

платного проекта»). Юридическое лицо (работодатель) заключает договор с банком об организации зарплатного проекта с использованием платежных карт. На «зарплатные» карты, открытые на фиктивных сотрудников, предприятие перечисляет незначительные средства как заработную плату и несопоставимо большие суммы – с другими назначениями. Вследствие чего предприятие отчисляет ничтожно малый подоходный налог, а получает большой объем наличных средств, распределение сумм платежных поручений по картам в рамках зарплатных проектов осуществляет путем обработки реестра (электронного файла определенного формата). Это делает выявление и контроль таких схем практически невозможным.

Юридическое лицо (корпоративная карта). Перечисление средств организацией на корпоративные карты своих сотрудников. В этом случае сотрудники могут снять наличные в банкоматах или POS-терминалах и внести в кассу своей организации как неизрасходованный остаток подотчетных средств или использовать иным способом в интересах данного предприятия. Подобные операции тоже невозможно отследить, хотя при больших суммах и определенной регулярности это очень действенная схема обналаживания денег.

Согласно письму Минфина России от 24 июля 1998 г. № 16-00-09 «О разработке единых требований, регламентирующих порядок обращения бланков строгой отчетности, их тиражирования, хранения и уничтожения», применение пластиковых карт является видом безналичных расчетов (платежей) путем зачисления соответствующих сумм на счета юридических или физических лиц в коммерческих банках.

Федеральный закон от 22 мая 2003 г. № 54-ФЗ «О применении контрольно-кассовой техники при осуществлении наличных денежных расчетов и (или) расчетов с использованием платежных карт» лишь по контексту упоминает использование платежных карт, но их правовую природу никак не раскрывает. В Гражданском кодексе о пластиковых картах тоже ничего не сказано. Это

со всей очевидностью показывает, насколько устарел и несовершенен Гражданский кодекс, особенно его первая часть. Именно поэтому сейчас идут активные обсуждения опубликованного проекта изменений Гражданского кодекса.

Назрела объективная необходимость с созданием закона, осуществляющего комплексное гражданско-правовое регулирование расчетов по операциям, производенным с использованием банковских карт. Кроме того, необходимо уточнить роль и место правил платежных систем в регулировании расчетов. Но, несмотря на то, что был принят Федеральный закон от 27.06.2011 № 161-ФЗ «О национальной платежной системе», но ФЗ не только решает некоторые существующие вопросы, но и ставит новые вопросы.

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LEGAL RISKS ASSOCIATED WITH PLASTIC

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Annotation: This article focuses on the legal risks of banks when dealing with credit cards. Bringing the most typical examples of violations of the law when dealing with plastic cards.

Keywords: plastic card, legal risk, a bank, a bank card.

УДК 027.7

ОЦЕНКА ИНФОРМАЦИИ В БИБЛИОТЕЧНО-ИНФОРМАЦИОННОМ ДЕЛЕ

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Аннотация: Статья рассматривает вопросы ценообразования информации в условиях современного глобального информационного общества и участие библиотечно-информационных учреждений в этом процессе. Рассматриваются концептуальные позиции американских, английских и российских ученых-библиотековедов, а также реальная практика ценообразования информации в информационном рынке, ее товарный характер, капитализация информации и участие библиотечно-информационных учреждений в формировании принципиально новых экономических отношений.

Ключевые слова: библиотечно-информационная деятельность, оценка информации, информационный рынок, механизмы ценообразования.

The specification of the library-information function, its cultural, social, political, psychological and pedagogic features always becomes one of the most difficult factors in making a unique formula on the assessment of this function. This problem has been attracted the specialists' attention for many years and some directions on the assessment have been taken as a basic: political assessment (determining the attrib-

utes of government and power) and cost assessment (market equivalent).

The acceleration of information process, the increasing effect of information on everyday life and economy makes the problem of assessment of library-information function more actual. Economist-analytics think that, the economic methods of industry governing, the improvement of finance,

the development of market relations, the balancing of national economy, the changing of different properties, self-financing, the efficiency of social production and the growth of national income, in whole, the improvement of industrial mechanism and its impact on the complete product – all these depend on the implementation of assessment mechanism.

How is the assessment of the library-information function occurred? The classical economy literature defines the assessment by the following formula:

$$P=PC+I+T$$

Here, P is considered - price, PC- prime cost (of production expenses), I- enterprise and production income, T- taxes and other payments. Sometimes, the marketing costs are also added to the assessment formula, and this plays an important role in pricing. The marketing expenses in the modern globalisation society are becoming more significant. In spite of carrying the theoretical character, this formula lets analyse some issues. PC-prime cost in the formula occurs differently in various places. For example, in normal and rational technological process if we approach by $PC=a$ formula and implement it in various places, then it equals to: in Azerbaijan $PC=a$; in Egypt $PC=(-2a)$; in the USA $PC=10a$, and makes imbalance in final price that withdraws competitiveness. The valuable technologies used in price-making withdraw information competitiveness and marketing exposes with vast sums of money. It is impossible to disagree with this situation in the globalized information society.

