as a process, which is created by phenomena or activities on a world scale.³ Regardless of the methodological basis presented which defines globalisation as the highest level of internationalisation of business operation or an entirely new phenomenon characteristic of the last 25 years, globalisation occurs in the six most important areas:

- finance,
- markets and strategies,
- technologies, research and development and know-how,
- culture and especially lifestyle and models of consumption,
- management and legal regulations,
- globalisation as a political standardisation of the world.⁴

From the point of view of the influence of globalisation on corporation management, and especially on the shape of its strategy, globalisation may be analysed in the following dimensions: global competition, mega concentration of property and capital, cooperation between corporations on a world scale, new innovative policy, management based on knowledge and intellectual capital as well as advanced information technologies. The above-mentioned dimensions of globalisation are complex processes characterised by endogenous dynamics. Moreover, the specified processes take place simultaneously and interact owing to which their influence on a corporation's strategy may be both stimulating and limited. It depends to a great extent on the perception of the phenomena taking place in the turbulent and discontinuous surroundings as well as the ability to create those phenomena in advance.

With respect to a corporation's strategy, globalisation means corporation management in a global environment. Such management is oriented towards world markets and is based on global production factors. Economic and civilisational development results in the obliteration of state boundaries for the flow of products, services, capital, people, information and ideas. This has led to the emergence of global competition, which brings new threats, but also makes it possible to gain competitive advantage and consequently, increase the value of a corporation.

¹ W.M. Gruzewski, I.K. Hajduk: Wpływ rozwoju technologii na przedsiębiorstwo przyszłości, /*inv*: Przedsiębiorstwo przyszłości, Difin, Warszawa 2001, p. 71.

² K. Zaorska: Ku globalizacji. PWN Warszawa 2000, pp. 14-21.

³ A.K. Sundram, J.S. Black: The International Business Environment. Text and Cases. Prentice-Hall, Englewood Cliffs 1995, p. 5

⁴ G. Gierszewska, B. Wawrzyniak: Globalizacja. Wyzwania dla zarządzania strategicznego. Poltext, Warszawa 2001, p. 20

THE PROBLEM OF SOLVENCY OF COMPANIES EXEMPLIFIED BY CHOSEN COUNTRIES OF CENTRAL AND EASTERN EUROPE

Summary: One of the most important factors that affect integrated company management is the financial potential possessed by a given business entity. In the article there are characterized crucial factors connected with a loss of company's liquidity, i.e. its insolvency, which may lead to bankruptcy. The article also characterizes the phenomenon of bankruptcy in the economies of Poland, Czech Republic and Hungary in the years 1998 – 2004.

Key words: management of finance, financial liquidity, solvency, bankruptcy

Introduction

Integrated management of finance in a company (...) can be treated as an overall concept, including the interconnected processes of operational, strategic and normative management. The management on particular levels varies according to the structure of functions (tasks), the level of complexity and management realization.

On the operational level management means the realization and control of activities performed in a company. Basic criteria of management on this level include financial potential (solvency) and the economic effectiveness of performed activities¹.

The following article is devoted to the problems which arise in the sphere of processes involved in operational management, particularly to the problems connected with the solvency (financial liquidity) of companies.

1. Characteristics of the crucial aspects of insolvency of companies

Every activity performed or, in other words, all the decision-making processes that take place in a company entail financial consequences.

In the process of company management a very important role is played by financial resources. "Firstly – cash allows to cover the liabilities due to material supplies, provision of services, etc., according to the conditions of mercantile credit, tax liabilities to the state budget, Social Insurance, employees, and others. Secondly – the receivables, as well as the stock of ready-to-sell products turn into cash with a certain delay. The delay is even larger in the case of products sold on credit. Thus, even though cash is a peculiar form of company's current assets it is, at the same time, the form in which the changeable character of all its aspects is mirrored"².

Management of finance, especially the special care taken by the managers about the processes characterized by short-term financial decisions, determines the functioning of a company on the market.

"The increasing importance of finance in managing a business entity is vitally connected with maintaining financial liquidity. As a result, within a short period of time the status of a company on the market depends not on the level of its production or the amount of profit made, but rather on its

¹ Błaik, P., Logistyka, PWE, Warszawa 2001, p. 126

² Bury A., Zarządzanie kapitałem obrotowym. [in:] Wypych, M. (ed.), Finanse przedsiębiorstwa z elementami zarządzania i analizy, ABSOLWENT, Łódź 2000, pp. 282-3

solvency"¹. Thus, financial liquidity, i.e. the capability of a company to pay its current liabilities, is the most important factor in evaluating its solvency.

The decrease or loss of financial liquidity causes, among others, the increase of financial costs; difficulties in getting a credit connected with the lack of trust on the side of banks and contractors; limitation, or complete discontinuance of giving mercantile credits to the clients (only cash transactions are performed), which negatively affects further cooperation with them, resulting in the loss of regular contractors and difficulties with finding new ones. All of the above mentioned factors affect negatively further operation of a company, causing the limitation of its presence on the market, decrease of its profitability and the loss of opportunities for its further development. Therefore, bankruptcy petition is often the consequence of losing financial liquidity.

According to D. Wędzki, after W. Grabczan, there can be differentiated three stages leading to the bankruptcy of a company which are tightly connected with insolvency:

- "the first stage begins with the increase of concern about cash on the side of a company's management board. The expenses connected with remuneration of employees, board costs and sales are reduced, as well as the expenditure on research and development. At the same time there is a tendency to decrease the amount of receivables by their stricter recovery and to prolong the period of discharging liabilities due to supplies of materials and provision of services;
- the second stage is characterized by very serious problems with solvency. Acquiring cash is becoming the main aim of the management board. The expenses are reduced to the indispensable minimum. The expenditure on investment is discontinued and the liabilities due to suppliers are no longer discharged. Ultimately, some of the capital assets are sold. The board is trying to acquire a new source of financing and restructure the already existing one;
- the third stage is close to the insolvency proper. Drastic decisions are taken, such as laying off employees, selling part of the company's estate or the whole plant. If these extreme measures do not help, the company goes bankrupt"².

In order to limit the risk of losing financial liquidity by a company, it is advisable to conduct on a regular basis the evaluation of its payment capability and the possibility of its loss. Recognition, in due time, of the symptoms of insolvency provides greater chances for undertaking proper measures in order to impede, or wholly eliminate, the undesirable processes taking place in a company, which may lead to bankruptcy.

In general, it can be concluded that the direct reason for bankruptcy of a company is its insolvency, but the original reasons for bankruptcy can be of a diversified character and depend on many factors, both internal and external.

The external factors are very important from the microeconomic viewpoint, since the company has direct influence on them, i.e. the managers can control them and in the case of oncoming danger can act to directly improve the worsening situation. As far as the external factors are concerned, they are independent of the company's managers, since they are shaped by the macroeconomic situation of the country. Every company has to adjust itself to the rules of market economy in order to survive and operate successfully. However, it is not always possible, especially in the case of small and medium-sized businesses whose further operating can be easily affected in the negative way by the smallest changes in the economic situation.

The acquaintance with, and careful observation of external and internal reasons and syndromes of a company's bankruptcy is of crucial importance to the managers of a company, since they can appear in any area of the company's operation, as well as in its environment.

¹ Pałczyńska-Gościński, R. Ocena płynności przedsiębiorstwa [in:] Jerzemska, M. (ed.), Analiza ekonomiczna w przedsiębiorstwie, PWE, Warszawa 2004, p. 35

² Wędzki, D. Strategia płynności finansowej przedsiębiorstwa, Olicyna Ekonomiczna, Kraków 2002, p. 35

The factors causing bankruptcy of companies are the subject of many studies. In the literature on the subject there can be found many analyses of the factors, sources and symptoms of a financial crisis or bankruptcy of a company.

Among the most important factors causing bankruptcy of companies there can be counted, among others, the increase of competition, high interest rates, lack of capital, lack of knowledge and skill in company management, and difficulties with vindication of receivables. Analyzing the above mentioned factors causing bankruptcy and interpreting them – beginning with the increase of competition – we can create a model of a crisis that may lead to bankruptcy of a company.

The increase of competition causes that the companies which do not possess, among others, an effective marketing strategy, which is often due to the insufficient knowledge and skill in the field of management, and do not possess the capital for modernization and innovation of their estate due to large costs of bank credits, begin to have difficulties with selling their products, which initiates a chain of unfavorable events, i.e. the decrease in number of orders for ready-made products and services, and consequently the decrease of turnover. The decrease in sales affects the level of profitability and financial liquidity. In the area of profitability there takes place the increase of costs and the decrease of operational income, followed by losses and excessive indebtedness. In the area of financial liquidity the decrease of income causes difficulties with settling liabilities; there take place blockages of payment, and consequently, the loss of financial liquidity and insolvency¹.

The complex treatment of the first syndromes of a company's bankruptcy is presented in Table 1.

Table 1. First syndromes of a company's bankruptcy

Characteristics of a syndrome	Events causing anxiety
1	2
Financial syndromes	<ul style="list-style-type: none"> - lower income from sales, - unfavorable relation between steady costs and the income, - variable costs grow and the management board no longer has control over them, - the company is unable to remunerate employees on time, - the company does not cover current liabilities to Income Revenue Office, Social Insurance Services and banks, - the company has outstanding payments to the suppliers to settle, - Social Insurance Services and Income Revenue Office mortgage company's estate, - banks increase the security of the credits they have given through additional pledges of registration and mortgaged estates, - loss of liquidity, - no system of cost budgeting, - no conception of cost management, - no controlling department
Bad management of receivables	<ul style="list-style-type: none"> - too liberal a policy concerning mercantile credit, - prolonged cycle of receivables recovery, - allowing for the existence of outstanding debts, - increase in the amount of irrecoverable or doubtful receivables, - recovery of some receivables ends up in a court of law (which results in contentious receivables), - reserves for contentious receivables affect the financial result, - no specialized recovery department in a company, finance managers are unable to control the number and amount of outstanding debts,

¹ Prusak, B., Uwanunkowania upadłości przedsiębiorstw [in:] Bławat, F. (ed.), Gospodarka Polski w okresie transformacji. Wydawnictwo Politechniki Gdańskiej, Gdańsk 2001, p. 85

1	2
	<ul style="list-style-type: none"> - lack of knowledge which receivers are the ones who do not pay, - incompetence of the management board in the area of negotiating at least partial recovery of receivables, - sale and rise of receivables in the case of contractors that have been unknown so far, - dependency on one key receiver of goods, - no diversification of contracts
Bad management of a company	<ul style="list-style-type: none"> - incompetence of the management board, - no conception of company management (lack of mission, strategy and goals), - serious erroneous investment undertakings (e.g. underestimated ones), - wrong decisions in wrong moments, - frequent changes in the management board, - bad corporate image of a company results in the loss of receivers or favorable sources of financing
Bad management of human resources	<ul style="list-style-type: none"> - excessive employment of new workers or excessive dismissal of specialists, - lack of skill in motivating key specialists to stay with the company, - lack of motivation system in a company, - no training courses for workers

Source: Kadryś, M. *Pierwsze syndromy upadku firmy*. INFOR, Prawo Przedsiębiorcy 22/2003, p. 14

The best source of evaluation and verification of a company's financial situation are financial reports. Thanks to them, frequent and regular analyzing of balance data allows for the direct identification of symptoms signaling the worsening situation of a company. The symptoms of bankruptcy that can be identified by analyzing financial reports include:

- occurrence of a loss,
- decrease in profit (especially business profit gross or net),
- decrease in profit on sale,
- considerably increasing necessity of finding external sources of financing (such as, among others, credits and loans),
- increase of liabilities to suppliers (including outstanding debts),
- delays in payment of taxes and insurance fees (in spite of penalty interest),
- limitation of payment of national insurance benefits or even employees' salaries,
- the increase of reserves, especially as far as the ready-to-sell products and the unfinished production are concerned (the companies whose operation is of seasonal character and those operating under the conditions of high inflation may be an exception here),
- problems with finishing the investments initiated,
- sale of some capital assets,
- negative cash flow from business activity (the companies that have just appeared on the market may be an exception here),
- positive cash flow from investing¹.

The above mentioned reasons for, and symptoms of bankruptcy are real dangers to a company. It ought to be remembered, as has already been stated, that the worsening financial situation of a company, which may lead to bankruptcy, is often a result of the mutual influence of many endogenous and exogenous factors.

¹ Załęska, M. *Identyfikacja ryzyka i upadłości przedsiębiorstwa i banku. Systemy wczesnego ostrzegania*. Difin, Warszawa 2002, pp. 22-3

2. Characteristics of the phenomenon of insolvency in Poland, Czech Republic and Hungary in the years 1998 – 2004

Bankruptcy of companies is tightly connected with the functioning of market economy. On the one hand, the phenomenon of bankruptcy is a positive factor, since it allows for elimination from the market economy the ineffective business entities and for productive allocation of the resources of the bankrupt entity to a prosperous entity. On the other hand, it may also happen that the companies which, in the course of their business dealings come across insolvent companies (i.e. debtors) begin to have financial difficulties themselves, which may lead to their own bankruptcy.

According to the studies conducted by Euler Hermes company on the phenomenon of bankruptcy all over the world, in the year 2004 "the considerable (-5%) decrease of the Euler Hermes Global Insolvency Index¹ was caused by a record, 4% boost in economy, propelled mainly by the USA and Japan. In the USA, where great domestic demand stimulated dynamic growth, the number of bankruptcies fell by 2%. The boom in Japanese economy, supported by strong industry, brought a 16% fall in the number of bankruptcies. In Europe, where the improvement of economic situation is rather insignificant, the number of bankruptcies remains high. The world economic growth was at its peak in 2004, and then came a noticeable slump caused by the growing prices of oil, the raising of interest rates in the USA and the growing price of Euro"².

The actual data concerning the bankruptcies of companies all over the world in the years 2005-2006 have not been published yet. However, it can be assumed on the basis of the prognoses developed by Euler Hermes that the slump in world economy expected to last towards the end of 2006 will aggravate the phenomenon of bankruptcy in Europe and Japan. However, even though there is supposed to be a growth in the number of bankruptcies throughout Europe, the prognoses say that the number of bankruptcies in Poland, Czech Republic and Hungary will remain the same³.

Data concerning the number of bankruptcies in Poland, Czech Republic and Hungary in the years 1998-2004 is presented in Table 2.

Table 2. The number of bankruptcies in Poland, Czech Republic and Hungary in the years 1998-2004

Year	1998	1999	2000	2001	2002	2003	2004
Poland							
Number of bankruptcies	864	1017	1289	1674	1863	1788	1025
Dynamics (%)	-	17,7	26,7	29,9	11,3	-4,0	-42,7
Czech Republic							
Number of bankruptcies	2022	2000	2491	2473	2155	1728	1600
Dynamics (%)	-	-1,1	24,6	-0,7	-12,9	-19,8	-7,4
Hungary							
Number of bankruptcies	4031	3391	4998	4795	6189	7693	8000
Dynamics (%)	-	3,4	19,9	17,9	5,0	24,3	4,0

Source: My own calculation based on Euler Hermes, *Bankructwa '04*, Manager Magazin 3/2005, pp. 79, 81

¹ In order to study the general risk of bankruptcy all over the world and limit the factors distorting the statistical data of bankruptcy in particular countries, Euler Hermes company developed a special indicator, i.e. Global Insolvency Index, where the absolute numbers were replaced by the change of the number of bankruptcies within a given period of time. The year 1997 was taken as a starting point (100%) and the countries were included in the overall statistics according to their share in the world GDP (judging by the current exchanges rates). Only those countries representing 80% of the world GDP were taken into account.

² Press information of 25th August 2005, issued by Euler Hermes Company, retrieved from www.eulerhermes.pl

³ *Ibidem* and Euler Hermes, *Bankructwa '04*, Manager Magazin 3/2005, p. 76

According to data shown in Table 2, the number of insolvent companies in Poland in the years 1998-2004 has been growing steadily. In the year 2003 there was a slight, 4% decrease of the number of insolvent companies in comparison with the year 2002. Furthermore, in the year 2004 as many as 1025 Polish companies went bankrupt, i.e. 42.7% less than the year before.

From the analysis of bankruptcies of Polish companies in the period from January to June 2005, when 400 companies went bankrupt, it may be concluded that the number of insolvencies went down in comparison with the same months in the years 2000-2004, when the number of insolvent companies amounted respectively to 437, 590, 630, 576 and 636¹.

The positive phenomenon of decreasing number of bankruptcies is the result of economic revival and Poland's accession to the European Union, which gave Polish entrepreneurs the opportunity to initiate business activity on new markets. Euler Hermes emphasizes the fact that such a considerable fall in the number of bankruptcies in 2004 was possible also because of the fact that the earlier economic standstill had removed the weakest companies from the market, and only those remained, which were able to adjust to the existing economic conditions. Some of those companies underwent serious restructuring and thus were ready to conduct business activities under much more difficult economic conditions than those which actually existed in 2004².

The favorable decrease in the number of insolvent companies can also be observed in Czech Republic. Analyzing the bankruptcies of Czech companies in the years 1998-2004 as shown in Table 2, we arrive at the conclusion that the systematic decrease in the number of insolvencies began in 2001. Analyzing data for the year 2004, we can observe a fall of nearly 36% in the number of bankruptcies in comparison with the year 2000, and a fall of 7.4% in comparison with the year 2003.

For the decreasing number of bankruptcies in Czech Republic the increase of investment and consumer expenditure are to be held responsible, since the two factors provided a solid basis for the economic growth³.

Out of the three countries of Central Europe taken into consideration, the least favorable situation concerning insolvencies can be observed in Hungary. In the period accounted for, i.e. the years 1998-2004, the number of bankrupt companies was growing (see Table 2). In comparison with 1998, in 2004 the number of insolvent Hungarian companies doubled. The dynamics of insolvencies was growing in 2002 in comparison with 2001 and amounted to 5%. It was also growing in 2004 in comparison with 2003, and amounted to 4%.

The persistently growing dynamics of insolvencies in Hungary was seemingly paradoxical since at the same time the economic growth of the country was very steady. After a year of membership in the European Union, Hungarian economic growth went up by 4% in 2004, mainly due to export and investments. In utmost probability, the reason for the persistently growing number of insolvencies in Hungary was a large number of newly set up companies, for whom to remain on the market during the initial period of their business activities was particularly difficult, thus they were often threatened by insolvency.⁴

As can be observed on the basis of comparative analysis of the phenomenon of bankruptcy in the years 1998-2004, out of the three countries considered, i.e. Czech Republic, Hungary and Poland, the most favorable situation exists in Poland.

Comparing the situation in Polish economy (see Table 2) with that of Hungary and Czech Republic, we may observe that in 2004 in Hungary there were eight times more bankruptcies than in Poland,

¹ Press information of 25th August 2005, issued by Euler Hermes, retrieved from www.eulerhermes.pl

² Euler Hermes, Bankructwa '04... , p. 79

³ Press information of 25th August 2005, retrieved from www.eulerhermes.pl and Euler Hermes, Bankructwa '04... , p.91

⁴ Press information of 25th August 2005, issued by Euler Hermes, retrieved from www.eulerhermes.pl, and Euler Hermes, Bankructwa '04 , p. 91

while in the same year in Czech Republic 1600 companies went bankrupt. Even though there was a considerable decrease in the number of bankrupt companies in 2004 in Czech Republic, the situation in Poland, a five times bigger country, was still better with just 1025 bankruptcies.

Conclusions

As has already been stated, the phenomenon of bankruptcy is a common element of functioning of the market economy.

Early identification of the financial crisis is important not only for the company itself, but also for the business entities cooperating with it, since it provides an opportunity for limiting the costs connected with its supposed bankruptcy. Therefore, in order to limit the risk of a company going bankrupt, it is advisable to frequently control its solvency and estimate the probability of its loss. Recognition, in due time, of the symptoms of worsening financial situation provides greater chances for undertaking necessary measures that will deter or wholly eliminate the undesirable processes leading to insolvency.

"21st century is an era of fast communication resulting in prompt decision making, access to information and opportunity for data processing. (...)".¹ Thus the development of information technology, especially data processing systems, allows for an implementation of very complicated mathematical and statistical methods, such as discrimination analysis or artificial neural networks, with the help of which it is possible to create very good systems of early warning against bankruptcy.

The analysis of the phenomenon of insolvency in Poland, Czech Republic and Hungary shows that, as far as the decreasing number of bankruptcies is concerned, the situation in Poland is the best (see Table 2).

Furthermore, Poland not only turned out to be the leader of the region in 2004, but also, according to the analysis of the bankruptcy rate all over the world, it was featured on the third place, after Finland and Japan, as a country where the rate of bankruptcies went down the fastest².

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¹ Urbańska, J., *Procesy prywatyzacji przedsiębiorstw a rozwój przedsiębiorczości*, [in:] Czachorowska, A., Kościelniak, H. (eds.) *Ekonomiczne i pozaeconomiczne determinanty rozwoju*, Wydawnictwo Wydziału Zarządzania Politechniki Częstochowskiej, Częstochowa 2003, p. 173

² Euler Hermes, *Bankrutwa '04...*, p. 79

PUBLIC AID IN MANAGEMENT OF RESTRUCTURING PROCESS IN STEEL INDUSTRY

Extract: Restructuring of steel industry is a very significant process due to the fact that its role in the economy is very important. This process is also very difficult because it requires major capital expenditures. Since it is very hard for an individual company to bear the costs of restructuring, it is very important that the state should support the whole process with public aid.

Key words: public aid, restructuring, steel industry

In economies of many countries the rule of free competition is based on anti-monopoly and unfair competition legal regulations which are set for entrepreneurs. Public aid, in spite of the fact that it has an influence on competition, does not concern activities of entrepreneurs. The body which disturbs or may disturb the competition by granting the public aid is always the public authority which has the public resources at its disposal. This is why all legal regulations concerning public aid are very important. It might be said that they are a form of self-restriction of the state in spending the public resources for subjects of corporal law. Existence of such restrictions concerning the granting of public aid is a proof of maturity of legislative body because it constitutes a legal barrier for state intervention in the free market.[6]

Basic economic grounds for granting of public aid are so called 'market imperfections', i.e. the situations in which market mechanisms are not able to influence optimally the behaviour of market participants.[7]

1. Public aid for steel industry in European Union

The Treaty which set up the European Coal and Steel Community (ECSC) in 1951, according to article 4(c), forbade granting any public aid for steel industry. In spite of this, the Community allowed in various periods certain forms of subsidizing of steel industry on the basis of article 95 of the ECSC Treaty. This article authorised the European Commission to take relevant decisions or recommendations in all cases which were not stipulated in the Treaty with approval of the Council and after opinion of Consulting Committee.[8]

Major support from Union countries for steel industry took place in first half of the eighties. Deep crisis in steel sector was a result of fuel crisis as well as structural changes in Western economies which decreased demand for steel products. This key sector of Member States was threatened by the crisis to such a degree that hundreds of thousands of people faced the unemployment spectre and it might have been followed by the unprecedented economic crisis.

The Communities recognized that steel sector would not be able to carry out a radical restructuring resulting in decrease of production capacities and increase of competitiveness basing only on its own resources. In this situation Member States prepared themselves for granting major government subsidies for enterprises in steel sector. These major subsidies in steel industry in some of the Union countries made the freedom of common market, set earlier by ECSC Treaty, become questionable.

The Community found itself in the situation where disapproval for high level of subsidies required reduction through implementation of effective control mechanism. As a result, new regulations were set up in 1980 which described specific sector rules for granting the public aid in steel sector. These regulations, known as Steel Aid Code, were then changed several times in 1981, 1985, 1989, 1991 and 1996.

Elaboration and implementation of these solutions was possible thanks to political will of governments and awareness about the role of steel industry in economies of Member States.

In European Union countries the restructuring process of steel industry was very important for governments, which treated state steelworks as a tool in realization of their own economic projects. This situation took place in the sixties and seventies, when major economic growth was driven by high capital investments in steel sector. Many of them were financed from state budget whereas its reasons were based partially on national ambitions.

European steel industry used the public aid in the course of restructuring process and without it its present condition would be different. This aid was based on industrial, commercial, social and regional cases of aid which was specific for each country and government.[2]

2. Public aid for steel industry in Poland

Before the above mentioned Act came into force any public aid for steel industry, as well as for other sectors, was granted on the basis of several acts and decrees referring to obligations of economic bodies to the State as well as on the basis of immediate decisions referring to particular cases of aid (for example the resolution of Board of Ministers concerning credit guarantees for major steelworks).

Since the steel sector was treated in European Union as especially sensitive, any public aid for steel industry in Poland was subject to many limitations according to ECSC regulations. Conditions for public aid for Polish steel industry are included in Protocol No. 2.[9]. It says that no public aid is advisable in any form except for cases mentioned in ECSC Treaty because it could have a negative influence on trade relation between Poland and Communities.

Protocol No. 2 states that restructuring aid for Polish steel industry depends on reduction of production capacities. It was a major difficulty for support of restructuring process from state resources. This fact was more restrictive than regulations in the Union in the period of restructuring of its steel industry. It was also more restrictive than temporary regulations negotiated by Spain, Greece or Portugal in their accession treaties.

Grace period for public aid ended in 1996 (according to the Treaty it started on 1st January 1992). In November 1996 Poland put forward a proposal to European Commission to prolong this period till end of 1999. In July 1997 EC proposed an aid in the amount of 10 million ECU for employment restructuring but the grace period was not prolonged. This is why, during pre-accession negotiations, the period for granting the public aid was agreed for 1997 – 2006.

According to the Protocol No. 8[10] of Accession Treaty public aid could be granted to eleven steelworks: four steelworks from PHS S.A. (Huta T.Senzimir in Cracow, Huta Katowice in Dąbrowa Górnicza, Huta Florian in Świętochłowice and Huta Cedler in Sosnowiec) as well as steelworks: Andrzej in Zawadzkie, Bankowa in Dąbrowa Górnicza, Batory in Chorzów, Buczek in Sosnowiec, L.W. in Warsaw, Łabędy in Gliwice and Pokój in Ruda Śląska. Volume of production capacities must be reduced by 901 thousand tonnes (i.e. by almost 10%) as compensation for public aid (3 387 million PLN in the period 1997 – 2003), which is to be granted to steelworks for restructuring and achieving the profitability of the sector. Since 1997 to 2006 the total reduction of production capacities of Polish steel sector will amount 1 231 thousand tonnes of finished products.

Conditions of restructuring of Polish steel industry which were accepted by Poland were the result of hard negotiations with European Commission. The EC put a great pressure to negotiate the restructuring programme that would be in line with current and future European industrial policy for this sector.

3. Value and appropriation of public aid for restructuring of Polish steel industry in 1992 - 2003

Total amount of public aid for Polish steel industry in 1992 – 2003 can be assessed at the level of more than 3 530 671 thousand EDN.¹

More than 30% of its value was spent in 1992-1997. In this period steelworks used many forms of budget subsidies (table 1).

Table 1. Public aid for Polish steel industry in 1992-1997 (000's PLN)²

FORM OF PUBLIC AID	VALUE OF PUBLIC AID
1	2
Budget subsidy for restructuring of debts against ZUS	24 568
Allowances in payments of tax profit to budget	19 444
Allowances in payment of dividends	31 066
Investment allowances in income tax	213 997
Reduction of debts against budget as a result of taxes cancelled on the basis of the Decree of Minister of Finance dd. 4.03.1994	4 875
Reduction of debts against budget as a result of the Decree of Minister of Finance dd. 20.05.1996	15 024
Guarantees of State Treasury for credit payments	743 888
Allowances resulting from Tax Code	13
Aid from Work Fund	2 323
Allowances in payments for PFRON	4 710
Total	1 059 908

Source: Basic programme of restructuring for Polish steel industry, Ministry of Economy, Warsaw, June 1998.

70,47% of total amount of public aid in 1992-1997 was in form of credit guarantees of State Treasury whereas 20,2% - investment abatements in income tax.

Guarantees for investment credits were granted to the following steelworks:

- Huta Baildon 154 809 000 PLN
- Huta Katowice 155 936 000 PLN
- Huta Ostrowiec 136 942 000 PLN
- Huta im. T. Sendzimira 289 324 000 PLN
- Zakład Hutniczy Stalowa Wola Sp. z o.o. 6 877 000 PLN

The following commitments of steelworks were paid from resources of State budget in virtue of granted guarantees and loans:[5]

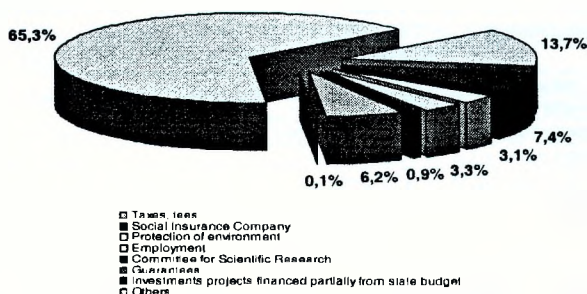
- 1) as a part of foreign guarantees, Huta Katowice paid its commitments in 2001 and 2002 in the amount of 67 875 594 PLN
- 2) as a part of domestic guarantees the following commitments were paid:
 - Huta Sendzimira (2003) in the amount of 6 391 635 PLN,
 - Huta Baildon (2000) in the amount of 113 450 806 PLN,
 - Huta Ostrowiec (2003) in the amount of 72 591 830 PLN.

¹ EDN – amount of aid granted to an entrepreneur if he or she had received an aid in form of subsidy, after income tax is deducted, expressed in centimal place (Decree of Board of Ministers dd. 15 October 2002 concerning calculation of public aid value granted in various forms)

² Presented data are partial and apply to sixteen steelworks

State Treasury suffered especially from requirement of the grantor of credit for Huta Baildon (which was covered by 60% state guarantee) to repay it immediately. Because the above mentioned credits were paid from state resources, these companies became debtors to State Treasury.

State subsidies for Polish steelworks in consecutive period are assessed at 2 470 763 461 EDN¹. State aid was appropriated as shown in drawing 1.



Drawing 1. Percentage share of public aid appropriation for chosen steelworks in 1997 - 2003

Source: Own summary on the basis of business plans of chosen steelworks, UOKIK materials and Decision of Commission dd. 05.07.2005 concerning state aid for Huta Częstochowa S.A.

Public aid in form of remissions, instalments agreements and deferment of taxes was granted by Offices, Treasury Offices, Municipal Offices and particular Presidents of Towns in order to improve financial standing of beneficiaries of public aid. Major aid in form of remission of outstanding taxes was granted to Huta Katowice S.A. in 2003.

Generally, in the analysed period the amount of tax remissions was at level of 121 674 thousand EDN whereas almost 9 million EDN was spread into instalments and aid in form of deferred payment amounted almost 268 623 thousand EDN.

The aid granted by Zakład Ubezpieczeń Społecznych (Social Insurance Office) was temporary and similar. Payments spread into instalments amounted 149 571 841 EDN, remissions of outstanding payments amounted almost 60 200 thousand EDN and deferred payments – more than 3,7 million EDN.

In case of public aid granted for protection of environment, almost 90% was in form of deferred payments, penalties and loans as well as prolonged period for credit payments. More than 5,8 million EDN were preferential ecological loan granted by Narodowy Fundusz Ochrony Środowiska i Gospodarki Wodnej (National Fund for Protection of Environment and Water Management) and Wojewódzkie Fundusze Ochrony Środowiska i Gospodarki Wodnej (Regional Funds for Protection of Environment and Water Management). According to recommendations of European Commission, the aid in form of preferential credits could be granted for investments which would result in better protection of environment in cases where permissible standards were significantly exceeded. Other forms of aid for protection of environment are: subsidies from Municipal Offices (85 663 EDN) and deferred payments, penalties and loans (almost 4 373 thousand EDN)

Support of steelworks policy concerning human resources cost more than 98 381 thousand EDN. Major item among total aid constituted Hutniczy Pakiet Socjalny (Steelwork social agreement). Beneficiaries of this agreement were granted 63 229 356 EDN of public aid.

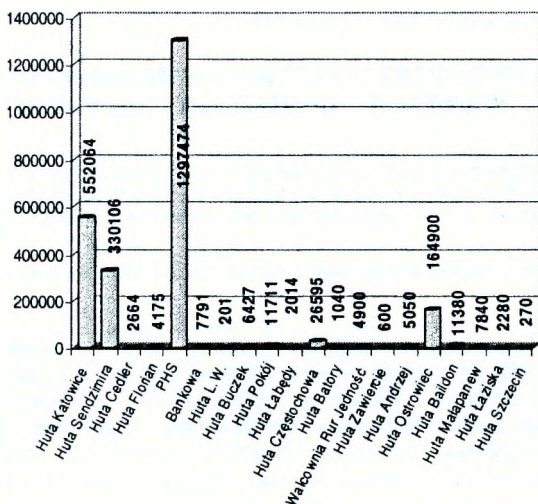
Significant support for employment was also granted to Polish steelworks from Fundusz Gwarantowanych Świadczeń Pracowniczych (Fund of Guaranteed Employees Considerations) – almost 15 114 thousand EDN and from Państwowy Fundusz Rehabilitacji Osób Niepełnosprawnych (State Fund for Rehabilitation of Disabled Workers) – more than 13 900 thousand EDN.

Public aid in form of guarantees was granted in 2003 and almost its total value constituted the guarantee for bridge credit granted to Huta L.W. Sp. z o.o. (177 056 thousand EDN).

Direct support for investment projects from state budget constituted only 0,075% of total public aid granted to analysed companies in 1997 – 2003.

Major part of the public aid, more than 65%, took place in 2002 – 2003 in form of conversion of debts into shares.

Comparison of public aid granted to particular companies shows (drawing no. 2) that major part of it – almost 50% in 1997-2003, was granted to PHS. Other significant beneficiaries of public aid in this period were also the following steelworks: Katowice S.A. (215), Sendzimir S.A. (12,5%), L.W. Sp. z o.o. (7,6%) and Ostrowiec S.A. (6,2%).



Drawing 2. Value of public aid granted to steelworks in 1997-2003 (000's EDN)

Source: Own summary on the basis of business plans of chosen steelworks, UOKiK materials and Decision of Commission dd. 05.07.2005 concerning state aid for Huta Częstochowa S.A.

Public aid for Polish steel sector constituted a major support for its restructuring process in spite of the fact that its value was much lower when compared to resources granted to European companies for the same purpose. Major part of the aid was appropriated for restructuring of financial standing of the companies, less was granted for employment restructuring and research and development. Support for investment projects was rather of small value.

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ПРИНЦИПЫ ОРГАНИЗАЦИОННОГО И ИНФОРМАЦИОННОГО ПОСТРОЕНИЯ МОБИЛЬНЫХ СТРОИТЕЛЬНЫХ ПРЕДПРИЯТИЙ

Abstract: The paper emphasises on the competitive ability of Belarusian construction firms on the international market through development of their mobility. The essence of mobility and reasons for its development are given. Possible ways of organisational structuring of mobile construction firms and development of mobility's informational potential are discussed.

Keywords: mobility, organisational and technological factors, potential, database, parameters, construction firms, exports.

Инвестиционно-строительный комплекс является одной из приоритетных отраслей народного хозяйства, что требует от него особенно быстрых и кардинальных изменений. Происходящее в Беларуси увеличение государственных ассигнований на капитальное строительство позволяет строительным предприятиям существенно загрузить основные фонды, однако проблемы повышения качества строительства, конкурентоспособности, инновационной активности остаются открытыми. Возможность выхода на рынки строительных услуг других регионов для большинства организаций остается лишь долгосрочной целью.

О чем свидетельствует динамика экспорта строительных услуг Республики Беларусь (рис. 1).

В период с 1997 по 2003 г.г. экспорт снизился со 103,7 млн. долларов США до 55,1 млн. дол., что составляет соответственно 11,3% и 4,2% в общем объеме экспорта услуг. Необходимо обратить внимание на то, что более 90% экспорта приходится на рынок стран СНГ. Строительные рынки стран Центральной и Восточной Европы остаются для Республики Беларусь практически несвоенными. Это объясняется во многом недостаточно развитыми свойствами строительных предприятий: адаптивности, гибкости, мобильности.

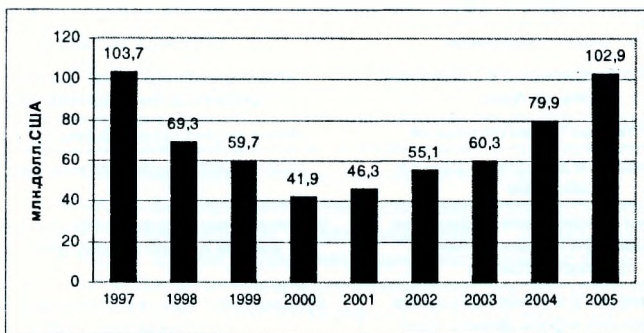


Рис. 1 Динамика экспорта строительных услуг Республики Беларусь

В этих условиях решающими условиями вовлечения строительных предприятий во внешнеэкономическую деятельность становится развитие этих свойств, способности быстро осваивать организационно-технологические и другие изменения во внешней среде. Это обеспечит выход предприятий на новые региональные рынки строительных услуг, предоставит дополнительные возможности для использования накопленного в конце 20-го века производственного потенциала отрасли.

В качестве эффективного средства конкуренции, требующего исследования в современных рыночных условиях, можно выделить мобильность. Она весьма тесно связана с организационно-технологической надежностью инвестиционно-строительного процесса и зависит во многом от возникновения случайных «сбоев» в производстве строительно-монтажных работ, ликвидация которых практически всегда происходит за счет мобильных свойств. Среди причин таких сбоев можно выделить:

- организационно-технологические (отсутствие или неисправность транспортных средств, сбои в системе логистики строительства, непредвиденные работы, устранение брака, коммуникационные сбои);
- технико-организационные (неисправности строительной техники, выход из строя инженерных коммуникаций, нарушение правил технической эксплуатации, отклонение от технологических циклов, отсутствие распоряжений технического руководства);
- организационно-социальные (отсутствие рабочих требуемой квалификации, нарушение технологической дисциплины, невыполнение заданий, природно-климатическое воздействие).

Такая систематизация позволяет выявить факторы технологии и организации строительства, приводящие к необходимости повышения мобильности строительных предприятий. Теоретически ясно, что развитие мобильности зависит от ресурсного состояния предприятия - его основных фондов и трудового потенциала, а также от факторов организационно-технологического состояния строительного производства. Все это требует определенных мер по реконструкции структуры, форм и методов производственно-хозяйственной деятельности. В процессе реформирования должно быть создано предприятие, обладающее свойствами мобильной производственно-хозяйственной системы, т. е. способной к передислокации и функционированию с определенной интенсивностью в заданном районе строительства.

Современные мобильные строительные предприятия, успешно функционирующие на мировом рынке строительных услуг, обладают рядом качественных характеристик (табл. 1):

Табл.1 Сравнительный анализ стационарных и мобильных строительных систем

Стационарные предприятия	Мобильные предприятия
Эффективно функционируют в относительно стабильной среде	Эффективно функционируют в относительно динамичной, инновационной среде
Имеют типовые формы организации	Имеют индивидуальные формы организации
Делают акцент на дисциплинированность работников	Делают акцент на индивидуальность работников
Формируют производственные фонды, не обладающие высоким уровнем транспортабельности	Формируют производственные фонды, обладающие высоким уровнем транспортабельности
Функционируют в ограниченной рамках своего региона информационной среде	Функционируют только в условиях неограниченного информационного обмена

Необходимость обеспечения высокой степени мобильности вытекает не только из необходимости поиска рынка сбыта услуг, но и из сущности строительного производства, в частности:

- особенностей строительной продукции, которая во всех случаях неподвижна, используется там, где создается. Все составляющие производства должны быть доставлены на место производства продукта;
- подвижности технических систем;
- изменяемости состава трудовых ресурсов на объекте;
- неопределенности местных условий региона, требующей постоянных изменений параметров функционирования системы;
- колебаний инвестиционной активности, как в региональном, так и в отраслевом аспектах.

Выявленные характеристики позволяют сделать вывод о том, что эффективность строительного производства на современном этапе находится во взаимосвязи с обеспечением мобильности системы. Тем более, в настоящий момент география рынков строительных услуг значительно расширилась и появились возможности для диверсификации предприятий на новых рынках.

Строительное предприятие в условиях мобильности подвергается воздействию различных факторов, которые оказывают как положительное, так и отрицательное влияние на технико-экономические показатели.

Отрицательное влияние обусловлено вероятностным характером их возникновения. Положительное влияние обеспечивается соответствием организационно-технических параметров строительных предприятий параметрам функционирования в рассматриваемом регионе.

Учет и анализ условий, способных оказать воздействие на установление эффективного уровня мобильности строительного предприятия, основаны на решении следующих задач:

- выявление условий;
- оценка их значимости или характера влияния на свойство мобильности;
- определение возможного времени отказов в работе мобильного строительного предприятия под воздействием каждого из них;
- выработка мероприятий по снижению их отрицательного влияния на свойство мобильности.

Расчет организационно-технологических параметров мобильности является одной из составляющих, с помощью которой можно будет описать то состояние строительного предприятия, которое позволит достичь основной цели - получение прибыли от возведения или

обновления объектов с нормативной продолжительностью, обеспечение их ввода в эксплуатацию в заданном районе обслуживания.

В настоящее время для строительных предприятий влияние условий региона на успех функционирования имеет определяющий характер. Ведь мобильное предприятие должно быть способно к непрерывным перемещениям и к максимальной адаптации. Порой степень этой адаптации такова, что делает невозможным функционирование строительного предприятия в этом регионе, т. е. нецелесообразным перемещение всех элементов.

Однако при анализе и формировании мобильности предприятия необходимо также учесть ряд региональных условий, который может существенно снизить производственный потенциал. Это факторы, влияние которых невозможно запланировать с точностью, например, климатические условия. Они могут проявляться в отклонениях температур воздуха, стихийных бедствиях, выпадении осадков. Это может привести к несоблюдению сроков строительства, к дополнительным ресурсным затратам. На возможность функционирования в выбранном регионе влияют факторы, которые позволяют оценить уровень конкурентных преимуществ мобильного строительного предприятия с региональными предприятиями. Это возможность использования в своей работе исторически сложившихся традиций в архитектуре, применяемых материалах, уровень развития НТП в регионе.

Особое значение в современной экономической среде необходимо уделить таким факторам как стандарты качества и экологические требования. Степень соответствия мобильного строительного предприятия этим требованиям, выраженная при помощи показателя уровня загрязнения окружающей среды, коэффициента ресурсосбережения, коэффициента объема продукции, сертифицированной по экологическим параметрам, и является составляющей уровня подготовленности строительного предприятия к эффективному перемещению. Расширяющийся с каждым годом Европейский Союз становится как рынок практически недостижимым, а внедрение низкими темпами строительными организациями Республики Беларусь системы качества ИСО-9000, ведет к потере рынков Польши, Чехии, Венгрии, республик Прибалтики.

Социальные условия затрагивают подготовленность кадров предприятия. Но речь идет не столько о географической мобильности, а о профессиональной мобильности. Строительные предприятия, в которых профессиональная мобильность рабочей силы высока, могут быстро развиваться, не испытывая продолжительных экономических катаклизмов, тогда как в более неподвижных возможны серьезные задержки и отставания. Социальные условия определяют возможные сроки и дальность перемещения бригад, могут вызвать в связи с этим потери рабочего времени, отказы строительного потока. В группу социальных условий, обеспечивающих мобильность, входят:

- социально-производственные (квалификация работников, условия труда, организация труда, возможность совмещения специальностей, желание работать по мобильной схеме);
- социально-экономические (система стимулирования труда, система показателей целевой ориентации деятельности).

Условия и степень мобильности трудовых коллективов напрямую обеспечивают определенный уровень качества выполнения работ, затрат, производительности. Это может быть обусловлено частой сменяемостью работников на объекте. Передислокация работников с низкой степенью мобильности из региона обслуживания в район постоянной дислокации и их замена увеличивает издержки строительного предприятия, приводит к раскомплектации уже сработавшихся бригад, требует дополнительного времени на знакомство новых работников с объектом, снижает управляемость строительным процессом. К тому же предприятие в этих

условиях не всегда может обеспечить замену работников квалификацией не ниже, чем предыдущих.

Особую роль играют условия, обеспечивающие техническую мобильность строительных предприятий. Это наличие комплектов мобильных строительных машин и оборудования, мобильных временных зданий, обслуживающих строительные объекты, необходимого ручного инструмента.

Их влияние на мобильность зависит от следующих групп характеристик:

- организационно-эксплуатационных;
- производственных;
- отраслевых.

Организационно-эксплуатационная группа дает оценку уровню организации эксплуатации и ремонта парка строительных машин. Дать характеристику этим условиям можно, основываясь на данных об удельном весе мобильных производственных фондов, средней продолжительности работы машины в день, коэффициенте, учитывающим время пребывания в ремонте, степени транспортабельности механизмов и других технических средств, конструктивном исполнении передвижных зданий.

Воспроизводственная группа (фактическая мощность машин и механизмов, коэффициент износа, удельный вес машин со сроком службы выше нормы) характеризует уровень физического износа парка, и эти характеристики напрямую влияют на техническую мобильность строительного предприятия. Степень внутриорганизационного воздействия на эту группу ограничен объективными возможностями, но их можно предвидеть и оценить.

Анализ отраслевой группы (распределенность объектов, объемы СМР на строительной площадке, общий объем работ) позволяет рационально распределить механизмы по регионам, сгруппировать объекты по однородности.

Потенциальная возможность функционирования строительного предприятия за пределами региона дислокации обусловлена технологическими условиями и оценивается уровнем технологической готовности элементов организации. Технологическая мобильность строительного предприятия основывается на технологической мобильности трудовых ресурсов, на технологии производства, на технологии управления. На технологическую готовность влияет уровень развития форм организации, состояние технологических резервов, пригодность имеющихся технологических средств. При учете этой составляющей предприятию необходимо учесть объемно-планировочные решения возводимых объектов, степень прогрессивности строительных конструкций и материалов, структуру и объем СМР, степень возможного совмещения работ и технологические методы, необходимые для применения в работе.

Изучение мирового опыта функционирования мобильных строительных предприятий позволило выявить значительную роль информационных процессов, которые органически входят в состав любой логистической системы, в том числе и обслуживающей мобильное строительное производство. Современная ориентация на клиента требует углубленного знания его потребностей, постоянного наблюдения за ними, правильной направленности маркетинговых мероприятий, более тесного взаимодействия с заказчиками. Проведенные в плановом порядке сбор и анализ информации дают возможность получать конкурентные преимущества, снижать финансовые риски, определять отношение заказчиков к оказываемой строительной услуге, повышать эффективность коммуникационных рыночных мероприятий. В условиях научно-технического прогресса информационная составляющая становится одним из самых ценных ресурсов предприятия. Это вытекает из ряда специфических свойств информационных ресурсов:

- они не расходуются в процессе использования;
- расширение их потребления практически не имеет ограничения;
- они обладают высокой ресурсосберегающей способностью.

Информатизация строительства, широкое распространение новых средств связи и передачи информации, таких, как интернет, абсолютно необходимо. Это позволяет существенно повысить информационную мобильность, ускоряет процесс повышения эффективности капитальных вложений и труда, а значит и делает отрасль в целом более эффективной.

Информация в строительстве может использоваться в виде результатов научных разработок по совершенствованию основных фондов и предметов труда, навыков и знаний производственного персонала, например, обучающих программ, способов быстрой передислокации и развертывания элементов, результатов маркетинговых исследований инвестиционно-строительного рынка и т.п.

Значительная часть информации формируется в аппарате управления предприятия, как результат действия его служб, а также других специализированных организаций. При этом её формы, виды, структура и содержание целиком определяются масштабами, видом деятельности, сложностью и уровнем развития предприятия, что свидетельствует о воспроизводстве информации внутри производственной системы.

Функционирование строительных предприятий в различных регионах требует, чтобы они были не только готовы к любым изменениям, но и адаптировались к ним, т. е. необходимо динамическое равновесие в системе, для чего предприятие должно иметь достаточно гибкую структуру.

Повышение мобильности строительных предприятий требует новых подходов в управлении предприятием. Характер и масштабы современного строительного производства обуславливают возрастающее значение структуры управления.

Под структурой управления понимается упорядоченная совокупность взаимосвязанных элементов, находящихся между собой в устойчивых отношениях, обеспечивающих функционирование и развитие предприятия как единого целого. Элементами структуры являются отдельные работники, службы и другие звенья аппарата управления, а отношения между ними поддерживаются благодаря связям.

Процедура реформирования организационной структуры управления должна быть поэтапной и детально проанализированной. Структура должна отражать цели и задачи мобильного строительного предприятия, а, следовательно, быть подчиненной производственному процессу и меняться вместе с происходящими в нем изменениями. Она должна отражать функциональное разделение труда и объем полномочий работников управления; последние определяются политикой, процедурами; правилами и должностными инструкциями. При этом полномочия руководителя любого уровня ограничиваются не только внутренними факторами, но и факторами внешней среды, т. е. при построении надо учитывать условия, в которых структуре предстоит функционировать. Это означает, что попытки копировать структуры управления, действующие успешно на других мобильных предприятиях, могут оказаться неэффективными, если условия работы различны. Немаловажное значение имеет также реализация принципа соответствия между функциями и полномочиями, с одной стороны, и квалификацией и уровнем культуры – с другой стороны.

Разработка такой структуры включает следующие этапы:

- формирование стратегии мобильного предприятия;
- анализ и внедрение необходимых методов информационного обмена между исполнителями (создание виртуальной системы);
- формирование программы развития организационной мобильности;

- формирование организационной модели мобильного предприятия.

Итогом этого процесса должна стать организационная структура, которая оптимальным образом обеспечивала бы реализацию строительного проекта в различных регионах, информационное и программное обеспечение, источники и потребители информации, временной режим и другие данные, необходимые для функционирования спроектированной организационной структуры.

В условиях мобильного строительства необходим переход к более гибким, адаптивным структурам, лучше приспособленным к динамичным изменениям и требованиям производства. Это связано с тем, что для адаптивных организационных структур характерно отсутствие бюрократической регламентации деятельности органов управления, отсутствие детального разделения труда по видам работ, размытость уровней управления и небольшое их количество, децентрализация принятия решений, индивидуальная ответственность каждого работника за общие результаты деятельности.

Организационная структура мобильного предприятия, должна обладать следующими признаками:

- способностью сравнительно легко менять свою форму, приспосабливаться к изменяющимся условиям;
- ориентацией на ускоренную реализацию более сложных проектов;
- ограниченным действием во времени, т. е. формированием на временной основе на период решения проблемы, выполнения проекта, программы;
- созданием временных органов управления.

Обычный способ представления структуры предприятия в линейно-функциональном виде серьезно затрудняет определение задач отдельных подразделений.

Во-первых, такая модель организационной структуры способствует сопротивлению изменениям, а при постоянной динамике условий функционирования, вызванной сменой регионов строительства, это неэффективно.

Во-вторых, представление организационной структуры в таком описываемом виде, двумерным деревом, ограничивает число и характер возможных вариантов решения возникающих производственных задач. При наличии такого ограничения невозможны решения, обеспечивающие развитие строительного предприятия с учетом технических и социальных изменений во внешней среде. Это вызвано тем, что полномочиями принятия управленческого решения наделены только руководители высшего звена, что существенно снижает инициативность и количество возможных вариантов решения от руководителей низших уровней.

В-третьих, четкое разделение полномочий по функциональному, а не региональному принципу не дает возможности для мобильного реагирования на изменения внешних условий по совокупности обслуживаемых регионов. Ситуация усугубляется низкой скоростью передачи информации от линейного персонала к руководителям высшего уровня, а также ограниченной информированностью руководителей из-за отсутствия кросс-функциональных связей управления.

Преобразование организационной структуры сопровождается изменениями в информационном обеспечении управления мобильностью строительного предприятия с целью обеспечения принятия качественных решений по организации строительных процессов за пределами региона дислокации. Для реализации конкурентных преимуществ и развития свойства мобильности приобретает приоритетное значение организация и управление полученными данными. Это возможно путем создания и использования на предприятии баз данных (рис. 2). В условиях мобильного строительного производства полезность баз данных

должна измеряться их способностью генерировать (путем извлечения, сведения или сопоставления данных) информацию, необходимую для выполнения следующих задач:

- уточнение результатов сегментации (например, какому сегменту рынка наилучшим образом соответствуют характеристики мобильности предприятия);
- расширение знаний о заказчиках (вкусы, предпочтения);
- удовлетворение требований заказчика (каковы его потребности, отвечает ли им произведенная строительная продукция в большей мере, чем продукция конкурентов);
- прогнозирование будущих потребностей;
- определение основных конкурентных факторов, оказывающих влияние на позиции местных и зарубежных строительных компаний на потенциальном рынке (например, цена, качество, сроки финансирования, и т.д.);
- применение техники маркетинга, стратегии и практики ведения бизнеса преуспевающих строительных предприятий на потенциальном рынке, которые удерживают или расширяют долю рынка;
- анализ текущих, прошлых и прогнозируемых данных потенциального рынка строительным предприятием;
- описание факторов тенденций, влияющих на потенциальный уровень цен на потенциальном рынке;
- определение основных местных предприятий, формирующих рынок, включая рассчитанную долю рынка.

Это позволит мобильно реагировать на условия конкурсных торгов, осуществлять организационно-технологическое моделирование строительства заявленных объектов, осуществлять формирование графиков движения бригад, основных фондов по объектам годовой программы, выполнять оценку мобильности предприятия и вырабатывать меры по оптимизации показателей производственного потенциала.

Создание и применение баз данных возможно на основе использования эффективных внутриорганизационных коммуникационных связей. Чем больше информации о состояниях строительного предприятия в регионе возможного функционирования, тем больше возможностей влиять на параметры при строительстве. Для этого необходимо выработать тот тип регулирования, который обеспечит стабильное управляемое положение. Согласно [1], для мобильного строительного предприятия возможно эффективное применение «совершенного регулятора с двойной связью». Регулятор обеспечивается информацией о возмущениях (вход) и отклонениях (выход) и может на них воздействовать. В его качестве выступает руководитель проекта. Данные о параметрах входа и выхода поступают от работников производственного, планово-учетного отдела, маркетинговой службы, бухгалтерии. Обратная связь позволяет на основе анализа выделить приоритетные факторы и решить эффективно управленческие задачи. Поведение изменяется в зависимости от внешних условий региона функционирования (рис 3).

Развитие мобильности позволяет добиться экономического эффекта за счет увеличения загрузки производственных мощностей строительного предприятия. Социальный эффект заключается в росте производительности труда, заработной платы и социальных выплат работникам, квалификационном росте, кадровой стабильности, росте загрузки потенциала трудовых ресурсов.

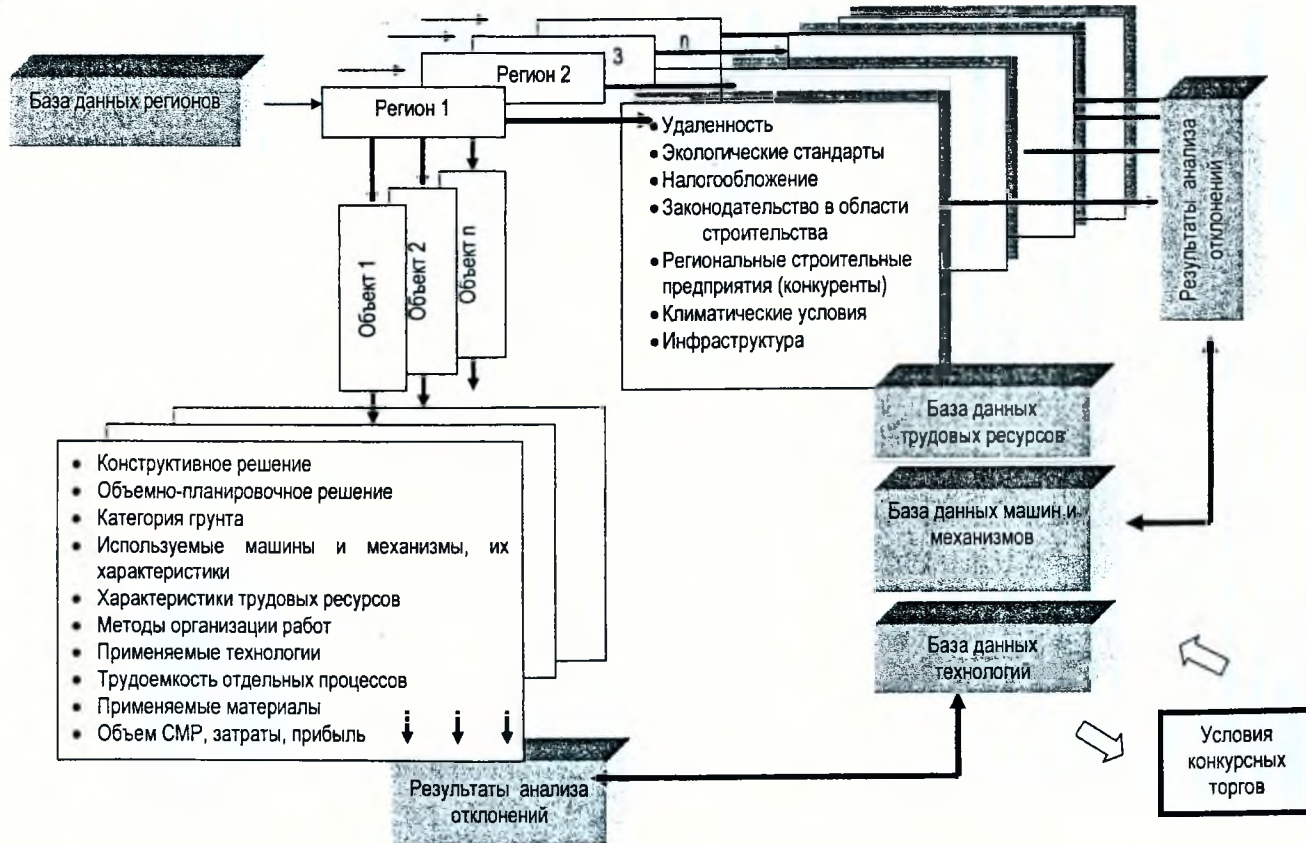


Рис. 2 Информационная поддержка принятия решения по развитию мобильности

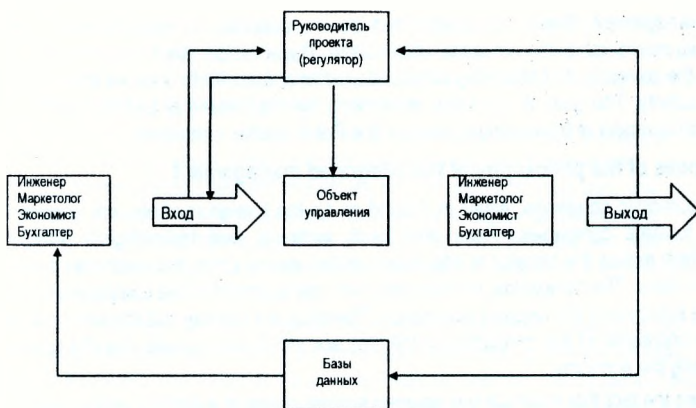


Рис. 3 Схема совершенного регулятора с двойной связью

Совершенствование организационного и информационного построения мобильных строительных предприятий позволит повысить их конкурентоспособность на зарубежных рынках. Очевидно, что эти процессы должны стать для Республики Беларусь одним из направлений развития строительной отрасли. Они обеспечат возможность развития сектора услуг, увеличения экспортного потенциала страны.

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EXTERNAL AND INTERNAL FACTORS OF THE INTEGRATED MANAGEMENT OF FRANCHISING SYSTEMS IN THE POLISH CONDITIONS

Summary: The company is an open system, acting in a defined environment, receiving its signals and influencing it, is crucial to observe it carefully and matching it with the own activity. The world-wide economy makes the necessity of generating complex but separate companies, joined by the partnership cooperation. Because of the changes of the market conditions, enterprises must use more effective forms of management. One of them is philosophys of the integrated management. This philosophy correspondent with the way of management in franchising systems. The goal of this article is showing the main external and internal factors of the integrated management of franchising systems in the Polish market conditions.

Key words: integrated management, franchising, world-wide systems, partnership.

Introduction

Present conditions of doing business are characterized by rapid changes, which had a global form. Such a form forces a company to management as a whole. It's the clue of the philosophy of the

integrated management. Every organization can be characterized by features which can be the evidence of its market advantage or some weaknesses. These factors depend on the internal specific character of the company. In franchising companies, some characteristic features are common due to the form of activity. The goal of this article is showing the main external and internal factors of the integrated management of franchising systems in the Polish market conditions.

Circumstances of the philosophy of the integrated management

Present economic conditions, either in Poland or on the foreign markets, are considered to be demanding towards companies. From one hand, technical and technological development is observed, which makes the transfer of information faster, on the other, too much information creates some kind of chaos. The companies, or more precisely, management of the companies, must face the criteria of the selection of the required information. Therefore we can say that the second crucial factor is time¹. The orientation of the companies on the time and information factors, has changed the way of comprehending the economy.

Considering the fact that a company is an open system, acting in a defined environment², receiving its signals and influencing it, is crucial to observe it carefully and matching it with the own activity. The internal factors, which can be either weaknesses or strengths of an organization, can be evaluated differently due to the external factors of the environment.

The turn of the 19th and 20th centuries is characterized by rapid changes, which had a global form. Such a form forces a company to management as a whole. It's the clue of the philosophy of the integrated management. For the needs of this article, it has been assumed that the integrated management is, when the logistics systems are connected with the basic functions of a company and its strategies. Therefore there is the cooperation needed of the strategic factors at the following areas: market – customer, product – service – customer, productivity – quality – costs, supply – production – sale, technologies – know-how, customer – competition – costs, market relations – environment protection, etc³.

The main components which are changeable in the present economy, and which must be considered are the following: attitude to competition, new world-wide markets, financial system, new psychological inquires, political changes and new technologies⁴. Such an attitude to the changes in the environment is convergent with the integrated system of management presented above.

The changes of a company adaptation towards the new conditions are considered on organizational and legal areas as well as the mental one. The change of a structure can make a change in the attitude of the management and staff towards many issues. There is also a possibility of a different situation when a change of the staff mentality forces necessary changes in the organizational structure. Nowadays there is a trend of making the structures easier with partnership correlation.

The characteristic of the franchising companies in the partnership context

Presented at the beginning observations, concerning present economy, give an opinion on factors which should be accounted in a company, active on the market.

¹More: Zimniewicz K., Współczesne koncepcje i metody zarządzania, PWE, Warszawa 2003, p. 96-105.

²More: Pearce II J.A., Robinson Jr., R.B., Management, Random House Inc., New York 1989, p. 357; Penc J., Strategie zarządzania, Placet, Warszawa 1999, p. 22.

³ Penc J., Strategie zarządzania, Agencja Wydawnicza Placet, Warszawa 1999, p. 187.

⁴ Compare: The Paradox Principles, Chicago-London-Singapore 1996, p. 10-12. za: Zimniewicz K., Współczesne koncepcje i metody zarządzania, PWE, Warszawa 1999, p. 11; Drażek Z., Niemczyński B., Zarządzanie strategiczne przedsiębiorstwem, PWE, Warszawa 2003, p. 9; Chwistocka-Dudek H., Sroka W., Alianse strategiczne. Problemy teorii i dylematy praktyki, Wydawnictwo Profesjonalnej Szkoły Biznesu, Kraków 2000, p. 7.

The velocity of the changes forces the companies to be time orientated. The changes of consumers' requirements oblige companies to their market adjustment and in the consequence to the creation of their needs. The world-wide economy makes the necessity of generating complex but separate companies, joined by the partnership cooperation.

Due to his fact, the competition of the market changes, it is observed partially in turning from competing into cooperating, which allows a better accommodation of the conditions, required by the market. The companies create organizational structures, not so much used until now, which provide them new forms of enterprising and cooperation. One of the forms is franchising, which is accounted to the group of the partnership character. Such a cooperation is a strategic aim, which gives better results in the future than the usage of some other solutions like development of a company on its own or demission of development.

To understand the usage of the integrated management system in franchising companies, we should first analyze the character of such a company itself. According to different sources, concerning franchising and due to the observation in this area, we may say that franchising can be described as a partnership cooperation between two partners. The partners are: the organizer of the system (franchiser), who gives all enterprising aspects and a company (franchisee), which makes its own business based on the provided information. Due to this agreement, there is a system created at the headquarters and separate companies/franchisees, which act accordingly to the rules proposed by a franchiser. The essential element of the franchising agreement is the fee, which a franchisee is obliged to pay, due to the know-how and help provided by a franchiser. Unlike other forms of a partnership, franchising can be characteristic for the continuous cooperation. A franchiser, due to the correct development of the whole system, supplies franchisees with all current information, who must be followed at all required standards for the image of the whole organization. In the franchising system, the partners possess their own legal independence, nevertheless there are many limitations of such an agreement.

Considering the situation on the Polish, it must be underlined that this kind of system, based on private investment, has been possible since 1989. Nevertheless, the leaders of the franchising in Poland, were foreign companies, which created the basis for the following it by the Polish entrepreneurs.

The integrated management in franchising companies

In the integrated management, the main principle should be the creation of the cooperation in association with some particular priorities of a company. The aims of individual and partial strategies must be parallel with the cardinal vision and objective of the organization. This is the most accurate attitude at reaching the goal for the franchising companies.

The franchiser creates the headquarters, which should coordinate the activities of the whole company. The headquarters is divided into different departments, which control the system. The result of their work is to generate current actions, modification of the aims and controlling the market demands. Due to such a solution, there is no need to establish such departments in the franchising outlets. Therefore, it allows to increase financial effectiveness for the whole system as well as for the outlets. The success of the complete organization depends on the accurate information flow.

The franchising companies, existing on the Polish market, must take into the account its individual features. In the process of the integrated, strategic management, during analyses and forecasting of the environment and the company, introducing the system of warning and cooperating between a company and environment, there are considered to be some external (opportunities and threads) and internal factors (weaknesses and strengths). There are some visible tendencies, observed on the Polish franchising market. In the area of the external features:

- the analyses of the market demands – made in two sections: considering the whole system and individual aspects on the local market, where franchising outlets exist; there is no possibility to make any modification due to the market changes, because it would disorder the identification of the whole system,
- diversification of the markets and the products – in this aspect, the franchising companies have to be established on the uniformity of the whole system, therefore, the similar outlets can act on the comparable markets with the same offer; the solution in such a situation is to establish different forms of activity, depending on the location of a franchising company, however, there cannot be any radical changes. An example for this kind of aspect is the chain of restaurants McDonald's, where its individual character is forced by the location (in a town centre the restaurants are focused on customers consuming at the place, the second option – next to motor-ways, so called McDrive – orientated for take-away meals); launching these two forms allows to broaden the area of consumers, without changing the image of the brand,
- the influence of the competition (domestic and foreign one) – the competition appears on every market, having a stimulating impact on it; in Poland, like around the world, the competition is observed in franchising systems in one branch as well as between franchising systems and companies cooperating on different conditions;
- a lot of advantages of franchising allow to achieve some better results than the competition, which can give a possibility of extending the group of customers and building the stronger brand; it is important to underline that the presence of the competition cannot be neglected because the potential advantage on the market must be used to get some effects; existing foreign, franchising systems make the market more competitive on one hand, on the other, the Polish companies can learn from already tested techniques; presently, there are more Polish franchising systems than the foreign ones on the Polish market,
- legal regulations and administrative limitations – at this aspect, every company must adjust its activities to the regulations depending on the status of a company; in Poland, like in other countries, franchising agreements have not been regulated by law, nevertheless there is an indirect regulation used concerning the competition as well as trade regulations;
- in the European Community, franchising contracts were regulated for the first time with regulations of the competition of EC¹, which gave the refine definition and limitations of the usage, which made the integration in the trade systems in the European Community. The above regulations were changed 01.06.2000 into a new one, no 2790/1999 dated on 22.12.1999 article 81§3 (former article 85§3) for franchising contracts as well as exclusive distribution contracts and exclusive purchase and selective distribution². The regulation is supposed to be valid for ten years, until 31.05.2010. It is also obligatory for Poland from 01.05.2004 and does not require any additional regulations,
- labour market – there are two sides: a franchiser and a franchisee, which should be considered; a franchiser looks for proper co-operators, who are able to follow the conditions of the franchising contract and who can manage a group of people; it is also important for a franchisee to have their own, financial capacity for the investment; due to the high, franchising fee, the group of potential franchisees is limited;

¹ Rozporządzenie Komisji Wspólnot Europejskich nr 4087/88 z dnia 30 listopada 1988 w sprawie stosowania art. 85 §3 Traktatu o Europejskiej Wspólnocie Gospodarczej do kategorii porozumień franchisingu - JOCE (Journal Officiel des Communautés Européennes) 1988, L 359/46. Also: Mendelsohn M., Acheson D., Franchising, Poltext, Warszawa 1992, p. 185; Skrzek M., Wojtaszek E., Reguły konkurencji a franchising, Urząd Antymonopolowy, Warszawa 1995, p.217; Pokorska B., Franchising w Polsce. Stan i kierunki rozwoju, IRWiK, Warszawa 2000, p. 26-35.

² Based on: Wojtaszek-Mik E., Umowa franchisingu w świetle prawa konkurencji Wspólnoty Europejskiej i polskiego prawa antymonopolowego, TNOiK, Toruń 2001, p. 27.

- a franchisee employs the staff according to a contract or in other form agreed at the headquarters; due to the demand for specialists in bigger cities and locations of the headquarters are also determined by this factor; from the franchisee's point of view, the employment situation looks differently because a franchisee can be supported by the organizer of the system,
- the supply of the market – created by the current suppliers and the potential ones; concerning franchising companies, the supply is connected with the constant cooperation with the suppliers; due to this fact, franchising companies are based on a few franchising outlets, which can cooperate with other chain suppliers; such a form allows to negotiate better prices, rebates, which have an effect on the cost reduction; franchisees can rely on a franchiser's advice as well,
- the credit policy and the capital market – the credit policy towards franchising companies, in Poland, does not have any special preferences as it is observed in some other countries; the organizer of the system as well as franchisees can apply for credits like other companies on the market; well-known companies can usually obtain better conditions of crediting, due to their beneficial position on the market; credit discount would put an impact on the development of franchising in Poland because the financial situation of many Polish entrepreneurs is not sufficient in many cases; such a situation also refers to all these companies which would like to buy a very expensive master license;
- the capital market is available for the franchising companies either as an investor or a stock company; in Poland there have been some franchising systems which have tried to sell their stocks at the Stock Exchange,
- the changes of demand and technology – changeable needs of consumers and technical development force some constant changes of the demand and technology; franchising companies, with their extended structures, are not as flexible as the more consistent ones; nevertheless, relatively limited risk, due to the market diversification, the goodwill of a company and franchisees' financing, allow some adjustments to the current changes; at most of the headquarters of franchising systems, there are departments like: PR, research and development, which keep the organization up-to-date with the market trends; however, radical changes in the whole system are rather difficult to process because it would require some enormous investments both for a franchiser and franchisees,
- ecological requirements, community service – franchising companies as well as all the other ones on the market, need to take care of their pro-ecological image; the adjustment of the regulations in that area is essential for the well functioning system;
- in the area of the community service, it should be underlined that development of franchising increases the number of jobs at different levels – allows entrepreneurs, who have financial means but no business concept, to develop their self-accomplishment, reducing the risk of a failure, especially at the beginning of their market activity; in the Polish conditions, this aspect is especially important, due to the fact that the economy is not clearly developed, and the market in some sectors, well-supplied,
- franchising can offer some attractive possibilities for the potential investors; creating some franchising outlets require to employ new employees, which can influence the unemployment ratio; the important fact is that such an investment is not closed down suddenly without any distinctive reasons; therefore it can give some stability of work.

Every organization can be characterized by features which can be the evidence of its market advantage or some weaknesses. These factors depend on the internal specific character of the company. In franchising companies, some characteristic features are common due to the form of activity. However, a detailed analyse must be conducted for each franchising outlet separately, on the external conditions basis. To make the presentation fully, there is a general description of internal factors of franchising companies. The factors can be characterized as following:

- the range of the company and the profile of the activity – franchising companies, due to their profile, can achieve considerable range and even though, the cooperation is established upon vertical agreements, the cooperation achieves horizontal direction; the profile of activity for all franchising outlets is the same due to the structure of the whole system; however, its choice is dependent on the organizer of the system, who adopts the best strategy, based on the market research and analysis; it should provide a better position on the market, also through the distribution and improvement of the brand among its customers,
- the form of management¹ – franchising systems are built according to the partnership agreement, in spite of it, most of important decisions are made by the organizer of the system; such a solution is supposed to guarantee uniformity for the whole company; nevertheless, some of franchisees, who invested their financial means in running a franchising outlet, may express their opinions during meetings, organized by a franchiser, as well as pointing out problems and using the experience of a franchiser; individual franchisees, managing an outlet, must have proper skills for controlling a group of workers – some detailed requirements are described individually by franchisers, depending on the profile of the activity,
- the system of information and communication – it is important to create the best system of the information flow as the activity is based on the net model; due to the regional locations of the franchising outlets, the most popular way of the communication between a system organizer and a franchisee is a telephone or the internet; such ways of the communication can provide the required speed of the information flow and conducting the agreements,
- organizational structure – this aspect is a result of the characteristic of franchising – the structure is often flat, and the competences go with an organizer of the system to the separate franchisees; formal and direct connections between separate franchisees do not occur, therefore the structure is clear,
- technical infrastructure – the connection of the financial means between an organizer of the system and separate franchisees provides more financial possibilities for the whole system, which allows to invest into brand new techniques, research and development; undoubtedly, it is an extreme advantage of franchising companies over the others on the market,
- the system of planning and controlling – the operation of the whole franchising system and its outlets, is based on a plan of a different time factor; the plan usually concerns minimal turnover of an individual outlet, promotion, supplying and some current tasks, the long-term-plan concerns a development of new outlets in the system, modifications of actions, some investments;
- controlling in franchising systems is usually based on executing the agreements of franchisees; periodically, each franchising outlet is controlled, which is supposed to give the picture of the obligatory standards fulfillment, it allows to find any incorrrections, due to the franchisee's fault; putting reports is also a form of controlling, which must be delivered to the headquarters by franchisees – the results of an individual outlet and the condition of the whole system, are measured based on the reports,
- the system of motivation and promotion – a franchiser can motivate franchisees for very good, financial results through franchising fees discounts; the proof of a respect and appreciation can be an agreement for another franchising outlet; concerning franchising, the fact that a franchisee invests their own financial means and therefore finance is the best motivating factor for a cooperation - the possibility of running their own company makes a lot of people satisfied.

A franchisee works with their own motivating solutions for the individual workers, with an agreement between two sides.

¹ More: Urbańska J., Europejski model zarządzania – próba diagnozy, w: Zachorowska A (red.), Finansowe i logistyczne aspekty funkcjonowania przedsiębiorstw, part I, Wydawnictwo Politechniki Częstochowskiej, Częstochowa 2004, p.61-67

Franchising as a strategic solution is a combination of three main, partial strategies like: the strategy of competition, marketing strategy and the investment strategy. They make an integral composition, which creates the system of the connections between some particular partners in a franchising company. Each of the participants uses the achievements of the whole system, based on a reversible connection and the exchange of the information. It is taken from the environment as well as from the internal system (from the outlets and the headquarters of the chain). The individual character of every country provides various conditions for the development of franchising. It is especially significant from the foreign investors' point of view, who were the leaders of franchising in Poland, presently their ratio of the market share has decreased by far. The above presentation shows that the integrated management has become a necessity for well development of a company nowadays, it particularly concerns franchising companies or organizations of a similar organizational structure.

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SYNERGY OF AGRIBUSINESS DEVELOPMENT IN THE PROCESSES OF RURAL AREAS DIVERSIFICATION

Summary: The paper discusses the present European Union policy on rural areas economic diversification as well as development of agribusiness in Poland and in other EU Member States. The role of agribusiness is also discussed as well as its synergy in the processes of diversifying non-agricultural activities, undertaking rural business activities and its impact on the quality of life in the country. Other issues presented in the paper include instruments of development, principles of financing as well as trends and directions of agribusiness development.

Key words: Agritourism, diversification, synergy, rural areas development, development trends.

Agritourism is a new form of rural tourism. It is a form of relax in a functioning farm on which we can live, eat with farmers, participate in certain farm works, observe animals and plant production. People may enjoy home atmosphere and fresh, healthy food.

Living in the country means enjoying space, freedom, fresh air, green areas. Tourists may play winter and summer sports, pick forest fruit, go fishing, make photos of animals. Agritourism is an antidote to the daily troubles of contemporary city inhabitants. It is an alternative to mass and commercialized ways of rest. At the same time, it is an additional source of income for farmers

running agritourism farms and thus a factor supporting the development of local infrastructure and activating local job markets¹.

1. EU and Polish policy on rural development in the years 2007 – 2013

Rural areas undergo constant transitions resulting from global and regional processes. As a sectoral policy, the Common Agricultural Policy is a basis for ensuring food supplies but is also determines the quality of life in the country and environment protection principles.

In the light of the Common Agricultural Policy, the role of rural areas grows in importance, especially after the recent European Union enlargement. Poland, as a country of great agricultural potential plays a crucial role here.

From the perspective of the new financial plan for the years 2007-2013, the Common Agricultural Policy may be considered stable. Expenditures in subsequent years are planned to be constant (financial discipline mechanism) and predictable in mid-term perspective but their relative share in the EU budget constantly decreases. Presently, CAP constitutes (including the expenses on rural areas development) 40% of the Commonwealth budget (it was 65% in the year 1990). In 2013 it is supposed to constitute only 35%.²

In the following budget years agriculture will be influenced by the CAP reform being the effect of globalisation related with reduction of institutional prices, export refund and other preferential regulations replaced by direct payments. Ongoing liberalisation of global food trade may be considered a chance but also a threat to agriculture.

Due to the fact, it is necessary to undertake actions leading to an increase of effectiveness of food supply chain elements production (farms, processing and distributing companies). Their only chance for success in the future is related with competitive advantage and right marketing strategies.

Actions undertaken within the CAP must be correlated with cohesion policy instruments covering rural areas and their inhabitants in order for these areas to be a friendly environment for life and work, facilitating the achievement of high quality of life.

What the above statement means is among others:

- competitive farms and developed system of food processing;
- flourishing entrepreneurship and its effective support system;
- diversified structure of inhabitants (structure of income and profession);
- well organised local societies and efficient network of social security institutions;
- good technical infrastructure (roads, power supplies, water supplies, sewage systems, etc.);

The present EU policy on rural development is defined by the following documents:

- Council Regulation No 1698/2005 on support for rural development by the European Agricultural Fund for Rural Development, adopted in September 2005 r., and
- Council Regulation No 1290/2005 on the financing of the Common Agricultural Policy (direct payments, export subsidies and intervention payments) adopted in June 2005.

European Union defines strategic objectives that are implemented in three levels (Figure 1):

¹ Bome H., Doliński A., Tourism Organisation,

² Ministry of Agriculture and Rural Development, National Rural Development Programme – a draft, Warszawa 27 February 2006, p 4



Figure 1 Implementation of EU strategic objectives concerning development of rural areas

Source: own study based on Dieter Schweitzer, Federal Ministry of Consumer Rights, Food and Agriculture ¹

Strategic EU priorities and development programmes for rural areas will be developed around four pillars ²:

- 1 Competitiveness of the food and forestry sectors – stressing their modernisation, knowledge transfer, innovativeness and quality of food chain products,
- 2 Environment protection / land management – stressing bio-diversity, water and climate changes,
- 3 Creating new workplaces thanks to diversification of rural economy and improving quality of life in the country,

Leader - Improvement of management and local development conditions achieved through the bottom-up approach and preference for Local Action Groups

The Polish strategy of rural development in the years 2007 – 2013 ³ adopts the following solutions:

– **Horizontal** approach to goal implementation within particular sectors and among them

– **Synergic** approach to implementation of structural policy objectives, employment and rural development

– **Complementarity** with the goals and actions undertaken within other national and EU policies

– Development of one Operational Programme for Rural Development (OP RD) for the period 2007-2013

The main objectives of the Polish strategy – compatible with the goals of OP RD cover the following issues (Figure 2):

- higher competitiveness of farming and forestry
- better condition of the natural environment
- better quality of life in the country and diversification of business activity
- development of local structures promoting employment and diversification (LEADER)

¹ ibidem

² Ahner D., EU Policy on Rural Development, DG AGRI, October 2005, paper presented on the International Conference on The Future of Rural Areas in Europe, Kraków 29.11 - 1.12.2005

³ Ministry of Agriculture and Rural Development, Polish Strategy of Rural Development, International Conference on The Future of Rural Areas in Europe, Kraków, 30.11 – 1.12.2005

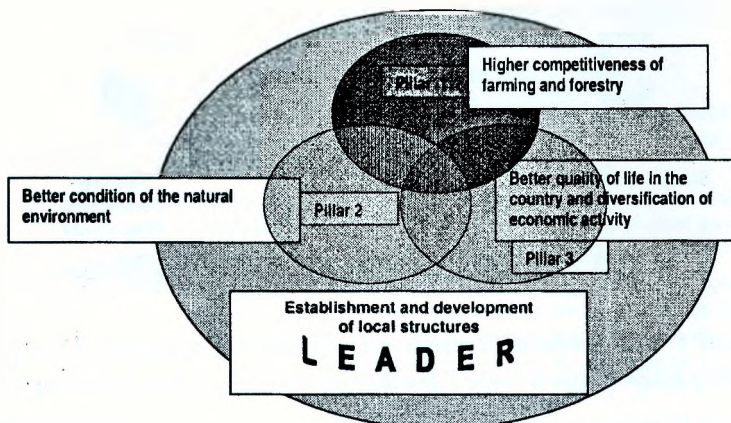


Figure 2 Main objectives of the Polish strategy of rural development

Source: own study based on the material of Ministry of Agriculture and Rural Development „LEADER+ Pilot Programme in Poland”

Priority areas covered by the third pillar (the so called social pillar) prove the importance of economic diversification of rural areas:

- diversification towards non-agricultural activity;
- encouraging new investments in tourist infrastructure;
- basic services for rural economy;
- rural development;
- training and information.

A characteristic feature of the EU and Polish policy and rural development strategies is equivalent approach to the measures aimed at improving the management of the food sector, environment protection and the measures taken to improve the quality of life in the country as well as to achieve its economic diversification. Synergy of all these actions may be an efficient instrument assisting the process of implementing the idea of multidirectional development of agriculture and rural areas.

2. Agritourism in Europe and in Poland

Since the sixties interest has been growing in alternative tourism being a chance for tourism forms other than mass, organised tourism, prevailing so far. Agritourism principles include touring in small groups (or individually), in numerous places, most commonly related with specific features of a particular environment (rural tourism, agritourism, eco-tourism). The widest notion is *rural tourism* as it covers the whole tourism economy in the country. On the other hand, *agritourism* means a situation when farmers organise holidays for tourists on their own farms. *Eco-tourism* principles put stress on ecology and thus eco-tourism may be a constituent of both rural tourism and agritourism².

¹ International Conference on The Future of Rural Areas in Europe, op.cit.,

² Wiatrak A.P., Polish Agritourism and Conditions of its Development, Papers of H. Kołłątaj Agricultural University, Kraków No 402, 2003, p. 9

The key feature of agritourism is space, contact with nature and freedom of movement. Contact with anonymous mass of people is reduced and personal contact with others is facilitated (country inhabitants and tourists).

Agritourism is a new direction of the travel industry. In Europe, one may observe constant increase of the following trends:



- aim at closer contact with nature,
- search for peace and quiet,
- will to meet new people and their traditions,
- will to spend the time actively,
- search for good quality and low prices at the same time.

Due to the fact, there are more and more people willing to rest in the country (agritourists).

European Union Member States treat agritourism extremely seriously. Its development is not only financed by the EU budget but also by particular states and local governments. It is commonly known that the appearance of a network of agritourism farms results in the development of the whole region. In EU Member States over 20% of farmers profit from tourism.

In the EU, agritourism has been developing for 25 years and it is now flourishing. With its 10% market share, it has now won a position on the tourism market. On average, 3-5% of farms offer agritourist facilities¹. Actions undertaken to develop agritourism enjoyed support of state authorities and were granted subsidies from the EU budget.

Agritourism is a good method of increasing income and employment, it is a chance for those who do not have to be farmers to plan their future life in the country. Agritourism is also an element of promotion for many European countries advertising special offers: feasts, shows, traditional cuisine, local wine, beer, dishes. Holidays on a farm are thus more and more popular. Every fourth citizen of the European Union spends his or her holidays on a farm in the country.

Agritourism is a chance to get familiar with the daily work of farmers. Children living in a city love the possibility to take care of animals, ride horses or drink fresh milk. Another asset of agritourism is eco-food.

Those tourists who wish to stay longer are offered guest rooms and individual flats with separate kitchens. In Scandinavia, summer houses situated next to farms are very popular. In Holland tourists use own or rented camping facilities or tents. Some farm owners direct their offer to the youth by ensuring low prices of their services.

Many tourists appreciate simple life and the possibility to spend their holidays away from most facilities. Farm barns equipped only in camp beds and basic sanitary facilities are very popular among the youth in Great Britain.

European tourists like picnics organised on farms and country restaurants serving regional dishes. In France there are many small restaurants situated in rural areas and serving dishes prepared only from fresh products on the basis of traditional recipes. In Germany there is even an association selling goods coming directly from farms.

Farmers of the European Union willing to encourage tourists to come and visit them establish agritourism organisations and develop informational bulletins or publish their offer in the Internet. By doing so, they are able to reach potential customers from other countries. One may find agritourism offers in every travel agency.

¹ Sarzyńska A., EIC Warszawa, bulletin 01/03, based on the paper of Professor Marek Kłodziński: *Rural Entrepreneurship in Poland and in the European Union*, Warszawa: IRWiR PAN, 2002.

Also governmental organisations of the Member States promote agritourism. Tuscany is a widely promoted Italian region as there are many agritourism farms specialising in eco-food. Mountainous regions are promoted in France and Austria.

The beginning of agritourism in Poland dates back to the beginning of the XX century. However, only in the 90s one could observe true development of agritourism. The development was the result of transformations of the Polish economy and policy. People began searching for new forms of activity and income and numerous institutions were established in order to promote holidays on a farm.

Interest in agritourism in Poland is considerable, especially on the part of farmers and organisations dealing with the problems of rural areas and agriculture. Due to the fact, numerous local development plans stress the necessity to develop agritourism.

Agritourism and rural tourism gradually become a source of additional income for farmers and thus a factor reducing the unemployment rate in the country. Agritourism becomes a product offered on the international market. In Poland, the offer covers mostly northern and south – western regions and is primarily directed at German tourists.

