

компания ведет свою деятельность, что она делает одновременно и как она управляет своими доходами.

При формировании клиентоориентированной стратегии можно сформулировать ряд преимуществ, которые получает предприятие: повышение лояльности клиентов; повышение удовлетворенности клиентов; улучшение финансовых показателей предприятия; увеличение спроса на товары и услуги компании; расширение числа потребителей, увеличение числа новых клиентов; повышение репутации компании.

FINANCING THE RESOURCE EFFICIENCY AT UKRAINIAN ENTERPRISES OF CONSTRUCTION MATERIALS SECTOR

Ph.D. Vorfolomeiev A.V.

National Technical University of Ukraine «Igor Sikorsky Kyiv Polytechnic Institute»

Nowadays, the successful development of a company requires its constant improvement, taking into account global trends like circular economy, ecologization and green modernisation of production, transferring to ‘service-as-product’ model. At the same time, Ukraine is at a lower position compared to Eastern Partnership (EaP) countries (Armenia, Azerbaijan, Belarus, Georgia, Moldova and Ukraine) by ‘small and medium enterprises (SMEs) in a green economy’ index [1], which includes environmental policies targeting SMEs, incentives and instruments. Other indicators also have a room for improvement: e.g. in 2014 energy productivity of Ukraine was the lowest for EaP region and approximately 3 times lower than European one [2].

Resource efficient and cleaner production (RECP) is a component of circular economy which means complex consecutive preventive environmental strategy in the industrial processes for increasing economic efficiency of an enterprise, decreasing production risks for personnel and decreasing environmental exposure. RECP includes permanent activities for identification of innovative solutions aimed at resource (energy, materials, and water) efficiency and their implementation. It needs additional resources and efforts. A survey conducted by the United Nations Industrial Development Organization (UNIDO) in the EaP countries showed that small and medium enterprises SMEs consider insufficient access to finance to be the greatest obstacle to implementing RECP in their operations, followed by insufficient human resources to ensure adequate compliance with the environmental regulations [2].

In Ukraine, a construction materials sector possesses significant potential for business development; it also can provide a basis for ‘green’ construction and the sustainable development of urban areas. The potential of its green modernisation was emphasised in a frame of RECP demonstration component under “Greening Economies in the European Union’s Eastern Neighbourhood” (EaP GREEN) programme (2014-2017). 13 Ukrainian companies from construction materials sector passed through

RECP assessments that enabled to develop above 100 RECP options with annual saving near 34 000 MWh of energy, 82 000 t of water, 11 000 t of materials, 12 000 t CO₂-eq. of emissions, 19 000 t of wastewater, 5 000 of wastes and 2 mln EUR [3]. However, all identified potential was not realized. Thus, the companies implemented some options and got savings: for example 7 000 MWh of energy, 10 000 t of water, 2 500 t of wastes and 364 000 EUR. The main part from these options were low-cost or without any expenses. In addition, only companies with good economic conditions tried to invest in the production modernization. The survey [4] in a frame of EaP GREEN programme showed that financing was a key issue in implementation of the RECP options for companies. It was also found that Ukrainian enterprises preferred to use their own financial resources without the involvement of external sources. The obtained results coincide with the data of the State Statistics Service of Ukraine: in January-March 2017, enterprises invested 64.8 billion UAH, while the main source of financing was own funds of enterprises and organizations – 68 % [5]. Other sources of funding, such as loans, state and local budgets, did not exceed the 5 % mark. All of this results in the low activity of small and medium-sized businesses in the implementation of resource efficient measures.

The lack of own financial resources can be solved by attracting financing from external sources, like lending. Commercial banks and international financial institutions are the main lenders for improving resource and energy efficiency at SMEs. However, in Ukraine the loan rates are the highest compared to other EaP countries. And increasing demand on lending is related with circulating capital issues and debts restructuring rather than investing in resource efficient technologies. Ukrainian enterprises usually try to avoid loans. Thus, among the surveyed companies, only one third of companies considered the possibility of attracting credit funds, and only one third of them planned to use these funds for the implementation of resource efficient measures [4]. Among the barriers, it was mentioned the lack of understanding of banks' requirements, lack of qualified staff and, most often, high loan rates.

Another opportunity for enterprises to attract funding for the implementation of resource efficient options is participation in granting programmes from international organizations and funds. However, it requires the personnel with relevant knowledge and experience in writing proposals and international cooperation.

In Ukraine, the support and financing for SMEs are mainly implemented through local state business development programmes. All regions of Ukraine have such programmes; however, according to the representatives of enterprises, this mechanism is not attractive due to the small amount of financial resources (200-500 thousand UAH) and additional attention of the controlling bodies because of budget funds involvement. At the country level, it is worth to be mentioned the launch of Energy Efficiency Fund in December 2017.

Regarding the use of alternative sources of funding, such as crowd funding, engagement of business angels or impact-investors, less than 15 % of Ukrainian SMEs are familiar with such concepts and principles of cooperation [4].

1. Financing issues are the main obstacle for implementation of resource efficiency options and other innovation activities at Ukrainian enterprises in particular of construction materials sector. Ukrainian SMEs ignore various finance attracting opportunities and try to use only their own funds.
2. Present financing mechanisms need to be improved for their effective and wide use by companies. Another gap to be filled is the capacity building including personnel trainings, convenient and available sources of actual information on financing opportunities for SMEs.

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ПРОБЛЕМЫ ТРАНСПОРТНОЙ ЛОГИСТИКИ В УКРАИНЕ В УСЛОВИЯХ ГЛОБАЛИЗАЦИИ

Ст. Молчанова А. Ю., к.э.н., доц. Огиенко С. А.

Харьковский торгово-экономический институт КНТЭУ

Развитие транспортной логистики в Украине является одним из необходимых условий дальнейшей структурной перестройки экономики государства, повышение конкурентоспособности отечественных товаров и услуг на мировых рынках и интеграции страны в систему международных отношений.

Транспорт как ведущая отрасль экономики обеспечивает функционирование и развитие всех отраслей хозяйственного комплекса страны, выступает фундаментальной основой их взаимодействия в ходе экономического развития [1].

Проблемы транспортной отрасли усугубляются за счет предприятий - основных потребителей транспортных услуг, не способны обеспечить достаточные объемы перевозок, а, следовательно, соответствующий современным потребностям уровень доходности. Сложная экономическая ситуация в стране требует от работников транспортной отрасли большое внимание к решению вопросов организации и управления перевозками, повышения качества предоставляемых услуг, выбор каналов товародвижения.

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