The formation of an information society demands the assessment of the library-information function to be more differential and be expressed in concrete formulae. The works of American, Russian and English researchers related to the problem are limited by commenting only in one direction. The work “The assessment of libraries’ functions” (2009-russian translation) by an English researcher B. Peters attracts in this direction.

Considering the difficult functionality of library-information function, B.Peters divides the pricing and assessment categories from each-other and analyzes them. We add “purpose” function to the researcher’s assessment algorithm and get the following scene:

Resource – Purpose – Process- Product – Result – Impact

This can be a model structure of assessment system in library-information function. In the assessment of information the specialists mainly, tried to attitude the problem for the following prism:

- The assessment of information
- The assessment of production
- The assessment of information process
- The assessment of the quality of information

The well-known Russian researcher M.Yuzvishin considers that information is invaluable and becomes a main method providing the development of nature and society. Other specialists assess information product by the working time budget and process values. Specialists propose more perspective and broad ideas on the sphere of the assessment of information quality.

On the assessment of information quality the USA researcher Peter Brophy advises to use criteria of accuracy and integrity. For example: there is a lot of information appropriate to 50 surveys among 10000 information. Real searching facilities enable to find only 25 of them, only 20 of which match to the theme, but 5 don’t fit the survey. At this time, accuracy is expressed by $20/25=0,8$ and completeness by $20/50=0,4$ formulae.

The fact that limelight is, these formulae can be implemented both in traditional serving in library-information function and in serving modern communication means. These methods are used in modern automated information retrieval system and are done to identify the efficiency of service.

The assessment of the quality methods of library-information function can only be considered as an effective system. However, it is rational to proceed the systematic analyse of the housekeeping model. With that end of view,

the structure of assessment system forwarded by B.Peters is utterly useful.

To consider the quality of library-information function during the assessment as a content of cost implemented processes on the direction of creation information product. However, assessments of social-political efficiency of the library-information function and pedagogic-psychological efficiency are measured by different criteria. During the library-information function that serves state and national interests, the assessment of information service should be carried out with assessments of functions “result” and “influence” in algorithms shown by B.Peters.

Now let try to characterize the algorithms separately. On the first stage resources determine a concrete price. Despite of being a traditional or modern resource, the recruitment of a library by both directions results concrete amounts. By years these prices can be increase or decrease according to the quality of recruitment.

On the second stage the assessment of results occurs. The result notion takes part on formation of resources in the first stage and characterised the increasing or decreasing the fund assessment in further years.

For example, during the Soviet state years the great number of library fund composition for the purposes of great percentage of propaganda of the Soviet ideology, by the collapse of post Soviet state a large part of library fund’s cost rate was lost and a long activity period of library fund release and renovation has been started.

At present, the assessment of the library-information purposes is interpreted by the nature of purpose. For example, the purposes covering information security and national interests are subject to significant funding and change into the daily work of wide information structures. The parties competing in a market economy conditions adjusts pricing policy goals in many cases, do manipulations in reducing and raising the market price of the.

The assessment of processes is both specific and subjective. Thus, if it is spoken about the assessment of concrete processes then time and place conditions this assessment can be changed. For example, the work of the librarian, who has written the book’s bibliographic description, is assessed by different terms in different condition and place. Such factors provide the assessment of the processes. The results of processes, in most cases change into information products that a product price can be considered in the content of resources, goals and processes. The price of this product can be higher of the real value if the purposes serve to market relations, and can be much lower of the real value if the purpose serve to of state and national criteria, to corporate interests.

The assessment of results is a complicated process. The results of effectiveness of the library-information occur as a product of a group research. Library and sociological research is required. The reliability of results and ethical aspects are subject to extensive analysis in B.Peter’s monograph. The last algorithm in the mentioned research if the assessment of result. Thus, the assessment of the library- information function is completed not only as a result of function but also as the assessment of function influence.