One may define two types of factors, encouraging tourists to visit a particular region. The external factors include: attractive landscape and the number of historical monuments – in Poland there are many regions offering unique natural conditions. The internal factors are: the standard of tourist infrastructure and friendliness of farmers. However, the crucial factor is clean natural environment and cultural offer of the particular region: interesting places to see, traditional crafts, regional dialect or dishes, folklore feasts ¹.

Holidays in the country become more and more popular, tourists search for simplicity and tradition. However, they also need to get fuel, buy a newspaper, do some shopping, call home, go to a doctor or a chemist's. They also want to make use of tourist information, get some brochures and guides. Agritourists expect a more and more complex offer. Thus, it is not only roads, water supply or sewage systems that are needed but it is usually the whole village that should be modernised.

An efficient and easily accessible system of information and reservation of offers would increase the interest in Polish rural tourism both among Poles and foreigners. Owners of agritourism farms speaking any foreign language and advertising their offer in the Internet are fully booked throughout the whole season. Due to the fact, there are more and more local associations jointly promoting agritourist offers of a particular region. Presently, there are about 60 such organisations but there are still many regions in which there are no such initiatives.

These tasks should be financed by local self-governments as they necessitate development of infrastructure in order for agritourism to become a source of income not only for individual farmers but also for whole regions². It is estimated that there are several thousand small lodging places in the country (about 25% of these are agritourist lodgings³, situated on farms).

According to research conducted in 2004 there are 4 052 agritourist lodgings for 40 635 people (20,7% of all accommodation facilities). Moreover, there are agritourist lodgings run by non-farmers (759 lodgings with 9 196 places – about 4,7% of all accommodation facilities). The majority are year-round lodgings (69,1% with 72,1% places) ⁴.

Research shows that tourists most frequently choose a **room** – about 65% of respondents, a **flat** - 14% and a **house** to rent -13%.

¹ *ibidem*

² Wiatrak A.P., *op.cit.*, p.10-11

³ Agritourist lodgings are here meant to describe up to 5 rooms for rent on a farm (no common rooms, bathrooms or kitchens are calculated here).

⁴ Wemer Z.T., Werner J., *Accommodation Facilities in Poland in 2004*, Institute of Tourism, Wrocław 2004, pp.10-11

The best years for rural tourism were 1998-2001. In these years tourists were choosing 14-day stays, or less frequently 7-day stays. Situations when guests stayed shorter than 5 days were very rare.

Table 1 presents data on the number of lodgings and places in these in the years 2002–2004.

Table 1. Number of agritourist lodgings and places in these

Years	Number of lodgings	Number of places	Number of places per 10 000 inhabitants
2002	6 546	53 216	13,9
2003	3 323	32 885	8,6
2004 *)	4 052	40 635	10,6

Source: Main Statistical Office and research of the Institute of Tourism for the years 2002 and 2003. *) data according to Werner Z.T., Werner J., *Accommodation Facilities in Poland in 2004*, Institute of Tourism, Wrocław 2004, pp.10-11

However, since 2001 one may observe a decrease in the use of existing objects offering holidays in the country. The fact resulted from a decrease of income of the Polish society¹, as well as from stronger competition on the Polish tourist market – many new objects were created and thus profitability of the business decreased. The situation was worst experienced by the objects situated in less attractive regions. Another aspect limiting national rural tourism were and still are offers of travel agencies promoting foreign travels offered in small prices.

Actions taken within governmental programmes of diversification of rural areas cover tasks that are closely related with the development of rural tourism: further development of technical infrastructure, better quality of tourist services and shaping a positive image on the market (a system of categories similar to regular hotels), environment protection, centres of sports and recreation, as well as actions aimed at preservation of cultural heritage of a particular region.

These instruments may be applied by local authorities in order to reduce instability on tourist market – both home and international.

3. Synergy of agritourism in the process of diversification of rural areas

Programme of economic diversification of rural areas and improving life quality of their inhabitants is one of the principal elements of the EU policy and of the National Strategic Programme² for the years 2007 – 2013.

A new policy of rural development, planned for the years 2007 – 2013 puts greater stress on issues unrelated with production: sustainable development of rural areas, high quality of life, innovativeness in agriculture and modernisation of agriculture and forestry.

The National Strategic Programme is the basis for the Rural Areas Development Programme for the years 2007 – 2013. Support granted by the European Agricultural Fund for Rural Development (EAFRD) is correlated with the national level defined in cooperation with regional and local organisations.

The adopted strategy and its priorities include the following issues:

- possibility to undertake or develop additional business making use of farm resources,
- facilitation of the development of multifunctional and profitable farms,
- facilitation of the search for alternative sources of income,
- promotion of a positive image of country and agriculture,
- natural environment protection,

¹ Laciak J., *Travels of Poles in 2003*, Institute of Tourism, Warszawa 2004, pp. 23-24.

² Ministry of Agriculture and Rural Development, *National Strategic Programme - draft 03/2006*, Warszawa, March 2006.

- easier access to services for farmers and people living in the country,
- increasing farm production.

Better quality of life in the country is an objective that will be implemented synergically¹ with the measures aimed at economic and social development of farms (pillar 1), measures aimed at improving the state of natural environment, social and technical infrastructure (pillar 2) and measures aimed at diversifying agricultural and business activities in rural areas (pillar 3).

Diversification of economic activity in rural areas is a great chance for people living in the country, as these areas are characterised by large human resources and high unemployment rates. The priority is thus to ensure work and income through non-agricultural activity, for example through processing farm goods, stimulating the market of local and regional goods, tourism, trade, consulting, services as well as alternative energy sources. Due to the fact, the burden of employing rural human resources should be taken by non-agricultural activity and business. It is thus extremely important to fully support the process of creating new places of work outside agriculture in the country as well as to facilitate employment of these people in cities and towns.

In the processes of diversifying rural areas there is also space for actions aimed at improving the quality of life through: raising the standard of living and working in the country, improving attractiveness for tourists and investors, cherishing local identity, cultural and natural heritage as well as developing local social and technical infrastructure².

Figure 3 presents instruments assisting in the process of implementing the priorities of pillar no 3 (social) relating to the improvement of life quality and diversification of rural economy with the use of the EAFRD funds.

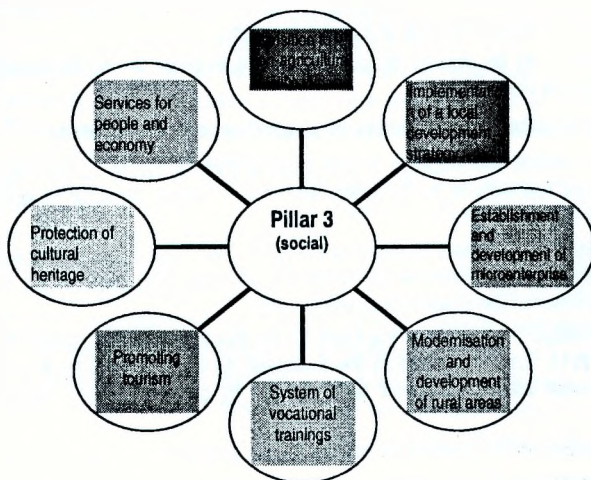


Figure 3 Instruments assisting in the process of improving life quality and diversifying rural economy

Source: Own study based on the Ministry of Agriculture materials; EAFRD 2007-2013

¹ Kopaliński W., Dictionary of Foreign Words and Expressions”, De Agostini Polska, Sp. z o.o., Warszawa synergy - cooperation more efficient than a sum if individual, single actions

² Ministry of Agriculture and Rural Development, National Strategic Programme, op.cit., p.27

These instruments take into consideration the major social and cultural functions of rural areas and are thus factors shaping structural transformation and minimising depopulation by establishing stronger bonds and identity with the region and its traditions.

Development of tourism plays a crucial role in the processes of diversifying rural areas as it is one of the major factors strengthening local business and encouraging people to undertake new initiatives. It is thus a factor contributing to gradual improvement of the material status of people living in the country.

There are numerous definitions of agritourism in the literature of the subject. However, the best seems to be the one presented by M. Drzewiecki: "agritourism is a form of rest in the country; it is based on the lodging and recreation possibilities of a particular farm and its environment (natural, production, service)"¹. The definition stresses the relation between resting tourists and a farm. That relation is the key element differentiating agritourism from other forms of rural tourism.²

Offering tourists the basic lodging and food is an alternative way of applying the potential of a family farm and a source of additional income. Moreover, meeting tourists' demands concerning recreation and free time activities offers further possibilities of employment and income. Examples of such activities may include: guided tours (hiking, cycling or horse riding), sleighing parties, fires, folklore shows or feasts, shows, presentation of regional dishes, food processing, craft.

Apart from the possibility of offering different services enriching the tourist offer of a region, its inhabitants may also enjoy increased demand for non-tourist goods and services. These include for example: cultural objects, restaurants and bars, communication facilities, bank and post offices, pharmacies and doctor practices, petrol stations. All these facilities serve not only tourists but also all inhabitants of a particular area. In result, agritourism development means new places of work and sources of income improving the quality of life in the country.

Natural and cultural qualities attracting tourists are necessary but not sufficient in order for agritourism to develop. Social qualities and friendly atmosphere are very much valued by tourists and it is these factors that most frequently decide on success or failure of a particular business.

There are plenty of agritourism goods and services³ using farm resources to ensure entertainment for tourists. These include: folk art, souvenirs, horse riding, cycling, hiking, fishing, swimming, mushroom picking, museums, monuments, regional cuisine, folklore, sleighing parties, skiing and other possibilities related with a particular region as well as a chance to participate in the daily life of farmers and their work. Other agritourism products are the ones promoting the cultural heritage of a particular region. Hosts may also organise meetings with local craftsmen, artists or poets, concerts of folk bands and contests checking tourists' knowledge on the region. Tourist may also buy souvenirs and presents.

Generally speaking, agritourist product offers include the following:

- a) services and activities organised within a farm
- b) services and activities organised outside a farm but in a rural area

Figure 4 presents the basic constituents of an agritourist offer.

Being an important factor influencing the development of rural areas, agritourism stimulates also social development. Tourists familiarised with the daily life and work on a farm, cultural values of a region, traditions and customs will surely respect those. At the same time, inhabitants of rural areas

¹ Drzewiecki M., Introduction to Agritourism, Wyd. OPC, Bydgoszcz 2001, p. 16

² Mazur M., Sustainable Environment and Economic Aspects of Agritourism. [In:] Sustainable Development of Rural Tourism – Ideas, Measures, Results, conference materials from the VI National Agritourism Symposium, Lubniewice 1998, CDIEWR, Kraków 1998, pp. 35-36

³ Sztucki T., Encyclopedia of Marketing, AWP Placet, Warszawa 1998

... product – anything that may be placed on the market, catch attention, be bought, used or consumed"

build their self-esteem, develop feelings of patriotism, are more interested in protecting the image of a village, local architecture, crafts, cuisine, etc. The presence of tourists on a farm or in a village has a positive impact on order and aesthetics and thus on the quality of life of inhabitants of rural areas¹.

While evaluating the conditions and factors influencing development of agritourism one should take into account its sustainability. Sustainable tourism is based on the idea of eco-development, meaning that its forms and infrastructure reflect care for the present and future state of environment as well as for economic development of local societies and preservation of cultural identity.

Sustainable development (integrated development) should not only be reflected in the balance between the business and social spheres, material and non-material investments, development of services, technology transfer, commercialisation but also in the process of integration and synergy. Constant, sustainable development is only possible through integrated and rational economy management applying modern computer technology.²

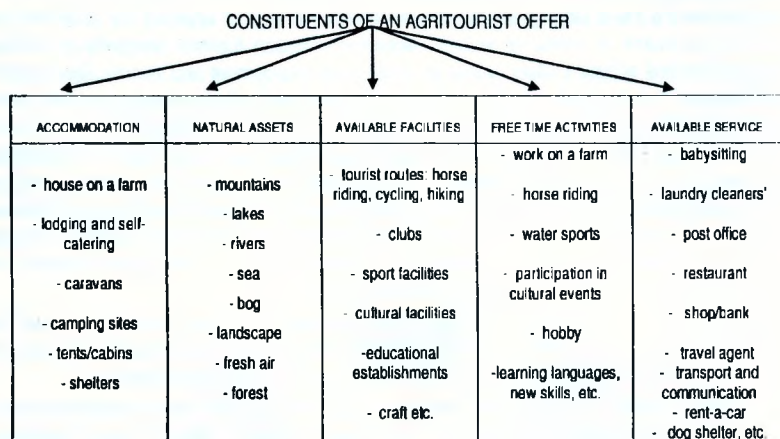


Figure 4 Constituents of an agritourist offer

Source: on the basis of Borkowski K., Agritourism. Training materials, Ministry of Economy, Department of Tourism, Warszawa 2002, p. 87

In conclusion, synergy of agritourism is closely correlated with all actions leading to an improvement of life quality and differentiation of economy in rural areas. There is thus a necessity to correlate all economic, social, infrastructural organisational and even marketing actions undertaken within local development plans in order to use the qualities of a particular area best. It may become the major development factor and a complementary source of income (e.g. local and regional products, bakeries, restaurants, hairdressers, etc.)

4. Instruments supporting agritourism

The European Union Member States take agritourism very seriously. They support its development by a system of subsidies and grants financed not only from the EU budget but also from national and local resources. It is well known that development of a group of agritourist farms results in a

¹www.ppr.pl Strzelbicki L., *Conditions of Agritourism Development in Rural Areas* 19.05.2004

² Słodowa-Helpa M., *Conditions of Tourism Development in Gminas*, AE Poznań

development of the whole region. In the EU Member States over 20% of farmers profit from tourism¹. One form of assistance in Austria is a loan granted for ten years by the Federal Ministry of Agriculture. It may be used to furnish rooms, or improve sanitary conditions of a farm. Farmers offering these services may be also granted EU subsidies. These are generally transferred to agricultural federations and spent not only on direct financing of farm investments but also on trainings for farmers.

Development of tourism in rural areas is supported by States through tax relief, micro-loans, preferential loans. The Polish Ministry of Agriculture and Rural Development has been supporting agritourism development for years by organising pilot programmes and trainings. Many farmers undertaking agritourist activity use a preferential loan supported by the Agency of Restructuring and Modernisation of Agriculture. That loan is granted to farmers who have completed special courses on managing such business. The money may be spent on:

- adaptation and repair of buildings (if they are or will be used to serve tourists),
- modernisation of buildings, including connection to sewage systems, central heating, water or gas supply,
- creating tented fields including toilets and water supply.

The preferential loan of the Agency of Restructuring and Modernisation of Agriculture is granted for a maximum of 8 years. The loan may not exceed 2 million zloty and it may not be used to finance more than 80% of the total investment cost. Farmers may be granted a grace period of up to 2 years and the annual interest rate is about 7%.

Presently, agritourism is supported from the European Union resources for the years 2004 – 2006 by a structural fund - European Agriculture Guidance and Guarantee Fund - EAGGF, within the Sectoral Operational Programme „Restructuring and modernising the food industry and development of rural areas”, Measure: “Differentiation of agricultural activity aimed at ensuring diversity and alternative sources of income”. Financial assistance takes the form of refunding the money spent by a beneficiary (farmer or farmer family member) to finance the investment. The resources may be spent on the following investments:²

- modernising and adapting existing buildings for the purpose of serving tourists as well as furnishing these (up to 5 guest rooms, common rooms, bathrooms and kitchens);
- creating places of rest, purchase of equipment and animals (therapy, sports and entertainment);
- repairing, adapting or building new buildings;
- purchasing machinery and equipment;
- purchasing means of transport for business purposes;
- managing land for business purposes;
- general costs: initial planning, and technical documentation of the project.

Beneficiaries of the programme of assistance may be natural persons: farmers and farmer family members as well as legal persons whose primary activity is related to agriculture. One beneficiary may not be granted more than 100 000 zloty and the maximum level of public assistance is 50% of the so called qualified costs³.

Within another action of the Sectoral Operational Programme „Restructuring and modernisation of the food sector and development of rural areas” – *Village renewal and cultural heritage protection* beneficiaries may undertake actions concerning the whole area or region:

- improving the quality of life in the country,

¹ www.agroturystyka.pl Agritourism in the European Union

² Ministry of Agriculture and Rural Development, Sectoral Operational Programme „Restructuring and modernisation of the food sector and development of rural areas” in the years 2004 - 2006

³ Wysocki C., Guide for Applicants ... CDR in Brwinow, Poznań 2005

- improving attractiveness of the region,
- meeting social and cultural demands,
- developing the identity of the region and protecting its cultural heritage.

Beneficiaries of the discussed programme may be local self-governments and local cultural centres. The grant may not exceed 450 000 zloty per one beneficiary. The EU assistance covers up to 80% of qualified costs. The remaining 20 % is financed by local self-governments.

On 20 September 2005, the European Council adopted a resolution no 1698/2005 on supporting rural areas by the European Agricultural Fund for Rural Development (EAFRD) in the years 2007 – 2013. A Rural Development Programme was prepared¹, defining among others the principles of financing actions aimed at diversifying the economy of rural areas and developing agritourism.

In order to implement sustainable development of rural areas the project of the regulation defined a minimum percentage of the share of the resources from the EU budget that must be spent by Member States on particular priority areas. In case of the third priority area it is at least 10% of the total contribution from EAFRD. Table 2 presents the initial (suggested) allocation for particular measures².

Table 2 Initial (suggested) allocation for 3 priority

III PRIORITY				
Measure No	Measure name	Suggested resources in 10 ⁶ EUR		
		Total	EAFRD	PL
3.1	Differentiation towards non-agricultural activity	320,00	240,00	80,00
3.2	Basic services	570,00	427,50	142,50
3.3	Modernisation and development of rural areas	1 200,00	900,00	300,00
3.4	Establishment and development of micro-enterprises	200,00	150,00	50,00
3.5	Training and publicity	30,00	22,50	7,50
	Total	2 320,00	1 567,50	522,50

Source: Ministry of Agriculture and Rural Development "Rural Development Programme for the years 2007 – 2013", draft W-04/III/06

Assistance within measure 3.1 will be granted in the form of refunding the costs of investment financed by a beneficiary. Projects may be implemented in two stages. The maximum level of assistance granted within the measure to one beneficiary and one farm may not exceed 100 000 zloty. A farmer may only be granted a 50% refund of all qualified costs. Projects should meet the requirements defined by the Polish and the EU law, including hygiene standards, food safety, environment protection and work safety regulations. Estimated number of beneficiaries - 20 000 farmers.

Assistance within measure 3.3 will also be granted in the form of refunding the costs of investment financed by a beneficiary – a self government body. The maximum level of assistance granted from EAFRD to one beneficiary is 75%. All beneficiaries have to provide at least 25% of all qualified costs. The grant may not exceed 500 000 zloty per one village or town.

The general scheme of financing investments in the development of rural areas from the EU budget includes a single initial payment made after the programme is adopted, refunding expenses borne by Member States from EAFRD resources (indirect payments, calculated for each measure on

¹ Ministry of Agriculture and Rural Development "Rural Development Programme for the years 2007 – 2013 (PROW 2007-2013), draft W-04/III/06, Warszawa, March 2006.

² *ibidem*

the basis of a co-financing ratio) and a final payment made after the Member State files the last annual report on the programme implementation.

The programme will be co-financed from national public resources:

- resources from the state budget, divided by the Minister of Finance,
- resources from the budgets of territorial self-government bodies,
- other public resources.

Analysing the above discussed instruments one may state that the resources granted so far and planned for the years 2007 – 2013 are considerable but insufficient as far as Poland is concerned. Both individual beneficiaries and self-government bodies have to work hard to meet strict EU agritourism standards and implement actions resulting in a development of agritourism and thus in certain improvement of life quality and economic diversification of rural areas.

5. New trends in agritourism

Experience of other European Union countries (Great Britain, Finland, France) in supporting different forms of business activity (including agritourism) confirms the possibility to increase employment and income of rural area inhabitants. However, it should be stressed that it is necessary for local communities to develop and implement local development plans and skilfully combine own resources with the ones obtained from external sources.

Poland follows the example of Western European associations and sees the necessity of establishing an efficient organisation coordinating and inspiring local agritourism initiatives as well as marketing them. National and local authorities systematically organise National Agritourism Symposia offering a possibility to discuss current trends of agritourism development. Conclusions and resolutions being the result of these meetings define general trends and directions of Polish agritourism. Considerable success in this field may include the establishment of the Polish Rural Tourism Federation "Guest Farms", categorisation of farm lodgings, own web pages of particular farms, a map of Poland for agritourists, a number of brochures, guides for the beginners in the business, participation in international fairs and exhibitions, etc.

The X National Agritourism Symposium¹ participants evaluated the priorities of agritourism development and stated the following:

- Close cooperation of all institutions and organisations concerned is a necessary condition of further development of rural tourism in Poland. On the local level, it is extremely important that rural tourism associations cooperate with local self-governments, their associations and local tourism organisations.
- Another factor determining rural tourism development is efficient cooperation between the Polish Rural Tourism Federation "Guest Farms" with rural tourism associations – both Federation members and individual ones.
- Regional associations should develop tourist products for customers interested in special offers (defined after thorough market analysis),
- Rural tourism promotion should concentrate on the most important markets, including the home market and the German one.
- The crucial issue for agritourism and rural tourism in Poland is the development of legal regulations defining the principles of offering products meeting strict EU standards of food production and trade.
- Development of agritourism requires systematic training and shaping positive attitudes and creativity of present and potential service providers or agritourism associations.

¹ Conclusions from the X National Agritourism Symposium, Kraków, 2003

- Dynamic transformation of the rural tourism market being the result of among others, Poland's accession to the European Union necessitate constant updating of adopted directions and trends and adopting a complex strategy of rural tourism development in Poland.

Research conducted in selected areas representing typical rural regions of Poland ¹ gives a diagnosis of the state of infrastructure, occupation, socio – demographic conditions and psyche of people living there. It stresses the necessity of propagating active attitudes of both individual persons and self-government bodies in the process of creating a vision of complex management of local potential.

Different forms of business activity in rural areas result in a differentiation of rural economy and have to be promoted as alternatives to food production. Multidirectional development means application of existing material, natural, cultural and human resources in order to shape the image of a particular area and find its new, non-agricultural functions. Agritourism is an important element of the presently implemented strategy of rural areas development as it creates advantageous conditions for the process of diversifying the economy of rural areas.

Development of agritourism has a positive impact on the processes of differentiating the economy of rural areas as it influences local societies and decision-making bodies encouraging them to be active and enterprising,

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¹ Kłodziński M., Rosner A., „Economic and Social Conditions of Multidirectional Rural Development in Poland”, Warszawa: SGGW, 1997

SUSTAINABLE DEVELOPMENT OF AGRICULTURE IN POLAND IN CONTEXT OF THE NATIONAL STRATEGY OF DEVELOPMENT OF RURAL AREAS AND AGRICULTURE IN 2007 – 2013.

Summary: Sustainable development of the rural areas is connected with the concept of their versatility, shaping conditions for various economic activities run with the respect of all the environmental issues, development of social and cultural functions and the care of ensuring good life conditions to all inhabitants of rural areas. This paper presents basic rules of agriculture sustainable development in Poland in context of the National Strategy of Development of Rural Areas and Agriculture in 2007 – 2013.

Key words: Sustainable development, countryside, alternative sources of income, multifunctional countryside and agriculture development

I. Introduction

The concept of 'sustainable development' was used for the first time during the Science Conference in Stockholm but it was not exactly specified then. Firstly, this term was explained as 'self – maintaining development'. In the economics terminology this term was identified with harmonious development of regional and sector systems and with sustainable economic growth.

Later, more specified definition presented in the Conference 'The Environment and Development' in Rio de Janeiro in 1992 says that 'natural environment is supposed to fulfill the needs of modern societies by the social and economic development, however, without violation of the possibilities mentioned for the future generations'.¹

In Poland the concept of sustainable development was adopted in the Polish Constitutions and other legislation. Sustainable development of agriculture and rural areas is an integral part of such development which is supposed to be executed according to the conditions of accession to the European Union, in accordance with the rules of National Development Plan, Treaty of Accession to the European Union and earlier specified strategy of development for Poland .

Sustainable development of rural areas is connected with the concept of their versatility, creating conditions enabling growth of different types of economic activity (business) run with the respect of all environmental aspects, development of social and cultural functions and with the care of providing good conditions of life for the rural areas inhabitants.

In accordance with the concept of the European model of agriculture, agriculture – except for its basic function that is production and delivery of agricultural products - fulfils important roles in environment and landscape protection, prevention of soil fertility, the bio-variety and richness of homes, and prevention of traditions and cultural heritage. The concept of versatile agriculture points at the possibility of combining of all the functions mentioned above through shaping agricultural production according to the rules governing environment protection, landscape prevention and development of farms thanks to taking additional activities aiming at diversification of agricultural activity.

¹ Siekierski, J.: *Acta agraria et Silwestria*. – Kraków, PAN, 2003. p.5-13.

II. Problems concerning development of agriculture in Poland

According to National Census of Agriculture, 2192.9 thousand of people were employed in agriculture in Poland in 2002, which made 16,6% of all the employed (while in the EU in average it is only about 4%)¹. Overmanning engaged in agricultural production is one of the basic problems which restricts development of agriculture in Poland. Overmanning restrains the improvement of agrarian structure, the effectiveness of farming and technological progress which in result cause low income of farmers and incomplete use of the owned productive potential. Although the reduction of employment in agriculture is one of the main tasks to be fulfilled, the possibilities of emigration of people employed in farming in the nearest future may still be restricted due to the unemployment which affected the whole Polish economy and low level of mobility of agricultural population in the labor market.

Next hindrance in agricultural development is the level of education of farming population which is still very low in comparison to the level of education of city inhabitants. The percentage of urban citizens with secondary education is much higher than the village inhabitants percentage (73% of urban people possess secondary education while only 56% of village inhabitants have got it).

Table 1 Population of the 15 year olds and older according to the level of education and the place of residence in 2002 (%)

Level of education	Urban areas	Rural areas
Higher education	13,7	4,3
Secondary education	38,6	22,4
Vocational education	21,1	29,2
Primary education	22,2	38,3
Lack of education	1,5	5

Source: own adaptation based on: Report of National Census of Population and Residence – GUS 2002.

Significant number of agricultural population is only primary or vocationally educated while in urban areas secondary education is dominant. Worse education level of agricultural inhabitants in comparison to inhabitants of urban areas is the result of more difficult access to education in rural areas. The troublesome financial situation of farming families restrains the possibilities of education for young people in big urban areas which are usually situated far from their place of residence. Both the level of the whole education as well as agricultural education make a hindrance in the search of work places not connected with agricultural sector, which often demand good qualifications.

Within the agrarian structure of Polish agriculture small farms are still dominant. Acreage of the majority of farms is too small to ensure the satisfactory level of income. What is more, not satisfactory level of productivity also restricts the possibilities of introduction of technological progress because of both financial and technological reasons.

Table 2 The number of farms in excess of 1hectar of arable lands and their size according to acreage group in 1996 and 2002 (%)

Acreage group of farms in hectares	The number of farms		The acreage of arable lands	
	1996	2002	1996	2002
1 – 5	55,3	58,7	16,8	16,8
5 – 10	25,5	21,8	21,9	18,4
10 – 15	10,5	9,3	15,5	13,4
15 – 50	8,1	9,2	21,2	25,2
50 and more	0,6	1,0	24,6	26,2

Source: The Report of National Agricultural Census 2002 – GUS

¹ The Strategy of Development of Rural Areas and Agriculture in 2007 – 2013. Warszawa, Ministry of Agriculture and Agriculture Development, 2004.

In spite of the slow drop of the number of farms and an increase of the average acreage of farms within last years, the increase in number of the smallest and the biggest farms can be observed. This situation supports the tendency to re-allocation of acreage of land in bigger and more effective farms in one hand, and the increase in the number of non-commodities farms on the other hand.

Having in mind the fact that agrarian transformations are taking place in these two parallel grounds, both the development of capital-intensive directions of production as well as the support of laborious domains, which can be conducted even in the smaller farms, must be taken into consideration within the agricultural policy.

The agricultural production needs to be conducted with the prevention of all the technological regimes which guarantee safety of the commodities and in a way that assures both the good quality of the products as well as with the respect of the rules governing the environment protection and animals breeding. Adjustment to the increased quality standards, and veterinary and sanitary conditions means the necessity of modernization of productive base of farms and equipping them with new technical facilities. Majority of these demands, which need money investment mentioned above, concern mainly animal breeding. At present one of the dangers for the environment is an unsatisfactory level of farm equipment such as machines, devices and facilities ensuring minimization of unfavorable effects of agricultural production on environment. It mainly concerns the devices and facilities used for storing manure and warehouses for storing artificial fertilizers and pesticides.

In natural conditions of Central Europe the agricultural, ecological and economic balance of the farm is a derivative of coexistence of plant production branch of farming and animal production branches. As a result of a decline in animal production (the number of breeding animals has fallen down for about 30% for the last fifteen years), a significant number of Polish farms have got too few animals to keep the balance between the plant and animal production.

Poland possesses comparative superiority of the EU market in these sectors which demand high work and land expenditure and are relatively difficult to be mechanized. Rationalization of the use of arable lands in Poland should consist in the acceleration of the process of land exchange and consolidation, a decline in the number of uncultivated fertile and average land, excluding from agricultural use most of the unfertile and average lands with simultaneous improvement of agricultural science and a respect of the rules of sustainable farming.

III. Support of sustainable development of rural areas.

Sustainable development of the rural areas is connected with the concept of their versatility, shaping conditions for various economic activities run with the respect of all the environmental issues, development of social and cultural functions and the care of ensuring good life conditions to all inhabitants of rural areas.

The superior aim of the versatile model of development of rural areas and agriculture, which has been thoroughly described in the introduction part of this paper, is the improvement of life and work conditions of the inhabitants of rural areas through economic growth with the respect of all the requirements of environment protection and conservation. All the activities aiming at fulfillment of the model mentioned above ought to be complementary with regional programs.

In Poland the model of versatile development of rural areas and agriculture is going to be executed within 2007-2013. The execution foundations of this project have been described in 'The Strategy of Development of Rural Areas and Agriculture in 2007-2013' prepared by Ministry of Agriculture with the prognosis until the year of 2020. Within the 'Strategy' the main priorities of the actions aiming at the support of sustainable development of rural areas have been clearly specified and discussed.

Priority I: Diversification of the economic activity in order to ensure alternative sources of income.

In the rural areas there are possibilities of development of the activities (businesses) which are not connected with typical agricultural activity and which let the inhabitants of these areas get additional income. Especially such activities as growth and popularization of agro tourism need to be pointed out here. Development of different forms and activities not connected strictly with agriculture, however, which refer to local natural and human resources and also to local peculiarity and cultural traditions is crucial. Unfortunately nowadays, nonagricultural activity is scarcely developed mainly due to the lack of a financial support system and relatively low level of social activity.

Priority II: Preservation of environment and landscape virtues of rural areas.

The model of agriculture that exists in Poland combines moderate development of capital-intensive production with its relatively high laboriousness. It is structurally optimal system of growth factors of agricultural production without simultaneous natural environment deterioration. Extensive methods of production used by majority of farmers determine the need of preservation of many species of plants and animals. Within the confines of these priority main activities are going to consist in the support of agricultural and environmental ventures and the improvement of animal breeding conditions and development of environmentally friendly agriculture. The agricultural activity run in the areas with unfavorable conditions for farming, afforest programs and plant cultivations for industrial purposes are going to be supported.

Priority III: Improvement of social infrastructure.

Social infrastructure of rural areas depicts the lack of investments and adjustment to the existing needs. Unsatisfactory development is particularly visible in cultural and tourist institutions but also in education sector and health-care institutions. The basic activities aiming at the change of this situation that must be rated here are: the compensation of the educational chances of children and teenagers living in the rural areas, and constant educating of the adults. An activity that seems to be especially important is the improvement of access to health-care, welfare and cultural services.

Priority IV: Development of technical infrastructure.

Scarcely developed technical infrastructure in the rural areas makes one of the most serious hindrance in versatile development of rural areas. Insufficient level of infrastructure development not only lowers living and farming standards but also weakens the attractiveness of rural areas for potential investors. In accordance to the act about local government, fulfilling common needs of the society belongs to the task of the commune although these tasks are not obligatory. In particular, the tasks concerning technical infrastructure include such problems as: local roads, water-supply system and water supplies, removing and cleaning commune sewage, landfill sites and neutralization of commune waste. The basic tasks taken up and fulfilled within the confines of his priority are: the construction and building of sewage system in the rural areas, rationalization of management of solid waste, modernization of electricity network, support of renewable sources of energy, the improvement of road infrastructure and management of agricultural water resources.

IV. Conclusions

The improvement of attractiveness of rural areas demands actions directed to the improvement of technical and social infrastructure, creating better conditions for agriculture and entrepreneurship development in agricultural and nonagricultural sectors and also promotion of cultural, environmental and landscape virtues of the rural areas. In this point, the backwardness connected with the low level of intensification and mechanization of agriculture may become Polish advantage: high quality of natural environment, natural landscape preservation, forms of spatial management of rural areas, biological and species diversity and traditional social and cultural structures. Versatile development of rural areas and agriculture in the long-term perspective should be an equally significant issue as the

desire of maximization of economic effects of structural help through directing them to the leading domains and regions.

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REASONS FOR FOREIGN INVESTMENTS IN POLAND

Abstract: The paper presents Poland's attractiveness for foreign investors. The Author studied the reasons those made foreign investors to invest in Poland based on the multiple recent reports. Starting from main definitions of foreign direct investment, the Author shows determinants and risk of foreign investments, then researches are presented comparing Poland attractiveness for foreign investments with other countries' situations.

Keyword: foreign investment, attractiveness

Introduction

There are many definitions of foreign investments in the literature concerning the subject. Anyway, most of them are based on the model definition of Organization for Economic Co-operation and Development (OECD). According to OECD, foreign direct investment reflects the objective of obtaining a lasting interest by a resident entity in one economy ("direct investor") in an entity resident in an economy other than that of the investor ("direct investment enterprise"). In the text of this article, the term "foreign investment" is used instead of "foreign direct investment" for the simplification. The lasting interest implies the existence of a long-term relationship between the direct investor and the enterprise and a significant degree of influence on the management of the enterprise. Direct investment involves both the initial transaction between the two entities and all subsequent capital transactions between them and among affiliated enterprises, both incorporated and unincorporated.

The numerical guideline of ownership of 10 per cent of ordinary shares or voting stock determines the existence of a direct investment relationship. An effective voice in the management, as evidenced by an ownership of at least 10 per cent, implies that the direct investor is able to influence or participate in the management of an enterprise; it does not require absolute control by the foreign investor.¹

Determinants and risk of foreign investments

Foreign investments have increased dramatically in recent years. However, the distribution of foreign investments is highly diverse and to explain differences in foreign investments inflows among countries, it is necessary to understand how foreign investors choose investment locations. There are many determining factors that induce foreign investors to take up business activity in a different countries. Those determining factors are presented in many varied ways, therefore, I decided to present determinants of foreign investments from the host country side.

¹ Benchmark Definition of Foreign Direct Investment, Third Edition, OECD, Paris 1996

According to World Investment Report prepared by UNCTAD, foreign investment takes place when three sets of determining factors exist at the same time¹:

- the presence of ownership of specific competitive advantages in a transnational corporation,
- the presence of location advantages in a host country
- and the presence of superior commercial benefits.

If the ownership of specific advantages (e.g. proprietary technology) of a firm is exploited optimally, then can compensate for the additional costs of establishing production facilities in a foreign environment and can overcome the firm's disadvantages vis-à-vis local firms. The ownership of specific advantages of the firm should be combined with the location advantages of host countries (e.g. large markets or lower costs of resources or superior infrastructure).

To the main host country determinants that influence investor's decision belong²:

I. Policy framework for foreign investments

- Economic, political and social stability
- Rules regarding entry and operations
- Standards of treatment of foreign affiliates
- Policies on functioning and structure of markets (especially competition and M&A policies)
- International agreements on foreign investments
- Privatization policy
- Trade policy (tariffs) and coherence of foreign investments and trade policies
- Tax policy

II. Economic determinants

A. Market- seeking

- Market size and per capita income
- Market growth
- Access to regional and global markets
- Country-specific consumer preferences
- Structure of markets

B. Resource / asset-seeking

- Raw materials
- Low-cost unskilled labor
- Skilled labor
- Technological, innovatory and other created assets (e.g. brand names), including as embodied in individuals, firms and clusters
- Physical infrastructure (ports, road, power, telecommunication)

C. Efficiency-seeking

- Cost of resources and assets listed under B, adjusted for productivity for labor resources
- Other input costs, e.g. transport and communication costs to/from and within host economy and costs of other intermediate products
- Membership of regional integration agreements conducive to the establishment of regional corporate networks

¹ UNCTAD, World Investment Report 1998, Trends and Determinants, New York and Geneva, 1998

² ibidem

III. Business facilitation

- Investment promotion (including image building and investment-generating activities and investment-facilitation services)
- Investment incentives
- Hassle costs (related to corruption, administrative efficiency, etc.)
- Social amenities (bilingual schools, quality of life, etc.)
- After-investment services

The review of host country determinants begins with policy framework for foreign investments. Foreign investments policies consist of rules and regulations governing the entry and operations of foreign investors, the standards of treatment accorded to them, and the functioning of the markets within which they operate. Trade policy plays the most prominent role and other related policies include privatization policies and policies determined by the international agreements a country has signed. Privatization is a special case of acquisition, as it involves purchases of firms from the state. International investment agreements provide an international dimension to national foreign investments policies. Some of them focus on insurance and protection, while others deal with broader issues.

There are many risk factors of investment projects in the literature of the subject. According to the article written by Duncan H. Meldrum, analysts have tended to separate country risk into the six main categories. It should be noted that these categories overlap each other, given the interrelationship of the local economy with the local political system and with the international community. These categories are¹:

- Economic Risk
- Transfer Risk
- Exchange Rate Risk
- Location or Neighborhood Risk
- Sovereign Risk
- Political Risk

Foreign Investments in Poland

The foreign capital coming into the Polish economy has fulfilled a very important role in the process of privatization and restructuring. The majority of foreign investment to Poland has taken the most desirable form- Foreign Investment. Such investments have meant new companies starting from scratch or enterprises already existing on the Polish market being taken over.

During the latest months a lot of reports evaluating countries' attractiveness for foreign investors were published. In most of them Poland remains the most attractive country for investments, what is more Poland is the most interesting country among new EU members.

The consulting firm Ernst & Young has analyzed the level of investment attractiveness of the countries worldwide in 2005. This unique survey is based on opinions expressed by several hundred executives and evaluates the attractiveness of Europe and the attractiveness of countries within Europe. According to the "European Attractiveness Survey 2005" Poland is making spectacular progress and joins the podium. As it can be noticed on the figure 1 below, Poland has been ranked 4th and as a result of this, is among the most attractive countries for foreign investors.²

¹ Duncan H. Meldrum "Country Risk and Foreign Direct Investment" January 2000.

http://www.findarticles.com/p/articles/mi_m1094/fs_1_35/ai_59964458, viewed on 2006-04-07

² Ernst & Young, Report "European Attractiveness Survey" 2005, www.ey.com, viewed on 2006-02-09

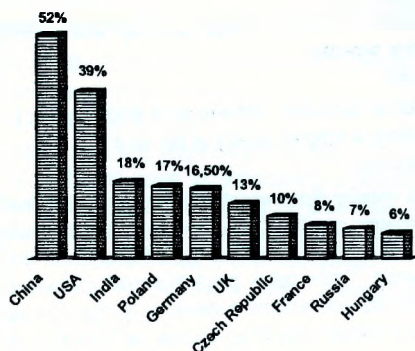


Figure 1 The top 10 countries indicated by foreign investors as a place attractive to take up business activity

Source: Ernst & Young, Report "European Attractiveness Survey" 2005, www.ey.com, viewed on 2006-02-10

17% of foreign entrepreneurs indicated Poland as the most attractive localization for investment. When focusing on specific countries within their regions of choice, the executives selected three Western European and four Central and Eastern European countries among the top 10. It can be noted that for 2005 Poland (17%) is now ahead of the three most attractive countries (Germany, the United Kingdom and France).

According to this survey, the centre of gravity for investments in Europe has moved eastwards, and is now located between Germany (16%) and Poland (17%). This perception, although not precisely reflecting the reality of investment choices, is a sign of the individual attractiveness of these countries. It also provides an intuitive indication of the most interesting investment targets for decision-makers in the near future.¹

The intuitive investors positively marked Poland in terms of availability of sites and cost of land, Poland is in the lead in this category.

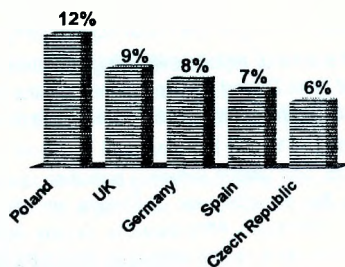


Figure 2 The top countries indicated by foreign investors taking into account cost of land and regulations

Source: Ernst & Young, Report "European Attractiveness Survey" 2005, www.ey.com, viewed on 2006-02-10

¹ *ibidem*

Investors appreciate also Poland's potential productivity. In this terms the United Kingdom is ahead, followed by Poland and Germany, Czech Republic and Spain are far behind. Additionally, Poland achieving first place due to its labor costs and the availability of industrial sites, has joined the three Western European leaders. Poland also came second in terms of potential increase in labor productivity (13%).¹

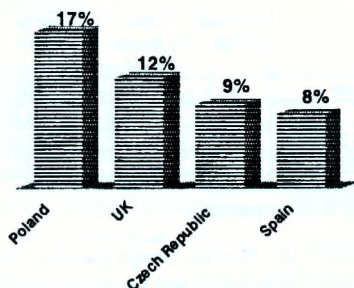


Figure 3 The top countries indicated by foreign investors taking into account labor costs

Source: Ernst & Young, Report "European Attractiveness Survey" 2005, www.ey.com, viewed on 2006-02-10

As far as the flexibility of employment regulations is concerned, Poland is the second desired localization in Europe. In terms of corporate income taxation Poland is far behind The United Kingdom and Ireland, but still as well as Switzerland ranked 3rd.

On 23rd of November 2005 Financial Times published an extensive report concerning investing in Poland. The main aim of the articles was to present current political and economic situation in Poland, especially in the light of recent parliamentary and presidential elections.

One of the priorities of a new political power is attracting new investors. The report says that in order to attract more investments the government wants to lower the taxes, simplify procedures and reduce bureaucracy.

In the report Financial Times approve of activity of Polish Information and Foreign Investment Agency, which is doing huge effort to promote Poland. Anyway, according to the article the best advertising for Poland are skilled and hardworking Poles that working abroad.

Polish workforce continues to be a very positive factor and remains the country's biggest asset. The cost of labor still remain the lowest in EU and the efficiency of the workers is very high. Also quality of education, which is very high, is a big advantage of Poland. Especially the ability to speak foreign languages other than English. The educated workforce is very large and makes Poland an attractive place to locate call centers, offshoring and services centers.

Special attention was given to the very popular low-cost airlines that operate in Poland since a short time: Ryanair, easyJet, WizzAir, SkyEurope and Central Wings. The developing Polish aviation market offers attractive possibilities of the new transport links for businessmen and travelers. As a result the better communication conditions are expected to attract foreign investors.²

Finally, the most recent opinion poll on the investment climate in Poland, commissioned by Polish Information and Foreign Investment Agency (PAIILZ), brings good news. The satisfaction from locating

¹ Ernst & Young, Report "European Attractiveness Survey" 2005, www.ey.com, viewed on 2006-02-10

² http://www.paiilz.gov.pl/nowosci/?id_news=725&lang_id=1, viewed on 2006-02-10

businesses in Poland foreigners continuously is growing. The most important factors that influence foreign investors' decision on setting up a business activity in Poland are presented in table below.

Table 1 Most important factors influencing a decision to invest in Poland according to investors from different countries

Factors	Importance of a factor				
	Germany N=239	Great Britain N=58	France N=55	The Netherlands N=48	USA N=42
Size of the market	53.1	65.5	50.9	56.3	57.1
Wages	59.0	46.6	45.5	66.7	47.6
Projected economic growth	48.1	51.7	50.9	58.3	40.5
Workers' qualifications	50.6	51.7	47.3	64.6	47.6
Availability of human resources	48.5	48.3	56.4	47.9	47.6

Source: CBM INDICATOR for PAiIZ, December 2005

The most important factors that influence foreign investors' decision on setting up a business activity in Poland are the size of Polish market and the projected economic growth in Poland. Decision about the location is also tightly bound to the human resources available at a given region. The poll results show that the evaluation of Polish staff in comparison to year 2000 has definitely improved. Moreover, the labor costs and workers' qualifications are one of the key factors attracting investors.¹

Almost three quarters of foreign investors declare that Poland's accession into the EU positively influenced business activity of companies with foreign capital. The very important factor is Polish law, that makes companies' activities easier after the accession (50.4% companies indicate that factor). Also a lot of the companies indicate simplifying the procedures of supplying goods (37.7%) and removal of customs barriers (35.6%).²

The all reports results mean that Polish economy is becoming more competitive and Poland is among the most attractive global destinations for investments. Besides all that advantages of Poland in attracting foreign capital, unfortunately there is still much to be done in order to improve the investment climate in the country.

To the major negative factors belong: unsatisfactory condition of transportation infrastructure (for example lack of highways), complicated and unstable law, high taxes, corruption and bureaucracy.³ To reduce those barriers is a priority and task for the government. However, even with those negative factors Poland still remains the most attractive country in the region.

Once again let's face the major factors that make Poland so attractive for foreign investors. To major factors that help to take up business activity in Poland belong⁴:

- size of the regional market
- stability of the market
- labor costs
- low competition from the local companies
- low prices of materials and components
- low prices of power
- large supply and easy access to components and materials.

¹ http://www.paiz.gov.pl/nawosci/?id_news=810&lang_id=2

² http://www.paiz.gov.pl/nawosci/?id_news=810&lang_id=2

³ A. Zachorowska, Wybrane aspekty zewnętrznego finansowania przedsięwzięć gospodarczych, Wydawnictwo Politechniki Częstochowskiej, Częstochowa 2002

⁴ W. Karaszewski, Bezpośrednie inwestycje zagraniczne. Polska na tle świata. Toruń 2004

In addition other very important key factors attracting investors are¹:

- geographic location
- cultural closeness
- availability of human resources
- worker's qualifications

The most important reason to invest in Poland is the market size with its highly skilled, well educated and ambitious people. Poland has the largest working population in Central Europe. It is also one of the youngest population on the continent, half of the society is under the age of 35. At the same time Poland holds second place in term of number of students. Poles are one of the best educated societies in Europe. There are 126 state higher education academies including 17 universities, 18 universities of technology, as well as 301 private schools of tertiary education. They employ over 100 thousand scientists, half of them hold a Ph.D. degree.²

Studying is becoming very popular among young people. Polish students are excellently acquainted with foreign languages. Most of them have achieved a good level of English what is really appreciate by foreign investors.

It is important to mention that one of the reasons why investors decide to take up businesses in Poland is low level of labor costs. They can take advantage of the qualified Polish labor force at competitive price.

Labor costs are not the only opportunity of lowering the overall production costs, also costs of conducting business, prices of materials, components and price of energy are lower in Poland than in Western Europe. At the same time level of living conditions for relatively lower costs equal to UE standards what is another positive factor attracting investors to Poland.

Membership in the EU makes distribution of goods more easier due to free movements of goods and gives an access to a huge market of 450 millions consumers. Investors can take advantage from the funds either directly or indirectly, because those funds are expected to contribute to a faster development of Polish infrastructure. EU membership is also a guarantee of sound economic policy in Poland, its credibility and stability, due to harmonization of Polish law to EU standards. Poland's accession into the EU enables new investors to operate in a well known legal environment.

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¹ Z. Olesiński, *Bezpośrednie inwestycje zagraniczne w Polsce*, Polskie Wydawnictwo Ekonomiczne, Warszawa 1998

² PAIIZ, www.paiiz.gov.pl

ОЦЕНКА И ПРОГНОЗИРОВАНИЕ КОНКУРЕНТОСПОСОБНОСТИ СТРОИТЕЛЬНОЙ ПРОДУКЦИИ

Abstract: Parameters defining competitive ability of building production are classified in the paper. Technique for its forecasting and calculation of competitive ability complex indicator, having regard to refunding rate for effective usage period as well as assessment of choice of more competitive option are suggested.

Как известно, конкурентоспособность - это комплексная многоаспектная характеристика продукции, определяющая ее предпочтение на рынке по сравнению с аналогичной продукцией-конкурентом как по степени соответствия конкретной потребности, так и по затратам на ее удовлетворение.

Специфика строительной продукции предопределяет необходимость определения тех параметров товара, которые представляют для покупателя существенный интерес.

Во-первых, это параметры, в которых отражается качество и полезность строительной продукции с учетом социальных, функциональных, эргономических, эстетических, экологических и других потребительских свойств. Ведь для того, чтобы строительная продукция была пригодна для удовлетворения потребности и представляла интерес для покупателя, она должна обладать набором соответствующих параметров. При этом согласно маркетинговой концепции особое значение имеет не просто набор потребительских свойств и характеристик, а понимание того, как данная продукция воспринимается самим потребителем, которому, в принципе, безразличны его технические характеристики, но важно, каким образом данная продукция может помочь удовлетворить определенную потребность или разрешить стоящую перед ним проблему. Таким образом, одним из условий выбора потребителем является совпадение его свойств с условными характеристиками прогнозируемой потребности.

Во-вторых, стремясь к приобретению строительной продукции (услуг), в наибольшей степени соответствующих потребностям (т.е. обладающих наивысшим потребительским эффектом), потребитель не может абстрагироваться от затрат, которые будут связаны с этим товаром. Естественно, что он стремится достичь оптимального соотношения потребительских свойств изделия и своих расходов, т.е. получить максимум потребительского эффекта на единицу затрат. Поэтому для определения конкурентоспособности существенным является не только сравнение строительной продукции (услуг) по степени соответствия конкретной потребности, но и учет затрат потребителя. При этом следует исходить из того, что для покупателя покупка означает только обязательное условие, исходный пункт начала процесса удовлетворения потребности, который представляет собой акт не одновременный, а занимает определенный (иногда весьма длительный) период.

Для многих товаров реализация полезного эффекта достигается в ходе эксплуатации, что связано с дополнительными расходами для покупателя.

Таким образом, конкурентоспособность обуславливается качественными и стоимостными особенностями строительной продукции (услуг), которые учитываются покупателем согласно их непосредственной значимости для удовлетворения потребностей. Отсюда следует, что конкурентоспособность более полно раскрывается через систему показателей, среди которых выделяются:

- качественные;
- экономические.

Качественные показатели конкурентоспособности характеризуют свойства, благодаря которым удовлетворяется конкретная потребность. Они подразделяются на классификационные и оценочные.

Классификационные показатели характеризуют принадлежность к определенной классификационной группировке и определяют назначение, область применения и условия использования строительной продукции.

Оценочные показатели количественно характеризуют те свойства, которые образуют качество товара. Они используются для нормирования требований к качеству и сравнения различных образцов строительной продукции, отнесенных к одному классу по классификационным показателям.

По роли, выполняемой при оценке конкурентоспособности, оценочные показатели разделяют на две группы:

- показатели, используемые для проверки выполнения обязательных требований, которым должна удовлетворять строительная продукция (услуги);
- показатели, используемые для сопоставления конкурирующих на рынке товаров строительной продукции (услуг) по степени удовлетворения потребителя теми или иными свойствами.

Эти две группы показателей не имеют устоявшихся наименований. Их предлагается именовать их регламентируемыми и сопоставительными.

Особую группу оценочных показателей составляют **регламентируемые**. Они характеризуют патентную чистоту строительной продукции (услуг), требования их сертификации и соответствия международным, национальным и региональным стандартам, а также законодательству. Уже сам по себе факт несоответствия строительной продукции (услуг) принятым на конкретном рынке стандартам, снимает вопрос о возможности выполнения строительных работ и сводит на нет всю остальную работу по повышению уровня качества. Таким образом, при планировании выхода на рынок в первую очередь следует получить информацию по утвержденным в законодательном порядке или принятым в торговой практике стандартам качества и учесть их в работе по совершенствованию продукта. Особенному ужесточению подлежат в настоящее время в большинстве стран стандарты качества, обеспечивающие экологическую чистоту, высокую степень унификации, меры безопасности и защиты здоровья человека.

С позиций конкретного потребителя важнейшее значение в комплексе конкурентоспособности продукции имеют его сопоставительные показатели.

Экономические показатели конкурентоспособности характеризуют суммарные затраты потребителя на удовлетворение его потребности посредством данной строительной продукции (услуг). Они состоят из расходов на приобретение материалов, расходы на выполнение строительных работ, расходы связанные с затратами на эксплуатацию в период срока его службы (ремонт, уход и др.). В целом же общая сумма этих расходов выступает для потребителя в качестве цены удовлетворения потребности (цены потребления).

Уровень цены потребления представляется для покупателя составным элементом конкурентоспособности строительной продукции и зависит, прежде всего, от потребительских свойств конкретного изделия. Кроме того затраты на удовлетворение потребности определяются условиями приобретения и потребления, т.е. обстоятельствами, в определенном смысле независимыми от самого товара, выносимого на рынок. Они, в

частности, связаны с социально-экономическим положением потребителей, наличием услуг, их стоимостью, удаленностью предприятий сервиса, а также зависят от факторов общеэкономического характера.

К экономическим показателям конкурентоспособности относятся единовременные и текущие.

Состав и структура экономических показателей определяются назначением, уровнем качества, социально-экономическим положением потребителя, наличием услуг и другими факторами. Наряду с вышеназванными составляющими в структуру затрат могут включаться и другие элементы, характеризующие индивидуальные особенности строительной продукции (услуг).

Конкурентоспособность строительной продукции (услуг) является относительной величиной, что связано со следующими обстоятельствами. Во-первых, она может быть выявлена только в результате сравнения товаров, конкурирующих на рынке. Во-вторых, нет и не может быть «абсолютно» конкурентоспособности или неконкурентоспособности: оба эти понятия связаны с рынком и временем, а также разнообразными факторами, влияющими на рынок.

Конкурентоспособность тесно привязана к конкретному рынку (внутреннему, региональному, общенациональному, международному и т.д.) и требованиям строго определенных групп потребителей. Чрезмерная погоня за «излишним» качеством может сделать строительную продукцию (услуги) недостижимым для тех групп потребителей, для которых он предназначен, следовательно, не обеспечит «необходимый» уровень конкурентоспособности. В ряде случаев для успешной реализации строительная продукция (услуги) может не иметь самого высокого технического уровня. С другой стороны, на практике нередки ситуации, когда изделие, отвечающее с технической точки зрения мировым стандартам, не находит активного сбыта на конкретном рынке, т.е. не имеет должной конкурентоспособности.

Для успешной продажи товара необходимо, чтобы он появился на том рынке, на котором действительно нужен, в требуемом количестве, в определенный момент времени. Потребитель также должен быть подготовлен к появлению данного товара. Все это зависит от решения комплекса маркетинговых задач: изучения рынка, создания и производства товара, сбыта и деятельности по его стимулированию. Особенно стремительно в последние годы растет значение организационно-коммерческих показателей, обеспечивающих скорейшее продвижение строительной продукции (услуг) от производителя до потребителя.

Вышеизложенное является ключевой посылкой в изложении методики прогнозирования конкурентоспособности строительной продукции (рис.1).

Исходным моментом является определение цели оценки конкурентоспособности. В зависимости от конкретных условий ею может быть:

- определение положения вновь разрабатываемой строительной продукции (услуг) в ряде аналогов предприятия, отрасли;
- оценка перспектив строительной продукции (услуг) на конкретном рынке;
- выделение тех показателей строительной продукции (услуг) аналога, которые обеспечивают ему необходимый уровень конкурентоспособности;
- разработка мероприятий по повышению уровня конкурентоспособности строительной продукции (услуг);
- установление цен на строительную продукцию (услуги);
- обоснование необходимости снятия строительной продукции (услуг) с производства или их модернизации;
- выбор стратегии и тактики работы строительной продукции (услуг) на конкретном рынке.



Рис. 1 Блок-схема методики прогнозирования конкурентоспособности строительной продукции

На втором этапе формируются требования к строительной продукции (услугам). Их выявление проводится на основе анализа различной информации о потребителях и их потребностях.

Далее следует выбор номенклатуры показателей, необходимых для оценки и существенных с точки зрения требований потребителей строительной продукции (услугам). Прогнозирование конкурентоспособности требует участия двух групп показателей: качественных и экономических. При их выборе следует учитывать, что конкурентоспособность определяется только теми показателями, которые представляют интерес для конкретного потребителя. Поэтому все показатели, выходящие за эти рамки, не должны рассматриваться при оценке конкурентоспособности, как не имеющие к ней отношения. В этой связи превышение норм, стандартов, правил, конкретных требований потребителя (если только это превышение не вызвано опережающим отражением государственных требований, которые будут введены через некоторое время) не способствует повышению конкурентоспособности товара. Такое превышение показателей, с точки зрения потребителя, представляется бесполезным и даже может понизить конкурентоспособность в случае, если повышение значений качественных показателей будет способствовать повышению цены.

Особое внимание следует обратить на регламентируемые показатели, которые обуславливают принципиальную возможность реализации строительной продукции (услуг) на конкретном рынке. Если хотя бы один из регламентируемых показателей (экологических, безопасности, патентно-правовых, взаимозаменяемости и совместимости) не соответствует установленным требованиям, действующим на конкретном рынке, то дальнейшая оценка конкурентоспособности нецелесообразна. Кроме того, превышение по этим показателям норм,

стандартов, технических регламентов, требований законодательства не может рассматриваться как преимущество того или иного изделия.

Методически учет регламентируемых показателей при оценке конкурентоспособности обеспечивается введением индекса, который принимает лишь два значения: 1 или 0. Если товар соответствует нормам, то этот индекс равен 1, если не соответствует, то он равен 0. Групповой индекс по всей совокупности регламентируемых показателей представляет собой произведение единичных показателей по каждому из них.

$$J_{p,n} = \prod_{i=1}^n q_i$$

где: $J_{p,n}$ - групповой индекс по регламентируемым показателям;

q_{pi} - единичный показатель по i -му регламентируемому показателю;

n - число регламентируемых показателей, подлежащих оценке.

Номенклатура показателей, определяющих конкурентоспособность, относительно стабильна. В то же время значимость их меняется в зависимости от сложившихся на рынке условий. Поэтому следующим этапом является определение значимости (весомости) показателей конкурентоспособности (качественных и экономических). Для этого устанавливается иерархия показателей. На первый план выдвигаются те, которые имеют наибольшую значимость для потребителя. Расчет значимости (коэффициентов весомости) осуществляется экспертным методом. Для уточнения выработанной позиции могут использоваться дополнительные сведения, получаемые маркетинговыми исследованиями потребителей.

Обладающие наибольшей весомостью показатели (приоритетные с точки зрения конкурентоспособности) в первую очередь становятся объектами тщательного анализа. Такой подход не исключает изучения второстепенных показателей, тем более что в ряде случаев именно они могут оказаться весьма важными для рыночного успеха товара. Не следует пренебрегать даже самой незначительной возможностью товара. Однако следует учитывать, что наибольший эффект дает улучшение наиболее значимых с точки зрения потребителей показателей.

Далее осуществляется формирование группы аналогов и установление значений их показателей.

Все включаемые в группу аналогов изделия должны отвечать следующим критериям:

- одинаковые значения классификационных показателей, характеризующих данный вид строительной продукции (услуг) (аналогичное назначение и взаимозаменяемость);
- представительность изделий на рынке в момент оценки. Сформированная группа аналогов должна обеспечивать достоверность оценки на конкретном рынке в данный момент времени.

Результат оценки конкурентоспособности товаров и принимаемые решения в значительной степени зависят от выбора базового образца. Ошибка на данном этапе может привести к искажению результатов исследования.

В зависимости от цели оценки конкурентоспособности из группы аналогов в качестве базового образца могут быть выбраны изделия:

- стабильно реализуемые на конкретном рынке в больших объемах;
- завоевавшие наибольшее число покупательских предпочтений;
- выбранные группой экспертов в качестве "эталоны" (например, строительная продукция (услуги) основных конкурентов, наиболее перспективная продукция и т.п.).

При выборе базового образца следует исходить из того, что реагирование на возможные изменения рыночной конъюнктуры может быть синхронным и упреждающим. При синхронном реагировании базовой оценкой являются товары-конкуренты, удовлетворяющие в наибольшей степени текущие нужды и запросы потребителей. При упреждающем реагировании за базу оценки принимаются изделия потенциальных конкурентов.

Сопоставление оцениваемого и базового образцов осуществляется отдельно по качественным (сопоставительным) и экономическим показателям исходя из общего условия:

$$g_i = f(P_i, P_{i*})$$

где: g_i - значение оценки i -го показателя конкурентоспособности товара;

P_i - значение i -го показателя оцениваемого товара;

P_{i*} - базовое значение i -го показателя.

В случае линейной зависимости между значениями оценки и значениями качественных показателей пользуются следующими формулами:

$$g_i = \frac{P_i}{P_{i*}}; \quad g_i = \frac{P_{i*}}{P_i}$$

Из формул выбирают ту, в которой рост показателя соответствует улучшению параметра оцениваемого товара.

Таким образом, можно провести расчеты по всем качественным (сопоставительным) показателям, получив в конечном итоге полный набор оценок, характеризующих отклонение свойств анализируемого товара от требований потребителя.

Для получения на базе единичных группового показателя, характеризующего соответствие изделия потребности, необходимо их объединить с учетом значимости каждого единичного показателя:

$$J_{k,n} = \sum_{i=1}^n q_i a_i$$

где: $J_{k,n}$ - групповой индекс по качественным (сопоставительным) показателям;

g_i - значение оценки i -го качественного (сопоставительного) показателя конкурентоспособности;

a_i - коэффициент весомости i -го качественного (сопоставительного) показателя конкурентоспособности;

n - число показателей, принимаемых во внимание при оценке.

Полученный в результате индекс дает возможность решить лишь одну часть проблемы - способна ли данная строительная продукция (услуги) (и в какой степени) удовлетворить существующую потребность. Однако он оставляет в стороне еще один важнейший аспект, определяющий выбор на рынке, - при каком уровне затрат потребность может быть удовлетворена. Необходимость ответа на этот вопрос переносит исследование в область анализа экономических показателей конкурентоспособности.

Подход к оценке экономических показателей во многом сходен с анализом качественных показателей. Его особенность состоит в том, что соизмерение всех экономических показателей происходит на стоимостной основе. По сути, для нахождения индекса конкурентоспособности по экономическим показателям необходимо провести сопоставление цен потребления анализируемого товара и базового образца.

$$J_{э,л} = \frac{C}{C_0}$$

где: $J_{э,л}$ - групповой индекс по экономическим показателям (ценам потребления);

C - цена потребления анализируемого товара;

C_0 - цена потребления продукции-образца.

Цена потребления товара может быть представлена в виде суммы затрат по отдельным ее составляющим показателям:

$$C = \sum_{i=1}^n C_i$$

где: C_i - затраты по единичным показателям цены потребления (в стоимостном выражении);
 n - число показателей.

Оценка единичных экономических показателей осуществляется по формуле:

$$g_i = \frac{C_i}{C_0}$$

где: g_i - значение оценки i -го экономического показателя анализируемого товара;

C_i - затраты по i -му экономическому показателю анализируемого товара;

C_0 - затраты по i -му экономическому показателю базового образца.

С учетом формулы групповой индекс конкурентоспособности по экономическим показателям будет равен:

$$J_{г.н} = \sum g_i \frac{C_0}{C_i}$$

Пусть $a_i = C_0/C_i$ - доля затрат по отдельным единичным показателям в цене потребления, тогда

$$J_{г.н} = \sum_{i=1}^n q_i a_i$$

Таким образом, групповой индекс конкурентоспособности анализируемой строительной продукции (услуг) по экономическим показателям представляет сумму оценок единичных показателей, взвешенных по коэффициентам их долевого участия в цене потребления базового образца.

Расчет комплексного показателя конкурентоспособности производится на основе групповых показателей по регламентируемым, качественным (сопоставительным), экономическим показателям:

$$K = J_{г.н} \frac{J_{г.к.н}}{J_{г.э.н}}$$

где: K - комплексный показатель конкурентоспособности анализируемой строительной продукции (услуг) по отношению к базовому образцу;

$J_{г.н}$, $J_{г.к.н}$, $J_{г.э.н}$ - групповые индексы конкурентоспособности по регламентируемым, качественным (сопоставительным) и экономическим показателям.

По смыслу показатель K отражает различие между сравниваемыми товарами в потребительском эффекте, приходящемся на единицу затрат потребителя на их приобретение и использование.

На основе рассчитанного комплексного показателя формируется вывод о конкурентоспособности оцениваемой строительной продукции (услуг). При $K < 1$ анализируемое изделие уступает базовому образцу по конкурентоспособности, при $K > 1$ - превосходит образец. При равной конкурентоспособности $K = 1$. Следует отметить, что действие групповых индексов $J_{г.к.н}$ и $J_{г.э.н}$ является разнонаправленным. При росте $J_{г.к.н}$ (т.е. улучшении потребительских

показателей анализируемого товара по сравнению с аналогичными показателями базового образца) показатель K увеличивается, отражая рост конкурентоспособности. При росте $J_{s,n}$ (цены потребления анализируемого товара по сравнению с базовым образцом) показатель K уменьшается, отражая снижение конкурентоспособности.

На основании сформулированного вывода определяется политика в отношении оцениваемой строительной продукцией (услугами). В случае положительного исхода оценки ($K > 1$) принимается решение о производстве работ или внедрения услуг на рынок.

В случае отрицательной оценки необходима разработка мер по повышению конкурентоспособности строительной продукции (услуг).

Расчет конкурентоспособности с учетом ставки рефинансирования за период эффективной эксплуатации

Введение в расчет ставки рефинансирования обусловлено отличительной особенностью экономических систем переходного периода.

Расчет конкурентоспособности с учетом ставки рефинансирования за период эффективной эксплуатации производится следующим образом:

$$K_{эф}^k = J_{p,n}^k \frac{J_{k,n}^k}{J_{s,n, диск}^k}$$

где: $K_{эф}^k$ - комплексный показатель конкурентоспособности анализируемой строительной продукции (услуг) (варианта k) по отношению к базовому образцу с учетом коэффициента дисконтирования за период эффективной эксплуатации варианта;

$J_{s,n, диск}^k$ - групповой индекс по экономическим показателям для варианта k с учетом коэффициента дисконтирования за период эффективной эксплуатации варианта;

$$J_{s,n, диск}^k = J_{s,n}^k \times \frac{\sum_{i=1}^{T_{эф}} K_{диск}^i}{T}$$

$K_{диск}^i$ - коэффициент дисконтирования для i -го года;

$$K_{диск}^i = \frac{1}{(1 + E_{реф})^i}$$

$E_{реф}$ - ставка рефинансирования НБ РБ на момент расчета;

T_k - минимальная продолжительность эффективной эксплуатации варианта k ;

i - год эффективной эксплуатации варианта $i = (1, 2, 3, \dots, T_{эф}, \dots, T_k)$;

$J_{p,n}^k$ - групповой индекс по регламентируемым показателям варианта k ;

$J_{k,n}^k$ - групповой индекс по сопоставительным показателям варианта k ;

$J_{s,n}^k$ - групповой индекс по экономическим показателям (ценам потребления) варианта k ;

Очень важно, что данный вариант расчета позволяет рассчитать конкурентоспособность варианта при его эксплуатации ниже срока его эффективной эксплуатации, что особенно ярко отражается на интерьерных отделочных работах. Например, в магазинах, офисах, барах капитальный ремонт осуществляется с периодичностью 10...15 лет с полной сменой интерьера на более современный.

По смыслу показатель $K_{эф}^k$ отражает различие между сравниваемыми товарами в потребительском эффекте, приходящемся на единицу затрат потребителя на их приобретение и использование за период эффективной эксплуатации варианта с учетом коэффициента дисконтирования.

Чем выше показатель $K_{эф}^k$, тем вариант более конкурентоспособен.

Экономический эффект от использования более конкурентоспособного варианта за период эффективной эксплуатации определяется по формуле:

$$Q_{\text{эф}}^i = C_{\text{э}}^i \times \left(1 - \frac{K_{\text{эф}}^i}{K_{\text{эф}}^j} \right)$$

где: $Q_{\text{эф}}^i$ - экономический эффект от использования варианта i по отношению к варианту j за период эффективной эксплуатации;

$K_{\text{эф}}^i$ - комплексный показатель конкурентоспособности анализируемой строительной продукции (услуг) (варианта i) по отношению к базовому образцу с учетом коэффициента дисконтирования за период эффективной эксплуатации варианта;

$K_{\text{эф}}^j$ - комплексный показатель конкурентоспособности анализируемой строительной продукции (услуг) (варианта j) по отношению к базовому образцу с учетом коэффициента дисконтирования за период эффективной эксплуатации варианта;

РАЗДЕЛ 2. МАРКЕТИНГОВЫЕ АСПЕКТЫ ИНТЕГРИРОВАННОГО УПРАВЛЕНИЯ

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FACTORS INFLUENCING A CHOICE OF PRODUCT MARKETING STRATEGIES ON THE EXAMPLE OF PHARMACEUTICAL PRODUCERS

Summary: The paper presents variety of factors which have impact on the choice of different product marketing strategies in the enterprise on the example of pharmaceutical producers, mainly producers of drugs on prescription. Article concentrates on a division into external and internal factors on the basis of marketing environment analysis and strategic analysis of the company.

Key words: product marketing strategies, marketing environment, strategic analysis of the enterprise.

When choosing the appropriate variant of a marketing strategy, it is necessary to consider a number of factors having an impact on the effectiveness of the particular strategic alternatives. Different authors describe various factors having an influence on the choice of a marketing strategy. This variety results from the application of different classification criteria and at the same time emphasizes the complexity of strategic marketing decisions.

According to Z. Pierścionek the choice of a marketing strategy is conditional upon: tangible and intangible assets being in possession of an enterprise, possibility of acquisition of the lacking resources, formal and informal organizational culture, organizational climate, environment in which the enterprise operates¹.

The key element of the market environment is the sector and its structure, which has a powerful impact on the ability to compete effectively and at the same time on adoption of the marketing strategy to be implemented by the firm. Another vital factor determining the choice of the particular variant of the marketing strategy is a phase in the product useful life in which the articles manufactured by the company are².

In the groups of factors determining the choice of a marketing strategy presented above there are often such factors as: the company's environment and its resources. When choosing a marketing strategy, the company has to have profound knowledge of its own internal situation but it should also make a detailed analysis of the external environment conditions. Such analysis allows the company to identify the external factors determining the choice of a marketing strategy, whereas an analysis of the internal situation helps to identify internal factors having an impact on the choice of a marketing strategy, including the product strategy.

"A constitutive feature of strategic planning is the company's focus on its environment. Information on the environmental conditions and on the expected changes thereof are building blocks of strategic decisions"³.

¹ Z. Pierścionek: Strategie rozwoju firmy, WN PWN, Warszawa 1996, p. 80 - 81

² A. Baruk: Dynamiczne kształtowanie strategii marketingowej firmy. Uwarunkowania strukturalne i procesowe, Wydawnictwo Adam Marszałek, Toruń 2002, p. 17 - 18.

³ H. Kreikebaum: Strategiczne planowanie w przedsiębiorstwie, WN PWN, Warszawa 1996, p. 38 - 39

It is impossible to develop an effective marketing strategy, including a product strategy (just like a strategy in general) without the company's prior study of its environment and identification of its own capabilities i.e. without making a strategic analysis.

Ph. Kotler defines the marketing environment as a set of external actors and forces, who and which have an effect on the company's development capacities and its ability to maintain successful transactions with buyers. The environment so defined is divided into microenvironment and macro-environment. The microenvironment includes actors from the company's direct surroundings, while the macro-environment consists of the larger societal forces that affect the microenvironment actors and includes demographic, economic, natural, technological, political and legal, and socio-cultural factors¹. According to Ph. Kotler, there are four forces stimulating the enterprise value: other companies, customers, partners and communities, hence the company's environment comprises markets stimulated by companies, markets stimulated by customers, markets stimulated by partners and markets stimulated by communities².

In Ph. Kotler's opinion, all companies have to face the problem of technological development and fast ageing of products. According to him, the subjective environment of the enterprise, comprising the customers, competitors, suppliers and distributors should also be assessed³.

G. Gierszewska and M. Romanowska believe that the company's environment is commonly divided into the macro-environment and competitive (sector) environment⁴. The macro-environment consists of the economic, technological, social, demographic, international, political and legal segments. The competitive environment is made up by all business entities which are related to the company either by cooperation or competition e.g. suppliers, customers, existing and potential competitors⁵.

J. Altkorn distinguishes general environment and direct (operating) environment. The general environment is formed by overall economic, technical, legal, political and cultural conditions existing in the particular country or region. These factors form the fundamental plane for setting goals and establishing principles of the enterprise operation. The direct environment consists of the entities with which the enterprise enters into direct interactions⁶. J. Altkorn distinguishes also the general marketing environment and the marketing support system. The latter (which constitutes also the direct environment of the enterprise) includes: commercial agents dealing with services, goods and money, institutions providing services in the field of insurance, market research, transport, promotion, consulting and suppliers of goods and services necessary for the enterprise to attain its goals and execute its marketing tasks. The enterprise and the marketing support system are influenced by constituent elements of the general marketing environment⁷.

K. Bolesta-Kukułka presents the company's environment as four segments: the power (government institutions, owners, headquarters), the nature (global market trends, the natural environment, demographic processes, cultural changes and mass-scale changes of awareness), the game (customers, suppliers, banks, service companies, consulting and insurance companies, agents, stockholders, stock exchanges), the fight (competitors and opponents)⁸.

¹ Ph. Kotler: *Marketing. Analiza, planowanie, wdrażanie i kontrola*, Gebethner i S-ka, Warszawa, 1994, p. 135.

² D.C. Jain, S. Maesincee, Ph. Kotler: *Marketing nie stoi w miejscu. Nowe spojrzenie na zyski, wzrost i odnowę*, Placet, Warszawa 2002, p. 69

³ Ph. Kotler: *Kotler o marketingu. Jak kreować i opanować rynki*, Wydawnictwo Profesjonalnej Szkoły Biznesu, Kraków 1999, p. 115

⁴ G. Gierszewska, M. Romanowska: *Analiza strategiczna przedsiębiorstwa*, PWE, Warszawa 1995, p. 29

⁵ *Ibidem*, pp. 32-34

⁶ J. Altkorn: *Podstawy marketingu*, Instytut Marketingu, Kraków 1995, p. 51-52

⁷ *Ibidem*, p. 53

⁸ A.K. Koźmiński, W. Piotrowski (ed.): *Zarządzanie. Teoria i praktyka*, WN PWN, Warszawa 1995, p. 78

M. Pilarczyk, M. Sławińska and H. Mruk specify the macro-environment factors, which they refer to as the company's marketing environment.

The authors distinguish the following groups of factors:

- Economic factors. According to the authors, these factors determine the product supply volume and structure on one hand and the demand on the other hand. The level of socio-economic development, the state fiscal policy, the population income level and spending structure, household equipment and furnishings level, customs policy of the state, inflation rate and employment rate are significant factors in this group.
- Demographic factors. Changes in population numbers and its structure by gender and age as well as such indicators as: number of women in paid employment, family size, number of one-member households are significant factors in this group. The spatial distribution of the population is also important as it determines the location of sales outlets.
- Socio-cultural factors. They include first of all the population lifestyles – clothing, housing, leisure, fitness and health care etc.
- Natural (geographic) factors. Climatic conditions, landform features, natural resources are the factors included in this group. The meaning of these factors depends on the company's line of business as well as products and services offered.
- Technological factors. The technological factors determine the quality and level of customer service and allow the enterprise to minimize its costs on the long-term basis¹.

A similar division of the company's environment was also proposed by H. Kreikebaum, who distinguished the following environmental conditions: statutory, economic, technological, socio-cultural and ecological².

According to L. Garbarski, I. Rutkowski and W. Wrzosek, besides the environmental conditions which can be controlled by the company, there is also a number of factors beyond the company's control. The latter, as variables independent of the enterprise, become limiting conditions of absolute nature. The independent variables include: population number and structure, income level and structure, legal regulations, investment tendencies, general monetary and fiscal policy etc. Dependent variables include mainly those elements of market conditions which are related to customers' habits and wishes, their needs and shopping behaviours. Systems of dependent and independent variables are not static as they change in time³.

Variety, dynamics and complexity of the environment cause uncertainty in the company's decision-making processes. This uncertainty is related to the decision-makers' knowledge of the environment and increasing uncertainty results from:

- insufficient information on the environment characteristics, their changes and trends,
- lack of knowledge of the probability of occurrence of certain events and processes in the environment and their changes,
- no adequate measures reflecting the effects of events and processes in the environment and their changes in relation to the enterprise strategy,
- inability to determine the consequences of alternative strategies⁴.

An analysis of the company's environment should allow it to identify future opportunities and threats. In the opinion of A. Pomykałski, the company environment includes factors both directly and indirectly connected with the particular company. Suppliers, agents, customers, competitors, interest

¹ B. Pilarczyk, M. Sławińska, H. Mruk: *Strategie marketingowe przedsiębiorstw handlowych*, WN PWN, Warszawa 2001, p. 106-109

² H. Kreikebaum: *Strategiczne planowanie w przedsiębiorstwie*, WN PWN, Warszawa 1996, p. 40

³ L. Garbarski, I. Rutkowski, W. Wrzosek: *Marketing. Punkt zwrotny nowoczesnej firmy*, Polskie Wydawnictwo Ekonomiczne, Warszawa 2000, p. 76-79

⁴ A. Pomykałski: *Nowoczesne strategie marketingowe*, INFOR Sp. z o.o., Warszawa 2001, p. 77

groups and communities operate and function in this environment. According to A. Pomykalski, to identify and analyse this environment Porter's Five Forces Model of Industry Structure is usually applicable¹.

In the industry microenvironment concept M.E. Porter distinguished the following components: suppliers, buyers, market entry and market exit barriers, substitutes, competitors and existing potential².

Interrelations between the aforesaid components shape the structure of the particular industry.

In the microenvironment analysis M.E. Porter's Five Forces method can be applied. This method is a fundamental archetype of the competitive environment. Porter created his model as an instrument of evaluation of the relative impact of five competitive forces in the sector i.e.: bargaining power of suppliers, bargaining power of buyers, threat of substitute products, threat of new entrants, competitive rivalry in the sector³.

The sum of effects of these forces and their interactions influences the rate of profit (profitability) in the sector. The impact of these five forces is varied in different industries, hence the rate of profit is markedly varied. Understanding and analysis of sources of the five competitive forces are indispensable to identify strengths and weaknesses as well as threats and opportunities. The strongest influences should be of crucial importance in the process of formulating competition strategies. The higher the degree of the sector concentration, the more powerful its effect is.

The sector value depends to a great extent on the threat of substitutes and new products. The greatest threat of new product launches is in young sectors, with high demand dynamics, where the customers have not yet got used to particular product models and the pricing flexibility of demand is high. On the other hand, the threat of substitutes grows as products are ageing, when customers get bored with the product, when technological progress generates new technologies and inventions which better satisfy the particular needs. To counter this threat the sector generally takes joint actions consisting in overall quality improvement and marketing actions.

According to M.E. Porter, the threat of emergence of both new products and substitutes depends on three factors: market appeal of the sector (demand growth rate and profitability), height of the sector entry and exit barriers, which may include repressive measures taken by manufacturers in the industry (e.g. reduction of product prices or closing distribution channels) – which applies to monopolist markets and oligopolies⁴.

On the basis of E.M. Porter's Five Forces Model K. Szalotka has constructed a competitive forces model for the pharmaceutical industry. Among the entry barriers the author lists the following competitive forces in the pharmaceutical industry: drug registration legislation, unstable legislation, large number of entities operating on the market, high technological requirements, high costs of research and development, patent rights. Characteristic features of the buyers are: low loyalty to drug brands, pauperization and ageing of the society, great susceptibility to advertising, greater pro-health orientation, increasing sensitiveness to prices, whereas characteristics of the suppliers are their high number and customs barriers. As far as substitutes are concerned, they are affected by tough competition on the market (the same active substance – different drug name and price) and spread of non-pharmaceutical treatment methods, while the market situation is influenced by slow growth in drug consumption, aggressive competition, limited profitability opportunities, varied methods of establishing prices for domestic and foreign drugs, consolidation of distribution, launch of different drugs containing the same active substance on the market, low number of new drugs introduced,

¹ Ibidem, p. 83

² M.E. Porter: *Strategia konkurencji. Metody analizy sektorów i konkurentów*, PWE, Warszawa 1999, p. 22

³ Ibidem, p. 22

⁴ M.E. Porter: *Strategia konkurencji. Metody analizy sektorów i konkurentów*, PWE, Warszawa 1999, pp. 21-49

fragmentation of the Polish drug production sector, information chaos caused by the health service reform.

According to J. Penc, in an analysis of the most dangerous competitors, special attention needs to be paid to the development tendencies, sales volume and directions, technological progress, research and development capacities, financial resources, technological and human resources, methods of promotion and sales, distribution channels etc¹.

To draw a comparison with the competitors, factors which are the most important for the particular market segment should be considered, namely: price, sales conditions, quality, service, location, stocks.

Analyzing the general environmental conditions, special attention should be given to information on development trends important for all enterprises, information important for the particular industry, information on changes in the industry itself.

K. Obłój suggests that as a reference point a so-called fundamental customer should be considered, i.e. a thriving company that can be an example to follow for the particular enterprise, which can greatly facilitate building the enterprise's own strategy².

It is, therefore, evident that a borderline between the macro-environment and microenvironment is fluid and depends on the needs of the research but because of the research tools applied this division seems to be convenient as it allows to distinguish the particular components having an effect on the organization and to evaluate them. A characteristic feature of the macro-environment is the fact that it determines the enterprise performance and development capabilities but the enterprise is unable to change these conditions. The enterprise interprets the stimuli given by the macro-environment in the categories of opportunities and threats, without any possibility to control them. Despite that organizations try to influence certain components of this environment, forming pressure groups (e.g. political ones), the so-called lobbies. Opportunities and threats exist also in the direct environment (microenvironment, industry). They distinctly differ, however, in their type, force and mode of impact on the organization as they originate from different sources such as: customers, suppliers, buyers, existing and potential competitors (manufacturers of products satisfying the same needs of customers). If the organization can notice and / or create existing or future opportunities, it can use them for its own development (growth). The same applies to threats, which can and should be prevented or effectively counteracted. The fact that the organization can have a considerable impact on (change) macro-environment factors distinguishes them from the external factors which the organization can only watch and either adapt to them or not – reducing their negative effect on the organization or using future changes for its development (growth)³.

In addition to a detailed analysis of the company's environment, in the process of marketing strategy planning the company should also take external conditions of operation into account.

According to H. Kreikebaum, the company's strategic analysis should first of all deal with the managerial staff value systems and attitudes, resources possessed and comprehensive study of the current and future strong and weak points of the enterprise (strengths and weaknesses analysis).

Value systems belong to significant elements in the process of strategy formulation because rarely can strategies be adopted solely on the basis of economic criteria. According to H. Kreikebaum, values and attitudes permeate all phases of the planning process.

¹ J. Penc: *Strategie zarządzania*, vol. I, *Perspektywiczne myślenie. Systemowe działanie. Teoria i praktyka zarządzania. Drogi do sukcesu firmy*, Agencja Wydawnicza Placet, Warszawa 1994, pp. 29-30

² According to: J. Penc: *Strategie zarządzania*, vol. I, *Perspektywiczne myślenie. Systemowe działanie. Teoria i praktyka zarządzania. Drogi do sukcesu firmy*, Agencja Wydawnicza Placet, Warszawa 1994, p. 30

³ G. Gierszewska, M. Romanowska: *Analiza strategiczna przedsiębiorstwa*, PWE, Warszawa 1995, p. 30

The potential analysis is an analysis of the enterprise resources with regard to their availability for strategic planning. In addition to the potential which the company currently has this analysis should also deal with all alternative and / or additionally available as well as soon obtainable opportunities. Taking these factors into account leads to determination of the "development limits"¹.

A strategic gap is a disparity between the expected and current condition of an enterprise. In the strategic gap analysis the notion of a trend is applied. This method examines the adaptation of the existing strategy and the organization's methods of operation to the requirements of the environment and projected future changes in the environment comprised in the concept of a trend². However, a strategic gap should be distinguished from an operating gap. The operating gap may be closed while maintaining the existing products and old markets, whereas to fill the strategic gap new products and / or new markets are needed³.

The strengths and weaknesses analysis consists in an analysis and evaluation of the enterprise resources e.g. in comparison with the major competitors. The strategic planning practice shows that such an analysis is the most useful when the opportunities and threats concern future transformations of the environment. For instance, concentration on a very narrow product range may mean a strength, which, with the environment developing in appropriate directions may become an opportunity, however, it may also turn into a threat as a result of demand disturbances. Hence, both opportunities and threats arise from the play between strengths and weaknesses and future development directions. The strengths and weaknesses analysis can be, according to H. Kreikenbaum, entrusted to subjective and intuitive assessment of planners and decision-makers or can be performed on the basis of verifiable values. The best solution, according to H. Kreikenbaum, is a combined action: at the first stage a subjective evaluation of the company's existing and future potential should be performed, and at the second stage the subjective evaluation should be assessed on the basis of objective criteria⁴.

The fundamental analytical tool used in the strategy formulation is the SWOT analysis⁵. This method enables to formally combine two evaluations of the company's interior and environment, to examine the synergy effect between the internal and external factors. It is not necessary in the SWOT analysis to systematically distinguish and describe all the factors, but to identify only the key factors which can have a decisive influence on the company's future or to use other tools to investigate the company and its environment. Identification and analysis of strong and weak points of the enterprise and adoption of the method of the strategic balance sheet analysis for examination of the company's interior is a very time-consuming and often a fruitless process. It is much more effective to use a list of key success factors or the value chain analysis method. It is also possible to work out the product and technology life cycle in order to define the company's development prospects and its capital needs.

