

SOURCES OF FINANCING AND LENDING TO THE AGRO-INDUSTRIAL COMPLEX

Nurmanalieva Gulnazira Akhmetbekovna, senior lecturer of the faculty "Finance" of Taraz regional university named after M. Kh.Dulaty

Nurlankyzy Madina, student of the 3rd year of Taraz regional university named after M. Kh.Dulaty, specialty "Finance"

Abstract: The article presents the ways to provide sources of financing and lending to the agro-industrial complex in accordance with the strategy set by the Head of state in the Address to the people of Kazakhstan and the tasks of the government's anti-crisis plan.

Keywords: financing, lending, employment, investment projects.

Message of the President of the Republic of Kazakhstan N. A. Nazarbayev to the people of Kazakhstan "New development opportunities in the Fourth industrial revolution".[7] "smart technology" is an opportunity to strengthen the agro-industrial complex. The head of our state stressed that " the state together with business should stimulate the strategic way of promoting domestic products to the international market."

"I instruct to increase labor productivity in the agro-industrial complex and export of processed agricultural products over 5 years, respectively, by at least 2.5 times".

In the Republic of Kazakhstan, the agro-industrial complex is an important part of the economy and plays a key role in solving economic issues, including eliminating the crisis, developing food and light industry, and strengthening socio-political stability. In the agricultural sector, many crisis problems have been formed over the years due to insufficient use of mechanisms to stimulate productive work.

A significant share in providing agriculture with credit resources is occupied by "Holding "KazAgro" JSC, which finances half of the investment projects implemented in the agro-industrial complex.

In accordance with the comprehensive privatization plan for 2016-2020, three subsidiaries of the holding will be transferred to the competitive environment: "KazAgroFinance" JSC, "Kazagroproduct" JSC, and "KazAgroMarketing" JSC.

This will allow the experience of OECD countries, in particular Germany, to develop the system of rural credit, where the state "Rentenbank" with the support of the government will attract funds from capital markets and funding private financial institutions for subsequent lending to the agro-industrial complex. At the same time, "Rentenbank" does not provide direct loans, which encourages competition in the rural lending market, allowing farmers not to depend on one

state organization, but to choose from different sources of financing depending on the conditions offered and the quality of services provided.

In accordance with the instructions of the Head of state, the implementation of measures to transfer to the competitive environment the subsidiaries and affiliated organizations of JSC "NC" KazAgro" included in the comprehensive privatization plan for 2016-2020 and the transformation of JSC "NC" KazAgro" will lead to the creation of a compact holding company that includes 4 subsidiaries (JSC "Agrarian credit corporation", JSC "Fund for financial support of agriculture", JSC "NC" Food corporation", JSC "KazAgroGarant"), as well as investment funds. The group of companies of JSC " NC "KazAgro" in cooperation with private businesses will implement targeted measures to support the agro-industrial complex.

Thus, JSC " NC "KazAgro" will become a multi-profile industry holding that provides strategic asset management and analytical support for the state policy for the development of the agro-industrial complex.

In order to implement the transformation measures and determine the long-term objectives of the group of Companies of JSC " NC "KazAgro" will be adopted a new development strategy of JSC " NC "KazAgro" for 2017-2026.

Currently, KazAgro holding has issued 5.4 thousand loans and employed 12 thousand people. As of January 1 of this year, KazAgro's loan portfolio amounted to 582 billion tenge. The holding's clients are 53 thousand borrowers.

85% of the total volume of lending by the holding to the agricultural sector is accounted for by small and medium-sized businesses. The holding's share in the micro-credit market is 94% and in the agricultural machinery leasing market 72% [1].

However, it would be premature to say that all the problems with financing in agriculture have been solved. To date, the issue of access to credit resources in rural areas remains open for an expanded range of potential borrowers. One of the constraints is the lack or lack of necessary collateral for the majority of rural residents.

To solve this problem, the National Holding "KazAgro" has developed a program to involve private financial structures – microfinance organizations and credit partnerships in the process of lending to businesses in rural areas. In addition, the holding introduces a convenient system of guaranteeing microloans, especially for beginning entrepreneurs in rural areas, which will allow small businesses to get credit and start their own business even when there is a problem with collateral. [15]

The new scheme was developed within the framework of the program for the development of productive employment and mass entrepreneurship, for the implementation of which \$ 11 billion will be allocated through the national Assembly and MFIs.tenge, from 6% of the rate. Guarantees from the state are provided by JSC "KazAgroGarant".

