

MINISTRY OF AGRICULTURE  
AND FOOD OF THE REPUBLIC OF BELARUS

EDUCATIONAL INSTITUTION  
"GRODNO STATE AGRARIAN  
UNIVERSITY"

PROGRAM  
COMPREHENSIVE STATE EXAM

by specialty  
1-25 01 04 "Finance and Credit"

Grodno, 2025

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The comprehensive exam program is based on: the educational standard of higher education of the 1st stage in the specialty 1-25 01 04 "Finance and Credit" (OSVO 1-25 01 04-2013), approved. by the Resolution of the Ministry of Education of the Republic of Belarus dated August 30, 2013 No. 88; curriculum No. 02-10 / 240-20 dated May 14, 2020 ; curricula for the disciplines: "Money Circulation and Credit" reg. No. UD-383-21/uch from 01.07.2021 ; "Taxes And taxation" reg. No. UD-166-18/uch from 16.05.2018 ; "Finance" reg. No. UD-378-21/uch from July 1, 2021

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Program considered And approved on meeting departments finance And analysis in the Arbitration Procedure Code, protocol No. 7 dated February 14, 2023.

**RECOMMENDED FOR APPROVAL**

Methodological commission of the accounting faculty of the educational institution Grodno state agrarian university" (protocol No. 6 dated February 9 , 2023)

Scientific and Methodological Council of the educational institution "Grodno State Agrarian University" (protocol No. 2 dated March 9 , 2023)

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## EXPLANATORY NOTE

The state exam is a mandatory component of students' final assessment. The comprehensive state exam program for specialty 1-25 01 04 "Finance and Credit" was developed in accordance with the requirements of the state educational standard for the first stage of higher education and the Rules for the assessment of students, cadets, and trainees in mastering the content of higher education programs.

The program of the comprehensive state examination defines and regulates the structure and content of the comprehensive state examination in the specialty 1-25 01 04 "Finance and Credit".

The following are included in the comprehensive state examination program: educational disciplines general professional And special cycles: "Money circulation And credit", "Taxes And taxation", "Finance".

The comprehensive state examination is conducted at a meeting of the state examination commission.

The purpose of the comprehensive state examination in a specialty is to identify the competencies of a specialist, i.e., the theoretical knowledge and practical skills necessary to solve the theoretical and practical problems of a specialist with higher education.

The comprehensive state examination program is systematic, interdisciplinary, and aimed at identifying the graduate's general professional and specialized knowledge and skills.

Graduate must:

**know:**

- mechanisms for the functioning of the national economy as a whole, the main instruments of macroeconomic policy;
- the necessity of the emergence and essence of money, the peculiarities of the functioning of modern monetary circulation, the functions of money and the role of money in the economy, the basics of the functioning of monetary relations, the structure of the modern monetary system;
- the place and role of central banks and the banking system, the activities of the National Bank of the Republic of Belarus, the fundamentals of monetary and foreign exchange policy; the specifics of money emission and the essence of inflation, the forms of its manifestation, the types and causes of inflationary phenomena, the main methods of stabilizing money circulation;
- the necessity and essence of credit, its principles and functions, laws of credit, basic forms of credit, structure of the credit system and features of the construction of banking systems;

- formation of resources and capital of a commercial bank, the essence of bank interest, its functions and types; the structure and types of currency systems, convertibility of national currencies, the essence of the exchange rate and its regimes;
- the content of the state financial policy, the structure of the financial mechanism, the content and principles of financial planning, financial control;
- the essence of the state budget, its structure and functions, sources of revenue generation and main areas of state budget expenditure, methods of financing the state budget deficit; the need for a social protection system for the population, its essence and models;
- finances of organizations, methods for assessing the financial condition of organizations, the essence, content and functions of finances of organizations in the real sector of the economy;
- principles of construction of tax systems, taxation of organizations;
- the essence of financial analytical work in a bank and organization, the basics of financial analysis of the activities of a bank and organization, the methodology for assessing the financial condition and indicators characterizing the financial condition of organizations.