On the basis of J. Okrzesik's works, K. Szalonka presents a list of strong and weak points, opportunities for and threats to the Polish pharmaceutical industry, namely:

Strengths:

- relatively modern production technologies and machinery,
- numerous, experienced staff,

¹ H. Kreikenbaum: *Strategiczne planowanie w przedsiębiorstwie*, WN PWN, Warszawa 1996, p. 46-50

² L. Garbarski, I. Rutkowski, W. Wrzosek: *Marketing. Punkt zwrotny nowoczesnej firmy*, Polskie Wydawnictwo Ekonomiczne, Warszawa 2000, p. 105

³ H. Kreikenbaum: *Strategiczne planowanie w przedsiębiorstwie*, WN PWN, Warszawa 1996, p. 47-52

⁴ *Ibidem*, p.55

⁵ See e.g.: A. Payne: *Marketing usług*, PWE, Warszawa, 1996, p. 242; K. Obłój: *Strategia organizacji. W poszukiwaniu trwałej przewagi konkurencyjnej*, PWE, Warszawa 2001, p. 182-203; M. Romanowska: *Zarządzanie strategiczne firmą*, CIM, Warszawa 1995, p. 35-47

- competitive prices,
- large ready market with hidden demand reserve.

Weaknesses:

- low degree of capital concentration in the industry, resulting in financial weakness of even biggest entities,
- very low financial expenditures on research and development works,
- scant number of original drugs manufactured,
- predominance of older "me too" drugs in the production assortment,
- export strongly focused on unstable Eastern markets,
- great proportion of imports in the domestic pharmaceutical market,
- dependence on exchange rate differences on currency markets (import of raw materials),
- low profitability of refundable drug production (official prices do not always reflect production costs).

Opportunities:

- privatisation, capital and technological support given by strategic investors,
- capital concentration of pharmaceutical companies, which will not find strong industry investors,
- production of new drugs under licences (which applies to companies without strong industry investors),
- anticipated significant rise of pharmaceutical product prices, levelling out vast disproportions between Poland and European Union,
- beneficial changes in the pharmaceutical market expected in a few years' time as the effect of current implementation of the health service reform,
- forecasted significant increase in drug consumption in Poland,
- implementation of GMP standards in drug production and distribution.

Threats:

- strong competition from domestic and foreign pharmaceutical companies,
- capital weakness of Polish drug manufacturers,
- collapse of exports to the East,
- prolongation of the validity period of the official drug pricing system, "choking" the manufacturers,
- unfair competition of some exporters who take advantage of the low official prices of Polish drugs and resell them abroad below the manufacturers' prices,
- adoption of the EU legal solutions, which will considerably extend the validity of patent rights in future, thus thwarting introduction of newer "me too" drugs¹.

When planning a marketing strategy appropriate for the particular enterprise, it is advisable to consider the already existing theoretical strategy models as well as the internal and external conditions determining the choice of a strategy. A. Baruk classifies the factors into internal and external. The internal factors include: product life cycle, resources in the company's possession, organizational culture, organizational climate, company competencies, preferences of the Management Board and shareholders, feasibility and acceptance from the point of view of the internal participants, ethical legitimization, the company mission and goals, expected return on assets, internal cohesion of all components leading to the synergy effect. Among the external factors there are: a phase of the market development, subjective structure of the sector, sector degree of dispersion, economic conditions, dominant role of the environment of one type (friendly, unfriendly, neutral), feasibility and acceptance from the point of view of external participants, cohesion between

¹ K. Szalonka: Marketing na rynku farmaceutycznym, Wydawnictwo Wyższej Szkoły Handlowej we Wrocławiu Continuo, Wrocław 2002, p. 108-110

the environment and the company's values and resources, buyers' expectations and their changeable needs, accessibility of finance sources and other resources, business activity risk, time horizon¹.

When analysing the multitude of divisions presented above, classification of factors determining the choice of marketing – product strategy, it has to be noted that all of them are fully applicable to the pharmaceutical market. The available literature of the subject lacks, however, a clear indication of factors determining the choice of the ethical drug strategy. Therefore, this writer has made an attempt to specify the factors influencing the choice of product strategies, particularly characteristic, however, of the prescription drug manufacturer sector.

Based, therefore, on the above classifications, the factors were presented in two groups, divided into external and internal factors.

The following can be included among external factors:

- demographic factors (e.g. ageing of the society),
- economic factors (e.g. societies' level of affluence)
- technological factors (e.g. development of modern technologies of R_x drug production)
- political and legal factors (e.g. processes connected with the reform of the public health service)
- market factors (e.g. competition on the pharmaceutical market)
- natural factors (e.g. changes of climatic conditions or growth in incidence of certain diseases).

On the other hand, important internal factors determining the choice of ethical drug product strategies will be:

- financial resources (volume and structure)
- human resources (specialists: pharmacists, biologists, chemists, managers)
- research and development capacities (abilities to conduct research)
- engineering and technological capacities (production capacities)
- distribution channels (own and external – drug wholesalers)
- organizational factors (information systems, sales structure)
in possession of the R_x drug manufacturer.

Observing the current market trends, such as market globalization and considerable growth in competition on the pharmaceutical market, drug manufacturers should also attach great importance to proper human resources management as a very significant component of the global strategy. It is people who create and implement action strategies, hence the care of development, maintenance and training of personnel plays a crucial role here².

It is important for the ethic drug manufacturers to take into account both external and internal factors determining the choice of product strategies in formulation of a marketing product strategy appropriate for them.

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ЛИЧНАЯ ПРОДАЖА – НОВАЯ СОВРЕМЕННАЯ МАРКЕТИНГОВАЯ СИСТЕМА

Summary: A canvassing is direct informing, winning over and convincing purchasers, by the representative of the enterprise, for concluding a sales contract of products. The canvassing consists in mutual announcing oneself and negotiations of the salesman with the purchaser, in order to achieve mutual benefits from the concluded transaction. The canvassing often takes place through the contact "with face into the face" of salesman with the purchaser, in order to hand over the offer, keeping an eye on the product and to run for the purchase. So, the canvassing is one of forms of personal promotion – in the English named personal selling, what is often translated as the personal selling however the personal promotion seems more accurate – as the opposite with the mass promotion (mass selling).

Keywords: acquisition, relative marketing, paradigm.

В современном маркетинге личная продажа или так называемая аквизиция может стать в скором будущем наиболее эффективной формой коммуникаций комплексной маркетинговой системы, которая призвана не только ускорить продвижение товаров, но и полностью обеспечить нам благоприятное представление о нем, а тем самым побудить потенциальных покупателей к покупке.

Как показывают многие современные маркетинговые исследования, аквизиция является одним из существенных элементов коммуникации, что определяется:

- непосредственной связью и близким личным контактом аквизитора (коммивояжера) с возможным клиентом,
- возможностью эластичного реагирования и решения возникающих при продаже проблем.

Во-многом, это определяется тем, что главной задачей деятельности современных менеджеров и бизнесменов, наряду с обеспечением высокого качества товаров, становится подъем уровня культуры поведения и рост уважения всех продавцов по отношению к покупателю. Формирование такого уровня означает, что следует пойти на некоторые денежные издержки, чтобы высокий уровень культуры и образования всего персонала и таким образом изменить существующий до сих пор в практике подход к каждому отдельному клиенту.

В настоящее время в профессиональной литературе уже можно найти некоторые рекомендации в этом плане. Приведем только выбранные основные черты надлежащего поведения по отношению к клиенту [1]:

- *Стабильность* – как одну из основных черт товара и соответствующего производства, обеспечивающая привлекательность товара и эффективный стиль обслуживания.
- *Эластичность* – обеспечивающая гибкий подход к сложным ситуациям, так как покупатели с их особыми требованиями и пожеланиями требуют и особого внимания.

- *Индивидуальное отношение к клиенту* – как отличительная черта («fair play»), которая придает нашей фирме специальные права и одновременно выделяет ее среди других фирм.
- *Идентификация* – все работники фирмы должны понимать сущность предлагаемого товара и идентифицироваться с ней.
- *Контактные связи* – каждый клиент должен рассматриваться как личный друг [2]

Этими положениями, вместе с умением подачи точной информации, должен овладеть каждый современный агент по продажам и менеджер, чтобы приспособливаться к индивидуальным потребностям каждого клиента при предложении торговой сделки. Однако оформленные таким образом сделки имеют и некоторые недостатки. Главный из них – это значительные затраты труда, что означает и повышенную стоимость личной продажи с использованием маркетинговых коммуникаций. Тем более, что вышеприведенные требования к коммуникациям влияют и на с остальные маркетинговые инструменты в процессе их разработки и реализации.

Такая тактика реализуется благодаря использованию всех сопутствующих средств, с помощью которых можно удовлетворить конкретные потребности клиента. Эти средства должны быть нацелены на следующее:

- товар должен быть продемонстрирован и произведена его проба (испытание);
- правильное пользование товаром требует профессиональной помощи;
- решение о приобретении товара влечет за собой определенную увлеченность им клиентом;
- цена товара не может быть чем-то постоянным и должна согласовываться между сторонами в зависимости от дополнительного оснащения и с пользой для покупателя;
- каналы распределения потребительских товаров должны быть по возможности короче;
- торговое посредничество нуждается в постоянной его поддержке и обучении персонала;
- реклама не должна в сильной мере воздействовать на основной рынок;
- информация, необходимая покупателю, не может полностью передаваться путем рекламы;
- растущий рынок и его дифференциация ведут к тому, что реклама становится дорогостоящей;
- коммуникационный бюджет фирмы обычно бывает невысоким, а объем продаж при пересчете на одного клиента – достаточно высокой;
- потенциальные клиенты все действия, связанные с процессом личной продажи, рассматривают как интегральную часть (элемент) предлагаемого товара.

Продавец-аквизитор обладает определёнными профессиональными умениями. Основным козырем современного коммивояжера, действующего исходя из маркетинговых принципов, следует считать его способность оптимальным образом проявлять свои знания и навыки, искусно распределяя их по трём самым главным сегментам. Первый сегмент имеет самое прямое отношение к фирме, которую он представляет. Опорой в этом плане для него становится комплекс действий для достижения определённых стратегических целей, исходя из позиции фирмы на рынке. Вторым сегментом приложения усилий торгового агента-аквизитора оказывается всё то, что он знает о продукте, распространяемого им на рынке, иными словами, те его качества и свойства, которые могут помочь в конкурентной борьбе за симпатии покупателя. Третий сегмент приложения его усилий связан с собственной квалификацией продавца, с силой его убеждения и искусством склонить покупателя приобрести данный товар.

Продавец-аквизитор, участвующий в процессе продажи, должен быть, кроме того, искусным negotiantом-посредником. Вступая в переговоры с клиентом, он должен всегда помнить не столько о самой сделке, сколько о комфортном самочувствии клиента. Продавец в этом случае почти полностью становится зависимым от него, потому что всегда остаётся опасность раз и

навсегда с ним расстаться. Умный продавец не может не ощущать некоторой ограниченности своих возможностей. Коммивояжёр обязан помнить, что ему не обойтись без искусства негодичанта, поскольку умение вести переговоры – залог успешного торгового предприятия, а неумение – чревато полным поражением его как продавца. Квалифицированный негодичант-аквизитор должен воспитать в себе следующие способности:

- умение основательно исследовать и осмыслить любое предложение;
- искусство атаковать не человека, а проблему: будучи по своей натуре человеком не слова, а дела, продавец ведёт переговоры добросовестно и честно, чтобы произвести на покупателя самое благоприятное впечатление, контролируя свои эмоции и в то же время блюдя интересы фирмы;
- привычку держаться фактов, избегать чрезмерных преувеличений, равно как и резкого выражения несогласия, проявлять неуступчивость и желание задавать неуместные вопросы;
- автоматизировавшийся со временем навык корректно суммировать все обстоятельства, служащие для пользы дела и ведущие к успешному завершению сделки.

Перечисляя необходимые качества продавца-аквизитора, нельзя забывать о нескольких фазах негодичии, к которым ему следует заранее тщательно готовиться:

- он должен поставить точный диагноз предполагаемой ситуации;
- взвесить все плюсы и минусы фирмы, которую он представляет, не забывая и о конкурентах;
- ему необходимо помнить о той пользе, которую получит в результате фирма;
- не забывать о рисках, которые ей угрожают;

На втором этапе, назовём его *планированием*, аквизитор должен иметь исчерпывающее представление о предлагаемом продукте. В таком случае он сможет рекомендовать покупателю несколько вариантов товарной сделки. При увеличении партии закупок можно пойти и на известные скидки. То же самое уместно и по отношению к постоянным клиентам. Скидки могут назначаться и по случаю всякого рода праздников, окончанию сезона и т.д.

Третий этап есть не что иное, как проведение собственно торгового диалога между аквизитором и покупателем, результатом которого должна явиться сама сделка и завершиться транзакция. Дискуссия, происходящая между продавцом и покупателем, должна проходить со взаимным уважением, при этом продавец обязан сохранять руководящую и направляющую роль, стремясь одновременно удовлетворить интересы продавца и собственной фирмы и довести дело до обоудоприемлемого результата. Но на этом роль аквизитора не кончается. Ему надлежит и далее поддерживать контакт с этим и другими потенциальными клиентами.

При этом очень важно учитывать заработки самого коммивояжера. Это касается как клиента, который платит одну и ту же коммиссионную цену, предварительно оговорив её с распорядителем, так и фирмы, которая устанавливает коммиссионное вознаграждение от цены типа FOB, т.е. free on board (без оплаты за перевоз) или cif – fracht – cost, insurance, freight (расходы, страховка). Такая система вознаграждения весьма выгодна для фирмы, так как не требует от распорядителя каждый раз назначать новую сумму коммиссионных, которую получает за свою работу продавец-аквизитор.

Менеджер или торговый агент, учитывая аквизиционный процесс как постоянно действующее событие, должен также разработать программу практической реализации различных мероприятий. На первом этапе надо установить целевой контакт с постоянным клиентом, определить его профессиональную деятельность, предпочтения и затем, собрав всестороннюю информацию и мотивы покупок, выработать наиболее приемлемый подход к нему, стремясь к так называемому релятивному маркетингу. При всем этом, коммивояжер как

представитель фирмы, действующей от ее имени и обеспечивающий выполнение функций продвижения товаров, должен и сам производить на клиента хорошее впечатление. Он должен обладать привлекательным внешним видом, быть вежливым и внимательно обращаться с покупателем, обладать умением заинтересовать и правильно построить беседу. Желательно также иметь престижный автомобиль и многие другие эксклюзивные принадлежности. Определенную помощь в продаже могут оказать:

- пробные образцы товара,
- видеокассеты,
- слайды,
- инструкции,
- проспекты,
- каталоги и т.п.

Только при таком подходе и наличии таких условий можно достичь хороших результатов и устранить все сомнения потенциального покупателя. Личные достоинства коммивояжера (аквизитора), также как предварительная беседа с ним, в результате которой выясняются наиболее интересующие покупателя характеристики товара, побудят клиента к совершению предлагаемой покупки. «Подстраиваясь» таким образом, к клиенту и поддерживая с ним постоянные контакты, даже по завершении покупки, можно рассчитывать на совершение повторных [3].

Таким образом, в личной продаже определяющая роль представителей продавца принадлежит коммивояжерам и торговым агентам, так называемым аквизиторам. Благодаря их квалифицированной работе, личная продажа может быть и является в настоящее время наиболее эффективной формой продвижения товаров, особенно при формировании дополнительных средств коммуникационной политики.

Современные условия предъявляют уже сейчас повышенные требования к коммивояжеру, так как его деятельность в торговом процессе весьма сложна и многообразна. Коммивояжер-аквизитор должен быть технически грамотным и компетентным специалистом, знать хорошо фирму и ее товары, быть также хорошим негодантом – посредником [4].

Как уже говорилось выше, в настоящее время все еще ведутся дискуссии о релятивном маркетинге - как новой парадигме маркетинговой концепции.

Из-за недостаточно ясного окончательного определения понятия «релятивный маркетинг» данная проблема рассматривается как в отношении теории, так и самой практики маркетинга. Ряд авторов утверждает, что релятивный маркетинг является только некоторым новым способом объяснения – описанием того, что в маркетинге и бизнесе было уже очень давно и функционировало сравнительно долго. Они аргументируют этот тезис тем, что в период когда рыночное хозяйство не было так сложным и функционировали в нем только малые предприятия, базирующиеся на непосредственной близости к клиенту и знании его индивидуализированных потребностей, натуральным явлением был релятивный маркетинг, который сегодня назывн еще и партнерским. Следовательно, еще в конце XIX века сама реляция была той сущностью рынка, а такой маркетинг давал основание успеха.

Успех исходил из общего умения применить нужные действия, исходя, прежде всего, из естественной потребности, самой природы и предпочтений (преимущества) представителей малых фирм, которые обеспечивали возможность построения основ реляции (связи) с индивидуальными клиентами. Подобные действия становились возможными благодаря тому, что владельцы малых фирм очень хорошо знали своих клиентов.

Технический прогресс и новое эффективное массовое производство принесло массовое распределение товаров. Двадцатый век стал, таким образом, веком распределения. Индивидуальный маркетинг стал как бы не нужен; хотя современная технология делает возможным и массово-индивидуализированное производство. С некоторым упрощением можно также сказать, что технология, которая дала возможность массовому рынку сама же его и индивидуализирует.

Все вышесказанное позволяет утверждать, что тезис – маркетинг-реляция не является совсем новым явлением и это доказывает практика. К примеру, парадигма так называемых «четырёх пи» маркетинга, господствующая в последние сорок лет XX века, была определена сущностью философии общего массового маркетинга. В последние годы, наряду с созревaniem рынка и нарастанием огромной конкуренции, самым важным фактором всей предпринимательской деятельности становится поиск постоянного, преданного клиента, удержание долгосрочных связей с ним. Таким образом, уже формулируется задача новой трактовки и подхода к так называемому партнерскому (релятивному) маркетингу, который в перспективе позволит нарастить конкурентные преимущества фирмы за счет учета индивидуальных потребностей постоянных клиентов, а во всем этом немалая роль принадлежит аквизиции.

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CLIENTS' DATABASES WITHIN MANAGEMENT OF SERVICE ENTERPRISE

Abstract The paper presents opportunities of usage clients databases within service enterprise. Thanks to usage of modern techniques and marketing tools, based on created and continuously updated database, it is possible to adjust offers to individual expectations of clients more efficiently. That can result in competitive advantage and market success.

Introduction

Services are a sector that develops very quickly and efficiently. In contrary to tangible goods, wares and articles, services are acts, processes of intangible character.

Discussing databases usage within services sector and service market, it is worth mentioning that this group of products increase their market share constantly. In highly developed economies services share 60% of gross domestic product (GDP)¹. Besides the quota within consumption, export, import and employment is growing. 80% of employees work for service sector. Finances, education, medicine, transport, information, telecommunication, consulting and leisure are groups of services of growing importance.

¹ K. Rogoziński, R. Nicholls, Marketing usług na przykładach, Wyd. AE w Poznaniu, Poznań 2001, p.12

Service activity

According to A. Payne service can be defined as any kind of action including element of intangibility that is based on influencing clients or objects and proprieties they possess but not resulting in ownership transfer. Although the transfer can take place and service performance can or not be strongly connected with a good¹. Services can also include more or less amount of tangible elements. That is the reason for the following grouping of products:

- pure tangible goods with no services accompanying the product,
- tangible goods with accompanying services,
- hybrids - products consist of equal parts of goods and services,
- major service with accompanying minor goods and services,
- pure service.²

Summing up, service is a kind of activity that can be performed by service provider to satisfy customer's needs and expectations.

Tempo of changes that limit all aspects of life, also affects service market. There are also rapid and difficult to be predicted changes in the area of customers' needs and expectations. They have never changed so quickly. Enterprises, that offer services and care about quality level of their products, must assure performance of exact kind of service the customer is expecting. Understanding the need for quality assurance while servicing and managing it, may be obtained by planned systems of training and apprenticeships - they set a base for further introduction of particular techniques of quality control. It also requires creation of customer's databases and their continuous updating and evaluation.

Unfortunately it is not possible to prepare an offer satisfying all customer's needs. Being successful within modern, strongly diversified market depends on precise information and knowledge about particular groups of customers. Marketing actions and tools are useful only if they are based on adequate knowledge about customers. Ability to recognise and use information from markets is one of basic requirements when presence and operating of an enterprise is considered.

System of information about clients

Marketing actions and tools are useful only if they are based on adequate knowledge about the market, as mentioned previously. Modern, individualised marketing requires gathering of large amount of information (more or less useful) and at the same time its (information) skilful acquisition and usage. It is possible thanks to technologically advanced, modern systems of information about clients.

Among many possible utilisation of information technology, when service provider's operating and changes introduction within the enterprise are considered, the most important are:

- facilitation in the area of gathering necessary for the process information
- facilitation of data analysing
- possibility to reform unstructured process into routine transaction (customer servicing - aut.)
- facilitation of changes introduction within process's sequence of actions and enabling simultaneous proceeding of some of its elements,
- enabling of information accessibility irrespective to place of their storage
- enabling accessibility to knowledge and expertise sources and their unlimited transfer
- enabling to eliminate needless middlemen in the process
- enabling easier monitoring of proceeding the whole process and its element
- ability to replace human factor within the process or reduction of its share.³

¹ A. Payne, Marketing usług, PWE, Warszawa, 1996, p. 20

² Ph. Kotler, Marketing Management, Prentice Hall International, 2000, p. 429

³ J. Unold, Systemy informacji marketingowej, Wyd. AE, Wrocław 2001, p. 19

Ability to possess and use that kind of information is one of basic requirements when existence and development of an organisation is considered. A database is a tool most frequently used in this case.

Customer database

Database can be described as a list saved in the computer. That is the simplest explanation although not describing new quality and unlimited abilities of modern data basis. Thanks to common accessibility of information systems, databases are tools extremely important in marketing. Ability to save, select and assimilate data enable possessing of exceptional information about clients that can be used later on to reach customers and produce special and profitable offer for them.

Well design database enables: ¹

- identification of the most profitable clients,
- conducting more intensive trade transactions with them,
- recognition and qualifying the best potential clients,
- turning them into customers,
- setting a list of former customers that still can be customers in future,
- reinstatement of a customer status among former customers,
- choosing the most profitable products,
- development of price and promotion policy,
- recognition of market opportunities,
- creation of new strategies to be used within new markets,
- effectiveness measurement,
- losses reduction and productivity raise,
- estimation of distribution channels effectiveness,
- lowering costs and rising the level of sale.

Usage of databases in case of service enterprise can be described as interactive attitude towards marketing, using individually addressed media and channels. This attitude is mainly aimed on intensive stimulation of demand within target markets, intensing assistance offered to markets participants, constant presence by individual client, registration of all market happenings in databases and constant rising of quality level of all contacts with clients (through recognition of their preferences, habits and likes).

The more is known about clients, the easier it is to offer them a service meeting their requirements and needs. From organisational point of view data concerning contacts with clients and their history are of crucial significance. These are:

- number and a date of client's credit card expenditure;
- date and sum of previous payment for a service;
- number of purchases and their costs with dates or sum of expenditures for certain period of time;
- the credit list - a list of customers who bought products (goods or services) and did not pay their dues or instalments;
- the list of reluctants, who don't like when packages are delivered to them and they informed organisation about it

Basic categories of data about clients that is used to gather and store information was proposed by Graem McCorkell. He divided the data into following groups:²

¹ J. Otto, Marketing relacji. Koncepcja i stosowanie. Wydawnictwo C.H.Beck, Warszawa 2001, p. 201

² A. Wicher, Wiedzieć wszystko o kliencie, Marketing w praktyce, nr 10, 2001, p. 55

- contact data - include all necessary information needed to enter into communication with clients; that can be: name, surname, address, telephone number, fax number, e-mail and in case of business relations - occupied position and name of a company,
- classification data - completing contact data; it may include data concerning customer's life style, current life stage, these information is used to profile clients frequently,
- transactional (behavioural) data - including history of contacts between clients and organisation, this information allows to posses knowledge about purchase history, what kind of payment is preferred, what, when and for how much was bought,
- channel data - that allows to posses information which distribution channel is used by selected clients, this kind of information is of particular importance for companies operating within different distribution channels,
- promotion data - it is used to register all information that clients receive during promotion campaign, also customer response to used promotion forms can be registered - this way their effectiveness can be estimated.

Creation of adequate data base is very important. To reach that goal it is crucial to conduct database properly with particular attention put on its updating. This requirement refers to the following areas: frequency of purchase of target groups of clients, their present and last purchases (regency of purchase), their expenses level relating to offers edited out (monetary value). These requirements are known as RFM formula (RECENCY, FREQUENCY, MONETARY VALUE)¹. The data possessed this way are used to:

- estimate habits characteristic for last purchases and forecasting future sale,
- development of adequate promotion and price policy,
- recognise new market opportunities,
- creation of new strategies to use new markets,
- effectiveness estimation measurement,
- losses reduction and productivity rise,
- estimation of distribution channels effectiveness,
- lowering costs and rising the level of sale.

Once prepared, the database is not useless after its usage. In contrary, after its completing it can become a source of information how particular clients responded to signals emitted by an organisation, and if they did - in what range. It allows to eliminate passive and unprofitable clients. Updating information about clients and previous transactions may be very useful in case of new products (services) introduction. Information about customers may also be used while market research is conducted. This way it is possible to examine opinions about offered assortment. Supply department may also use the database. It can help to establish priorities of deliveries importance that allows to minimise risk of customer losing.

Databases are elements as important as technical and substantive base, gathered asset or personnel. That is the reason of particular attention put on new issue - data exploration, data processing technology. Data exploration is a process of automatic and effective detection of generalised rules and knowledge contained in databases. Through usage of adequate set of methods and tools, it allows to posses information not as a result of the data directly, but counter ratios and relations among them.²

¹ J. Otto, Klient z komputera, Businessman Magazine, 1994, nr 3, p. 74

² P. Dobski, Baza danych, Marketing w praktyce, 1998, nr 1, s. 38

Summary

Nowadays database possessing is very important in every kind of organisation, operating in any business. Its administration is influencing all aspects of marketing actions and rises their efficiency. For further development of databases decreasing costs of data gathering and processing is crucial. Low costs of electronic management of contacts and dialogue with clients becomes a very powerful marketing tool.

Advantages of customer databases usage within service entrepreneurs are indisputable. Thanks to databases managers can govern customers relations more efficiently, understand clients, manage servicing and sale processes, introduce efficient marketing campaigns and understand market functioning considerably better.

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LOYALTY PROGRAMMES AND THEIR USAGE AND RESTRICTIONS IN CLIENTS' CONTACTS MANAGEMENT WITHIN SERVICE MARKET

Abstract: The paper is a presentation of modern and traditional ways of contacts with clients management within the service market with particular accent put on managing loyalty programmes- their introduction and conducting. It is also cross-sectional overview on the RM techniques, their usage and reasonability in Polish service market. The paper is divided into three parts. First one concerns different aspects of activities within service market. In this part difficulties and idiosyncrasy of this kind of actions are presented. Marketing evolution, that directly determine existence of loyalty issue, is discussed later on. This part also includes many aspects of traditional - transactional, contacts' management. The third part of the paper is a discussion over loyalty programmes. Some examples of the programmes are presented, but managing this kind of relationships is of the main interest in this part.

Idiosyncrasy of activities within service market

Taking actions in the service's market vary from operating on good market significantly. Taking into consideration the fact that in well developed countries services are one of the most important branches of national economy, it is necessary to look closer to the idiosyncrasy and marketing consequences of operating within this sector.

As mentioned previously, sector of service's industry constantly develop and its importance in national economies increase. The process is resulting from many factors. Changes within social aspects of customers' present life are ones frequently indicated as well as demographical factors (growing old societies) and macroeconomic ones (e.g. globalisation).

Importance of service sector increase because of many reasons. Clients tend to earn more (more women work) so the income of households grow and structures of expenses change. At the same time there are more specialists needed because different kinds of procedures, even every - day life ones, become more sophisticated and require professional help (computers, taxes, law, insurance,

etc). These two are reasons indicated as ones influencing development of services sector most often. It is also worth mentioning that in countries like Poland the sector and its size is also evaluating as a result of changes within structure of employment. Services are one of the areas where former industry workers can find possibility of employment and business activity.

When service's market is discussed it is necessary to acknowledge four features characterising services: intangibility, inseparability, variability and perishability. These four directly influence the way of service offering and the shape of the market. They also affect character of the marketing tools -they were one of the reasons that marketing instruments described as 4 P: product, price, promotion and place, became modified and seven elements was included in services' marketing - mix strategy: product-service, price and costs, promotion and education, place, people, processes, attendance¹.

As mentioned before services are intangible. It means that they cannot be touched and estimated before they are offered. Customers can see results of service provision, not the service before its provided. Any service cannot be separated from its provider and customer. That is what economist call - inseparability.

The other feature is variability that is a direct result of previous peculiarities. Because there is so strong connection between a service, its provider and a customer, services can vary, even if they are based on the same operations. Hairdresser can perform the same type of combing in different ways, depending on customer's expectations, the hairdressers qualifications and for example his/her mood. This feature is one of the premises for service standardisation. It is worth mentioning that within the market companies that offer services highly standardised (e.g. Mc Donald's, Ibis Hotels) success. The surety of constant level of provided services and adequacy of prices are main reasons for a customer to purchase service and to maintenance relationship with a provider.

Services' perishability is the feature that is directly influencing the way of service provision. Services cannot be stored because basically they are consumed at the time they are offered (inseparability -mentioned before).

That features directly affect the way of operating within the service market (table 1)

Table 1. Differences between goods and services provision

FEATURE	GOODS	SERVICES
tangibility	tangible	intangible
ownership of the product	transferred to purchaser	Un-owned
reselling	possible	impossible
storage	possible by sellers and buyers	impossible
production - consumption	production come before consumption	production and consumption at the same time
production -sale- consumption	processes are usually located separately	process can occur at the same place
transport	possible	impossible
customers participation in production process	unnneeded	required
contacts between offerents and clients	generally indirect	hardly ever indirect

Source: based on A.Stys „Marketing uslug”, PWE, Warszawa 2003, p. 37

The characteristic mentioned before is important because it gives a view over the process of services provision. These are consequences of services attributes:

- services can and should be adjusted to the needs of particular customers,

¹ E.g. A.Payne „Marketing uslug”, PWE, Warszawa 1996

- services require standardisation to assure quality level,
- operating within the sector of services require adequate HRM,
- there is necessity for premeditated system of distribution and attendance in the sector,
- there is growing competition in the sector of services' providers.

Marketing evolution

Answering the needs of changing market and customers expectations, it was necessary to introduce new ways of products offering. After times of consumption and investment goods marketing (50s and 60s of 20th century), marketing of non-profit organisations (1970s) and service marketing (1980s) the time for relationship marketing, based on individual attitude towards clients and creation and maintenance of relationship with different kinds of products customers, has come. As it can be observed, relationship marketing is more amplified area of scientists and entrepreneurs interest. The author's intention is not presentation of all kinds of aspects within relationship marketing, not possible to be discussed in one conference paper, but presentation of one of the aspects of the relationship marketing within service marketing - contacts with clients. They are of crucial importance to the process of services' provision, because they are one of the tools that allow to create loyalty among clients while loyalty is one of the elements that is a goal of RM techniques.

As mentioned before contacts with the clients are very important for the organisation. Not only single contacts, but also - and above all - repeated contacts - basing on loyalty programs. Both groups are discussed below.

Single contacts with an organisation are the ones that were in the interest of traditional - transactional marketing.

Transactional marketing is the idea that is based on following assumptions:

- There is no need to continue cooperation with clients,
- All marketing actions should be aimed on clients gaining,
- Offers for the clients should be unique - this way products can be sold,
- There are groups of clients - segments, that can all together be addressees of marketing actions,
- There are sets of marketing mix tools prepared for the specific groups of clients.

Within transactional marketing there is a stress put on needs' satisfaction and realisation of the gain. This approach is based on segmentation and possessing information about clients from polls, interviews and panel research. Promotion and different ways of distribution are aimed on a new consumer - prospect conciliation. In result consumers are exposed to many marketing actions and their purchasing decisions are based mostly on promotional benefits (gratifies, discounts, etc.). Employees responsible for customers relations are concentrated on consumers and actions undertaken by them are mostly operative and refer to information about new offers and complaints management. For organisations transactional marketing is connected with high level of innovations and promotion costs.¹

Transactional marketing is the one discussed in literature most often. When Polish market (including services market) is observed, it can be easily spotted that most of providers provide this kind of actions. They sometimes offer loyalty programmes (that will be discussed later on) but creation of relationship marketing is something much more difficult and demanding. It requires different type of thinking within company and integration of many units within organisation.

Modern marketing - relationship marketing is part of this approach - is based on different attitude towards clients.

¹ based on: K.Mazurek-Łopacińska „Zachowania nabywców jako podstawa strategii marketingowej, PWE, Wrocław 1997.J.Otto „Marketing relacji”, C.H.Beck, Warszawa 2001, p. 27-29

Clients are described as associates involved in relationship with organisations. Some authors (e.g. Levitt, Dwyer, Schurr, Oh) compare that relationship to marriage and some, like Levitt, discuss the moment of initiating contact is a time when „marriage begins”. Levitt, Dwyer, Schurr, Oh indicated five stages in the process of relationship creation: awareness, exploration, expansion, commitment and dissolution.¹

Within this approach clients are treated individually, there is no place for massive segmentation. Customers are individualities, their needs are perceived and satisfied separately. Communities are also reckon as clients of organisation and influencing their welfare is one of the ways to satisfy individuals. To better adjust to the needs of customers special data basis are prepared. Market research are supported by qualitative techniques. Marketing actions are based on relationships with clients and programmes aimed on their maintaining. Individual techniques of products' offering is characteristic for this approach. Traditional ways of promotion and distribution are criticised for their influence on clients. Direct channels of distribution are acknowledged as most adequate as well as systems of individual attendance. Consumers are partners co-operating in rising of services' quality. Client can feel as someone important for organisation by creation of relations among a brand, an enterprise, a product and a client. Long term relations allow to introduce „consumer culture” replacing „product culture”. There are also differences in the area of responsibilities of members of consumer affairs department. They are responsible for multidimensional relations of organisation. As mentioned previously within this kind of approach also partners and communities are target groups. Decisions undertaken within this department are of strategic significance. They don't consider only information and complaints, but also maintaining relations with consumer organisations, and others.²

Introduction of relationship marketing benefit in economical, social and marketing dimensions. Through this way of marketing organisational costs of functioning can be decreased. It is more expensive to possess a new client then to maintain inherent one. Moreover thanks to relationship marketing it is possible to replace rivalry in some areas of the market with cooperation. Increasing contentment of employees and business partners, rising loyalty, positive mouth-to-mouth opinions are marketing benefits of this approach.³

Introduction of one or other form of marketing depends on character of market situation and product features (Table 2).

Table 2. Factors promoting and factors against relational strategies

	Factors against relational strategies
high acquisition costs relative to retention costs	marginal difference between acquisition and retention costs
high exit barriers	low exit barriers
high consumers naiveite	smart, cynical consumers
competitive advantage sustainable	competitive advantage unsustainable
buoyant/expanding market	saturated market
high risk&high salience	low risk&low salience
high emotion	low emotion
requirement for trust and commitment	requirement for trust only
satisfaction beneficial to retention	repeat behaviour strategy beneficial

Source: J.Egan "Relationship Marketing: Across the Retail Spectrum", Middlesex Discussion Papers, 1999

¹ F. Buttle F. „Relationship Marketing. Theory and Practice”, Paul Chapman Publitions, Londyn 1996

² based on: K.Mazurek-Lopacińska „Zachowania nabywców jako podstawa strategii marketingowej, PWE, Wrocław 1997, pp.24-25; J.Otto „Marketing relacji”, C.H.Beck, Warszawa 2001, pp. 27-29

³ E.g. Payne, Buttle, Otto, Furtak

Continuing, traditional marketing strategies are required when market changes rapidly. There are many technological, political and legislative occurrences that hinder demand prescience. Transactional strategies are used when there are many providers, agents in the market and large pressure from competition. Relationship marketing instead is more useful in situations of progressive globalisation, customers are more demanding, there is larger relevance of social factors.¹

Loyalty programmes

Loyalty programmes are one of the ways to manage and maintain consumers' contacts and also one of the key elements of relationship marketing. They are usually introduced to make customers keep buying products of the company. They can occur in different forms like: long-standing consumers' cards, newsletters, consumers' clubs, hot lines, etc.

Introduction of loyalty programmes is based on following assumptions:

- Many consumers expect closer relations with purchased brands
- There are loyal clients who buy particular brands/brand all their lives
- Loyal clients are profitable because they buy more and more frequently
- It is possible to make clients more loyal
- Databases are useful tool in RM.²

Loyalty of consumers depend on many motives:

- Constrained loyalty: monopoly for example;
- Knowledge determined loyalty: based on estimation of products' attractiveness or niche needs;
- Psychologically determined loyalty: high level of satisfaction, niche features, habits;
- Culture determined motives: seeking for companies basing on similar value system, loyalty and sacrifice in culture;
- Social motives: need of membership, positive friends' opinion.³

Customers' loyalty is built by special loyalty programmes based on: service quality, internal marketing and direct communication. The most popular programmes are: loyalty cards, company magazines, hotlines, customer clubs, special events⁴.

Research conducted among Polish entrepreneurs indicated that they usually use bonus programmes, client cards, customer clubs and couponing. Organisation use post, hotlines, www service, SMSes, e-mail most frequently to maintain relations with customers. Personal selling is indicated very rarely. At the same time consumers prefer post and phone contact and are not very keen on e-mail and www pages.⁵

Loyalty programmes are a cost for organisation so their preparation require considered and planned actions.

The RM programmes most frequently are divided depending on advantages for the clients they yield. There are six groups of advantages for the clients that can be provided by loyalty programmes, depending on levels of interactions with providers and cost reduction or advantages increase (Table 3).

¹ based on: K.Mazurek-Lopacińska „Zachowania nabywców”, pp.24-25; J.Otto „Marketing ...”, pp. 27-29

² J.Otto „Programy lojalnościowe z perspektywy polskiego przedsiębiorstwa” in: „Marketing-doświadczenia i perspektywy”- M.Daszowska (red.), part 2, , pp.151-152

³ D.Siemieniako, W.Urban „Definiowanie lojalności klientów” in: „Marketing-doświadczenia i perspektywy” M.Daszowska (red.), part2, pp.169-170

⁴ J.Otto „Marketing” C.H.Beck, Warszawa 2001

⁵ research conducted by Roland Strategy Consultants and Contact Point - J.Otto „Programy lojalnościowe ...pp.151-152

Table 3. RM programmes

		affecting		
		economic ties	social ties	structural ties
increased value for the clients through	Increase of advantages	- added services, - higher quality level, - tactics of customers' loyalty possessing	- quality improvement, - personal contact, - dialogue - organisations' image	- modern and system solutions, - mass customisation, - cross-selling
	client's cost reduction	- lower dues and commissions	- better and quicker attendance	-more efficient distribution system

Source: based on R.Furtak "Marketing partnerski na rynku usług" PWE Warszawa 2003, p. 210-213

Loyalty programmes are introduced according to following steps within three groups of actions: preparation, introduction and realisation of the programme. They include following groups of costs:

1. Preparation:

- concept of programme preparation
- market research
- preparation of infrastructure of programme (e.g. cards, catalogues, leaflets, etc.)
- preparation of the information centre responsible for managing data base of attendees, systems of purchase monitoring, credits granting and rewards disposal

2. Introduction

- employees training
- communication with participants
- promotion of the programme
- premiums selection and purchase
- storage and disposal costs of rewards

3. Realisation

- current service costs
- promotion and communication with participants
- optimisation of current offer
- costs of participants attendance
- security systems.¹

Loyalty programmes are quite popular in Poland. There are many organisations introducing bonus programmes, loyalty cards, etc. But after researching programmes introduced in Polish market the following faults can be estimated:

- premiums are not assorted properly (they are not valuable, adjusted to needs and expectations of target groups, not eligible, not sufficient)
- rules are often not clear enough for participants
- too complex rules of participation (e.g. different ways of credits counting)
- problems with rewards collection
- dates of programmed introduction and finishing are not adjusted properly

¹ A.Gardela „Programy lojalnościowe-moda czy realne korzyści?”, Marketing w praktyce 7/2003, p.51

– not efficient promotion - lack of information.¹

Loyalty programmes are one of the techniques used in modern, relationship marketing. They help to establish and sustain relations with organisation's customers. However it is worth mentioning that this kind of actions are not prepared for large groups of clients. They are adjusted to needs and expectations of selected groups of customers - the most valuable ones. The reason for that is following - loyalty programmes are very expensive and their introduction needs to produce solid revenues. Of course it is also necessary to recognise them as long form of term commitment and involvement with customer.

The other thing worth mentioning and consideration is the fact that some organisation and their activities do not require RM introduction and it could be just useless cost for them, what was also discussed in the paper.

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CUSTOMER SUPPORT SERVICE TRADE-OFF MODELS

Abstract: While cost efficiency will always be a target, logisticians must include the objective of customized logistics service to their brief. The logistics challenge, then, is to provide tailored logistics services cost effectively to customers. Somewhere, therefore, there must lie a trade-off between the level of service offered and the total system costs that will result in an optimal profit situation. The article presents the conditions and examples of customer service trade-off models.

Key words: logistics customer service, trade-off model, distribution

Recently the logistics has translated its functions, concentrated on physical flows, connected with the enterprises, into complex management conception orientated on the final consumers' needs². The primary value of logistics is to accommodate customer requirements in a cost-effective manner. Although most senior managers agree that customer service is important, they sometimes find it extremely difficult to explain what it is and what it does. While common expressions of customer service include “easy to do business with” and “responsive to customers”, to develop a full understanding of customer service, a more through framework is required.

Philosophically, customer service represents logistics' role in fulfilling the marketing concept. A customer service program must identify and prioritize all activities required to accommodate

¹ research conducted by A.Śledziński in: J.Otto „Programy lojalnościowe...”, p.154

² S. Brzeziński, Rola wybranych elementów logistycznych w dziedzinie wykorzystania gazu ziemnego w polskiej gospodarce narodowej, [w:] Prace Wydziału Zarządzania Politechniki Częstochowskiej, Seminaria i Konferencje nr 6, V Międzynarodowa Konferencja Naukowa Ustroń 2001, Częstochowa 2001, p. 65

customers' logistical requirements as well as competitors. In establishing a customer service program, it is imperative to identify clear standards of performance for each of the activities and measurements relative to those standards¹. In basic customer service programs, the focus is typically on the operational aspects of logistics and ensuring that the organization is capable of providing the seven rights to its customer: the right amount of the right product at the right time at the right place in the right condition at the right price with the right information².

The provision of logistics services represents area for providing increased value added to the purchase transaction. When customers purchase, they buy more than the product. They also buy the bundle of services around the product provided by the supplier. This bundle includes components such as pricing flexibility, promotions/deals/discounts, credit payment terms, merchandising support, after-sales support and delivery or logistics service. Because the logistics service is manifested in every transaction with the customer, it has the most significant impact on customers' internal operations³.

There is an extensive range of customer service items which include⁴:

- frequency of delivery,
- order cycle time,
- reliability of delivery,
- flexibility in replenishment,
- order fulfillment accuracy,
- accuracy of documentation,
- conformance of documentation to organizational requirements,
- continuity of supply,
- advice on supply problems,
- quality of company sales, technical and service representation.

Clearly, other topics may be added to this list. Usually these relate to specific topics that are required by specialist companies. It is also important to note that the rank ordering of customer service parameters will vary not simply between industries, but quite often between companies in the same industry. The important conclusion that can be reached is that differences in preferences exist, and that these should be identified prior to determining the content of a customer service strategy. In this way appropriate contents and levels of service packages will result – at acceptable levels of cost.

It is also important to mind that even though a service offering must be relevant, consistency is just as important because each individual encounter is evaluated subjectively and differently by each individual customer. Central to this evaluation is the difference between expectations and perceptions of customers. Figure 1 illustrates the relationship between expectations and perceptions.

Expectations are shaped by the customer's personal needs, past experience and the nature of the service on offer. Corporate image/positioning plays an important role in the development of these expectations. A problem that must be considered is that expectations tend to increase: what was considered to be an additional service benefit becomes "standard service practice" as and when it is offered by competitors. Furthermore, once a reputation is established by a company for service excellence, the expectations of customers tend to increase.

¹ D. J. Bowersox, D.J. Closs, M.B. Cooper, *Supply Chain Logistics Management*, Mc Graw Hill, New York 2002, p. 69

² R.D. Shapiro, J.L. Heskett, *Logistics Strategy*, West Publishing, St. Paul, MN 1985, p. 6

³ L. Torres, J. Milles, *Aligned logistics operations*, [in:] J. Gattorna, *Strategic supply chain alignment. Best practice in supply chain management*, GOWER Publishing Limited, USA 1999, p. 43

⁴ compare with: D. Kempny, *Logistyczna obsługa Klienta*, PWE, Warszawa 2001, p. 19-27

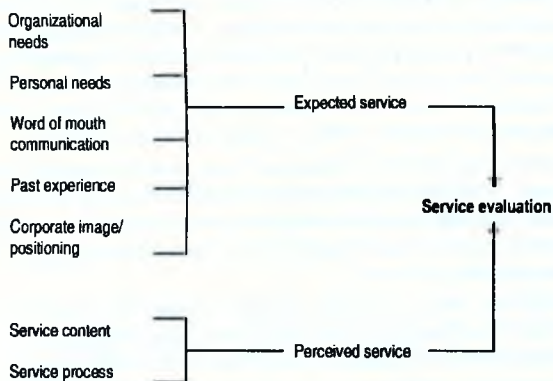


Figure 1. Expectations and perceptions in customer service evaluation.

Source: J.L. Gattoma, D.W. Walters, *Managing the Supply Chain*, MacMillan Press LTD, London 1996, p. 48

Perceptions are influenced not only by what the customer receives, but how the service is delivered. Add to this both companies' objectives and strategies and changing short-term operational needs and it is not surprising that consistently high perceptions of customer service are difficult to achieve. Typically it is only when service delivery fails that customers begin to make an assessment of the level of service delivery achieved against their expectations.

Clearly economies of scale are seen to exist in service delivery. However, as the earlier discussion of strategic alignment and customer logics suggested, it is unlikely that a standard or generic service package will suffice. This suggests that segmenting customers on the basis of logistics service needs is more likely to offer a successful long-term relationship with the customer¹.

Tendency in much of the recent thinking on distribution planning has been the almost exclusive emphasis on approaches and techniques that will produce the lowest possible distribution system cost². When the emphasis is on the total cost approach anyway, it is perhaps not surprising that this concentration on the search for cost-minimization solutions occurs. A problem arises however in the use of this approach and that is, quite simply, that cost minimization does not necessarily equal profit maximization.

Enhanced revenue is one typical result of providing an "above-average" level of service to selected customers. For example, a few customers – large retailers and mass merchandisers come to mind – are more sophisticated and demanding in the logistics support services they require, compared to other organizations. Some of these services include support for electronic data interchange (EDI) or efficient consumer response (ECR), joint forecasting and planning programmes, display – ready pallets, rainbow pallets, direct-to-store deliveries, customer case labeling and shelf-ready preparation, to name a few. "Preferred supplier" status and the potential for increased selling space or time are some examples of carrots dangled by customers to include suppliers to provide a specialized logistics service.

¹ J.L. Gattoma, D.W. Walters, *Managing the Supply Chain*, MacMillan Press LTD, London 1996, p. 48-49

² M. Nowicka-Skowron, *Efektywność systemów logistycznych*, PWE, Warszawa 2000, p. 38

More and more retailers guarantee to its “preferred suppliers” – that is, those that accept EDI purchase orders, provide EDI advance shipping notices and supply merchandise in a shelf-ready state (already price-ticketed, barcoded and on hangers) – a 24-hour turnaround through the retailers distribution centers and on to the selling floor. The retailers prioritize the processing and movement of these suppliers’ products through their internal distribution network by setting up a fast-track channel in their distribution centers. This results in an increased selling cycle for these “preferred suppliers” at the expense of those who are not ready or willing to tailor their logistics services.

For certain industries, especially those that deal with large retailers, suppliers have no choice but to tailor logistics services. Some retailers will simply not deal with suppliers who cannot provide these services. The retailers described above put a programme in place to stop dealing with suppliers who cannot provide the level of service required within 24 months; and does not accept new suppliers who cannot provide the same level of service.

Today’s manufacturers need to support a more complex distribution channel mix. Most manufacturers will tend to sell through a multitude of mechanisms including distributors, selling direct to large customers, and through a variety of retail formats, from corner stores to mass merchants, warehouses and convenience stores, for which the logistics requirements will vary significantly.

At the same time, providing a “below-average” logistics service to selected customers offers an excellent way for organizations to improve the return on assets and funds employed in their logistics activity. For example, a large office equipment manufacturer used a next-day delivery service for all spare parts to service agents on the assumption that these were urgently required for emergency customer repairs. After analyzing the true nature of requirements, the manufacturer realized that some parts requirements were not urgent at all, but were used to top up the agents’ inventories. A system for slower and lower-cost “standard” deliveries was established.

In addition, an increased understanding of customer profitability through better information systems and costing tools such as activity-based costing allows organizations to realize the true cost-to-serve for their customers. This insight has driven organizations either to modify service levels or develop specific cost-reduction programmes, based on the contribution a customer makes to the bottom line.

The provision of logistics services aligned to the unique requirements of the customer provides many potential benefits to an organization, including competitive advantage, revenue enhancement, margin enhancement and cost reduction. It does, however, represent a significant shift from the traditional “one-size-fits-all” logistics approach.

While cost efficiency will always be a target, logisticians must include the objective of customized logistics service to their brief. The logistics challenge, then, is to provide tailored logistics services cost effectively to customers¹.

Controversially, a policy of service maximization is unlikely to lead to an optimal profit situation. At high levels of service, even a small increase in the level of service offered can result in costs being incurred which more than absorb any extra revenue accruing. Figure 2 illustrates a frequently occurring cost situation where the total system costs are shown as a function of the level of service offered.

Somewhere, therefore, there must lie a trade-off between the level of service offered and the total system costs that will result in an optimal profit situation.

¹ compare with: L. Torres, J. Miller, *Aligned...op.cit*, p. 44-46

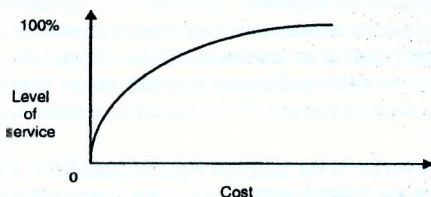
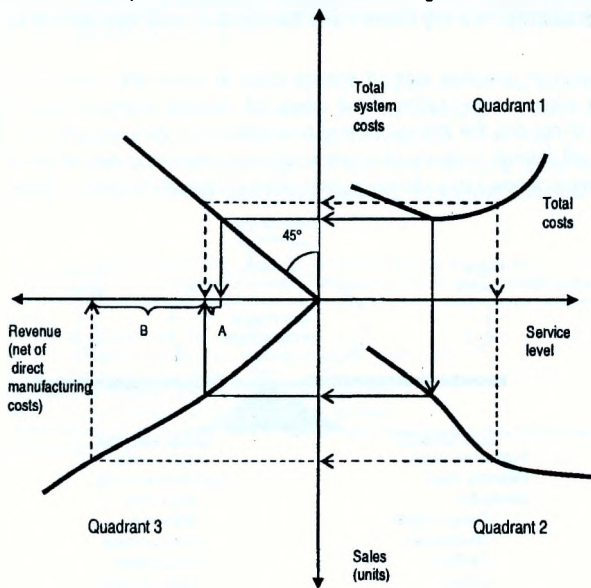


Figure 2. Service and the cost of service.

Source: M. Christopher, *Total distribution*, Gower Press LTD, London 1971, p. 100

It is helpful in situations such as these to bring together all the variables involved into a model which demonstrates the linkages between those factors affecting the logistics contribution of a distribution system. Even though it may be difficult to construct an operating model for decision-making purposes, it is always useful to identify a representation, however unsophisticated, of these processes and linkages.

Example of a model for the company's sales is shown in Figure 3 in the form of a quadrant diagram composed of a number of separate functions that have a bearing one to the other.



A = Logistics contribution through a cost-minimisation solution
 B = Improved logistics contribution through improved customer service

Figure 3. Quadrant model showing cost/service trade-off for company distribution system.

Source: Own elaboration on the base of: M. Christopher, *Total distribution*, Gower Press LTD, London 1971, p. 101

In Quadrant 1, a total systems curve is shown which has been derived from a total cost analysis along the lines expressing costs as a function of the level of service offered. Quadrant 2 postulates

the familiar S-shaped response function with areas of diminishing returns at the low and high service range. Quadrant 3 encapsulates several sets of cost data; it does in fact suggest that sales revenue net of direct manufacturing costs is an increasing function of sales, that is, economies of scale are reflected in the costs of manufacture. Quadrant 4 merely serves to project total costs into the net revenue axis and thus provide an estimate of the logistics contribution to the profits and fixed costs of the operation.

It is apparent in the example of the company that this contribution is not being maximized at the point where system costs are at their lowest. In fact, in this example, this point of maximization occurs where a higher level of total system costs is incurred (shown by the dotted line). The reason for this is that because of the sensitivity of this market to the distribution service offered (represented by the shape of the response function in Quadrant 2), the lowest system cost does not permit a sufficiently high level of service to be offered to take advantage of increasing returns to service.

While this analysis is grossly oversimplified, it does serve to demonstrate the possibility of falling into the cost minimization fallacy when undertaking a total cost analysis of a distribution system.

The objective of logistics system can perhaps be stated more appropriately as being to bring about that logistics system which minimizes total costs while providing a level of service consonant with customer satisfaction. The procurement of this balance can only be through a correct identification of the form of the cost/service/revenue relationships in the system. The exact shape of the service response curve, for example, is a key element and the way that costs vary with the level of service is another¹.

Another illustration on customer support service trade-off shows the model from Figure 4. The effective customer support organization of the future will develop strategies that will enhance the overall profitability of not only the internal service organization but the parent as well. To meet these challenges, many will attempt to balance the cost-to-serve against the quality of the service rendered. Figure 4 is an example of how many service organizations continually balance cost versus quality.

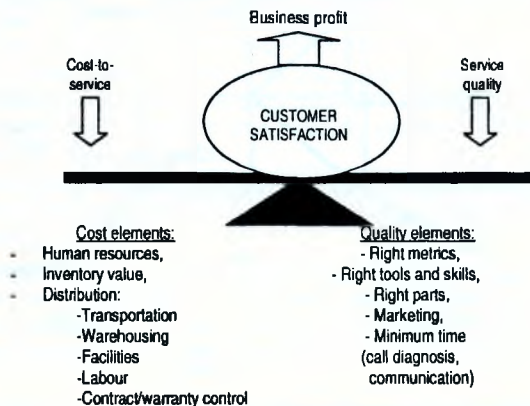


Figure 4. Customer support service trade-off.

Source: L. Torres, J. Miller, *Aligned...op.cit.*, p. 63

¹ compare with: M. Christopher, *Total...op.cit.*, p. 99-102

Logistics plays a central role in the delivery of customer support and as such is a critical determinant of a firm's level of customer support performance. Ultimately, customer support is about delivering the right parts, service technicians, tools and information to the right location, at the right time, at the lowest possible cost. The extent of logistics activities in key customer support functions is shown in Table 1.

Table 1. Key customer support logistics activities.

Key customer support logistics area	Primary logistics challenge
Service parts inventory management	Maximizing parts availability with minimum inventory and costs
Service parts warehousing	Maximizing order fulfillment effectiveness while minimizing costs
Service parts transportation	Providing rapid parts delivery while minimizing costs
Service parts order processing and fulfillment	Maximizing order entry and processing while minimizing costs
Service parts sourcing	Finding and developing low-cost/high-quality sources of supply
Service parts procurement	Ensuring timely delivery of high-quality parts at minimum costs
Service technician capacity planning	Maintaining the appropriate number of technicians to support demand
Service technician scheduling	Ensuring service technician capacity is effectively utilized
Service technician dispatch	Managing deployment of service technicians on an hour-to-hour basis
End-user service requirements determination	Accurately identifying customer satisfaction needs and expectations
End-user customer service management	Managing appropriate response to customer service issues

Source: L. Torres, J. Miller, *Aligned...op.cit.*, p. 64

Logistics-based activities can account for more than 90 per cent of the total costs of delivering customer support, according to Andersen Consulting industry analysis. It is thus critical to develop a strategic approach to logistics that will deliver logistics activities according to the needs of the customer and the requirements of the organization. These vary according to the diverse competitive and supply chain environments faced by companies operating in concrete industries¹.

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¹ L. Torres, J. Miller, *Aligned...op.cit.*, p. 63-64

AGROTOURISM AS AN ELEMENT OF A PROMOTIONAL STRATEGY FOR RURAL DEVELOPMENT BASED ON THE EXAMPLE OF THE CRACOW-CZESTOCHOWA UPLAND

Summary: The Cracow - Czestochowa Upland is popularly known as "the Jura" and constitutes one of the most attractive tourist areas in Poland. As a resting place its beautiful landscape is a really enhancing and inviting area for tourists. The aim of this paper is to show the promotional strategy of the region of Cracow - Czestochowa Upland and the course taken to improve it, while paying special attention to households involved in agrotourism in the northern part of the Jura.

Key words: Eagle Nest's Trail, household, agrotourism, Jurassic Association of Local Communities, promotion, administrative districts

The Cracow- Czestochowa Upland is very similar to the Franconia Jurassic Rocks in terms of its sheer beauty.

The Czestochowa Upland which spreads from Olkusz to Czestochowa is situated at a high level and is characterised by sharp-topped hills.

The highlands generally reach up to 200 metres above sea level with a few peaks reaching 350 metres. The exceptional beauty of the region is determined by superb limestone formations of strange shapes, rocky cliffs, caves, springs, ravines and gorges. This is all complemented by rich flora. The greatest attraction are the mysterious ruins of medieval castles once the old defensive line of the Polish Republic.

Hilly land, strewn with limestone rocks amongst beautiful forests; once referred to as "The Beskid mountains in miniature" - attracts specific types of tourists: walkers, cyclists, lovers of rock climbing and speleologists. Indeed, many famous alpinists started their careers here. The Jura is for some people a place to walk, while for others it is a place to go in for extreme sports e.g. paragliding. It is also an excellent place for cycling. The roads in the area are in fairly good condition and in many areas there is little traffic on the roads.

Likewise, the area is a true paradise for mountain bikers who use small roads or tracks. There are many trails of varying degrees of difficulty, but one should remember to adhere to the safety regulations. The Jura means omnipresent stones and rocks. The Jurassic GOPR Group (Volunteer Jurassic Rescue Service) has taken care of the safety of tourists in the area for many years.

The horse industry is developing as new studs are coming into existence. During the winter cross country skiers visit the area and there are now a few ski lifts in operation in Morsko, Cisowa or Jaroszowiec.

It is possible to go fishing or do water sports in a few aqueous basins (but it's a rather waterless area) in the basin of the river Wiercica which is full of trout and situated at the edge of the Jura - Poraj Lake. Two large Polish rivers have their springs in the area: the Warta and the Pilica.

The nearby pine, beech or hornbeam forests provide the possibility of picking the fruits of the forest such as: wild strawberries, blackberry bushes, bilberries and especially mushrooms.

Stretching out along the Jurassic rocks and hills and ruins of medieval castles of the "Eagle Nest's Trail" is one of the most important tourist trails in Poland. The first trail in this area was already marked out in 1927.

Its attractiveness is connected with its topology, numerous historical monuments, monadnocks, caves and natural virtues. The afore-mentioned virtues encourage many tourists come to see the Jura.

The Jurassic region has also many interesting towns to see, for instance:

Zarki – The city lies on the eastern edge of the Czestochowa Highlands on Leśniówka Stream within the Eagle Nest's Panoramic Park. The city is the intersection point of three towns namely: Żarki, Leśniów and Przewodzisowice. The parish church of Saint Simon and Saint Jude is also worth seeing.

Podlesice – this picturesque village lies at the foot of the highest peak in the Czestochowa region-Mount Zborów, which is 462 meters above sea level. It has many interesting rock formations in the surrounding area, the most well known being Okiennik Wielki. This limestone formation, which features a huge hole, hosted humans in its rocky shelters as far back as 100,000 years ago during the mid-Palaeolithic era.

Olsztyn – once a chartered city, it is located on the Czestochowa Highlands within the Eagles Nest's Panoramic Park and is the township seat. One of the greatest attractions are the ruins of the defensive castle built by Kazimir the Great in the 14th century. The imposing towers stood among limestone cliffs and was part of a defensive line for Władysław II Opolczyk in the years 1370-91. In 1587 Duke Maximilian besieged the castle and caused considerable damage to it. In the years 1570-1726 the castle was partially demolished and the materials used to build a local church.

Mirów i Bobolice – a royal castle of 14th century whose origins transferred from Ludwig of Hungary to Władysław Opolczyk as a fiefdom. An excellent example of a structure that is integrated into the rock of the peak but has lain in ruins since the Swedish invasion. The crest of the peak from Mirów to Bobolice is a great view point to observe the nearby Mirowska Mountain.

Janów – the town of Janów has been in existence since 1696 and the township has an area of 146 square kilometres and population of 6,200. The real attractions are the rock formations in the Wiercica Valley: Twardowski's Gate, Devil's Bridges, Cross Cliff and Bear's Grotto. Additional attractions include the ruins of a medieval castle built by Kazimir the Great in the 14th century, the cemetery chapel of St. Barbara's in Żuraw that dates from the 16th century.

Ogrodzieniec – is centrally located in the Jurassic rock within the limits of the Eagles Nest's Panoramic Park and occupies 86 square kilometres. The township offers beautiful forest trails with rich flora and fauna, super areas for rock climbing, as well as hunting. The township possesses a wealth of historical sites, one of which is the 14th century ruins of Ogrodzieniec castle in Podzamcze. The citadel arose during the reign of Bolesław Krzywousty. In 1530, Seweryn Boner converted the defensive castle into an imposing residence.

Not only can we witness the development of tourism but also the purchase of attractive plots and entire farms in terms of the interest shown with relation to this area. The increasing number of tourists arriving at the Jura is behind the development of tourism there which is contributing towards the improvement of accommodation and catering services. New guesthouses and inns are coming into existence.

One aspect of an effective marketing promotion is an appropriate view of the market and the consumer. All activities should be adapted to the current demands of the market, by accurately identifying both the expectations and needs of consumers, while also aspiring to fulfil them.

The basis of this approach is strategic awareness, which is expressed in terms of knowledge and abilities, ways of thinking and understanding, making assessments and conscious choices, as well as in actions that are planned and realized for the accomplishment of the purposes set out.

The aim of this paper is to present the realization of activities associated with the strategy of promoting the region of the Krakow - Czestochowa Upland and courses of direction for improving it with particular mention of agrotouristic farmsteads in the northern part of the Jura - especially on the land of the administrative districts of Czestochowa, Myszkow and Zawiercie.

When the local authorities of the Jurassic administrative districts realized the potential of tourism in the region and the prospect of developing deteriorating farms, they established the Jurassic Association of Local Communities with its seat in Ogrodzieniec in 1991.

It is a voluntary association of the Czestochowa, Katowice and Cracow provinces. At present, the Jurassic Association of Local Communities patronizes 33 administrative districts. In 2001, it further developed by the creation of the Jurassic Society of Rural Tourism, which mainly focused on agrotouristic households and its seat was also located in Ogrodzieniec. The Society also runs a centre known as Agrotouristic Information in Zrębice near Olsztyn.

Spending holidays on farms is not a very new concept in global circles. The world over, agrotourism is a very popular concept providing a delightful opportunity for tourists to enrich their lives with nature and adventure and at the same time instilling pride amongst farmers.

Rest holidays in the country are becoming increasingly popular with time. Today, it is a way of life for many households. In Poland the trend of agrotourism began in the last decade and this idea of business is rapidly developing, as more and more hosts are able to take tourists in.

For a household to receive a trade name, it must however meet certain conditions. Therefore, it must undergo inspection by the appropriate organizations so that the tourist can be sure that services will be at the required level. Each household should have a minimum of 1 ha of ground and located on rural lands.

The owner must also actively carry out some agricultural activity. It can be cultivation of crops but also husbandry of different animals e.g. of horses, sheep, rabbits. The host should also divide the house into five rooms in the residential part for guests (there is no possibility of establishing the business activity on the basis of needs and paying the income tax then).

Holiday cottages or converted outbuildings can not be used for the accommodation of tourists. After meeting these conditions - it would be sufficient to submit the proposal of the agrotourist business at the local government offices.

By the end of 2005 – such businesses could count on partial funding for the establishment of agrotourism from the European Union

It was necessary to determine the business plan together with a specialist employed at local governments, which referred to a plan of the expansion of the farm or husbandry carried out. Farmers received up to 50 per cent of the total investment, but no more than 100 thousand zlotys.

At present, the programme of partial funding has terminated, so there is no subsidy this year although specialists from the Agency of the Agrarian Market assume that there will probably be such a possibility from 2007, but on the basis of conditions that are as yet unknown. There are as many as a few thousand agrotourist households in our country – of which over 100 are registered in the Jura region.

Apart from accommodation, they often offer food and contact with nature in a broad sense. The touristic and financial success of agrotourism has been the result of the growing popularity of rest holidays in country areas and the promotion of this form of tourism. An important role is played by the low price of these services. The fact of the matter is that on such a holiday a person can forget about the city traffic and the stress of everyday life at a fast pace.

Agrotouristic houses in the Jura have a wide range of accommodation facilities. There is the possibility of booking the accommodation in guest rooms or in self-contained flats. Such guesthouses

not only offer tranquillity, fresh air and fine Jurassic views, but also offer a range of activities that we usually lack the time for, like horse riding, angling or mushroom picking, which can be testified by the majority of such businesses in the Jura region. In most of these households traditional home meals are also served.

If the accommodation provider does not offer food it is possible to get farm products and to cater for oneself. Practically speaking, it is always possible to taste organic vegetables and fruits straight from the garden and drink fresh milk. Households also offer additional attractions such as the following: organizing bonfires, collecting minerals of which there are plenty in the Jurassic lands, trips all over the surrounding area on a horse cart or on bicycles, demonstrations of how to bake bread, make butter and cheese with traditional methods, as well as weaving on a loom.

On customer request other items of interest can be organized by the hosts such as: music meetings, folk and song ceremonies, meetings with interesting people, folk artists, tourist trips around surrounding areas - observation of animals and birds in the forest and joint work on the land, in the homestead and at the apiary.

The afore-mentioned proposals do not constitute the only possibilities of spending an attractive and active holiday in country households. Additionally, it is no problem to find accommodation with a separate entrance, bathroom and even kitchen. Guesthouses which are part of an association have a similar system of classification to that of hotels with the use of stars. The Polish Federation of Rural Tourism implemented a marking system of "suns", ranging from one to three, on the principle of stars regarding hotels.

Creating the positive image of these places is a difficult and complex process. The promotion of city and region starts from the preparation of the right strategy. It is possible to show the city and region in a favourable light through the activity of its inhabitants, because they form the constructive layer of the large urbanized area of the afore-mentioned lands. Self-government bodies of administrative districts in the process of initiating a strategic plan for the promotion of country regions must find an effective method of passing on knowledge to the surrounding area. They should also pay attention to having an efficient system of receiving the information from the surrounding area with regard to the social partners.

It is possible to distinguish two main types of the social environment which the authorities of administrative districts must communicate with. First of all, there is the inner environment that consists of workers of the administrative district who participate directly in the administration of the local district, while also referring to their knowledge, motivation, practical skills, interpersonal competence, but also technology and organizational resources.

The external environment is also significant, as it first and foremost, includes all the inhabitants of the administrative district, which can be differentiated into various groups, organizations, associations and institutions or enterprises, as well as the actual environment itself as a territory that is adjacent to other administrative districts, on the basis of county, regional and national structures.

Areas of activity associated with the scope of the mutual communication and cooperation of the administrative district authorities with the local community refer to the following:

- information about progress with regard to implementing the plan
- possibility of the participation of inhabitants in meetings of the team (after previous notification).
- cooperation with the local media: providing information about the projects implemented in the local media at least once a year.

Another important activity that is undertaken by the authorities relates to that of promotion. Promotion enables the creation of demand for a given product i.e. the demand, and in consequence the best way to sell it and at the same time get the best price possible. In the case where the

administrative district is the product in question, the borough leader tries to sell its favourable features in the best way possible. This is of great significance, not only in prestigious terms but also economic ones. The manner in which the administrative district is perceived in other quarters is a big factor with relation to whether the administrative district receives budgetary funds for investment and whether the newly founded agrotouristic businesses will be able to get financial aid from the European Union.

If the administrative district thanks to the promotion campaign is well-known and commands a high placing in the ranking, then it has a greater chance of receiving funds and also arouses more interest among investors. The price of land would increase in such a region as the level of interest in purchasing land there would become widespread. All of this could become possible thanks to the promotion of tourism in the region, which in turn is the power behind development in the local area and a strong factor of social changes.

One should in addition emphasize that promotion is a continuous process and requires the right approach and promotion materials. The Jura is a special area in this respect. The promotion of the region brings positive effects in many aspects and even causes a sense of jealousy among the authorities of other districts. On account of the modest financial resources available no expensive folders are being published, but there is a greater focus on the actual ways of promotion and on other more significant matters. Over the past few years, a modest folder has been in publication with a rather small budget provided by sponsoring firms. The folder is very well laid out, which aroused huge interest among recipients, and during the Łódź Expo 2001 Trade Fair the folder and its way of presentation won the prestigious title "Mister Information" for the Jurassic Association.

The promotion materials also serve as tourist maps e.g. Janów or Niegowa districts. Such action is justified from an economic point of view as the local government pays only half of the necessary costs. Additionally, the local authorities receive financial resources from companies to cover the cost of printing, which allows them to promote themselves on the map. Some of the financing comes from small charges from the households involved in agrotourism there in which their services are advertised on the map. It is also important to note that the area is presented in many prestigious publications both at a local and regional level, which feature wonderful pictures of the area. The level of interest in the administrative district is also huge thanks to the different kinds of summer festivals and events that are organised. Thanks to all of this, cooperation with the media is developing and the publication of articles in the press also boosts the image of the administrative district and this is a strong point of the promotion.

This kind of promotion is also creating interest among a number of television stations, which contribute to the even wider scale of promotion by showing the administrative district on educational and tourist programmes. Finally, in the days of computerization a homepage is most essential and here is no exception. More information can be found at www.jura.info.pl. The homepage plays a very significant role, the more so as it is one of the best websites with regard to local districts. Many young people surf on this website which augers well for the development of tourism in the future. Careful attention to keeping the good image of the Jurassic administrative districts is a good indication of the host and encourages other borough leaders and mayors to do the same, which in turn leads to increased business from tourism and a greater chance of regional development.

The administrative districts participate in all the most important domestic trade fairs either directly or through the Jurassic Association of Local Communities. It is important to note that there is a lot to advertise in the region, because apart from agrotourism, the Jurassic local governments are famous for outdoor events that arouse great interest and attract crowds of tourists. For a few years now, a regional product has been promoted as "The Golden Region of the Trout" in Złoty Potok, which consists of elements of history, landscape, relaxation and gastronomy. Press conferences are organized and the media is kept informed about upcoming events in the local area. There are also

tourist information points where it is possible to gain information about the area, agrotourism, events, as well as what sights are worth seeing.

The authorities of administrative districts take care of the good image of the region as actively involved local governments. They encourage local leaders to create informal support groups for the development of the region and research of history with the aim of documenting the rich traditions of the region. They support archaeologists and writers, clubs and associations that operate in the administrative districts. They also provide access to the land of administrative districts for different kinds of tourist activity and help legal entities organize undertakings connected with tourism. Moreover, they try to raise funds and receive financial aid for the development of tourist facilities (an example of this is the bicycle lane that was opened between Złoty Potok and Ostrężnik in 2004). Apart from the afore-mentioned maps and printed folders, touristic and historical posters, calendars, postcards, leaflets are also published.

Competitions and exhibitions of works of artists are organised that are associated with the local administrative districts, in order to show and to promote the best of what can be found with relation to natural and cultural sources and human potential.

To sum up, the promotion of administrative districts is multidirectional and is a continuous operation, while it may be invisible in many stages but systematically follows the goals set out. It is carried out in a fluctuating manner with varying levels of intensity in order not to tire the potential recipient. The measure of the effectiveness of promotion is the increased interest in the administrative district and the increase in tourism, agrotourism and development of the region. Apart from the wide-ranging promotion campaign, the administrative district authorities also defined objectives regarding the development of tourism. Some of the more important ones have been listed below:

1. Introducing the concept of developing tourism at meetings in the local area even at the lowest unit of local administration, usually comprising single villages and getting acceptance by the community for the programme.
2. Making the administrative district pleasant for tourists and inhabitants.
3. Creating the positive tourist image of administrative districts in the media and institutions dealing with tourism,
4. Shaping the good image of administrative districts amongst potential buyers of tourist services
5. Creating a lobby agrotourism at the local government and outside the region.
6. Organizing full-time training courses for inhabitants that refer to the following aspects:
 - development of tourist services, including accommodation,
 - using products produced by the household in question as an element of tourism,
 - cooperating and interacting with inhabitants in order to make the administrative districts attractive for tourists,
 - searching for additional sources of income through the development of the tourist product,
 - using local dishes for the creation of the provincial cuisine as a brand product,
 - cultivating local traditions and culture as elements of the folklore of the Jurassic village,
 - improving the beauty of the surrounding area of the homestead that operates in agrotourism and the villages themselves,
7. Organising seminars on farms in other regions that are involved in agrotourism in order to point out good examples of activities in this type of business.
8. Running mutual action programmes with institutions from the land of the administrative district for the development and the promotion of the agrotourism.
9. Stimulating the idea of rivalry amongst inhabitants by organising and participating in tourist competitions.

10. Supporting an initiative and aiding initiatives for the population of the administrative districts concerning tourism.
11. Searching for leaders and directing work with them towards advisory services for tourism,
12. Organising and participating in fairs and tourist markets in the country and abroad and attracting potential investors, tourist operators and individual tourists.
13. Promoting the administrative district and households engaged in agrotourism with all the resources available to the local government, including the Internet.
14. Making the land of administrative districts available for special activities such as rallies, training courses, conferences and organisational aid.
15. Organising cultural, touristic, recreational and sports events on a regional and national scale aimed at attracting tourists and sponsors, while also creating interest among administrative districts.
16. Running a wide ranging cooperation programme with all institutions in Poland that are involved in the field of the developing tourism on the land of administrative districts and in the Jurassic region.
17. Reating a full information package about tourist services in the local area and the establishment of a tourist information office.
18. Printing and supplying folders, maps, postcards, handouts, catalogues and guides on a daily basis what contain information about the local administrative districts.
19. Enabling the establishment of district and regional associations that are active for the development of tourism in the region.
20. Supporting the preservation of the legacy of the cultural and traditional crafts of the region.
21. Protecting the area, nature and traditional landscape of the region.
22. Taking care of the development of tourist facilities at the local government, including the maintenance of access roads and car parks.
23. Searching for the possibilities of financial aid from EU funds and working out plans concerning the development of tourism.

In the Jurassic local governments the reason for developing agrotourism was first and foremost the development of tourism, which in the majority of countries has become an important branch of the economy and in some cases the main source of revenue. Additionally, in the Jurassic administrative districts there are not too many large factories which contributes to a big unemployment problem, thus the only way for the inhabitants is to start their own businesses.

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THE PRODUCT OF AGROTOURIST FARMS WITHIN THE MUNICIPALITY OF JANÓW

Summary. The municipality of Janów, including its agrotourist farms, has the product that together with modern marketing may contribute to the development of not only the tourism, but the municipality itself as well.

- 1) agrotouristic farm – homestead that introduced agrotourism as a new section. Agrotouristic farms produce not only vegetable and animal products but also offer agrotouristic products and services (Sznajder M. Przezbiorka L., Agrotourism the Polish Economic Publishing House, Warsaw 2006, s. 109)
- 2) Marketing – is an activity directed to satisfy the needs and preferences with the help of exchange (Kotler E.). Marketing, analysis, planning, inculation and supervising, (Gebethner and S-ka, Warsaw 1996)
- 3) Product – in terms of the theory of product's marketing the product is everything that creates the object of market's exchange (Aikorm J., Marketing in tourism. Publishing house: PWN, Warsaw, Poznan 2002, s. 67)

Introduction

Agrotourism and rural tourism is becoming more and more important nowadays, especially in relation to small and medium farms, which have their rich tradition, history, culture, natural resources and picturesque landscapes, i.e. all that constitutes a very important aspect on the developing and transforming market of tourism. Agrotourism has an opportunity of becoming a profitable business that depends on the way of life in the country¹.

The product in terms of marketing is anything that can be on the market, that can attract attention, be purchased, used or consumed satisfying one's need or demand. Therefore, the product may be e.g. an idea, service, material interest or a combination of these three. It is a collection of advantages for a consumer².

The product in terms of agrotourism is a material result of a productive or modificatory process. In the farm, the products are e.g. milk, livestock and grain. The service has a non — material character and it can be e.g. mowing the neighbour's meadow or accommodation for the night with a meal. Agrotourism is also associated with imponderables, i.e. incommensurable values, especially referring to the agrotourist spaces, as e.g. the beauty of the landscape, fresh air or rural architecture.

Apart from the terms product, service and imponderables there is also a term "attraction" used within agrotourism. Tourist attractions may be products, services and imponderables or their composition. Attraction means something specific that attracts a tourist to visit a specific place³.

A tourist product specifies tourist attractions and the whole set of goods and services enabling a tourist coming to the place with tourist attractions. The product is an offer aimed at the market, whose verification is accomplished through tourist purchases.

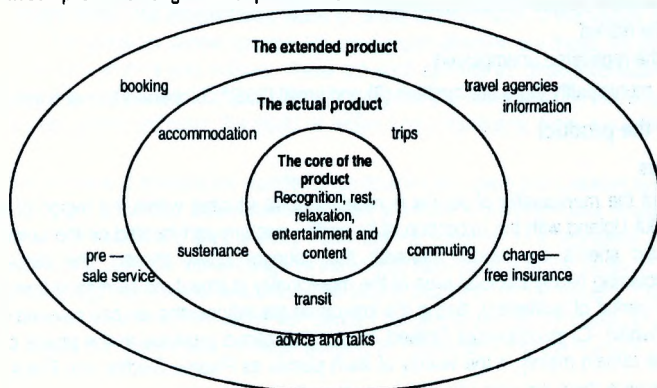


Diagram 1 The structure of the tourist product

Source: Wiatrak P., "The market and the produkt in the country tourism" [In] Marketing and brand products within the country tourism. The Centre of Education and Counseling within agriculture in Poznań, SGGW Conference, Warsaw.

A three-layer structure of the tourist product is composed of 4:

- the core of the product, which is strictly connected with the core of the advantages that a tourist wishes to achieve when coming to the countryside. The core of advantages is usually composed of natural environment attraction that provides opportunities of resting among numerous landscape values, including spending time in the fresh air and open space, improving the health condition or doing sightseeing tours.;
- the actual product, which is composed of various tourist services, i.e. accommodation basis, feeding, services adjusted to the consumers' needs and also a basis of services provided, conditions of safety, staff and the quality of the homestead and the region;
- the extended product, comprising services surpassing the level of tourist's basic expectations which most often contribute to its distinguishing on the market.

The municipality of Janów should and may earn money in tourism. It is predisposed thanks to its tourist attractions and products being made within its agrotourist farms.

This present document is an attempt of systematizing the issues connected with the product of agrotourist farms within the municipality of Janów.

The profile of the municipality of Janów

The municipality of Janów is located within the region of Krakowsko -Częstochowska Upland of the mezzo - region of Częstochowska Upland 25 km from Częstochowa, 60 km from Katowice and 90 km from Kraków. It is situated within the south -east part of the Częstochowa powiat. It comprises the region of 147 square km (9,68% of the powiat area), out of which 52% is composed of mixed forests, mainly beech and pine and 45% of farm grounds, out of which 39,5% constitute arable lands and 5,2% meadows and grazing lands. Within the municipality, there are 1066 individual homesteads and an average size of them is 4,2 ha, including 505 homesteads of 1-3 ha and 24 ones of more than 10 ha. Within the municipality of Janów the dominating class of soil is V and VI, i.e. 68% and 4% of class III.

There are approximately 6 thousand people living within 22 villages, including:

- 23,2% of children and youth of not more than 18 years old
- 46,5% of working people (including farmers)
- 17,6% of the retired
- 14,9% of the registered unemployed

Within the municipality there are medium (9) and small (255)⁶ companies that dominate here.

The core of the product

Tourist values

The area of the municipality of Janów is nearly in total situated within the region of Krakowsko - Częstochowska Upland with the exception of its north - eastern part located on the Lelów Threshold, where Jurassic sheets are hidden beneath the younger chalk sheets. The oldest geological settlements covering nearly the total area of the municipality is limestone stemming from the Jurassic period. In the period of quaternary, during the krakowski glaciations, the ice cap covered nearly whole area of Krakowsko -Częstochowska Upland. Post - glaciations products in the shape of loamy and building sands remain mainly in the vicinity of such places as Piasek, Siedlec and Potok Złoty; in the region of Luslawice there are kern hills which are the effect of the ice cap.

The area of the municipality of Janów thanks to its picturesque limestone rocks, deep ravines and green forest landscape is exceptionally preferred by tourists. Furthermore, the diversified karst region, large valleys, flat hills and numerous caves make this place a wonderful region for tourism.

One of the symptoms of the karst processes taking place in the municipality of Janów and being its tourist attraction are caves. The best known ones are Ostrężnicka Cave on the Ostrężnik Cave with a chain of canals of 90 metres, Wierna Cave of 1020 metres, situated around 100 metres from Parkowy Sanctuary in the vicinity of Żarki — Janów road, Wiercica Cave on the Ostrężnik with corridors of 210 metres, Grota Niedźwiedzia Cave situated on the hill opposite Kołaczów forester's lodge, very little known "Na Dupce" Cave in Siedlec and finally Niedźwiedzia Cavern in Złoty Potok.

Usually, there are dripstone forms connected with the underground karst. However, there are very few of them at present, mainly in Wierna and Wiercica Caves. There are also other rock forms which deserve attention, i.e. the Rock with the Cross, a 19 metres high witness - mount with iron cross on the top in Złoty Potok and "Devilish Bridges" in the same place.

As for the hydrography of the municipality of Janów, there is a river Wiercica that flows through this region and its springs are constantly working karst watercourses "Zygmunt" and "Elżbieta" in Złoty Potok. These springs have crystal clear Jurassic water and are included among the most beautiful karst watercourses in Poland. At the bottom of Ostrężnicki Castle, there are periodic springs that give birth to the periodic river, i.e. Ostrężnicki Potok flowing from under the rocks and next going beneath the Janów — Żarki road and disappearing underground *creating ponor*. As for the artificial hydrographic forms, at the same time very interesting ones, there are "Guców", "Amerykanin" (*American*), "Sen nocy letniej" (*Midsummer Night's Dream*) and "Irydion" ponds, all in Złoty Potok.

Within the region of the municipality of Janów 39 wells have been catalogued. Furthermore, there are wells in the private lands, in some cases these are true masterpieces of folk art architecture, e.g. in Zegrz, Siedlec and Janów.

The municipality of Janów is a place for tourists searching for a close and direct contact with nature, best preserved in this region of the country. As for the specific attractions here, there is a Landscape Park of "Orlich Gniazd" and such nature sanctuaries as "Ostrężnik", "Parkowe", "Kaliszak" and "Bukowa Kępa." In the whole region of the municipality of Janów there are pine woods prevailing with characteristic beeches. The places of flora situated in the sanctuaries also deserve careful attention of tourists. Over 110 species of plants have been reported in the region, including five under strict protection, i.e. snowdrop, non-green orchid, daphne, belladonna, common ivy, common polypody and bear's garlic. The differentiated world of plants is a condition of the variety of the world of animals. As for the typical for Janów species, the ones worth attention are these, for whom natural mating places are rock shelves and hollows. There are such species as cinderella, kestrel, jackdaw and swift and black woodpecker and collared flycatcher as for the forest birds. A tree frog and other species of frogs and toads represent the world of reptiles and amphibians; there are a lot of bats in caves.

Wiercica river, ponds and streams are wonderful habitats for fish, there are speckled lamprey, pike, tench and bream, but it is the trout that deserves special attention. Krasieński Palace, Krasieński Manor House and the land of palace and park in Złoty Potok are the epitomes of a residential architecture. The supplements of the park are the buildings of the former farm service of the family of Raczyński. There are other buildings worth tourist attention in the vicinity including the 19th century "Kołczew" mill, "Rybakówka" trout-house in Złoty Potok, the 19th century building of the old fire station in Złoty Potok, the building of organist in Złoty Potok, a forge building in Piasek and the Cynkowski's mill in Złoty Potok.

Numerous churches, chapels and roadside shrines are the epitomes of sacral architecture. The oldest and at the same time the most valuable structures of this architecture are parish churches including the church under the invocation of the Immaculate Conception of the Saint Virgin Mary in

Janów, raised in 1709 and the church under the invocation of Saint John the Baptist built in the 15th century⁵.

The country landscape is also considerably influenced by accommodation buildings, among which the street and hamlet houses prevail. There are farms here with many buildings, where the main house, barn and farm buildings organized in a shape of a horseshoe does not constitute a separated entirety⁵.

The municipality of Janów has a sufficient quantity of natural values to be able to develop the tourism, especially agrotourism.

The actual product

The municipality of Janów is situated 25 km from Częstochowa; there are roads here including the voivodeship road nr 76 connecting Częstochowa with Kielce and powiate roads. The main means of transport is a coach.

The tourists coming to Janów have the opportunity of using various types of accommodation characteristic of the countryside tourism including guesthouses, private holiday homes and guestrooms. There are 35 agrotourist farms within the municipality of Janów, which constitutes 3.2 % of the whole amount of individual farms located in 8 villages. Agrotourist farms offer 187 accommodation places, out of which the largest amount is located in Złoty Potok and Janów. The majority of the rooms in the agrotourist farms have toilets, bathrooms and a kitchen annexe. However, only a few of them offer the sustenance coming from the farms. As for the additional accommodation, there are places like "Kmicic" hotel, Methodical and Training Centre "Harcówka", "Rybakówka", "Pstrąg", leisure centres, youth hostels and a camping. Additionally, within the area of the municipality, there are numerous families letting rooms to families and friends. The lack in the sustenance offer in the majority of the farms forces tourists to use the commonly available restaurants and bars. Within the municipality of Janów, there are such gastronomic places like "Kmicic", "Nad Potokiem" and "Źródłana" restaurants and a canteen in the Methodical Centre.

In the agrotourist farms, apart from the possibilities of barbecuing, there are also others like hiring bicycles and horse-riding. The hosts are also willing to show beauty spots, alluring places and tourist attractions. Most of the agro-hotel services may be regarded as cheap, i.e. from 20 to 30 PLN per night.

