

чаються суми і методи їх отримання для фінансування видатків. Стаття 64 Бюджетного кодексу України визначає склад доходів, що закріплюються за бюджетами місцевого самоврядування та враховуються при визначенні обсягів міжбюджетних трансфертів: 1) прибутковий податок із громадян у відповідній частині; 2) державне мито в частині, що належить відповідним бюджетам; 3) плата за ліцензії на провадження певних видів господарської діяльності та сертифікати; 4) плата за державну реєстрацію суб'єктів підприємницької діяльності; 5) плата за торговий патент на здійснення певних видів підприємницької діяльності; 6) надходження адміністративних штрафів, що накладаються виконавчими органами відповідних рад; 7) єдиний податок для суб'єктів малого підприємництва у частині, що належить відповідним бюджетам.

Для вирішення цілей економічного зростання регіону необхідно контролювати не лише прибутковий податок із громадян, а й податок на прибуток підприємств. Тільки так можна здійснювати ефективну регульовальну політику і весь час мати інформацію про розвиток підприємницьких структур. Це необхідно й через те, що надходжень від прибуткового податку з громадян до місцевих бюджетів не вистачить на покриття у повному обсязі видатків.

Особливе значення має розвиток ринку довгострокового капіталу. Це стане основним механізмом, який забезпечить ефективне отримання фінансових ресурсів як підприємствами, так і місцевими органами влади. Розвиток ринку муніципальних цінних паперів стане одним із напрямів фінансування довгострокових проєктів регіонального розвитку і наблизить населення до розв'язання загальноекономічних проблем.

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DELIMITATION OF BUDGET AUTHORITIES IN UKRAINE

Economic system as a concept was developed in the scientific literature of the late XIX century. Different economic schools in different ways interpretate mining of an economic system, the

composition of its structural elements and relations between them. Based on the different may be the role and place of intergovernmental relations in the economic system of the state.

Depending on role of country's economic the role of the state is measured. Due to the nature of the state and its role in the economic system significant distingwish the economic system. In today's world there are several types of economic systems that are characterized by different state role in economic life, various budgetary systems. Depending on the role of the state and organization of state and local finance in depends organization of inter-budgetary relations.

The role of the state in the economic system is implemented through its functions. In different economies, the state carries out various economic and political functions. The main economic functions of a modern developed state is the implementation and coordination of public interest. The State should provide developing compromise positions of all social strata to ensure social balance in society.

The main function of the state in socio-economic sphere is to provide public services. In today's socio-economic systems, services can be provided by government authorities, local governments, private sector and NGOs. In the civilized state clearly divided the functions of central and local government and local governments to provide services.

Some of services produced the state and local governments, part by private sector. Such services called psevdosuspilnomy. These services can be provided on the basis of market self-regulation, but profits from them are not stable. Therefore, market system does not produce them in sufficient quantity. These services transport system, services for construction and maintenance of highways and roads, protection order and fire protection, library services, museums, theaters, etc.. With the functions of the state, with the organization of state and local authorities in the country, with the distribution between the competencies and their areas of responsibility are closely related organization of public finance, the role of which increases significantly with the expansion of state and local governments on economic life.

Finance — is an economic system of any state, the use of which allows successfully implement the ultimate objective of economic and social development. Historical experience convinces that financial success can be used in totalitarian systems, and democratic systems to achieve social harmony, ensuring highly efficient production and improve living standards of citizens.

Since the organization of public finance is closely linked organization relations in countries that are one of their important attributes. Economic functions of state that are most associated with the system of intergovernmental relations is the redistribution of income and wealth and the distribution of resources between the sphere of material production and intangible area between different sectors of the population, between the state and local authorities of different levels, between different regions of the country to providing services to the state minimum standards and alignment disparities in economic development regions.