**be able to:**

- analyze macroeconomic processes occurring in the Republic of Belarus and abroad, use theoretical knowledge to make optimal decisions in the context of economic choice;
- analyze the instruments of monetary policy, their impact on the activities of banks and non-bank credit and financial institutions, explain the essence of emission, inflation and methods of stabilizing money circulation;
- collect, summarize and analyze information on the activities of the National Bank and banks of the Republic of Belarus;
- analyze the state of the bank's assets and liabilities, anticipate possible risks when conducting banking operations and take measures to minimize them, distinguish between the types of resources of a commercial bank and the mechanism of their formation, determine passive and active operations, reveal the concept of liquidity and capital adequacy of a commercial bank, explain the essence of interest, deposit and loan policy, explain the content of banking risks and the mechanism for their management;
- use tools monetary politicians And banking supervision, determine the standards for safe operation and take prompt measures to comply with them, explain the procedure for providing and repaying a loan;
- disclose essence nationwide finance And finance

organizations, determine the instruments of the financial mechanism management of the activities of organizations, analyze the practice of using finances to regulate the reproduction process; calculate tax payments of organizations, analyze the tax burden of organizations;

– be fluent in methods for assessing the financial condition of a bank and organization, organize financial analytical work, and carry out an assessment of the financial condition bank and organization.

**own:**

– basic theoretical knowledge for solving practical problems, an interdisciplinary approach to solving economic problems;

– skills in reading the balance sheets of the National Bank of the Republic of Belarus and commercial banks, methods for analyzing data from a monetary review of the banking system, and skills in assessing creditworthiness client jar And degrees risk various banking operations, skills in determining the bank's liquidity and capital adequacy, calculating standards that diversify major credit risks;

– skills in making and justifying financial and management decisions taking into account the financial results of the organizations' activities;

– methods of financial planning, forecasting and control in the management of the organization's financial resources, the formation of financial strategy and tactics, systemic and comparative analysis, and an interdisciplinary approach to solving economic problems;

- methods of analyzing statistical data, skills in analyzing the taxation of organizations and their tax burden;

– research skills for solving problems in the field of organizing financial analytical work, the content of methods for assessing the financial condition of a bank and organizations.

Mastering the educational program in the specialty "Finance and Credit" should ensure the development of the following academic, social, personal and professional competencies.

**Academic competencies:**

AK-1. Be able to apply basic scientific and theoretical knowledge to solve theoretical and practical problems.

AK-2. To own systemic And comparative analysis. AK-3. Possess research skills.

AK-4. Be able to work on one's own.

AK-5. Be able to generate new ideas (have creativity).

**Social and personal competencies:**

SLK-1. Have qualities citizenship.

SLK-2. Be capable To social interaction.

SLK-3. Have ability To interpersonal communications. SLK-5. Be capable of criticism and self-criticism.

**Professional competencies:**

**Research activity:**

PC-1. Develop work plans and programs for conducting scientific research, prepare assignments for groups and individuals; develop research tools. in the field of finance and credit, analyze their results, prepare data for compiling reviews, reports and scientific publications.

PC-2. To be familiar with the basic principles of economic theory, to apply them in the context of a market economy, and to be proficient in methods of economic evaluation of scientific research;

PC-3. Apply methods of mathematical analysis and Modeling, theoretical and experimental research in the field of finance and credit. Project-analytical activities:

PC-5. Systematize statistical materials characterizing the quantitative and qualitative indicators of the organization and its divisions; study the results of the organization and its structural divisions and compare them with the indicators of other organizations; identify internal reserves and develop measures for their use.

PC-6. Conduct an operational economic analysis of the progress of implementation of planned targets and measures to use reserves for increasing efficiency production and economic activities; develop proposals for making appropriate changes adjustments to the plans of the organization and individual departments in the event of changes in the production and economic situation.

**Planning and economic activity:**

PC-8. Develop long-term, medium-term, and current plans for the economic and social development of the organization and its structural divisions.

PC-9. Conduct complex economic analysis everyone types of activities of the organization and develop measures for the efficient use of resources and production capacities in order to improve efficiency production and economic activities. PC-11. Justify measures for improvement and expansion spheres actions commercial And internal calculation; calculate the economic effect of implementation innovative projects.

**Financial and credit activity:**

PC-12. Analyze action tools monetary policy, efficiency organizations monetary turnover, activity credit and financial organizations, their indicators; organize work in sphere provision banking And financial services on everyone market segments .

PC-13. Organize work on budget preparation and execution, preparation and execution of budget estimates for budgetary organizations; ensure the organization of financial control at all stages of budget planning and execution.

PC-14. Develop a financial strategy for business entities of all types of ownership; draw up financial plans, calculate the volumes of cash income and expenses and sources of their financing; use methods of financial analysis, planning, and financial control in the practice of managing the financial condition of an organization.