An important element of the tourist service in the municipality of Janów is the fact that there are four tourist routes and such attractions as "Horse caravan", "Jurassic sleigh ride" and the didactic course "The arrangement of the planets", all known far beyond the region.

Another important aspect apart from the accommodation and sustenance basis within the municipality is the basis of services creating possibilities and conditions of recreation and relaxation such as bicycle hire, stables with horse hire, swimming pools and baths, water equipment hire pitches and tennis courts and playgrounds for children.

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DEVELOPMENT OF THE ADVERTISEMENT'S FORMS USED IN THE POLISH INTERNET PORTALS

Summary: the following paper concerns the mechanism of the development of advertisement's forms used in the most popular Polish portals. Thanks to the portals it is possible to obtain the knowledge concerning the flexibility of forming particular forms in the portals and their adaptation to the needs of advertisers and the users of the internet. The variety of forms is also the support element for the synergetic effect of the promotional mix used by the companies which advertise and use it in the process of reaching the potential customers.

Key words: marketing, promotion, advertisement, internet

1. The process of company's communication with the environment

The process of company's communication with the environment requires a number of activities which allow to inform potential customers about the offer. For the managers the most difficult is taking decision concerning the choice of the medium for the most effective advertisement: newspaper, radio, television or internet. The communication process creates the set of the following elements¹:

- Sender – a person, company, institution which directs the informational message to the receiver;
- Coding – the metamorphosing of the symbolic signs, pictures, words into the messages which consist of the needed content.
- Message – the content for the receiver;
- Medium of the message – the communication channel used for the message transmitting chosen as the most effective as far as influencing on the receivers is concerned;
- Receiver – a person, company, institution receiving the message;
- Decoding – thanks to this process the receiver obtains the understanding of the coded in the transmission symbols and signs; the receiver interprets the message contained in the words, pictures and markers;
- Answer – the reaction of the receiver after receiving the message, the most desired by the sender;
- Feedback loop – it is this part of the receiver's answer and action which reaches the receiver in the form suggested in the transmission;
- Information noise – the unpredicted and undesired interferences in the communication process; because of them some parts of the transmission is not received according to the destiny and plan.

The knowledge about the perception processes used for the effective promotion influence in the turn of the XIX and XX centuries was based on the simple formula: SLB – Stay, Look, Buy. Nowadays the requirements are much compounded. The formulas and models are the following:

- AIDA – Attention or Awareness, Interest, Desire, Action – it means: pay attention, call out the interest and the willingness of possessing and follow out the purchase;
- AIDCAS – the form enriched by Conviction and Satisfaction; it means: pay attention, call out the interest and the willingness of possessing and convince with the use of arguments about satisfaction which will be assured by the purchase;

¹ Sztucki T., *Promocja – sztuka pozyskiwania nabywców*, PWN, Warszawa 1995, pp. 44

- DIPADA – Definition, Identification, Proof, Acceptance, Desire, Action which means defining the needs of the customer, showing the proposition of it's beneficial fulfilment, causing the need of possessing and inspiration for the purchase;
- DAGMAR – Defining Advertising Goals for Measured Advertising Results which means: the defining of the aims of the advertisement for the measuring its effectiveness and defining the aims of the promotion.

The examples above show that the communication process bases on the perceiving a product or service and invoking the reaction – the purchase.

2. The genesis of the internet web

The internet is a number of the local nets (LAN) linked in one common web. The word written with the use of the capital letter (Internet) means the worldwide computer web which is the linkage of thousands of local webs from the whole world. Its foundations were put in the beginning of the sixties when the American company RAND Corporation conducted the research concerning the possibilities of commanding and communication in the conditions of the nuclear war. On the base of its reports the research of constructing the computer webs was conducted. It concerned such a web which could exist in spite of the some parts destructed for example by the nuclear attack.

The first prototypes of the webs were created between 1966 – 1967, and in 1969 they linked four American academic centres. Then the technical details started to be prepared. In 1973 the web came out the territory of America and the first two computers were added in Europe. In 1974 Ray Tomlinson created the software for the transmitting the electronic messages in the Internet and then the first e-mail was sent.

The name Internet was used in 1974 by Vint Cerf and Bob Kahn in the paper "Transmission, Control, Protocol". The gradual evolution of the web (for example the conversion for more efficient protocols) caused overtaking of the supervision under the development of the web by the NSF (National Science Foundation) in the late eighties and in the nineties. The project caused a great interest among the university circles not only in the States but in the whole world. To the effect of simplifying the scientific information exchange the webs stylised on ARPA were created in the eighties (ex. BITNET, EARN and CSNET which later were opened on the Internet)¹. World Wide Web (called "WWW" or the worldwide spider's web) is the set of functioning in the Internet computers which operate the special hypertext's functions. In contradistinction to the ordinary text, the hypertext does not need lineal reading from the top to the bottom but it allows a reader to get acquainted with interesting text in not linear way by showing specified words or graphic elements which leads towards the immediate show of extra information upon the chosen position. The WWW pages are also called the content that's why their authors are called creators of the content. Speaking the WWW language, clicking the mouse on the chosen reference mark (i.e. indication) by the user allows to get the desired information. The functioning of the WWW is leant on the infrastructure which is provided by the Internet. The WWW technology offers the access to the multimedia content by the mean of the Internet with the use of hypertext (it makes possible to send files, remote logging on and sending the electronic mails). Because of the fact that WWW is the best known "service" of the Internet many people uses these terms interchangeably which is not precise as it shows the following description.

3. The development of the internet in Poland

The access to the Internet is more and more popular in Poland – especially among working, active and valuing their time people. It means that the firms can reach the customers who can be their potential clients with financial abilities. For a long time pupils and students were the users of the

¹ Wielka Interaktywna Encyklopedia Multimedialna

Internet. They used the Internet for fun (searching information about amusement or using it for communication with other users). Nowadays the users look for contacts with other firms or for information about new products. They also make deals with its use.

Since a long time firms have been registered their domains and create their own WWW pages. Unfortunately though little cost of the maintenance the pages disappear from the Internet. For instance searching for domestic appliances with the use of infoseeks it is possible to find plenty of addresses in which about 20% are inactive. It means that traditional WWW pages did not fulfil the customers' expectations. 16% of the internauts have the higher education, 22% consists of learning people (students and students of at after maturity exam studies). During last years the proportion of using the Internet by women and men was changing. In the middle of 2005 among internauts there were twice more men than women (65,4% and 34,6%). Now the proportion is 55% and 45%.

There is the majority of internauts in the Mazovia Voivodship (21%), in the Silesia (15%), in the Little Poland (9%), in the Lower Silesia (8%), in the Great Poland (8%). So the Internet is the medium of big agglomerations and territories of well developed telecommunication infrastructure.

In the middle of 2005 the average month number of openings in the Polish Internet was about 7,5 – 8 billion. The Polish internauts spend relatively little time in the Internet (average – 3,9 hours weekly). Comparing the Hungarians they spend 5,3 hours, Swedes – 7,7 hours, Italians – 8,6 hours, Spanish – 11,2 hours. Unfortunately the short time of using the Internet is not the only adverse for the market information. The results of the research conducted by the CEBOS at the beginning of March are more pessimistic. They show that over 63% Poles do not use and do not intend to use the Internet (unfortunately only about 9% of Poles declares future use).

The interesting fact is that the Gemius firm conducted the segmentation research of the internet users. In the web we can meet the internauts who take the advantage of using it comprehensively (Laypersons, Discoverers, Computer Maniacs), and the internauts who use the web in the clearly defined purpose: for communication (Chatterers), for fun (Amusers) or for practical purposes (Pragmatists).

Apart from that also the aspect of the level of progression in the new technologies use is worth mentioning. Such an approach allows to distinct the following three groups: Beginners (Laics, Amusers), internauts who use the internet more consciously (Chatterers, Discoverers) and the Computer Experts (Pragmatists, Computer Maniacs).

The marked off groups differ from each other as far as the number is concerned. The participation of the groups in the population is the following: Laics (28,5%) and Pragmatists (24,1%). The Computer Maniacs is the group which is the smallest represented (3,7%). While analysing the activity of the internet users segments (measured for example by the number of openings of the internet or the time spent in it) the proportions change.

The Computer Maniacs are the smallest but the most active group. The Laics who make ¼ of all internet users generate the slight movement in the Polish internet¹.

The static pages which are the part of the bigger internet service have to be completely prepared by the designer. The final form and functions of such a service have to be known and prepared in the early stage of designing. The static pages www which mainly use the HTML language appeared to be too simple, less functional and having too many technical limits for the designers of advanced internet services. It does not change the fact that the HTML is still the basic element of the internet pages building.

For such the diverse end-users of the internet the diverse advertisement forms should be introduced. At the beginning the forms of the advertisements were static. The pages presented a firm,

¹ <http://www.webdiary.pl/news+art.id+576.htm>

products or allowed sending information by the use of the simple application form. There was not possibility of buying a vacuum cleaner. The customer could see a product and go to another city (if it was not a problem) to buy it. The internet did not play its role. It also was difficult to find a firm (even if the link was on the page) among the hundreds of them. It is possible to say that www pages performed a role of notices among thousands others in the same category of adverts¹.

Nowadays the internet puts on the dynamic advertisements which attract the attention of the potential customers.

4. The forms of the internet advertisement in the Polish portals

Nowadays in Poland there are two directly competing internet portals: the Onet and the Wirtualna Polska. In the popularity rank the Onet portal is before the Wirtualna Polska in the aspect of spontaneous familiarity of the mark – in October 51% of the respondents mentioned the Onet, and 41,3% - the WP. But the WP is the leader as far as the supportive familiarity is concerned (77,2% and the Onet 70,5%). The October research conducted by the OBOP shows that the Onet is indicated by the respondents as the most often used portal during the previous month (55,3%, and the WP – 40,7%).

The second pair of competing portals is: the Interia and the Arena. As far as the spontaneous familiarity is concerned they both have similar level of the spontaneous familiarity – about 12%. The Arena was better as to the supportive familiarity – 31,2%, and the Interia – 27,5%².

The internet is the mediating technology which allows for the interactive contact. It enables the internauts the exchange of the electronic messages in the real time. Because of the fact that it is the cheap standard of the global range and gives the possibility of the time moderation the user can send numerous messages to numerous receivers at any time. The effect of the infinite virtual capacity creates the possibility of sending numerous messages with the expanded content. Every user can send messages to many receivers at the same time. The possibility of the multidirectional content transmission is not the radio or TV owners' monopoly³.

In order to show the range of the advertisement's forms applied by the Polish portals the following example of the Wirtualna Polska is shown below. In the portals' offer there are the following forms of the advertisements:

- the sponsored article – it can appear in any web site of the Wirtualna Polska which topically suits the article's content, while the web site provides for such a form of transfer (for example the Wirtualna Polska catalogue does not place articles);
- the auto-renewing – it is taking the current content of the page and its indexing, the current information from the page will be immediately available for all users of the Searcher;
- the advertisement banner – it is the graphical advertisement element which is put centrally in the upper part of the page;
- the unrolling banner which "unrolls" while putting the cursor on it by the user; from the basic size it changes into the much bigger advertisement (for the banner from 468x60 into 468x180); after taking the cursor beside the banner the advertisement rolls to the initial size;
- the mid-text banner – it is the graphical advertisement element situated in the middle of the page, in the chosen web site of the WP;
- the advertisement billboard – it is the graphical advertisement element placed centrally in the upper part of the page;

¹ <http://ebiznes.wp.pl/index.html?wid=990374>

² por. www.biznesnet.pl

³ Aluach A., Tucci Ch.L., Biznes internetowy, strategie i modele, Wydawnictwo AE, Kraków 2003, str. 48

- the advertisement box – it is the area which is situated in the right or left part of the page containing the text, the reference marks or the graphical advertisement element;
- the advertisement box in the searcher – it is displayed on www pages of the results of searching in the web site szukaj.wp.pl for the specific key words and in the defined topical categories of the WP Catalogue – in the web site katalog.wp.pl; every box is the text advertisement and its standard width is 160 pixels and unified design; the box has the title, description (two lines of the text) and the address of the promoted www page;
- the landmark – it is the graphical advertisement element similar to pop-up but it is not limited by the window of the standard searcher; it can have different shapes within the area; it has to have the X mark which closes the advertisement;
- the commercial break – it is the form of advertising which in the first phase is downloaded only with the beam of the heading in which it is issued; in the second phase the advertisement disappears and the rest of the web site is downloaded;
- the sponsored chat – it is within the chat WP web site and it is possible to carry out the commercial chat with the guest invited by the client; the earlier booking is essential; the chat is carried out in the form of the text;
- the service of adding and modification in the catalogue – thanks to it is possible to add a page to the Catalogue or modify the content of the text just existing in the Catalogue;
- the favourite ad – it is the form which allows to separate the advertised transmission from the content of the page in the higher level than other popular forms of advertising (equally with the pop-under);
- the default phrase – when you enter the main page of the *Wirtualna Polska* in the search window the phrase "implicitly written" comes into slight; after clicking the icon "search" the page with the results of searching of the phrase where the advertiser has the first exposed position shows;
- the interstitial – it is the full screen animation in the Flash format which uses also sound effects; the advertisement shows itself just after downloading of the page or even before its running; the creation has to have the cross "X" to close the presentation;
- the flying cursor – it is fixing the logo or other graphic form, for example the miniature of the promoted product, to the cursor; in this way the object moves according to the cursor on the page;
- the sponsored link – it is the service which allows to situate the customer's page always in the upper part of the results of searching on over 120 popular web sites or in the chosen category of the WP's Catalogue;
- the mailing – it is sent only to the free WP accounts users who declared the willingness of receiving the e-mail adverts;
- the pop-up and pop-under – it is the graphical advertisement element which comes out in the separate window of the internet searcher after the user enters the web site or the page in the WP portal;
- the advertisement attributed to words – the chosen form of the advertisement can be displayed only in case of searching the specified key words by the user;
- the scroll banner – it is the moving advertisement in the gif or jpg format which moves together with scrolling up and down the page of the web site; in this way the advertisement is always visible for the visitor of the web site no matter on what part of the page the visitor is; the advertisement should contain the cross for sending it in the standard place of the advertisement form;
- the scroller – it is the advertisement in the form of scrolling belt on the very down part of the window of the viewer; it can contain the text, graphical, animated and even interactive elements; despite the eventual scrolling the page the belt stays in the same place;

- the skyscraper – it is the graphical advertisement element in the form of vertical banner placed on top of one of the side page columns;
- the service sponsoring and placing the logo of the sponsor in the page heading beside the name of the web site, the permanent sponsored box on all web site's pages – on top of the right column; the content of the box is negotiated – for example information about the sponsor, placing the sponsored articles or PR information or preparing the competition;
- the toplayer – it is the animation in the Flash format which uses the moving graphical elements in any configurations and the sound effects; the issuing time of each parts of the advertisement and the frequency of displays for the singular user are settled individually for the campaign's needs;
- the watermark – while entering a web site the users have still contact with the advertisement shown in the background of the read text which guarantees high effectiveness.

The development of the shown forms is connected with the development of the computer graphics and the wide spectrum of solutions which is allowed by the computer technology. It also is the answer for the diverse advertisers' needs. The prices of these forms oscillate between tens (ex. the sponsored link) and thousands zlotys (the sponsored chat) and because of the still high number of the receivers they do not belong to over high and their effectiveness in the different internauts' segments can be recognised as high. However the internet advertisement is still the supportive advertising of the TV and it is highly used mainly by telecommunication, insurance and computer firms. The synergy of the promotion activity in that scope puts the internet as the media on the farther place despite the big possibilities standing in front of that medium.

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LIFESTYLE AS AN ELEMENT OF MARKET RESEARCH REGARDING ENTERPRISES

Abstract: The paper describes the role of lifestyles in market research. The author draws attention to the social nature of lifestyles resulting from its cultural, social and economic context which develops the theory of the establishment of lifestyles in the area of consumption in developed industrial societies. It also outlines the division of lifestyles in the European market. This paper also focuses on chosen methods of research with regard to lifestyles and the associated style of consumption.

Key words: consumption, lifestyle, consumption style, consumption behaviour

1. Concept of lifestyle

The concept of lifestyle has existed in sociology for a long time. Max Weber and George Simmel were the first to develop this theory. Max Weber diagnosed lifestyles as a symbolically important choice of behaviour and moral code, which designates the position according to social prestige (mainly indicated by consumption). A given lifestyle is firstly an indicator of social status in the modern society, followed by that of professional status, but above all, an indicator of class and social level. A lifestyle is the requirement of a status group with regard to recognizing individuals as members of the group in question. These requirements can be symbolic in the defined forms of

adhering to norms, behaviour, attitude to goods and consumption as publicly expressed. The groups tend to monopolize these forms and requirements and thanks to that, they can be distinguished from other groups. The comparison between the lifestyles of individuals and that of other similar group members can result in the homogenization of groups.¹ According to G.Simmel, the stylization of life is the search for original expression as an element of identification. Style means a collective category, thus a person must make a compromise between individual specifics and the general collective traits. A lifestyle acts as an intermediary between the individual and social identification. Through the means of stylization of life the individual secures his/her identification, which features fragility, temporariness and problematic situations. Lifestyle according to G.Simmel, means a subjective compromise between the personal definition of the word "I" on the one hand, and the social side of life that is capable of sanctions on the other hand.²

The concept of lifestyle was developed in the 1980s by Pierre Bourdieu, for whom lifestyle was a form of "practice and deeds", or in other words, it most often presents itself in ways of behaviour, personal furnishing of a house, relationships with partners, preferences regarding official areas of culture, media and leisure time. A lifestyle is the result of processing resources (in the form of economic, cultural and social capital) by the means of "Habitus", which refers to an individual form of competence, motivation, normative acquaintance and standards of assessment. A lifestyle is a word that belongs to modern class relations in a developing consumption society, where the fight for economic position and authority takes place on the one hand, while there is a fight for the cultural good and symbols on the other hand. A lifestyle is a general term that refers to most social communities.³ A completely different view of lifestyles was presented by Hartmut Lüdtke,⁴ who regarded lifestyles as an original structure and form of household, whose subject is defined by trial and error, by learning and comparing with other organizational structures of life that form a collective and which are divided by a similar system of social classification. A lifestyle is a typical pattern that is played out in a household i.e. individuals identify themselves with such patterns by the domestic appliances installed, the chosen style of decoration, the form of media used, taste preferences in many areas: behaviour during leisure time, hobbies, preferences with regard to listening and reading, participation in cultural life, preferences of clothes, preferences in preparing meals etc. A lifestyle acts as an intermediary in the construction of social identification for individuals.

The concept of lifestyle in the post-industrial society has taken on particular meaning with relation to the individualization of forms of social life, in which social changes (such as roles and norms) lose significance in the description of a society and the subjective configuration of factors starts to dominate (e.g. education, competence, knowledge, motivation, tastes etc.), which all combine to create a lifestyle. The concept of a lifestyle focuses on cultural and social factors within itself. This is reflected in the definition provided by Andrzej Siciński, who defines a lifestyle as a collection of everyday forms of behaviour (the manner of reaction, activity in life), which is specific for a given community or individual. The specificity of human behaviour results from the differentiated range and form, motivation of such behaviour (associated meaning and value), while also the functioning of aspects that are the results, aims or instruments of such behaviour.⁵ A lifestyle fulfills the function of indication in society, and is the expressive word of social inequality as much as it is the symbolic

¹ M. Weber, *Wirtschaft und Gesellschaft*, Bd. II, 4. Aufl. Tübingen 1964, page 534 and the following pages.

² G. Simmel, *Filozofia pieniądza*, (The Philosophy of Money) Wydawnictwo Fundacji Humaniora, Poznań 1997.

³ P. Bourdieu, *Die feinen Unterschiede*, 3. Aufl. Frankfurt am Main 1984.

⁴ H. Lüdtke, *Kulturelle und soziale Dimensionen des modernen Lebensstils*. H.R. Vetter (Hrsg.) *Muster moderner Lebensführung*. Verlag Deutscher Jugendinstitut, München 1991, pages 135-136.

⁵ A. Siciński, *Styl życia. Kultura. Wybór*. Wyd. IFiS PAN, Warszawa 2002, pages 22-23.

indication of direction of life for individuals. Empirical research of social inequality over the past 10 years has shown counteracting dynamics of individualism and pluralism in lifestyles.¹

In marketing, a lifestyle refers to consumer behaviour that is reflected in the manner of spending money and leisure time, while also referring to the attitudes and values with which these ways of behaviour are associated.² The concept of lifestyle offers a method of understanding the everyday needs and wishes of consumers and is the method whereby a product or a service can be ranked with regard to the area of its usefulness in achieving the intended lifestyle by the individual, or in other words, it allows for the definition of the influence that the lifestyle of consumers has on the type of products bought and the associated trademarks.

The defined lifestyle fulfills various social functions. First of all, it enables the identification of individuals within a group. Secondly, it ensures the feeling of sensibility of behaviour in everyday life, ensuring the acceptance of given social activities. Thirdly, it ensures the durability of a group and its constance by assuring it of individuality within a wider community. Fourthly, a lifestyle has a significant influence on the behaviour of an individual by defining among other things, consumption activities.

Let us take a closer look at the fourth function. Under the influence of changes in lifestyles, the consumption behaviour of individuals also changes. S.J.N Sneth and S.P.A. Sethi in their research on consumer behaviour put forward the notion that an individual shows a tendency towards constant change in his/her consumer behaviour. This tendency of changing is conditioned by the presence of specific variables such as the following:³

- cultural style of life,
- existence of influential spiritual leaders,
- frequency of communication in the process of adapting technology to a given cultural area.

The cultural style of life consists of a defined range of ideas, role models or values associated with culture that define the framework and conditions of choice with regard to the activities aimed at by the individual in question. Cultural resources with relation to consumption present an excessive amount of variables and lead to its modification. In modern society expanded abilities of perception, intellect and imagination on the part of a human being have led to the fact that remaining within one style of consumption would be considered as a restriction on the development of the personality. The cultural style of life is the realization of a specific variant that is a combination of elements from the chosen resources, which is presented by culture to its full extent.⁴ As a result of cultural richness and its variation, the cultural lifestyle experiences constant change. With relation to this fact, the cultural lifestyle conditions the speed of introducing innovations as regards consumer behaviour.

Spiritual leadership refers to small social groups, in which the leaders are seen as role models that enforce specific ways of behaviour. In accordance with this view, in order to successfully introduce innovations on the consumer market it is important to find the people who are seen as spiritual leaders in the first stage, so as to try and convince them of the need for change in the second stage (in traditional societies that are less pluralist, finding such people would be easier than in developed societies that have a pluralist nature).

¹ H. Lüdtke, *Lebensstile: Formen der Wechselwirkung zwischen Konsum und Sozialstruktur*, R.Eisendle, E.Miklautz (Hrsg.), *Produktkulturen: Dynamik und Bedeutungswandel des Konsum*, Verlag Campus, Frankfurt am Mein 1992, page 140.

² M.Solomon, G.Barnossy, S. Askegaard, *Konsumentenverhalten, Der europäische Markt*, Person Studium, München 2001, page 457.

³ S.J.N. Sneth, S.P.A. Sethi: *A theory of cross-cultural buyer behaviour* [w:] A.G. Wodside, S.J.N. Sneth, P.D. Benneth (red.): *Consumer and industrial buying behaviour*. New York 1977.

⁴ M. Czerwiński: *Profil kultury (Profiles of Culture)*. Publishing House Wiedza Powszechna, Warszawa 1980, page 114.

The systems of communication also have an influence on the pace of introducing innovation on the consumer market, which can involve distortion of transmissions. J.N. Sneth and S.P.A. Sethi state that the efficiency of communication is conditioned by the system of upbringing in a given society.

The value of the model presented by Sneth and Sethi in the case of research on consumer behaviour is significant due to the possibility of using the comparative analysis of styles and patterns of consumption that are evident in different cultures (e.g. it was applied as a comparative analysis between consumer behaviour of people in America and those of Europe¹).

The concept of a lifestyle is associated with the sphere of consumption in a manifold way. First of all, in market research a lifestyle is an important variable that characterizes specific homogenous layers in market segmentation. A lifestyle serves to explain patterns of consumption. Secondly, a lifestyle in the case of research on inequalities involving social class and layers is an important variable apart from professions, position in the workplace and incomes as a means of explaining the differences between particularly big social groups. In this case consumer behaviour is a significant variable that defines a lifestyle. Thirdly, a lifestyle is a factor that shapes and forms consumption. It has an important impact on the patterns of consumer behaviour (interaction, artifacts), subjective features (attitude, conviction, knowledge about values, mentality), features of social position (religion, family structure, role with regard to gender, age).

2. Typology of lifestyles

Sociologists in the course of running empirical research on the styles of consumption try to construct a model of typology as regards consumption styles, by designating a range of consumer behavioural traits with relation to members of the various social communities. H. Lüdtké, while in the course of analyzing the process of purchasing basic domestic appliances in Germany (televisions, irons and cars), in which the choice depended on a combination of factors such as: finance, planning and using, came up with three models of consumption styles as follows:

1. Aesthetic/expressive model with a dominance of "the high-life" trend of modern society, which exists among young people that come from the middle class and which features a domination of males (observations are made of spontaneity of purchases, individuals making purchases of items that their acquaintances had already had in their possession);
2. model of discursive decisions relating to purchases where mutual decision making on purchases is in evidence with regard to all the members of the household in question and the acquisition of information concerning the commercial goods in numerous specialized shops. This model is witnessed among older people that occupy the lower positions of the middle class where there is a dominance of males;
3. model of economic criteria, in which the economic trend of profitability dominates (observations are made of the influence of prices, financial conditions, impact of consumer tests that are published in the press relating to consumption that focuses on consumer behaviour).
4. Functional model, in which consumers are characterized by the lack of clearly defined expectations with relation to consumer goods, simple choices, acquiring information about commercial goods in one specialized shop alone. This phenomenon occurs among older people who have a relatively low professional status.
5. The "image" model with relation to goods, whereby the consumers while making purchases pay attention to the well known trademark and the degree of technical innovations regarding the goods

¹ G. Katona, B. Strumpel, E. Zahn: Zwei Wege zur Prosperität. Dusseldorf, Econ Verlag, Wien 1971.

on sale. This model is common with young people, who present high levels of education and professional status.¹

The concept of consumption styles has serious importance for both the theory and practices of research on the consumer market. Firstly, it could constitute the basis for dividing the consumer market into various segments, while secondly, consumption style is one of the more significant motivators of consumer behaviour. It therefore constitutes an important variable that serves to explain consumer behaviour.

The establishment of a single market in the European Union has enabled the free flow of goods, capital and people and consequently led to the phenomenon of the unification of the consumer market. It is possible with a great deal of certainty to put forward the theory of similarity in the case of consumption of goods and services of large social groups within EU member states despite the fact that there are differences between them in terms of economics, demographics, while also social and cultural structures. This similarity of consumption is influenced by lifestyles and values. In the research on lifestyles within EU member states, 16 European socio-styles were distinguished that matched 6 main groups of people. In the research carried out in 1993, the following results were attained:²

1. socio-ambitious, which includes the following:

- young working class who in their view are excluded by society and who are also attempting to integrate with society through the means of earning money and consumption (the so-called "Rocky") – 13.5%.
- hedonistic young people that like to impress, while also having modest earnings and a keen interest on external appearance (the so-called dandies) - 6.6%.
- spendthrift, educated and ambitious "young lions" that aim to attain leadership in a society taken over by rivalry (the so-called entrepreneurs) – 4.9%.

2. socio-contestants, which include the following:

- young, critical, attempting to revolutionize society (protesters) – 1.9%.
- young, wealthy, extremely tolerant that aim towards social justice (pioneers) – 6.5%.

3. socio-dreamers, including the following:

- sentimental, romantic people who form family households and strive to ensure a calm and safe life for their families (romantics) - 7.8%.
- tolerant young married couples from the suburbs that strive towards a calm and safe life filled with sport and entertainment ("Squadra") - 7.2%.

4. socio-belligerents that include the following:

- tolerant, conservative, middle-aged people that strive towards orderly social progress (scouts) – 5.5%.
- organizers of social life who take over the leadership of social activities (citizens) - 5.3%.

5. socio-notable, that includes:

- calm and religious citizens that strive to ensure the calm future for their children (moralists) - 7.2%.
- extremely intolerant puritans that strive towards control over society (severe) - 4.6%.
- ultra-conservative "pillars of society" (earthlings) – 5.8%.

6. socio-retiring that includes:

¹ H. Lüdike: Konsum und Lebensstile [w:] D. Rosenkranz (hrsg.), Konsum; soziologische, ökonomische und psychologische Perspektiven. Verlag Leske + Budrich, Opladen 2000, pages 128-131.

² C. Pinson, A. Jolibert, Zachowanie konsumenta – przegląd aktualnych koncepcji i zagadnień (Consumer behaviour- survey of current concepts and issues) M.Lambkin, G.Foxal, F. van Raaij, B.Heilbrunn, Zachowania konsumenta. Koncepcje i badania europejskie, (Consumer behaviour. European concepts and research) Wyd. Naukowe PWN, Warszawa 2001, pages 38-39.

- pensioners and housewives who are either threatened or rejected by the growing complex of society while they search for protection ("Olvidado") - 4.1%.
- frustrated technical workers that try to maintain their own identity (firemen) - 5.8%.
- small town xenophobia that tries to receive help by way of protection (protectors) - 8.5%.
- careful groups of people - 4.8%.

Each of the lifestyles distinguished features specific manners of consumer behaviour and ways of acquiring defined consumer goods.

The models of euro-styles are not completely helpful in the area of explaining the phenomenon of consumption in Europe as it is difficult to refer to a common European identity as of now. There are both cultural and social differences between the particular communities of the EU member states. We can however, utilize these groupings for the purposes of marketing practices where it is necessary to have an acquaintance of the European market, in order to produce and sell the standard goods that are produced for people inhabiting the regions of the EU.

3. Research model of the AIO lifestyle

For the purposes of market research, many models that analyze lifestyles have been constructed, including the Banning model, the VALS model (Values and Lifestyles), the SINUS-Milieu model and the RISC model (Research Institute on Social Change).¹ However, with the aim of analyzing the factors influencing lifestyles in mind, it would seem that the most useful model is the one that operates as an interaction between factors known as the AIO model. This model was constructed by W.D.Wells and D.J.Tiger, in which A-signifies activity, which is a visible factor just like viewing shop windows, doing shopping in a particular shop and informing the neighbours about the new service. Even though these activities are usually noticeable the motives behind them are rarely the subject of dimensions. The letter I stands for business interests, which in the case of a premises, is the source of excitement that is accompanied by a continuation of a given activity, whereas the letter O stands for opinion and refers to a verbal or written description, interpretation, evaluation of knowledge about the intentions of other people, predictions of future events, alternative solutions and assessment of negative or positive consequences of specific activities. The AIO research model constitutes 300 statements that are grouped into 6 main topics: everyday activity, media interest, the art of demographic culture, clothes, cosmetics of a demographic household; demographic opinions of general interest; maintaining the use of demographic media; products which are purchased and demographically consumed, while also demographic variables. The association of demographic variables with the structures of behaviour such as activity, business interests and opinion enables the detailed analysis of consumers as regards consumer behaviour.² Demographic factors (age, gender, profession), economic factors (income, access to consumer goods), social factors (social value, social norms, membership of a group) and psychological factors (individual values, personality) all have an influence on the relation between the lifestyle and consumption. Not only do the factors described and lifestyle defined have an impact on the course of making a purchase, but also recognition, expectations with regard to the symbolic and utility attributes of products, as well as the type of market approach and interaction are equally important. The effects of analyzing mutual relations between lifestyles and consumption are in actual

¹ T.Banning, *Lebensstilorientierte Marketingtheorie: Analyse und Weiterentwicklung modelltheoretischen und methodischen Ansätze der Lebensstil Forschung im Marketing*, Physica - Verlag, Heilderberg 1987, A.Mitchell, *The Nine American Lifestyles*, New York 1984, B.B. Flaig, Th. Meyer, J.Uelzthöffer, *Alltagsästhetik und politische Kultur. Zur ästhetischen Dimension politischer Bildung und politischer Kommunikation*, Dietz Verlag, Berlin 1993, M.Solomon, G.Barnossy, S. Askegaard, *Konsumentenverhalten*, as already given, pages 465-471.

² W.D. Wells, D.J.Tiger, *Activities, Interests and Opinions*, *Journal of Advertising Research*, 1971, no. 4, pages 27-35, quoted M.Reeb, *Lebensstilanalysen in der strategischen Marktforschung*, Deutscher Universität Verlag, Wiesbaden 1998, pages 17-18.

fact consumption styles. Styles of consumption are a part of lifestyles as they refer to the maintenance of purchases and use of particular consumer goods.¹

A consumption style is closely connected with values. The gap between the style of consumption that is realized in society and the recognized and desired values decides about the choice of a given style of consumption. This choice is dictated by a system of values, which can be forced on an individual by a group or it can be part of the system of values in the case of such an individual.

A style of consumption can be formed individually when an individual consciously restricts his/her consumer behaviour and behaves in accordance with a specific pattern on the consumer market by imitating extraordinary members of a society (e.g. young people frequently imitate their music idols). However, it is rather seldom that an individual would form his/her own style of communication. Most often, this style is received by an individual from the group of which he/she is a member. Hartmunt Lüdtke states that an individual adjusts his/her lifestyle, which is an incidental lifestyle of a household to which he/she belongs and the lifestyle of the chosen group in question. This resembles the memory of a collection of patterns of acquaintance and behaviour from the past and a code of social communication in the process of market exchange.²

Conclusion

Knowledge of consumption styles is utilized for the purposes of researching the consumer market. Styles of consumption directly influence the success of sales in the case of a given product. The area of manifesting preferences that are included in styles of consumption is the marketplace. The connection with consumer behaviour is visible and is possible to describe and measure, while also grasp from a dynamic point of view with relation to market trends. The association of consumption styles with the market allows for the division of the market into segments and the analysis of consumer behaviour in particular market segments.

However, there are problems with the use of lifestyles in marketing activity, as styles of consumption are susceptible to rapid changes in the modern consumption society. The processes associated with globalization are highly influential here and in turn, the cultural diffusion that goes with it. Thus, basing a marketing strategy on knowledge gained about the range of lifestyles is quite risky. Due to this fact, in the case of market segmentation it is necessary to draw attention to other factors, namely the social class/layer structure, cultural patterns, social values etc.

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¹ G. Wiswede, *Konsumsoziologie*, as already given, page 50.

² H. Lüdtke: *Konsum und Lebensstile* [w:] D. Rosenkranz (Hrsg.) *Konsum; soziologische, ökonomische und psychologische Perspektiven*, Verlag Leske + Budrich, Opladen 2000, page 118.

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РАЗДЕЛ 3. УПРАВЛЕНИЕ ПОТЕНЦИАЛОМ ПРЕДПРИЯТИЙ

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RATIO ANALYSIS AS A BASIC TOOL OF ENTERPRISE FINANCIAL CONDITION EVALUATION

Abstract: The paper presents the main aims of financial analysis, which is one of the most important tool evaluating the financial condition of the enterprise. Empirical researches have been run and presented in the paper. To the researches the Polish company of furniture industry has been chosen.

Keywords: financial analysis, liquidity ratio, turnover ratio, profitability ratio

Introduction

The activity of each enterprise depend on its internal factors on which the enterprise can influence and external factors on which the influence its no possible every time. The market, competition and surrounding in which the enterprise acts, force some kinds of behaviors and acts of this enterprise. The aim of those active is to maintenance the competition advantage, increase the sales and effectiveness functioning. Functioning in the market economy force on the enterprise to continuous observation of changes in the surrounding and to analyze the financial, material and human resources. Information related to these area are the base to decision process on all management level.¹ To reach these goals the managing personnel should take the right decisions. One of the tools of decision making is financial analysis.²

Financial analysis on the one hand make possible to diagnose the enterprise condition on the other hand allow to make certain decision concerned its future activities. The main aim of financial analysis is to prepare and transform the information about the activity, outcomes and economical – financial situation of enterprise which are the main source to decision process.³ The main source of information used in financial analysis are financial statements to which belongs: balance sheet, income statement, cash flow statement. Moreover also data from different index cards as economical plans, calculation, are used.

Ratio analysis allows to evaluate the financial condition of the enterprise. Its task is to count many of relation between balance sheet data and income statement data. This is the way to describe and characterize different enterprise activity area. Ratio analysis can be divide into following ratio groups:⁴

- liquidity ratio,
- turnover ratio,
- profitability ratio,
- activity ratio,
- debt ratio,
- capital market ratio.

¹ A. Musiałik, M. Musiałik, L. Kurzak: Analiza finansowa jako miara efektywności zarządzania przedsiębiorstwem. Zeszyty Naukowe Uniwersytetu Szczecińskiego nr 406, Uniwersytet Szczeciński 2005.

² Z. Leszczyński, A. Skowronek – Mielczarek: Analiza ekonomiczno – finansowa firmy. Difin, Warszawa 2001, s. 9.

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⁴ A. Rutkowski: Zarządzanie finansami. PWE, Warszawa 2003, s.81.

Financial analysis of furniture company

The company is one of the largest Polish producers and exporters of furniture. The company was established in the year 1992 and since then it has become a leader on the Polish furniture market.¹ To the basic products of company belongs home furniture and kitchen furniture. Production of home furniture, among other things, include:

- system,
- wall units,
- office furniture.

Production of kitchen furniture includes 16 programs which distinguish the furniture with respect to the technology in production process, used raw materials and design. The company exports furniture to 30 countries of the world. Nowadays the company share in Polish furniture market is about 10%. The company acts on wide European market and from 2002 started to Ukraine market. Nowadays the company invest on Russia market.

Table 1. The structures ratio, %

	2001	2002	2003	2004	2005
Fixed Assets/Total Assets	47,06	45,41	45,83	51,65	59,15
Current Assets/Total Assets	52,94	54,59	54,17	48,35	40,85
Equity/Total Liabilities	56,20	56,29	56,96	69,62	64,70
Equity/Fixed Assets	119,42	1123,96	124,29	134,78	109,39
Constant Capital/Fixed Assets	126,68	143,42	158,51	150,99	137,01
Current Assets/ Current Liabilities	76,28	63,88	50,50	45,53	46,41

Source: author's calculation

Financial ratios are the way to comparing and investigating the relationship between different pieces of financial information.²

The share of fixed assets in balance sheet has increased systematically since 2003. It's caused by huge growth of long-term investments, which are part of fixed assets. In the year 2004 the long-term investments raised about 207 % in comparison to the year previous year, and in the year 2005 – about 73%. Slight changes in the others elements of fixed assets were observed. Taking under consideration the branch in which acts given company, the lower level of current asset and the same time higher level of fixed asset is regarded as correct. The company keeps so called "golden rule of balancing". According to this rule fixed elements of assets should be financed by equity, cause that part of assets is bounded with the company for the long-term. Till the year 2004 equity/fixed assets ratio has grow, but in the year 2005 the fall down about 25 percent points have been noticed. However the value of equity is high enough and fixed assets are covered by it. Such situation testifies strong financial fundamentals in the company. Adding to equity the value of long-term liabilities, the constant capital is created. Constant capital called also long-term capital is required in the company. It serves to finance all company's needs characteristics of fixed assets and partly the current assets. The constant capital/fixed assets ratio amounts above 130% in the whole period. That means the company posses enough value of long-term capital which finance not only the relatively long life assets but also the current asset, which has the life of less then 12 months. The value of short-term liabilities has systematically decreased from the level 74 thousand zloty in the year 2001 to 52 thousand zloty in 2005. The value of long-term liabilities in whole researched period has reached in different way. The lowest value long-term liabilities achieved in 2002 – 4 thousand zloty, while in 2005 it was 51 thousand zloty.

¹ Company's data

² S.A. Ross, R.W., Westerfield, B.D., Jordan: Fundamentals of Corporate Finance. Irwin, Boston, 1993.

Table 2. Liquidity ratios

	2001	2002	2003	2004	2005
Current ratio	1,33	1,76	2,23	2,43	2,49
Quick ratio	0,78	1,10	1,38	1,61	1,42
Cash ratio	0,19	0,24	0,20	0,53	0,03
Net working capital	24 734	46 981	63 512	83 890	78 170

Source: author's calculation

Liquidity measures concern is the firm's ability to pay its bills over and short run.¹ The current ratio is defined as current assets to current liabilities and its right level is from 1,2 to 2,0. The quick ratio is another measure of company's liquidity. This ratio is computed just like current ratio, only inventories are excepted from current assets. From all elements of current assets inventories are at least liquid. The proper level of quick ratio amounts about 1. A very short-term liquidity measure is cash ratio, which is defined as cash to current liabilities. This ratio shows how much liabilities can the company cover at once. It is taken on that the level of this ratio is about 0,2. Current ratio and quick ratio in the researched period have increased systematically. Current ratio grow from the level 1,33 in the year 2003 to the level 2,49 in 2005. As far as at the beginning the ratio hold lower limit of norm, but then in 2003 it exceeded the upper limit. That situation shows the company posses surplus of current assets. Also the analysis of quick ratio confirm over-liquidity. At the beginning the quick ratio amounted about 1 which was interpreted as a right level. Nowadays it's level suggests large level of current assets mostly caused by possessed receivables. The level of cash in the company has been proper till the year 2003. However, the cash ratio in the last two years presents dissimilar situation. In the year 2004 the cash ratio increased and it was caused not by growth of cash and by fall of current liabilities. In 2005 the cash ratio decreased dramatically (cash ratio = 0,03), but value of cash in the company was on the lowest level. The financial liquidity in the company is on safety level. It is also confirmed by the value of net working capital. Net working capital is the difference between company's current assets and its current liabilities. Positive value of net working capital reduces the risk from finance the current assets as well as protects from unfair contractors.

Table 3. Turnover ratios, in days

	2001	2002	2003	2004	2005
Days' sales in Inventory	69,9	56,0	54,5	59,49	66,70
Days' sales in Receivables	73,4	66,8	74,6	80,72	86,74
Days' sales in Payables	68,1	54,6	26,7	34,52	57,13
Cash Cycle	143,3	122,8	129,2	105,68	96,31

Source: author's calculation

Turnover ratios do not present advantageously. Inventory turnovers ratio shows that the shortest time of turning the inventories amounted 54 days in 2003. Nowadays it takes 67 days. It means that company turn inventories about 7 times per year and now about 5,5 times per year. Taking under consideration the furniture industry sector, this ratio could not be regarded as disadvantageous however it is necessary to avoid to lengthen this ratio. The level of receivables turnover ratio is wrongly. The shortest ratio amounts 67 days in 2003 while the longest - 87 days in the year 2005. The proper value of receivable turnover ratio should amount 36 - 60 days. The counted ratios show that company excessively gives credit to the delivers and customers. The company is not able to collect the receivable. Taking about the liabilities turnover ratio, the company pays the liabilities in terms. In the years 2003 - 2004 the term of liabilities payments was very short about 25 - 35 days. Nowadays this

¹ S.A. Ross, R.W., Westerfield, B.D., Jordan: Fundamentals of Corporate Finance. Irwin, Boston, 1993.

term has rise to the upper limit and amounts 57 days. The company should pay more attention to the efficiency using its current assets.

Table 4. Profitability ratios, %

	2001	2002	2003	2004	2005
Operating Profit Margin	-3,68	6,17	9,05	4,62	1,90
Gross Profit Margin	-3,66	2,92	4,63	7,71	3,13
Net Profit Margin	-3,42	2,80	3,11	6,18	2,43
Return on Assets	-4,90	3,73	4,11	5,89	2,16
Return on Equity	-8,71	6,63	7,22	8,46	3,34

Source: author's calculation

The group of profitability ratios is the best known and widely used financial ratios. The profit margin is the most significant ratio because it focuses on measuring that element of profit over which company has the greatest control.¹ The profit margin ratios can be computed using different kinds of incomes: operating profit, gross profit or net profit in relation to sales. During the researched period the company recorded the loss in 2001 but next years have yield profits. The 2004 year was next year of high growth of sales. Among the furniture companies which are quotation on stock exchange the described company reach the best outcome of sales. Thanks to using all favourable market conditions, effective system of furniture distribution, especially on foreign markets such situation was possible. The export sales amounts 53% of total sales. Gained profit in the year 2005 is much lower then previous year and it is a consequence of strengthening of Polish zloty in relation to Euro. The strengthening of Polish zloty had significant influence on export sales value. The export sales amounts 58,7% of total revenues from sales in the year 2005.

Return on assets (ROA) shows how effectively the company uses its assets and it is defined as net profit to total assets. Return on Equity (ROE) is a measure of effective equity using. Cause the company uses debt in financing its activity, the ROE is much higher then ROA. However, like the profit margin ratios, the value of ROE and ROA decreased last year.

Table 5. Long Term Solvency and Financial Leverage Ratios

	2001	2002	2003	2004	2005
Total debt ratio	0,44	0,44	0,43	0,30	0,35
Debt/Equity ratio	0,78	0,78	0,76	0,44	0,55
Long term debt ratio	0,02	0,08	0,15	0,08	0,16
Times Interest Earned Ratio	-3,25	8,70	17,75	6,86	3,20

Source: author's calculation

Total debt ratio describes how much of financial sources come from debt. It shows the structure of company finance. According to counted ratios the company takes the opportunity of using debt in financing its activity. Debt financing in researches company is on the average level. In the years 2001 – 2003 amounted about 44 % of total liabilities, while a next years has decreased and its amounts 35% in the year 2005. Mostly the debt consists of short -term liabilities. Long term debt ratio show that the share of this kind of debt in total liabilities amounted 15% in 2003 and 16% in 2005. In left years the share was lower then 10%. Another common measure of long-term solvency is the time interest earned ratio. Aforementioned ratio is defined as earns before interest and taxes (EBIT) in relation to interest. This ratio measures how the company is able to pay the interest. On counted ratio influences

¹ P. O'Regan: Financial Information Analysis. John Wiley & Sons, Ltd., England, 2001, s.251.

the value of EBIT. Because the highest value of operating profit the company gained in the year 2003, this ratio also high value. Nowadays, the value of operating profit fall down and the same situation has been observed into ratio level.

Summary

Run researches shows that the company has a strong position on Polish market and also makes many investments which aim to expand on others foreign markets, especially on eastern market. The financial results present good condition of company. Attention should be paid only for turnover ratios which levels wander from limits. The gained profits by company show how important role is featured to the value of Euro. It is cause that more then 50% of total sales comes from export.

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STIMULATING THE AVAILABILITY OF A CREDIT BY APPLICATION OF THE REGISTERED PLEDGE

Summary: Asset-backed financing is an important segment of the credit sector. A registered pledge plays an important role in stimulating the availability of credit. This improves the terms on which credit is granted. But a pledge only serves this role effectively if it provides an efficient means of reducing risk. A registered pledge may become a factor for determining whether or not credit is available. This is particularly the case for small and medium-sized enterprises where the unsecured risk is often high. The elaboration presents regulations referring to a registered pledge in the Polish legal system concerning creating a registered pledge, the risk of loss of the security, ways of enforcing security and shows the reasons why a registered pledge in Poland is incapable of performing its functions.

Key words: securing the claims, credit, registered pledge

Introduction

Back in the early 1990s, Poland faced an urgent need to introduce viable rules for securing transactions. New investments to regenerate the economies were dependent on a credit. Few potential borrowers had the credit record, the balance sheet or the banking relationships that would persuade lenders to advance money on viable terms. What was needed was a simple means of using assets to support credit thereby giving the lenders the confidence to lend and regain money and borrowers the access to a credit on more advantageous terms.

The reform of the registered pledge law has been motivated by this simple objective. A credit remains the lifeblood of a market-based economy and security has an ever-growing role in nourishing the market for credit.¹

A registered pledge plays an important role in stimulating the availability of credit. But a pledge only serves this role effectively if it provides an efficient means of reducing risk. A registered pledge may

¹ European Bank for Reconstruction and Development report „The impact of the legal framework on secured credit market in Poland“ www.nbp.com.pl

become a factor for determining whether or not a credit is available. This is particularly the case for small and medium-sized enterprises where the unsecured risk is often high. In addition, if the risk is reduced a bank can lend money for a longer period of time. Yet, Polish statutory and executive regulations concerning a registered pledge, cause that, despite they are established, the risk of repayment the credit remains higher and there is less scope for price reduction. As a consequence of this, the number of new pledges being registered has declined from close to 350.000 in 1999 to approximately 74.000 in 2004.²

The reasons why a registered pledge is in not able to perform its functions are: a formal approach in court registration procedures, a court procedure on enforcement, limitations on possibilities for out-of-court realization and costs of a creation of a pledge.¹

A Regulation referring to a registered pledge in Polish legal system

In Poland the Registered Pledge Law of 1996 was the result of a number of years of work. When it was passed it was seen as one of finest examples of modern pledge law in the region of former communist countries. The Law of Registered Pledge which was introduced on 1 January 1998, significantly expended the notion of a pledge and created a centralized register for pledges.

A registered pledge can be created to secure the receivables which belong to: national and foreign banks, the coffers of the state and other state legal person, a unit of territorial government, communal, district and provincial legal persons, international finance organizations, the debentures or other indebted stock holders and anyone who has their own trade in Poland.

A Pledger, whereas, can be every subject who is in possession of legal capacity. Pledgers, as opposed to lienors, are not under an obligation to have a trade.³

One or several obligations may be secured by a pledge. The secured obligation may be future or contingent. Future or contingent obligation may be secured by a deposit pledge. A pledge is valid only if the secured obligation thereby is expressed in zloty, in foreign currency or has any value in money.⁴

Creating a registered pledge

To establish a pledge two conditions are necessary: a contract between pledgers and lienors and an enrollment to the register. A pledge arises at the moment of its registration in the respective registry.

Pledges are registered at ten special departments in 10 regional courts through a judicial process. A judicial process in Poland is different than system of "notice" registration used in Bulgaria, Czech Republic, Hungary, Latvia, Romania, Slovak Republic. In Bulgaria, Czech Republic, Hungary, Romania, Slovak Republic registers are operated by Ministry of Justice, Chamber of Notaries or Register for Enterprises¹.

Delays and inefficiencies which occur in the registration process discourage lenders and creditors to use a registered pledge. Thus, a common practice of banks is to require an alternative form of security pending a registration of pledge (for example a possessory pledge or a fiduciary transfer of assets). Inevitable additional costs of such actions are an obvious side-effect. According to the pledge law in Poland a registration has a constitutive effect and the data that have been registered are deemed exact, even if, in fact, they are not recognized true. In the opinion of the Report's authors applying this rule to pledge registers is a misconception. "For the register good functioning, it is not necessary to authenticate the information registered in relation to the pledge. In fact, any requirement

² Appendix C chart 6 to European Bank for Reconstruction and Development report „The impact of the legal framework on secured credit market in Poland” www.nbp.com.pl

³ Mojak J., Widlo J, Zastaw rejestrowy i rejestr zastawów: komentarz. Wydawnictwo prawnicze LexisNexis, Warszawa 2004

⁴ ustawa o zastawie rejestrowym i rejestrze zastawów z dnia 6 grudnia 1996 r. (Dz. U. z dnia 19 grudnia 1996 r.)

to do so seriously limits the ability of the pledge register to meet the practical and economic needs of the secured credit market⁸.

The judicial process in Poland also means that there is a subjective interpretation by the judge as to whether or not registration should be permitted, which adds a further element of uncertainty of result of a register process.⁹

The risk of the security loss

The difference between a registered pledge and a habitual pledge is the possibility of leaving the pledged assets or a title to such assets in a pledger or the third party's possession.

The registration entry of pledge to the register is as univocal with the extradition of the pledged asset. Undoubtedly, this legal regulation entails the enlargement of the risk to be dissatisfied with the pledged asset.

The pledge law contains numerous regulations to diminish this risk. The pledge remains a new movable asset resulting from the transformation of a pledged asset. The pledge also extends to the assets resulting from combination or merging of several movable assets already pledged. If a pledged movable asset becomes a component part of real asset then the pledge expires. However, the pledgee can require a creating of mortgage on immovable to the value of the affiliated movables from the householder. Simultaneously, law regulates consistency resulting from the pledger contract. These duties are: the using of encumbered estate according to its social and economic appropriation and impossibility to destroy or damage the pledged asset or decrease its value unless this happens as a result of normal wear and tear or if it is necessary. If the pledger transgresses these duties, than the pledgee can require compensation for non-fulfillment.

Leaving of the encumbered asset in pledger's possession causes the possibility of the free disposition with the object of pledge by the pledger.

In principle, the sale of the encumbered assets does not cause expiry of a pledge because the pledge gives the possibility of the satisfaction from the object of the pledge irrespective of whose property it becomes. However, the expiry of pledge as a consequence of transferring the property of pledged asset is possible.

The pledgee loses his security of the claims if the buyer did not know and at adding of due diligence could not find out about the existence of the pledge. Bona fide third parties are protected by these regulations. The risk of the loss of the security in consequence of alienation of the object of pledge is however greatly limited by principle of reliability of a pledge register that from the moment of pledge registration no one may invoke negligence of the information registered in pledge registry.

Yet, the parties can introduce the reservation to the contract that the pledger will not administer of encumbered asset. Transferring or encumbrance of the pledged asset by the pledger against additional reservation is unimportant⁴.

Three ways of enforcing security

One of the principal factors which stimulate the market for credit, is the credit provider's assessment of the risk of non-recovery. "A debtor with a good credit rating or who gives valuable security should be able to expect better access to credit. But rating credit worthiness or valuing security normally assumes that there exist reliable means to enforce claims and realize security. If confidence is lacking not in the debtor's ability to repay or the value of the security, but in the ability of legal institutions to give effect to creditor's claims, then it becomes difficult for credit market to operate

⁸ European Bank for Reconstruction and Development report, "The impact of the legal framework on secured credit market in Poland", s.9, www.nbp.com.pl

⁹ Anna Rajchel, Zastaw rejestrowy jako rzeczowe zabezpieczenie kredytu bankowego, "Ostoja", Kraków 2001

efficiently. For the borrower this is likely to mean high interest rates, shorter duration or simply no credit at all⁷.

The Polish pledge law recognizes three ways of enforcing security.

The first one that leads to realization can be carried out through judicial proceeding. The procedure is unanimously described by users as inefficient and excessively formalistic, with many cases ending without the asset being sold at all.⁷

The second way of enforcing security are two out-of-court realization procedures.

The first one is taking over a title of the pledged asset exchange for the secured debt. An application of this way of enforcing security is a requisite of previous contractual clause. Taking over a title of the pledged asset in settlement for the secured debt is suggestive of one-sided expropriation. The moment of expropriation is lienor's statement filing date.

This procedure has also a number of drawbacks. Lienors do not receive money to repay their claim but they become the owner of a pledged asset which they are free to keep or sell as they choose. However very often, the pledge becomes the owner of an asset which he does not want. He may sell it but if he sells it for less than the appropriation value, then it is unsatisfactory for him¹.

The second out-of-court realization procedure for registered pledges is foreseen in the Polish pledge law, in article 24. This article allows the parties to agree that the sale of a pledged asset can be conducted by a notary or a court enforcement officer. This kind of sale has the same legal consequence as a sale in the course of judicial proceedings.

I believe this intention is beneficial for both lienors and pledgers. It is, however, difficult to judge this procedure, because requisite implementing decree of Ministry of Justice has never been passed. The article 24 of Polish Pledge Law is therefore "dead" statutory provision and the parties can not apply this regulation.

A survey, conducted by the European Bank for Reconstruction and Development in 2003, that focused on the enforcement over movable assets showed Poland remarkably deficient among the countries of central and south eastern Europe. Rating the efficiency of the enforcement system by reference to financial return, simplicity of the process and time involved, Poland ranked 20 th out of the 26 former communist countries.¹

This situation is mainly caused by the fact that lienors use a judicial process of execution to satisfy from security.

If the parts could use out-of-court way of enforcing security, this situation probably would be better. The Polish Registered Pledge Law regulates this way of enforcing security. The reason why the parts can not apply statutory regulations is the lack of executive ones.

Costs

The next problem that arises while using a registered pledge is a registration fee. The registration fee of PLN 200 (approximately 50 euro) is relatively high. This is discouraging for smaller transactions.

Among countries that charge a constant fee, like Czech Republic (approximately 23 euro), Hungary (19 euro), Latvia (36 euro), Romania (18 euro), Poland has the highest fee.¹ In comparison to countries that charge a proportional fee, which comes up to 400 euro, the registration fee in Poland shouldn't however indispose the parts for secure the bigger transactions.

⁷ Appendix A and B to European Bank for Reconstruction and Development report „The impact of the legal framework on secured credit market in Poland” www.nbp.com.pl

Conclusions

Asset-backed financing is an important segment of the credit sector. A registered pledge plays an important role in stimulating the availability of credit.

This improves the terms on which credit is granted. Banks, like any other business in the market, try to recover their costs from their customers and to make a profit. The higher their costs and risk are, the higher price is charged from banks' customers. Polish enterprises point out, that the biggest problem is not an access to financing, but costs of financing. They include not only the fees, but also they are time-consuming and demand a lot of effort that is connected with a long registration process. Also the cost of taking alternative security and the costs of enforcement procedures should be taken into consideration.¹

Various deficiencies in the legal system that affect registered pledge increase the cost of credit, and this is likely to have significant impact on the Polish economy as a whole².

A reform of the current system should be driven by the economic objective of reducing the cost and increasing the availability of credit.

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THE ESSENCE OF THE CREDIT RISK MANAGEMENT IN COMMERCIAL BANK

Abstract: The essence and the nature of the credit risk present at banking activity have been extensively explored in the literature. Considerations taken in this paper are focused on the risk management of the individual transaction. However it seems that hypercompetitive environment of XXI century requires the creation of the integrated model of credit risk management including mutually related transaction risk and total risk management processes. Thus this paper presents the model involving complex credit risk management.

Key words: credit risk management, credit risk, commercial bank.

Introduction

Increasing business risk, globalization processes and the intensification of the competitiveness that complicate considerably the activity conditions for companies and financial institutions make banks identify properly the individual phases of risk management. The commercial banking activity is strictly associated with the risk. In the scientific literature credit risk is still treated as the most typical kind of the risk occurring in banking activity. On the account of negative consequences of the credit risk, the

¹ European Bank for Reconstruction and Development report „The impact of the legal framework on secured credit market in Poland”, s. 4, www.nbp.com.pl

crucial area determining the success of each bank is the efficient model of credit risk management that identifies all threats in an appropriate way.

1. The essence of risk management in financial institutions

The risk management in business refers generally to determination of the events that form a threat for the company financial result and planning of security package aiming at the reduction of negative effects of risk occurred. With the increase of the complicity level of business the risk management extends to include new, unknown areas of company activity.

The risk management in financial institutions is often assigned to independent organizational unit that reports directly to management and performs the elementary tasks and functions related to risk management¹. However the management can not manage the risk independently. However it should determine the strategic goals and ensure through supervision that the defined tasks are completed. Central risk management provides many advantages including the independent and integrated view of all risk types and understanding that only net values² can be subject of management and specialized personnel is able to obtain better results on capital markets. However the enterprises seldom measure and manage the total company risk. The firms mostly imply the micromanagement on individual risk exposures³, mainly because of high costs⁴, current central risk management or legal constraints⁵.

Risk management can be defined as a distinct process that is a set of activities⁶. This process is divided into the followings phases⁷:

- definition, identification, and classification of a firm's risk exposure and the source of risk (risk factors),
- analysis and quantification of the risk exposure,
- allocation of (risk) capital,
- decision (ex ante),
- limitation of risk taking to ensure a constant risk,
- risk controlling,
- performance evaluation (ex post)

Analysis and quantification of the risk exposure, that is, the understanding of the relationship between and the measurement of how much the cash flows and the value of a firm are affected by a specific source of risk. An exposure profile relates unexpected changes in a risk factor to unexpected changes in the firm's value⁸, which is the foundation for being able to analyze the impact of risk management on the firm's value. So far, many banks concentrate on this passive risk measurement step which is only a requirement for being able to actively influence firm value.

¹ In practice the function of senior risk-management is created as an important part of the bank quality management, Cf. Shimko D., Humphreys B., Voting on values. „Risk Magazine“, December 1998, p. 33.

² Additionally it enables the identification and compensation of interactions in credit portfolio.

³ Cf. Hommel U., Pritsch G., Notwendigkeit des unternehmerischen Risikomanagements aus Shareholder-Value-Sicht. in: Achleitner A., Thomy G. (eds.) Handbuch Corporate Finance, Ergänzungslieferung, Köln, p. 1-21.

⁴ It refers mainly to high IT costs. Without efficient IT system many functions can not be performed on time.

⁵ Such legal constraints refer to multinational companies and can involve the restrictions related to capital transfer between different countries.

⁶ In the literature the term of „management“ is defined in the institutional and functional understanding. Likewise in this definition the risk management is treated as a process that is the enhancement of actions. Cf. Damodaran A. Corporate finance-Theory and Practice. J. Wiley&Sons, New York 1997, p. 795-796; Schroeck G., Risiko- und Wertmanagement in Banken - Der Einsatz risikobereinigter Rentabilitätskennzahlen. Deutscher Universitätsverlag, Gabler, Wiesbaden 1997, p. 23-25.

⁷ Cf. Schroeck G., Risk Management in Banking and Value Creation in Financial Institutions, J. Wiley & Sons, Inc., Hoboken, New Jersey 2002, p. 26-28.

⁸ Cf. Smith C., Corporate Risk Management: Theory and Practice. „The Journal of Derivatives“, Summer 1995, p. 21-30.

Allocation of risk capital to the business as common currency of risk that is comparable across business units and risk types and that is commensurate with the risk taken and the allocation of a charge reflecting the cost of capital.

Decision *ex ante* of whether a new transaction should be accepted from a portfolio perspective and consideration of whether the risk taking is compensated appropriately from a risk-return perspective.

Limitation of risk taking to ensure a constant risk profile by "mitigation" risk is the actual management of risk and, therefore, what people commonly refer to when they use the term risk management. In order to "mitigate" risk, various instruments and policies can be applied, such as, complete avoidance of risk, reduction of risk, transfer of risk and limitation of risk¹.

The risk control usually includes control of documentation and control of all activities conducted during the risk management process especially it refers to supervisory measures that enable the comparison of the actions and planned benchmarks. Moreover it is important to recognize the reasons of the deviations that occur in the risk management process².

In order to link risk-management actions to the overall corporate goal, *ex post* performance evaluation should be accomplished. Management has to develop strategic goals for the various risk areas that are commensurate with the ultimate firm objective to maximize firm value. The goal of risk management should, therefore, be to identify any uneconomic risk taking, that is, to ensure that any risk management activity is consistent with value maximization. The goal should be to find the optimal balance between risks and expected returns by concentrating on the competitive and comparative advantages of the firm redefining the role of risk management from "pure" hedging to a more differentiated activity in light of the goal of value maximization³.

Some authors consider that the primary goal of risk management is to measure risks in order to monitor and control them. This capability serves some important functions. They include⁴: the implementation of strategy, the development of competitive advantages, measurement of capital adequacy and of solvency, support for decision making process, support for pricing decisions, reporting, the risk control and management of transaction portfolio.

Risk management plays a central role in financial intermediation and is therefore an integral part and a key area of the business of banking⁵ and is viewed as one of the most important corporate objectives⁶. Risk management is the determination of the tools and techniques that are necessary in the implementation of bank strategy. The literature distinctly distinguishes the asset and liabilities management.

Risk management is the determination of the tools and techniques that are necessary in the implementation of bank strategy. The literature distinctly distinguishes the asset and liabilities management. Management of assets and liabilities focuses on management of interest and liquidity

¹ Cf. among others Schroeck G., *Risk Management...*, op. cit., p. 27. Cf. among others Schulte M., *Integration der Betriebskosten in das Risikomanagement von Kreditinstituten*, Band 18, Wiesbaden 1994, p. 26; Pfeifer U., *Management Bankbetrieblicher Erfolgsrisiken unter besonderer Berücksichtigung des Zinsänderungsrisikos*, Berlin 1991, p. 22.

² In banking literature control is defined as the surveillance actions referring to the present, embedded in company processes and taken by persons dependant on some processes or by automata. Cf. Borys G., *Zarządzanie ryzykiem kredytowym w banku*, PWN, Warszawa 1996, p. 136.

³ Schroeck G., *Risk Management...*, op. cit., p. 27-28.

⁴ Bessis J., *Risk Management in Banking*, J. Wiley & Sons, New York 2001, p. 23.

⁵ Merton C., *On the application of the continuous-time theory of finance to financial intermediation and insurance*. The Geneva papers on Risk and Insurance, 1989, p. 225-262.

⁶ According to Meridian research more than 400 biggest multinational banks and insurance companies expend 2,063 million USD for technologies related to implementation of tools for risk measurement. Cf. Williams D., *Risk technology spending: An update*. "Risk management Research Brief, Meridian Research", June 1999, p. 1.

risks at the global level¹. It can be considered as a subset of risk management². The risk management includes other important risks related to bank activity such as credit risk and interest rate risk. Figure 1 presents the „pyramid“ of risk management. Risk management is both a top-down and a bottom-up process. Analysis of the Figure 1 indicates that the highest level of pyramid is the determination of the most important goals in the area of income amount and the identification of risk limitation. At the top level, target earnings and risk limits are defined. From top to bottom the global goals are translated into signals to business units, and to managers in charge of transactions with customers.

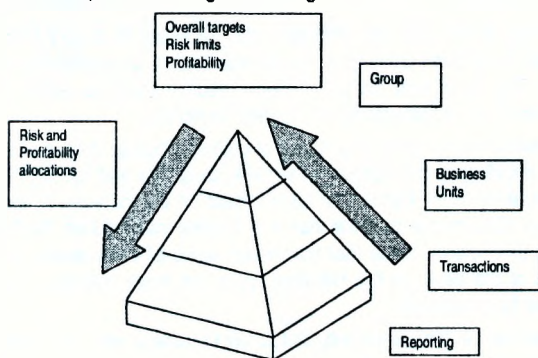


Figure 1. The pyramid of risk management

Source: Bessis J., Risk Management in Banking. J. Wiley&Sons, New York, 2001, s. 32.

These signals include target revenues, risk limit and guidelines with respect to business unit policies. The monitoring and the reporting of risks are bottom-up oriented, starting with transactions and ending with consolidated risks, revenues and volumes of transactions. Without special devices to conduct signals both up and down the pyramid, there should be a missing link between global orientations and the actual operations conducted at the business unit levels, and down to individual transactions. Two specific organizational devices are required to transfer signals to business units and to collect information and aggregate it for comparison with global targets. They include: transfer pricing system³ and the capital allocation system⁴.

The monitoring and the reporting of risks are bottom-up oriented, starting with transactions and ending with consolidated risks, revenues and volumes of transactions. The aggregation is required for supervision purposes and to compare, at all levels where decisions are made, objectives and realizations. In the end, the process involves the entire banking hierarchy from top to bottom, in order to turn global targets into business unit signals, and from bottom to top, to aggregate risks and profitability and monitor them.

¹ Bitner J., Successful bank asset-liability management. J. Wiley & Sons, 1992, p. 83. The major areas of asset-liability management include: measurement and monitoring of liquidity and interest rate risks, financing and control of the balance sheet (liquidity constraints, debt policy, capital adequacy ratio and solvency), the hedging programmes, for both liquidity and interest rate risks.

² Bessis J., Risk Management..., op. cit., p. 23.

³ The system exists in all institutions. They are internal prices used to transfer resources across business units. The transfer price serves as a reference for setting customers' rates and for the calculation of the margin. It represents the internal valuation of the cost of making the funds available. Without such reference, there will be no basis to identify the margins generated by business units. Cf. Kimball R., Economic profit and performance measurement in banking. „New England Economic Review“, July/August 1998, p. 41.

⁴ Capital allocation system serve the purpose of allocating risks to transactions, or portfolios of transactions. At various levels of aggregation such as business units, product lines or counterparties.

2. The essence of credit risk

The banking literature distinguishes many classifications of credit risk. Each of them has some advantages and disadvantages. However the approach developed by Robin Kendall emphasizing that there should be no hierarchy of importance among approaches towards particular bank risks¹, seems to be crucial mainly because of the complexity of the bank role in modern economies and especially on account of simultaneous and mutual interaction between the particular kinds of risk and the bank performance.

The wide interpretation of the bank risk implicates the necessity to consider this kind of risk in many dimensions. Bank risk is often defined by the adverse impact on profitability of several distinct sources of uncertainty². The risk in bank context is mainly result of each transaction or each business decision that include some level of uncertainty with regards to income.

Credit risk is paramount in terms of the importance of potential losses. In case of banking there are two main determinants deciding on bankruptcy of the bank: credit risk and liquidity risk. Excess credit risk generates the substantial credit losses that have impact on the increase of liquidity risk and in consequence insolvency. Occurrence of credit risk and liquidity risk induces the bankruptcy of the bank when the market participants notice that the market value of bank assets is not sufficient to secure global liabilities of the bank. In the literature there are many definitions of credit risk that involve different areas of its occurrence.

Credit risk is the risk that customers default, that is fail to comply with their obligation to service debt³. In the object context of the risk, the risk of individual transaction and the overall risk are considered⁴. The risk of individual transaction depends on the amount of possible losses (equal to maximal credit value including interests, diminished on the value of potential security package) and the likelihood of loss occurrence.

Delay in payments can result in entirely or partially loss of borrowed money. Credit risk is also the risk of client's credit worthiness decrease. However it should be emphasized that such decrease does not assume the occurrence of delay in payment. Philip Best⁵ defines this kind of risk as the possibility of loss in case when the company that is also the bank client stops its repayments or when the market conditions make the debt payment impossible. According to Gerhard Schroeck credit risk is the risk that arises from any nonpayment and rescheduling of any promised payment or from credit migrations of loan and that gives rise to an economic loss to the bank. The risk understood in this context refers to all balance and off-balance assets that include all credit exposures, credits and the instruments of capital market.

Total credit risk depends on the value of individual credits, the likelihood of default and the interdependence among particular credits. The smaller the interdependence among particular credits the smaller likelihood of the situation when the factors affecting the default of given credit arrangements influence the default of others, increasing overall risk. There is significant correlation between the risk of individual transaction and the total aggregated risk. To reduce the aggregated risk it is necessary to start with reducing the risk of individual transaction⁶.

¹ Kendall R., Zarządzanie ryzykiem dla menedżerów. Praktyczne podejście do kontrolowania. Liber, Warszawa 2000, p. 89

² Bessis J., Risk Management..., op. cit., p. 5.

³ Bessis J., Risk Management..., op. cit., p. 5.

⁴ Wiatr M., Systemy szacowania indywidualnego ryzyka kredytowego. Doświadczenia banków zagranicznych i polskich in: Jaworski W. (eds) Banki w Polsce, Poltext, Warszawa 2001, p. 278; Zawadzka Z., Zarządzanie ryzykiem w banku komercyjnym. Poltext, Warszawa 1999, p. 27; Brakensiek T., Die Kalkulation und Steuerung von Ausfallkrisiken im Kreditgeschäft der Banken. Bielefeld

⁵ Best P., Wartość narażona na ryzyko, Dom Wydawniczy ABC, Kraków 2000, p. 15.

⁶ Dębski W., Ryzyko bankowe „Bank i Kredyt”, 1994, No 10, p. 36.

It should be emphasized that negative results in the area of widely understood credit activity refer to negative consequences of credit portfolio influence on bank position¹. In this meaning in banking literature the increase of credit costs, insolvency and the bankruptcy of the bank, additional expenditure for getting financing, increased bank supervision, alternative costs and loss of bank reputation are considered as the important consequence of credit risk occurrence.

Moreover, what Wojciech Grabczan² emphasizes, irregular credit requires greater administrative and organizational engagement than the regular one. However, irregular credits are the source of substantial costs related to creation of appropriated reserves. Additional expenditures for getting funds are associated with situation when the bank must refinance at higher costs because of credit portfolio with higher risk elements. Moreover bank with credit portfolio of low quality is not able to evolve the active development policy, react quickly enough to changes in environment especially competitive environment.

The results of excess credit risk for the activity of commercial bank make the proper credit risk management that should involve risk identification, analysis, steering and control, extremely important management tool in banking.

3. Credit risk management model

Credit risk management definitions that are present in the literature can be often directly adopted as an essence of credit risk management. At present the credit activity of commercial banks is still a significant part of their financial operations. It is one of the broad fields of financial services provided by banks.

The risk along with its negative consequences affecting the security and profitability of the bank, that accompany the credit activity, make many authors separate the credit risk management specificity as its formal definition. M. Fritz and T. Wandel define the credit risk management concept as very close to the credit risk policy from the functional point of view. The purpose is to project the structure of contracts made, to affect them and to prevent the possible loss risk. Basic elements of risk management are risk identification and analysis, and also credit risk operation³.

The interesting definition of risk management was presented by Grażyna Borys⁴, who treats the bank's credit risk management concept as a complex of activities, which are meant to optimize relations among credits volume, profit and credit risk. The fundamental elements of credit risk management process include risk analysis, operation, control, financing and administration.

According to the literature, a bank manages credit risk incorporating the following elements⁵: credit policy, internal regulations and detailed procedures, internal reporting system, credit activity supervision mode in the credit department, bank's credit activity internal control and internal system of bank's units and personnel assessment.

It is important to stress, that the bank's credit activity is affected by a total of decision processes. Each credit should be a subject of versatile analysis that results in the decision of credit allowance. The activity correctness and also the convenience and acceleration of the credit decision process require the presence of many procedures and rules. Credit policy principles should determine some standards and parameters establishing credit and loan types, their life length, desirable borrower profile, credit department personnel work style, credit allowance procedures, and types of legal security preferred by the bank. Therefore credit policy principles should be stated by the bank's

¹ It refers mainly to credit activity reflected in the balance sheet of the bank.

² Grabczan W., *Jak przewyżczać trudne kredyty*. Warszawa 1994, p. 23.

³ Fritz M., Wandel T., *Qualitatives Kreditrisikomanagement*. „Die Bank”, No 11, 1991, p. 620.

⁴ Borys G., *Zarządzanie ryzykiem kredytowym w banku*. PWN, Warszawa 1996, p. 48.

⁵ Turlej J., *Polityka kredytowa banku jako instrument zarządzania ryzykiem kredytowym w banku komercyjnym*. „Bank i Kredyt” 1996, No 7-8, 1996, p. 65.

supervisory board and the responsibility for their realization should be laid on the bank's board of directors¹.

Credit policy is the basic element of credit risk management, and all of the internal regulations and procedures derive from this policy and represent its detailed resolutions².

The development of portfolio management for banking transactions is one of the newest field of risk management. Many new factors tend to change the nature and the impact of portfolio management. They include³:

- the willingness to make diversification effects more explicit and subject to quantitative measures,
- the belief that there is a significant potential to improve the risk-reward trade-off through management of the banking portfolio as whole, rather than focusing only in individual banking transactions,
- the emergence of new instruments to manage credit risk- credit derivatives,
- the emergence of the loan trading market, where loans, otherwise illiquid, can be rated, priced, listed and sold across an organized market.

The model of credit risk management in universal commercial bank, shown on Figure 2, was elaborated on the basis of literature studies and empirical research. It is very important to isolate mixed processes of individual transaction risk management and aggregated credit risk management. This approach is strictly linked to the major caution regulations of the New Capital Agreement and regulations on credit risk. In this context, the strategy of proceedings towards credit risk should derive from the mission and vision that are stated and realized in the bank. The basic elements of credit risk management in the elaborated scheme include: credit risk analysis, operation and monitoring. It should be stressed, that the individual transaction risk affects the level of global aggregated credit risk. Thus, the analysis range was given the risk assessment of a individual transaction that mostly incorporates credit worthiness evaluation processed with instruments of economic and financial analysis. In this area the credit worthiness evaluation may among others include expert and point approaches. Also the credit risk measurement methods recommended in the New Capital Agreement should be pointed out and isolated. They include: standard method (where risk weight depends on the rating given by the external agency), internal ratings basic method (where some of the risk parameters are determined by the supervisory board), and internal ratings advanced method (where all the risk parameters are determined by the bank independently). The credit risk analysis proposals, included in the New Capital Agreement, raise some doubts, which are identified by the Bank Supervision Commission mainly as ⁴ the abandonment of the OECD affiliation criteria for the criteria based on the acknowledged agencies (ECAI) ratings during the determination of risk weight in countries under transformation (Poland, Czech Republic, Hungary). The consequence of this approach may be the further consolidation of separation between highly developed and undeveloped bank systems. Moreover those methods, even in the simplified form, are recognized as too complex. There are also some doubts on practical application (reliability and application range) of the acknowledged agencies (ECAI) ratings in the corporate receivables portfolios. Nevertheless Polish banks will soon be obliged to obey caution regulations proposed by the Basel Committee.

¹ The bank credit policy rules should be determined by special credit policy council consisted of the persons of high positions in bank. The propositions of credit policy should be submitted to management of the bank for discussion and approval. Cf. Among others: Turfej J., Polityka..., op. cit., p. 67; Lewandowski D., Bezpieczne zarządzanie ryzykiem kredytowym w banku komercyjnym. Olympus, Warszawa 1994, p. 13-15.

² Turfej J., Polityka..., op. cit., p. 65.

³ Bessis J., Risk Management..., op. cit., p. 29.

⁴ Iwonicz-Drozowska M., Zarządzanie finansowe bankiem, PWE, Warszawa 2005, p. 136.

The significant element of credit risk management in the discussed scheme is the aggregated credit risk analysis, which mostly concentrates on credit portfolio analysis, portfolio quality, and aggregated credit risk quantification and modeling.

The aggregated credit risk analysis also refers to the credit portfolio structure and quality. Its primary goal is to evaluate the share of particular credit types and the place where they are granted. The analysis requires the determination of acceptable unitary concentration of both credits and borrowers. It is also important here to determine the quality of all receivables derived from credit agreements and other bank's active operations realization¹.

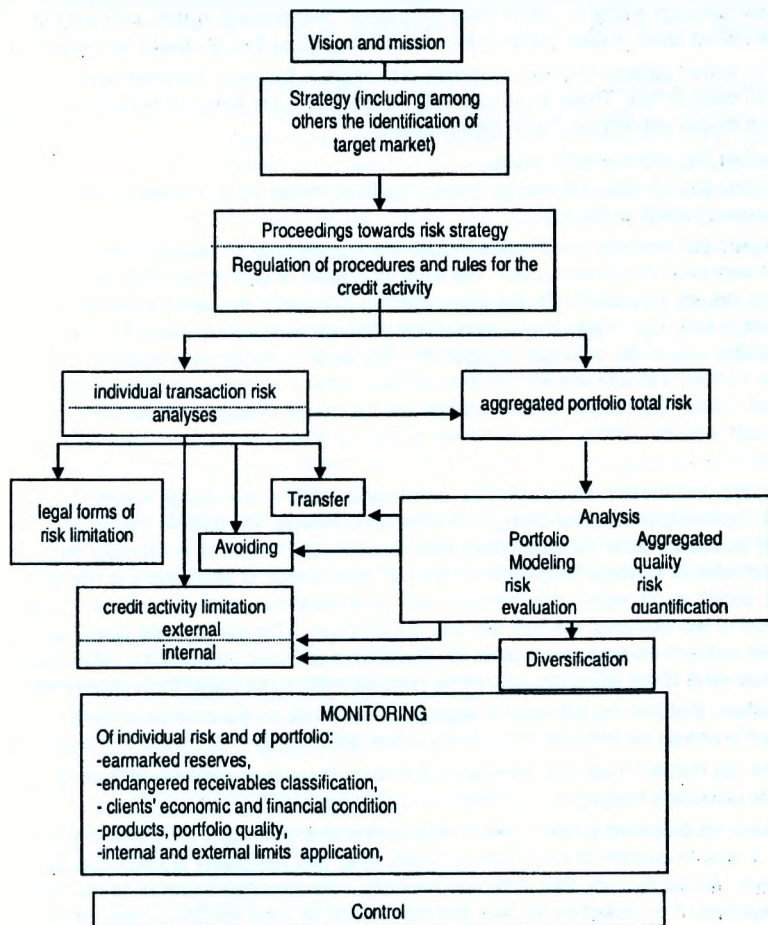


Fig.2 Credit risk management model

Source: Own elaboration

¹Cf. Wysocki M., Polityka kredytowa banku komercyjnego. Twigger, Warszawa 1999, p. 72.

However it should be emphasized, that at present credit risk management techniques are not a subject for such rapid and radical changes that affected techniques related to market risk quantification and operation. The introduction of modern credit risk management methods is a slow process, though credit risk is the most typical kind of bank risk. Moreover there are few banks in Polish bank system that have in their disposal the adequate databases, constructed from own experience and derived from sufficiently long time series. Yet the quantification of credit risk becomes an important element of financial institutions management. The development of quantitative methods, especially models, is incomparably lower in the field of credit risk. Some views in the literature indicate that quantitative methods of assessing credit risk are purely of theoretical character and the purpose for their formation is only to present some complicated mathematical models and have little to do with actual market needs. Indeed those models are often treated as theoretical and not implicative¹.

The primary purpose of credit risk models is to estimate the value that inform about the amount of loss on credit activity. Those are econometric models, which are based on historical data. Two types of such models are distinguished in the literature²:

- models that estimate credit losses,
- models that estimate the change in credit portfolio market value, caused by the deterioration of borrower's credit worthiness.

Models that estimate credit losses include the quantification of losses derived from the loss of credit worthiness of the bank's client. The basis for creation of such models may be the internal credit ratings system, connected with the assessment of borrower's insolvency probability and assumed amount of loss. The construction of models that estimate credit losses is based on the measurement of possible loss on the individual engagement. The condition for the determination of total losses or global portfolio is to take into account the correlation among economic condition of different borrower groups. Usually the subjects of such analysis are the linkage of aggregated borrower groups through particular industry sectors. The estimation of that correlation is the fundament for building a risk model.

Besides econometric models provide for the assessment of the change in credit portfolio market value, depending on condition changes of individual borrowers. The portfolio market value (defined as PV) is calculated under the assumption, that discount rates for particular borrower engagement are interest rates of corresponding credit. In case of deterioration of economic and financial condition there should occur higher risk premium, and particularly the credit interest rate. Credit interest consists of two elements: risk-free rate and risk premium. If the risk-free rate stayed at stable level the risk premium increase would cause the decrease of particular credit market value. Those models estimate value at risk taking into account the correlation among particular credit engagements.

Methods that limit the influence of aggregated credit risk on the commercial banks' activity were defined to contain the limitation of credit receivables concentration, risk transfer and diversification.

The risk transfer limits and eliminates risk through the sale or purchase of financial rights. They include particularly hedging and also insurance policy purchase³.

Banks are supposed to have superior skills (competitive advantage) in portfolio diversification. The bank is able to diversify at much more effective level, and particularly at lower cost than individual investors. Banks diversify their portfolios internally – mostly when it comes to the credit portfolio management. It is caused by the fact, that the creation of credit portfolio is determined not only by

¹ Cf. Kuryłek W., Modelowanie ryzyka portfela kredytowego. „Bank i Kredyt” 2003, p. 66.

² The review of elementary econometric models is included in the paper: Kuryłek W., Modelowanie ryzyka portfela kredytowego. „Bank i Kredyt” 2003, p.72-79. Cf. also Iwanicz-Drazdowska M., Nowak A., Ryzyko bankowe. SGH, Warszawa 2001, p. 40.

³ Other elements used in risk reduction approach can be mentioned here except for diversification that is not an element of risk transfer.

external factors, but also internal. The construction of optimal credit portfolio may incorporate the optimization method, based on stock portfolio¹.

It allows the portfolio structure determination from two points of view: rate of return and risk and may make a determinant of global concentration limits for different elements of credit portfolio.

It should be stressed, that the bank practice broadly incorporate diversification as it allows for the decrease of risk without raising any additional cost². Credit portfolio diversification is one of the most important elements of aggregated credit risk limitation. Thus the elementary mechanism of credit risk limitation is credit portfolio diversification through the limitation of division, sector and branch credit concentration³. The limits of credit engagement concentration towards individual borrower, particular industry sectors and branches, which may be determined on the basis of diversification, allow to form the preferable credit portfolio structure directly.

The commercial banks in Poland are obliged to apply limits of credit receivables concentration, what include the determination and verification of internal limits, dependent on the character of their activity, and especially on the industry sector and geographical position. According to the figure, the most typical and characteristic instruments of reducing the aggregated risk include diversification and limitation of credit activity. The important element of credit risk management is monitoring of the individual transaction and the monitoring of credit portfolio. The organization control processes ensure that the procedures related to credit activity in the area of identification, analysis and steering will be followed.

Thus, the credit risk management model in commercial bank should embrace classical phases of risk management. However, it should involve not only the traditional analysis, operations and control of individual transaction but additionally it should identify these elements from the perspective of overall credit portfolio.

Conclusions

Considerations presented above indicate that modern credit risk management model should include the elements of analysis, operations and control of individual credit risks both at the scale of individual borrower and for total credit portfolio. Thus the essence of credit risk management requires the identification and recognition of mutual aspects connecting these two important areas of risks that can be the base for the construction of credit risk management model in the commercial bank.

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¹ This is Markowitz' model – a classical model for optimizing the stock portfolio. This model can be also used for optimization of credit portfolio. Cf. Elton E., Gruber M., *Modern portfolio theory and investment management analysis*. New York University 1991, p. 20-32; Jaworski W., *Banki polskie u progu XXI wieku*. Poltext, Warszawa, p. 271-310.

² Nowakowski J., Jagiełło R., *Optymalny portfel kredytowy jako czynnik warunkujący bezpieczeństwo banku komercyjnego*. „Bank i Kredyt” 1998, nr 5, p. 70.

³ Strahl D., *Gałęziowa koncentracja kredytowa jako element zarządzania ryzykiem bankowym*.

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ПРИНЦИПЫ ПОСТРОЕНИЯ СИСТЕМЫ УПРАВЛЕНЧЕСКОГО УЧЕТА ИЗДЕРЖЕК.

Keywords: records management, finance accounting, costs.

Несмотря на то, что переход к рынку был провозглашен десятилетие назад, все же трудно было все это время называть отечественную экономику рыночной. Да и сейчас с уверенностью нельзя сказать, что построение рыночных экономических отношений с успехом завершено. Есть целые области экономики, где до рынка еще далеко. Но процесс приближения белорусской экономики к рыночной все же идет. А раз так, то перед белорусскими предприятиями встают проблемы, которые характерны для многих предприятий, работающих в новых условиях. И, прежде всего проблемы управления. Рыночная экономика - это прежде всего конкуренция. Конкуренция - это постоянная борьба за рынок сбыта, за потребителя, а следовательно, это борьба за качество и низкую себестоимость. Грамотное управление себестоимостью - один из ключей к рынку. Чтобы получить этот ключ предприятию необходимо внедрять управленческий учет. Именно поэтому тема управленческого учета в условиях современной экономики не только интересной, но и актуальной для всех предприятий белорусской экономики, перспективной во всех отношениях.