For novice entrepreneurs, the guarantee amount is 85% of the cost of a micro-loan, for existing ones up to 50%. Only loans from credit partnerships and

microfinance organizations are guaranteed. At the same time, it should be noted that agricultural producers do not need to visit the office of JSC "KazAgroGarant", an application for a guarantee is made when submitting a package of documents for lending and does not require expenses from the agricultural cooperative.

A similar program is implemented by the Fund for financial support of agriculture. The amount of allocated financial resources amounted to 16 billion tenge. Micro-loans are provided to participants of the program for projects aimed at the development of livestock and agricultural cooperatives for a period of up to 7 years, for other projects-up to 5 years. The loan amount under the program does not exceed 8000 MCI (18,152,000 tenge), the interest rate is not more than 6% per annum.

Taking into account the approved measures to transfer JSC "KazAgroFinance" to a competitive environment, from the beginning of the year all applications for financing investment projects will be accepted in the Agricultural credit Corporation.

At the same time, the company plans to Finance investment projects, including at the expense of the National Fund for an expanded range of priority areas identified by the Minister of agriculture of the Republic of Kazakhstan. Previously, the funding rate was 6%, but now it is reduced to 5.5% [2].

Of the 8 tasks of the state program 4 are carried out with the participation of the holding:

- lending to agricultural cooperatives;
- financing of agricultural producers for the production of products needed in the foreign and domestic markets;
- development of export of agricultural products through the export center;
- attracting extra-budgetary funds and attracting private financial institutions to lend to the village;
- through the support of domestic agricultural machinery and funding of leasing companies.

In general, in 2018, the Fund for financial support of agriculture in these areas allocated 14.5 billion dollars. 4894 projects were financed in the amount of tenge

In the first half of 2019 – \$ 7.5 billion.2283 projects were financed in the amount of tenge.

Financing of spring field and harvesting operations in 2019

An important tool for supporting agrobusiness is the program for financing spring field and harvesting operations.

It is carried out in accordance with the strategy, tasks set by the Head of state in the Address to the people of Kazakhstan and the government's anti-crisis plan [3].

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ФАКТОРЫ УСТОЙЧИВОГО РАЗВИТИЯ АГРОБИЗНЕСА

Павлова Юлия Владимировна, доцент кафедры бухгалтерского учета и финансов, Чебоксарский кооперативный институт (филиал) АНОО ВО ЦС РФ «Российский университет кооперации»

***Аннотация.** В данной статье рассматривается определение устойчивого развития с учетом экологического характера. В агробизнесе должны постепенно завоевывать главенствующее положение биотехнологии. При ранжировании значимости факторов устойчивого развития необходимо на первое место поставить фактор экологической устойчивости.*

***Ключевые слова:** агробизнес, устойчивое развитие, экология, биотехнология, возобновляемые ресурсы, экологическая устойчивость.*

Для правильной идентификации факторов устойчивого развития агробизнеса нам необходимо принять общий понятийный аппарат его. В нашем случае необходимо будет расшифровать для предпринимательской деятельности прикладную сущность этого понятия. Устоявшееся и с разными оговорками принятое научным большинством понятие «устойчивое развитие» принадлежит интернациональному коллективу авторов доклада на Международной конференции ООН по вопросам сохранности окружающей среды и развития в 1992 г. в Рио- де – Жанейро. Оно изложено так: «Устойчивое развитие означает такое развитие, при котором удовлетворяются жизненные потребности нынешнего поколения людей, но не ставится под угрозу из-за истощения природных ресурсов и деградации окружающей среды возможность будущих поколений удовлетворять свои потребности» [2]. Уклон в сторону проблем экологического характера вполне оправдан, поскольку никакие успехи в сельском хозяйстве и промышленности не компенсируют потерь в биосфере и ноосфере, поскольку основываются на использовании ресурсов. Следовательно, в хозяйственной деятельности должны постепенно завоевывать главенствующее положение такие технологии во всех областях, которые в пределе не должны использовать невозобновляемые ресурсы, а возобновляемые использовать с максимальным эффектом. Замкнутые технологические, технические,