The assessment of influence together with some analysis of statistical results can be implemented by the assessment of some social activities. For example, the influence activity of the library-information function carried out by MLS can be assessed by the factors of the level of education in the district schools, by the quality indicators of the university entrance exams and others. factors can be evaluated. Of course, it is impossible to formulate a model for all types of libraries, and it will be rational to discuss separately about the internationally accepted IF (impact factor) indicators. As it is mentioned above, the categories of result and influence have social and political importance and formula $P=P+I+T$ doesn’t respond in their assessment. In this regard, the proposed formula for the overall assessment of the library information function can be summarized as follows:

$$A = F - (Ic + R + I) = 0 \quad (1)$$

In a given formula A – is general assessment of the information activity, F -allocated financial resources for results, Ic - the cost of information product and R -is the financial equivalent of the result. Thus, if $A=0$, the financial resource allocated for suspended purposes changes into the appropriate information product, and an appropriate result will be got (in this case a reasonable amount of money is allocated for each user), and if the impact of these results is fully appropriate to purposes, then an optimal price of the library-information function is equal to zero. If the equality is above zero we can talk about the efficiency of collective activity, innovative methods and the application of best practice, if it is below zero, then let's talk about the non-professionalism of the staff, not to cope with the responsibilities of taken duties. The proposed formula can be useful in the definition of R -result and I -impact. If $A > 0$ or $A < 0$, the determination of R and A may be of particular importance.

In B.Peter's algorithms all components either characterize each-other or create the dependency. For example, an information product emerged as a result of the library-information function turns into an information resource. Information retrieval processes as well as service processes, the implementation of the goals and objectives depends on the material and technical base of the enterprise and impacts the quality efficiency.

The component «objective» added to algorithm takes part either in the formation, or in the evaluation of many other components.

The assessment of the purpose component occurs according to the parameters of time and space, creates the funding policy and system and expresses in concrete ranges. For example, the funding budget allocated by the government to education literature, to different oriented library-information enterprises, the difference given to the assessment of a librarian's work is defined by purposes.

The purposes take part in formation of product price. A number of information resources instead of particular value are distributed free of charge and it serves to set goals. In other cases, the information sold in the high-paid information market for gaining benefits are appropriate to the targeted goals.

During the assessment of the library-information function some parameters of measurements find their place in classical literature. Economic indicators and indicators of efficiency are mainly included to these. An economic indicator gives answer to the following question: "How cheaper and effective is this service among the existing ones?" As well as the necessity of services and the management of process are studied.

The indicators of efficiency cover the study of product quantity indicators gaining by minimal expenses. The efficiency studies the library and information process. For example, how much information service can a librarian provide in a specific time frame? If the indicators in an appropriate enterprise are different then it loses competition ability and faces with unpleasant consequences.

The indicators of inference determines that, you are busy the required work. It coordinates the external purposes (eg. state or national) with the long-term fundamental objectives. One of the most important elements of the indicators of inference is the system of values and the effect measures. Only these parameters don't fit to be measured.

A group of researchers at Sheffield University proposed to measure another indicator of equality. Many experts agree that, just public libraries provide the equal accessibility to the product information. It also serves as an expression of social equality. The indicator of equality does not yet define the quality of the equal information service. During the assessment of service, the quality of the service attracts the researcher's attention more than the equality of the service as an important category. As well some other factors, as the social importance of reading, level of education, the information itself and knowledge don't fit to be measured and

their assessment is only comparing and possible.

The economic theorists argue that, the globalization of the society provides the passage to the financial economy, and the informativeness of the global society from the financial economy into the information economy. Thus, during the information economy the prices of information resources, the information product and information processes, the pricing mechanisms must base and be adequate to appropriate laws and formulae. The results and impact of modern assessment practice (IF-impact factor) in many cases can be justified in scientific literature turnover. However, it is impossible to implement this to the social literature, especially to the fiction literature.

According to the Russian State Library's statistics of 2010, D.Dansova's books had more turnover throughout the country than books by N.Dostoyevski, were sold in book distributors and were given to readers in libraries. This increases the "impact factor" of D.Dansova, but makes N.Dostoyevski's books invaluable. As the representative of Thomson Reuter Agency, Metin Tunj noted, if any archaeological excavations carried out in one of kurgans of Kazakhstan Province shall cover more information, it can have zero IF on international rating as well. The assessment of IF Scientific Literature is based on Reference System.

Let's consider that, a chemical laboratory has been working for 6 years on a major project and at the end publishes an article. The research team of two professors and 6 researchers at the end of 6 years publish the article expressing interesting scientific results and the IF of the article defines by a high rating. As these figures are valid for a period of only a year, the new indicators are calculated for the next year. In this case, only one work is referred in the research and for the importance this work are presented for the award of Nobel Prize or for state award. This indicator doesn't affect on IF of the article.

Many Russian researchers note the assessment based on citations to be conventional. However, in the process of rating assessment, the only viable mechanism now is considered the IF, it still carries the commercial character and there is no the alternative in assessment of IF.

Some international organizations dealing with marketing information, apply special pricing mechanisms. These methods widespread in the can be grouped as follows.