Переход к рыночным отношениям совершенно по-иному определяет место предприятия в экономике. Эффективность его работы во многом зависит от управленческой деятельности, обеспечивающей реальную экономическую самостоятельность предприятия, его конкурентоспособность и положение на рынке. Процесс управления предусматривает своевременное получение руководителями достоверной информации, необходимой для принятия решений. Формирование и предоставление такой информации является главной задачей управленческого учета, возникновение и развитие которого происходит непосредственно с потребностями менеджмента. На определенном этапе экономического развития традиционный бухгалтерский учет перестает удовлетворять более усложненные

потребности управления предприятием. В результате возникло новое направление бухгалтерского учета, которое представляет собой синтез счетоводства, калькулирования, анализа, прогнозирования, экономико-математических и других методов.

В настоящее время проблема применения управленческого учета в целях управления предприятием приобретает все большую активность. Необходимо отметить особую важность решения данного вопроса не только для государственных, но и частных предприятий и организаций белорусской экономики. Это обусловлено как отсутствием единой методологической базы и рекомендаций по организации управленческого учета в отдельных отраслях экономики, так и в целом особенностями становления и развития управленческого учета в Беларуси. Многие белорусские руководители предприятий разных форм собственности не всегда либо не в полной мере осознают роль управленческого учета на предприятии, цели и задачи его ведения, что можно достичь с его помощью.

Чтобы дать полное определение управленческого учета, рассмотреть его основные цели и задачи, необходимо проследить всю эволюцию, развитие и изменение целей и задач его ведения и применения, а также наиболее распространенные в настоящее время точки зрения на сущность, роль и назначение управленческого учета, и его место в системе управления предприятием. Процесс разделения бухгалтерского учета на финансовый и управленческий происходил постепенно. Процесс формирования и развития управленческого учета за рубежом как экономической деятельности можно представить в виде четырех этапов:

1. До 1950 г., использование управленческого учета исключительно для определения затрат и реализации финансового контроля посредством применения методов калькуляции себестоимости производимой продукции и бюджетирования.
2. Период с 1950 по 1965 гг. к сфере применения управленческого учета добавилось предоставление информации в целях управленческого планирования и контроля посредством использования методов: анализа принятия решений и учета по центрам ответственности.
3. С середины 70-х годов и по 1995 г. управленческий учет используется в области сокращения потерь ресурсов, задействованных в бизнес-процессах, применяя процессный анализ и более точные методы управления затратами.
4. После 1995 г. цели и задачи управленческого учета сосредотачиваются на управлении целевыми результатами на основе эффективного использования ресурсного обеспечения, применения методов прогнозирования, оценки, планирования и контроля оценочных показателей, управления изменениями и знаниями, а также управления по целям и результатам.

Современный управленческий учет, используя внешнюю и внутреннюю информацию, обеспечивает потребности не только производства, а и маркетинга, управления исследованиями и других функций бизнеса. Он осуществляет анализ деятельности с учетом, как текущих, так и долгосрочных целей, разрабатывает методы получения информации о критических факторах успеха (качество, инновации, время и т.д.).

Анализируя перечисленные выше этапы эволюционного процесса развития и расширения сферы управленческого учета можно выделить два основных подхода к сущности управленческого учета: традиционные модели и современные концепции управленческого учета.

В традиционных моделях основными целями и задачами использования управленческого учета являются обеспечение калькуляции себестоимости продукции и реализация планово-контрольной функции. В этом случае основным объектом управленческого учета является система учета финансовых показателей-доходов и затрат.

В настоящее время наиболее совершенными для калькуляции себестоимости являются методы учета полной себестоимости и дифференцированного учета (директ-костинг), для реализации планово-контрольной функции – методы учета доходов по центрам прибыли, а расходов – по центрам затрат.

Можно отметить, что в традиционных моделях управленческий учет, нацеленный на калькуляцию себестоимости и планово-контрольной функции, может быть реализован на данных бухгалтерского учета. В этом случае соответствующие бухгалтерские (финансовые) показатели – доходы и расходы, формируемые по данным бухгалтерского учета для соответствующей управленческой отчетности, распределяются по центрам финансовой ответственности (учета) – центрам доходов и затрат, видам производимой продукции и оказываемых услуг и т.д. Для учета прямых расходов в традиционных моделях вполне достаточно использование существующих инструментов учетной политики бухгалтерского учета. Например, решением для их учета может быть использование расширенной аналитики Плана счетов бухгалтерского учета, применение методов учета материальных запасов и затрат – LIFO, FIFO и т.д. Распределение же косвенных расходов, например затрат на оплату труда управленческого персонала по окончании отчетного периода может производиться прямо пропорционально величине прямых (производственных, материальных и т.д.) затрат, количеству произведенных товаров (оказанных услуг) и т.д. Соответственно, планово-контрольная функция в такой модели может быть реализована посредством планирования финансовых результатов в разрезе бухгалтерского Плана счетов методами «от достигнутого», математического и статистического моделирования, а также последующего сопоставления этих плановых данных с фактически полученными значениями. Однако традиционный подход к постановке, внедрению и использованию управленческого учета характеризуется следующими основными недостатками:

- не отвечает потребностям и возможностям современной социально-экономической среды, которая ориентирована на конечного потребителя, а также на повышение уровня конкурентоспособности на региональном и международном уровне;
- регламентируется требованиями и ограничивается возможностями финансового (бухгалтерского) учета – сроками отражения хозяйственной операции, аналитикой Плана счетов и т.д.;
- приводит к искажению информации, необходимой для принятия управленческих решений (рассматривая, например, преимущественно те затраты, которые возникают непосредственно в момент производства товара);
- в большей степени концентрируется на учете и контроле внутренних хозяйственных и производственных операций, что в результате приводит к недостаточной оценке влияния факторов внешнего окружения, в котором функционирует предприятие.

Именно для исправления этих недостатков традиционных моделей на третьем и четвертом этапах эволюции управленческого учета появились и в настоящее время получили свое широкое применение современные концепции управленческого учета. Наиболее значимыми из них являются:

- ABC (ACTIVITY-BASED COSTING) позволяет решить проблему распределения управленческих расходов за счет определения затрат предприятия в соответствии с ресурсами, необходимыми для реализации операций, в результате которых производится продукт.
- LIFECYCLE COSTING (калькуляция на базе жизненного цикла), основывающаяся на положении, что стоимость товара (услуги) должна учитывать затраты на всех стадиях его

жизненного цикла, связанных с разработкой, проектированием, выводом и продвижением нового товара (услуги) на рынок и т.д.

- TARGET COSTING (ценообразование по целям), позволяющая определять направления для оптимизации себестоимости товара с учетом целевых значений показателей, определяющих желаемое соотношение «цена-качество», - потребительских характеристик, срока службы, уровня сервиса и т.д.
- DIRECT COSTING (контроль постоянных и переменных расходов), Данная система предполагает разделение затрат предприятия на переменные, прямо связанные с количеством продукции, произведенной в единицу времени, и постоянные, не зависящие от объема производства продукции. В расчёт себестоимости продукции входит только первая группа затрат – переменные. А постоянные сразу списываются на счёт прибылей и убытков в том же периоде, когда они были произведены, то есть относятся к предприятию в целом.
- BSC (BALANCED SCORECARD – сбалансированная система показателей), которая основана на управлении ключевыми бизнес-процессами, закрепленными за центрами ответственности организации в соответствии с поставленными целями организации, количественно и качественно выраженными в целевых значениях оценочных показателей в разрезе четырех проекций – финансы, клиенты, внутренние бизнес-процессы, обучение и рост.

На современном этапе своего развития управленческий учет на предприятии представляет собой не просто учетную систему, но и начинает становиться основным ключевым ядром всей системы управления организации в целом. Таким образом, основной целью внедрения и использования современной системы управленческого учета на предприятии является достаточное и своевременное обеспечение всех уровней управления плановой, фактической и прогнозной информацией, необходимой для принятия обоснованных управленческих решений на основе оперативного и детализированного сбора, систематизации и анализа информации.

Приведенные выше формулировки позволяют выделить основные задачи использования управленческого учета:

- учет и отражение внешних условий, влияющих на деятельность организации, для выбора, реализации и оценки эффективности стратегии предприятия;
- использование комплексной системы качественных и количественных показателей деятельности предприятия для прогнозирования, планирования, учета и анализа, а также определение качества, полезности выпускаемой продукции для потребителя и др.
- обоснование процессов принятия, контроля реализации и оценки эффективности управленческих решений на всех уровнях управления предприятием.
- контроль реализации внутренних процессов производства, своевременная разработка и внедрение изменений в их функционирование в целях повышения их эффективности и гибкости, а также повышения конкурентоспособности предприятия в целом.

Современное предприятие со своей сложной структурой производства выступает в экономике динамичным объектом хозяйствования и представляет законченную систему с определенными внутренними и внешними целями. Они определяют состав и содержание информации, которая формируется и обрабатывается на предприятии (рисунок 1).

Отправной точкой при построении системы управленческого учета является организационная структура, определяющая функции отдельных подразделений и ответственность их руководителей, а также контролируемость издержек (затрат) и порядок их группировки по центрам ответственности.

Организационная структура, в свою очередь, влияет на документооборот внутри предприятия и обеспечивает кодирование документов, что важно для автоматизации обработки информации.

Важным этапом является выбор системы калькулирования продукции. Система калькулирования определяется характером продукции. Чаще выделяют две системы калькулирования: по отдельным заказам (контрактам, работам, партиям) и по процессам производства. В рамках каждой из систем калькулирование может осуществляться по полным производственным издержкам (затратам), или же только по переменным издержкам (затратам).

И, наконец, важным элементом системы управленческого учета есть контроль затрат. Контроль обеспечивается посредством сравнения бюджетных и фактических затрат отдельных подразделений.

Однако, более эффективным является установление норм (стандартов) затрат (издержек) на уровне конкретных видов продукции и оперативный контроль определения и анализа отклонений.

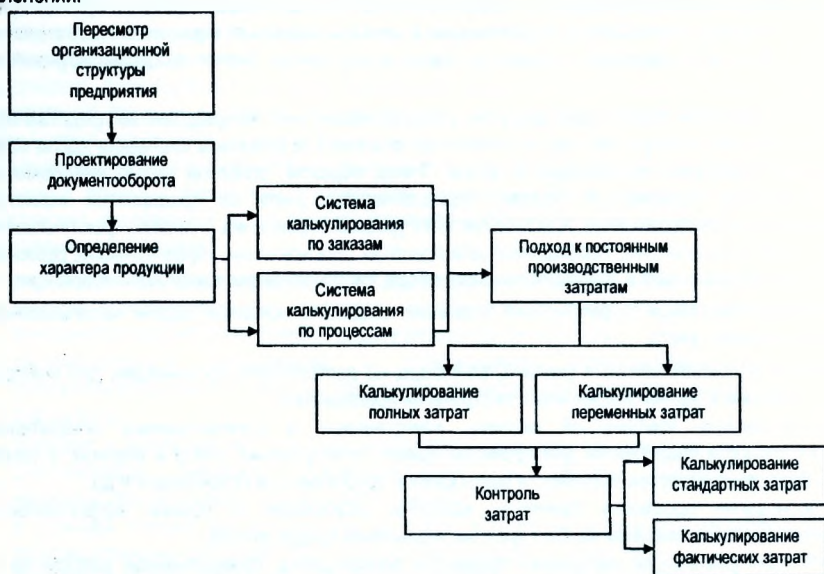


Рисунок 1. Последовательность внедрения управленческого учета на предприятии.

Одной из главных причин успехов или неудач любого производства являются его издержки. Очевидно, что при высоких накладных расходах предприятие будет испытывать определенные трудности, в то время как их снижение повышает эффективность деятельности компании. В данной работе хотелось бы уделить внимание такому виду издержек, как информационные издержки. Дело в том, что прежде, чем снижать издержки в них надо разобраться, ведь зачастую менеджмент предприятия имеет о них весьма отдаленное (от реального положения дел) представление. И причина кроется в отсутствии эффективной системы управленческого учета. Предпримем попытку разобраться в проблемах сбора, анализа, планирования и управления издержками в управленческом учете.

Управленческий учет, являясь продолжением финансового учета, имеет с ним подлинную взаимосвязь и определенные различия.

Взаимодействие управленческого и бухгалтерского учета достигается на основе преемственности и комплексного использования первичной информации, единства норм и нормативов, а также единства нормативно-справочной информации в целом, дополнения информации одного вида учета данными другого, однократной фиксации всей исходной переменной информации в первичном учете, взаимопроникновения методов или их элементов, приближения учетной информации к местам принятия решений, единого подхода к разработке задач управленческого и финансового учета производства при проектировании систем автоматизированного управления производством. Методологические основы взаимосвязи финансового и управленческого учета представлены на рисунке 2.

Объекты	Методы	Принципы
Средства труда - состояние и использования	Документация или другие носители информации	Единый подход к выбору целей и задач УУ и ФУ
Предметы труда - первоначальное состояние	Инвентаризация	Единые планово-учетные единицы для двух видов учета
Трудовые ресурсы - выработка рабочих; численность; отработанное время	Оценка и калькуляция	Однократное введение первичной информации
Движение предметов труда в производстве: заготовок, деталей и полуфабрикатов	Группировка объектов учета	Преемственность и дополнение информации одного вида учета другим
Состояние предметов труда: на складах и кладовых	Отчетность подразделений	Множественное использование промежуточной информации
Незавершенное производство: оценка; выявление; результат	Внутренняя и внешняя отчетность предприятия	Оперативность, достоверность, стандартизация информации

Рисунок 2. Методологические основы взаимосвязи финансового и управленческого учета.

Несмотря на то, что в каждом из видов учета присутствуют свои особенности, они имеют общие характеристики в принципах построения, применяемых методах и, что самое главное, в управленческом и финансовом учете в процессе текущего управления производством в качестве единых объектов выступают средства труда и сам труд, т.е. материальные и трудовые ресурсы.

Сравнивая финансовый и управленческий учет, можно выделить в них и различия. Рассмотрим эти отличия с помощью сравнительной таблицы (табл. 1.)

Таблица. 1. Сравнительная характеристика финансового и управленческого учета.

№	Признак	Финансовый учет	Управленческий учет
1.	Главные потребители	Внешние потребители	Группа работников управленческого персонала, входящих в состав предприятия
2.	Степень регламентация	Общепринятые принципы (стандарты) и нормативные акты	Методы и принципы выбираются предприятием самостоятельно
3.	Использование измерителей	Единый денежный измеритель	Разные измерители и качественные характеристики
4.	Объект анализа	Предприятие в целом	Сегменты деятельности (структурные подразделения, центры)
5.	Периодичность составления отчетов	Квартальная, годовая	Определяется задачами, чаще – еженедельная, декадная, помесечная
6.	Направленность	Оценка прошлого	Прошедшее и будущее время, за определенный и на определенный (прогнозирование) период
7.	Открытость данных	Большинство данных доступно всем	Коммерческая тайна

Главное отличие – это потребители информации. Финансовая отчетность предназначена, в первую очередь, для внешних потребителей (акционеров, банков, налоговых органов и др.), хотя может быть использована и руководством предприятия.

Но для управления предприятием необходима более детальная информация, которая учитывает технологию и организацию именно этого предприятия. Поэтому информация управленческого учета формируется и предоставляется с учетом потребностей руководителей конкретного предприятия.

В отличие от финансового учета, ведущегося в соответствии с официальными инструкциями и стандартами, установленными государственными органами или профессиональными организациями, управленческий учет не ограничен в выборе методов и правил. Он разрабатывается самим предприятием с учетом разных параметров, принимая во внимание при подготовке вариантов управленческих решений качественные показатели. Это также отличает его от финансового учета, где все операции отражаются на счетах и в отчетности в едином денежном измерении.

Финансовая отчетность отображает финансовое состояние и результаты деятельности предприятия за год или квартал. Такая отчетность не дает возможности оценивать и анализировать деятельность отдельных подразделений и оперативно влиять на отклонения от запланированных параметров. Поэтому в системе управленческого учета информация о деятельности отдельных сегментов (подразделений, производственных линий и т.д.) готовится и предоставляется менеджерам в кратчайшие отрезки времени (неделя, месяц) или по мере необходимости принятия решений.

Важной чертой, которая отличает финансовый и управленческий учет, является направленность. Информация, отраженная в финансовых отчетах, показывает результат свершившихся фактов и хозяйственных операций за определенный период времени. Информация финансового учета используется в управленческом учете при планировании и прогнозе. Однако в структуру управленческого учета, кроме того, попадает информация, обращенная и к будущему. Цель финансового учета – показать, «как это было», а управленческого – «как это должно быть». При этом наибольшее внимание уделяется оценкам будущих периодов.

Наконец, если финансовая отчетность публикуется или может быть получена по запросу, то большинство данных управленческого учета являются коммерческой тайной предприятия, поскольку отображают его стратегию и тактику предприятия в конкурентной борьбе.

Экономически обоснованная классификация производственных издержек является основой организации учета производственной деятельности. Понятие "издержки" (они же расходы, затраты) является достаточно ёмким, требующим отдельного рассмотрения. В целом, когда говорится об издержках, мы понимаем широкий круг вопросов, связанных с причинами, которые, с одной стороны, создают необходимые условия существования бизнеса, а с другой - уменьшают прибыль, т. к. тенденцию к росту. Далее представлена достаточно распространенная классификация, демонстрирующая общий взгляд на разнообразие издержек в целом (рисунок 2).



Рисунок 2. Классификация издержек.

Основные фрагменты представленной классификации не требуют каких-либо комментариев. Останемся только на классификации издержек для принятия решений.

Релевантными называются те издержки, которые меняются в результате принятия решения. Такое понятие появляется, к примеру, когда нет строгой привязки ни к системе с полным распределением затрат, ни к системе по переменным затратам. В некоторых случаях при калькуляции себестоимости включаются только переменные затраты, в других - и переменные, и постоянные. Таким образом, решение о том, какие издержки включать в себестоимость продукции является нечетким и зависит от конкретной ситуации.

Понятие понесенных издержек используется для выражения факта, что какой-либо вид издержек был обусловлен ранее принятым решением, и в процессе текущей деятельности приходится мириться с этим. Задача состоит в том, чтобы максимально использовать понесенные издержки, а если это невозможно - стремиться к постепенному избавлению от них.

Наконец, стоимость возможностей - это затраты, измеряющие возможность, которая потеряна или которой пожертвовали в результате выбора одного из вариантов действий. При этом от остальных вариантов приходится отказаться. Это понятие по существу обозначает сумму потерь, которые пришлось понести вследствие принятия какого-либо альтернативного решения.

Управленческий учет можно рассматривать в разрезе сбора и обработки информации:

Измерение издержек

- Сбор данных (операционные, финансовые)
- Распределение издержек (методы, понятия)

Использование информации об издержках (для принятия маркетинговых решений)

Планирование и предсказание

- управление объемами;
- управление спросом;

Контроль (обратная связь)

- финансовый;
- операционный, качества;

Оценка (понимание и обучение)

- подотчетность;
- сегментный анализ прибыльности;

Рассмотрим каждый элемент издержек.

Сбор данных об издержках.

Процесс сбора данных обычно не составляет какой-либо проблемы в методическом плане. Множество всех показателей представляется в виде двух групп: стоимостные и операционные характеристики производства. К стоимостным величинам относятся цены на ресурсы (материалы, комплектующие), ставки оплаты труда и т. п. Операционные данные (их обычно гораздо больше) включают расходные коэффициенты, нормативы затрат времени, характеристики выполненной работы. Все эти данные поступают в систему управленческого учета посредством первичных документов. В них фиксируется факт выполненной работы и количество использованных ресурсов. Первичные документы заполняются на местах возникновения затрат. Данные об издержках могут собираться вручную или с использованием информационных технологий. Разумеется, более совершенная форма сбора данных предполагает использование программных продуктов обработки. Процесс сбора данных должен производиться в режиме реальной ценности (т. е. данные не должны быть искажены - случайно или преднамеренно) и реального времени (данные должны поставляться в систему сразу же после их фактического возникновения). На практике это далеко не всегда удается сделать.

Разделение издержек.

Процесс разделения издержек по направлениям деятельности и по продуктам является серьезной методической задачей и требует формализованного описания. Прежде всего, отметим, что издержки могут быть периодическими и непериодическими. Для периодических издержек характерны следующие свойства:

- они рассчитываются для некоторого объема продукции и определенного календарного периода;
- момент появления издержек внутри периода не играет роли;
- жизненный цикл продукта играет второстепенную роль.

Для непериодических издержек все эти понятия проявляются в «зеркальном отражении»:

- они рассчитываются для специфического проекта или продукта и приписываются к некалендарному периоду;
- момент появления и исчезновения издержек имеет решающее значение;
- жизненный цикл продукта играет важную роль.

Все группировки издержек (затрат) предназначены для принятия каких-либо решений, но ситуации, возникающие в производстве, не могут быть уложены в типовые системы, поэтому на каждом предприятии системы учета проектируются с учетом удовлетворения запросов менеджеров. Однако при всем их многообразии теорией и практикой выработаны общие подходы к организации учета издержек и калькулирования продукции. Общий состав методов и подходов расчета себестоимости готовой продукции и себестоимости продукции реализованных товаров, может быть представлен следующим образом:

- позаказная себестоимость (применяется в тех производствах, где затраты материалов на технологические цели, основную заработную плату производственных рабочих и общепроизводственные расходы легко соотнести с выпуском конкретной продукции или выполнением каких-либо услуг);
- попроцессная себестоимость (применяется там, где серийно или массово производят однообразную или приблизительно одинаковую продукцию, либо имеют непрерывный производственный цикл);
- калькулирование себестоимости по системе стандарт-кост (данная система представляет собой средство управления прямыми затратами);
- система директ-костинг (прямые затраты обобщаются по видам готовых изделий, косвенные собираются на отдельном счете и списываются на общие финансовые результаты того отчетного периода, в котором они возникли);
- нормативный метод (учет затрат на производство по нормам, отклонениям от норм и изменениям норм);

В качестве ключевых здесь рассматриваются следующие вопросы:

- на какой тип производственного процесса ориентировано предприятие - выполнение работ по заказам или непрерывное производство на склад с последующей продажей (позаказная и процессная себестоимость);
- каким образом разделяются косвенные (накладные) издержки по видам продукции и/или направлениям деятельности (подход на основе базовых показателей или ABC-метод);
- какой период выбирается для отнесения производственных накладных затрат на себестоимость проданных товаров - период, когда затраты понесены, или период, в котором происходит реализация продукции (метод полных затрат и директ-костинг);
- как устроить процесс управления затратами на основе себестоимости - собирать издержки по мере их появления и затем пытаться их уменьшать, либо сразу же установить стандартные нормы издержек (стандарт-кост) и управлять себестоимостью по отклонениям.

На этом завершается первый блок системы управленческого учета – “измерение издержек” (сбор данных и их распределение по продуктам). Более важным с управленческой точки зрения является использование этой информации для принятия решений. Следует отметить, что истинное назначение системы управленческого учета заключается в том, что она должна стать системой поддержки принятия управленческих решений.

Блок “Использование информации об издержках” начинается с задачи построения системы обратной связи, призванной обеспечить единый процесс планирования и контроля издержек. Обычная последовательность такова: планирование - контроль - оценка. Дело в том, что в действительности мы обосновываем последовательность построения такой системы тем, чтобы она работала “по жизни”: прежде, чем планировать, нужно обеспечить сопоставление плана с фактом, т. е. контролировать. Затем научиться делать из этого выводы, т. е. производить оценку, и только после этого можно приступить к планированию.

Система контроля.

Под общей системой контроля на предприятии понимают коммуникационную сеть управленческого учета, с помощью которой обеспечивается соответствие решений, принятых на предприятии, с реализацией их на практике, и основа правильных действий в будущем. Другими словами, система контроля, как установление обратной связи, должна обеспечить, с одной стороны, планирование издержек, а с другой,- их контроль. В итоге получается некая интегрированная система, в которой и планирование, и контроль осуществляются как две органически связанные составляющие единого процесса. Здесь важно выделить два фокуса внимания для планирования и контроля. Первый - это тип контролируемых параметров. С одной стороны, система должна содержать стоимостные характеристики, которые планируются и измеряются в денежном выражении. С другой,- в систему управленческого учета обязательно должны быть включены операционные показатели, характеризующие нормы расхода и потребления сырья, уровня производительности, обеспечив анализ и контроль их сравнительной динамики. Второй фокус внимания - организационная процедура планирования и контроля. Эта процедура может носить традиционный (структурный) характер, когда издержки планируются и контролируются по учетным статьям и подразделениям (центрам затрат). Альтернативой традиционной процедуре является процессно-ориентированный подход, при котором издержки планируются и контролируются по основным процессам. Для этого, естественно, следует предварительно детально прописать существующие бизнес-процессы, что даст формализованное описание всех выполняемых работ, и затем, планировать и контролировать издержки сообразно выполняемой работе.

Оценка результатов.

Оценка результатов деятельности компании призвана обеспечить понимание бизнеса, которое менеджмент компании должен научиться использовать для повышения эффективности. Оценка состояния бизнеса происходит чаще всего по двум направлениям: финансовому и операционному. Блок финансового направления предполагает использование довольно общих показателей, таких как:

- экономическая добавленная стоимость;
- суммарный денежный поток;
- рентабельность активов;
- рентабельность собственного капитала.

Рассмотрим пример анализа безубыточности производства через определение зависимости между объемом продаж, расходами и прибылью в течении короткого промежутка времени. Допустим, что наше предприятие выпускает продукцию двух видов (А и В) и имеет следующие показатели (таблица 2):

Таблица 2. Расчет показателей реализованной продукции.

Показатель	А	В	Всего
1. Объем реализации, шт.	200 000	40 000	240 000
2. Цена за 1 шт., руб.	4 000	6 000	-
3. Выручка от реализации, тыс. руб.	800 000	240 000	1 040 000
4. Переменные расходы на 1 шт., руб.	3 200	3 800	-
5. Переменные расходы на весь объем реализации, тыс. руб.	640 000	152 000	792 000
6. Маржинальный доход, тыс. руб.	160 000	88 000	248 000
7. Постоянные расходы, тыс. руб.	-	-	120 000
8. Чистая прибыль, тыс. руб.	-	-	128 000

На реализацию единицы продукции В приходится 5 шт. продукции А. Далее допускаем, что до критической точки Х шт. продукции В и 5Х – количество продукции А.

После подстановки получаем:

$$(4\ 000 \cdot 5X) + 6\ 000X - (3\ 200 \cdot 5X) - 3\ 800X - 120\ 000\ 000 = 0.$$

$$20\ 000X + 6\ 000X - 16\ 000X - 3\ 800X - 120\ 000\ 000 = 0$$

$$6\ 200X = 120\ 000\ 000 \text{ руб.},$$

$$X = 19\ 355 \text{ шт. продукция В, } 19\ 355 \cdot 5 = 96\ 775 \text{ шт. продукция А,}$$

$$19\ 355 \text{ шт.} + 96\ 775 \text{ шт.} = 116\ 130 \text{ шт.}$$

Следовательно, критическая точка объема реализации – 116 130 шт., из них 19 355 шт. продукции В и 96 775 шт. продукции А.

Предположим, что произошли следующие изменения структуры реализованной продукции (таблица 3):

Таблица 3. Расчет показателей при изменении структуры реализованной продукции.

Показатель	А	В	Всего
1. Объем реализации, шт.	160 000	80 000	240 000
2. Цена за 1 шт., руб.	4 000	6 000	-
3. Выручка от реализации, тыс. руб.	640 000	480 000	1 120 000
4. Переменные расходы на 1 шт., руб.	3 200	3 800	-
5. Переменные расходы на весь объем реализации, тыс. руб.	512 000	304 000	816 000
6. Маржинальный доход, тыс. руб.	128 000	176 000	304 000
7. Постоянные расходы, тыс. руб.	-	-	120 000
8. Чистая прибыль, тыс. руб.	-	-	184 000

При сопоставлении структуры продукции становится очевидным, что увеличилась доля продукции с высоким маржинальным доходом и потому увеличилась чистая прибыль. Найдем критическую точку:

$$(4\ 000 \cdot 2X) + 6\ 000X - (3\ 200 \cdot 2X) - 3\ 800X - 120\ 000\ 000 = 0$$

$$8\ 000X + 6\ 000X - 6\ 400X - 3\ 800X - 120\ 000\ 000 = 0$$

$$3\ 800X = 120\ 000\ 000, \text{ где } X = 31\ 580 \text{ шт. продукция В,}$$

$$31\ 580 \text{ шт.} \cdot 2 = 63\ 160 \text{ шт. продукция А,}$$

$$63\ 160 \text{ шт.} + 31\ 580 \text{ шт.} = 94\ 740 \text{ шт.}$$

Критическая точка объема реализации будет 94 740 шт., из них 31 580 шт. продукции В и 63 160 шт. продукции А.

Следовательно, даже при контроле общего объема продаж необходим анализ структурных сдвигов, так как он дает картину отклонений фактической прибыли от запланированной. Максимизация реализации продукции рассматривается и с точки зрения обеспеченности ресурсами. Дополнительные производственные мощности могут быть бесполезными.

Планирование издержек.

Планирование является завершающей стадией управленческого учета и представляет собой выбор вариантов действий, которые могут быть осуществлены в будущем.

Теперь задача состоит в том, чтобы оценить себестоимость доставки продукции (услуги) клиенту

и соответствующую прибыль при условии, что принято решение о цене продукции (услуги).

Данная задача решается при помощи:

- сравнения альтернатив;
- обоснования и выбора компромиссного варианта;
- анализа возможности привлечения сторонней фирмы;
- анализа "Что, если...";
- анализа неиспользованных возможностей;

— анализа типа "покупать или производить".

Управленческий учет ведется только там, где он целесообразно. Следовательно, затраты на создание и функционирование системы управленческого учета не должно быть выше, чем польза (в том числе стратегическая) от этой системы.

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МОДЕЛИРОВАНИЕ УСТОЙЧИВОСТИ ИННОВАЦИОННОГО РАЗВИТИЯ СТРОИТЕЛЬНЫХ ПРЕДПРИЯТИЙ

Abstract: The article studies possibilities of modelling sustainable innovation development of construction firms on the methodological basis of catastrophes theory. It is caused by the fact that many processes within economical systems are similar to those technical. Main points of theory are stated. The author suggests models which reflect the dynamics of processes analysed in a best way and allow to calculate critical meanings system's parameters which lead to its collapse.

Современное состояние строительства характеризуется нестабильностью инвестиционного климата, крайне неравномерной загрузкой строительных мощностей как во временном, так и в региональном разрезах, постоянным снижением рентабельности производства. В этих условиях на первый план выдвигается проблема разработки концепции, принципов и методов стратегического планирования и управления с целью обеспечения их устойчивого долгосрочного функционирования в условиях конкуренции. Ситуационный анализ стратегических целей предприятия показывает, что в настоящее время наиболее важными являются цели в области научных исследований и разработок, обеспечивающие устойчивость инновационного развития и, как следствие, повышение прибыльности и конкурентоспособности строительного предприятия. Расчет параметров устойчивости является одним из важнейших этапов эффективности функционирования системы, предопределяет ее инновационные возможности и инвестиционную активность. Как показывают проведенные исследования, основными показателями, определяющими устойчивость и инвестиционные возможности производственной системы, является прибыль, норма прибыли, фондоотдача (или обратная ей величина фондоемкость) и производительность труда. Достижение этими показателями некоторой критической величины способно привести предприятие в состояние неустойчивости, преодолеть которое без качественных изменений в форме и структуре становится невозможным.

Определение критического уровня показателей возможно на базе экономико-математического моделирования. На систему в целом, каждый ее отдельный элемент и связь между ними постоянно воздействуют внешние и внутренние факторы, стремящиеся нарушить ее равновесие. Если «выйдет из строя» какой либо из элементов системы, либо «порвется» связь, то система должна располагать достаточным запасом прочности, для компенсации

возможных «возмущений». Так, при реализации инновационного проекта, во избежание потерь, затраты не должны подняться выше, а доходы опуститься ниже самого пессимистичного из прогнозируемых на стадии разработки вариантов, что позволит системе получить некоторую минимальную прибыль и обеспечить «приращение» устойчивости. Пределом возможных потерь для предприятия в целом должна выступать так называемая «мертвая точка», т.е. тот минимальный объем продаж, который покрывает все затраты по производству и реализации продукции, но не обеспечит получение прибыли.

Для расчета предельных состояний, влекущих за собой качественную перестройку структуры или организации процессов, протекающих в системе, возможно использование теории катастроф. Критические значения, при которых начинается происходить качественная перестройка всего характера изучаемого явления или системы, носит название точек катастроф или точек бифуркации (например, уровень доходности, ниже которого невозможно самофинансирование). По достижению системой таких точек она приходит в отказовое состояние (предприятие становится убыточным). Чем сложнее система, тем больше в ней точек катастроф. Так, в крупном строительном предприятии катастрофы могут происходить в отдельных производственных подразделениях, что в итоге создаст угрозу жизнеспособности всего предприятия.

Используемые в данном исследовании элементы теории катастроф можно изложить следующим образом. На некотором многообразии (n – мерное евклидово пространство R^n) рассматривается динамическая система, поведение которой описывается системой обыкновенных дифференциальных уравнений первого порядка, разрешенной относительно производных, правые части которой зависят от параметров:

$$\begin{aligned} \dot{Y} &= f(Y; U), \\ \text{где } Y &= (Y_1, Y_2, \dots) \in R^n, \\ U &= (U_1, U_2, \dots) \in R^m, \\ f & - \text{гладкая функция} \end{aligned} \quad (1)$$

Система стремится к единственному предельному состоянию, которым может быть замкнутая траектория, некоторая поверхность, а также некоторое многообразие [1, 2]. Связанное множество таких предельных точек системы дифференциальных уравнений представляет собой центр притяжения. Множество траекторий поля, притягивающихся к некоторому центру, образует в пространстве область действия центра. В данном исследовании, центром притяжения рассматривается прибыль, размеры которой зависят от ряда характеристик строительного предприятия, взаимосвязанных между собой в различные функциональные зависимости, типа: «прибыль – производительность труда», «прибыль – объем готовой строительной продукции» и т.п.

Если в системе имеется несколько пересекающихся центров притяжения (несколько локальных минимумов функции V), то между ними возникает конкуренция. Система остается в состоянии равновесия, соответствующего данному локальному минимуму до тех пор, пока этот минимум не исчезнет. В этом случае система скачком переходит в другое состояние равновесия, соответствующее другому локальному минимуму. Считаем, что точки равновесия системы совпадают с критическими точками функции f_c , то есть точками, в которых частные производные обращаются в нуль. Практически это соответствует тому состоянию инновационного развития строительного предприятия, при котором достигается некоторый баланс параметров, причем дальнейшее развитие событий может привести как к повышению инновационной активности и связанным с ней ростом доходности предприятия, так и к ее снижению с достижением в кратчайшие сроки убыточности. Важно для каждого значения

параметра, описывающего инновационный потенциал, отметить в фазовой плоскости точки минимума функции:

$$Y = -\text{grad}V (Y; U) \quad (2)$$

где Y – вектор траектории движения системы;

V – вектор управляющих параметров.

и проследить за характером изменения этих точек при изменении параметров. Характер изменений, например, прибыли позволяет установить, какие параметры и в какой степени влияют на нее, а, следовательно, и управлять ими для избежания критических значений.

В теории катастроф принято считать, что система всегда находится в состоянии равновесия, соответствующем точке минимума функции и при изменяющемся параметре U , что возможно только в том случае, если скорость движения рассматриваемой системы в фазовой плоскости выше скорости изменения параметров, т.е. процесс перехода от одного состояния равновесия к другому устойчивому состоянию при плавном изменении параметра протекает почти мгновенно. Точки бифуркационной диаграммы, вблизи которых стационарные точки функции V изменяются непрерывно, но число их постоянно, образуют в пространстве параметров ряд областей – «фаз». Поверхность, разделяющая такие области, состоит из точек, где при перемещении параметра от одной области к другой исчезает или возникает одна пара стационарных точек функции, сливающихся при этом над самой поверхностью. Точки, в которых происходит слияние большего числа стационарных точек, образуют множество меньшей размерности, по которому сливаются разделяющие гиперповерхности. Множество K параметров U , при которых происходит смена фаз, называется множеством точек катастроф.

В применении к задаче исследования, можно утверждать, что непрерывность производственных процессов и операций создает множество таких листов, а дискретность отчетности об этих процессах образует множество стационарных точек, что позволяет применять данную методику к экономическим объектам. Множеству катастроф K принадлежат такие точки $U \in \mathbb{R}^n$, для которых в некоторой точке Y выполнено условие:

$$\frac{d v_i}{d y_i} = 0 \quad (3)$$

$$\text{и } i = 1, \dots, n \text{ и } \det \left(\frac{d^2 v}{d y_i d y_j} \right) = 0$$

Совокупность катастрофических точек процесса (множество K) определяет морфологию процесса. Для определения качественной (типологической) структуры используется правило Максвелла: «Система находится в положении равновесия, отвечающем наименьшему из локальных минимумов». В этом случае можно показать, что разграничивающие поверхности образованы лишь небольшим числом устойчивых сингулярностей (особенностей), всегда одних и тех же.

Для того, чтобы изучить, возможно ли возникновение «катастроф» в экономической системе, необходимо оценить возможность описания связей в системе уравнением типа уравнений элементарных катастроф. Для реализации данной задачи необходимо построить регрессионные уравнения связей в системе [«прибыль - фондоотдача», «прибыль - фондоемкость», «прибыль - производительность» и т.д.] по принципу связей в элементарных катастрофах.

Уравнение устойчивости связей имеет вид:

$$F = Y_1 + Y_2^2 + M \quad (4)$$

$$F = Y_1 + Y_2 + Y_1 Y_2 + Y_2^2 + Y_1^2 + N,$$

где M – функция вида $Y_1^2 + \dots + Y_1^2 - Y_{1+i}^2 - \dots - Y_n^2$, ($1 \leq i \leq n$);

N – функция вида $Y_2^2 + \dots + Y_2^2 - Y_{2+i}^2 - \dots - Y_n^2$, ($2 \leq i \leq n$);

Y_i – взаимосвязанные переменные характеризующие систему;

n – общее число переменных;

F – функция, которая может быть приравнена к еще одной переменной в первой степени или любой постоянной величине, например нулю.

Катастрофа в системе возможна, если по уровню детерминации и уровню значимости регрессионное уравнение одной из катастроф больше регрессионного уравнения связи устойчивого характера. Косвенными признаками наличия катастроф в системе выступают так называемые флаги катастроф. Для экономических систем наиболее ярким примером «флага» может стать дисперсия. Таким образом, при возрастании разброса основных параметров, описывающих систему, можно говорить о приближении либо наличии катастрофы.

Кроме дисперсии, флагами катастроф могут выступать:

- наличие более чем одной траектории устойчивого развития ли равновесия (инвестирование в диверсификацию производства);
- скачкообразное изменение основных показателей, характеризующих систему (прибыль, производительность труда, стоимость активов предприятия, фондоотдача и т.д.);
- большое изменение характеристик при малых управленческих воздействиях (смена руководства, либо смена структуры управления и т.д. повлекшие за собой рост (падение) всех основных экономических показателей);
- трудности возврата системы к характеристикам предыдущего состояния (восстановление утерянной репутации на рынке, возврат на утерянный рынок, выполнение работ соответствующего качества при отсутствии высококвалифицированного персонала и т.п.);
- изменение длины жизненного цикла элементов системы на основе трансфера технологий с одновременным падением (ростом) их доходности.

В исследовании для определения возможной потери устойчивости инновационного развития предлагается использовать геометрию катастроф тела «складка» и «сборка». О катастрофе «складка» можно говорить, связь двух переменных величин задается уравнением вида:

$$V(Y; U_1) = \frac{1}{3} Y^3 + U_1 Y \quad (5)$$

где V, Y – переменные;

U_1 – управляющий параметр,

В этом случае функция V зависит от одного управляющего параметра U_1 .

При $U_1 > 0$ – функция $V(Y; U_1)$ носит монотонный характер, ее график – плавная монотонно возрастающая кривая (рис. 1а). При $U_1 = 0$ критические точки отсутствуют, изменяется характер связи в системе и поведение системы. Это изменение называют бифуркацией (рис. 1б). При $U_1 < 0$ функция $V(Y; U_1)$ представляет собой немонотонную функцию, имеющую две критические точки (максимум и минимум) (рис. 1с).

Нахождение критических точек определяется решением уравнения:

$$U_1 = Y^2 + U_1 = 0 \quad (6)$$

В критических точках функция $V(Y; U_1)$ принимает следующие значения:

$$\text{для } Y = -\sqrt{-U_1}$$

$$V(Y; U_1) = \frac{2}{3}|U_1|^{3/2}$$

$$\text{для } Y = \sqrt{U_1} \quad V(Y; U_1) = -\frac{2}{3}|U_1|^{3/2}$$

(7)

Катастрофа – «сборка» задается следующим семейством функций:

$$V(Y; U_1; U_2) = \frac{1}{4}Y^4 + \frac{1}{2}U_1Y^2 + U_2Y$$

(8)

где U_1, U_2 – управляющие параметры

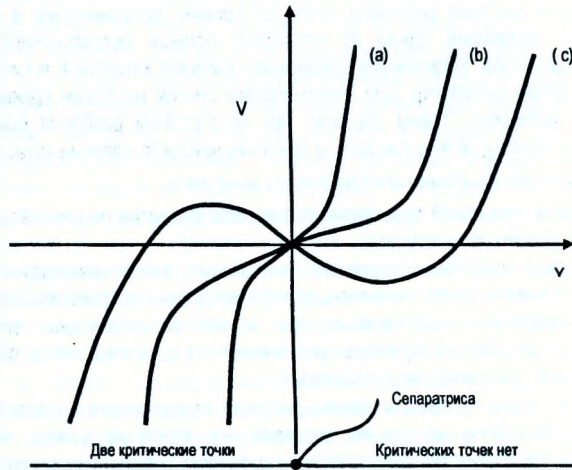


Рис. 1а. Функция $V(Y, U_1)$ при $U_1 > 0$

1б. Функция $V(Y, U_1)$ при $U_1 = 0$

1с. Функция $V(Y, U_1)$ при $U_1 < 0$

Функция $V(Y; U_1; U_2)$ зависит от двух управляющих параметров. Функция (рис. 2) имеет критические, дважды вырожденные и трижды вырожденные критические точки. На границе функция катастрофы «сборка» $V(Y; U_1; U_2)$ имеет дважды вырожденную критическую точку и изолированную критическую точку. Начало координат для данной функции представляет собой трижды вырожденную критическую точку. Множество критических точек определяется путем приравнивания первой производной функции к нулю:

$$Y^3 + U_1Y + U_2 = 0$$

(9)

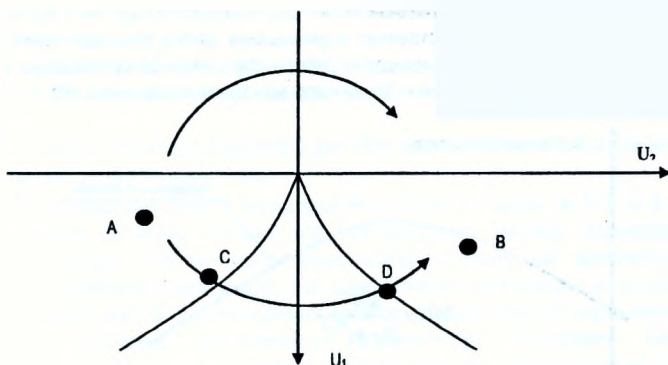


Рис. 2. Функция $V(Y, U_1, U_2)$ при различных значениях управляющих параметров

Наиболее существенное значение при изучении устойчивости инновационного развития строительного предприятия имеет определение начала отказового состояния (резкое падение экономической эффективности производства, возникновение кризисных состояний, а, следовательно, неизбежность каких-либо качественных преобразований) и того момента времени, когда «сбой» произойдет. Исследуя динамику развития предприятия, в т.ч. и инновационного, можно выделить периоды, когда все показатели деятельности улучшаются, затем наступает период стабильности, для которого характерно состояние стабильного равновесия, после чего начинается ухудшение параметров, определяющих устойчивость развития системы, что может привести к «катастрофе», то есть разрушению. В общем случае потеря устойчивости объективно объясняется следующими ситуациями [3]:

- Изменился объект управления, например, произошли значительные нововведения, изменившие состояние производительных сил, что требует нового подхода к организации и управлению производством, а структура, формы и механизмы остались прежними, сдерживающими развитие системы.
- Изменилась система управления, например, вследствие автоматизации управления, внедрения новых методов, принципов, форм, стиля управления при неизменном объекте, что не позволяет сохранить устойчивые воздействия на объект и система в целом теряет равновесие.
- Изменились и объект, и система управления, но изменения не адекватные, требуются действия по приведению их в соответствие.

Как уже отмечалось ранее, для прогнозирования неустойчивых состояний системы, в определенной степени, приемлем аппарат теории катастроф. Построенные на ее основе прогнозные модели дают возможность определить критические точки, соответствующие катастрофе, т.е. позволяющие оценить необходимость качественной перестройки в системе, и, прежде всего, на базе инновационных стратегий его развития.

Как уже отмечалось, одним из важнейших показателей, характеризующих работу строительного предприятия, является его рентабельность, обеспечивающая жизнедеятельность организации. Данный показатель полностью зависит от выполненных

объемов работ и прибыли, полученной от их реализации. Исходя из того, что вероятность распределения рентабельности отвечает нормальному закону распределения (рис. 3) можно предположить, что условие экономической работы строительной организации можно описать, используя каноническое уравнение «сборки» для выходной переменной $x(t)$.

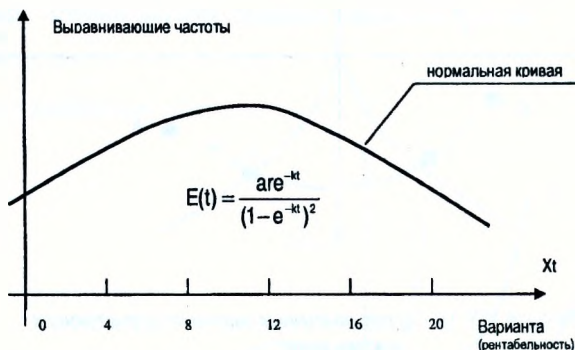


Рис.3. Нормальное распределение

На основании вышеизложенных моделей произведены расчеты, определяющие точки потери устойчивости (точки катастроф), т.е. установлены те значения прибыли, по достижении которых на предприятии происходят необратимые преобразования, в т.ч. и в инновационном развитии. Прогнозируя жизнедеятельность строительного предприятия на основании рассмотренного метода, и выявление периодов возможной потери устойчивого развития, в т.ч. и инновационного, позволит руководству принять своевременные решения по корректировке их деятельности, то есть адаптации системы к изменяющимся условиям.

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РАЦИОНАЛЬНАЯ ОРГАНИЗАЦИЯ БИЗНЕС-ПЛАНИРОВАНИЯ В УСЛОВИЯХ ГОСУДАРСТВЕННОГО РЕГУЛИРОВАНИЯ ЭКОНОМИКИ

Abstract: The article contains basic methodical framework for working out business plans, being applied in Belarus. Principle mistakes are highlighted, typical for forecasting of business development. Organisational principles for business planning are studied and suggestions fore improvement are made.

Keywords: business-plan, guidelines, mistake, algorithm, state governing, planning, forecasting.

Существует ряд оснований, при которых нужно разрабатывать бизнес-планы. Так, они необходимы:

- органам государственного управления для обоснования целесообразности оказания мер государственной поддержки;
- субъектам хозяйствования, желающим получить статус резидента свободных экономических зон для предоставления на конкурс проектов в Администрации СЭЗ и Министерство экономики;
- собственнику бизнеса, кредитору (инвестору) для обоснования целесообразности вложения средств по тому или иному направлению.

С принятием Постановления Совета Министров Республики Беларусь № 873 от 8 августа 2005 г. в Республике Беларусь сделана попытка выстроить систему планирования и прогнозирования несколько напоминающую существовавшую ранее при административно-командной системе управления экономикой. Так, коммерческие организации, находящиеся в ведении или входящих в состав республиканских органов государственного управления, иных государственных организаций, подчиненных Правительству Республики Беларусь, облисполкомов и минского горисполкома, согласно данного документа должны разрабатывать:

- перспективные прогнозы развития на пять лет;
- бизнес-планы развития на предстоящий год;
- бизнес-планы инвестиционных проектов.

Особенностью указанного нормативно-правового акта является обязанность данных организаций разрабатывать годовые бизнес-планы в двухмесячный срок после доведения показателей прогноза социально-экономического развития Республики Беларусь на очередной год. Как показал опыт 2006 года, вместо создания гармоничной системы прогнозирования состояния внешней и внутренней среды и, исходя из этого, организации системной управленческой работы в области планирования, деятельность свелась к ряду формальных операций. То есть реально процесс планирования на некоторых предприятиях сводится к следующему. Предприятию доводят целевые показатели развития и его специалисты либо привлеченные структуры разрабатывают документ, в котором обосновывают достижимость «спущенных» сверху показателей.

В целом разработку бизнес-планов в подобных случаях можно представить в виде следующего алгоритма (Рис 1).

В случае, если работа происходит именно подобным образом, то можно утверждать, что основная цель разработки указанного выше нормативно-правового акта не была достигнута.

Среди указанных выше случаев, когда необходимо разрабатывать бизнес-планы отсутствует одно, пожалуй самое главное основание – необходимость обоснования текущего и перспективного развития коммерческой организации, выработки новых видов деятельности, принятия мер по нормализации экономической ситуации. Именно организация системной работы в данном направлении являлось, видимо, целью принятия указанного ранее постановления правительства. Тем не менее, деятельность по разработке бизнес-планов и прогноз развития велась, естественно и до его принятия.

Как показывает опыт, у многих специалистов отечественных субъектов хозяйствования при разработке бизнес-планов возникают затруднения методического плана. На текущий момент времени наиболее распространенными методиками в бизнес-планировании в Беларуси и Брестском регионе являются:

- правила по разработке бизнес-планов инвестиционных проектов (утверждены Постановлением Министерства экономики Республики Беларусь от 31 августа 2005 г. N 158);
- рекомендации по разработке организациями и предприятиями коммунальной и с долей коммунальной формы собственности, без ведомственной подчиненности прогнозов

развития на пять лет и бизнес-планов их развития на год (утв. протоколом коллегии комитета экономики Брестского облисполкома № 4 от 23.09.2005 г);

- правила по разработке бизнес-планов инвестиционных проектов (утв. протоколом коллегии комитета экономики Брестского облисполкома № 4 от 23.09.2005 г);
- методические рекомендации по организации (процедуре) разработки прогнозов развития коммерческих организаций Министерства архитектуры и строительства Республики Беларусь на пять лет, бизнес-планов их развития на год (утверждены приказом Минстройархитектуры от 16.11.2005 №290);
- иные отраслевые и региональные, а также корпоративные методические регламентирующие акты.

При данном сравнительном разнообразии методик в силу ряда причин у разработчиков бизнес-планов возникают трудности в силу нехватки опыта, квалификации либо достаточного количества времени. Это обстоятельства могут привести к разработке бизнес-планов с искаженными либо ошибочными данными.

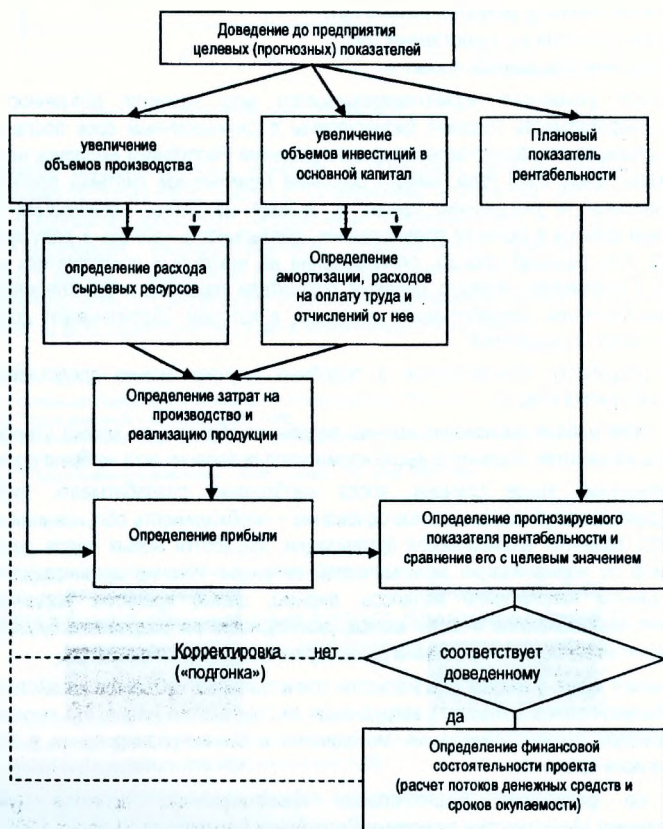


Рис. 1. Некорректный формальный алгоритм разработки бизнес-планов

Источник: собственная разработка

Приведем основные ошибки, которые наиболее часто встречаются при разработке бизнес-планов.

Таблица 1. Основные ошибки, возникающие при разработке бизнес-планов

№ п/п	Тип ошибки	Сущность
1	2	3
НЕВЕРНЫЕ УСЛОВИЯ РЕАЛИЗАЦИИ ПРОЕКТА И ПРИНЦИПЫ ПОДБОРА ИСХОДНЫХ ДАННЫХ		
1.	Использование неправильного горизонта расчета	Для различных участников проекта срок может определяться исходя из различных оснований (срок кредита, срок действия договора между участниками сделки, требования собственника)
2.	использование неверного интервала планирования	внутри интервала расчета деятельность не всегда может быть достоверно описана суммарными значениями потоков поступлений и платежей за более мелкие промежутки времени внутри интервала
3.	Неправильное определение временных параметров реализации проекта, а также некоторых расходов	Недосценивается продолжительность: – инвестиционной фазы; – продолжительность процедуры регистрации; – продолжительность процедуры сертификации.
4.	Использование усредненных показателей, недостаточная конкретизация проекта	Усредненные цены на оборудование, ресурсы, работы
5.	Применение несопоставимых данных	Доходы, затраты, налоговое окружение, кредитные характеристики приведены по состоянию на разные моменты времени, осуществлено некорректное прямое копирование параметров компаний-аналогов
6.	Схема реализации проекта ограничивается процессом производства продукции	Не проанализирована вся производственно-финансовая цепочка от поставщиков до потребителей, в результате чего могут быть неучтены вопросы: – связанные с аспектами транспортировки сырья и готовой продукции; – условиями платежей (авансовых платежей и окончательной оплаты); – необходимости расширения инфраструктуры предприятия и приобретения дополнительных основных фондов (вспомогательное оборудование, коммуникации, автотранспорт, складские помещения, необходимость демонтажа оборудования, оформления документации, установки компьютеров и программного обеспечения, приобретения офисной мебели); – расходы на содержание и ремонт основных фондов, складские и коммерческие расходы
ПРОБЛЕМЫ МАРКЕТИНГОВОГО ПЛАНИРОВАНИЯ		
7.	Акцентирование на технологические возможности в ущерб маркетинг анализу	Не учитывается реальная востребованность продукции потребителям, цена продажи конечному потребителю, сезонные колебания спроса
8.	Недостаточный анализ деловой информации	Наличие юридической и финансовой проверки ретроспективных данных без учета планируемого изменения деловой среды и возможного изменения параметров проекта
9.	Игнорирование стадии жизненного цикла продукции	Неизменность объемов реализации одной модификации товара в течение длительного промежутка времени, отсутствие финансирования обновления модельного ряда
ОШИБКИ В ФИНАНСОВОМ ПЛАНИРОВАНИИ		
10.	Неправильное определение величины затрат на основании ретроспективной информации	При анализе затраты на единицу продукции в базовом периоде использованы при планировании без учета изменения объемов производства

1	2	3
11.	Неправильное либо некорректное определение отдельных затрат	Происходит: 1. При отсутствии анализа: – научно обоснованных норм (СНБ, СНИПов и т.п.); – фактического потребления ресурсов аналогичными предприятиями (по масштабу и организации производственного процесса) отрасли, а также без проверки их значений при помощи нескольких способов; 2. При использовании структуры затрат производства, существенно отличающихся по технологии
12.	Недостаточные конкретизация и учет особенностей проекта	Применение стандартных экономических статей калькуляции без учета отраслевых, географических и иных особенностей
13.	Чрезмерная детализация расчетов	Уделяется внимание всем или большинству затрат, в том числе имеющих незначительный удельный вес, что существенно осложняет вычисления и требует значительных временных затрат
14.	Неправильное отнесение затрат к статьям затрат	включение в текущие затраты затрат будущих периодов (затрат на НИОКР, выпуск опытных образцов, разработку технологической документации), которые являются элементами инвестиционных затрат
15.	Дублирование затрат	в результате недостаточного раскрытия и детализации статей расходов происходит отражение одних и тех же элементов и в составе элементов затрат (зарплата администрации – «заработная плата»), и в статьях расходов (з/п администрации и общецеховых и общезаводских расходах)
16.	Неверный учет особенностей, связанных с НДС	– включение при калькуляции себестоимости в стоимость сырья и материала НДС при одновременном отсутствии последующей корректировки в вычислениях; – не учитывается принцип взимания НДС по стране происхождения и стране назначения при экспортно-импортных операциях; – при определении денежных потоков определяется НДС исчисленный вместе уплаченного и подлежащего к уплате при неравномерности объемов производства и реализации
17.	Игнорирование потребности финансирования оборотного капитала или неправильное ее определение	Не учитывается: – первоначальный прирост потребности в финансировании возникает в периоде, предшествующем началу производства; – при изменении объемов производства и реализации происходит изменение потребности (совпадение доходов и затрат в отчете о движении денежных средств и о прибылях и убытках); – учет в составе базовых параметров для определения потребности некоторых элементов (амортизации, заработной платы); – использование процента от инвестиционных затрат
18.	Не соблюдаются правила бюджетного подхода	– вложения средств не отображаются в период их реального получения; – сумма заемных средств не обеспечивает отрицательный остаток свободных денежных средств
19.	Период производства ассоциируется с периодом несения основных затрат и периодом реализации продукции	
НЕВЕРНОЕ ПРЕДСТАВЛЕНИЕ ИЛИ ИНТЕРПРЕТАЦИЯ РЕЗУЛЬТАТОВ		
20.	использование неправильного метода оценки эффективности	(1) на действующем предприятии вся его выручка (прибыль) рассматривается как результат реализации проекта вместо использования метода анализа изменений (сравнения), (2) а для оценки финансовой состоятельности – метод наложения (объединения)
21.	отсутствие указания условий	– не указаны ставка и период расчета NPV; – не указаны период и составляющие потоков по IRR

При разработке бизнес-планов необходимо придерживаться следующего алгоритма (отличного от представленного на рис. 1):

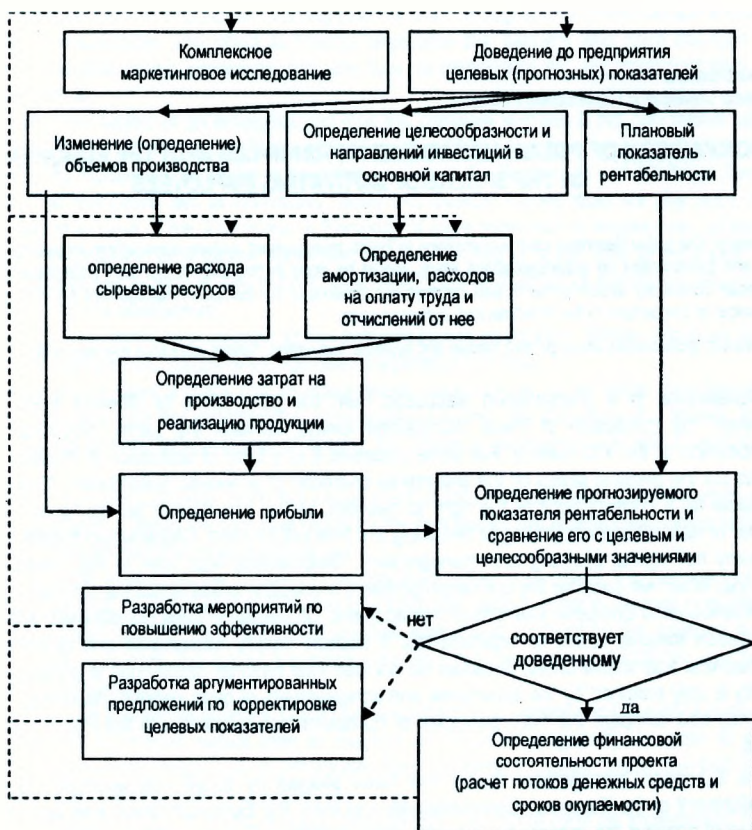


Рис. 2. Корректный алгоритм разработки бизнес-планов в условиях сильного государственного регулирования экономической деятельности

Источник: собственная разработка

Организация систематической работы по прогнозированию среды функционирования субъекта хозяйствования, мониторинг недопущения приведенных в таблице 1 ошибок, а также осуществление бизнес-прогнозирования согласно схеме, приведенной на рисунке 2, позволит предприятиям существенно повысить эффективность собственного функционирования. Следствием этого явится не только уход от порочной практики планирования для формального достижения необходимых результатов «на бумаге», но и реальные сдвиги в экономических процессах как на микро-, так и на макроуровне.

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A COMPARISON OF POLISH MANAGEMENT PRINCIPLES WITH THE EUROPEAN ONES IN THE SPHERE OF MOTIVATING EMPLOYEES

Summary: The paper describes main assumptions in Polish management system, especially in motivating employees' area and concentrates on accommodations which should be done in this subject in Polish enterprises after joining European Community. Article presents also the main assumptions of the European management systems and its main differences in comparison to the American and Japanese ones.

Key words: globalization, management models and systems, motivation, human resources management

Globalisation is a phenomenon discussed from the perspective of different fields of study. However, the conclusion of these discussions always remains the same; globalisation is the phenomenon of the XXI century. For some scientists it is a form of unification of modern societies. Others put the greatest stress on the determinist character of economic globalisation: Globalisation is inevitable as a consequence of the right to freedom, to the free flow of people, goods or assets. Sooner or later all barriers limiting or hindering this flow will be lifted. Globalisation means the market economy not central planning and management¹. Globalisation was born in the United States of America. When we consider the unification problem, a question arises about the differences between the American and European methods of management. Globalisation does not eliminate differences in the relation towards states or organisations; it accepts variety, dissonance and differences (both geographical and mental ones). Societies do not lose their national identity due to globalisation; their identity is only enriched by the experience and achievements of other nations. Assuming this thesis, one may now compare the main principles of European management with the Polish management model.

The European management model has been shaped by social and economic factors. The establishment of the European Commonwealth and then, the European Union was beneficial to the process of shaping the management model characteristic to Europe. Actions undertaken within the EU policy (including integration initiatives for the new Member States) have greatly stimulated the establishment of one cohesive European management system.

The European management model differs from the American or the Japanese one and is based on the following assumptions:

1. Management accepts or even supports variety. Europeans respect cultural differences of particular countries and create an integrative management model on their basis. The European business is thus open to novelty, it accepts differences and accommodates easily to changing environment conditions.
2. European enterprises treat themselves as an inseparable part of the society and believe in social responsibility, visible in the following actions
 - considering profit as one of the main corporate objectives, the other being employment;
 - believing in moral dues towards the society;
 - deepening mutual relations between employees, customers, shareholders and managers, aimed at achieving optimum effects,
 - long-term strategies are to keep balance between economic and social objectives

¹ Wilczyński W. (2000). I don't Envy the Winners. In: Wprost Magazine of 27 October

3. Negotiations in European enterprises are not only external. Internal negotiations are conducted in order to facilitate communication. The effect is treating employees like partners who have the right to participate in decision taking processes and are thus co-responsible for the implementation of corporate objectives.
4. An individual is the subject of an enterprise and thus the company success is not only related with higher income but also with mental satisfaction of employees and higher quality of work life. Contrary to the Japanese, the Europeans do not aim at bounding employees for life; they do not also teach them team work. The Europeans aim at individuality, ability and intuition; money does not play such an important role as in case of the Americans. A European is more interested in keeping the balance between the personal and professional life, aiming at more freedom of action. Due to the above, a European manager has to find the way to take advantage of these qualities of employees and use them for the company development.
5. The Europeans limit formal management to the methods based on intuition. Written principles are limited and the management system is the outcome of experience and study.
6. External environment plays a major role in management, especially as far as social changes are concerned. Managers take into consideration demographical factors, like the aging of a society, the changing role and growing independence of women, the desire of young people to find a satisfying job.
7. The marketing approach (customer being the key element of company operation) takes the place of the product approach. Meeting the customer needs for the best quality and professional service is the main trend of contemporary European management
8. In comparison to the Americans, the European manager leads rather than orders. It is the manager's task to take advantage of employees' abilities and their innovative skills in order to increase corporate effectiveness. Orders and the imperative style are thus limited and replaced by the relations that activate the staff. In Europe, the role of a manager exceeds the formal limits and includes also the social and cultural functions.
9. It is not Europe's aim to compete severely. Due to the understanding of varieties and plurality it is more popular to search for market niches than to manage an organisation globally. In order to be successful, European enterprises have to differentiate their marketing strategies, respecting thus the individual character of states, regions or customers.
10. Environment protection policy is a part of social responsibility. The policy must be implemented not only due to ethical reasons but also due to the social appreciation ensured thanks to it¹.
11. A European enterprise is a dynamic, flexible organisation, giving priority to modern management and human resources development, skilfully managing the intellectual and the social capital; at the same time building strong organisational identity and trust.
12. The principle of balance between three forces (a partner triangle) is applied in European enterprises solving labour and remuneration problems².

The economic features of European management include the following:

1. Insufficient liberalization of the European economy.
2. Limited work force supply (caused by the aging of the society).
3. Limited professional activity (to 64,3% in the year 2001, while professional activity is understood as the share of working people in the total number of people aged 15 - 64 who are able to work)³.
4. The European Union is a commonwealth of countries having different economic priorities (caused by different economic potential).

¹ Penc J. (1997). Management Trends. In: Managing Business Organisations. IV International Conference. Łódź, p. 481, 489

² Borkowska S. (1992). Remuneration Problems. Corporate Management No 12. Waszawa, February, p. 10

³ Wiczorek P. (2004). Perspectives of Economic Revival In the European Union. In: Statiscital News, No 5, p. 12

5. The budgetary and the fiscal policies are decentralised (while still being controlled by state authorities)¹.

The concept of European management has been shaped mostly by the common market.

On 9 October 2002, after six years of negotiations, Poland became the EU Member State. In order to decrease the differences between the Polish management style and the European practice, we have to copy certain patterns of behaviour. The EU Establishment Treaty has formulated the main principles of the commonwealth in the following areas:

1. Forming a European society on the basis of the basic human rights, free movement of citizens and civil rights.
2. Ensuring justice, freedom and safety to people.
3. Supporting social and economic development.
4. Assuring the right position of Europe in the world ².

The factors stimulating Poland's economic development include the following:

1. Small and medium sized enterprises, creating new places of work (and increasing the home and foreign sales); it is anticipated that the GDP may increase by 5 - 7% thanks to SME activity.
2. A new category of "earning for living" - ownership (capital, property, etc.); 1,7% of Poles supply this source of income as the major one.
3. The state is no longer the only employer; in the year 2002 only 11,4% of Poles worked in the public sector, whereas 16,6% in the private sector.
4. Creativity, innovativeness, ability to accommodate to extreme conditions are the qualities of the Poles that are especially valued in the fast economic growth perspective
5. The American model is no longer followed; the Poles value family life and money is not the basic need any more.

The Poles have to accommodate the global management theory to their home tendencies and conditions, they have to adapt to the European integration and the global economy.

Accommodation does not mean acceptance of the one and only paradigm. Poland should participate in the process of forming the European management model, taking into consideration cultural differences and national stereotypes. Ethics and the human resources policy are one of the major elements of European management.

Economic progress is not the same in different parts of the world and thus it is necessary to analyse and interpret both positive and negative human experience. The convergence concept consists in decreasing the differences between the well developed countries and the developing ones. As far as economical convergence is concerned, the level of the GDP per one person or the development of similar structures and processes are stressed. Other theories point to the human resources (comparing the education level or the birth rate) as the measure of convergence.

In the Polish management system, it is possible to achieve high effectiveness in the field of human resources management after adopting the convergence theory. This fact does not only result from geographical reasons or similarity of „national characters“ but also from Poland's accession to the European Union. It is presently impossible to define strictly Polish principles of management. The discussed tendencies should be only the basis for the national management style. Moreover, there is no point in supplying a priori principles (especially in the field of management), as the specifics of management is that theory is intertwined with everyday business practice. The major effort should be to analyse business phenomena and to evaluate business theories critically.

¹ Ibidem, p. 13

² Miąsik D., (2003). *Is European Union a Chance for Poland?* In: Job Market. Magazine of the Ministry of Economy, Labour and Social Policy, no 1(133)

In the era of industrial capitalism, Poland considers investment as the basic determinant of economic growth. The most important conditions here are technological progress¹ and compliance to the binding law, especially the labour law. Usually (...) "companies shape their capital structures in various ways (...) the management wants to increase the liability-to-equity ratio, they may verify new bonds or utilize profit and buy some own shares. (...) Company may also issue some shares and use the so earned money to pay a part of the debt, which will result in a decrease of the liability-to-equity ratio².

In the era of globalisation, it is necessary to adopt the paradigm confirming the need for people coming from different cultures to cooperate. Human resources management has become the basis of the strategic approach, including the following parameters:

1. People are the main corporate asset.
2. External environment (in particular - competition and the job market) influences corporate management.
3. In each enterprise, there are relations between the general strategy and the corporate structure.
4. There are similar relations between the corporate organisational culture and corporate values.
5. Not only the managers but also all employees experience the need of action.
6. Change and development are the integral and primary elements of social phenomena³.

Another concept to be assimilated by the Polish management system is strategic human resources management.

In the eighties, there were two dominant approaches to human resources: considering them as the source of costs or as a corporate asset of immeasurable value.

Two major trends: the situation-dependending and the interactive one may be distinguished in human resources management. As far as the Polish approach to human resources is concerned, the situation - dependent approach is more popular as it stresses adaptation of employees and work organisation to corporate external and internal conditions⁴. On the other hand, in the interactive approach human resources management is an integral element of economic and social processes implemented by a company. The approach stresses the importance of legal conditions, corporate objectives, employees' objectives, possibility of free management being the effect of economic freedom; all these factors stimulate the staff to plan their careers and study even more⁵.

In order to be more effective, the Polish management system should apply the interactive approach more frequently.

An inseparable element of the human resources policy is motivation. Views on motivation have developed from the traditional model (based on wages) through the interpersonal relations model, stressing the necessity of meeting the social needs of human beings, to a model based on participation, self-control and integration between personal and corporate objectives.

The following conditions supporting corporate motivation systems may be distinguished in the process of designing such models:

1. Change in the staff belief in the permanence of their posts.
2. No traditional staff evaluation processes, conducted regardless of individual competences of employees.

¹ The concept has been formulated by the American Nobel prize winner, Robert M. Solow. In: Solow R. M. (1957). *Technical Change and Aggregate Production Function*. *Review of Economics and Statistics*, 39, pp. 312, 320

² Kościelniak H. *Capital Structure of Polish Public Limited Companies*. In: *Technology & Economy in Industrial Reconversion*. ISI Pierrad, HEC du Luxembourg. Virton. 2004

³ Kolańska E., (2003). *Human Resources Policy in the Company of the Future*. In: *Corporate Economics and Organisation*. Book 2(637), p. 17

⁴ Borkowska S., op.cit. p. 10

⁵ Strużycki M., (ed.by)(2000). *Introduction to Corporate Management*. Oficyna Wydawnicza Szkoły Głównej Handlowej, Warszawa

3. Development of a valuation system that takes into consideration the importance of a particular employee for the company.
4. Development of a valuation system that takes into consideration the share of a particular employee in building the company's future.
5. Direct remuneration of particular skills.
6. Greater variety of remuneration¹.

The above motivation principles are limited to remuneration. Moreover, they do not correspond to the Polish business practice as more than a half of enterprises do not implement any evaluation systems. The special character of the Polish labour market is that it is an employer market, meaning that there is no necessity of changing the beliefs of employees on their post as the Poles are well aware of the fact that they may lose their job any time. This awareness is one of the stress factors influencing their worse psychical status. Fear and threat are very destructive as they generate defensive and aggressive personalities. The thesis on the absolute Tightness of one motivation system is not confirmed by the business practice.

Contrary to the traditional motivation systems in which employees are encouraged to undertake actions advantageous to a company and avoid the disadvantageous ones, modern motivation systems have to be based on staff creativity².

The major characteristics of modern motivation systems is the balance between individual and corporate objectives. "The balance is achieved thanks to the creation of work conditions, characteristic to staff personal development, namely greater qualifications, participation in decision processes, innovativeness and entrepreneurship. Motivation systems taking the form of material and immaterial rewards accelerate the constant development of active staff attitude"³.

The basic knowledge on social psychology, sociology and management methods is the key element of a modern Polish manager's education.

It is a great mistake to base the motivation system on punishment, the primary being the threat of losing somebody's job. The approach contradicts the basic principle of every company, namely the effectiveness. Employees are the key corporate assets. On entering an organisation one becomes a part of the system. The system defines one's informal social position. The ability to establish relations with other employees, the ability to adapt to the system, the understanding and acceptance of organisational principles are frequently more important than the ability to exercise a particular production task. Replacing one employee with another is not a mechanical task; one cannot do it without generating certain loss. The costs do not only include the cost of training a new employee. The time and cost of integration are impossible to estimate.

The Polish management system is still in its developmental stage. It is based on both the American and the European experience. Regardless of the system principles however, it is of crucial importance to assume the dominant position of an employee in an organisation and hence to develop effective motivation systems.

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¹ Maszyk - Musiał E., (2003). Transformation Time Strategy. In: *Personnel*, 1-15 January, p. 10

² Sajkiewicz A., (ed. by) (2000). *Corporate Human Resources*. Poltex, Warszawa, p.211

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ME AND MY SHADOW – THE IMPORTANCE OF INTERNAL DIALOGUE IN PERSONAL DEVELOPMENT OF MANAGERS

Summary: Both theory practice of the Gestalt therapy are based on the assumption that human beings are responsible for themselves and their lives, experience themselves consciously and actively change their environment. These rules enable them to be authentic and sensitive, what stays in contrast to the very notion of the "world of business", associated with the jungle in which it is the strongest who wins. How to be strong?

Key words: Therapy, emotion, awariness, selfawariness dialogue, psychice higine

*„It is machines that produce, it is people who create.”
 Paulo May*

Both theory practice of the Gestalt therapy are based on the assumption that human beings are responsible for themselves and their lives, experience themselves consciously and actively change their environment. The principal notions of this philosophy are: "Me and You" and "Here and Now".

Me and You

If I stay in contact with myself, meaning that I am aware of my feelings and emotions, sensual experiences and signals from my body, I will be able to establish contact with You (another person, environment). Self-awareness will help me meet You in a dialogue, while remembering own conditions, prejudices, stereotypes, opinions, judgements, defence mechanisms.

Here and Now

The past is gone, the future has not come yet, however I can use my time here and now: plan certain steps leading to certain achievements, make some necessary changes, look at myself and my contacts with the environment.

Within here and now I have the chance to finish unfinished sentences and experiences (the miracle of accomplishments) because I know that otherwise they will constantly demand my attention and so I will not be able to fully experience the present.

Human beings naturally aim at keeping emotional balance (they cry when sad, seek for stimuli when bored, clench their teeth when angry), facilitated by staying in contact with themselves, meaning for example knowing own needs and demands and noticing new elements in their environment.

These rules enable them to be authentic and sensitive, what stays in contrast to the very notion of the "world of business", associated with the jungle in which it is the strongest who wins. However, who is the strongest?

The strongest are those who see what there is, remain in true contact with themselves and behave adequately to a given situation.

These people are aware of the fact that dialogue is the most important thing. "I want something and so do you". If these two things that we want differ, we may negotiate to find a common solution (we will change and so will our relationship).

If you want to take responsibility for your development and recognise defence mechanisms that have let you survive some time ago but are now anachronisms causing void in your professional and personal life, take a look at the situations below and decide what you are going to do with your life.

In order to picture the above considerations, we suggest analysing the stories below.



Figure 1. Chased by a shadow

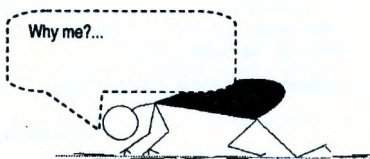


Figure 2. Burdened by a shadow



Figure 3. Confronting a shadow

You frequently feel overworked; you have no time due to the constant struggle to have, to meet the others' expectations or to equal other people.

You probably run away from yourself and become a "holic" of some kind: workaholic, alcoholic, sexoholic, in the search for constant stimulation. During the race you do not feel that your own shadow chases you (Figure 1). You may well live this way but some day (it is a 100% chance) you will feel exhausted as if your shadow burdened you (Figure 2) and thinking that your life is senseless and your relationships with the others - unsatisfactory.

It is the right moment for reflection – the first in your life. Maybe you will still live your life so far and maybe you will verify your views, priorities, values, relationships and you will meet what you are running away from (Figure 3). Maybe you will decide to stop, take a long look at your shadow, make friends with it and trust it as it surely has something important to tell you.

In the sac of the shadow chasing you there are your fears, lack of security, unfulfilled desires (for example of unconditional love), lack of acceptance, respect, low self-esteem, etc.

If you do not make friends with your shadow on your own, external circumstances will surely make you stop and think (losing someone dear, accident, illness).

Paradoxically, development is not only constant run forward but also stopping and thinking on the contents of the sac.

If you are lucky, the circumstances of stopping will be more comfortable (resulting from for example this paper, a smart book or meeting a spiritual leader, a therapist).

You may also lay under the sac and think *"Why is this happening to me?"*, while your body will be sick and sending signals that it does not agree with your style of living without rest.

It is not by accident that for many people, illness of some kind has been a turning point in their personal development.

Maybe this is the time to take responsibility for your life. Maybe you will decide to create and shape your life by working on your self-esteem, establishing the *Me – You* relationship, real existence and living *Here and Now*.

One way to acquire that ability is to work out constant readiness to face different challenges, to take risk and accept the possibility that you may make mistakes.

One should always live one's life consciously, use past experiences and imagination. Below there are some tasks and explanations leading to conscious life.

Dialogue with myself – application method

To live consciously is to:

1. Know that the human mind is a great tool which, when used well, helps create the life that we want and dream about. Think positively, work affirmatively, write down your aims every day, concentrate, relax.
2. Enjoy every moment, knowing that the past is gone, the future is not here yet and the present is all you have. Stop worrying about past events and possible future ones. Be present here and now. Think: "I am here now. I am not in a hurry and what I am doing now (e.g. breathing) is the most important for me".
3. Live consciously and pay attention to your feelings, moods, impulses, attitudes. Change the rituals that lead to disappointment, dissatisfaction and depression. Believe that the change is possible and depends only on you.
4. Understand (what is going on) and aim at better quality of life. Remember that what you concentrate on grows up. Focus on the bright sides and ask for more.
5. Be ready to revise old assumptions. List your feelings on yourself, other people, life, love.
6. Notice and correct your mistakes. The only way to learn something is to make mistakes. Mistakes are important for us. Call your mistakes lessons. Draw conclusions.
7. Search for and acquire new knowledge. Be interested in your inner self. Sign a contract saying that you will do it. Consciousness resulting from your work will enable you to live fully and in harmony with yourself. Thanks to that consciousness you may discover how to be very happy, safe and healthy.

Let us see the healthy style of life on the example of a triangle of health, whose crucial, energy-giving elements are the following:

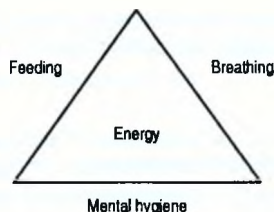


Figure 4. Triangle of health

The energy you feel is conditioned by your care for your body, psyche and spirit.

Pay attention to what, how and with whom you eat. Traditionally, eating is closely co-related with giving love, care and interest. According to *ars amandi* principles, certain food products are aphrodisiacs.

Do you celebrate and taste or do you swallow in a hurry? What are your needs in this sphere?

How do you meet these demands? How does your body respond?

Watch your breathing. Breaths of a stressed and scared person are shallow and fast.

"A person who does not breathe deeply, does not move freely, does not feel fully and has poor auto-expression limits the life of his or her body" (Lowen, Introduction to Bioenergetics. Energy, Body Language, Therapy, p. 3).

As far as your psychical hygiene is concerned, the crucial thing is how you perceive your life. Can you see the bright side of a difficult situation? Are you a pessimist or an optimist? Consider how good feelings give you a boost of energy while the bad ones take it away from you.

Take a look at the quality and quantity of your relationships with the environment. Their number and depth (readiness to help, to contact, to forgive) will be decisive for your well-being.

The life of a manager, constant speed and need of flexibility result in them feeling and acting like machines.

Have you ever thought what happens with a used or broken machine?

On the other hand, being the subject of own life necessitates being sensitive to bodily signals, emotions, reflection on the sense of life, it means constant development and is a powerful source of manager's strength.

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THE ORGANIZATION OF SOCIAL PROTECTION SYSTEMS IN EUROPEAN UNION, GERMANY EXAMPLE

Summary: The system of social protection is the very important element of state budget with regard to the high level of expenses of its function. A lot of different systems of social protection exist in European Union countries. That was the reason for coordination system establishment necessity. The paper presents the principles of co-ordination of system social protection with special regard to Germany example.

Key words: social protection, co-ordination, pension insurance, pension, sickness insurance, protective insurance, accident insurance, insurance in case unemployment.

I. Introduction

One of the elements of market economy functioning is the fact that not every one is able to subsist basing on is/her own work. Bad health, age, a death of principal earner within the family can be a base of such situation. Basing on this concept, a state, as superior social organisation, should provide opportunities and financial support for all who can not possess bread and butter.

Social protection is defined as all kind of means and public actions that are aimed on protection of the citizens in situations when they are not able to satisfy the needs that are reckon by the whole, as basic ones.

All adult members of a society is able and obligated to assure, by their own proprieties and work, the needs of their family and their own satisfaction and the legislation rules are aimed only on defining exception from that situation.¹

According to W.Muszalski „social protection is the idea that bases on the situation that the whole society through its organisation (a state, country) is obligated to assure the existence to all who cannot afford it through their own work, with no fault of them.”² The state is a main performer of this concept, thought in my opinion in case of market economy the charity organisations can perform this kind of actions too. Work is a basic way of existence assurance but sometimes its carrying out is not possible because of age, health problems or unemployment.

A. Rajkiewicz defines social protection as “the system of services, the citizens have the right or possibility to use in cases and on terms defined by adequate regulations.”³

J. Piotrowski discusses that social protection is “the whole of means and public institutions, that are used by society to protect citizens from non-culpable paucity and inability to satisfy needs socially reckon as basic and important ones.”⁴

In turn according to W. Szubert social protection is “...the social device, created by state and guaranteeing to the crowds of citizens minimum existence level in face of random incidents.”⁵

Z. Salwa presented the simplest definition of social protection affirming, that “the social protection is the whole of devices and the preservative citizens' public services protecting them in case of events which can deprive them indispensable means to maintain.”⁶

Within international regulations of social protection it is possible to indicate the acts of United Nations Organisation and Council of Europe, and moreover a dozen or so bilateral contracts signed by Poland. Among declarations, conventions and directions issued by UN and its departments, Common Proclamation of Human Rights from 1948, the International Pact of economic, social and cultural laws –ratified by Poland contract as well as Convention of International Labour Organisation No. 102 issued in 1952 about minimum norms of social protection are of significant importance.

The European Social Charter - the additional protocol to European Convention of Human Rights from 1950 is one of the most important among acts of Council of Europe. The co-ordination of national systems of social protection are stated by art. 51 of the Roman Treaty and decree of European Common Market of No. 1408/71 and 574/72.

¹ The social insurance system - basic questions edited by G. Szpor, , LexisNexis, Warsaw 2003,page 15

² W. Muszalski, The social law, State Scientific Publishers, Warsaw 1995,page 83

³ The social politics, edited by A. Rajkiewicz, State Scientific Publishers , Warsaw 1979, page 432

⁴ J. Piotrowski, The social protection. Problems and method. Book and Knowledge, Warsaw 1986, page 28

⁵ W. Szubert, The study with social policy, Warsaw 1973, page 229

⁶ Z. Salwa, Labour law and social insurance , State Scientific Publishers , Warsaw 1995,page 311

The social protection in Common Proclamation of Human Rights constitutes a right of every citizen to social security in case of fault loss of incomes. In narrower meaning the conception of social protection is used in the conventions of International Labour organisation No. 102 from 1952 r. and 128 from 1967 r. They recognise universal subjective range of this right, but the objective range restrains to classic risks appearing in social insurance (the unemployment, disability, widowhood, old age and death of a family breadwinner and incidents at work and the occupational illness) and the family services.

II. The principles of co-ordination of systems social protection in European Union

It is not possible to find the definition of **co-ordination** neither in community decrees, which contain list of different definitions, nor in opinions of Court of Justice.

In its jurisdiction The Court of Justice confesses consistently the principle, that decree 1408/71 co-ordinates national systems of social protection exclusively and that every of these systems defines the conditions of assumption the insurance individually as well as conditions of ceasing of this insurance. In opinion 266/78 of Bruno Brunori the court pointed that decree may be possibly interpreted as normalising act of these conditions and it affirmed unambiguously that settlement of these matters should depend on national legislation acts. We will find similar interpretation in opinion 110/79 Coonan.¹

The subjective range of co-ordination (the art. 2 decree 1408/71) was defined widely, as it is used in case of all workers, self-proprietors, students, those who are or were a subject to legislation of social protection of member's states and who are citizens of one of these states or are the stateless persons, or the living refugees on territory of the member's states, as well as to members of their families and persons remaining after death of a breadwinner.

The decree complies to people remaining after death of workers, self-employees, students, who were subject of legislation of one or several of the member's states, aside from their citizenship, if they became citizens of one of the members states - in case of family member death, or refugees living stateless on territory one with the members states.

The decree applies also to civil servants and to people who with proper legislation be treated peaceably how decree 1408/71 complies civil servants, if they are subject to or were subject to the legislation of members state.