Organizing relations largely determined by the financial instruments that are inherent in one or another economic system. The system of intergovernmental relations depends also on the political system of power, political institutions of state, culture and methods of collecting and spending of taxes and the like. In modern developed countries are not purely market economic system and social-oriented market economic system. All the existing economic system is mixed system type. In the mixed economic system leading role belongs not to individual and public interests, which rely on the political process, not on economic calculations, which are in terms of personal benefits. In the mixed economic system, which aims to build and Ukraine, increasing the role of the state in implementing the principle of social justice. The state should take on commitments to implement a number of social welfare programs.

In countries with a mixed economic system necessarily recognized institution of local government. In such countries divided economic functions of central and local government authorities and local governments at various levels. The main functions of local authorities in democratic market systems are: protection from abuse, the central government, ensuring popular participation in development of power solutions, effective provision of public services. In countries with a mixed economic system of state and local governments provide the public state and public services. Part of services in such countries may be provided by the private sector and NGOs. In countries with a mixed economic system of state redistribution has the financial resources between the private and public sectors. As a result, the taxation of private companies receiving state financial resources, which are then directed to the production of public services. Most acute problems that have arisen in the transitional economies, this issue of privatization, decentralization of economic decisions and the transfer of power to local authorities with the tax and budgetary powers, a new model of state regulation of economy.

A significant portion of services such as education, health, housing, construction and maintenance of roads in countries with transition economies provided by state enterprises. As a result of recent privatization of these enterprises today can not effectively provide services to all segments of the population, while remaining competitive. Therefore, providing these services has become a task of local government.

The greatest relationship relations and economic system — in the social welfare of market economies or economic systems of mixed type. In a purely market-based economic value relations are not great, because in such economies reduced to minimizing the role of the state in regulating the economy, production and provision of public services.

Despite the start in the 1990 reform, the system of intergovernmental relations, established in Ukraine does not meet basic principles of budget and strategy development in the long term.

The level of decentralization of budgetary resources of Ukraine did not concede many unitary states, however, formally maintains extremely high centralization of fiscal powers. Local budgets overloaded obligations entrusted to them by legislation, without providing appropriate funding sources. The main part of the expenses of local budgets, including salaries in the public sphere, and a network of budgetary institutions is regulated centrally established norms. More than 90 % of tax revenues of local budgets is formed by deductions from national taxes and transfers. The dependence of local budgets from state aid undermining the incentives for structural reform, investment, development of potential tax and increase tax collection. Limitation of tax powers of local authorities requires them to conduct tax policy through informal instruments that distort the conditions of equal competition, deteriorating fiscal climate and promote corruption. Despite the trend to formalize the distribution of financial aid, much of it still distributed without clear criteria and procedures. Requires further development and consolidation of the legislative methodology relations.

The legislation is extremely limited fiscal powers allow local authorities to translate political and financial responsibility for balancing the local budgets and state social services for public authorities, which, on the one hand, must constantly strengthen administrative control on the ground and on the other hand, to compensate for the negative financial implications of local authorities.

The contradictions between the decentralization of budgetary resources, the formal centralization of fiscal powers and autonomy of

local authorities is increasing instability in macroeconomic conditions, weakness of democratic institutions, poor capital markets, low mobility of factors of production, higher social expectations and requirements of the state difference in the budget provision of administrative — territorial units.

Local budgets are not sufficiently transparent, there is no coherent system of monitoring and quality management of finances, which would be available not only to the authorities and management of different levels, but people, investors and creditors.

All this leads to inefficient use of budgetary resources, reduce the volume and quality of budget services, degradation of the public sector, undermining the preconditions for sustainable economic growth, complications for structural reforms, distort conditions of equal competition, the deterioration of business and investment climate, further strengthening of interregional disparities growth of social and political tensions. The current system of intergovernmental relations Ukraine combines as tools developed in the public practice of the former USSR, and those instruments that are introduced during the period of 90 years.

Development and updating of instruments of fiscal relationships in Ukraine began only after the withdrawal in 1990 of local budgets from the state budget and budgets of local governments — from the budgets of regional authorities. Міжбюджетні relations in Ukraine, built on the basis of such tools as their own, fixed and adjustable income, deductions from the standards regulated income subsidies, grants, subsidies, contributions to the state budget, budget loans, budget mutual.