1. The assessment according to information unit
2. The assessment according to information use time
3. The assessment according to information user's number

For example, the use of Russian national electronic library is happened online and an online document (depending on volume) is sold about 0,1-12 USD. Or Russian company "Public Library" requires from the consumers 8 USD per hour for the information of 25 Gb. Another company "Lexis Nexis" is defined the annual subscription by the number of people served by the libraries. The price for 50 thousand people is defined 5000 USD, for 8 thousand people 10000 USD, for 10 thousand people 250USD, for 20 thousand 500.000USD, for 35 thousand 1 million USD, for 60 thousand 2 million USD, and 70 thousand U.S. dollars for the libraries network with more than 2 million potential consumers.

While analyzing the prices of information resource centres which have special activity in information market, it is observed that, the marketing technologies, special PR companies affect to prices. The information is gradually capitalised.

The economic theorists define 3 signs of capital:

1. The price generating surplus value or increasing by itself
2. The resources formed by people for the provision of goods and services .
3. The means of production is a source deposited to certain activity and incoming.

Information can also be characterized by three signs.

At the rapidly growth modern stage of the of

informativeness of economic relations, the development of market relations demands the emergence of new global marketing information services market and this market is being formed. The feature of modern market relations concerning the mutual activity of the subjects different by composition, interests and further goals demand the formation of a new phase creating the opportunity for everybody to use information resources.

Perhaps, in media market so-called "chaos" conditions will go on for a while. In order to regulate the media market in the nearest future, a number of legal and organizational measures must be taken throughout the world.

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THE ASSESSMENT OF INFORMATION IN THE LIBRARY-INFORMATION FUNCTION

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Annotation: The article is devoted to the problems of information pricing in the globalization society and the ways of solution of problems in library-information function. The theories of the US, British and Russian scientists of library science concerning to the problem has been analyzed and the rational ideas on this case has been generalized. The practice of information assessment in the pricing market is investigated; its pricing character, the problems of capitalization and the role of library-information enterprises in this process are analyzed.

Keyword: Library and information, assessment of information, information market, the pricing mechanism.

УДК 631.162

ВЛИЯНИЕ ОСОБЕННОСТЕЙ ДЕЯТЕЛЬНОСТИ СЕЛЬСКОХОЗЯЙСТВЕННЫХ ОРГАНИЗАЦИЙ НА ФОРМИРОВАНИЕ И РАСКРЫТИЕ УЧЕТНОЙ ПОЛИТИКИ

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Аннотация: В данной статье дан обзор взглядов различных ученых на дефиницию «учетная политика организации». Изучены особенностей деятельности сельскохозяйственных организаций. Дано авторское определение учетной политики. Исследованы этапы формирования учетной политики. Проанализированы факторы, влияющие на выбор и обоснование учетной политики. Рассмотрены основные элементы учетной политики.

Ключевые слова: учетная политика, сельскохозяйственные организации, этапы формирование учетной политики, элементы учетной политики.

Сельское хозяйство как отрасль материального производства характеризуется рядом особенностей, состоящих, прежде всего, в том, что процесс производства здесь связан с землей и с живыми организмами. При этом значительная часть производственного цикла – это целенаправленное воздействие на живые организмы: выращивание их до определенных кондиций, часто с перерывами, вызываемыми естественными климатическими условиями. Вследствие этого производственный цикл в аграрном секторе экономики намного длительнее, чем в других отраслях, что предполагает неравномерность осуществления расходов и получения доходов.

В современных условиях сельскохозяйственные организации самостоятельно осуществляют экономическую, организационно-управленческую политику своей деятельности, поэтому повышенного внимания требуют вопросы организации учетной системы. Важнейшим элементом обеспечения достоверной, своевременной, надежной информации в учетной системе является учетная политика. Учетная политика влияет на итоговые показатели деятельности организации и отрасли в целом, позволяет формировать достоверную бухгалтерскую (финансовую) и управленческую отчетность, является

важным инструментом оптимизации налоговой нагрузки организации.

В действующей системе нормативного регулирования бухгалтерского учета и отчетности уже существует определенная техника формирования, раскрытия учетной политики для целей бухгалтерского учета и налогообложения. Однако практически отсутствует методологическая и методическая база ее формирования для сельскохозяйственных организаций, перешедших на уплату единого сельскохозяйственного налога. В этих условиях существует объективная необходимость исследования вопросов учетной политики, критериев ее разработки, принципов формирования в соответствии со спецификой отрасли сельского хозяйства и ее влияния на финансовые результаты сельскохозяйственных организаций, как применяющих общий режим налогообложения, так и организаций, уплачивающих единый сельскохозяйственный налог.

Сельскохозяйственные организации, как показывает сложившаяся практика, уделяют мало внимания учетной политике. Однако использование данного инструмента может дать возможность повысить привлекательность экономических субъектов, работающих в агропромыш-