Many systems of social protection in European function. The systems differ in many areas. They are funded differently, the level of paid services conditions of acquisition of authorisations to services, the range of services are different. The certain number of these systems, their variety and complexity, is a problem when any person in draught the professional career was subject to the different systems of social protection. There would be a problem with settlement according to what legislation estimate the service and authorisations and how to count its height. Problem appears because national social insurance systems do not consider the situation of people who cross the borders and their systems are limited to working persons who live on their territory. To eliminate such conflicts European Union provided rules concerning co-ordination of social protection system.

It should be stated clearly that the introduction of social protection it co-ordination systems has not been aimed on removal of individual national systems differences among them and creation of one, unified system of social protection. The Roman Treaty and the European Court of Justice did not acknowledge, that it should be the aim of co-ordination of systems social protection. Co-ordination

¹ B.Radzik-Kazenas, The basic questions with range of integration of European Union, the co-ordination of systems of social protection, Social Insurance Institution, Warsaw 2003,page 39

accepts existing differences among individual systems and introduces simultaneously legal instruments, which allow these systems coexist.¹

The decree indicates the kinds of services that are included in co-ordinated social protection systems. These are:

- the service in time of disease and maternity,
- the service in time of disability, inclusive with servants the observation or enlargement,
- to work the ability,
- service in time of old age, death support,
- the service in time of accidents at work and occupational illness,
- funeral allowances,
- the service in time of unemployment,
- family service.

The decree excludes the following services from co-ordination of systems of social protection:

- social assistance,
- health help,
- systems of services for victims of war and its results,
- consequential with trade contained arrangements between employers and trades-unions service, even if they were recognised by state national authorities as universally valid.²

Two decrees regulate the matter of co-ordination of systems social protection:

- The Decree of Council No. 1408 / / 71 / dated 14 June 1971 used in case of workers, self-employees and members of their families moving within the area of European Common Market
- The Decree of Council No. 574 / / 72 / dated 21 March 1972 r. in matter of realisation of decree Council No. 1408/71 used in case of workers, self-employees and members of their families moving within the area of European Common Market .

Mentioned above acts, when ranked as decrees, make them lawfully bound and characterised by following features:

- they apply generally,
- they are in force in the whole,
- they are introduced directly.

This means that the decree complies to all potential addressees (and it to individual subjects), all its decision must be warned as well as it is introduced without necessity of publication of national introducing acts and its ratification. At the moment of accessions to European Union the decrees become a part of legal order of a member's state and the decisions of national law conflicting with them repeal automatically.³

The decree concerning co-ordination of systems social protection is based on four principals:

1. The principle of unity of legislation

Conflicts can appear, when settlement what legislation the moving across the borders of UE workers fall within. It is possible to imagine situation when even a worker can be a subject to social service in several systems simultaneously (positive conflict) or he/she is not a subject to any

¹ B.Radzik-Kazenas, The co-ordination of systems of social protection, Social Insurance No 1/2003, Social Insurance Institution, Warsaw 2003,page 18-19

² B.Radzik-Kazenas, The co-ordination of systems of social protection, Social Insurance No 1/2003, Social Insurance Institution, Warsaw 2003,page 21

³ B.Radzik-Kazenas, The co-ordination of systems of social protection, Social Insurance No 1/2003, Social Insurance Institution, Warsaw 2003,page 19

insurance (negative conflict). In first case a worker would have to pay the insurance premiums to several social insurance systems in second however he/she would be excluded from insurance protection.

To prevent such situations (conflicts) the decrees state that workers can generally be subject of legislation of only one state. The workplace decides about this, what social insurance system relates to working person (pursuant activity).

The common right foresees some exception from mentioned principle, in case of some occupations (the kinds of employment) that character makes this kind of rules impossible to introduce.

High-order departure from the principles refer to :

- workers delegated to work aboard temporarily,
- workers of international transport,
- workers operating on territories of a few member states,
- self-employed working within the territories of few members states.

2. The principle of even treatment

The principle was guaranteed by the Roman Treaty (art. 6 and art. 48). First of them states, that the every discrimination with regard to citizenship is forbidden, second - that the liberty of moving of workers means the removal of every kind of citizenship discrimination in the areas of employment, reworking and working condition. The laws of communities are based on these rules.

The principle of even treatment was the object of numerous opinion of Court of Justice. The court of justice states that principle of discrimination should be interpreted wide, that not only discrimination leaning on citizenship (the discrimination direct), but also all symptoms of hidden discrimination (indirect) which in reality leads to the same results are forbidden.

Establishment such conditions of acquisition and the use from services, which are able to match the only citizens of given country or also the qualification of conditions that lead to suspension or loss of the vested services, of different member states citizens than the citizens of the state institution at which the law is established, can be the symptoms of indirect discrimination.

3. The principle a addition period of insurance, employment and residence

To make it possible for the migrating workers to fulfil requirements in case of the right to services, the decree 1408/71 states, that in case of actions aimed on the purchase, keeping or recovery of the right to the services, the proper institution should consider the period of insurance, employment or recognised by legislation residence within the member's state and to treat it so as it would take place in frames of legislation of adequate institution.

4. The principle observation acquired rights

Many national social protection systems foresees the paying of services with social insurance only when the entitled person lives on territory of given country. In such situation quite a lot entitled persons are divided to services in case of departure to different country. Many international treaties guarantee the payment of services settlements when the entitled person does not live on territory of the country in which he/she possessed the right to services.

Community decrees contain however some exceptions in case of service export in case of special services of mixed character: ones on borderland of social assistance and protection services and unemployment benefits.¹

¹ B.Radzik-Kazenas, The co-ordination of systems of social protection, Social Insurance No 1/2003, Social Insurance Institution, Warsaw 2003,page 19-20

III. The Organisation of system of social protection Germany

The German system of social protection can be defined as one of the best constructed and functioning systems of social protection. It contains of 5 basic sections discussed below.

Retirement pension insurance and pension

It includes separate insurance for intellectual, for physical workers and for miners.

The intellectual employees are insured through Federal Institution of Intellectuals Insurance.

The physical workers are insured at institutions of insurance in provinces (lands), in Society of Insurance of the Railwayman and in Society of Insurance of the Seaman.

The miners are insured in Society of Insurance of the Miners.

Sickness insurance

It is administered by about 540 health-insurance. Some of them act on local level, other on national level - as the majority of additional assures. The assures are open for all, apart from their occupation, place of employment. They make up except: mining health-insurance, seaman health-insurance and farmers health-insurance. Except a few special categories (civil servants, judges, soldiers) all workers are obligated to buy an sickness insurance. It the duty of insurance does not concern people whose annual income is higher than 40 034 euro Special principles of sickness insurance concern the ones working in part-time jobs.

The health-insurance collect all kinds of rentals, on all kinds of social insurance (pension and disability pensions, communication, unemployment, other).

Protective insurance

The insurance was introduced 1 January 1995 to cover the risk in case of the necessity of care. Since then assure exist that insure for long-lasting care. All insured in health-insurance's are also entitled to this. Ones insured in private assure have to insure in case long-lasting care additionally.

Accident insurance

This kind of insurance is administered by special business assures as well as federal and regional ones for intellectual and workers of public sector. They included following categories: employees, some categories of self-employed, pupils and students, kids in pre-school age, rehabilitated persons and some other categories.

Insurance in case unemployment

The Federal Employment Office administers unemployment insurance on central level as well as across its regional and local offices. The insurance includes physical workers, intellectual workers, pupils including handicapped youth.

Every kind of social protection in Germany possesses its administrative autonomy and it is administered commonly by administrative councils, consisting of the same number of the employers and insured representatives. In case of unemployment insurance the representation is tripartite - with representatives of public administration. Funds of additional assures are administered only by the insured representatives.

The sickness insurance (the healing and money service), the pension and disability pension, the protective insurance and the system of social assistance are supervised by the Federal Department of Health and Social Protection. The insurance in case the unemployment is supervised by the Federal Department of Economy and Labour. .

Depending on the level of assure's acting - national or federal, etc. different organisations supervise it. In case of institution of nation-wide competence, or when its actions cover more than one province, the supervision is hold by the Federal Supervision Office for Social Insurance

Institutions. In case of institution operating within provinces, the supervision is hold in province governors or organs indicated by them.

Except from services mentioned above other services of publicly funded are provided: social assistance, family and residential subsidies, etc. ¹

IV. Conclusion

The German system of social protection can serve as example to follow. The system created this way requires preparation and assurance of suitable funds for its efficient functioning. Not many countries can afford this kind of system.

Not so wealthy countries need to introduce less expensive system. That is a reason why German system is a standard but only for a few.

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ÜBERLEGUNGEN ÜBER DIE GEWÄHLTEN ASPEKTE DER KONZEPTIONEN FÜR DIE ERHALTUNG DES KAPITALWERTES EINES UNTERNEHMENS

Abstract: The main aim of this paper is theoretical analysis of presented in the literature conceptions of enterprise capital value maintenance. The mental and real conception of capital have been discussed. The conceptions of capital maintenance means the possibility of resources reconstruction in financial and material form. These conception are divided into: conception of maintenance the real capital, conception of maintenance the material capital, conception of maintenance the nominal capital.

Keywords: conception of maintenance the real capital, conception of maintenance the material capital, conception of maintenance the nominal capital.

Das Hauptziel dieser Bearbeitung ist es, die in der Literatur dargestellten Konzeptionen für die Erhaltung des Kapitalwertes eines Unternehmens theoretisch zu analysieren. Die Bedeutung der Konzeptionen für die Erhaltung des Kapitalwertes eines Unternehmens kann direkt auf die Rolle des Kapitals bei Bildung und Funktionierung der Wirtschaftssubjekte bezogen werden.

In der Ökonomietheorie werden die Hinweissätze darüber exponiert, dass das Kapital eine der grundlegendsten ökonomischen Kategorien in der gegenwärtigen entwickelten Marktwirtschaft ist.² A. N. Duraj betont, dass das Kapital ein unentbehrliches Merkmal jedes Unternehmens ist und seine

¹ See E.Borowczyk, M.Fluka, Organization of systems of the social protection in European Union, European Economy Region and Switzerland, Social Insurance Institution, Warsaw 2003, page 34-35

² R. Borowiecki, J. Czaja, A. Jaki, Strategia gospodarowania kapitałem w przedsiębiorstwie. Zagadnienia wybrane, TNOiK, Warszawa - Kraków 1997, S. 21

Stellung auf dem Finanzmarkt bestimmt. Es ist also notwendig, bei Überlegungen über existenzielle und laufende Probleme in der Funktionierung der Wirtschaftssubjekte das Kapital zu analysieren.¹

Man soll jedoch auf das Kapital als ökonomische Grundkategorie hinweisen, die aber gleichzeitig komplex und mehrdimensional ist. In der Fachliteratur wird der Begriff „Kapital“ unterschiedlich definiert. Als Beispiel kann man hier die Meinungen der Ökonomie-Klassiker erwähnen. Unter dem Begriff des Kapitals hat I. Fisher die Bestände in einem angegebenen Zeitraum verstanden.² A. Smith definierte ein Kapital als ein zur Produktion kumulierter Bestand, dagegen J.B. Clark hat in einem Kapitalbestand die Kapitalgüter als konkrete physische Objekte unterschieden, die als Werkzeuge oder Produktionsmittel³ dienen. Der französische Ökonomist J.B. Say hat z.B. behauptet, dass das Kapital seinem Wesen nach immer immateriell ist. Da es nicht die Materie ist, die das Kapital ausmacht, sondern der Wert dieser Materie.⁴

Nach den aktuellen Meinungen über das Wesen des Kapitals wird seine Natur auch in 2 Ebenen eingeteilt, und zwar : in eine abstrakte (geistige) und in eine reale (gegenständliche).⁵ In der ersten Auffassung wird angenommen, dass das Kapital eine ökonomische Kategorie ist, die einen steigerungsfähigen Wert bestimmt. Der aus der Steigerung erfolgte Wertunterschied kann als zusätzlicher Wert, als Gewinn, als Zinsen⁶ bezeichnet werden. In der gegenständlicher Auffassung werden die zur Entwicklung der weiteren Produktion gesammelten Güter als Kapital definiert. Bei ihrem effektiven Einsatz nimmt ein Kapital zu, dagegen im Falle eines irrationalen Handelns kann ein Verlust entstehen und es wird nicht gewährleistet, dass die verwendeten Güter (ein Kapital?) zurückgegeben werden.

J.B. Barney beschreibt ausführlich die Formen eines Unternehmenskapitals und unterscheidet dabei vier Hauptkategorien dieser ökonomischen Größe, die gleichzeitig als Bestände zur Verfügung des angegebenen Subjekts bezeichnet werden, und zwar : Finanzkapital, Sachkapital, Humankapital und Organisationskapital.⁸ Unter einem Finanzkapital kann man verschiedenartige Formen des investierten Geldvermögens und somit der investierten Kaufkraft verstehen. Ein physisches Kapital (Sachkapital) bilden dagegen Maschinen und Anlagen, Rohstoffe, Vorräte, Stoffe, Grundstücke, Informationsnetze, angewandte Techniken und Technologien usw. Zum Humankapital gehören hauptsächlich die Arbeiter, ihr Wissen (Know-how) und ihre Erfahrung. Die letzterwähnte Kapitalkategorie, also das Organisationskapital, besteht vor allem aus folgendem : aus einer formalen und nicht formalen Organisationsstruktur, aus den angewandten Managementtechniken, Leitungsstilen und auch aus den zwischenmenschlichen Beziehungen innerhalb eines Subjekts zusammen mit seiner Umgebung.

J. Urbańska bezeichnet diese letzte Kapitalform als ein soziales Kapital eines Unternehmens.⁹ Ihrer Meinung nach kann ein soziales Kapital nicht nur die Effektivität der sonstigen Kapitalarten erhöhen, sondern auch zu einem Ersatz für ihre Bestände werden. Jedoch kann ein soziales Kapital

¹ A.N. Duraj, Wokół wartości kapitału własnego przedsiębiorstwa, [in:] Wartość przedsiębiorstwa – z teorii i praktyki zarządzania, red. J. Duraj, Wydawnictwo Naukowe NOVUM, Płock 2002, S. 364

² Erbilken: I. Fisher, The Nature of Capital and Income, Macmillan, New York 1906, s. 52. Das Zitat aus: E.A. Hendriksen, M.F. Breda, Teoria rachunkowości, Wydawnictwo Naukowe PWN, Warszawa 2002, S. 295

³ J. Górecki, W. Sierpiński, Historia powszechnej myśli ekonomicznej 1870 – 1950, PWN, Warszawa 1987,

⁴ J.B. Say, Traité d'économie politique, Tom 2, Paryż 1819, S. 429, Das Zitat aus: B. Woźniak – Sobczak, Funkcje kapitału w strategicznym zarządzaniu przedsiębiorstwem, Wyd. AE w Katowicach, Katowice 2005, S. 10

⁵ R. Borowiecki, J. Czaja, A. Jaki, op.cit., S. 21

⁶ R. Borowiecki, Zarządzanie kapitałem trwałym w przedsiębiorstwie, Wyd. SECESJA, Kraków 1993, S. 9

⁷ R. Borowiecki, J. Czaja, A. Jaki, op.cit., S. 22

⁸ J.B. Barney: Gaining and Sustaining Competitive Advantage, Addison – Wesley Publishing Company Inc., New York 1997, s. 143 – 144, Das Zitat aus: B. Woźniak – Sobczak, Funkcje kapitału w strategicznym zarządzaniu przedsiębiorstwem, Wyd. AE w Katowicach, Katowice 2005, S. 11

⁹ J. Urbańska, Koncepcja kapitału społecznego, [in:] Problemy podwyższania efektywności działalności przedsiębiorstw, red. A. Rubachow, Wyd. Brestszij Goud Techn. Univ., Brest 2005, S. 121 - 123

nicht selbstständig vorkommen, es ergänzt lediglich sowohl ein Humankapital als auch ein ökonomisches Kapital (Finanz- und Sachkapital). Somit kann ein soziales Kapital als ein Netz von den Verbindungen und von den zwischenmenschlichen Beziehungen selbst in Verhältnis mit den sonstigen Kapitalarten eines angegebenen Subjekts kommen.¹

B. Woźniak – Sobczak äußert die Meinung, dass die Größe der rationellen Verwendung der materiellen und finanziellen Kapitalelemente vor allem von der Anwendung eines breit verstandenen intellektuellen Kapitals und von seinen Beziehungen zu den Subjekten der Innen- und Außenumgebung² abhängig ist. Sie stellt auch fest, dass *ein Unternehmen in der Marktwirtschaft eine rechtlich-organisatorische Form ist, die alle Kapitalarten verbindet. Bei einem zugelassenem Risiko erlaubt es, eine potentielle Fähigkeit der Kapitalarten, die Werte zu vergrößern, zu verwirklichen.*³

Das obengenannte Kapitalwesen eines Unternehmens weist auf die Bedeutung eines Kapitalmanagements als eines der wichtigsten strategischen Ziele des Unternehmensmanagements hin. J. Urbańska legt einen großen Wert auf die Tatkräftigkeit aller Tätigkeiten, die von den Unternehmen selbst aufgenommen werden. Sie unterstreicht, dass die obengenannten Tätigkeiten nicht nur die Ökonomie selbst, sondern auch einen sehr wichtigen sozialen Bereich gestalten, indem sie das Unternehmen zu einem Marktsubjekt, und nicht nur zu einem Gegenstand der Tätigkeiten der Marktkräfte⁴ verwandeln. Die Möglichkeit, ein Unternehmenskapital zur Vergrößerung seines Wertes und zur Erreichung der Ziele des Kapitalinhabers zu verwenden, ist sehr stark sowohl mit einer realen als auch mit einer abstrakten Kapitalform verbunden. Man soll also annehmen, dass die Effektivität der Kapitalverwendung mit einer rationalen Verbindung aller in einem angegebenen Subjekt eingesetzten Kapitalformen verbunden ist.

Die in einer Fachliteratur dargestellten Konzeptionen eines Unternehmenskapitals hängen mit den Konzeptionen für die Erhaltung eines Kapitals hauptsächlich hinsichtlich der möglichen Wiederherstellung der Bestände als Finanzkapital oder als Sachkapital zusammen. Diese Konzeptionen beziehen sich auf eines der Grundprinzipien des Rechnungswesens, und zwar : auf die Fortsetzung einer Tätigkeit. Gemäß diesem Prinzip wird die Vermutung von einer weiteren Tätigkeit eines Unternehmens in einer voraussehbaren Zeit in demselben oder in einem ähnlichen Bereich angenommen.⁵ Das bedeutet, dass dem Unternehmen mindestens dieselben Bedingungen für eine Tätigkeit in Zukunft wie aktuell gewährleistet werden. Die Erhaltung einer Tätigkeit in einem wesentlich unveränderten Bereich ist also integral mit einer Konzeption für die Kapitalerhaltung verbunden.

Die Überlegungen über die Konzeptionen für die Erhaltung eines Kapitalunternehmens basieren insbesondere auf einer Analyse der möglichen Wiederherstellung der als Eigenkapital eines Unternehmens verstandenen Nettoaktiva in derselben Höhe. In der Fachliteratur wurden die folgenden Überlegungen zu Konzeptionen für die Kapitalwiederherstellung in derselben Höhe erwähnt : Konzeption für die Erhaltung eines Nennkapitals, Konzeption für die Erhaltung eines Realkapitals und eine Konzeption für die Erhaltung eines Sachkapitals.⁶

¹ Ibidem, S. 122

² B. Woźniak – Sobczak, op cit., S. 12

³ B. Woźniak – Sobczak, Wykorzystanie funkcji kapitału w formułowaniu strategii rozwoju przedsiębiorstwa, [in:] J. Duraj (red.) Przedsiębiorstwo na rynku kapitałowym, Łódź 1998, S. 98

⁴ J. Urbańska, Procesy prywatyzacji przedsiębiorstw a rozwój przedsiębiorczości, [in:] Ekonomiczne i pozakonomiczne determinanty rozwoju, red. A. Zachorowska, H. Kościelniak, Wydawnictwo Wydziału Zarządzania Politechniki Częstochowskiej, Częstochowa 2003, S. 174

⁵ Rachunkowość finansowa, praca zbiorowa pod red. K. Sawickiego, PWE, Warszawa 2004, S. 22

⁶ M. Gmytrasiewicz, A. Karmańska, Rachunkowość finansowa, Difin, Warszawa 2004, S. 63

Laut Konzeption für die Erhaltung eines Nennkapitals wird angenommen, dass es stabilen Wirtschaftsbedingungen und eine feste Kaufkraft des Geldes gibt. Unter diesen Bedingungen bedeutet ein erwirtschaftetes Gewinn eine reale Steigerung des Eigenkapitals, weil sowohl die Einkommen als auch die Kosten im Verfahren über die Festsetzung eines Finanzergebnisses nach ihren realen Werten geschätzt werden. Ein Nettogewinn kann also völlig aus einem Unternehmen zurückgezogen werden, ohne dass die Höhe des Eigenkapitals reduziert wird. Wenn aber ein Nettogewinn teilweise oder völlig in einem angegebenen Subjekt erhalten bleibt, bedeutet es unter diesen Bedingungen immer die Erhöhung eines Kapitalpotentials.

In der Konzeption für die Erhaltung eines Realkapitals (auch Konzeption einer festen Kaufkraft des Kapitals genannt) wird die Preissteigerung, also Senkung der Kaufkraft des Geldes, berücksichtigt. In diesem Fall behauptet man, dass ein Kapitalwert erhalten bleibt, wenn seine Kaufkraft am Anfang und am Ende eines Zeitraums gleich ist. Die Messung der Höhe eines Eigenkapitals erfolgt durch Korrektur seiner Werte anhand eines allgemeinen Inflationsindizes. Ein Nennngewinn wird nicht als eine wirkliche Steigerung eines Eigenkapitals verstanden, weil es ein Inflationsgewinn bedeuten kann. Ein Realgewinn wird erst dann erwähnt, wenn die Korrektur der Steigerung eines Anfangswerts von einem Eigenkapital niedriger als Nennbetrag eines Nettogewinns ist.

Laut Konzeption für die Erhaltung eines Sachkapitals wird angenommen, dass ein Eigenkapital erhalten bleibt, wenn ein Unternehmen am Anfang und am Ende eines Zeitraums über einen gleichen Wert der als Sachsubstanz eines Kapitals verstandenen Nettoaktiva verfügt. Die Nettoaktiva werden am Ende eines Zeitraums nach aktuell gültigen Preisen (Kosten) geschätzt. Ein Nettoalgewinn wird also am Ende eines Zeitraums berechnet, als Unterschied zwischen einem Nennngewinn und einem Mehrpreis (Mehrkosten) für die Wiederherstellung der Nettoaktiva des angegebenen Subjekts.

Die Konzeptionen für die Kapitalerhaltung wurden auch in den Internationalen Standards der Finanzberichterstattung widerspiegelt.¹ Laut Finanzkonzeption für die Erhaltung eines Kapitals wird angenommen, dass ein Gewinn nur dann von einem Unternehmen erreicht wird, wenn ein Finanzwert oder Geldwert der als Synonym für Eigenkapital verstandenen Nettoaktiva am Ende des Umsatzzeitraumes höher als am Anfang ist. Die Erhaltung eines Finanzkapitals kann mit Geldeinheiten in Nennwert oder mit Einheiten mit fester Kaufkraft gemessen werden.² Laut einer Sachkonzeption für die Erhaltung eines Kapitals bedeutet ein Gewinn die Kapitalsteigerung in den Kategorien der in einem angegebenen Zeitraum vorhandenen Kapazitäten. Dagegen werden die Preisänderungen in angegebenem Zeitraum, die einen Einfluss auf die Aktiva ausüben, und die Verbindlichkeiten einer Einheit in einem angegebenen Zeitraum als Veränderungen bei der Schätzung der Kapazitäten eines angegebenen Subjekts verstanden und als Allokationen zur Kapitalerhaltung betrachtet, die somit Teil des Eigenkapitals und nicht ein Gewinn bilden.³

Man sollte auch betonen, dass sowohl eine Sach- als auch eine Finanzform eines Unternehmenskapitals in einem Finanzbericht einer Einheit widerspiegelt wird. Ein Finanzbericht ist eine grundlegende Informationsquelle über eine Vermögens- und Finanzlage eines Unternehmens. Eine empirische Analyse einer Erhaltung eines Kapitals in einer Finanzform beruht auf einer Bewertung eines Nennwertes eines im Unternehmen investierten Kapitals oder einer Kaufkraft eines Kapitals, dagegen eine Analyse eines Sachkapitals basiert auf einer Bewertung der operativen Möglichkeiten einer angegebenen Einheit. In einem Finanzbericht gibt es keine direkte Widerspiegelung eines Wertes eines Human- und Sozialkapitals.

¹ Erbilken: Międzynarodowe Standardy Sprawozdawczości Finansowej (MSSF) 2004, IASB London 2004. Publikacja polskiego przekładu: Stowarzyszenie Księgowych w Polsce, Tom I, Warszawa 2005

² ibidem § 104

³ ibidem § 109

H. Buk bierze pod uwagę również istotne powiązania nie tylko między koncepcjami kapitału, lecz także między koncepcjami jego utrzymania, a nie tylko między koncepcjami jego utrzymania, lecz także między koncepcjami jego utrzymania, a nie tylko między koncepcjami jego utrzymania, lecz także między koncepcjami jego utrzymania.

Decyzja o wykorzystaniu źródeł finansowania na cele rozwojowe jest dla jednostki, która chce odnowić i zwiększyć swoją wartość, ściśle powiązana z możliwością odnowienia i zwiększenia wartości własnego kapitału w tej samej wysokości. Jest to możliwe przy odpowiednim wykorzystaniu i powiązaniu kapitału ludzkiego i kapitału społecznego. Można więc stwierdzić, że kapitał ludzki i społeczny są istotnymi determinantami odnowienia i zwiększenia wartości własnego kapitału, choć ich wartość jest trudna do pomiaru i oceny.

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¹ H. Buk, *Nowoczesne zarządzanie finansami. Planowanie i kontrola*, C.H.Beck, Warszawa 2006, S. 69

² M. Gmytrasiewicz, A. Karmalińska, op.cit., S. 63

РАЗДЕЛ 4. УПРАВЛЕНИЕ ЛОГИСТИЧЕСКИМИ ПРОЦЕССАМИ И ОБЪЕКТАМИ

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МАРКЕТИНГОВОЕ УПРАВЛЕНИЕ ТРАНСГРАНИЧНЫМИ ТЕРМИНАЛАМИ

Abstract: Border terminals are complex and multifunctional objects combining commercial and state governing operations within their framework directly at the frontier checkpoints. The author suggests adopting modern marketing and management approach to increase their efficiency.

Трансграничные терминалы являются сложными и многофункциональными объектами, их принципиальное отличие от традиционных состоит в том, что они представляют собой сочетание государственной и коммерческой деятельности непосредственно на границе.

Обслуживание на трансграничных объектах обычно выдвигает на первый план не стоимостные, а натуральные критерии, среди которых одним из важнейших является время. Увеличение пропускной способности терминалов остается серьезной проблемой на белорусско-польской границе. Однако, кроме этого, есть ещё ряд факторов, определяющих качества обслуживания на трансграничных терминалах. Низкозатратное по времени и цене и вместе с тем высококачественное и комплексное обслуживание лиц, пересекающих границу, являются ключевыми факторами успеха терминала.

Несмотря на специфику деятельности погранично-таможенных терминалов, управление этими объектами должно основываться на современных концепциях менеджмента и маркетинга.

Маркетинговые исследования конкурентных позиций трансграничных систем включают адаптированные к условиям функционирования терминалов методики SWOT, SPACE, PEST. Конкуренция на этом рынке выступает в следующих формах:

- непосредственно между терминалами, расположенными на одном направлении, но в разных странах, например, между терминалами Беларуси, Украины, Калининградской области России;
- между трансграничными терминалами, расположенными в одном государстве, например, между терминалом в Козловичах и терминалом в Брузгах;
- между различными коммерческими структурами на одном терминале, например, между отделениями банков, страховых компаний.

Один из эффективных способов анализа и управления конкурентным потенциалом трансграничных терминалов является система бенчмаркинг.

В применении к терминалам бенчмаркинг можно осуществлять следующим образом:

1. Выбор терминала или отдельных транспортно-логистических процессов, которые будут проанализированы.
2. Анализ и детальное исследование по отдельным операциям применяемого процесса.
3. Создание группы экспертов, имеющих какое-либо отношение к процессу.
4. Подбор конкурирующего терминала, на котором более эффективно выполняются процессы.
5. Разработка или рассылка анкет бенчмаркинга партнерам, конкурентам, транспортникам, клиентам.

6. Проведение натурных обследований транспортно-логистических технологий.
7. Верификация полученных результатов.
8. Анализ выявленных различий, упущений.
9. Постановка цели, выбор наилучшего процесса и внедрение его в собственных процессах.
10. Информирование работников о результатах бенчмаркинга.
11. Поиск новых эффективных процессов и начало новой работы в режиме бенчмаркинга.

Для трансграничных систем можно установить следующий состав показателей для расчета конкурентных позиций по методике бенчмаркинга:

- пропускная способность;
- коэффициент использования пропускной способности;
- эластичность ценовой стратегии;
- приспособление системы обслуживания к требованиям перевозчиков;
- квалификация персонала;
- соответствие стиля управления современным требованиям;
- хорошее мнение о терминале у клиентов;
- высокое качество услуг (транспортных, логистических, таможенных);
- монопольное положение;
- организация труда;
- минимизация возможного риска при прохождении терминала;
- сотрудничество с зарубежными партнерами;
- инновационное совершенствование услуг;
- позиция терминала на рынке;
- уровень развития инфраструктуры терминала.

Несмотря на то, что концепция маркетинга получила всеобщее признание в логистике, в системе трансграничных терминалов по-прежнему сохраняется тенденция управления услугами, а не потребителями. Сложившиеся традиции и корпоративная культура на терминалах не рассматривают лиц, пересекающих границу, как главное звено, формирующее основную ценность в общей цепочке ценностей. Маркетинговые аспекты управления требуют повышения внимания к покупательской ценности, а не только к ценности марки. Т.е. терминалы должны концентрировать свои усилия на разработке пакета услуг, способного позитивно влиять на восприятие потребителями той ценности, которую они получают от оказываемых услуг.

Проектируя маркетинговую стратегию для трансграничного терминала, необходимо уточнить основополагающие характеристики логистической услуги как таковой и параметры услуг, оказываемых терминалом. Эти характеристики являются объективными и концептуально определяют условия и параметры деятельности трансграничной логистической системы.

- Неотделимость от источника. Исполнение и потребление услуг терминала являются одновременными и нераздельными.
- Непостоянство качества. Качество услуг терминала имеет склонность к колебаниям в зависимости от ряда причин, таких как новые правовые акты, воздействия множества случайных факторов и др.
- Адресность услуг. Услуги по пересечению границы предоставляются клиенту непосредственно, соответственно услуга ориентирована не на общий спрос, а на конкретного потребителя.
- Каждая оказываемая услуга уникальна для получателя. Другая подобная услуга будет отличаться по своим параметрам, срокам, качеству.

– Услуги терминала, как и любые другие услуги, нельзя произвести про запас.

Проведенный опрос среди фирм международных грузоперевозок г.Бреста позволил выявить следующие параметры и характеристики обслуживания на трансграничном терминале, являющиеся ключевыми в определении высокой «покупательской ценности»:

- Оперативность обслуживания
- Комплексность обслуживания
- Скорость реагирования на изменения (повышение/понижение таможенных платежей, сезонные колебания потока лиц, пересекающих границу, и т.п.)
- Объективность оценки взимаемых платежей
- Культура обслуживания
- Образованность и квалификация сотрудников
- Внутренний климат ТТЛС

Так, комплексность и оперативность обслуживания могут базироваться на новой организационной парадигме. Традиционно трансграничные терминалы имели вертикальную структуру. Каждая функция имела ясно определённые задачи, осуществляемые по принципу иерархии. Недостаток такого подхода заключается в том, что он имеет внутриорганизационную направленность. Результаты же работы любой компании, в том числе и трансграничного терминала, должны оцениваться в первую очередь потребителем. Для эффективного обслуживания клиентов необходимо создать горизонтальную координацию и горизонтальное сотрудничество в рамках всего трансграничного терминала. Интеграция услуг приведёт к сокращению времени пребывания на терминале и обеспечит рациональную комплексность обслуживания.

Момент оказания услуг известен также как «момент истины». Во время контакта с любой частью трансграничного терминала клиент получает впечатление о качестве услуг. С кем бы или с чем бы клиент не входил в контакт при оказании услуг по пересечению границы, это даёт ему представление о терминале в целом. Предположим, если представитель таможенной службы плохо обходится с перевозчиком, то последний думает не о том, что он столкнулся с грубым человеком, а о том, что имеет дело с «грубым» терминалом, имеющим низкую корпоративную культуру. Если учесть, что терминалы – это «ворота» страны, становится очевидным огромное значение общей культуры обслуживающего персонала. Приветствие, учтивость и человеческое обхождение являются минимумом, ожидаемым клиентами. Квалифицированный персонал играет важную роль в достижении потребительской удовлетворенности. Персонал терминала должен постоянно повышать свою квалификацию и проходить необходимое профессиональное обучение. Формы обучения могут быть различными: корпоративные тренинги, обмен опытом с польскими коллегами и др.

Трансграничные терминалы сталкиваются с проблемами в случаях больших колебаний спроса. Терминалы не в состоянии влиять на спрос, который может меняться в зависимости от разных факторов экономического, политического, сезонного характера. Абсолютно избежать очередей не представляется возможным. Технологические подходы к управлению очередями акцентируются на логической стороне дела, не принимая во внимание человеческий фактор. В таких случаях акцент необходимо сделать на том, чтобы ожидание в очереди стало менее болезненным. Психологические исследования показали, что людям часто кажется, будто они ждут в очереди больше, чем это бывает на самом деле. Порой, это время, кажущееся клиенту, превышает реальное в семь и более раз. Давид Майстер сформулировал утверждения о психологии людей в очередях, знание которых поможет трансграничным терминалам смягчить проблему очередей:

1. Незанятый период воспринимается как более долгий, чем занятый. Терминалы могут организовать такую систему обслуживания, при которой клиенты смогут использовать время ожидания с выгодой и пользой для себя. Для этого на самом терминале и на подъездах к нему должна быть организована развитая инфраструктура дополнительных услуг (информационные услуги, услуги по техническому обслуживанию и мойке автомобилей, услуги общепита и т.п.).
2. Ожидание вне процесса обслуживания кажется дольше, чем ожидание в процессе обслуживания. Ожидание кажется более коротким, когда обслуживание уже началось. Возможно, есть резон предоставить возможность, находясь в очереди, заполнить необходимую документацию и совершить требуемые для прохождения терминала платежи.
3. Неопределённое ожидание дольше известного, имеющего определённый срок. Ожидание кажется более длинным, если клиент не знает, когда его начнут обслуживать. Организация обслуживания на терминале таким образом, чтобы очередь двигалась равномерно с одинаковыми промежутками времени, а также упорядоченность самой очереди, позволит произвести необходимые расчёты времени ожидания. Стандарты обслуживания, принятые и применяемые на терминалах, позволят снизить степень беспокойства клиентов.
4. Непонятность причин ожидания хуже, чем его объяснимость. Когда клиентам объясняют причину ожидания (дополнительная проверка сопроводительных документов, сбой в компьютерных сетях терминала и т.п.), они лучше его понимают и чувствуют себя комфортнее.
5. Неправедливое ожидание длится дольше объективного. Большинство людей посчитают несправедливым, если кого-то обслужили вне очереди. У клиентов создаётся иллюзия более долгого ожидания.
6. Чем ценнее услуга, тем дольше потребитель готов ждать. Высокая покупательская ценность услуг терминала может гарантировать, что клиент согласен пойти на определённые временные издержки, чтобы получить услугу. То есть время, потраченное на ожидание, включается в стоимость услуги, оцененную самим потребителем.

Таким образом, трансграничные терминалы должны стремиться к достижению двойственной цели: поставка клиентам постоянно растущей ценности, что приводит к успеху на рынке, и улучшение всех внутренних организационных показателей и возможностей.

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THE IMPORTANCE OF LOGISTICS PROVIDER IN THE MARKET PROCESS

Abstract: In order to boost efficiency of operation in the individual business units - participants of the logistic chain and also to increase efficiency of operation within whole logistic chain, the individual phases of logistic process implementation are outsourced to specialized business entities i.e. logistics providers. It seems to be difficult to search for the concise and apt definition of a logistics provider. The business practice points to broad scope and discrepancy of the services which could be the subject of logistics provider's activity.

Key words: logistics provider, services of logistics provider

A logistics provider is an entity which organizes, stimulates and supervises the flow of goods and information and it operates on request of an entity for whose existence a "logistic stream" is crucial. The operator's duties and activities depend on the decision made by the customer. Relationship between the customer and logistics provider sometimes is so advanced that the concepts of

superiority or duty fade away while some other appear e.g. cooperation or partnership. The most important arguments which justify rationality of orders for performing some parts of logistic processes include:

- Lack of specialized staff, equipment and tendency to invest capital in this equipment,
- better exploitation of resources (of material, human, financial or information nature),
- more efficient flow of logistic streams realized by specialized companies,
- synergy of operation,
- customers' opportunity to focus on their fundamental activity.

Idea of existence of logistics providers on the market is closely associated with the strategies of outsourcing, lean production or lean management. These strategies highlight new directions for formation of new logistic relations, they are based on advanced ordering of logistic services to outside bidders-logistics providers and they diminish the role and importance of their own structure and comprehensive logistic service in the company and therefore they significantly reduce the costs of operation. The difference should be made between contracting and contract in which the customer concentrates on the determination of final form of a product which they are going to purchase. The methods how to reach a particular result is up to the logistics provider.

Logistics providers can be divided into universal operators and specialized operators.

The universal operator for a logistic process is an operator which is in control over the whole activity of domestic and international trade of property, both outside a business unit and within its internal structure. Such units, named "third party logistics" operator are the bidders of logistic services packages. A characteristic of logistic services packages is compilation of different partial services associated with broadly understood transport management and products storage for an integrated logistic offer which is prepared, sold and settled as one unit. The types of partial services which can be found within one package depend on the one hand on customer's request and on the other hand on the range of the services provided by the enterprise and its readiness to provide other additional services.

The specialized operators are the units with fragmentary area of activity and they perform particular part of a logistic process e.g.:

- carriers of different transport branches,
- warehousing,
- portioning and package companies,
- insurance companies,
- customs institutions,
- loading companies (etc.)

More and more often though the logistics provider is associated with the business unit of broad, universal range of operation and capability of providing logistic services. Such a unit is frequently perceived as a partner or even as a leader for the organization and execution of a logistic goals.

Logistics providers, in order to boost the quality of its services, make use of their international presence, concern's know-how and their experience in numerous markets, therefore ensuring streamlining of the whole supply chain¹. While working on an international scale, they gain measurable benefits for their customers not only on a domestic scale but also on a global one². Large added value from a customer's point of view is also the time, which was perceived before as one of the significant factors of competition. Flow logistics, as a product offered by some logistics providers, is a response to such customer's expectations. The operators within such a system control the goods

¹ www.wnp.pl

² „Logistyka”, Czasopismo dla profesjonalistów 3/2004 maj - czerwiec, s. 21

so that they are still on the move. If the stop happens, it happens for a short time and generally it is not connected with adding the value to the product e.g. cross-docking.

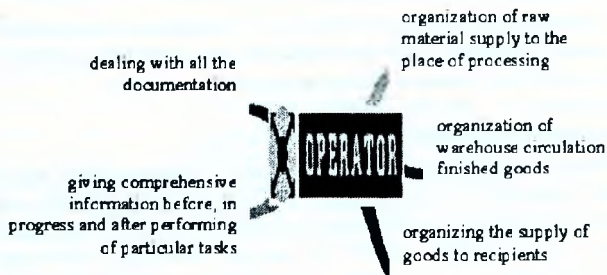


Figure 1. The role of logistics provider

Source: Own study

Main roles of logistics provider include (see Figure 1):

1. organization of warehouse circulation of finished goods
2. organizing the supply of goods to recipients
3. giving comprehensive information before, in progress and after performing of particular tasks
4. dealing with all the documentation
5. organization of raw material supply to the place of processing

Such a synthetically determined tasks show how big is the meaning of time for the logistics provider and especially: time of giving information, reception of raw materials, delivering raw materials to the manufacturer, reception of finished goods and time of delivery of finished goods to the recipients. It concerns not only the organization of transportation within a country or its region but also within international exchange.

The services provided by logistics providers include:

1. Insurance

- Preparation of logistic solutions
- Business insurance

2. Transport

- Inland transport
- Maritime transport
- Air transport
- Rail transport

3. Customs

- Tax services
- Customs counselling
- INTRASTAT customs entries
- Handling goods in terms of warehousing
- Full service on deliveries within all customs procedures
- Full service before/after customs clearance

4. Warehousing

- Short-term and long-term storage
- Partitioning and commissioning of supply orders
- Distribution
- Specialized warehousing services
- Value Added Services (VAS) – these are added services which operator can provide additionally; they may be understood as the services increasing the value of supply chain. They may include:
 - Re-packing
 - Creating the sets
 - Pre-assembly
 - Assembly
 - Labelling
 - Quality control
 - Adding guarantee certificates and instruction manuals,

5. Organization

- Creation of the vision of supply chain
- Supply chain – whole process required to prepare, manufacture and deliver the goods and services to the customers. Usually it consists of the flow of goods from suppliers to producers, distributors, retail shops and eventually, the customer. During such a process, on the basis of customer's order, the raw materials and components are transformed into the final products which then reach the customer.
- Project management
- IT systems integration
- Continuous improvement of the results
- Know-how

6. Dedicated operations

- Vendor Managed Inventory (VMI), means streamlined functioning of a supply chain as a result of resource management performed by the supplier which decides on timing and content of supply that guarantees full availability of the products.
 - Co-manufacturing consists in assembly of parts sent from different manufacturers on the customer's requests.
 - E-commerce – generally, it includes all the transactions connected with forwarding the financial resources, goods, information done by the Internet, starting from searching for a product, negotiating the business conditions, purchase and delivery to the given recipient.
 - E-fulfillment – includes only the activities connected with the execution of an order, from price calculation and preparation of an individual delivery plan for the given logistic service, reserved for the given means of transport and possible places of storage, tracking the delivery, customs clearance, and preparation of necessary documentation as well as exchange without paper documentation, payments and added services in case of warehousing: goods management, preparation of individualized deliveries (according to the order specification) sorting and assembly.
- Logistic providers enable:
- shortening the global time when customer's cash invested in raw materials is exchanged into cash paid for finished goods
 - current information on the place of a delivery

- reduction in amount of stock thanks to quick and regular supplies, focus on their own operational activity thanks to giving up their own warehouse of trains and other services in aid of logistics provider.

Range of services of logistics provider is subject to systematic development. In addition to traditional warehousing services, enriched by the value of "value added" and distribution services, logistics companies are more and more involved in financing and streamlining of production supply and production assembly¹. Thanks to a comprehensive service, the costs incurred by a customer are reduced while the utility of services increases. The real prospect is the globalisation understood as a comprehensive service provided to a customer, which consists in securing the services within the whole chain of product circulation. These no longer mean "door to door" sale but much more i.e. "one stop shopping" – the customer wants to cooperate with one operator who offers the highest value added to them².

Added value, i.e. this what is created during performing the activities that are useful to customer, is the basis of logistics provider's operation. When the manufactured goods or services gain the added value, the customer is willing to pay a particular price for them. The logistics providers can improve the added value of the services offered thanks to such factors as quality, time and cost. The benefit to the customer is an added value and for the operator the price which the customer pays for the utility. In practice, it can not be unambiguously stated where the added value of services offered by the operator starts and where it ends. Professional logistics provider ensures the customers comprehensive services on flow of goods and information, from appearance of goods on a production line to the delivery to final consumer. Logistic outsourcing is of bigger and bigger importance on the global market; moreover, logistics providers overtake the activities which were understood as their customer's core business so far.

Logistics providers are distinguished mostly by information systems and logistic centres. The structure of a logistic centre facilitates flow of goods and information. Thanks to that the reduction of costs of customers activity is possible. The centres enable broad range of logistic services such as: warehousing, reloading, distribution and delivery to the destination place, portioning, as well as customs, financial and banking services.

The characteristic of a model of operator is the focus on chosen fragment of value chain. Each units of transnational corporation which operate in the market as business units perform a predefined range of tasks which is their key competence. In a corporation structure, the manufacturers of subassemblies and final products work as production operators, information brokers work as information operators, carriers and forwarders as logistics providers and branch offices perform functions of marketing operators which develop sales networks on individual markets³.

Conclusions

Logistics providers and their customers enter into the era of total logistics. Nowadays, global manufacturers perceive the key role of logistics, understood as Supply Chain Management, in striving to market success. Efficient cost reduction is not possible without streamlining of logistic processes in a company.

Logistics providers perform a number of complex functions within their operation. First of all, they coordinate the transport and supply. These tasks also include warehouse management including complementation, repackaging and labelling. The comprehensive services also include package management understood not only as a circulation but also as a design. The functions may also

¹ „Gospodarka materiałowa & Logistyka”, 3/2005 Polskie Wydawnictwo Ekonomiczne, s. 31

² www.operatorlogistyczny.pl

³ Prace Habilitacyjne. M. Szymczak, Logistyka w procesie internacjonalizacji przedsiębiorstw. Poznań 2004, s. 173.

include Supply Chain Management, controlling and pre - assembly. Supply of goods to the assembly line and services provided to end customers are also of great importance.

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MAIN MATTERS OF REVERSE LOGISTICS

Abstract: Reverse logistics is a very useful tool for enterprises which have to deal with production wastes and commercial returns. Forward logistics is not able to manage them, because they show up on the beginning of reverse supply chain. That is the reason for growing importance of reverse flows. Reverse logistics is quite new logistics system and the most common is using in developed countries. The reasons of this are high costs of such system and some organizational problems. This paper presents the idea of reverse logistics, main differences between forward and reverse logistics, its costs and major problems.

Key words: forward logistics, reverse logistics, wastes, returns

Logistics should be treating not only as a theoretical discipline, but also as a practical one. The reason for that are a strong connections between logistics and many others areas of knowledge and economy activities. Logistics might be consider as a discipline and also as an activity which is supporting management of materials, transport, production, distribution or all infrastructure. Also, it can be an important factor for effectiveness assessment or determinant of competitive position¹.

As a main point of formulating forward logistics definitions is "7R" rule, which specify that fundamental of logistics is to provide the right products, at the right time, at the right place, to the right customer, with the right volume, right quality and right cost².

The most common logistics definition says that it is the part of the supply chain which is connected with planning, implementing, and controlling flows and storage of products, services and related information from the point of origin to the point of consumption in order to meet requirements of customers³.

The forward logistics processes are characterized by activities concerning flows of goods, their physical movements, materials and products storage and flows of information needed in each economical process and its successful realization⁴. So in very short way traditional logistics consist in delivery the final product to the end consumer.

For past decades enterprises have been using forward logistics processes in their economic performance and their management was fully successful. But since few years forward logistics become insufficient for some parts of management. A lot of companies faced of problems concerning high costs of materials to production, high costs of waste final disposal or problems with return

¹ Kościelniak H. „Effectiveness Evaluation of Enterprise Logistic Systems.” Prace Wydz. Zarządzania Politechniki Częstochowskiej nr 7, Częstochowa 2002.

² Abt S. „Logistyka w teorii i praktyce” AE w Poznaniu Poznań 2001, s.16

³ Council of Logistics Management (CLM), Oak Brook, Illinois, 1999

⁴ Skowronek C., Sarjusz Wolski Z „Logistyka w przedsiębiorstwie” PWE Warszawa 1995.

products. Additionally many countries made their law stricter, what became a reason for firms to find some alternative ways to manage their problems¹.

Such alternative is reverse logistics. In Poland reverse logistics is really new system and not many companies are using its support, but in many other countries reverse logistics is very popular and useful, especially in developed countries. This subsystem of forward logistics is the answer for growing technical and technological innovations, which cause environmental pollution and conflict between growing economy and ecology. Here was necessary to create environmental management where the most important tool is reverse logistics. Their role is to recreate and restore the economical and ecological balance.

Because reverse logistics is quite new system, there are also many different terms in literature, which sound different but mean the same. "Green logistics", "ecologistics", "return logistics", "waste logistics" or "reverse distribution" – all the terms have the same meaning as reverse logistics².

The most common definition of reverse logistics is the one made by Council of Logistics Management – this organization also standardize the name. By definition reverse logistics is the term used in connection with the role of logistics in recycling, waste disposal and managing hazardous materials. In wider perspective reverse logistics include all activities connected with logistics and used for reduce, recycling, substitution or reuse materials and final disposition³.

Farther definition says that reverse logistics is the movement of products or materials in the opposite direction for the purpose of creating or recapturing value, or for proper disposal, so the reverse flows may consist products or packing⁴.

In literature very often exists an opinion, that the main purposes of reverse logistics are: waste collection and segregation, their transport, storage and remanufacturing or utilization. It is because the major sources of reverse flows are products which are returned by the consumers and wastes coming from the production and after production.

Reverse flows are very different from forward flows, the same as different is reverse logistics from forward logistics (see Table 1). The greatest difference between them is, that all processes of reverse logistics are leading inversely.

Planning strongly connected with forecasting in reverse logistics is hardly more difficult than in traditional logistics. Its because usually the demand for new products and materials in forward flows is known and in reverse flows unknown is the returns rates and waste volumes. Also the distribution is harder in reverse logistics. In forward one all products are taken from one distribution place and transporting to sales points. In reverse logistics products and materials are taken from different points and are collected in one distribution place. Than, usually the quality of materials and products in reverse flows is lower than in forward. They might be damaged or just used, what makes necessary to add some more value for them before will be use again.

Reverse logistics characterization is quite hard because of the differentiation reverse processes in comparison with forward logistics. Reverse logistics system has its beginning when the used products are coming back to the supply chain or when some kinds of wastes show up in the production processes. So reverse logistics processes are strongly connected with production wastes or returned products. To make sure that after creation of reverse logistics system in the company there will be the

¹ Kościelniak H. „Logistics and the Activity Effectiveness of Enterprises.” Eighth International Symposium on Inventories Abstracts Budapest, 1994.

² Melissen F. W., de Ron A.J. "Defining recovery practices - definitions and terminology". International Journal on Environmentally Conscious Manufacturing and Design, 8(2):1-18, 1999.

³ Stock J. R. "Reverse Logistics". Council of Logistics Management, Oak Brook, IL, 1992.

⁴ Rogers D., Tibben-Lembke R. "An overview of reverse logistics practices". Journal of Business Logistics, vol. 22., 2001.

stable flow of used products or wastes, there are forming special organizations, like collection centers, which collect and manage objects for reverse logistics and reverse flows. Then the objects are selected, what means the control and tests of quality, which products or materials can be remanufacture and reuse. These with very small value are disposing on the landfill. And these, which are still valuable for the enterprise are farther reprocessing and remanufacturing and after depending on this value are using in processes like reusing, repairing, refreshing or recycling. When products are on the end of reverse supply chain, than they can join the beginning of the forward supply chain¹.

Table 1. Main differences between forward and reverse logistics.

FORWARD LOGISTICS	REVERSE LOGISTICS
Quite easy forecasting	Not predictable forecasting
Distribution from one point to many	Distribution from many points to one
Uniform product quality	Different product quality
Uniform product packaging	Damaged product packing
Specified destinations and routes	Not specified destinations and routes
Specified decision options	Not specified decision options
Uniform pricing	Pricing depends on many factors
Speed importance	Speed is not necessary
Clear costs of distribution	Costs of distribution less visible
Consistent inventory management	Not consistent inventory management
Controllability product life cycle	Complexity of product life cycle
Easy negotiations in supply chain	Complicated negotiations in supply chain
Well-known marketing methods	Complicated marketing by many factors
Large transparency of processes	Small transparency of processes

Source: Based on: Grabara J.: Wykorzystanie Handlu Elektronicznego do Realizacji Zadań Logistyki Odwrotnej, [w] Komputerowo Zintegrowane Zarządzanie; 2004.

In theory organization of reverse logistics processes should not be very complicated. But the practice shows that it is much more difficult as it seems. The problem here is with proper tracking used or damaged products while they are returning. It is really important issue here, because if it is not clear when the product will be return and where is it from, than the costs might be really high and connected with necessity for waste transportation and storage.

In reverse logistics the costs of this system are usually higher than in forward one. That is one of the reasons why many companies are still delaying the introduction. Here, thinking about the costs, it is possible to compare the costs of reverse logistics and forward logistics²:

- Costs of transportation are much greater in reverse logistics, because usually reverse shipments are smaller.
- Costs of inventory holding are lower in reverse logistics than in traditional one, the calculation here is based on inventory theory, where this costs is counting as a percentage of the product value – so when in reverse logistics the products have always lower value also the costs of inventory holding should be lower.
- Costs of handling are much higher for reverse logistics, because smaller volumes of shipments are connected with more material handling costs.
- Costs of obsolescence may be higher for reverse logistics, because returned products may be returned or shipped after a long time and after this period these products are losing value and are obsolescence and the same have less options for reusing.

¹ Grabara J. "Logistyka odwrotna jako element zwiększenia konkurencyjności rynkowej przedsiębiorstw". VII.Konferencja Logistyki Stosowanej."Total Logistic Management". T.L.M. Zakopane 2003.

² Tibben-Lembke R., Rogers D.: "Differences between forward and reverse logistics". Supply Chain Management: An International Journal. Nr 5, 2002.

- Costs of quality control and tests are much greater in reverse logistics because each returned product has to be controlled and tested before any decision will be made. It is necessary to make sure that product can be reuse.
- Costs of collection are much higher and less standardized in reverse logistics and they are the major costs, they are connected with collecting returned products from different localizations.
- Other costs which do not exist in forward logistics like costs of refurbishment, repacking, changing value, reworking – which are strongly connected with adding value to returned products.

So as it is presented, costs of reverse logistics usually are higher than in forward logistics. But here is one important aspect of this – costs are high but the benefits of such reverse system are really important.

Considering reverse logistics it is necessary to mention about four rules, which are important for successful using reverse logistics systems. These rules are¹:

- using in production materials coming from recovery instead new materials,
- using environmental friendly materials,
- reusing materials coming from recovery (especially packing),
- recovering of materials and used products.

All these activities are very expensive and need a lot of efforts from companies. It is very important to implement reverse logistics system from the beginning. So at first there is need for proper product designing. It has to be special design to make possible its later reuse. It means, that before production starts, the product has to be already forecast for later return and recovery.

By using reverse logistics companies at first might have better competitive position on the market. It is because customers treat them as more responsible, but also here a big advantage is the possibility for returning used products. Than, these enterprises follow the law regulations connected with environmental protection. It is really important, because reverse logistics may be treated as the major tool for environmental management.

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INFLUENCE OF LOGISTICS ON FINANCIAL ACTIVITY OF AN ENTERPRISE

Summary: The article presents the influence of logistics processes on financial activity of an enterprise. It is described the interrelation of profit and loss account, items in the balance sheet and logistics variables. Selected financial and logistics ratios of a production company in the years 2001-2004 are analysed in order to show the significance of logistics for the company's finances.

Key terms: logistics, balance sheet, profit, financial ratios

Introduction

Poland's accession to the European Union created new opportunities for the country itself and enterprises operating there. International cooperation has increased, the scope of cooperative relations has broadened and there has been a rapid increase in material and information flows. At the same time logistics developed, both at the micro- and macroeconomic level. Many enterprises started to take notice of its influence on achieving strategic goals and financial performance. Logistics took a leading role in operational management enhancing it through the effective use of resources. Logistic functions and activities became the source of the company's potential and competitiveness. They started to be governed by the principle of economy aiming at minimizing the expenditures and maximizing the profit. As a result, logistics started to affect financial objectives of enterprises and future financial planning. The consequences of logistic decisions to a large degree started to affect both the balance sheet of an enterprise and its profit and loss account. It is so, because efficient logistic management boosts cash flow and reduces the needs concerning working capital. "Operating within a chain of values which comprises such links as research and development, supplies, components production, product manufacturing, sales, distribution and service, the company has to take strategic decisions concerning the localization of those links. (...) Because this affects the cost structure of the company in terms of labour force costs in a given area, costs of transport and logistics."¹

Logistics vs. balance sheet

Logistic operation of an enterprise, with regard to its influence on the finances, can be best assessed while looking at the records in the closing balance sheet and profit and loss account. Among the manifold information comprised in those statements, for logistics of crucial importance is that concerning the financial condition and financial results which depend on the processes of material flow and flow of relevant information. The influence of logistics on particular items in the balance sheet is presented below (pic.1).

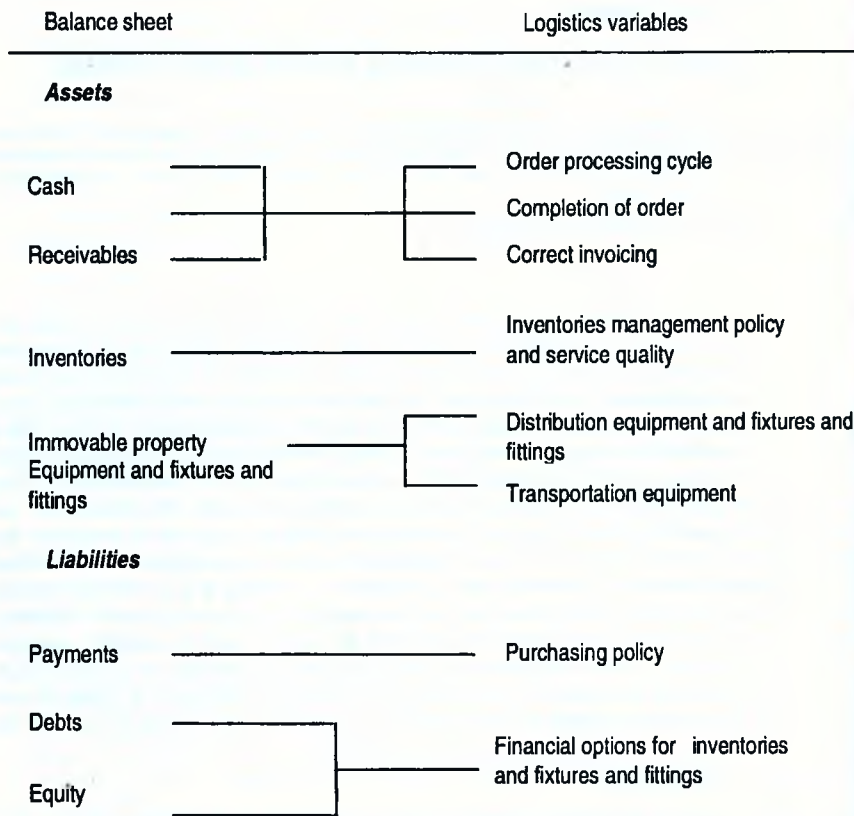
It indicates that logistics variables affect the final form of the balance sheet of an enterprise.

Assets management process in an enterprise is related to its ability to control the flow of materials, information and funds.

Material flows are related to the circulation of raw materials, materials necessary for production, work in process, final products and secondary use products. Material flow is strictly related to the flow

¹ Brzeziński S., Międzynarodowe strategie przedsiębiorstw a przewaga konkurencyjna, in: "Polska w Unii Europejskiej", J. Szopa, P. Pachura, WWZPCZ, Częstochowa 2004, p. 67

of information concerning orders and purchases. And both material flows and information flows are strictly connected with the flow of funds.



Picture 1. Influence of logistics on items in the balance sheet

Source: Christopher M., *Strategia zarządzania dystrybucją*, Placet, Warszawa 1999, p. 28

Assets reflect fixed and current assets necessary in business activity. They are used mostly to earn a profit, which is the primary goal for every enterprise. The share of particular asset components in generating profits is not the same. "It is current assets (liquid) which contribute directly to generating profit due to constant changes and transfers resulting in surplus resources (profits). Fixed assets are also important, but they play an indirect role in this process."¹ Thus an enterprise should aim at possessing the greatest possible amount of current assets according to its needs while there should be only as much fixed assets as it is necessary for operating the business.

¹ Bednarski L., Borowiecki R., Duraj J., Kurtys E., Waśniewski T., Wersty B., *Analiza ekonomiczna przedsiębiorstwa*, Wyd. AE im. Oskara Langego, Wrocław 1998, p. 89

Efficiency in assets management, reflected in the annual turnover, constitutes the main area of interest for logistics. The size, structure and utilization of assets determine financial prosperity of a company. The proportion of particular components should reflect the actual needs of the enterprise. Assets being too big, "the capital is unnecessarily frozen and it affects the profit it could bring if in movement (...). On the other hand, when the assets are too low, the enterprise cannot achieve the desired sales, which negatively affects the company's financial performance."¹

For logistics the most important component of current assets is inventory. This includes raw materials, materials for production, work in process, final products and goods. They are kept in the company for future use. Their production, inventory size and dynamics depend on supply cycles and the size and structure of production. The size of inventory is also influenced by its efficient control and management. Appropriate service policy and market distribution are also very important.

The basic aim of inventory management is to ensure continuous production while incurring lowest possible storage costs. Inventory considerably affects financial liquidity of an enterprise. Liquidity means here how quick and easy an asset component can be changed into cash. However, considering liquidity one cannot allow for an asset component loss in value. Because everything can be sold easily if the price is reduced. Thus, high liquidity assets are assets which can be easily changed into cash without losing their value. Inventory belongs to the type of current assets whose liquidity is low, which is indicated by their position in the balance sheet. And they cannot be easily sold without considerable price reductions.

Another asset component of low liquidity is receivables. In the current economic situation their liquidity is even lower than that of inventory, when the customers do not meet their financial obligations. The greater the liquidity, the lower the risk of financial problems related to making current payments and purchasing necessary assets. On the other hand, however, liquid assets bring less profit. So inventory is one of the most profitable asset components while cash deposits, when only saved in a bank account, do not bring any profit whatsoever.

Entrepreneurs often do not realize to what extent logistics variables can affect financial resources and receivables. The shorter the delivery period, i.e. the time that passes from order placement to product delivery, the sooner the invoice can be issued. But if the invoice is incorrect, then the payment is postponed until the invoice is corrected.

The other side of a balance sheet includes liabilities. These indicate the sources of finances for the enterprise. The policy of purchasing raw materials, materials for production and semi-finished products is a logistics variable that plays an important role here. Traditional methods of regulating stocks, based on economic batch delivery can lead to excess inventory not reflecting the actual production or distribution needs, especially if demand and supply fluctuate.

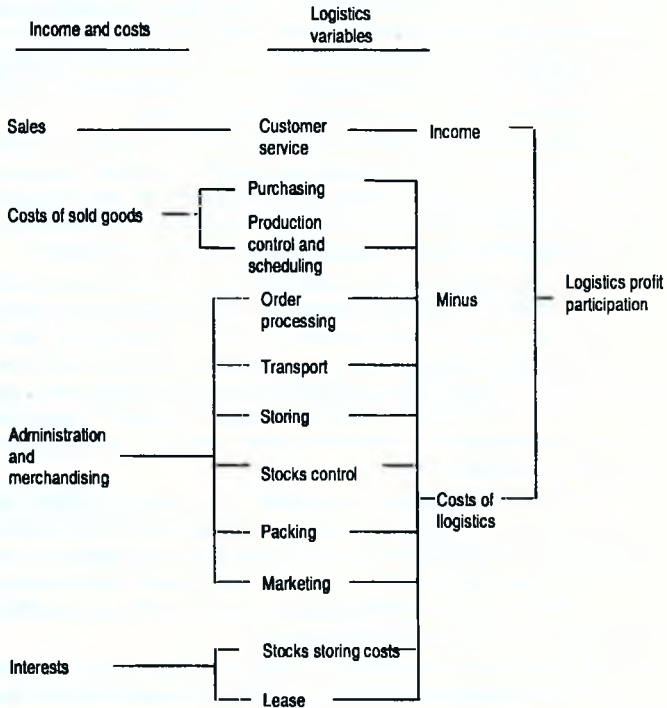
In the present market situation meeting more complex logistic requirements is possible due to modern techniques, such as MPR (material requirements planning) or DRP (distribution requirements planning). Reducing the number and time of orders can help meet current liabilities, and greater integration of purchases and operational management can bring additional profit.

Logistics vs. profit

Logistics also plays a key role in creating income and costs of an enterprise which are reflected in profit and loss account.

The influence of logistics variables on the company's profitability is presented below.

¹ Twaróg J., Mierniki i wskaźniki logistyczne, Biblioteka Logistyka, Poznań 2003, p. 180



Picture 2: Logistics vs. profit

Source: Christopher M., *Strategia zarządzania dystrybucją*, Placet, Warszawa 1999, p. 25

The basic challenge for logistics is to find best possible solution to keep balance between reducing logistic costs and preserving high quality customer service. Costs of logistic processes including placing orders, transportation, storing, packaging and service should be considered and minimized globally. The result of this is positive financial result, which as the basic component of financial surplus, constitutes the primary source of financing the company's development.

Coordination of logistic operation helps to integrate the functions of supply, production and distribution in a company, which as a result leads to bigger savings in purchasing and production processes. High quality customer service affects in turn the participation in the market, and greater participation results in more effective sales.

Logistics vs. financial ratios of an enterprise

Table 1. presents the influence of logistic operation on selected financial ratios in a production company in the years 2001-2004.

Table 1. Financial and logistic ratios assessing a company's performance resulting from balance sheet and profit and loss account

Financial ratios	Year			
	2001	2002	2003	2004
Assets, cost and income structure				
Fixed assets structure %	57,8	65,1	57,7	43,2
Current assets structure %	42,2	34,9	42,3	55,8
Assets structure ratio %	137,52	186,49	136,28	79,45
Operating expenses structure %	95,68	95,88	93,91	95,51
Profitability ratios				
ROE (return on equity) %	4,17	4,05	4,63	9,23
Return on total equity %	6,06	5,82	10,56	6,58
ROA (return on assets) %	2,01	1,32	1,62	3,27
Liquidity ratios				
Liquidity level III	1,24	0,66	1,68	2,28
Liquidity level II	0,83	0,43	1,12	1,27
Liquidity level I	0,003	0,001	0,05	0,2
Inventory ratios				
Proportion of inventory in total current assets %	13,8	12,3	14,0	17,4
Current assets flow ratio	3,51	4,53	4,03	2,85
Inventory flow ratio	11,55	14,47	13,80	10,66
Inventory turnover ratio in days	31,16	24,88	26,08	33,78

Source: Prepared by the author on the basis of the company's figures and Twaróg J., *Mierniki i wskaźniki logistyczne*, Biblioteka Logistyka, Poznań 2003, p. 182

Analysing the above figures it can be noticed that in the years under examination the company experienced growth due to an increase in value of its fixed and current assets. Between 2001 and 2003 the company invested in a state-of-the-art machine park, which yielded fruit already in 2004, as current assets increased. A high proportion of fixed assets reflects the specificity of the company's activity. The share of such assets in production can amount to 90% of assets structure ratio. A fall in the value of fixed assets in 2001 was caused by depreciation. On the one hand, a high proportion of fixed assets in the assets structure increases the risk due to low liquidity, on the other hand, however, it proves the credibility of the company to the contractors. Assets structure ratio points at the company's flexibility to adapt to market changes. If it exceeds 100% it means low liquidity, high fixed costs and low flexibility, which in the event of reduced demand for the goods produced, can lead to lower profitability. The situation improved only in 2004, when the ratio dropped below 100%.

The analysis of operating costs structure on the basis of profit and loss account leads to the conclusion that in the years 2001/2002 the company witnessed a slight increase in operating costs share in income from sales, which resulted in reduced profits.

ROE determines the profitability of investing owner's equity. In the company under examination this profitability increased, which strengthened its financial standing. The same applies to ROA. Its

increase means that assets generate more profit. This ratio reflects the earning potential of assets measured with financial performance.

The analysis of the company's liquidity shows proper payment capacity of the company. Only in 2002 current assets did not fully cover current liabilities, and the company was forced to take a short-term credit.

Current assets flow ratio reflects the rate of flow of liquid assets and indicates how many times per year the assets are renewed through the sales of final products. The higher the ratio, the more efficient the activity. From the perspective of logistics, inventory is the asset component whose circulation is especially important for the company. An increase in their turnover in 2002 shows that the flow of stocks was faster and their storing time decreased. The company could then receive income from sales with less assets involved. Inventory turnover ratio in days defines the length of one cycle of inventory turnover. In our company financial resources involved here are in turnover for 30 days. This figure is rather low, which proves the efficient use of stocks in the company.

Conclusions

Logistics management affects almost every aspect of profits or losses in an enterprise and its financial performance. Logistics determines customer service quality, material flow time, cost of supply and sale. Thus, efficient logistics management helps to become more competitive and consequently increases company's profits. In view of this logistics should no longer be identified as "a cost centre" because it has been proved in this article that it has its share in the profits of an enterprise, which largely depends on the quality of customer service.

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LOGISTICS IT SYSTEMS APPLICATION IN THE CUSTOMER SERVICE OF POWER ENERGY DISTRIBUTION

Abstract: The paper describes application possibility of IT systems in the customer service in distribution. The paper focuses on the power energy distribution and application of suitable IT systems in this area. Author presents new technologies used to satisfy customers in the service area in power energy distribution.

Keyword: IT systems, customer service, energy distribution

Introduction

Logistics in the power energy sector contains distribution and physical transmission of the power energy. Power energy purchasing can be defined as a assurance of the suitable energy amount to satisfy the demand of all customers while considering foreseen energy loses. The power energy sale can be described as a financial accounting of distribution companies and their customers.¹

¹ Szkutnik J., Logistyka dystrybucji energii elektrycznej w Polsce; Gospodarka Materialowa i Logistyka 2001, Nr 4

Logistics in the power energy sector focuses mainly on the various streams flow management and it has more and more importance in present competitive economy. However, there are used some different solutions in the logistic systems of the power energy sector because of practically possibility lack of energy storage on the large scale.

In the distribution and energy transmission area, the logistics system of power energy sector contains whole energy transmission network or networks of particular power plants (see figure 1).

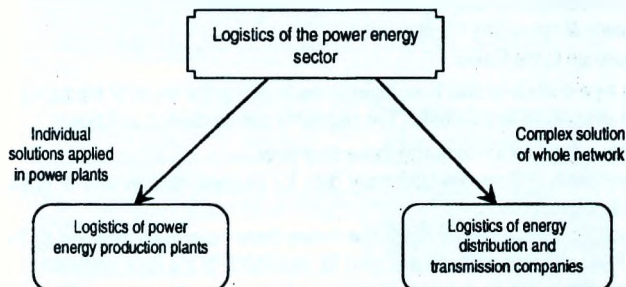


Fig. 1 Logistics of the power energy systems

Source: Authors elaboration based on Szkutnik J.; *Logistyka dystrybucji energii elektrycznej w Polsce*; Gospodarka Materiałowa i Logistyka 2001, Nr 4

IT solutions for power energy distribution in the customers service area

Proper functioning of the customer service of power energy distribution could be almost impossible without application of the logistics IT systems. *EnergOS* is one of such a solution dedicated for the customers service improvement. *EnergOS* is an important breakout comparing to the up to now solutions used in this area. It can be used for the service of small and large customers as well.¹

The system gives wide possibilities for the profits as follows:

- Improvement of the data safety thanks to the application of the new data bases (Informix and Oracle)
- Cooperation possibility with the office software (word processors, spreadsheets etc.) thanks to the application of Windows graphical interface
- Integrating accounting of small and large customers in frame of the one system despite of different pricing strategies
- Accessibility to the various analyses those can be presented as a figures or diagrams. That allows for more efficient company management, demand and supply creation, especially.
- Easy system's usage through the application of the accessories as: mouse, bar code reader, computers terminal.
- Effective customers accounting in area of sale and debts vindication.

Right transaction accounting in all tariffs groups is the principal tasks of the customers service system of power energy customers *EnergOS*. Moreover *EnergOS* allows for data collection and transformation of the data indirectly connected with the customers accounting as technical customers data, customers correspondence, customers agreements.

¹ Zintegrowany system rozliczeń odbiorców energii elektrycznej *EnergOS*; Prezentacja modułów „Wielki Odbiór” oraz „Drobny Odbiór”, INFORMA, Sierpiec 1999

EnergOS is a complex system. All its users work based on the common data base. This solution assure accessibility of the data for all users. The Informix data base is based on the data warehouse technology. Its advantageous are as follows¹:

- Independence on the software platform and operational systems;
- Possibility of the application functioning via the Internet/Intranet or as a local application of every users;
- Acceleration possibility of answering for the analytical question;
- Export possibility of files in MS Excel format;
- Data are presented in the tables

Bases of this type contain of data files, logically dedicated to the areas of the tables. The segments are dedicated to every table in data base. The segments can be divided as follows:

- Data segments – the data are stored in those segments
- Temporary segments – there are temporary data for example data in time of question transition, indexes creation, data sorting;
- Beck up segments – there are previous data before there have been modified by the unconfirmed transaction. This segments contains are used for assurance of the data readability,
- Segmenty wycofania – przechowują dane sprzed ich zmodyfikowania przez nie zatwierdzoną transakcję. Zawartość tego segmentu wykorzystuje się do zapewnienia spójności odczytu danych, wycofania nie zatwierdzonych zmian oraz do odtworzenia danych w przypadku wycofania transakcji.

In the base, there are stored data describing the customers as: customer address, energy delivery points address, energy counter number, the counter indications and many others.³ The data can be submitted manually by the users with systems modules or electronic mail e.g. mailing the counter indicates using ELITE 790 terminal, mailing the payment confirmation from the bank and entering the payment term to the data table.

The system enable statistics generation in various variants on the chosen level (beginning from the single customer through the local department to the whole company).

EnergOS is a complex and dynamical developed application containing *EnergOS*, *EnergOS* Finances, *EnergOS* Admin modules and its interface system can be divided to the users group according to their work area thanks to the interface definition (GUI). All users work on the same base on the administer given level. The accessibility level is strictly monitored. The work in the system should be preceded by the identification and password entering.

EnergOS Adminn module assure the system security and allows for the accessibility management of the particular users (fig. 2). *EnergOS* Admin is built in the way to focus all its service in the hand of one person in the area of transactional or technical customer's service. The module is equipped with the clear graphical interface. The module is not working in data storage or configuration.

EnergOS main module focusing on the customers' service (fig. 3). Main features of the module are:

- Easy access to the data and its viewing and modification considering system level accessibility defined by the administrator;
- Data full control in frame of the pricing policy;
- Possibility of the energy consumption amount in the case of energy counter damage or some other cases;

¹ Zastosowanie technologii Hurtowni Danych w energetyce, przy użyciu technologii firmy PB POLSOFT; Computerworld 2001 Nr 15

² Jezierski J., Wrembel R., Zakrzewicz M.; Systemy zarządzania bazą danych Oracle 7 i Oracle 8; NAKOM, Poznań 1999

³ Jezierski J., Wrembel R., Zakrzewicz M.; Systemy zarządzania bazą danych Oracle 7 i Oracle 8; NAKOM, Poznań 1999

- Possibility of definition of individual earnest percentage as well as definition of the earnest structure;
- Registration of the energy consumption deviation
- Full information about present and previous prices
- Possibility of invoice or bills printing (viewing before printing is possible on the monitor).

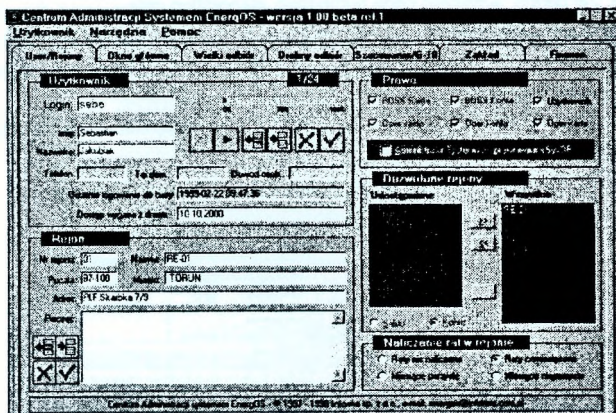


Fig 2. Administration center Energos system

Source: Zintegrowany system rozliczeń odbiorców energii elektrycznej Energos, Prezentacja modułów „Wielki Odbiór” oraz „Drobny Odbiór”, INFORMA, Sierpia 1999

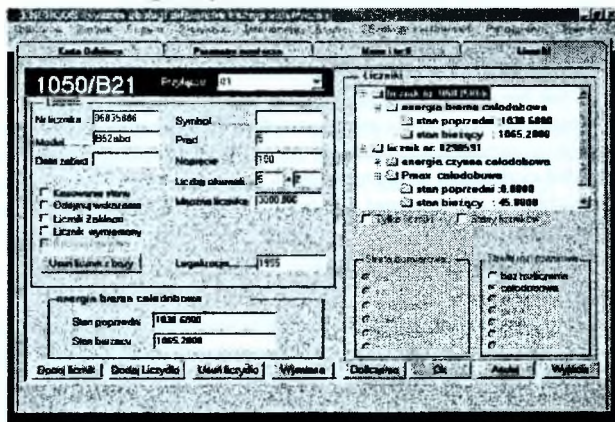


Fig 3. The interface of customer service system - energy counters

Source: Zintegrowany system rozliczeń odbiorców energii elektrycznej Energos, Prezentacja modułów „Wielki Odbiór” oraz „Drobny Odbiór”, INFORMA, Sierpia 1999

EnergOS Finances module allows for full accounting of all finance operation connected with the transactions in the energy distribution (fig. 4). All finance registries are identified with the user and transaction period. The systems enable registration of the sale on the analytic accounts according to particular indexes on the sale invoices. The is a possibility of automatic data entering using bar code readers that make this operation easier and quicker. All printed document contain user name, information type, the period, automatic page numbering, elaboration data.

The help system are elaborated for all modules. The help are elaborated in two forms:

- Integrated help system – the access is possible from the particular system window thanks to this all system buttons are described
- Multimedia Internet help – it help to understand functioning all modules using graphical presentation based on the web page structure

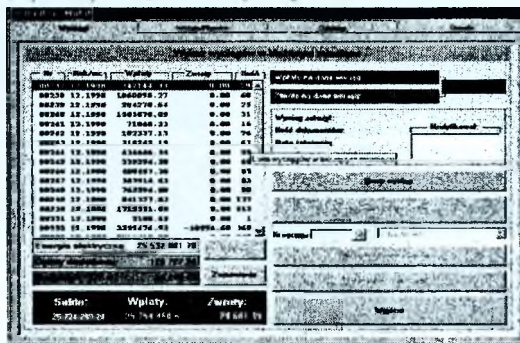


Fig. 4. Interface of EnergOS Finances module

Source: *Zintegrowany system rozliczeń odbiorców energii elektrycznej EnergOS*; Prezentacja modułów „Wielki Odbiór” oraz „Drobny Odbiór”, INFORMA, Sierpnia 1999

System *EnergOS* has two alternative ways of energy counters reading in customer residence. The first one is a tool printer and computer – two in one. The second one is a new solution *EnergOS Terminal*. This tool is a connection of computer with LCD, keyboard and printer moreover it is equipped with the GSM module that allows for wireless data transmission, it can be used as a usual mobile phone. The terminal is also equipped with the credit cards' reader. Such a solution allows for payment in clients localization directly.

Application of GSM module allows the distribution company worker for immediety access to the data on the company server.

The linkage software is the second part of the *EnergOS Terminal* system. It is the software on the company server that receives incoming calls, sends necessary data, actualize data base after customer counter read and count the bill value.

The new solution is application of the Internet Module of Customer Bills Management. It allows for customers accessibility to the interesting information through the Internet. The access is possible after identification confirmation. After that the customer has following options:

- The bill calculation – allows for energy costs calculation for particular day. The user fill the gaps with the indications of his energy counters. The identification of the user has been done basis on the previous data. After data confirmation, the bill appears on the monitor, and it can be noticed as a copy of the original bill. This bill can be printed from the Internet viewer, directly.

- Energy consumption calculation – this option gives possibility for energy amount consumption level for particular day. After entering the counter indicates for following day, the user has an access for the following information: the energy consumption on the particular energy counters, energy consumption figures, statistics of the last nine payment.
- The review of previous bills – this options allows for access to the previous bills data. In order to view particular bill, the user should enter interested month and the year
- It is possible to check out the power energy bill and order the payment transfer from the bank using the telephone equipped with the WAP module (see fig. 5).

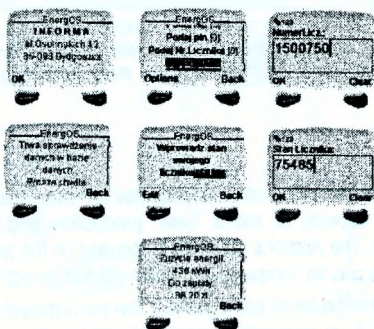


Fig 5. WAP usage for checking out the energy bill payment

Source: Zintegrowany system rozliczeń odbiorców energii elektrycznej Energos, Prezentacja modułów „Wielki Odbiór” oraz „Drobny Odbiór”, INFORMA, Sierpień 1999

Above-mentioned options gives power energy customers wide possibilities of energy consumption and energy costs control and make the payment for energy consumption easier and more comfortable.

Conclusion

Nowadays, customer service is one of the most important level for competitive advantage achievement. Usage of IT system in distribution for customer service development and improvement seems to be a very good solution. Presented logistics IT system in power energy distribution is a very important tool for customer satisfaction rise and for the distribution company competitive position improvement, in effect.

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LOGISTICS ASPECTS OF MOTOR FUELS PRODUCTION AND DISTRIBUTION IN FRANCE

Abstract: The Author presents motor fuels production and distribution and their logistics features. There is a focus on the motor fuels' market organization and structure as well as geographic localization of infrastructure that determines logistics processes during production and distribution. The author also points on the demand side of the distribution processes of motor fuels. The paper can be an interesting case study and the comparing point for other country petroleum industry.

Keyword: motor fuels, distribution, logistics

Petroleum processing

Rising prices oil crude forces to look for other possibilities for motor fuels prices decreasing. Better organization of the logistics aspects of motor fuels' production and distribution is one of the possibilities for costs reduction. The Author's research is focused on the petroleum industry and motor fuels distribution but the results can be compared for Polish market as sign for future development.

French domestic production of crude oil participates a few percentages only but developed refinery industry satisfied more than 91% of domestic demand. At present, there are 14 refineries (table 1).. Their total production capacity amount to 99 mln tons annually

Table 1 Refineries in France

Firm	Localization	Annual production capacity (10 ³ t)
BP	Lavéra	10,2
TOTAL	Donges	11,4
	Feyzin	5,8
	Flandres (Dunkerque)	7,8
	Normandie (Gonfreville)	16,1
	Provence (La Mede)	7,7
	Grandpuits	4,8
SRD (1) (EXXON, TOTAL, BP)	Dunkerque	-
	Fos	5,6
EXXON	Port-Jérôme / Gravenchon	11,5
SHELL	Berre	6,3
	Petit-Couronne	7,0
CRR (2) (SHELL, TOTAL, BP)	Reichstett	4,0
SARA (3) (TOTAL, SHELL, EXXON, TEXACO)	Fort de France	0,8
(1) SRD : Société de la Raffinerie de Dunkerque.		
(2) CRR : Compagnie Rhénane de Raffinage.		
(3) SARA : Société Anonyme de la Raffinerie des Antilles.		

Source : Author elaboration based on: DIREM : La liste des raffineries en France au début 2004, June 2004
<http://www.industrie.gouv.fr/energie/petrole/textes/rn1#rn1>

The higher number of the refineries belongs to Total – 6, two refineries belong to Shell other petroleum firms British Petroleum, Exxon have one refineries, and other refineries are joint investments (table 1).

The geographical localization of the refineries and petroleum pipelines are presented on the fig 1.

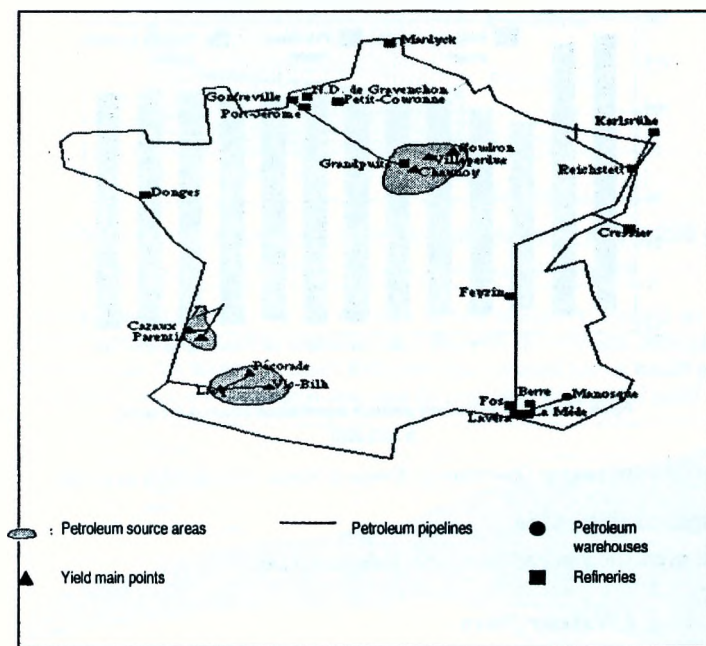


Figure 1 Logistic infrastructure of petroleum production, transport and distribution in France

Source : Author elaboration based on: DIREM : Observatoire de l'Energie en France - *Les statistiques sur le pétrol*.

The figure 1 presents detailed logistics localization of the oil crude yield areas, refineries and petroleum pipelines connecting sea ports, refineries and moreover France with kneeboard countries (Germany and Swiss). French refineries production capacity allows for domestic demand satisfaction as well as for refinery production (petrol especially) export. The export structure of refinery products is presented on the table 2 as well as figure 2 that illustrates the French foreign trade of petroleum and refinery products.

Table2 French refinery products' export

EXPORT	2002 (10 ⁹)	2003 (10 ⁹)	2004 (10 ⁹)
Refinery products' export	19 473	22 497	21 115
of which: European Union (15) countries	11 868	14 780	13 143
other European countries	2 408	2 326	1 910

Source : Author elaboration based on: Observatoire de l'Energie en France - *Les statistiques sur le pétrol*.

The main directions of refined products export are European Union countries. In general, the petroleum and refinery products import-export structure has been fixed during presented period, however imported refinery products amount has been rising and imported petroleum amount has been decreasing.