Economic factors of Ukraine, as each country is unique, and objectives of state should reflect the needs of its members and indirect — of enterprises. Given a set of prerequisites, the main focus of the state and, consequently, government spending is the solution of problems of creation of appropriate infrastructure and mitigate the economic conditions.

The formation of local budgets in reference to existing facilities and consolidate some functions nedovikonannya differentiation of regions by the level of local budgets, which has historically. In terms of potential low income budget from taxes, fees and other obligatory payments of special significance is clear tracking minimally appropriate costs. Since in any case increase the budget and the number of links that connect provider of funds and their final recipient, increase the costs of running the system, the definition of

spending, which funded from the budget, and that population is very important.

Today the main sources of income of local authorities are: receipts from taxes, fees and other obligatory payments; own income from business activities, fees, contributions, etc., transfers from other budgets. Much of the revenue budget at the present stage is formed by subsidies and grants. In this context the problem of fiscal transfers and their rational construction. Certainly, the economic potential of different regions. However, different regions and needs to develop infrastructure necessary for economic growth. Determined system of standards does not allow to consider all of the regions and implement effective and fair practice of budget alignment. The necessity of such a system is clear, because the majority of regions at the present stage can not do in its development without outside assistance.

Transfers necessary for the alignment of economic opportunities, but they must provide for certain principles and to achieve development of the region without increasing utrymanskyh trends. What to take as a standard? What the level of welfare should be? You can not, because it is a consequence of the business sector. What the level of budget spending? It is not rational, because not a reformed system of public facilities and numerous challenges (both institutional and financial) can not determine the amount actually needed, and it does not lead to a transition to productive activity. In our view, the standards for the provision of transfers should be podatkospromozhnosti index, which takes into account the relative magnitude of the alignment of gross expenditures in the region in comparison with similar companies elsewhere.

The main factor in the development and welfare of the region is to develop the business sector. No industry, namely business, because not in every area can effectively operate the industrial sector. The main reason, which in certain regions there is no economic development is the lack of infrastructure and the standard cost is too high compared to other regions. The purpose of local authorities are primarily the creation of industrial infrastructure and management mechanism to the costs of activities in the enterprises were not higher than in other regions. This is the original link costs of necessary local budgets and mainstream budget expenditure.

Initial base revenue budget is the cost part. Depending on the areas of spending, as well as their volume determined by the amount and methods of obtaining funding for spending. Article 64 Budget Code of Ukraine determines the composition of income that fixed budgets for local authorities and taken into account when

determining the scope of fiscal transfers: 1) income tax from the citizens in relevant part, 2) a fee in the part that belongs to the budget, 3) fee for a license to conduct certain types of business and certificates, 4) fee for state registration of business entities, 5) payment for trade patent for the implementation of certain business activities, 6) recent administrative fines imposed by the executive authorities of the councils, 7) only tax for small businesses in the part that belongs to the relevant budgets.

To address the objectives of economic growth in the region should monitor not only the income tax from citizens, and tax on company profits. Only way to implement effective control policies and all the time, have information about the development of business structures. This is also because the revenue from income tax to local budgets is not enough to cover the full costs.

Of particular significance is the development of long-term capital. This will be the main mechanism that will ensure effective receipt of financial resources both by companies and local authorities. The development of the municipal securities market will become one of the areas of financing long-term regional development projects and bring the population to solve a whole problem.



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СТРАХОВИЙ РИНОК УКРАЇНИ: ТЕНДЕНЦІЇ ТА ПЕРСПЕКТИВИ РЕГУЛЯТОРНОЇ ПОЛІТИКИ

Ринок страхування в Україні є незначним, хоча займає лідируюче місце на ринку фінансових послуг. Станом на 31 березня 2009 року на страховому ринку України налічувалося 477 страховиків, із них 75 страховиків, які отримали ліцензію на страхування життя. Порівняно з 2008 роком загальна кількість компаній зросла на 8, страховиків, які мали право здійснювати страхування життя, — на 2 (табл. 1).