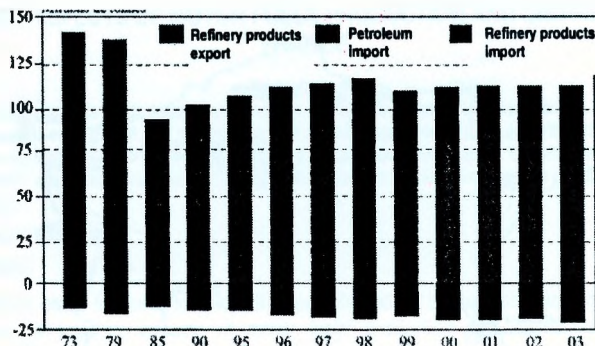


Figure 2 Petroleum and refinery products export-import structure in France, In 1973-2003

Source : Author elaboration based on: Observatoire de l'Energie en France - *Les statistiques sur le pétrol.*

Refinery products distribution

The top three operators on the French motor fuels market are:

- Esso Rep.,
- Total Exploration & Production France,
- Vermilion Rep.

All they participate in the market with about 25% market share other operators share are as follows:

- Lundin (17 %),
- Petrorep. (2 %)
- Géopétrol (5 %)
- Others (5%)

At the moment, petrol industry (except of refineries) in France employ about 123 000 workers. They are employed in following areas:

- distribution - 20 000 workers,
- research in production process - 8 200 workers,
- heating oil trade - 31 000 workers,
- motor fuels trade - 64 500 workers.

Transport sector has the great share (56%) in petroleum products consumption in France. Industry sectors connected with energy production and road surfaces are second consumer with 22% share. The other 22% of consumption are divided among households, agriculture and non energy sectors (service mainly) (compare fig. 3).

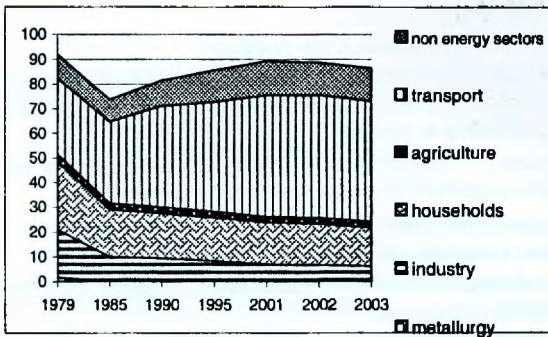


Figure 3 Refinery products' consumption according to sectors in France, in 1970-2003 [mln ton]

Source : Author elaboration based on DGEMP-DIREM : *L'industrie pétrolière en 2003*, June 2004.

Diesel and unleaded petrol Super 95 are the main refinery products in demand on the French market. There is decreasing demand for unleaded petrol Super 98. There is also decreasing demand for ARS (Anti-Récession des Soupapes) petrol. ARS petrol is a makeshift fuel for leaded petrol, it was introduced in 2000 in France and it is used in older cars not adjustable for unleaded petrol.

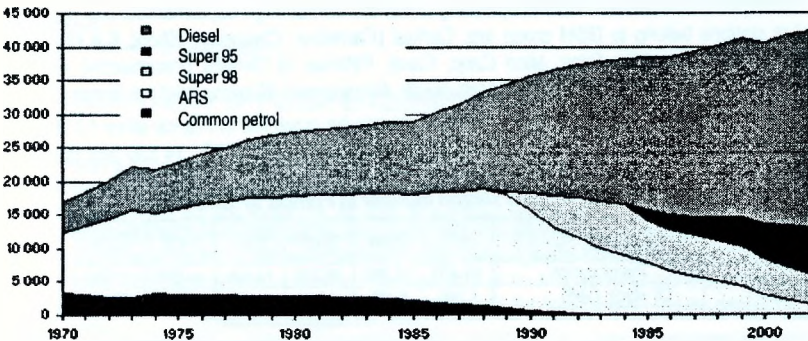


Figure 4 Petrol and diesel demand development in France, in 1970-2000

Source : Author elaboration based on DGEMP-DIREM : *L'industrie pétrolière en 2003*, June 2004.

Considering the motor fuel consumption in France, in the period from 1970, one can notice stable increase of diesel consumption. ARS petrol consumption has been decreasing.

Motor fuels distribution is provided by three following channels:

- wholesale (this offer is directed for transport firms);
- sale for distributors (fuels warehouse owners), those supply petrol station, small enterprises and supermarkets petrol stations with motor fuels;
- direct sale for distribution network and petrol station.

The refinery products are transported in France territory using following transport means:

- petroleum pipelines (45,1%),
- car cisterns (29,4%),
- rail cisterns (7,2%),

- inland water punts (9,5%).

Crude oil is transported using sea oilers and pipelines.

In last few years, motor fuels distribution using the wholesale channel has been on the same level - about 4,5 Mm³ in 2003. Petrol amounted to 2,2 % (0,1 Mm³) of total distribution using this channel and diesel participated in 97,8 % (4,4 Mm³).

Sale for distributors in 2003 amounted to 5 Mm³. The participation of petrol and diesel were respectively 0,4 Mm³ and 4,6 Mm³. The main operators in this segment are :

- associated petroleum enterprises - 68 %,
- warehouse owner not associated in any organization - 20 %.

Direct sale for distribution network and petrol station amounted 41,9 Mm³ and it has been decreasing in relation to previous year.

The domestic motor fuels distribution network consists of

- traditional petrol stations,
- GMS (Grande et Moyenne Surface) petrol stations.

Traditional petrol stations operate under patronage of French Union of Petroleum Industry (*l'Union française des industries pétrolières - UFIP*) or the petrol stations are property petroleum firms e.g. AGIP, BP France, Esso SAF, Société des Pétroles Shell, Total and there are also decreasing number of independent filling stations.

GMS petrol stations are stations operating under the firm of large supermarkets and hypermarkets. Petrol stations belong to GSM group are: Carfuel (*Carrefour, Champion, Shopi, 8 à Huit*), Distridyn (*Casino, Géant, Leader Price, Maxi Czap, Cora*), Pétroles et Dérivés (*Intermarché, Bricomarché, Ecomarché*), Petrovex (*Auchan, Atac, Mammouth, Maximarché, Rapidmarché*) et Siplec (*Leclerc*).

Significant decreasing number of petrol stations can be observed in France since 1973, then there was 49 400 petrol stations, during in 2002 there were 14 950 and in 2003 - 14 530 (see table 3).

Table 3 Petrol station number in France, in 1980-2003

	1980	1999	2000	2001	2002	2003
Petrol station	40 400	16 700	16 230	15 600	14 950	14 530
Of which: GMS.....	1 290	4 485	4 362	4 417	4 541	4541

Source : Author elaboration based on Observatoire de l'Energie en France - *Les statistiques sur le pétrol*

On the other hand, there is observed increase of petrol stations operating under the marks of supermarkets and hypermarkets (GSM). In 1980, there were 1290 such petrol stations, in 2003 their number has risen to 4541.

The share of particular types of petrol stations in motor fuel distribution in 2003 is presented in table 4.

Table 4 Distribution structure of motor fuels in France (2003)

Petrol stations	Petrol		Diesel		Total	
	Mm ³	%	Mm ³	%	Mm ³	%
Of which: petrol firm stations	7,7	46,9	19,6	56,0	27,3	53,1
GMS	7,8	47,6	10,9	31,2	18,7	36,4
Independent firm stations	0,7	4,3	4,0	11,4	4,7	9,1
Others	0,2	1,2	0,5	1,4	0,7	1,4
Total	16,4	100	35,0	100	51,4	100

Source : Author elaboration based on Observatoire de l'Energie en France - *Les statistiques sur le pétrol*

The rising importance of GSM stations can be noticed in distribution of refinery products. The share of those station amounted to 36,4% of total sale in this market channel. It is an effect of special policy: Motor fuels sale is not the main aim of their existence. The principle of GSM petrol station existence is invitation of potential consumers for visiting and shopping in the supermarket. Attractive price of the motor fuels on those stations supports the consumer choice of particular supermarket network. Therefore, profits from petrol sale is not the main aim of those stations.

Conclusion

Presented logistics aspects of French petroleum market allow for following remarks. French petroleum industry is a developed industry that production capacity is almost enough for the domestic demand. Contrary French petroleum industry is depended on the foreign oil crude supply. The distribution is divided in three channels and GSM stations ownership of supermarkets plays more and more important role the distribution network. Above mentioned considerations can be an example what development direction can follow other country petrol market in the future.

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ACCOUNTANCY OF POLISH ENTERPRISES IN TRANSITION PROCESSES

Abstract: Polish accountancy, in recent years has significantly approached the international solution. This creates favourable conditions for development of the enterprises with international structure. Accepting the regulations started by the European Union is a proper step toward this. Although the significant relation of the concurrence of the regulations is observed, there is still a lot to be done for full harmonization of Polish balance law with the EU regulations. Since 2005, the consolidated financial reports of the issuers of stocks which are designed to turnover and banks are prepared in Poland according to IAS. Several units, according to the regulations of the Accounting Act can choose to work under IAS. For the remaining units, in terms of accountancy the valid source is the Accounting Act and the regulations issued on the basis of it.

Keywords: accountancy, harmonization, accountancy in Poland

1. Introduction

Enterprises in Poland, during their business activity are obliged, after fulfilling some criteria, to keep accountancy according to the balance law. The accountancy is a basic source of economic information for the business units. It gathers all the necessary data which characterize the operation of enterprises and it plays a service role in relation to different levels of management, delivering the necessary information. It is therefore a crucial element of the information system of a company. The paper brings closer the concept and meaning of the accountancy for the operation of business units in Poland in relation to economic transition and harmonization processes in accountancy.

2. Importance of accountancy as an information subsystem of an enterprise.

The process of structural transition of Poland is accompanied by changes in law regulations for accountancy. The ordinance in force since the end of 1994 by the Minister of Finance from 15 January 1991 on the rules for accountancy¹ was the first step towards international regulations. Yet, the Accounting Act of 29 September 1994 and its spacious amendment of 9 November 2000 is obviously inspired by International Accounting Standards.

The accountancy is not a clear definition. In Polish and international literature, different interpretation of the concept and scope of accountancy appear. One of the most prominent Polish theorist of accountancy, S. Skrzywan defined its essence as a particular kind of unitary economic book-keeping. According to S. Skrzywan it is a system of a continuous capturing, grouping, presentation and interpretation of the balancing general and detailed number data, expressed in cash, on the economic operation and property situation of the economic unit².

Contemporary approach to accountancy is presented by W. Brzezina who defines the accountancy as a particular information-control system, retro- and prospective which is a monopoly for the definition of financial result (profit or loss) and financial condition of the business unit (property, equity and outside capital)³.

In traditional approach, the accountancy encompasses three basic modules:

- a) accounting
- b) cost account
- c) financial reporting

The accounting means a book-keeping part of the accountancy, which presents, in books, the data for further processing.

The cost account is defined as a "general activities which strive for reflection of the supply, production and sale process in a business unit, by capturing, grouping and interpreting in the applied sections the prime costs of production and sale of products of the enterprise's operations measured in a quantitative and qualitative way, in certain period of times, in order to reach possibly comprehensive information necessary to determine the results and managing an enterprise"⁴.

Financial reporting is a final stage of the data processing in the accountancy systems. It generates the information presented to the recipients of the financial statements of widely understood business environment. It is regulated by the law regulations in terms of content, form and presentation.

In Polish law regulations, which determine the rules for accountancy the essence of the accountancy is shown indirectly, by determination of the purpose and the scope of it. According to the Accountancy Act it includes:

- a) accepted rules (policy) for accountancy,
- b) keeping, on the basis of accounting invoices, the accounting books which keep the record of the events in a chronological and systematic order,
- c) periodical determination and checking, by means of stocktaking of an actual state of the assets and liabilities,
- d) valuation of the assets and liabilities and determination of the financial results,
- e) financial report preparation,

¹ The Ordinance of the Minister of Finance of 15 January 1991 on the rules for accountancy (DzU No. 10 pos. 35 with further amendm.).

² P. Skrzywan, *Teoretyczne podstawy rachunkowości* ((Theoretical basics of accountancy), PWE, Warszawa 1973, p. 155.

³ Brzezina W., *Podstawy rachunkowości* (Basics of accountancy), WSiP, Katowice 1997.

⁴ see Gmytrasiewicz M., Kamańska A., *Rachunkowość finansowa* (Financial accountancy), Difin, Warszawa 2004

- f) gathering and keeping the accounting invoices (evidences) and the remaining documentation which is predicted by the Act,
- g) submitting for inspection and publication of financial reports in cases regulated by the Act¹.

The main purpose of the accountancy is delivering the reliable and credible economical information which enables not only the valuation of the business unit, but also delivering the data for managerial decision-making.

Increase in the informational needs of the widely understood environment have caused the broadening of the functional and informational scope of accountancy – mainly its analytical, planning and decision-making functions. The accountancy, during the realization of its function should give the clear, reliable and quantified picture of the progress and the results of the economic processes².

In order to meet the expectations of the recipients of the generated information, the enterprise's accountancy should meet several rules which condition the reliability of such information. The units are obliged to apply the accepted rules (policy) for the accountancy and to reliable and clear presentation of the property and financial situation and the financial result (item 4, p. 1 of the Accounting Act).

The definition reliable means fair and corresponding with facts reflection of the reality, both in books and in financial reports. The management of the business unit, meeting the requirements of the Accounting Act, should determine the accounting rules applied by the unit and reflect it in the documentation of the accepted rules. This choice should ensure that the financial report presents the information which is useful and reliable for the users of the decision making process.

3. The Accounting Act as a source of the accounting law

The law regulations which determine the rules for keeping the accountancy do not have the defined, commonly used name. The most frequently used terms are "balance law" or law standards on accountancy.

In Poland, the accountancy is determined by the regulations of the Accounting Act of 29 September 1994, amended by Polish parliament in November 2000.

The regulations of the Accounting Act (Ustawa o rachunkowości – UoR) are applied for the units which have the headquarters or the registered office on the area of Poland such as:

1. trade partnerships (person or capital, including the organization) and the civil law partnerships as well as other legal persons, except State Treasury and Polish National Bank.
2. natural persons, civil law partnerships of natural persons, general partnerships of the natural persons, and other partnerships if the net income on sales of goods, products and financial operation for the previous year amounted at least the equivalent of Euro 800,000 in Polish currency.
3. organizational units which operate on the basis of the bank law, law of the public turnover of securities, regulations on investing funds, regulations on the insurance activities or the regulations on the organization and operation on the pension funds, regardless the amount of income,
4. communes, land counties, voivodships and their unions as well as public, commune-, land-county- and voivodship:
 - a) budgetary units,
 - b) auxiliary units for budgetary units,
 - c) budgetary companies,

¹ see Ustawa z dnia 29 września 1994 r. o rachunkowości, (DzU z 2002 r. Nr 76, poz. 694 z późn. zm.). (the Accounting Act of 29 September 1994 with the further amendments).

² see Micherda B., *Analityczna funkcja rachunkowości w okresie przejściowym do gospodarki rynkowej* (Analytic function of accountancy during transition period), Wydawnictwo Akademii Ekonomicznej w Krakowie, Kraków 1998.

- d) earmarked funds which do not have legal personality,
5. organizational units which do not have legal personalities, except partnerships which are listed in points 1 and 2,
6. foreign legal persons, foreign units which do not have legal personality and foreign natural persons which operate on the area of Poland in person, by means of employees – in relation to the business activity led on the area of Poland, regardless the income,
7. the units not listed in points 1-6, if they get, for the realization of the ordered tasks, the subsidy or subventions from the state budget, territorial governments' budgets or earmarked funds – from the beginning of a trading year when the subsidy or subventions were granted.

The natural persons, civil law partnerships of natural persons, general partnerships of the natural persons, and other partnerships can also apply the rules of accountancy determined by the Act from the beginning of next trading year, if the net income on sales of goods, products and financial operation for the previous year amounted at least the equivalent of Euro 800,000 in Polish currency. In this case, these persons or their partners are obliged, before the beginning of the trading year to inform the Tax Office for the income tax.

The Accounting Act determines the rules for accounting and the method of the inspection of financial reports by expert auditors. The Act comprises of twelve chapters which determine the fundamental rules for accountancy in the units obliged to apply them. The content of the Accounting Act is presented by the Table 1.

On the basis of delegated legislation, the ordinances by the Minister of Financed have been issued which determine in detail the rules for accountancy in some business units and institutions (e.g. of state budgets, territorial government budgets, some units from public finance sector, units which do not run a registered business).

The Act determines directly or indirectly the method of reflection, in the accounting systems, the complex phenomena and process which occur in the business activity. The differentiation of the units which apply the rules of the balance law causes that, for the given enterprise, the way to capture the issues which are not determined by the regulations or they leave it up to the unit the particular solution for e.g. filing or valuation should be re-specified. Such arrangements are defined as an accounting policy. Applying particular chosen rules of accounting concern all the accounting system, from identification and capturing of the economic events through processing and to their final presentation in financial reports. The accountancy policy is defined and updated by the management of the enterprise who is responsible for this policy

4. International Accounting Standards and other sources of law in accountancy

Globalization processes of world economy, as well as of integration, which express in accession of new members to the European Union, sparked off the need for standardization of many issues on accountancy and accepting of uniform legal regulations. The accepted in 1995 by European Union New Accounting Strategy headed for working out, in the area of the Union, uniform solutions in terms of preparation of the financial reports. It led to accepting, both by the European Parliament and the Council of the European Union, in 2002 common standpoint in the form of the ordinance No. 1606/2002 on implementation of international accounting standards at the beginning of 2005. The main area of interest of this publication concern preparation and publishing consolidated financial reports by the public partnerships whose securities issued are listed on the capital market in the European Union countries, but the resolutions contained in it give the members of the Union possibility to accept and determine the requirement of publishing of the prepared reports according to the International Accounting Standards (IAS) by other business units. The consequence of accepting

IAS as a basis for preparation, by public partnerships, the consolidated financial reports on the level of the Union is also a change in the Accounting Directives.

Table 1 The scope of the regulations of the Accounting Act

Chapter of the Act	Content of a chapter
I. General regulations (item 1- 8)	The scope of the units which operate within the Act, fundamental terms, rules for accountancy, responsibility for the book-keeping, change in rules for accountancy
II. Book-keeping (item 9- 25)	Language and currency, documentation of the accepted rules for accountancy, place of book-keeping, opening and closing of book-keeping, accounting invoices (evidences), rules for book-keeping, accounting mistakes correction
III. Stocktaking (item 26- 28)	The rules and documentation of stocktaking
IV. Valuation of the assets and liabilities and determination of the financial result (item 28- 44)	The rules for valuation of the assets and liabilities, valuation in case of operation continuation, valuation for events and financial report elements expressed in foreign currency, valuation of fixed assets and material and non-material and legal property, depreciation, valuation allowances, rules for the valuation of current assets, reserves, inter-period settlements of accounts, net financial result,
IVa. Merging the partnerships (item 44a- 44d)	Rules for mergers, settlement of the partnership mergers by means of acquisition or merging the shares, settlement of the acquisition of an organized part of other unit
V. Financial statements for the unit (item 45- 54)	Rules for preparation of financial reports, elements of financial reports, simplified or joint financial reports, deadlines for preparation and acceptance of the financial report
VI. Financial statements for the consolidated units (item 55-63)	The rules for preparation of the consolidated statements, exclusion from consolidation, methods of consolidation, deadlines for preparation of consolidated financial statement
VII. Inspecting and announcing the financial statements (item 64- 70)	Free access to financial statements, scope of the units whose financial reports are subject to inspection by expert auditors, opinion and the report by expert auditors, neutrality and independence as well as powers of expert auditors, access to the financial reports, duties of the management of the units in terms of preparation, inspection, approval and announcing of the financial reports.
VIII. Data protection (item 71- 76)	Protecting the accounting documentation, rules for data storage, conditions for the data access
IX. Criminal responsibility (item 77- 79)	Responsibility for book-keeping and reporting, responsibility of expert auditors
X. Particular and transitional regulations (item 80- 83)	Delegated legislation, competences of the Minister of Finance, standard charts of accounts
XI. Changes in ruling regulations, Final resolutions (item 84- 86)	Changes in regulations, regulations which are no longer binding, dates for putting the regulations into force

Source: own study on the basis of the Accounting Act

Accession of Poland to the European Union in May 2004 caused the necessity to adapt Polish Accountancy Act regulations to the Union solutions. Therefore, the regulations which give the opportunity or implementing the duty to apply IAS by the units subjected to the Accounting Act have been implemented. The scope of these rights is presented by the table 2.

The units not mentioned by the Act as the units entitled or obliged to apply IAS and International Financial Reporting Standards and the interpretations announced in the form of the ordinances by the European Commission, according to the item 10 of UoR on the issues not determined by the Act regulations, while choosing the rules for accountancy, can apply domestic accounting standards

issued by the Accounting Standards Committee. In case of lack of the appropriate domestic standard they can apply IAS. Until December 2004, two domestic standard for accountancy had been issued:

- 1) KSR nr 1 „Cash flow account”,¹
- 2) KSR nr 2 „Income tax”².

So far the European Union has issued three directives concerning accountancy directly, namely:

- Directive IV of 25 July 1978 on annual financial reports of some partnerships,
- Directive VII of 13 June 1983 on consolidated financial reports
- Directive VIII of 10 April 1984 on accounting books inspection.

Those directive have been amended many times. Among the listed directives, the particular role played the fourth one since it encompasses such issues as the rules and the structure of the accountancy, rules for valuation, annual statements, method of their verification and publication. The present state of Polish regulations on accountancy significantly brings the domestic regulation closer to the international solutions.

Table 2 Implementation of IAS in the units under the Accounting Act

The unit preparing the financial statement	Obligation to implement IAS
1. The issuers of the securities which are accepted for public turnover or for turnover in one of the regulated market of the European Economic Area and the issuers of the securities who apply for their acceptance for public turnover or for turnover in one of the regulated market of the European Economic Area	Can prepare the financial statements according to IAS since 2005
2. Units incorporated in the capital groups where the dominating unit prepares consolidated financial report according to IAS	Can prepare the financial statements according to IAS since 2005
3. Consolidated financial report of the issuers of the securities which are accepted for public turnover or banks.	Obligation to apply IAS since 2005
4. Consolidated financial report of the issuers of the securities who apply for their acceptance for public turnover or for turnover in one of the regulated market of the European Economic Area.	Can be prepared according to IAS since 2005
5. Consolidated financial report of the issuers of the treasury securities which are accepted for public turnover or for turnover in one of the regulated market of the European Economic Area.	Can be prepared according to IAS since 2005, Obligation to apply IAS since 2005.

Source: own study on the basis of the Accounting Act

5. Conclusions

Polish enterprises which operate in conditions of liberalization of trade and services, development of financial markets, growing number of international corporations, free flow of technology and methods on the competitive markets must consider, in a structure of the accounting systems the regulations of Polish law – the Accounting Act, and, in cases not determined by the Act – the International Accounting Standards.

Years 1994- 2006 are a period of dramatic changes of Polish balance law which led to creating, for Polish economic units, the informational base for management in the conditions of globalization and making the accountancy a modern, international business language.

Literature:

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¹ The appendix to the Resolution No. 5/03 of 22 July 2003 by the Accounting Standards Committee on acceptance of the National Accountancy Standard No 1 (Cash flow account) (DzUrz MF No. 12 pos. 69).

² The appendix to the Resolution No. 5/04 of 14 September 2004 by the Accounting Standards Committee on acceptance of the National Accountancy Standard No 2 (Income Tax) (DzUrz MF No. 13 pos. 132).

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3. Micherda B., *Analityczna funkcja rachunkowości w okresie przejściowym do gospodarki rynkowej (Analytic function of accountancy during transition period)*, Wycawnictwo Akademii Ekonomicznej w Krakowie, Kraków 1998.
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7. The appendix to the Resolution No. 5/03 of 22 July 2003 by the Accounting Standards Committee on acceptance of the National Accountancy Standard No 1 (Cash flow account) (DzUz MF No. 12 pos. 69).
8. The appendix to the Resolution No. 5/04 of 14 September 2004 by the Accounting Standards Committee on acceptance of the National Accountancy Standard No 2 (Income Tax) (DzUz MF No. 13 pos. 132).

РАЗДЕЛ 5. ИННОВАЦИОННЫЕ И ЭКОЛОГИЧЕСКИЕ АСПЕКТЫ УПРАВЛЕНИЯ ПРЕДПРИЯТИЕМ

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LEVEL OF INNOVATION AND COMPETITIVENESS OF INDUSTRY AFTER ACCESSION OF POLAND TO THE EUROPEAN UNION

Abstract: In the paper, chosen aspects of the level of innovation and competitiveness of Poland in 2001-2005 mainly as compared to other EU countries have been presented. The empirical data originate from the Eurostat and GUS (Polish Central Statistical Office) materials. The performed analysis enables to assess the position of Poland in chosen areas as compared to other UE countries and then suggests the possibility to prepare rankings and to perform selection of the economic enterprises.

Keywords: innovation, competitiveness, innovation factors, new orders in the industry, costs of employment, gross fixed capital formation

In the conditions of the market openness and liberalization of cash flow, the competitiveness exacerbation appears in global economy. In this situation the economic growth and macroeconomic balance are consequences of an enterprise's ability to undertake competitive challenges among the factors which influence the competitive position a significant importance has innovative activity. Moreover, the creativity is on the first position among the systematic-regulative activities which are determined within social and economical program of the European Union in the form of the Lisbon Strategy.¹

Except the innovation, to achieve ambitious aims of the Lisbon Strategy some activities come in help i.e.:

- Liberalization and integration of these markets and sectors where common market de facto did not include: telecommunications, energetics, transport, mail and also financial services and the total services market
- Development of entrepreneurship, deregulation and better support from the administration by easier access to the capital and technology, creation of even competition field,
- Social cohesion i.e. increase in employment and change in social model: increase in professional activity, making job market flexible, improvement in education, upgrading the social security system, eradicating the poverty and social exclusion
- Caring of the fixed foundations of the development and natural environment

Creativity is a specific tool of entrepreneurship, an activity which gives the resources strong possibilities to create wealth and is also the distinctive ability which leads to advantage, competitiveness²; it is also a form of entrepreneurship which reflects in continuous seeking for new combinations of factors, created for reaching and multiplication of a capital, mainly profits³.

It is common for the literature to make difference between three types of innovation, depending on their effect on the change in behaviour of users. They include the following product innovations:

¹ W. Szymański, Rozstrzygająca rola przedsiębiorstw w dostosowaniu gospodarki do integracji europejskiej i globalizacji, Polskie przedsiębiorstwa wobec standardów europejskich, praca zbiorowa pod redakcją K. Kucińskiego, Matenaty i Prace IFGN SGH, Warszawa 2003, s. 11

² P.F.Drucker, Innowacje a przedsiębiorczość, Praktyka i zasady, PWE, Warszawa 1972, s. 140

³ W.N. Grudzewski, I.K. Hejduk, Zarządzanie wiedzą w przedsiębiorstwie, Difin, Warszawa 2004, s. 16

- Continuous – i.e. this which do not require the change in users' behaviour patterns, and they are caused by e.g. fashion
- Dynamically continuous – i.e. which change the routine behaviour of users but not radical
- Discontinuous i.e. which creates modern behaviour¹

In the presented classification of innovation a technical and marketing aspects are hidden.

According to the technical approach, the innovations mean industrial application of a new technical or technological solution while the marketing approach to the product innovation means that the product should be accepted as a new one by the buyers, and the technical changes are not necessary. Therefore innovations are the products portioned or packed in a different way².

First document, which defines new frames for innovation policies in the individual European Union countries, was the Action Plan on Innovation in Europe from 1996.

On the basis of that plan, the practical tools was implemented, i.e. Trend Chart on Innovation, which is used to collect data and analyse information on innovation policy at domestic and commonwealth level with special consideration of the finances for innovation implementation, intellectual ownership rights and transfer of technology between education and industry. It is also an European forum for comparison (benchmarking) and exchange of experience between individual countries.

To maintain comparability of data, the European Innovation Scoreboard is based on twenty factors grouped in four categories, such as:

- Human resources,
- Creation of new knowledge,
- Transfer and application of the knowledge,
- Investment financing.

Human resources for the innovation purposes are verified by such factors as:

- percentage of persons with technical university degree (aged 20 – 29) on the subject such as sciences, mathematics, statistics, information technology, engineering, production and architecture
- percentage of persons with university degree (aged 25 – 64)
- percentage of persons who take part in further, continuous education (aged 25 – 64); improving skills and learning new ones is one of the main assumptions of an economy based on the knowledge, using such forms of extending education such as: courses, seminars, arts learning, foreign languages.
- employment in the industries of medium-high and high technology in the sectors such as: aircraft and spacecraft production, radio, television and telecommunications equipment and devices, production of office devices and computers, pharmaceutical chemicals production, chemicals and chemical products manufacturing, production of machines and electrical equipment, production of machines and devices, production of medical, precision and optical instruments, clocks, production of vehicles, trailers and semitrailers. This factor reflects the participation of the people employed in the above listed industries as compared to the total of people employed in all the industries.
- percentage of persons employed in three sectors: mail and telecommunication services, information technology services and the research sector services

The assessment of new knowledge creation is based on four factors:

¹ A H. Jasiński, Przedsiębiorstwo innowacyjne na rynku, Książka i Wiedza, Warszawa 1992, s. 8

² M. Hoffer, Determinanty strategii nowego produktu polskich przedsiębiorstw przemysłowych, Wydawnictwo Uniwersytetu M. Kopernika, Toruń, 1998, s. 28

- total of domestic expenditure on R&D as a percentage of GNP. This factor is built as a difference between domestic expenditures and the enterprises' expenditures.
- expenditures on the R&D activities as a percentage of GNP in enterprises
- number of patent applications to European Patent Office EPO
- number of patent applications to United States Patent and Trademark Office

Transfer and application of the knowledge is based on three factors which were not the subject of research in candidate countries in 2002.

Main factors which identify financing of innovation include:

- investments of venture capital nature in computer, electronic, biotechnology and automatic devices industry, and in finance sector
- percentage of persons who have the access to the Internet from their own homes,
- expenditures of the Information and Telecommunication Technology sector.

The empirical research on the innovation and competitiveness of the Polish economy include the assessment of:

- strong and weak sides of the individual EU members,
- dynamics of new orders in the industry,
- index of costs of employment,
- dynamics of gross fixed capital formation,
- dynamics of industrial production,
- dynamics of production in industrial processing sector.

Diagnosis of innovation of economy of the European Union is synthesized by the assessment of strong and weak sides of each new EU members (see table). The most frequent strong side for new EU countries is a percentage of persons with a technical university degree and a percentage of persons with an university degree. The weak side of the investigated countries is a small number of patent applications to European Patent Office, poor access to the Internet, poor employment in the industries of medium-high and high technology. From the presented table No. 1 it results that the highest innovation ability possess Slovenia, Hungary and Czech Republic. Poland is one of the poorest countries among the new members of EU in terms of the innovation research and competitiveness. Poland is comparable to Spain (due to the similar area, population and the development degree) at the time of its accession to Union in 1986. Spain benefited a lot from its presence in the European Union and reached the highest level of development. Poland has a long way ahead to reach the level of development comparable to Spain.

While analysing the enterprises the extent of new orders in the industry should be considered. The orders are determined as a value of contracts in terms of delivering goods and providing services. Factor of new orders in the industry shows at increase in the demand on goods and services and it helps in assessment of future production. Comparing data from the new orders in the industry it should be found that in EU 25 scale, this factor increased from 9.6% in 2004 to 11.1% (according to the data from January 2006). In 2004, the percentage increase of the described factor as in comparison to analogous period of the previous year was highest in Latvia, 21.6% and in Sweden, 18.6%. In Poland, this factor was decreased almost by 5% as compared to 2003. Note the changes in factor of new orders in the industry during 2005-2006. While in 2005 this factor decreased in Poland by 4% as compared to its level of 2004, in first month of 2006 its increase by as much as 97.8% has been observed. The comparison analysis of changes in the described factor within the EU enables to situate Polish industry on the first place here. The percentage change in the factor of new orders in the industry in January 2006 in Denmark amounted to 25%, in Estonia 24.4% (see Table No. 2)

Table 1. Synthetic approach to strong and weak sides of innovation in individual new members of the EU

Country	Main strong sides	Main weaknesses
Cyprus	percentage of persons with university degree and access to the Internet	Small employment in the industries of medium-high and high technology, low enterprises' expenditures on R&D
Czech Republic	Increase in number of persons with a technical university degree and growing number of people with university degree, increase in budget expenditures on R&D	Small number of patent application to EPO and USPTO
Estonia	percentage of persons with a technical university degree, increase in out-of-budget expenditures on R&D, increase in number of patent application to EPO and USPTO	Low percentage of people completing their education
Hungary	increase in budget and out-of-budget expenditures on R&D, increase of expenditures of ICT sector	Decreasing percentage of persons with technical university degree, access to the Internet
Lithuania	percentage of persons with university degree, increasing participation of enterprises' expenditures on R&D,	Low and decreasing employment in the industries of medium-high and high technology, access to the Internet
Latvia	Growing employment in the industries of medium-high and high technology, increase in out-of-budget expenditures on R&D, increase in number of patent application to EPO	Small number of patent application to USPTO, access to the Internet
Malta	percentage of persons with technical university degree and access to the Internet	patent application to EPO and USPTO,
Poland	Growing percentage of persons with technical university degree and with university degree, increase of expenditures of ICT sector	Small number of patent application to EPO and USPTO, access to the Internet
Slovenia	increase in number of patent application to EPO, growing employment in the industries of medium-high and high technology,	Decrease in number of persons with university degree,
Slovakia	growing employment in the industries of medium-high and high technology, increase in percentage of persons with technical university degree	Decrease in public expenditures on R&D activities, small number of patent applications to USPTO

Source: European Innovation Scoreboard 2003, K. Koziol, Innowacyjność nowych członków Unii Europejskiej ze szczególnym uwzględnieniem Polski, w pracy badawczej pod redakcją naukową E. Urbańczyka, Strategie wzrostu wartości przedsiębiorstwa, Teoria i praktyka, Tom I, Wydawnictwo Kreos, Szczecin 2005, p. 447

Table 2. New orders in the industry in 2005 - 2006*

		Percentage change as compared to analogous period in the previous year (t-12)		
		2005		2006
1	2	3	4	5
UE25	UE25	9,6	3,5	11,1
Euro-zone	Euro-zone	8,2	7,4	9,7
Belgium	BE	-0,8	7,1	7,2
Czech Republic	CZ	3,9	10,1	19,3
Denmark	DK	14,6	11,5	25,0
Germany	DE	9,4	5,4	15,6
Estonia	EE	13,0	12,1	24,4
Greece	EL	-	-	-
Spain	ES	-	-	-
France	FR	8,3	16,5	6,1
Ireland	IE	9,6	7,6	9,5

1	2	3	4	5
Italy	IT	12,1	-1,0	7,8
Cyprus	CY	.	.	.
Latvia	LV	21,6	10,4	-8,7
Lithuania	LT	17,1	7,1	11,2
Luxembourg	LU	10,5	3,8	.
Hungary	HU	-0,9	-9,0	22,8
Malta	MT	-9,3	-7,4	.
Netherlands	NL	2,6	7,4	11,7
Austria	AT	8,4	5,7	.
Poland	PL	-4,7	-3,9	97,8
Portugal	PT	1,9	12,4	1,1
Slovenia	SI	.	.	.
Slovakia	SK	-3,3	8,9	-0,7
Finland	FI	.	.	.
Sweden	SE	18,6	0,0	19,9
United Kingdom	UK	.	.	.

* data from 2006 concern the orders from January of the year
Source: WWW.euroopa.eu.int

A significant criterion of assessment of competitiveness of Polish industry as compared to the EU is the index of costs of employment and it concern total cost of employment of workforce calculated per 1 working hour, which is incurred by an employer within the short period of time (quarter). Costs of employment in total include gross remuneration and the remaining employment costs. From the data contained in the Table No. 3 it results that for the Euro zone the index of costs of employment in total in January 2005 as compared to the analogous period of the previous year amounted to 3.2 and in December that year it decreased and amounted to 2.4. The level of the index of employment costs for EU25 was similar to this of Euro zone: in I quarter of 2005 it amounted also 3.2 and in IV quarter of 2005 it amounted to 2.9. In Poland, index of employment costs was higher than the average in EU25 in I quarter of 2005 by 25% and at the end of the year by 82%. In last quarter of 2005 Poland, in terms of the index of employment costs within the EU25 countries reached 12th position. The costs of employment of workforce calculated per 1 working hour was in Poland lower than in such countries as: Germany, Portugal, Malta, Sweden, Denmark, Cyprus, United Kingdom, Spain, Finland, France and Austria.

Table No. 3 Index of employment costs – in total

1		Percentage change as compared to analogous period in the previous year (t/t-4)	
		Data compensated with working days	
		2005	
		I-III	X-XII
1	2	3	4
UE25	UE25	3,2	2,9
Euro-zone	Euro-zone	3,2	2,4
Belgium	BE	2,9	.
Czech Republic	CZ	3,7	6,5
Denmark	DK	3,1	2,9
Germany	DE	1,3	0,4
Estonia	EE	9,4	14,2
Greece	EL	.	.
Spain	ES	4,3	3,6

1	2	3	4
France	FR	3,3	3,7
Ireland	IE	4,5	.
Italy	IT	.	.
Cyprus	CY	5,8	3,2
Latvia	LV	15,2	16,6
Lithuania	LT	12,5	13,7
Luxembourg	LU	6,9	7,7
Hungary	HU	9,4	7,6
Malta	MT	3,0	2,0
Netherlands	NL	2,5	.
Austria	AT	3,9	3,8
Poland	PL	4,0	5,3
Portugal	PT	2,0	0,7
Slovenia	SI	7,7	7,5
Slovakia	SK	7,5	9,2
Finland	FI	3,8	3,4
Sweden	SE	3,2	2,8
United Kingdom	UK	4,3	3,3

Source: as for Table No. 2

In 2004 the gross fixed capital formation in the European Union increased, as compared to 2003, by 2.9%. In the United States they increased by 8.4%, mainly as a result of increase in the capital on the metal products and the transport machines and devices. Among the described countries, the highest dynamics of investment in 2004 presented Latvia (increase by 23.8%), Lithuania (by 12.3%), Cyprus (by 11.6%) and Russia (by 10.8%). The gross fixed capital formation level similar to the one observed in 2003 was maintained in Austria, while in Germany, in fourth consecutive year, the decrease in investment appeared.

In 2005 in most of described countries the dynamics of the gross fixed capital formation was higher than for the gross national product. In the European Union in consecutive quarters of 2005 the successive increase in the fixed capital increase was observed. The highest increase in the investment in a year scale was observed in Belgium, Latvia, Hungary, Spain and Sweden and also in the United States. The gross fixed capital formation was decreased as compared to 2004 in Finland, Portugal and Italy.

Table No. 4. Dynamics of gross fixed capital formation * (fixed prices)

Countries	2001	2002	2003	2004		2005*
	Previous year =100			1995=100		
1	2	3	4	5	6	7
E U	100,5	98,8	100,8	102,9	129,3	103,1
Austria	98,5	95,0	106,1	100,6	117,1	100,4
Belgium	100,2	97,7	99,3	104,2	123,5	.
Cyprus	103,2	108,1	100,7	111,6	142,8	.
Denmark	98,6	100,5	101,6	103,3	141,2	105,3
Estonia	113,0	117,2	108,5	106,0	220,1	.
Finland	103,9	96,9	98,5	105,0	146,3	.
France	102,4	98,3	102,7	102,5	133,2	103,6
Greece	106,5	105,7	113,7	105,7	207,7	.
Spain	104,5	103,3	105,6	104,9	168,9	107,4
Ireland	99,8	103,7	105,6	108,0	233,4	.

1	2	3	4	5	6	7
Latvia	113,5	111,1	114,0	112,3	241,0	.
Luxembourg	110,0	98,9	93,7	103,5	152,5	.
Lithuania	111,4	113,0	112,3	123,8	428,8	.
Nederland	100,2	95,5	96,5	102,9	122,6	103,4
Germany	96,4	93,9	99,2	99,8	101,0	100,8
Poland	91,2	94,2	99,5	105,1	163,9	105,3
Portugal	97,1	94,9	90,1	101,3	124,5	.
Czech Republic	105,4	103,4	104,7	107,6	127,6	.
Slovenia	113,9	99,4	98,5	102,5	140,6	.
Slovakia	100,4	100,9	107,1	105,9	189,0	.
Sweden	99,0	97,4	101,1	105,1	131,3	.
Hungary	105,9	109,3	102,5	108,4	193,4	.
United Kingdom	102,4	103,0	100,0	104,9	148,6	102,8
Italy	101,9	101,2	98,2	102,1	127,7	.
China	113,1	113,3	.	.	193,5 ^a	.
Japan	98,6	94,3	100,9	101,6	99,2	104,4
Russia	112,3	103,1	112,8	110,8	119,8	.
United States	98,2	96,5	103,3	108,4	155,0	107,4

^a Data compensated by seasons.

2005^a - data from III quarter

Source: as in Table No. 3

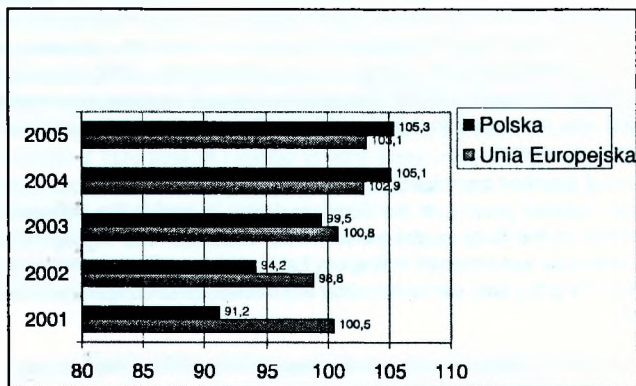


Fig.1 Dynamics of gross fixed capital formation

Source: as in Table No. 4

In 2001-2003 the dynamics of gross fixed capital formation in Poland was decidedly lower than its average level for the EU. According to the data from 2004-2005 the situation changed favourably: the dynamics of gross fixed capital formation in Poland was by 2% higher than the average in the EU.

Next criterion of the competitiveness assessment for business entities is the dynamics of the industrial production. In 2004 the industrial production in the European Union increased, as compared to 2003 by 2.2%. A significant acceleration of the dynamics in the industry as compared to the one observed in previous year was observed in Poland, Lithuania and the Czech Republic (increase of production appropriately by 12.2%, 10.9% and by 9.2%) and among the countries outside the EU – in China (increase by 11.1%). In 2004, the increase in industrial production in a year scale, first time

since 2000, was observed in the United States and United Kingdom (appropriately by 4.2% and by 0.4%). In Ireland, after very high increase of production in the nineties, since 2001, gradual slowdown in dynamics in the industry was observed – and in 2004 the production was only by 0.3% higher than the previous year. Production in the industry decreased as compared to 2003 in Portugal, Italy and slightly in Denmark.

In 2005 the dynamics in the industry was weakened as compared to the observed in 2004. In the consecutive three quarters of 2005 the industrial production in European Union increased in a year scale within 0.5%-1.1%. The production increased, with a rate significantly over an average one for the EU, in Luxembourg, Estonia, Hungary, Czech Republic and Lithuania and also in the countries outside the European Union – in China. The slowdown in the production dynamics in quarters of 2005 in comparison to the one observed in 2004 was found for Finland, Greece, United Kingdom and in Italy. In Germany, after several years of slow rate of the industrial production, since 2004 its growth has been observed and in consecutive quarters of 2005 the production in a year scale increased within 2.4%-3.1%.

The dynamics of the industrial production in Poland was favourable. It was higher than the average for EU in 2003 by 7.7%, in 2004 by 10% and in 2005 by 4% (see chart No. 2)

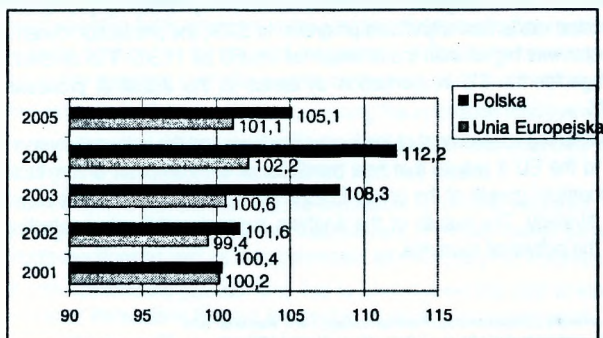


Fig.2 Dynamics of industrial production

Source: Eurostat data

The noticeable fact are the changes in the production dynamics in the industrial processing sector. The production in the industrial processing in the European Union in 2004 increased, as compared to 2003, by 2.4%. Its highest increase was observed for Poland, Lithuania, Czech Republic and Estonia. In Japan and in the United States, since 2002 the successive dynamics improvement was observed and in 2004 it amounted to, respectively, 5.5% and 4.7%. The decrease in production in a year scale in this sector of the industry was found for Denmark, Portugal and in fourth year – in Italy.

In three quarters of 2005, in industrial processing the production was increasing the most in new member countries of the European Union: Estonia, Lithuania, Czech Republic and Hungary. Over the average for the EU, in the described period the increase in processing production was also observed in Germany (within 2.5%-3.2%). In Japan in United States, after growth in the dynamics in 2004, in next quarters of 2005 the gradual slowdown was found and in third quarter the increase in a year scale in Japan was insignificant while in the United States it amounted to 3.0%. The decrease in the industrial processing in three quarters of 2005 as compared to the analogous periods of the following year was observed in Greece, Spain, Portugal and the Italy.

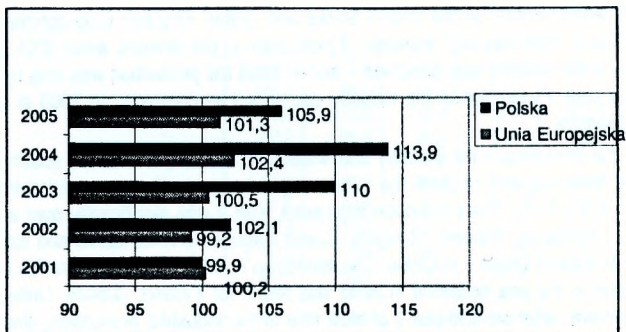


Fig.3. Dynamics of production in industrial processing sector

Source: Eurostat data

As compared to the average for the EU in terms of dynamics of production for the industrial processing, Poland made here significant progress. In 2004, the production dynamics in the industrial processing sector was higher than the average for the EU by 11.5%. The difference between Poland and the average for the EU in production dynamics in the industrial processing sector in 2005 amounted 4.6%.

From the presented assessment of the innovation level and the competitiveness of Polish economy as compared to the EU it results that new members of the European Union, including Poland, may inhibit the economical growth of the united Europe and may contribute to the slowdown in realization of the Lisbon strategy. The results of the analysis suggest ranking and selecting of the economic enterprises of the individual countries.

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GENERAL ASPECTS OF INNOVATION MANAGEMENT IN COMPANIES

Summary: The purpose of the present paper is to show the most important aspects of the innovation management process. We also aim at determining its stages and identifying characteristics and skills that may be useful in its realization. It is particularly important to look at company's relations with macro and micro-environment since proper relations of the environment with company's resources facilitate the transfer of knowledge to organizations and thus speed up the development of innovations.

Keywords: Innovation management, stages of the management process, skills useful in the management process, macro and micro-factors.

Introduction

We would like to start our considerations on the phenomena of the innovation management with quoting T. Peters' argument stating that "the biggest challenge of the 20th century will be the ability to create and absorb innovations".¹ This argument concerns in particular subjects conducting economic activity, but not only. The process of innovation management can also be considered either on the level of a company or that of the economy as a whole. In the latter case it is not only particular companies that take part in it, but also public authorities, state or regional.

It is hard nowadays to find a company which does not perceive and does not appreciate the growing importance of innovations. It is enough to say that innovations create demand, lower prices, speed up the pace of the organization's growth and may also broaden the capabilities of realizing more profitable investments. Many researches show numerous proofs and support the argument that efficiency, competitiveness and commercial exchange development are correlated with the development of innovations.²

Since the innovative activity plays such an important role, it is right to ask a question: "if it is possible to manage innovations, what is the best way to do that?".

This problem arises from the very nature of innovations. One has to bear in mind that specialists from many different scientific fields take part in the process of developing innovations and finding the best way to use them. Similarly for the stage of innovations realization, where very often we have to deal with different opinions among particular agents, concerning goals and methods.³

There exist two main contradictory opinions concerning the innovation management:⁴

The first one assumes that it is possible to plan innovations and that they can undergo the management process in order to achieve the predicted (optimal) results.

The second opinion grants that innovations are impossible to foresee. According to this view, they comprise a risk of high level because of the fact that it is hard to predict market demands, consumers needs, competition's reactions as well as risks connected with realization of investment projects.

It seems that both opinions are justified. One has to bear in mind that next to innovations that are easy to plan there exist innovations that are impossible to predict. In consequence, this fact leads to impossibility of managing them. Thus a need for classifying the innovations appear, according to their specific characteristics such as the mentioned above uncertainty. It is equally important to draw proper conclusions concerning innovations management.

1. Stages of innovation management

Innovation management, treated as a process can be described by a number of characteristics resulting from its specificity. Thus innovation management is characterized by following features:

- it has strategic dimension meaning that it influences the development of a company in a long period of time,
- it goes beyond the company itself, although realization takes place usually in the production department,
- different economic entities with different specializations take part in it – from scientists to foremen,
- it concerns activities of different character, from intellectual work to final realization,

¹ Peters T., *Liberation Management*, Pan Books, London 1993 qtd. in Sikorski C., *Zachowanie ludzi w organizacji*, PWN, Warszawa 1999

² Pomykałski A., *Zarządzanie innowacjami*, Wydawnictwo Naukowe PWN, Warszawa-Lódź 2001.

³ *Ibid.*

⁴ Cooper R.G., *Winning at New Products*, Gage Educational Publishing, London 1988, Spence W.R., *Innovation*, Chapman and Hall, London 1994, Weeb A., *Managing Innovative Projects*, Chapman and Hall, London 1994 qtd. in Pomykałski A., *Zarządzanie innowacjami*, Wydawnictwo Naukowe PWN, Warszawa-Lódź 2001.

- it usually requires financing from different sources (external and internal ones).¹

The basic question in the innovation management is a perfect understanding of subsequent stages through which a new products or services have to undergo. At every stage the company should establish specific requirements for each of them. It is then crucial to control phasing from one stage to another.

It is generally assumed that innovation management should undergo several stages:²

- Stage one – the analysis of macro and micro-environment of the company which enables to collect information concerning potential demand on innovations. This information comprises identified clients needs, results of conducted marketing research, competition activity, etc.
- Stage two – on the basis of the information gathered in the first stage it is possible to choose for realization the innovation projects for which the organization possesses the necessary resources.
- After selecting a project, a company has to assure resources needed for it realization. It can be done either by research and development or by transfer of technology.
- The last stage is introduction of an innovation. By this term we understand transferring it from the initial idea through all stages to final realization which usually takes form of a new product, service or process.

There exist various possibilities of conducting the above-mentioned process of innovation. Much depends on the category of company that we are dealing with. For example, large companies may structure the innovation process in a very complex way, while smaller companies tend to work in a non-formalized way. The specificity of the market on which those companies exist plays an important role as well. For example, companies active in sectors that require very advanced knowledge and technologies as in the case of pharmaceuticals, electronics or car industry, concentrate on typical research and development activities, engaging in it an important part of their profit. Other companies, like textile industry tend to accentuate their relations with clients, treating them as a source of innovations. The main condition for a smooth realization of an innovation process for any company is a proper organization i.e. coordination of all of its stages.

2. The influence of company's environment on innovations.

More and more companies treat innovation management as an inherent element of their activities. They understand the need for constant definition of their position and adaptation to the changing conditions of the environment, markets, technologies and clients needs.

This results from the fact that companies environments are complex and changing, which is defined by H.I. Ansoff as turbulence.³

The complexity and changeability of the environment results not only from the growing number of its elements but also from more and more differentiated and difficult to predict relations between them. Changes in environments tend to be faster and less predictable nowadays. As a consequence, there appears a growing importance of strategic approach concerning not only the organization management, but also that of innovations.

The changeability of conditions in the environment necessitates working out strategies of development of every company acting independently. It results from the need of determining priorities and directions to achieve them in conditions characterized by some level of uncertainty.⁴

The innovative activity does not take place in hermetic conditions, in relation between a company and its environment. In reality, efficient innovative processes constitute a sum of economic, social and

¹ Jasiński A., *Innowacje i transfer techniki w procesie transformacji*, Difin, Warszawa 2006.

² Ansoff H.I., *Zarządzanie strategiczne*, Wydawnictwo Naukowe PWN, Warszawa 1985.

³ Ansoff H.I., *Zarządzanie strategiczne*, Wydawnictwo Naukowe PWN, Warszawa 1985.

⁴ Bogdanienko J., *Zarządzanie postępowaniem technicznym*, Uniwersytet M. Kopernika, Toruń 1994.

organizational activities in the whole society. Those activities constitute "innovation systems" which are composed of: educational system, legislative system, tax system, intellectual property protection system, cooperation and competition system or the system of support for innovation activities by the authorities.¹

The pressure from the environment is not similar for all entities acting at the same time and on the same territory. Much depends on the internal potential of a company. Companies with big financial and economic potential occupying a dominant position tend to be less sensitive to their environment. Those with weaker position have to be quick and flexible and adapt to changes that appear in the environment. They also have to subordinate their activities to potential demands of their clients.

Depending on the level of unit's connections with different elements of its environment, we can list the following environments: closer and further environment, direct and indirect environment, macro and micro-economic environment, industrial environment, competitive environment, marketing environment and finally general environment.² The general division is however the one between micro and macro-environment.

2.1. Macro-environmental factors influencing company's innovations.

Among external factors shaping companies innovativeness one has to enumerate the following:

- tendencies in technological development in global scale and possibilities of adaptation of modern technologies in local conditions,
- stage of development of the regional integration,
- a general level of economic development of the country, the level of openness of the economy and investment possibilities,
- particularities of the socio-economic and legal system,
- rules and practices of the conducted economic policy, including innovation policy,
- situation on the market of industrial, consumptive products as well as services.³

All the mentioned factors are characterized by an important level of changeability and diversity which leads to the conclusion that they have to be investigated while constructing the strategy of development of the organization.

One has to bear in mind that among the above-mentioned factors one can find particularities influencing the innovativeness in a positive way, but also factors that may block the development.

Economists claim that innovations are favored first by large dynamics of economic growth combined with investments, secondly by openness of the economy which enables expansion on external markets, thirdly by a high degree of social development including advanced high-school and university-degree studies and finally by dynamics in the field of research and development (R+D).

On the other hand, the opposite situation does not favour growth of innovativeness. Such conditions appear when we have to deal with a crisis in the global economy, poor results of the national economy, faulty economic policy of the state and in consequence bad attitude of the whole society focused on survival.

2.2 Micro-environmental factors influencing company's innovations

External factors, which constitute the macro-environment, influence in a very important way the innovative attitudes among companies.

Those factors comprise the following:

¹ Baruk J., *Innowacje a rozwój gospodarczy*, Problemy Jakości, July 2004.

² Penc J., *Innowacje i zmiany w firmie*, Agencja Wydawnicza Placet, Warszawa 1999.

³ Sosnowska A. (ed.), *Systemy wspierania innowacji i transferu technologii w krajach Unii Europejskiej i w Polsce*, Polska Agencja Rozwoju Przedsiębiorczości, Warszawa 2003.

1. Factors resulting from entrepreneur's personality:
 - creativity
 - openness to innovations
 - will to stand out
 - organizational abilities.
2. Factors connected with entrepreneur's experience:
 - education in the defined field
 - knowledge of foreign languages
 - acquired professional skills
 - course of professional career
 - experience in managing a company
 - abilities to organize teamwork
 - financial motivation and a need for economic success.
3. Factors concerning the company's personnel:
 - ambitious, educated personnel
 - consciousness of common goals, identifying oneself with company
 - positive evaluation of the entrepreneur
 - proper organization, motivating for innovative activities
 - general conditions of work and salary.
4. Factors concerning with direct market environment:
 - clients expectations concerning innovations
 - cooperation with clients
 - innovativeness of competition
 - lack of limitations concerning access to markets
 - situation on the job market.
5. Factors resulting from the company's localization
 - limitations concerning the natural environment protection
 - necessity of cooperation with local authorities
 - possibility of contact with higher-education entities or R+D entities
 - infrastructure condition.
6. Past and present outcome of the company's activity:
 - dynamics and value of sales
 - financial result
 - availability of capitals
 - exports value
 - commitments concerning suppliers.
7. Legal and financial particularities concerning the company:
 - economic activity registration laws
 - tax laws
 - conditions of taking and paying off loans
 - clients laws

- laws concerning protection of intellectual property.¹

Among the enumerated above internal particularities concerning company's innovativeness one can find personal factors concerning the owner and the personnel but also institutional factors resulting directly from the environment in which a unit has to act.

3. Capabilities conditioning the efficiency of innovative processes

From the point of view of the innovative activity, the most important strategic resource of any company is the human factor. It concerns managers but also engineers and technicians. They should be characterized by creative attitude leading to constant technical and organizational changes.²

Particularly important role is played by managers. It is generally assumed that in the context of innovative activity, managers have three key roles to play. First of all they must identify chances (opportunities) arising in the organization's environment. Secondly, they have to construct networks and supply processes which may enable to use these opportunities. They also have to build brands, difficult for competition to imitate and use those opportunities and finally assure clients' loyalty.³

Success of managers in the field of innovative activity depends on many characteristics that they have to develop. Those characteristics are presented hereafter:

- efficient communication
- proactive attitude based on constant preparation for changes
- ability to create coalitions and to win allies
- attitude to achieve good results and not to endear to others
- ability to constant education in the field of new behaviors, technologies and ways of acting.⁴

The latter is considered to be the most important. It results from the fact that aptitude to learn how fast changes take place becomes the most important element in building the advantage of competitiveness of a company.

In general, employees of companies, which decide to create and introduce innovations should possess at least four sets of capacities:⁵

1. Strategic capacities i.e. capacities of perspective evaluation, capacities of creating companies development plans, capacities of identification of market trends, etc.
2. Organizational capacities i.e. willingness to take risk and to control it, capacities of organizing cooperation between particular functional areas, capacity to organize internal cooperation with clients, suppliers, research and development entities, capacity to interpret legal and financial solutions and to transform these for the needs of the innovation processes, capacity to incorporate employees and company resources into the process of changes, etc.
3. Technical skills comprising mainly creative association of the latest technical and technological solutions in order to use them in a functional way, without infringing patent rights.
4. Economic skills concerning abilities to estimate economic and social effects brought by innovative projects.

Summing up, it has to be said that efficient innovation management in a company depends more on getting to know and understanding what is going on outside the company, for example on the market, in the R+D sector or competing companies rather than inside the company itself. However, taking into account the fact that the introduction of new scientific or technical solutions usually takes

¹ Sosnowska A. (ed.), Systemy wspierania innowacji i transferu technologii w krajach Unii Europejskiej i w Polsce, Polska Agencja Rozwoju Przedsiębiorczości, Warszawa 2003.

² Jasiński A., Innowacje i transfer techniki w procesie transformacji, Difin, Warszawa 2006.

³ Ibid.

⁴ Bogdanienko J., Haffer M., Popławski W., Innowacyjność przedsiębiorstw, Wyd. Uniwersytetu M. Kopernika, Toruń 2004.

⁵ Baruk J., Innowacje a rozwój gospodarczy, Problemy Jakości, July 2004.

place in the producing department of a company, one cannot forget about assuring its proper functioning and good organization of production.

Consequently, efficient communication and cooperation are required between three main areas of a company's activity, i.e.: research and development, production and marketing.¹

The innovative activity in companies is a vast issue, which can only be dealt within different points of view and different surfaces. The purpose of the present work is to show only the most crucial aspects of this process, distinguishing its stages and identifying properties and skills useful in its realization.

In the process of innovation management a particularly important role is played by relations between the environment and company's resources since those relations enable innovations development. Because of the above-mentioned fact, this issue has been dealt with in a more detailed way. One has to bear in mind that every company which exists on the market is in mutual and constant relation with the environment. The efficiency of its actions depends fundamentally on the level of the company's adaptation to various elements of its environment as well as on cooperation and orchestration of the company's activity with those elements.

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THE INNOVATION PROCESSES AS AN ELEMENT OF ECONOMIC STRATEGY IN SMALL AND MEDIUM SIZED ENTERPRISES.

Abstract: In the present day the liberalization and globalization processes influence on the small and medium sized enterprises activity. As the result of this we can see the growth of competition among small and medium sized enterprises. The one and only way to keep alive in these difficult circumstances is a choice of suitable, effective economic strategy. The article treats about innovation processes as a one of available means to recover the level of small and medium sized enterprises competition.

Key words: Innovation process, small and medium sized enterprises, economic strategy

In the present day there are many rules and rudiments, that make base of the world's economy. Competition and fight are one of many conditions that are noticeable in every part of economic and social life. In these days the sine qua non clause to reach the success in the market is to get the better of competition.

In bibliography competition is recognized as the most important mechanism to bring on the small and medium sized enterprises development in the market. Philip Kotler says, that: " The enterprise

¹ Jasiński A., *Innowacje i transfer techniki w procesie transformacji*, Difin, Warszawa 2006.

has to permanently confront its product, its price and distribution canals with the other's products. In this way it's possible to know where it is better and where it is worse than others.¹

We can see the competitive advantage in lower price of products or a better quality of them in comparison with other products. All of small and medium sized enterprises have to pursue to get the better of others in the way of production growth and cost reduction. The task of keeping this advantage in a long time is not so easy in a global market, that's why every enterprise need a suitable strategy of competition. It means that every enterprise must has a plan of its own activity not only on the nearest time, but also on the long time too. The strategy should stipulate a different kinds of activities, it can be an offensive, aggressive moves, or easy, defensive stabilization.² Realization of these planned in the strategy tasks consists on market researches, defining chances and threats in enterprise's activity. Every organization has ruffs and weaknesses. Suitable strategy is just founded on enlarging ruffs and reducing weaknesses. It is very important to separate positives and negatives. Of course these kinds of strategies are different depending on place, time and market conditions. That's why every enterprise must has its own economic strategy, adapted to real conditions.³ The remarkable authority on economic and management sciences – M. E. Porter has separated three fundamental kinds of strategy:

- the strategy of low costs,
- the strategy of differences,
- the strategy of concentration.

The choice of the one of these three strategies makes possible to carry on the advantage on the market for a long time.⁴

The strategy of low costs consists on reducing costs connected with production and introducing new products on the market. This kind of strategy aims at reaching the advantage on the market by the costs reduction. The strategy of low costs demands incessant investments on the product facilities, and restricted economic policy on every part of production. Reduction of costs can be reached by advertisement resignation or employment's reduction. In this way finally cost will be lower, and it will make possible to reach the profits even if competitors won't be able to reach them.

Another strategy, which has been separated by M. E. Porter is the strategy of differences. This kind of strategy consists on presenting differences between our own product and remaining. It's necessary to present our own product on the foreground and show the differences between him and other products on the market. These differences consist on creating the new product, unknown till this time on the market, but it can be also higher level of service, faster distribution or new kinds of distribution. The strategy of differences demands high quality of services and products. Sometimes this kind of products becomes the best in their trades, and they're accepted as exclusive, for instant: Rolls-Royce, Ferrari in motor industry, Yves Saint Laurent, Gucci in textile industry and Zepter, Rosenthal in kitchen utensils. The strategy of differences demands high quality of products, so very often it cause the resignation of standard production.

The last type of economic strategy which was selected by M. E. Porter is the strategy of concentration. The strategy of concentration consists on concentration only on several market section, not on the whole market. This concentration can consists products, places or even particular kinds of customers. The enterprise is concentrating on particular, narrow market section, where it has advantage on remaining enterprises. This kind of strategy is connected with some risk, because there

¹ Kotler P., Marketing. Analiza, planowanie, wdrażanie i kontrola, Gebethner i Spółka, Warszawa, 1994 r., s. 206.

² Pierścionek Z., Strategie rozwoju firmy, PWN, Warszawa, 1996 r.

³ Janiuk I., Strategiczne dostosowanie polskich małych i średnich przedsiębiorstw do konkurencji europejskiej, Difin, Warszawa, 2004 r.

⁴ Porter M. E., Strategia konkurencji. Metody analizy sektorów i konkurentów, PWE, Warszawa, 1999r.

is no possibility of action in case crisis. There are many examples of small and medium sized enterprises with strategy of concentration, for instant cosmetics for people with allergy producers or baby wear producers.

Irrespective of M. E. Porter there are many opinions about economic strategy for small and medium sized enterprises in sciences of management. There is a classification which singles out four kinds of economic strategy:

- offensive strategy,
- competitive strategy,
- defensive strategy,
- conservative strategy.¹

The offensive strategy consists on using ruffs to bring up competitive position in the market. The enterprise aims to take control on market's section, to conciliate new customers and overtake other enterprises.

Another type of economic strategy is a competitive strategy. This kind of strategy consists on building the competitive advantage through the enterprise's fusion. This kind of economic strategy is often used by small, weak enterprises, that are not able to functioning alone on the global market. The target is reached here through the costs reduction and organisation's reform.

A defensive strategy consists on stabilization. Enterprise aims here to hold on to it's position on the market. There are no investments and new projects, on the forehand we can see the cost reduction in every part of company. A defensive strategy rise to shrink and bankruptcy.

The last type of presented economic strategies is a conservative strategy. This kind of economic strategy is adapted by the big, strong companies, that are interested in holding on to their strong, high position on the market. There are not any rapid changes, the fundamental principle is to hold on to status quo.

In the reality small and medium sized enterprises very often adapt different combination of this presented kinds of economic strategies. It's possible to adapt both offensive and defensive parts in different situations.²

Everyone of the presented economic strategies has one, main target – to receive competitive advantage above others. Innovations are indispensable to it.

In the present days, small and medium sized enterprises are forced to bring up the innovation projects. The innovations are very often a reaction on the changing conditions, that's why they take first, priority place in every economic strategy. Sometimes economic strategies are founded only on innovations, then we can hear about innovation strategy.³

The innovation strategy consists on long time development founded on rising into the enterprise innovations. We can talk about different kind of innovations, for instant: product innovations, personnel innovations or system innovations.

In Poland in the section of small and medium sized enterprises there is only 16 % innovative companies. In the comparison with other countries it's not a good score. In 1996 there was 68% of innovative companies in Germany, and 45% of them in Denmark and in the Netherlands.⁴ All of innovative enterprises have been realized stable R&D (Research and Development) activity. In the

¹ Janiuk I., Strategiczne dostosowanie polskich małych i średnich przedsiębiorstw do konkurencji europejskiej, Difin, Warszawa, 2004 r.

² Ibidem

³ Nowak-Far A., Globalna konkurencja. Strategiczne zarządzanie innowacjami w przedsiębiorstwach wielonarodowych, PWN, Warszawa, 2000 r.

⁴ Zwiększenie innowacyjności gospodarki w Polsce do 2006 roku, Program rządowy przyjęty przez Radę Ministrów w dniu 11 lipca 2000 r., Warszawa, lipiec 2000 r.

group of small and medium sized enterprises which are realizing R&D activity almost 95% enterprises have been put the innovation into the practice. That's why the most important in small and medium sized enterprises policy is to realize R&D activity.

We can say that innovative enterprises are placed both into the traditional and modern sections of industry. Almost 78% of oil industry is innovative, similarly chemical industry – 73%, electric industry – 63%, and medical industry – 59,5%.¹

The expenditure for R&D activity in all polish enterprises amounted to 8,1 billion zlotys in 1996, however in 1997 they reached almost 11 billion zlotys.²

In result we can say that polish enterprises in positive way react to still changing market conditions. In the present days only through the innovations is possible to hold on the position on the market. Very important in this case is effective policy of innovation. The innovation processes should be the basic of all economic strategies for small and medium sized enterprises in the world. The globalization and liberalization processes contained nowadays every part of economic and social world, and brought some changes in economic circumstances.

At a top political and economic level, globalization is the process of denationalization of markets, politics and legal systems. The consequences of this political and economic restructuring on local economies, human welfare and environment are very large.

At a business level globalization causes new markets, new possibilities, new customers but also bigger competition.

The one and only way to be alive in these complicated environment is to be innovative.

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THE PROCESS OF SETTLING THE OUTSOURCING CONTRACT

The choice of outsourcing partner

One of the main stages of outsourcing is the choice of a service provider who will take over a specified function of the company. Both the search of outsourcing partner and its choice are considered to be preliminary phase of outsourcing. Despite this, they are the key to the successful outcome of the undertaking.

When starting the search of the outsourcing partner, one ought to decide if the partner is to be treated as an accustomed service provider or strategic partner. The answer to this question determines the choice of the form of cooperation, furthermore it affects the manner of negotiating.

¹ Ibidem

² Ibidem

Once the decision to choose the sort of outsourcing is made, it determines the complexity of the contract.

Service provider		Outsourcing partner as		Strategic partner
Narrow	←	Range of service	→	Broad
Big	←	Stability of range and requirements	→	Small
Short	←	Period of cooperation	→	Long
Small	←	Significance for the key activity	→	Big
Standard	←	Nature of the service	→	Specialized
Many	←	Potential service providers	→	Few
Simple, easy	←	Changes connected with outsourcing	→	Complicated, difficult

Figure 1 The choice of the form of the cooperation with the outsourcing partner

Source: Trocki M. Outsourcing. Metoda restrukturyzacji działalności gospodarczej, PWE, Warszawa 2001.

In the case of the outsourcing partner being only the service provider, the negotiation process will be closer to usual commercial negotiations. Then, the specified function is fairly simple and has no significant meaning towards the company. The ordered services are typical, therefore one ought to search for them at the lowest price, not taking into consideration the remaining factors, i.e. confidentiality and high quality of service. In such case one need not consider satisfaction of both parties, since it is fairly simple to incorporate the service provider to another.¹

When outsourcing is used as a means of improving functioning of the company, one should search for the strategic partner. The same relates to the situation when the specified function affects the relation of the company with customers. The relationship between the company and the outsourcer will be complex, what is more, will have an impact on the favorable outcome of the company. This means that the choice of outsourcing partner need to be conducted very thoughtfully. The contract made should include the interest of both parties, as this is the sheer thing that could lead to a favourable relationship. If one of the parties gains advantage over the other, it will result in various frictions, in effect to renegotiating or dissolution of the contract. Such situation constitutes a threat to the company by causing losses and unsettling the commercial position of the company.

In order to choose the strategic outsourcing partner, one should at first produce specification of the service, as well as the system of evaluating its realization. At the same time it is necessary to construct the unit managing the execution of the contract.²

The specification of the service is a sort of instruction which the outsourcing partner is to follow. In the future it will be used to forming a request for proposal - RFP. In the specification, there ought to be findings concerning the demanded outcome, meant to be reached by the service provider. Those findings should reflect the detailed analysis of specified function of the company. One is to include the timing of reaching the outcome. It is essential to rationally formulate the objectives, too rigid adherence or to lenient adherence may lead to various difficulties in the realization of the contract.³

¹ Trocki M. Outsourcing. Metoda restrukturyzacji działalności gospodarczej, PWE, Warszawa 2001., p. 124.

² Gay Charles. L., Essinger James, Outsourcing strategiczny. Koncepcja, modele, wdrażanie, Oficyna Ekonomiczna, Kraków 2002, p. 89.

³ ibidem, p. 89.

The Service Level Agreement – SLA - constitutes one of the main factors of the objectives of the undertaking. SLA should contain the findings concerning the assessment of the outcomes of the service. SLA should contain as well the frequency of the assessment done and correction for poorer quality than expected.¹

One of the essential aspects of the specification of the service is scrutinizing current state of the function of the company which is to be outsourced. This enables the analysis of profits or possible losses brought about by outsourcing.²

Moreover, one is to create the list of the potential outsourcing partners, who should receive the selecting questionnaire. The questionnaire ought to specify the legal status of the partner, his financial condition as well as the possibility of insolvency, the certificates of quality held, e.g. ISO 9000, insurance against civil liability for unfulfillment of the contract.³ In the questionnaire there should be included questions concerning the references of the company and fore-dissolved contracts.

The analysis of the data gained in this manner and possibly precized in the interviews with the potential service providers should lead to creating the so called short list of the outsourcing partners. The short list will cover 2-3 negotiating partners, who will be given the request for proposal. These chosen partners will be the subjects negotiations aiming at proposing the outsourcing partner.

In the case of strategic outsourcing, the negotiations ought to be conducted in the manner avoiding antagonistic attitude. Even if the company 'wins' the negotiation the contract signed in this way will be effective in the long run. It is necessary to head towards the most effective relation, which is possible owing to the use of appropriate negotiation techniques.

For instance it is possible to use the negotiation technique based on rules, which can be expressed in the following statements:

- Separating people from the negotiating problem: those people have usually diverse viewpoints, different education, they also react emotionally different. Usually happens that people's problems and negotiating problems incorporate, therefore it is important to thoughtfully and thoroughly separate those two groups. One is obliged to conscientiously solve both people's problems and matters being the subject of the negotiation. This should be conducted in such a way that people's problems do not interfere with the subject of the negotiation.⁴
- Taking care of effective communication – it frequent happens that the parties do not talk to each other but to outer subjects e.g. to the president of the company demanding „tough” negotiating. Secondly there exists a problem of misunderstanding of the messages by both parties which can be eliminated by confirming what has been said. It is crucial as well to speak taking into consideration an aim not for the speaking itself.⁵
- Focusing on the interests of the both parties not on persisting on one's standpoint. The more precoused the pint of view the more persisting both parties are. This easily leads to breaking the negotiations. This attitude significantly restrains conducting the solution beneficent for both parties.⁶
- Planning more than one possible solution and leading to the objectiveness in setting the criteria.

¹ Kaczmarek K., Jak podpisać dobrą umowę na outsourcing, Teleinfo 2 maja 2005
http://wamp.masterplan.com.pl/publikacje/193_umowaoutsourcingowa.inc

² Gay Charles. L., Essinger James, Outsourcing strategiczny. Koncepcja, modele, wdrażanie, Oficyna Ekonomiczna, Kraków 2002, p. 95.

³ ibidem, p. 98.

⁴ Fisher R., Ury W., Dochodząc do tak. Negocjowanie bez poddawania się, Polskie Wydawnictwo Ekonomiczne, Warszawa 1996, pp. 47-55.

⁵ ibidem, pp. 66-72.

⁶ ibidem, pp. 31-36.

- Planning the best alternative of negotiated agreement, which means the possibility, which one may use when the agreement does come to an end. The best alternative of negotiated agreement should be comparing point when one fancies compromise or does not..

This technique has definitely more advantages than setting the bottom line of compromising. 1

The legal aspect of the negotiations in Polish law

The act „kodeks cywilny” (civil code – CC)², includes the notion of the negotiation. The negotiation is activity of the parties leading to sign the contract. The contracting process consists of parley and gradual coordination of the standpoints concerning the content of the contract. Therefore the art. 72 § 1 CC states that agreement is contracted when the parties reach the agreement to all the provisions which were the subject of object of the negotiation, thus not only essential provisions of the contract (*essentialia negotii*).

In negotiation practice there is the habit of writing the letters of intent covering most of the provisions of the contract, which is to be concluded. The letters of intent have not been included of the regulation of the CC. It is to be established that they are legally discretionary, up to reaching the agreement to all the provisions which were previously the subject of negotiations.³

In the article 72 § 1, the civil code regulates the matter of protection the party against the so called dishonest negotiator. Wronged party can pursue compensation for the damage brought about by negotiation violating the etiquette. The art. 72 § 1 indicates negotiating despite the lack of the intention to contract the agreement.

Negotiating violating the the etiquette is:

- contracting the agreement despite the lack of the possibility to execute the contract;
- purposeful delaying of the negotiations to eliminate the possibility to negotiate with the subject competing on the market;
- concealing the circumstances in influencing the decision about contracting the agreement;
- purposeful indemnifying proposals impossible to realize by the other party;
- questioning previously set provisions without conforming in the present negotiations;
- negotiating despite realising that the consideration of the debtor of the agreement is impossible to conduct – art. 387 CC.⁴

The scope of the compensation responsibility is restricted to the so called negative contract interest. This means that one is able to pursue effectively compensating only the proprietary detriment brought about by dishonest negotiator. In this case it is impossible to assert the lost benefits.

It is difficult to prove the above mentioned prerequisites during the trial, it frequently boils down to establishing the proof to the real intention of the other party. Owing to this it is essential to consider the possibility of contracting the so called the contract of negotiations. This contract should precise the manner of setting the standpoints as well as question of liability for damage resulting in negotiating.

It is possible to state that the parties exchanging the letters of intent concerning the procedure of negotiations conclude the contract of negotiations.⁵ This attitude does not coincide with the art. 72

¹ ibidem, pp. 141-145.

² Kodeks cywilny ustawa z dnia 23 kwietnia 1964 r., Dz. U. z 1964 r., nr 16, poz. 93 z późniejszymi zmianami.

³W. Kocot, O ofertach i negocjacyjnych trybach zawarcia umowy w ujęciu znówelizowanych przepisów kodeksu cywilnego, Przegląd Prawa Handlowego 2003, nr 5, p. 22.

⁴ Rogoń D. [w:] K. Korus, D. Rogoń, M. Żak, Komentarz do niektórych przepisów kodeksu cywilnego, zmienionych ustawą z dnia 14 lutego 2003 r. o zmianie ustawy - Kodeks cywilny oraz niektórych innych ustaw (Dz.U.03.49.408) – System Informacji Prawnej LEX, Wydawnictwo Prawnicze Lex Oddział Polskich Wydawnictw Profesjonalnych Sp. z o.o..

⁵J. Tropaczynska, Umowa o negocjacje zawarta w formie listu intencyjnego a odpowiedzialność z tytułu culpa in contrahendo, Przegląd Prawa Handlowego 1996, nr 2.

CC, as the statements of will of the parties do not concern the negotiated agreement but the manner of the negotiating. In this case, it can lead to extending the liability of the dishonest negotiator to the elements of contracting liability, therefore also to the lost benefits (*lucrum cessans*).

Thus, the compensation of the damage includes the losses of the wronged party for instance the cost of the transport, the staying in the premises of the negotiations, legal service etc. The losses resulting from giving up the contract with another negotiator could be claimed as part of the lost benefits (*lucrum cessans*)¹

Protection of the company's secrecy whilst negotiating

The civil code stipulates as well the protection of confidential information which is very frequently made accessible whilst negotiating the outsourcing contract. Article 72¹ § 1 CC imposes upon the negotiation partner a legal interdiction of revealing, endorsing and using for own purposes the confidential information got whilst negotiating. Both the scope of this information and the manner of handling it are the subject of the above discussed contracts of negotiation.

By confidential information we mean technical information, technological information or information with economical importance for the entrepreneur which the above mentioned wishes to conceal.² It seems thus unattainable to regard as confidential the commonly known information or the information which could be obtained in any other legal manner. Revealing such information is not seen as violating the interdiction of confidentiality. It should be emphasized that the scope of protection of information entrusted to the other party is much more extensive than the scope determining the scope of dishonest competition. This signifies that apart from commercial secrecy the Civil Code protects as well other information complying with the criteria of confidence.^{3,4}

At the moment of transmitting of the information between the parties, a binding relation is set up by the force of law. The debtor, by this is meant the party obliged to concealing confidential information, has to suppress the information and not to use it for own purposes. The liability of the debtor is continuous and with no term stated, furthermore, taking into consideration his function, it is disallowed to dissolve the commitment on account of renouncing the agreement of confidentiality.⁵

Violating the interdiction of revealing the confidential information got whilst negotiating causes the compensation liability. But in this case, the wronged party has the right to two alternative claims: claim for redressing damage within limits of the so called positive contractual interest, or claim for giving out benefits by the negotiator. In the case of using the first claim, damages cover both the detriment relating to property of the wronged party and his benefits lost. The liability of the dishonest negotiator result from the negotiation relation and has contractual character – Art. 471 CC.⁶

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Dz.U. z 2003, nr 153, poz. 1503.

³ Rogoń D. [w:] K. Korus, D. Rogoń, M. Żak, *Komentarz do niektórych przepisów kodeksu cywilnego, zmienionych ustawą z dnia 14 lutego 2003 r. o zmianie ustawy - Kodeks cywilny oraz niektórych innych ustaw (Dz.U. 03.49.40B)* – System Informacji Prawnej LEX, Wydawnictwo Prawnicze Lex Oddział Polskich Wydawnictw Profesjonalnych Sp z o o komentarz do art. 72¹ kc.

⁴ Machnikowski P., *Zmiany w przepisach k.c. o zawieraniu umów w trybie ofertowym i rokowaniowym*, Przegląd Prawa Handlowego nr 4 2004

⁵ ibidem

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ТРАНСФЕР ТЕХНОЛОГИЙ В ЭКОНОМИКЕ РЕСПУБЛИКИ БЕЛАРУСЬ

Abstract: In order to adjust economy of Belarus with globalisation its post-industrial (innovation) transition needs to be intensified. That is why Belarusian research organisations must develop stable channels of technologies transfer in both directions.

Keywords: innovative activities, transfer of technologies

В настоящее время для Республики Беларусь очень важным вопросом является, насколько успешно экономика адаптируется к мировой глобализации: в условиях отсутствия сырьевых ресурсов только инновационный путь развития позволит стране устойчиво развиваться в двадцать первом веке.

Главным индикатором результатов научно-технической и инновационной деятельности является выпуск новой продукции, повышение конкурентоспособности предприятий и отраслей экономики. В 2004 г. объем отгруженной промышленностью наукоемкой продукции в фактических ценах составил 4350,1 млрд руб.[1], что в сопоставимых ценах на 38,1% больше, чем в 2003 г. Наибольший объем инновационной продукции приходится на следующие отрасли: машиностроение и металлообработка (1302,8 млрд руб.), топливная промышленность (1202,1 млрд руб.), черная металлургия (330,6 млрд руб.).

Распространение нововведений (трансфер), как и их создание, является составной частью инновационного процесса. В зависимости от распространения нововведения различают три формы инновационного процесса: простой внутриорганизационный, простой межорганизационный (товарный) и расширенный.

При простом инновационном процессе предполагается создание и использование новшества внутри одной и той же организации, новшество в этом случае не принимает непосредственно товарной формы. При простом межорганизационном инновационном процессе новшество выступает как предмет купли-продажи. Такая форма инновационного процесса означает отделение функции его создателя и производителя новшества от функции его потребителя. Расширенный инновационный процесс проявляется в создании новых производителей нововведения, в нарушении монополии производителя-пионера, что способствует, через взаимную конкуренцию, совершенствованию потребительских свойств выпускаемого товара. В условия товарного инновационного процесса действуют как минимум два хозяйствующих субъекта: производитель (создатель) и потребитель (пользователь) нововведения.

Простой инновационный процесс переходит в товарный за две фазы:

1. Создание новшества и его внедрение;
2. Диффузия нововведения (трансфер технологий).

Первая фаза - это последовательные этапы научных исследований, опытно-конструкторских работ, организация опытного производства и сбыта, организация коммерческого производства. На первой фазе еще не реализуется полезный эффект нововведения, а только создаются предпосылки такой реализации. На второй фазе общественно-полезный эффект перераспределяется между производителями нововведения, а также между производителями и потребителями.

Распространение инновации - это информационный процесс, форма и скорость которого зависят от мощности коммуникационных каналов, особенностей восприятия информации хозяйствующими субъектами, их способностей к практическому использованию этой информации.

Диффузия инновации - процесс, посредством которого нововведение передается по коммуникационным каналам между членами социальной системы во времени. Нововведениями могут быть идеи, предметы, технологии и т.п., являющиеся новыми для соответствующего хозяйствующего субъекта. Иными словами, диффузия - это распространение уже однажды освоенной и использованной инновации в новых условиях или местах применения. Трансфер технологий есть не что иное, как диффузия инновации. Международный трансфер технологий - диффузия инновации, когда производитель и потребитель инновации находятся в разных странах.

В 2004 г. 83,5% всей белорусской инновационной продукции было отгружено на экспорт, что на 8,2% больше, чем в 2003 г. В 2004 г. выполнялось 75 инновационных проектов государственной значимости, из них были завершены 29 проектов (см. табл. 3.5). Из средств республиканского бюджета на финансирование инновационных проектов было выделено 5692,8 млн руб. Запланированный объем внебюджетного финансирования составил 1240,5 млн руб., в том числе 105,8 млн руб. из инновационных фондов.

В результате диффузии возрастает число как производителей, так и потребителей и изменяются их качественные характеристики. Непрерывность нововведенческих процессов определяет скорость и границы диффузии нововведений в рыночной экономике.

В реальных инновационных процессах скорость диффузии нововведения зависит от различных факторов: формы принятия решений; организации передачи информации; восприимчивости экономики к инновациям, а также свойств самого нововведения. Такими свойствами нововведения могут быть: относительные преимущества по сравнению с традиционными решениями; совместимость со сложившейся практикой и технологической структурой производства, сложность, накопленный опыт внедрения и др.

Согласно теории нововведений И. Шумпетера, диффузия нововведений - это процесс кумулятивного увеличения числа имитаторов (последователей), внедряющих нововведение вслед за новатором в ожидании более высокой прибыли. В условиях дефицита материальных, а также временных ресурсов, для предприятий РБ международный трансфер технологий на этапе структурных преобразований экономики является единственной возможностью устранить технологическое отставание.

Международный трансфер технологий существует в виде следующих форм:

- продажа и покупка лицензий, включая ноу-хау;
- торговля научно-технической продукцией;
- образование совместных предприятий;

- создание филиалов за рубежом;
- покупка акций зарубежных фирм, обладающих значительным инновационным потенциалом
- обмен высокими технологиями.

Международная торговля лицензиями является одним из важных способов трансфера технологий. В настоящее время годовой объем международной торговли лицензиями составляет около 20 млрд. долл., а стоимость продукции выпускаемой с применением лицензий, - свыше 400 млрд. дол [160]. Лицензия – разрешение на передачу физическими или юридическими лицами (лицензиарами) принадлежащих им прав на использование изобретения, промышленного образца или товарного знака другим физическим или юридическим лицам (лицензиатам).

При продаже лицензий покупателю предоставляются права пользования научными разработками продавца. При этом лицензиар получает возможность коммерческой реализации своих научно-технических разработок без организации собственного производства. Для лицензиата покупка лицензии дает возможность организовать конкурентоспособное на мировом рынке производство в короткие сроки.

Наряду с лицензиями большим спросом на мировом рынке пользуются «ноу-хау», представляющие технические, организационные, экономические знания и опыт, не имеющие правовой охраны.

Расширение международного трансфера технологий в последние десятилетия привело к развитию услуг, способствующих инновационной деятельности:

- инжиниринговые услуги, включающие комплекс инженерно-консультационных услуг, способствующих доведению нововведения до практического использования;
- информационные услуги, связанные со сбором, хранением, анализом и предоставлением информации о состоянии рынка научно-технической продукции, возможных инвесторах, законодательстве и т.д.
- консалтинговые услуги, включающие консультационные услуги в области организации нового производства, инновационного менеджмента, аудита и т.д.

Инжиниринговую деятельность можно разделить на проектно-консультационную, подрядную и управленческую.

Проектно-консультационная деятельность заключается в выполнении заказов на технико-экономические исследования обоснования целесообразности развития новых производств, сооружения и реконструкции промышленных объектов. В рамках этого направления инжиниринговые компании выполняют заказы на разработку проектов; готовят технические условия международных торгов на закупку комплектного оборудования и сооружение объектов; консультируют заказчиков при выборе поставщиков; представляют интересы заказчиков в процессе выполнения контрактных обязательств, осуществляют текущий контроль работ и приемку готовых объектов.

Подрядная деятельность инжиниринговых фирм выражается в том, что они принимают на себя роль генеральных поставщиков и генеральных подрядчиков при поставках комплектного оборудования и при сооружении объектов. Инжиниринговые фирмы, не являясь ни производителями оборудования и материалов, ни исполнителями строительных и монтажных работ, от своего имени подписывают с заказчиками контракты на сооружение промышленных и гражданских объектов. В рамках обязательств по таким контрактам инжиниринговые фирмы разрабатывают проекты с применением самых современных технологических процессов, предусматривают использование новейших материалов и наиболее передового оборудования. Выполняя роль генеральных поставщиков, инжиниринговые компании заключают контракты с

субпоставщиками оборудования и материалов. Как генеральные подрядчики они привлекают к выполнению работ строительные и монтажные субподрядные фирмы, оставаясь полностью ответственными за выполнение всех обязательств по контрактам с заказчиками. Основной формой контракта в таком случае является известный в РБ контракт «под ключ», воплощением которого было строительство в Беларуси Жлобинского металлургического комбината, жилых городков для военнослужащих, выведенных из Германии и других объектов.

Управленческая деятельность инжиниринговых фирм заключается в предоставлении услуг по организации производственной структуры и административного управления предприятием на базе передового мирового опыта в данной сфере производства. В нее входят разработка принципов планирования производства продукции на базе маркетинговых исследований рынков, оптимизация структуры управления, организация статистического учета.

В последние годы значительно вырос спрос на инжиниринговые услуги, связанные с обеспечением и контролем качества продукции.

В настоящее время на мировом рынке, вследствие развития международного трансфера технологий, происходят значительные изменения: снижение объемов торговли сырьевыми ресурсами и повышением доли наукоемкой продукции.

Международный трансфер технологий представляет собой сложный процесс, который зависит от следующих факторов: общего состояния экономики; инвестиционной активности как внутри страны так и за рубежом; инновационного потенциала страны; состояния коммуникационных каналов трансфера технологий. В республиках бывшего Советского Союза происходит снижение доли мирового рынка как экспорта научно-технической продукции с 2.8 до 1.7%, так и импорта с 4.5 до 3.3%. Лидерами на этом рынке являются США, Япония, Германия.

И. Шумпетер считал ожидание сверхприбылей главной движущей силой принятия нововведения [2]. Однако на ранних стадиях диффузии нововведения никто из хозяйствующих субъектов не имеет достаточной информации об относительных преимуществах конкурирующих нововведений.

Внедрение нововведения - это всегда трудный и болезненный процесс для любой организации. Во всех случаях для принятия решений каждым субъектом альтернативные технологии сравниваются с решениями, принятыми предыдущими реципиентами. Но получить такую информацию достаточно сложно, так как это связано с конкурентным положением фирм на рынке. Каждая фирма может быть знакома с опытом ограниченной выборки фирм, меньшей, чем все множество реципиентов. Это обуславливает неопределенность процессов принятия решений и диффузии нововведений в рыночной экономике. Другая причина неопределенности связана с самими нововведениями. На ранних стадиях диффузии их потенциальная прибыльность неизвестна. С накоплением опыта внедрения и использования нововведения неопределенность может быть устранена. Однако со снижением неопределенности и риска применения нововведения исчерпывается потенциал его рыночного проникновения и снижается его прибыльность. Возможность извлечения дополнительной прибыли от использования любого нововведения временна и снижается по мере приближения предела его распространения.

Следовательно, трансфер технологий зависит как от стратегии имитаторов, так и от количества пионерских реципиентов. Предприниматели открывают новые технологические возможности, но их реализация зависит от выбора имитатора. Вероятность доминирования на рынке будет большей для технологии, применяемой большим числом пионерских организаций. Разумеется, результат конкуренции технологий определяется выбором всех агентов на рынке, но влияние более ранних реципиентов будет сильнее, чем последующих.

Оценить относительные преимущества нововведения в ранней фазе диффузии трудно, особенно если речь идет о радикальных нововведениях. В такой ситуации значительную роль в деле будущего технологического развития играет выбор последователей. Дело в том, что каждый выбор позволяет повысить конкурентоспособность соответствующей технологии и увеличивает ее шанс на принятие последующими хозяйствующими субъектами, которые будут учитывать ранее сделанные выборы. После накопления достаточного опыта, когда уже многими хозяйствующими субъектами освоены альтернативные технологии и их относительные преимущества известны с высокой достоверностью, последующие реципиенты принимают решения, основываясь на ожидаемой прибыльности альтернативных технологий.

В результате конечное разделение рынка новыми альтернативными технологиями определяется стратегиями имитаторов. Для быстрого распространения инновации нужна развитая инфраструктура трансфера технологий как по вертикали (от разработчиков новых технологий к потребителям), так и по горизонтали (между предприятиями, странами и т.д.).

Инновационный процесс имеет циклический характер. Деятельность, представляющая инновационный процесс, распадается на отдельные различающиеся между собой участки и материализуется в виде функциональных организационных единиц, обособившихся в результате разделения труда. Экономическое и технологическое воздействие инновационного процесса лишь частично воплощается в новых продуктах или технологиях.

Значительно больше оно проявляется в увеличении экономического и инновационного потенциала как предпосылки возникновения новой техники, т.е. повышается технологический уровень инновационной системы и ее составных элементов, тем самым повышается скорость и эффективность трансфера технологий.

Начальной стадией инновационного процесса является фундаментальное исследование: исследовательская деятельность, направленная на получение и переработку новых, оригинальных, доказательных сведений и информации только в области теории вопроса. Только некоторые фундаментальные исследования воплощаются в прикладные. Примерно 90% тем фундаментальных исследований могут иметь отрицательный результат. Из оставшихся 10% с положительным результатом не все применяются на практике. Цель фундаментальных исследований - познание и развитие процесса (теории вопроса). Иную целенаправленность имеют прикладные исследования. Это рассмотрение теоретических знаний с точки зрения практики, т.е. производства. Маркетинговые исследования проводятся после каждой фазы инновационного процесса, с целью создания новаций ориентированных на потребителей научно-технической продукции. При положительном результате маркетинговых исследований инновационный процесс переходит в следующие фазы: опытно-конструкторские разработки, опытное производство, освоение, промышленное производство и сбыт.

В республике Беларусь государственными заказчиками проектов выступали 15 министерств и других республиканских органов государственного управления, НАН Беларуси, 2 концерна. Наибольшее количество проектов выполняли: Министерство здравоохранения — 19 проектов (1115,5 млн руб. бюджетных средств), Министерство сельского хозяйства и продовольствия — 8 (576,2 млн руб.), НАН Беларуси — 8 (537,3 млн руб.). В результате выполнения завершенных в 2004 г. проектов созданы:

- электронно-механический комплекс для диагностики патологии стоп, программно-аппаратный цитогенетический комплекс;
- система вспомогательного кровообращения — искусственный желудочек сердца, индуктор для аппарата магнитного воздействия «Гемоспек»;
- радиометр;

- автоматизированная система планирования и конструирования мостовидных протезов, автоматизированная система дистанционного сбора, обработки данных и управления парковочными терминалами из единого диспетчерского центра;
- специализированная линия для детей-инвалидов по производству одноразовой посуды;
- аппаратура для формирования психофизиологического статуса спортсмена;
- 9 технологических процессов;
- 4 медицинских препарата;
- 6 медицинских методик;
- 7 прочих методик и методических рекомендаций, 1 оригинал-макет книги;
- 4 прочих видов продукции.

В 2004 г. основными направлениями международного сотрудничества Республики Беларусь в научной и инновационной сферах были:

- привлечение внешних интеллектуальных и научных ресурсов в интересах научного, образовательного и культурного развития страны;
- взаимодополняющая интеграция науки и образования, совершенствование системы подготовки высококвалифицированных научных кадров в целях кадрового обеспечения фундаментальных и прикладных научных исследований и наукоемких производств;
- создание благоприятных условий для развития международной конкуренции и предпринимательства в сфере науки и инновационной деятельности;
- совершенствование международной правовой защиты интеллектуальной собственности.

В отчетном году международное научно-техническое сотрудничество и экономическое сотрудничество активно проводили как организации научной сферы, так и производственные предприятия. В качестве примера можно привести результаты работы ряда ведущих организаций Беларуси: НАН Беларуси, Минского автомобильного завода, Белорусского автомобильного завода, Минского тракторного завода, ЗАО «Атлант».

Всего научные организации национальной академии наук Беларуси осуществляли международное сотрудничество по 439 международным проектам, соглашениям и контрактам с зарубежными партнерами из России, Украины, Австрии, Швеции, Франции, Германии, Венгрии, Финляндии, США, Латвии, Литвы, Польши, Индии, Китая, Кореи, Японии и других стран. В результате произведено продукции на экспорт, выполнено работ (услуг) по договорам с зарубежными заказчиками, привлечено средств по грантам на общую сумму 8,4 млн долларов США. На основе контрактов с физическими лицами — научными работниками НАН Беларуси привлечено в республику 1,5 млн долларов США.

Географически сотрудничество носило многовекторный характер, охватывало 66 стран мира, при этом особенно активно развивались отношения со странами ЕС и Азиатского региона, в первую очередь с Китаем и Южной Кореей.

Важным мероприятием в рамках расширения сотрудничества с ЕС стал конкурс совместных белорусско-французских проектов, объявленный НАН Беларуси и Национальным советом научных исследований (CNRS, Франция) 1 июня 2004 г. По итогам конкурса Совместной комиссией НАН Беларуси-CNRS было отобрано 11 совместных проектов, которые НАН Беларуси и CNRS будут финансировать в 2005–2006 гг.

Результатом трехлетней работы в направлении развития научного сотрудничества с Республикой Корея стало подписание соглашения между Министерством торговли, промышленности и энергетики Республики Корея и НАН Беларуси сроком на 5 лет, отражающее национальные политику и приоритеты в области инноваций обеих стран, призванное содействовать сотрудничеству в реализации промышленных научно-

исследовательских проектов и их коммерциализации. Для реализации Соглашения в каждой из стран основаны совместные центры технологического сотрудничества, основной задачей которых является поиск партнеров и развитие проектов, представляющих взаимный интерес. Приоритетными направлениями взаимодействия в соответствии с Соглашением являются обмен сотрудниками для реализации проектов, инвестиции в научные разработки с целью создания, трансфера и внедрения технологий. Причем каждый год Республика Корея создает финансовый фонд для поддержки научного белорусско-корейского сотрудничества, объем которого зависит от потребностей промышленных предприятий Кореи в трансфере технологий из Республики Беларусь. На настоящий момент размер этого фонда составляет 1 млн долларов США.

Степень интенсивности международного сотрудничества по организациям НАН Беларуси существенно различается, наиболее значимыми результатами отмечаются следующие организации: Белорусский государственный научно-производственный концерн порошковой металлургии, Белорусский государственный научно-производственный концерн межотраслевого машиностроения и приборостроения «Белмашприбор», Институт физики им. Б.И. Степанова, Объединенный институт проблем информатики, Институт физики твердого тела и полупроводников, Институт молекулярной и атомной физики, Институт математики и некоторые другие.

Белорусским государственным научно-производственным концерном «Белмашприбор» заключен контракт на поставку оптических изделий фирме «АПС Оптикс» (США) на сумму 200 тыс. долларов США, а также договоры с организациями России, Литвы, Украины, Франции на экспорт дробильно-измельчительного оборудования и аттракционов. За 2004 г. данной продукции отправлено на общую сумму 1212,5 тыс. долларов США. В целом по концерну в 2004 г. экспортировано продукции на сумму 1,8 млн долларов США, что превышает объемы 2003 г. на 3%.

Таким образом, инновационная деятельность представляет собой практическое освоение результатов научных исследований и разработок. Но для разработки практических в этой области необходимо проанализировать организацию инновационной деятельности за рубежом.

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SELECTED ISSUES CONCERNING ENVIRONMENT PROTECTION AND POLISH ENERGY

Abstract: The main aim of the paper is to present the Polish energy policy. The structure of energy generation has been shown. The aspects of natural environment protection has been introduced.

Keywords: energy, environment protection,

Energy constitutes this branch of industry which has a particularly negative impact on the natural environment. Processes of fuel combustion used for generating energy are the main reason for pollution and emission of air pollutants, especially greenhouse gases. Economic and administrative instruments of the environment protection policy are the key to tackling the above mentioned issues. Current world energy problems are discussed at World Energy Councils.

Our government's documents on Energy Policy of Poland also account for the decisions made at the World Energy Council. At the 18th World Energy Council the key problems of energy were identified; they also included ecological aspects of the way the energy market operates:¹

- Cleaner combustion technologies of coal as well as liquid and gaseous fuels – making clean technologies more commonly used in order to limit air pollution emissions,
- Gas and electricity convergence and multi-energy services – solving jointly the regulation problems of the energy and natural gas transport as well as aiming at mutual complementation of both sectors in regional energy systems in order to improve flexibility and efficiency of energy supply,
- Nuclear energy, large hydroelectric power stations and emission of greenhouse gases –building nuclear and hydroelectric power stations in order to considerably reduce CO₂ emission,
- Renewable energy and local power generation using local resources – supplementing traditional technologies with water energy and geothermal energy resources as well as accelerating the rate of development and implementing renewable and local technologies..

Local, regional and global ecological goals, particularly the acceleration of spreading of the technologies which reduce the environment pollution resulting from energy generation, its distribution and use have become most significant challenges in the energy sector.

The basic goal of the domestic energy policy is ensuring energy security. Energy security is such a condition of the economy which makes it possible to cover the current and prospective demand of consumers for fuels and energy, in a technically and economically justified way, with the minimum negative impact of the energy sector upon the natural environment and on the living conditions of the society.² The level of energy security depends on many factors, and the most important are:³

- the level of supply-demand balance achieved for energy and fuels, taking account of the structural aspects and the expected level of prices,
- the diversification of the structure of energy carriers constituting the country's fuel balance,
- the degree of diversification of sources of supply at the acceptable cost level and in relation to the projected demand,
- the technical condition and operational efficiency of machinery and installations, in which energetical conversion of energy carriers takes place, and of the systems for transport, transmission, and distribution of fuels and ,
- the volumes of stocks of fuels in the quantity ensuring the maintenance of continuity of supply to consumers,
- economic conditions for the functioning of energy enterprises and their financial results,
- economic and financial standing of fuels and energy consumers, both households and enterprises,
- the status of the local energy security, i.e. the ability to meet energy demand on the local community levels.

Apart from ensuring energy security, ensuring and maintaining ecological security of the country becomes a fundamental goal for the country. Ecological security of the country is the condition in which the pressure of all sectors of the economy, including the energy sector, upon the environment is being decreased. Therefore energy market entities are obliged to pursue the following:⁴

1. Full adaptation of sources of fuel combustion for energy to legal requirements for environmental protection – this is connected with an increase in requirements concerning allowed emissions SO₂, NO_x, dusts and CO₂ after Poland's accession to the European Union;

¹Z. Bicki., J. Solinski: 18. Światowy Kongres Energetyczny World Energy Council. Energetyka Luty (2001): 54-55

²Energy Policy of Poland till 2025. Ministerstwo Gospodarki i Pracy. Warszawa 2005.

³Nowicka-Skowron M., Mesjasz A., *The Structure of Energy Production Market in Poland*. W: Proceedings of the IIIrd International Scientific Symposium ELEKTROENERGETIKA 2005, Stara Lesna, Slovak Republic 2005

⁴Energy Policy of Poland till 2025. Ministerstwo Gospodarki i Pracy. Warszawa 2005.

2. Energy carriers structure change – an increase of the share of renewable energy and hydrocarbon fuels in electricity and heat production will cause further limiting emissions of pollutants, especially greenhouse gases;
3. Application of Clean Coal Technologies – it is expedient to take advantage of the so-called Clean Coal Technologies which ensure meeting the standards of environmental protection in combustion of hard coal and brown coal, which are the basis for Polish energy sector as well as to develop technologies which allow for utilisation of carbon dioxide from exhausts in order to reduce the emissions of greenhouse gases;
4. Limiting the impact of hard coal and brown coal sectors on the environment – these activities are meant to restore the practical and landscape properties of the lands degraded with mining activity through reduction of salt water dumping from mines into surface waters, application of extraction technologies minimising the impact of mining activities, an increase in economic and industrial utilisation of wastes;
5. Application of liquid fuels with improved ecological properties in road transport and for heating purposes;
6. Implementation of mechanisms allowing for a reduction of air pollution emissions – trading in the allocated licenses for emissions of greenhouse gases may result in the reduction of costs of the companies' adaptation to more stringent requirements.

In order to implement the above mentioned directions, the following executive actions have been planned for:¹

1. Agreeing with the European Commission the ways of realization of obligations resulting from Accession Treaty as regards the implementation of provisions of Directive 2001/80/EC,
2. Perfecting the legal and fiscal tools through implementation of differentiated tax rates and environmental fees stimulating greater consumption of environmentally-friendly fuels and energy,
3. Implementation of differentiated tax rates and environmental fees, giving preference to more ecological fuels,
4. Elaboration of legal regulations ensuring high quality standards for fuels in transport,
5. Implementation of market mechanisms for trading in emission certificate.

Formulation and realization of the requirements of ecological security in the energy sector is also connected with implementation of sustainable development principles in the scope of efficiency of energy use. Increase in energy use efficiency depends on a decrease in the consumption of primary energy calculated per unit of Gross Domestic Product. Improvement of energy efficiency of the economy requires actions in the following directions:²

1. Decreasing energy intensity of goods at the stages of designing, manufacturing, use, and disposal by commencing the production of machines, equipment and devices with the highest parameters of energy efficiency, launching and conducting information campaigns aiming at increasing consumer awareness of the expediency and profitability of using the most efficient devices as well as designing goods in such a way so as to be able to recover as much raw material as possible at the end of these goods lifespan;
2. Increasing the efficiency of energy generation by processes of combined electricity and heat generation and by using in heat and power generating plants condensation cycles of coal-fuelled energy generating units in order to use supercritical parameters of vapour as well as vapour-gas circulation;
3. Decreasing energy intensity of industrial processes by energy savings anticipated from modernisation of a number of industrial production processes and their adaptation to the

¹ Ibidem

² Energy Policy of Poland till 2025. Ministerstwo Gospodarki i Pracy. Warszawa: 2005

requirements of best available technologies. Development of production of highly-processed and technologically-advanced goods is also expected;

4. Decreasing energy losses in transmission and distribution by reducing energy losses in the domestic power system through increasing the throughput of power lines, enhancement of energy distribution, and limiting the long-distance transmission through 110 kV lines;
5. Implementation of management systems for energy demand in order to increase the efficiency of energy.

As far as ecological activities are concerned the following are the most important achievements of the domestic energy sector:

1. primary and final energy use structure change,
2. limitation of emissions of air pollutants and reduction of wastes from coal combustion processes.

The share of hard coal in the structure of primary energy generation in Poland is still most significant although each of the recent years shows its considerable decrease (table 1). The share of renewable energy sources (RES), on the other hand, is increasing, which is, among others, due to the following:

- an increase in the use of wood and wood waste,
- starting a few geothermal power station systems,
- starting a few wind power plants and numerous small-scale hydro-electricity generation facilities,
- starting a few thermal power stations and power stations fuelled by gas from communal waste dumps.

It should be emphasised yet again that the diversification of the balance of the structure of energy carriers constituting the country's fuel balance is one of the factors which the energy security of the country depends on.¹

Table 2 presents the structure of the primary energy use. It shows the dominance of energy generated from hard coal although a significant growth of the energy from renewables can be noticed here.

Table 1. The structure of primary energy generation in Poland between 1990 and 2004/in the years 1990-2004

	1990	1992	1994	1996	1998	2004
Hard coal	82,39	80,77	78,69	78,97	75,87	59,92
Brown coal	13,73	14,53	13,66	12,83	14,53	36,22
Crude oil	0,16	0,22	0,29	0,31	0,41	0,52
Natural gas	2,42	2,90	3,20	3,05	3,66	3,33
Water power	0,11	0,14	0,15	0,16	0,22	-
Biomass, wind, geothermal energy, etc.	1,18	1,45	4,00	4,68	5,31	-

Source: author's own study

Table 2. The structure of the primary energy use in Poland in the years 1990-2004

	1990	1992	1994	1996	1998	2003	2004
Hard coal	62,25	42,27	58,93	57,60	50,64	51,15	48,13
Brown coal	13,59	14,03	13,68	12,19	13,99	12,85	13,82
Crude oil	13,98	14,30	15,48	16,25	20,20	18,45	19,62
Natural gas	9,00	6,10	8,58	6,72	10,19	12,67	13,45
Biomass, wind, geothermal energy, etc.	1,15	1,30	3,96	4,44	4,98	3,41	3,57

Source: author's own study

¹ Brzeziński S.: Strategie dywersyfikacji pozyskiwania gazu ziemnego w Polsce Materiały Konferencyjne VI Konferencji Logistyki Stosowanej "Total Logistic Management." Prace Wydziału Zarządzania Politechniki Częstochowskiej, Częstochowa 2002

A significant progress can be observed in the scope of limiting emissions of air pollution. In Table 3 the total emission of air pollutants coming from the energy sector is presented.

Table 3. The total emission of sulphur dioxide, nitrogen dioxide and dusts in the energy sector (thousands of tons)

Year	SO ₂	NO ₂	Dusts
1990	1570	370	570
1994	1270	380	260
1995	1223	377	193
1996	1195	360	157
1997	1107	310	117
1998	1034	264	94
1999	915	247	72
2002	706	237	56
2003	722	244	51

Source: author's own study based on statistical yearbooks

The data presented in the table above show that not only emissions of air pollutants from power plants are decreasing but also the share of the power plants in the total emissions of SO₂, NO_x and dusts is decreasing as well.

Dumping salt water from mining to surface water constitutes a different problem. The influence of power plants on surface waters is reflected in their quality and quantity, and it actually means reducing water capacity of a given region, changing their physical and chemical properties as well as increasing surface waters pollution and changes in living organisms. The problem of dumping salt water from mining to surface waters has been included in the Hard Coal Mining Restructuring Programme as well as in Geology Law and Mining Law.

Solid wastes constitute another problem. Wastes from power stations and other combustion plants can be divided according to the following criteria:¹

According to the particle size of wastes from fuel combustion for energy

- fly ash, residue resulting from coal combustion in power plants' boilers collected from exhaust gases by particulate collection devices
- slag, residue resulting from coal combustion in power plants' boilers which collects at the bottom of the burner or settles on the grate and then is carried outside

1. Type of coal fuel

- from hard coal: ash, slag
- from brown coal: ash, slag

2. Type of the boiler used:

Ashes and slag from hard coal:

- when a boiler with a grate furnace is used:
 - smoke-box ash
 - grate furnace slag
- when a boiler with a pulverized-fuel fired furnace is used:
 - granulated slag
- when a melting chamber boiler is used
 - fly ash

¹ Cz. Rosik-Dulewska: Podstawy gospodarki odpadami. Wydawnictwo Naukowe PWN, Warszawa 2005.

- melted slag
- when a boiler with a cyclone furnace is used
- fly ash
- melted slag
- ashes and slag from brown coal:
- when a boiler with a pulverized-fuel fired furnace is used
- fly ash
- melted slag

In many countries solid wastes are not treated as waste but as a precious raw material or material available in large quantities. In Germany ashes are used in a number of ways:¹

- in concrete industry as additive and fine aggregate,
- in mining as additive material and backfill,
- in road construction as backfill, additive material and road base,
- in cement industry as raw material and additive,
- in environmental rehabilitation as landfill and in masonry industry as additive material,
- in construction of noise protection embankments.

In Poland wastes from coal-fired power plants are mainly reused in three different ways:²

- 1) used in industry as recyclable waste,
- 2) used for ground levelling, rehabilitation and filling underground excavation sites, etc.,
- 3) ashes used in combined landfill disposal (shared coal combustion by-products with waste from power plants).

In Table 4 the main ways of utilization of wastes from power plants and other combustion sources are presented.

Table 4 Utilization of wastes from power plants and other combustion plants

Waste type	Utilization
Ashes and slags from coal combustion in power plants	<ul style="list-style-type: none"> ▪ building ceramics production ▪ concrete production ▪ cement production ▪ ceramic powders production ▪ ceramic materials production ▪ hydraulic binding agents production
Microspheres – spherical grains	<ul style="list-style-type: none"> ▪ used as functional fillers in products made of plastics, rubber, paints and varnishes ▪ as solid or liquid material used for machines and equipment sound-insulation ▪ material with improved fire resistance used in production of insulating tapes for wrapping high voltage electric power cables ▪ in production of fireproof and flame-resistant protective clothing ▪ in production of insulating boards for building industry ▪ in production of heat-insulating and fireproof materials in casting industry and metallurgical industry ▪ in ceramic materials production ▪ in drilling industry
Fly ash	<ul style="list-style-type: none"> ▪ in backfilling underground mine workings ▪ in hydraulic engineering constructions ▪ sealing the bottom of municipal and industrial waste landfills ▪ fertilization and soil amelioration (structure change) in agriculture ▪ municipal sludge treatment

Source: author's own study based on Cz. Rosik-Dulewska: *Podstawy gospodarki odpadami*. Wydawnictwo Naukowe PWN, Warszawa 2005

¹ J. Kalotka: Utylizacja odpadów z elektrowni i elektrociepłowni – popioły, mikrosfery, www.zuter.com.pl/techmenu.htm

² Cz. Rosik-Dulewska: *Podstawy gospodarki odpadami*. Wydawnictwo Naukowe PWN, Warszawa 2005.

Environment protection objectives have been achieved due to the application of environment protection methods, where the following proved to be of significant importance:¹

1. Direct methods:

- emission and imission standards
- quality standards
- product regulations
- technical standards
- permissions and licenses determining the scope and the ways of using particular environmental components
- environmental regulations (orders and bans)

2. Indirect methods

- microeconomic operational research
- competition pressure
- payments for the economic use of the environment

3. Other methods for assessing environmental impact of enterprises

- environmental reviews
- standard and non-standard methods for reducing environmental burden of enterprises
- eco-labelling
- environmentally sound technologies

Direct methods are administrative and legal methods, mainly based on technical standards of acceptable emission levels of pollution. Indirect methods determine to eliminate market imperfections in the scope of emission and protection activities. They aim at achieving better quality of the environment cleanness level as well as at significant cost reduction of achieving optimum emission/imission level of pollution. The other methods are of planning and informational nature and are directly connected with environment protection management in enterprises. All these methods, however, add to alleviating the negative impact that energy market entities have on the environment.

Poland's accession to EU has obligated the country to adjust to the Community's requirements. Tackling the problems connected with the environment protection has a relatively short history in Poland. It was not until the time of its political transformation when Poland had to adapt and follow the policy of environment protection in connection with the operation of its economic enterprises. The energy sector proved to have been particularly neglected in respect of its environmental activities. At present energy market entities do not constitute a threat to the environment since they comply with all the required standards. However, they are still searching for other solutions which would contribute even more to limiting the negative impact they do have on the environment.

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¹ B. Fiedor, S. Czaja, A. Graczyk, Z. Jakubczyk: *Podstawy ekonomii środowiska i zasobów naturalnych*, Wydawnictwo C.H. Beck, Warszawa 2002

THE ROLE OF ENVIRONMENTAL EFFICIENCY IN INTEGRATED MANAGEMENT – EXAMPLE OF ELECTRICITY PRODUCTION SECTOR IN POLAND

Abstract: The paper presents the role of environmental efficiency in integrated management. Author also proposes to use as a tool to measure it. As an example Polish energy producers: power and CHP plants are used. Author uses the regionally aggregated data on their employment, installed capacity, energy production, coal consumption and pollution emissions to develop model to evaluate their environmental efficiency. Efficiency scores are obtained by the decomposition of environmental efficiency from overall efficiency. Author uses the efficiency scores to evaluate Polish electricity production sector.

Keywords: environmental efficiency, Data Envelopment Analysis, electricity production sector

Introduction

Integrated management involves all the aspects of company's functioning. In the context of implementing sustainability as a priority for company development, environmental efficiency plays one of the most important roles in it.

Environmental efficiency, together with technological, economic and social efficiency¹ is considered as a part of overall efficiency of a company. Environmental efficiency is defined as the efficiency of resources use, generation of wastes and pollution in the production process and in general impact on the environment. Environmental efficiency is very often called eco-efficiency and has recently become one of the directions of gaining competitive advantages. Eco-efficiency² points out one important aspect: limiting the resource use and environmental impact should also lead to the increase of added value of products and services.

Environmental efficiency is one of the most important characteristics of electricity production sector nowadays. The meaning of environmental efficiency is even more significant in coal-based production facilities, which is the case in Poland. Author proposes to use Data Envelopment Analysis (DEA) models as a tool for efficiency evaluation³. But the traditional DEA models consider only regular inputs and outputs, while for environmental evaluation another category is needed. These are undesirable outputs, represented by all kinds of air pollution emissions. Therefore, in the evaluation of environmental efficiency Fare et al.⁴ approach is used, based on decomposing overall productive efficiency into several components.

Decomposition of environmental efficiency

Denote inputs by $x \in R_+^n$, desirable outputs by $y \in R_+^m$, undesirable outputs by $w \in R_+^l$. No *a priori* statement is required as to the units of measurement, however, it is important to notice that we will deal with input-use efficiency, not purely technical efficiency (because some variables will be measured in monetary units), nor allocative efficiency (most of the variables will be measured in

¹ Pfohl, H., Zarządzanie logistyką. Funkcje i instrumenty. Zastosowanie koncepcji logistyki w przedsiębiorstwie i w stosunkach między przedsiębiorstwami. Biblioteka Logistyka, Instytut Logistyki i Magazynowania, Poznań, 1998, p. 32.

² Eco-efficiency. Creating more value with less impact. WBCSD, 2000, <http://www.wbcsd.org/>, p. 5.

³ for the explanation of DEA methodology see Cooper, W. W., L. M. Seiford, K. Tone, Data envelopment analysis: a comprehensive text with models, applications, references and DEA-solver software. Kluwer Dordrecht, 2001.

⁴ Fare, R., S. Grosskopf, D. Tyteca, An activity analysis model of the environmental performance of firms – application to fossil-fuel-fired electric utilities. [in] Ecological Economics, Nr 18, 1996, pp.161-175.

physical units). The notion of input-use efficiency should be more similar to the technical efficiency, but for the moment it is not the point of this paper to make such a distinction. Nevertheless, it would be quite interesting to place input-use efficiency on the proper position between the mentioned two. The technology set S consists of feasible quadruples:

$$S = \{(x, z, y, w): x \text{ can produce } y \text{ and } w\} \quad (1)$$

General assumptions for disposability are the following:

- inputs are strongly disposable (the same level of outputs can be produced with higher quantities of inputs),
- desirable outputs are strongly disposable (lower quantities of outputs can be produced at no cost using the same inputs),
- undesirable outputs are weakly disposable (leveling off the undesirable outputs requires either increased quantities of inputs or decreased output production),

The key tool used in Fare et al.¹ to formulate the indicator is the input distance function $D(y, w, x)$, which is inverse to the traditional efficiency measures². In this case some more distance functions will be derived, always basing on existing methodology. To start we present most basic distance function that could be defined on S as:

$$D_{IE}(x, z, y, w) = \max\{\gamma: (\gamma x) / \gamma, y, w \in S\} \quad (2)$$

where the index 'I' stands for inputs, and index 'E' stands for environmental factors. The value taken by γ gives an indication of the extent to which the inputs can be decreased, based on observations in the data set. That is, if γ cannot take values larger than 1, no reduction in inputs is possible (and therefore $D_{IE} = 1$), while the opposite would mean that a given production unit is not efficient in terms of its use of inputs (i.e. $D_{IE} > 1$). It should be noted that the same factor γ is applied to all inputs, and therefore that only equiproportional reductions are considered. It follows that:

$$(x, z, y, w) \in S \Leftrightarrow D_{IE}(x, y, w) \geq 1 \quad (3)$$

and that the input distance function is homogeneous of degree 1 in inputs³.

Following Fare et al.⁴, we assume that the distance function is separable in a sense of:

$$D_{IE}(x, y, w) = W(w) \bar{D}_I(y, x) \quad (4)$$

where

$$\bar{D}_I(y, x) = \max\{\mu: (\mu x) / \mu, y \in \bar{S}\} \quad (5)$$

$$\bar{S} = \{(x, y): x \text{ can produce } y\} \quad (6)$$

and where the set \bar{S} is the technology set restricted to (x, y) without undesirable outputs being considered. Without getting into details on the separability assumption imposed⁵ [3], we can define environmental performance indicator:

¹ Fare, R., S. Grosskopf, D. Tyteca, An activity analysis model of the environmental performance of firms – application to fossil-fuel-fired electric utilities. [in] *Ecological Economics*, Nr 18, 1996, pp.161-175.

² Charnes, A., W. W. Cooper, A. Y. Lewin, L. M. Seiford, *Data Envelopment Analysis: Theory, Methodology and Application*. Kluwer Academic Publishers, Massachusetts, 1994, p. 257.

³ Fare, R., *Fundamentals of production theory: Lecture notes in Economics and Mathematical Systems*. Vol. 311, Springer, Berlin, 1988.

⁴ Fare, R., S. Grosskopf, D. Tyteca, An activity analysis model of the environmental performance of firms – application to fossil-fuel-fired electric utilities. [in] *Ecological Economics*, Nr 18, 1996, pp.161-175.

⁵ Charnes, A., W. W. Cooper, A. Y. Lewin, L. M. Seiford, *Data Envelopment Analysis: Theory, Methodology and Application*. Kluwer Academic Publishers, Massachusetts, 1994.

$$W(w) = D_E(x, y, w) / \hat{D}_1(y, x) \quad (7)$$

This indicator will take values less than or equal to 1, corresponding to environmental inefficiency or efficiency, respectively. Of course it should be noted that these notions are relative to observed data.

To present the computation procedure of (7), suppose that we have $k = 1, \dots, K$ observations on inputs x^k , desirable outputs y^k and undesirable outputs w^k . From these we can construct the best practice reference technologies:

$$\begin{aligned}
 S = \{ & (x, y, w): \\
 & \sum_{k=1}^K \lambda^k x z_n^k \leq x_n, n = 1, \dots, N \\
 & \sum_{k=1}^K \lambda^k y_m^k \geq y_m, m = 1, \dots, M \\
 & \sum_{k=1}^K \lambda^k w_j^k = w_j, j = 1, \dots, J \\
 & \lambda^k \geq 0, k = 1, \dots, K \}
 \end{aligned} \quad (6)$$

and

$$\begin{aligned}
 \hat{S} = \{ & (x, y): \\
 & \sum_{k=1}^K \lambda^k x_n^k \leq x_n, n = 1, \dots, N \\
 & \sum_{k=1}^K \lambda^k y_m^k \geq y_m, m = 1, \dots, M \\
 & \lambda^k \geq 0, k = 1, \dots, K \}
 \end{aligned} \quad (9)$$

The inequality and equality signs correspond to strong disposability and weak disposability, respectively. The intensity variables λ^k serve to construct convex combinations of the observed inputs and outputs, forming a best practice frontier.

Now for each observation k' we can compute two distance functions in (7) as:

$$D_E(x^{k'}, y^{k'}, w^{k'}) = \max\{\gamma: (\gamma^{-1} x^{k'}, y^{k'}, w^{k'}) \in S\} \quad (10)$$

and

$$\hat{D}_1(y^{k'}, x^{k'}) = \max\{\mu: (\mu^{-1} x^{k'}, y^{k'}) \in \hat{S}\} \quad (11)$$

These can be stated more explicitly as:

$$\begin{aligned}
 & (D_E(x^{k'}, y^{k'}, w^{k'}))^{-1} \\
 & = \min_{(\lambda, \rho)} \rho \\
 & \text{s.t. } \sum_{k=1}^K \lambda^k x_n^k \leq \rho x_n^{k'}, n = 1, \dots, N \\
 & \sum_{k=1}^K \lambda^k y_m^k \geq y_m^{k'}, m = 1, \dots, M \\
 & \sum_{k=1}^K \lambda^k w_j^k = w_j^{k'}, j = 1, \dots, J \\
 & \lambda^k \geq 0, k = 1, \dots, K
 \end{aligned} \quad (12)$$

and

$$\begin{aligned}
 & (\hat{D}_i(x^k, x^k))^{-1} \\
 & = \min_{(\sigma, \lambda)} \sigma \\
 & \text{s.t. } \sum_{k=1}^K \lambda^k x_n^k \leq \alpha x_n^k, n=1, \dots, N \\
 & \sum_{k=1}^K \lambda^k y_m^k \geq y_m^k, m=1, \dots, M \\
 & \lambda^k \geq 0, k=1, \dots, K
 \end{aligned} \tag{13}$$

Note that the choice variables include (ρ, λ) in (12) and (σ, λ) in (13). Therefore, for each observation $k' = 1, \dots, K$ the solution value ρ^* or σ^* will be the proportional scaling of all inputs required to project the observed point onto best practice frontier. The projected point will be determined as a weighted average (convex combination) of the 'closest' best practice frontier points, where the 'weights' will be solution values of the λ^k 's. These are determined separately for each observation. And finally the ratio of the distance function values obtained after solving these linear programs yields the indicator value of environmental performance as proposed in (7).

Environmental efficiency evaluation in electricity production sector in Poland

The evaluation of environmental efficiency of Polish electricity production sector was made in regional scale. The basic administrative division unit in Poland is voivodship. Whole country is divided into 16 voivodship. The division was determined by historical, geographical, social and economic factors. The number of units is quite small as for DEA models use, and therefore number of variables used in models is limited. The following information on the functioning of electricity production sector was used as variables:

as inputs:

- employment (number of employees),
- installed capacity (MW),
- coal use to produce electricity (tons),

as outputs:

- electricity production (GWh);

as undesirable outputs:

- emission of carbon dioxide (tons of CO₂),
- emission of carbon oxide (tons of CO),
- emission of sulphur dioxide (tons of SO₂),
- emission of nitrogen dioxide (tons of NO₂),
- emission of ashes (tons).

All the variables for every voivodship are presented in the Table 1 and were used to construct DEA models that are decomposing environmental factors.

There are several variables that stand for environmentally undesirable variables and therefore number of environmental models was created. Models decomposing environmental efficiency were created according to the methodology presented above. As the undesirable variables the date on specific emissions were used. Environmental efficiency scores were obtained by dividing distance function $(D_{E\alpha})^{-1}$ by the basic distance function $(\hat{D}_i)^{-1}$. $(D_{E\alpha})^{-1}$ uses information on employment, coal use and installed capacity as inputs, electricity production as outputs and different kind of air emissions as undesirable outputs. Basic distance function $(\hat{D}_i)^{-1}$ omits the undesirable outputs variables. Decomposed environmental efficiency scores are presented in Table 2) for models using as

Table 1. Basic information on functioning of polish electricity production sector in voivodships in 2004 - variables for DEA models

	Electricity related emissions					Coal use	Installed capacity	Electricity production	Employment
	Ashes	SO ₂	NO ₂	CO ₂	CO				
	tons					MW	GWh	No. of empl.	
Voivodship	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Dolnośląskie	2860,0	44092,0	18207,8	13893589	1042,9	11594190	2437,8	12971,9	2697
Kujawsko-pomorskie	2099,0	16724,0	5732,0	3126922	1940,0	1540053	315,3	1105,8	639
Lubelskie	277,0	896,0	722,0	860944	223,0	66636	237,0	1680,8	407*
Lubuskie	439,5	2217,0	1276,0	1039588	121,4	206442	349,5	1437,7	722
Łódzkie	4298,0	154093,0	46253,0	34242553	15214,0	36470124	4976,8	30478,1	7007
Małopolskie	5268,0	37328,0	12942,0	7543431	1307,0	3953002	1054,7	4369,5	2035
Mazowieckie	7401,0	105316,0	34661,0	17931549	3161,0	8545897	4439,0	17311,6	4284
Opolskie	1422,0	6848,0	12817,0	8018300	975,0	3630773	1492,0	8562,3	1486
Podkarpackie	982,0	10477,0	3307,0	2329898	426,0	794987	587,2	2644,0	1204
Podlaskie	626,0	2512,0	1504,0	923115	61,0	352000	203,5	590,0	352
Pomorskie	533,0	11444,0	4047,0	2284064	291,0	1016187	364,1	1770,8	1217
Śląskie	10809,0	126826,0	55347,0	30284076	9037,0	15082614	7544,0	33656,7	8299
Świętokrzyskie	1614,0	24384,0	11266,0	5678282	343,0	2866424	1600,0	6316,9	446*
Warmińsko-mazurskie	210,0	773,0	489,0	313703	55,0	148835	49,0	144,1	266*
Wielkopolskie	5315,0	129517,0	24177,0	15369120	1273,0	15804963	3025,7	13773,6	2583
Zachodniopomorskie	399,0	14358,0	4823,0	5079023	520,0	2343735	1808,0	5337,3	2653

Source: author's elaboration based on data from Energy Market Agency SA and directly from electricity production companies (marked with *)

undesirable output the following emissions: ashes (model W_{E1}), sulphur dioxide (W_{E2}), nitrogen dioxide (W_{E3}), carbon dioxide (W_{E4}) and carbon oxide (W_{E5}). In every case the undesirable output is treated accordingly to the weak disposability assumption. All the component distance functions are input-oriented and assume variable return-to-scale.

Table 2. Environmental efficiency scores for decomposing models

	W_{E1}	W_{E2}	W_{E3}	W_{E4}	W_{E5}
Voivodship:	(1)	(2)	(3)	(4)	(5)
Dolnośląskie	0,9632	0,9966	0,9325	0,9570	0,9325
Kujawsko-pomorskie	0,6034	0,6034	0,6034	0,6034	0,6034
Lubelskie	1,0000	1,0000	1,0000	1,0000	1,0000
Lubuskie	0,6337	0,7299	0,5970	0,7774	0,5930
Łódzkie	1,0000	1,0000	1,0000	1,0000	1,0000
Małopolskie	0,6633	0,6782	0,6633	0,6633	0,9693
Mazowieckie	0,8942	0,8942	0,8942	0,8942	0,8942
Opolskie	1,0000	1,0000	1,0000	1,0000	1,0000
Podkarpackie	0,7399	0,7076	0,7790	0,7076	0,9809
Podlaskie	1,0000	1,0000	1,0000	1,0000	1,0000
Pomorskie	0,9252	0,6916	0,6916	0,7447	0,9328
Śląskie	1,0000	1,0000	1,0000	1,0000	1,0000
Świętokrzyskie	1,0000	1,0000	1,0000	1,0000	1,0000
Warmińsko-mazurskie	1,0000	1,0000	1,0000	1,0000	1,0000
Wielkopolskie	0,9566	0,9566	0,9566	0,9566	0,9566
Zachodniopomorskie	0,7611	0,9664	0,7621	0,8254	0,8633

Source: author's elaboration

The structure of environmental efficiency scores obtained from decomposing models is quite flat. In every model there is the same number of full efficiency scores (7) and the average score is similar (52,9 % - 60,3 %). It is worth to notice that voivodship obtaining full efficiency score in one model obtains it also in all the other models. And reversely all the inefficient voivodships obtains inefficiency scores in every model. This is due to the small number of the units involved in the evaluated group. Another factor that resulted in flattening the structure of efficiency scores is the diversification of the evaluated units. There are voivodships where there are numerous power and CHP plants, like śląskie or łódzkie voivodships, or ones with just one or two plants, like warmińsko-mazurskie or lubelskie. In such case linear programming procedure does not have enough peer points to evaluate properly all the units, especially those with extreme characteristics. In every such case, when given voivodship has some unique, more often maximal or minimal, level of given variable, it achieves full efficiency scores. There are 7 voivodships that achieved full environmental efficiency in every model. One of them, namely śląskie voivodship, is the biggest electricity producer and has the biggest number of power and CHP plants. On the other hand two others, warmińsko-mazurskie and lubelskie voivodships, are the smallest producers. This kind of determinants makes full environmental efficiency of other units, like opolskie, podlaskie or świętokrzyskie, even more appreciable.

Conclusions

Big number of environmentally inefficient voivodships shows that Polish electricity production sector is still lagging behind the worlds leaders. One of the major reasons for that is the coal orientated technology used to produce electricity, which is connected to the huge environmental impact. Secondly, lack of capital to modernize and renew the capacity installed causes also poor

environmental efficiency. But overall, decomposing models proved to be important tool to evaluate environmental performance of power and CHP plants.

Bearing in mind that environmental efficiency constitutes important part of overall efficiency of electricity production sector DEA could be considered as an important tool for supporting decision-making process in integrated management. Moreover, DEA as well as decomposing models, could be easily adjusted to the evaluation of all kind partial efficiencies and even overall efficiency too. And since integrated management needs really complex information support DEA and its decomposing models could be used as one of the tools in this field.

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СТОИМОСТНАЯ ОЦЕНКА В УПРАВЛЕНИИ РЕКРЕАЦИОННО-ТУРИСТИЧЕСКИМИ РЕСУРСАМИ ОХРАНЯЕМЫХ ЭКОСИСТЕМ

Abstract: The paper presents primary results of the case study aiming to optimise key decisions concerning the Bieraście lakes group being a part of International Biosphere Reserve “Prybuskaje Paleśsie” on the basis of valuation of its recreation and tourist ecosystem services.

Keywords: protected areas, valuation, ecosystem services, travel cost method

Введение

Помимо прочих благ, экосистемы, функционирующие в режиме близком к естественному, являются источником комплекса полезных свойств, содействующих восстановлению психофизических кондиций человека, аттрактивных с точки зрения рекреации и туризма и представляющих собой особый вид экосистемных услуг. Способность охраняемых экосистем к их устойчивому предоставлению является рекреационно-туристическим ресурсом экосистем, составляющей интегрального природного ресурса особо охраняемой природной территории. На практике рекреационно-туристическое использование охраняемых экосистем входит в определённое противоречие с интересами консервации, трудноразрешимое в отсутствие научно-обоснованного плана их охраны и использования. Оптимизация режима управления охраняемыми экосистемами возможна лишь при условии приведения его разнообразных экологических и экономических аспектов к единому измерителю. Таким измерителем может выступать стоимостная оценка. Теоретической базой стоимостной оценки природных благ является неоклассическая концепция экономики благосостояния, согласно которой стоимость благ формируется не в процессе производства, а при их потреблении. В настоящее время в

мировой оценочной практике используется ряд методов стоимостной оценки экосистемных услуг, как традиционных, так и разработанных специально для конкретного объекта оценки.

Необходимо иметь в виду, что экономическая оценка экосистемных услуг вообще способна дать лишь стоимостное выражение нижнего предела ценности объекта. В оценке по определению не может быть учтено всё многообразие составляющих благосостояния, которое обеспечивают людям природные сообщества.

Идентификация объекта оценки

В данной работе оценивались рекреационно-туристические ресурсы экосистем Брестской группы озёр. Лесо-озёрный комплекс, включающий четыре относительно небольших по площади озёра – Белое, Чёрное, Рогознянское и Тайное традиционно является местом массового отдыха брестчан и рекреантов из более отдалённых регионов. Рекреационно-туристические ресурсы объекта эксплуатирует ряд предприятий туристической инфраструктуры – санаторий «Берестье», принадлежащий ООО «Брестагроздравница», а также около десятка туристических баз и баз отдыха. Кроме того, объект является местом массовых посещений самостоятельных рекреантов. В октябре 2004 года комплекс Брестской группы озёр был включён в состав земель Международного резервата биосферы (МРБ) «Прибужское Полесье», созданного по решению ЮНЕСКО в рамках программы «Человек и Биосфера (MaB)» на площади 48 024 га. Специфика МРБ, как международно-признанных охраняемых территорий состоит в гармоничном сочетании целей консервации уникальных эталонных экосистем и устойчивого регионального развития. В данной работе приводятся промежуточные результаты стоимостной оценки рекреационно-туристических ресурсов комплекса Брестской группы озёр, являющиеся частью более масштабного исследования, проводимого по отношению ко всей территории МРБ.

В оценку включались лишь экосистемные ресурсы, связанные с организованной рекреацией и туризмом на объекте. Сопряжённая со значительными методическими и практическими трудностями оценка использования ресурса самостоятельными туристами значительно увеличила бы его оценочную стоимость. Брестская группа озёр была идентифицирована как объект как минимум двух видов туризма – оздоровительного и рекреационно-развлекательного. Между ними существуют различия, как организационно-технологического свойства, так и собственно в части эксплуатируемых ими экосистемных ресурсов. Поэтому Брестская группа озёр представляет собой как минимум два объекта оценки. В обоих случаях оценка производилась на основе метода транспортно-путевых затрат.

Стоимостная оценка ресурсов оздоровительного туризма

Метод транспортно-путевых затрат исходит из предположения, что оценка благосостояния, получаемого в результате потребления экосистемных услуг объекта для каждого рекреанта по крайней мере не меньше, чем дополнительная сумма, которую он затрачивает на пребывание на объекте по сравнению с вариантом его непосещения. Сумма затрат клиентов санатория «Берестье» физически складывается из:

- стоимости путёвки, включающей в себя затраты на проживание рекреанта, питание, а также оздоровительные процедуры, показанные ему по профилю заболевания;
- курортного сбора в размере 3% от стоимости путёвки, теоретически отражающего ценность экосистемных услуг объекта;
- затрат на проезд рекреанта от места постоянного проживания до объекта;

Кроме того, целесообразно дополнить перечень затрат рекреанта суммой доходов недополученных за период нахождения на объекте.

Стоимость потребляемых рекреантами экосистемных услуг комплекса Брестской группы озёр в данной работе будем отождествлять с тремя последними компонентами. Стоимость путёвки не включается в оценку по следующим соображениям:

1. По состоянию на 2005 год часть стоимости путёвок большинства рекреантов в той или иной степени оплачивалась из средств Фонда социальной защиты населения. Выявить это соотношение по каждому из рекреантов не представляется возможным.
2. Хотя в стоимости путёвки, несомненно, присутствует элемент природной (туристской) ренты, участвующей в формировании прибыли санатория, её адекватное определение представляет собой известную проблему из-за сложного характера услуги. Для этого нужно было бы подобрать совершенно аналогичную услугу, которая оказывается в месте с нулевой оценкой экосистемных ресурсов и сравнить их по цене, при допущении, что стоимость цены путёвок формируется как результат игры спроса и предложения на рынке. В реальности рыночные механизмы не до конца внедрены на отечественный рынок санаторно-курортного обслуживания.
3. Затраты, включённые в стоимость путёвки трудно однозначно отнести на счёт пользования экосистемными услугами объекта. Так, рекреант, несомненно нёс бы затраты на питание и в случае отказа от поездки. Затраты на проживание нельзя полностью отнести на счёт стоимости экосистемных услуг, поскольку кроме них в структуру локального туристического продукта входят также и оздоровительные процедуры, не связанные с эксплуатацией рекреационно-туристических ресурсов экосистем.

Основной элемент оценки представляют собой затраты на проезд рекреанта до объекта и обратно. Их можно целиком отнести на стоимость экосистемных ресурсов объекта, при допущении, что рекреант мог выбрать аналогичный туристический продукт, связанный с другими, более близкими объектами или альтернативную услугу, дающую сопоставимый эффект, но не связанную с поездкой.

Исходными данными для проведения оценки методом ТСМ послужили регистрационные книги санатория, где среди прочих данных фиксируется адрес постоянного проживания рекреанта и продолжительности его путёвки. Таким образом, были получены данные о 8 258 рекреантах санатория за 2005 год, из которых 8 191 (99%) – граждане Беларуси. Данные были сгруппированы по принципу административно-территориальной единицы происхождения рекреанта. Поток рекреантов санатория в 2005 году охватил практически все административно-территориальные единицы Беларуси

Следующим шагом стало определение стоимости проезда рекреантов. В соответствии с принципом консервативности, здесь и далее в работе использовались подходы, направленные на недопущение завышения стоимости экосистемных услуг. Поэтому за основу были взяты данные о стоимости проезда из места жительства рекреанта до объекта по железной дороге на поездах пригородного сообщения. Затраты рекреантов, проживающих в сельской местности, приравнивались к затратам на проезд из административного центра соответствующего района. Исключения были сделаны для некоторых населённых пунктов городского типа, затраты на проезд от которых до объекта оценки отличались от затрат на проезд от административного центра района (например, г. Микашевичи Лунинецкого района, г. Высокое Каменецкого района и некоторые другие). Затраты до населённых пунктов, с которыми отсутствует железнодорожное сообщение приравнивались к затратам от ближайшей железнодорожной станции. Применение таких подходов даёт некоторую погрешность, но, что важно, не влечёт завышения оценок. Подсчитывалось количество тарифных зон по пути следования, которое затем умножалось на стоимость проезда по одной зоне (в 2005 году – 300 рублей). В случае, когда рекреантами выступали иностранные граждане, использовалась информация о

стоимости проезда наиболее дешёвым рациональным способом. В случае, когда в регистрационных книгах указывалась лишь страна происхождения рекреанта, определялась стоимость проезда на объект из столицы данного государства. Полученная стоимость умножалась на 2 с учётом затрат на обратный проезд. В результате была сформирована база данных из 78 пар значений, в которой каждому новому значению стоимости проезда ставилось в соответствие количество рекреантов, заплативших такую сумму. Таким образом, оценка экосистемного ресурса, соответствующая сумме транспортно-путевых затрат (ТПЗ) рекреантов на прибытие на объект в 2005 году рассчитывалась по формуле:

$$ТПЗ = \sum_{i=1}^n P_i \cdot Q_i, \quad (1)$$

где i – номер значения цены проезда,

n – количество зарегистрированных значений цены проезда,

P_i – значение i -той цены проезда, EUR,

Q_i – количество рекреантов, заплативших i -тую цену за проезд на объект.

ТПЗ составили 88 441 EUR; 87,1% этой суммы составляют транспортно-путевые затраты граждан Беларуси.

Интерес представляет также моделирование гипотетической ситуации введения платы за пользование ресурсами, основанной, в отличие от существующего курортного сбора, на рыночных механизмах. Для этого необходимо построить кривую спроса на услуги оздоровительного туризма экосистем Брестской группы озёр. Вначале было проверено предположение о строго убывающем характере зависимости спроса на рекреационно-туристические ресурсы экосистем объекта от транспортно-путевых затрат на его посещение. Для этого полученные данные о белорусских рекреантах были разбиты на 10 зон по принципу ценовых интервалов. Для каждой зоны был рассчитан показатель посещаемости оцениваемого объекта её жителями из расчёта на 1000 человек населения в год и средневзвешенная величина транспортно-путевых затрат. Данные о посещениях объекта иностранными рекреантами в настоящий анализ не включались, поскольку объект, как правило, не является основной целью посещения Беларуси, о чём свидетельствует характер предъявляемого ими спроса.[15] Кроме того, известную проблему представлял бы расчёт показателя посещаемости для иностранных граждан.

Таблица 1 Характеристики ценовых зон, используемые в оценке

Порядковый номер зоны	Ценовой интервал, EUR	Рекреантов, тыс.чел	Средневзвешенная величина транспортно-путевых затрат, EUR	Численность населения зоны, тыс.чел.	Посещаемость объекта, чел/тыс.чел населения
1	0-4	1 705	2,49	533,90	3,19
2	4-6	559	4,96	304,70	1,83
3	6-8	1 062	6,97	508,60	2,09
4	8-10	564	8,76	421,70	1,34
5	10-12	2 190	11,45	2 629,30	0,83
6	12-14	834	13,32	1 624,80	0,51
7	14-16	708	15,36	1 727,00	0,41
8	16-18	177	17,31	602,40	0,29
9	18-20	352	19,12	998,30	0,35
10	>20	40	20,50	147,90	0,27

Источник: собственная разработка

В целом отрицательный наклон кривой на рисунке 1 очевиден, однако предпосылка об однозначно убывающем характере зависимости частоты посещений от транспортно-путевых затрат не подтверждается. Это может означать, что цена не является единственным фактором формирования спроса, а также указывать на региональные социально-экономические диспропорции или отражать разницу в структуре потребления ресурса городским и сельским населением (наиболее выразительное отклонение от теоретической тенденции соответствует третьей ценовой зоне, в которую входят крупные города Барановичи и Пинск).

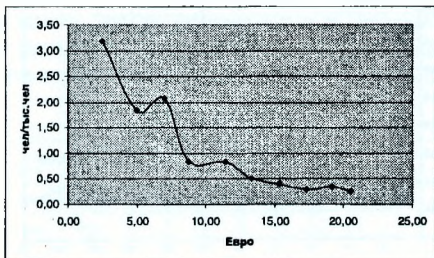


Рис. 1. Зависимость частоты посещаемости объекта от транспортно-путевых затрат

Источник: собственная разработка

Полученные относительные частоты посещений не являются универсальными для всех зон и их использование в таком виде для построения кривой спроса по ним затруднено. Так, гипотетическое введение платы за пользование экосистемными ресурсами в сумме 2 EUR привело бы к снижению показателя посещаемости объекта рекреантами зоны 1 с 3,19 до 1,83 чел./тыс. чел. в год, что логично. Одновременно, посещаемость рекреантами зоны 2 возросла бы с 1,83 до 2,09, что явно противоречит здравому смыслу.

Поэтому для построения кривой спроса в работе, использовались два способа отыскания параметров спроса, основанные на построении регрессионных моделей:

1. Традиционный, основанный на моделировании кривой спроса с помощью эмпирической функции зависимости относительной посещаемости от транспортно-путевых затрат [22].
2. Способ моделирования кривой спроса на основе кумулятивных сумм имеющихся абсолютных значений посещений объекта рекреантами с учётом гипотетически вводимой цены за пользование ресурсами.

В соответствии с допущениями, высказанными в оценке, в обоих случаях функция, эмпирически описывающая зависимость посещений от цены, должна отвечать на анализируемом участке области определения следующим условиям:

- иметь монотонно нисходящий характер;
- не иметь экстремумов;
- не иметь вертикальных и горизонтальных асимптот;
- не быть цикличной;
- иметь точку пересечения с осью абсцисс.

На практике подбор эмпирической функции, объясняющей в достаточной мере зависимость между ценой и относительной посещаемостью и удовлетворяющей всем предъявляемым требованиям, был осложнён. В соответствии с рекомендациями о целесообразности

использования простейших регрессионных моделей [10], в качестве уравнения регрессии было взято уравнение вида

$$y = (2,78823)+(-0,14346)*x \quad (2)$$

имеющее показатель объяснимой регрессии (80,13%) (Рис 2)

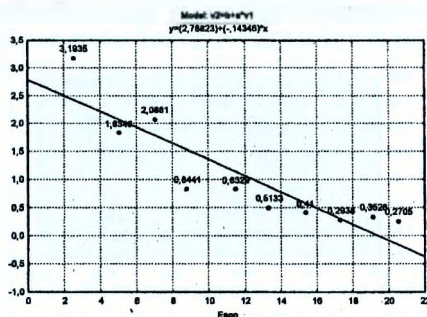


Рис. 2. Графическое отображение теоретической функции зависимости посещаемости от цены проезда

Источник: собственная разработка с помощью средств пакета StatSoft Statistica 6.0

С помощью найденной зависимости были получены теоретические выровненные значения посещаемости объекта (Табл. 2)

Таблица 2 Теоретические значения посещаемости объекта

Ценовой интервал	Рекреантов фактически, тыс.чел	Средневешенная величинаТПЗ, EUR	Численность населения зоны, тыс.чел.	Посещаемость, чел/тыс.чел населения		Рекреантов, теоретически тыс.чел.
				факт	теор.	
0-4	1 705	2,49	533,90	3,19	2,43	1 298
4-6	559	4,96	304,70	1,83	2,08	633
6-8	1 062	6,97	508,60	2,09	1,79	910
8-10	564	8,76	421,70	0,84	1,53	1 023
10-12	2 190	11,45	2 629,30	0,83	1,15	3 012
12-14	834	13,32	1 624,80	0,51	0,88	1 425
14-16	708	15,36	1 727,00	0,41	0,59	1 011
16-18	177	17,31	602,40	0,29	0,30	183
18-20	352	19,12	998,30	0,35	0,05	45
>20	40	20,50	147,90	0,27	-0,15	0
ИТОГО	8 191					9 540

Источник: собственная разработка

Отрицательное значение посещаемости, соответствующее десятой зоне, очевидно, не имеет смысла, и в дальнейших расчётах было заменено на 0.

Моделирование функции спроса состоит в гипотетическом назначении платы за пользование экосистемными ресурсами и расчёте теоретических значений абсолютного посещения при различных ставках платы. Были получены следующие соотношения (Табл. 3.)

Таблица 3. Зависимость абсолютных посещений от гипотетической платы за ресурс

Размер гипотетической платы за пользование ресурсами, EUR/чел	0	2	4	5	7	9	11	13	15	17
Посещений/год	9540	7009	4702	2878	1499	832	428	176	24	0

Источник: собственная разработка

С помощью средств пакета StatSoft Statistica 6.0 был построен график регрессионной модели, объясняющей зависимость на 99,28%, и получено аналитическое выражение уравнения регрессии, здесь отражающей функцию спроса на ресурсы объекта (Рис.3)

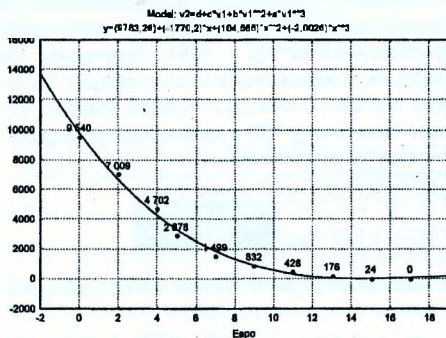


Рис. 3. Графическое отображение кривой спроса на ресурс при гипотетическом введении платы

Источник: собственная разработка с помощью средств пакета StatSoft Statistica 6.0

С помощью средств пакета Mathematica 4.1 была найдена точка пересечения кривой спроса с осью абсцисс: $x=14,296$, означающая, что в случае введения дополнительной платы за пользование рекреационно-туристическими ресурсами экосистем Брестской группы озёр в размере 14,3 EUR с рекреант спрос на них, по крайней мере, его организованный сегмент, представленный клиентами санатория «Берестье» будет равен 0. При отсутствии дополнительной платы максимальный теоретический спрос составляет 9783 рекреанта в год. Фактическое значение, напомним, более чем на 1500 уступает теоретическому, что может объясняться использованием упрощённой линейной зависимости (2) на ранних этапах моделирования.

В такой постановке оценка излишка потребителя от пользования рекреационно-туристическими услугами объекта выражается площадью криволинейной фигуры, ограниченной графиком функции и осями координат. Она была рассчитана с помощью средств пакета Mathematica 4.1:

$$CS = \int_0^{14,296} (9783,26 - 1772,2 \cdot x + 104,585 \cdot x^2 - 2,0026 \cdot x^3) dx \quad (3)$$

$$CS = 39709,6 \text{ Евро / год}$$

Таким образом, оценка ресурса, полученная с помощью расчёта излишка потребителя традиционным способом почти вдвое меньше рассчитанной выше годовой суммы транспортно-путевых затрат рекреантов-клиентов санатория «Берестье». Следует признать, что на точности полученной оценки могло существовать образом образом невыполнение предпосылки о строго отрицательном характере зависимости посещаемости от ТПЗ. Тем не менее, одинаковый порядок полученных оценок позволяет использовать рассчитанную сумму в дальнейшем в качестве нижнего консервативного предела стоимостной оценки ресурса.

Альтернативой применению традиционного подхода стал способ, основанный на расчёте кумулятивных сумм абсолютных значений посещений. Он основан на предпосылке о том, что потребитель, заплативший более высокую цену за пользование ресурсом, охотно заплатил бы и более низкую. На практике это выражается в агрегировании числа посещений от самой «дорогой» зоны до самой «дешёвой». Кумулятивная сумма, соответствующая первой зоне равна общему числу посещений за год – 8191. Полученная таким образом зависимость является строго нисходящей и пересекается с осью абсцисс на анализируемом участке, что соответствует условиям анализа. С помощью StatSoft Statistica 6.0 было найдено уравнение регрессии, объясняющее связь между ТПЗ и количеством посещений на 98,43% (рис.4).

Model: $y = b_0 + b_1x + b_2x^2 + b_3x^3$ (10 нарастающие итер.)				
Dep. var: Val Loss: (OBS-PRED) ²				
Final. loss: 120121.0127 R = 99210 Variance explained: 98.426%				
	b	a	c	ss
Estimate	8654.413	-191.512	-37.8063	1.29685

Рис. 4. Параметры зависимости кумулятивных итогов посещений по зонам от величины ТПЗ

Источник: собственная разработка при помощи средств пакета StatSoft Statistica 6.0

Максимальное теоретическое количество рекреантов, предъявляющих спрос на ресурс соответствует значению функции от $x=2,49$ EUR (среднее значение ТПЗ для первой ценовой зоны), равному 7963 чел/год. Одновременно, максимальное количество рекреантов соответствует нулевому значению платы за пользование ресурсом. Модель, отражающая зависимость спроса от размера гипотетического сбора за пользование ресурсом, получена путём прибавления к аргументу исходной функции 2,49:

$$y = 8654.413 - 191.512 \cdot (x + 2.49) - 37.8 \cdot (x + 2.49)^2 + 1.29685 \cdot (x + 2.49)^3 \quad (4)$$

В результате необходимых преобразований получаем:

$$y = 7963.39 - 355.62 \cdot x - 28.12 \cdot x^2 + 1.29685 \cdot x^3 \quad (5)$$

Размер платы за пользование ресурсами, исключаяющий спрос соответствует пересечению графика с осью x в точке $x=18,14$ EUR. Излишек потребителя:

$$CS = \int_0^{18.1438} (7963.39 - 355.62 \cdot x - 28.12 \cdot x^2 + 1.29685 \cdot x^3) dx = 65100.9 \text{ Евро} \quad (6)$$

Данный результат составляет 84,5% от фактического значения ТПЗ и может отражать верхнюю, «оптимистическую», границу стоимостного диапазона оценки излишка потребителя. Соотношения фактических тенденций и теоретических кривых спроса, построенных различными способами изображены на рис.3.8.

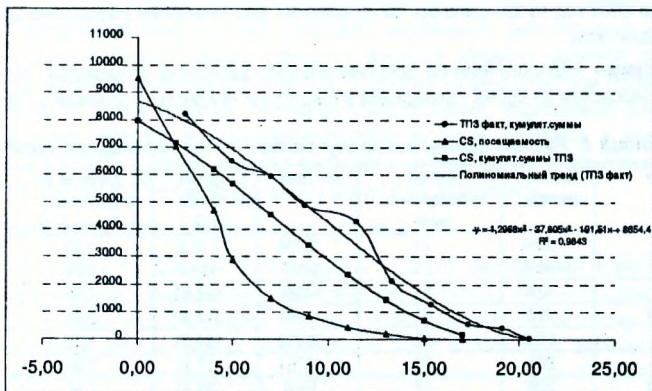


Рис. 5 Кривые спроса, построенные различными способами на фоне существующих тенденций посещения объекта рекреантами

Источник: собственная разработка

Таким образом, оценка экосистемных ресурсов оздоровительного туризма объекта, потреблённых белорусскими рекреантами за 2005 год получена в виде стоимостного диапазона. Подобная разбегка в результатах оценки экосистемных услуг является обычным явлением в исследованиях подобного рода и может быть представлена как интервал от наиболее консервативной оценки до наиболее оптимистической.[1]

Кроме того, в счёт стоимости экосистемных услуг объекта могут быть отнесены:

Сумма реально уплаченных за год курортных сборов.

Решением местных органов власти курортный сбор установлен в размере 3% от стоимости путевки. Исходя из этого, зная количество рекреантов и стоимость путевки, представляется возможным его определение.

Продолжительность отдыха в санатории «Берестье» составляла 21 календарный день. Стоимость путевки была взята в ее минимальном значении (путевки отличаются по своей стоимости в зависимости от условий проживания), так как выяснить соотношения путевок с разной стоимостью не представляется возможным. Таким образом, стоимость путевки на 21 день составляла 484100 BYB. На общее количество белорусских рекреантов (8191 чел.) была найдена расчётная сумма курортного сбора за 2005 год: порядка 46 110 EUR)

Денежная оценка упущенных рекреантами доходов за время пребывания на объекте.

Рекреанты посещают объект в свободное от основной работы время. Альтернативный вариант использования этого времени – дополнительный заработок. Для рекреантов, которые предпочли отдых на объекте дополнительному заработку, прирост благосостояния от отдыха как минимум не ниже суммы недополученного заработка. Поэтому стоимостная оценка рекреационно-туристических ресурсов экосистем объекта может быть увеличена на сумму недополученного рекреантом дополнительного заработка за время отдыха на объекте. Зная среднедневной дополнительный заработок, количество рекреантов и продолжительность их нахождения на объекте можно определить эту сумму. Среднедневной дополнительный заработок был рассчитан на основании данных о среднемесячной заработной плате по

областям за 2004 год путем деления на 22 рабочих дня. Значение уменьшено вдвое с учетом неполной занятости.

Расчёт суммы недополученного дополнительного заработка рекреантов, пользовавшихся ресурсами экосистем во время нахождения в санатории «Берестье» отражён в Таблице 4.

Таблица 4. Расчет суммы недополученного дополнительного заработка

Область	Кол-во человек	Кол-во проведенных дней	Чел./дни	Средняя з/п по обл., EUR	Ср. дневная з/п по дополнит. заработку, EUR	Сумма, EUR
Брестская	3654	21	76734	115,9	2,63	202 124,33
Витебская	469	21	9849	120,7	2,74	27 017,60
Гомельская	684	21	14364	128,82	2,93	42 053,87
Гродненская	484	21	10164	118,66	2,70	27 410,46
г.Минск	1720	21	36120	164,05	3,73	134 670,14
Минская	941	21	19761	127,22	2,89	57 136,24
Могилевская	236	21	4956	116,92	2,66	13 169,44
Итого						503 582,08

Источник: данные Исследовательского центра ИПМ

Прирост благосостояния рекреанта от сокращения длительности периода временной нетрудоспособности.

Согласно данным исследований, выполненных лабораторией кадастра животного мира ВНИИ охраны природы и заповедного дела, число дней временной нетрудоспособности сокращается на 3,5 дня в год при отдыхе на природе в течение 20 дней. [1] С помощью данной информации можно произвести оценку дополнительного дохода от сокращения продолжительности периода временной нетрудоспособности после нахождения 21 дня в санатории «Берестье».

Согласно белорусскому законодательству, оплата периода временной нетрудоспособности работника до 6 дней составляет 80% от заработной платы. Расчет дополнительного дохода от сокращения продолжительности периода временной нетрудоспособности представлен в Таблице 5.

Таблица 5. Расчет дополнительного дохода от сокращения продолжительности периода временной нетрудоспособности

Область	Кол-во человек	Средняя з/п по областям, EUR	Средняя дневная з/п, EUR	Потеря дохода от временной нетрудоспо-собности, EUR/день	Снижение продолжительности временной нетрудоспособности, дни	Сумма, EUR
Брестская	3654	115,9	5,27	1,05	3,5	13 474,96
Витебская	469	120,7	5,49	1,10	3,5	1 801,17
Гомельская	684	128,82	5,86	1,17	3,5	2 803,59
Гродненская	484	118,66	5,39	1,08	3,5	1 827,36
г.Минск	1720	164,05	7,46	1,49	3,5	8 978,01
Минская	941	127,22	5,78	1,16	3,5	3 809,08
Могилевская	236	116,92	5,31	1,06	3,5	877,96
ВСЕГО						33 572,14

Источник: собственная разработка с использованием данных Исследовательского центра ИПМ

Из таблицы 5 видно, что дополнительный доход от сокращения продолжительности периода временной нетрудоспособности за 2005 год составил порядка 33 570 EUR. Вопрос о включении

данной величины в оценку является дискуссионным. Принимая решение о поездке на объект с рекреационно-оздоровительными целями, рекреант, несомненно, рассчитывает на широко понимаемый оздоровительный эффект, одним из аспектов которого является сокращение потерь дохода от временной нетрудоспособности, в объёме не меньшем, чем понесённые им фактические затраты. Таким образом, величина благосостояния, выражаемая сокращением потерь уже частично отражена в транспортно-путевых затратах рекреанта и механическое включение этого эффекта в оценку ресурса приведёт к дублированию и завышению оценок. Поэтому данная компонента в суммарную оценку ресурса не включалась.

Ресурсы рекреационно-развлекательного туризма

Оценка выполнялась по данным о посещениях объекта рекреантами крупнейших баз отдыха, эксплуатирующих рекреационно-туристические ресурсы его экосистем: ТОЧДУП «Белое Озеро» и базы отдыха «Белое Озеро», принадлежащей Брестскому отделению Белорусской железной дороги. Оценка экосистемных услуг в 2005 году, выполненная по в общем сходной методике также имеет вид стоимостного диапазона: 73 950 - 77 190 EUR.

Удельные стоимостные оценки и их интерпретация

Наряду с общими объёмами рекреационно-туристических ресурсов экосистем большое значение имеют их удельные показатели. Для целей поддержки управленческих решений в сфере территориального планирования регионального развития и менеджмента особо охраняемых природных территорий, и рекреационных зон наибольший интерес представляет отношение стоимостной оценки экосистемного ресурса, к площади, занимаемой соответствующей экосистемой, ден.ед/га.

Эту удельную величину, в свою очередь, можно представить, как произведение

$$V_n = V_p \cdot I_n, \quad (7)$$

где V_p стоимостная оценка ресурса по отношению к потоку рекреантов, ден.ед/чел-день характеризует продуктивность ресурса;

I_n поток рекреантов, приходящийся на единицу ресурса, чел-дней/га характеризует интенсивность его эксплуатации.

Между этими величинами существует объективная взаимосвязь: обе они характеризуют режим охраны и использования экосистемных рекреационно-туристических ресурсов, что отражается и в механизмах оценки.

Если поток рекреантов является величиной однозначной, то площадь отнесения может вызывать разночтения. Рекреационно-туристические ресурсы экосистем по своей сути экстернальны: локализации их возникновения и потребления часто не совпадают. С одной стороны, для устойчивого предоставления экосистемных услуг, например, лесного массива, он должен обладать достаточно большой площадью, из которой собственно посещаемая рекреантами зона отдыха занимает незначительный процент. С другой стороны, рекреационно-туристические ресурсы экосистем могут потребляться на территории, превышающей собственно территорию, занятую экосистемой, как это происходит с услугами оздоровительного туризма. Поэтому при определении площади отнесения по конкретному объекту необходимо учитывать специфику связанного с ним локального туристического продукта. В случае Брестской группы озёр при определении площади объекта оценки использовались следующие соображения (Табл.6)

Таблица 6. Выбор площадей отнесения

Объект	Площадь отнесения, га	Обоснование выбора значения площади отнесения
Ресурсы оздоровительного туризма	~14000	Соответствует площади водосбора оз. Белое, экосистемы которого генерируют услуги оздоровительного туризма, входящие в локальный туристический продукт
Ресурсы рекреационно-развлекательного туризма	~500	Примерно соответствует суммарной площади оз. Белое, Чёрное, Рогозянское и Тайное и окружающих их лесных экосистем, являющихся местом отдыха на природе

Источник: собственная разработка

Результаты отнесения суммарных стоимостных оценок экосистемных услуг к площади объектов представлены в сопоставлении с оценкой прочими рекреационно-туристическими ресурсами прочих объектов Таблице 7.

Таблица 7. Удельная текущая стоимостная оценка по объектам, EUR/га

Объект оценки	Разновидность туризма					
	Научно-познавательный туризм, EUR	Оздоровительный туризм	Рекреационно-развлекательный туризм	Рыболовный туризм	Охотничий туризм	Спортивный туризм
Томашовка-Селяхи	11,77	1,48	-	-	-	4,08
Брестская группа озёр	-	42,11-43,91	147,90-154,38	-	-	-
Оз.Селяхи	-	-	-	57,11	-	-
Охотугодия	-	-	-	-	0,04	-

Источник: собственная разработка

Как следует из таблицы, при данном режиме охраны и использования МРБ ресурсы рекреационно-развлекательного туризма экосистем Брестской группы озёр получили наибольшую удельную стоимостную оценку, наименьшую – ресурсы охотничьего туризма, оздоровительного – заняли третье место. С помощью данных о результатах отнесения суммарных стоимостных оценок экосистемных услуг к объёму потока рекреантов и потока рекреантов к площади, с которой связан экосистемный ресурс, построен график соотношений двух рассматриваемых факторов формирования удельной оценки ресурса (Рис.6). Анализируя график на рис. 6, можно сделать вывод, что экосистемные ресурсы различных видов туризма МРБ имеют различную внутреннюю логику использования. Оценки одних ресурсов, в частности – охотничьего туризма формируются благодаря высокой продуктивности, однако эксплуатируются с небольшой интенсивностью. Ресурсы рекреационно-развлекательного туризма, напротив имеют сравнительно невысокую продуктивность, однако используются достаточно интенсивно.

Полученные значения годовой удельной стоимости экосистемных услуг по объектам были сопоставлены с данными классической работы *Costanza et al., 1997* [16], рассчитанными для эталонных экосистем. Для этого, эталонные значения, выраженные в долларах США на 1997 год (табл. 8 колонка 2) были приведены к уровню 2005 года, исходя из ставки девальвации 3% в год и конвертированы в EUR по курсу 1,2 долл.США/EUR.

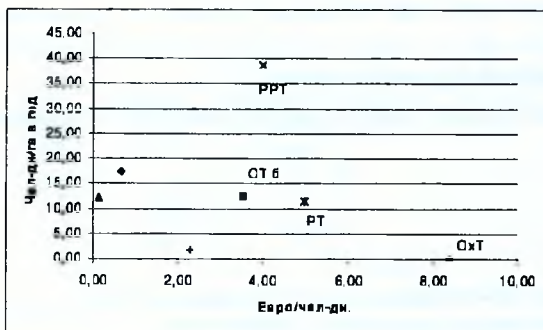


Рис. 6. Соотношение факторов формирования удельной оценки, EUR/га по объектам

Источник: собственная разработка

Таблица 8. Расчёт приведенных эталонных значений

Экосистемы	Удельная стоимостная оценка, долл.США /га*год	Ставка инфляции доллара США		Удельная стоимостная оценка в ценах 2005 года, долл./га*год	Курс конвертации, долл./EUR	Удельная стоимостная оценка, EUR/га*год
		за год	за 1997-2005 годы			
Лесные	36	1,02	1,17	42,18	1,20	35,15
Озёрные	230	1,02	1,17	269,48	1,20	224,57

Источник: собственная разработка на основе [16]

Затем на основе эталонных значений в таблице 9 были выведены средневзвешенные аналоги эталонов для оцениваемых объектов, с учётом соотношения водных и лесных экосистем (прочие виды: болотные, луговые, игнорировались в оценке, как составляющие незначительный процент в МРБ).

Таблица 9. Расчёт аналогов эталонных значений для оцениваемых объектов

Объекты оценки	Виды экосистем, га		ИТОГО	Виды экосистем, %		Средневзвешенный аналог эталонного значения оценки, EUR/га*год
	Лесные	Водные		Лесные	Водные	
Ресурсы оздоровительного туризма	13861	139	14000	0,990	0,010	37,03
Ресурсы рекреационно-развлекательного туризма	361	139	500	0,722	0,278	87,81

Источник: собственная разработка

Полученные эталонные значения были сопоставлены с результатами оценки. Поскольку все полученные в работе результаты отражают лишь нижний предел стоимости экосистемных ресурсов, интерес представляют те из них, которые превышают эталонные. В результате, как по консервативному, так и оптимистическому вариантам эталонные значения удельной годовой стоимости экосистем были превзойдены расчётными значениями по Брестской группе озёр, как объекту оздоровительного и рекреационно-развлекательного туризма. Это может свидетельствовать как о более высокой по сравнению с эталонной ценности соответствующих ресурсов, так и об их сверхэксплуатации. В случае ресурсов рекреационно-развлекательного

туризма Брестской группы озёр такой вывод дополнительно подтверждает результат анализа рис. 6.

Капитализированные оценки ресурсов

Капитализация текущих стоимостных оценок производится по формуле вида

$$V_c = \frac{V}{i}, \quad (8)$$
$$i = \frac{1}{T}$$

где V_c – удельная капитализированная оценка ресурса, ден. ед./га;

V – удельная текущая оценка ресурса, ден.ед/га в год;

i – коэффициент капитализации;

T – срок эксплуатации объекта, лет.

Показатель индекса капитализации напрямую связан с режимом охраны и эксплуатации ресурса. Массовая посещаемость, переэксплуатация природных рекреационных ресурсов, строительство зданий и элементов инфраструктуры и другая деятельность, связанная с туризмом, оказывает отрицательное воздействие на окружающую среду. Это воздействие может быть не только физическим, но и культурным.

Если природный комплекс переходит порог устойчивости, рекреационные нагрузки считаются опасными. Критическими считаются нагрузки, при которых резко угнетается растительное сообщество. Катастрофические нагрузки вызывают нарушение связи как между природными компонентами, так и между их составными частями. Различные типы природных комплексов, каждый из которых обладает своей специфической структурой и характером взаимосвязи между составными единицами, по-разному реагируют на внешние воздействия, в том числе и на рекреационные нагрузки. Поэтому та нагрузка, которая для одного типа природного комплекса безопасна, для другого может стать критической. Показатель T будем интерпретировать как период времени, на протяжении которого обеспечивается устойчивое предложение экосистемных услуг данного объекта, а в природном комплексе не происходит необратимых изменений и не утрачивается восстановительная сила.

Между рекреационной нагрузкой на объект, выражаемой потоком рекреантов, приходящимся на 1 га оцениваемого объекта и показателем T можно предположить существование функциональной отрицательной взаимосвязи. Для её установления требуется проведение комплексной оценки воздействия на окружающую среду, учитывающее большое количество факторов и проведённое с учётом особенностей объекта..

При условии сохранения существующих тенденций и исходя из ставки капитализации 0,02%, приемлемой в оценке экосистемных ресурсов ООПТ [11] и отвечающей периоду устойчивой эксплуатации в 50 лет, капитализированные значения стоимости рекреационно-туристических ресурсов экосистем МРБ выглядят следующим образом (табл.10).

Просуммировав значения капитализированных стоимостных оценок площадей пространственно перекрывающихся объектов, найдём суммарные капитализированные оценки рекреационно-туристических ресурсов экосистем МРБ «Прибужское Полесье» (рис.7).

Таблица 10. Капитализированные стоимостные оценки по объектам, EUR/га

Объект оценки	Разновидность туризма					
	Научно-познавательный туризм, EUR	Оздоровительный туризм	Рекреационно-развлекательный туризм	Рыболовный туризм	Охотничий туризм	Спортивный туризм
Томашовка-Селяхи	588,73	74,12	-	-	-	203,99
Брестская группа озёр	-	2 105,32-2195,68	7 395,13-7719,00	-	-	-
Оз.Селяхи	-	-	-	2 855,46	-	-
Охотугодия	-	-	-	-	2,06	-

Источник: собственная разработка

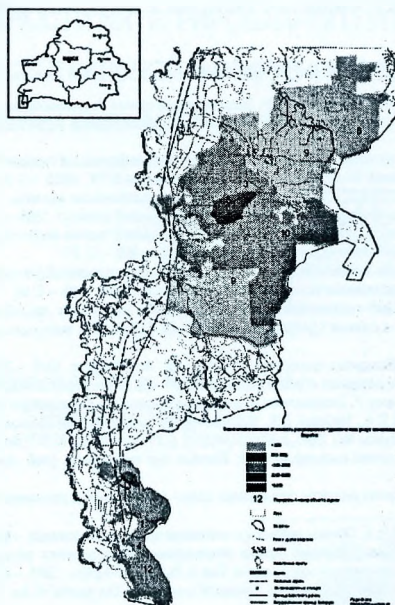


Рис. 7 Суммарные капитализированные стоимостные оценки рекреационно-туристических ресурсов МРБ «Прибужское Полесье»

Источник: собственная разработка. Подоснова картосхемы К.Войцеховски

Таким образом, нижний предел суммарной удельной капитализированной оценки рекреационно-туристических услуг экосистем, отнесённой к общей площади МРБ (48042 га) составил ~1360 – 1420 EUR/га. Оценки рекреационно-туристических ресурсов объектов Брестской группы озёр многократно превышают средние значения. Наибольшее значение удельной капитализированной стоимостной оценки 9500 EUR/га по консервативному варианту получили ресурсы рекреационно-развлекательного туризма озёр Брестской группы и прилегающих к ним лесных экосистем, что во многом обусловлено повышенной интенсивностью их рекреационно-туристической эксплуатации. Поэтому оптимизация режима их охраны и использования может быть сопряжена с мерами, ограничивающими посещение.

Представляется, что одной из таких мер может стать корректировка взимаемого курортного сбора в сторону повышения. Порядок полученных значений сопоставим с оценками аналогичных объектов в мировой оценочной практике.

Данное значение не является окончательным: оно отражает лишь нижний предел стоимости объектов, оцененных в рамках данной работы. Оно может быть существенным образом скорректировано в большую сторону за счёт:

- рекреационно-туристических ресурсов экосистем, которые, возможно, не были идентифицированы;
- учёта сегмента самостоятельной рекреации и туризма, который в работе не оценивался.

Таким образом, результаты полученные в работе являются промежуточным вариантом стоимостной оценки рекреационно-туристических ресурсов экосистем Международного резервата биосферы «Прибужское Полесье» и могут быть усовершенствованы в дальнейших работах на эту тему.

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ПРЕДПРИЯТИЯХ ЦЕНТРАЛЬНОЙ И ВОСТОЧНОЙ ЕВРОПЫ**

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