PC-15. Calculate your own sources of financing for capital investments and

justify the amount of resources involved; compile a set of financial calculations for a business plan and justify its feasibility.

PC-18. Perform professional duties related to calculating the tax base and taxes based on current tax legislation, analyze and evaluate the tax burden of business entities, as well as the tax risks of participants tax relations, implement measures to reduce them.

**Organizational and managerial activity:**

PC-19. Work with legal literature and labor legislation.

PC-20. Organize the work of small teams of performers to achieve set goals, plan wage funds.

PC-21. Prepare documentation (work schedules, instructions, plans, applications, business letters, etc.), as well as reporting documentation according to established forms, analyze and evaluate the collected data.

PC-23. Use global information resources and master modern telecommunications equipment.

PC-24. Understand the essence and social significance of one's future profession, the main problems of the disciplines that determine a specific area of his activity, to see their interconnection in a holistic system of knowledge.

## PROCEDURE FOR CONDUCTING THE STATE EXAM

The exam (students' answers and interviews with examinees) is conducted in Russian or Belarusian, and in English for foreign students.

During the preparation for the answer, examinees have the right use the program of the comprehensive state examination, the curricula of the relevant academic disciplines included in the program of the comprehensive state examination, regulatory documents and codes of the Republic of Belarus.

Students are given at least 30 minutes (but no more than 1 astronomical hour) to prepare. Each examinee is given up to 30 minutes to answer.

### **Structure examination ticket**

The examination ticket consists of two parts: theoretical (3 questions) and practical (task), which allow you to evaluate the knowledge and practical skills acquired during the training process.

### **Characteristic theoretical parts.**

First question ticket includes question By educational discipline

**"Money circulation And credit"** , reflecting fundamental aspects of the functioning of money circulation, the payment system, forms of settlements, the system of credit relations, forms and types of credit, the credit process, central and commercial banks, modern monetary, credit, banking and currency systems, as well as the formation and development of monetary and anti-inflationary policy, currency regulation of the central bank, active and passive operations, resource base and capital of commercial banks, their credit, interest, deposit policies, banking regulation and supervision, liquidity standards of a commercial bank.

Second question ticket includes question By educational discipline

**"Taxes and taxation"** , reflecting the fundamental theoretical aspects of taxes and taxation, as well as the construction of tax systems of modern states, taking into account the understanding of the essence of tax terminology and understanding of the mandatory elements of tax, rights and the obligations of taxpayers, the functional role, rights and obligations of tax authorities, the mechanism for calculating and paying value-added tax, excise taxes, resource payments, income taxes, local taxes, the application of special tax regimes and social payments.

Third question ticket includes question By educational discipline

**"Finance"** , reflecting the substantive aspects of the formation of the essence of state finances and the finances of organizations, their functions, financial resources, financial systems, financial politicians And budget and tax state policy, the state budget and its structure, state credit and its types, the financial policy of organizations, investments in working capital and fixed assets of organizations, cash expenses and income of organizations, the pricing policy of the organization, profit and profitability, investment projects and the assessment of their effectiveness, the mechanism for managing the financial risks of the organization.

The content of the practical part of the examination ticket corresponds to the practice-oriented questions of individual topics on the following educational disciplines: "Money circulation And credit", "Taxes and taxation", "Finance" for which the problem statement is formulated.

## **Educational discipline "Money circulation And credit"**

### **Part I Money, credit, banks**

#### ***Chapter 2 . Credit. Banks***

##### **Topic 8. Forms of credit**

Leasing loan. Leasing classification. Calculation of lease payments. Factoring loan. Concept, types. Calculation of payment for factoring.

##### **Part III Activity central banks**

##### **Topic 4. Money emission And stability monetary circulation s**

Money emission in a market economy, the banking multiplier. The money supply and its structure. The procedure for determining money supply aggregates. The monetary base: concept and essence.

##### **Part IV**

##### **Organization activities commercial banks Tema 3. Passive operations And resources (passives) jar**

Fundraising operations. Deposit interest. Deposit classification. Deposit fee calculation. Simple and compound interest. Bank base interest rate. Its elements. Calculation procedure.

##### **Topic 4. Active operations And assets banks**

Bank active operations. Asset classification by various economic criteria. Asset quality assessment criteria: liquidity, risk, profitability, diversification.

##### **Topic 5. Credit policy And credit operations jar With clients**

The main stages of the lending process, their sequence and content. Loan interest and payment procedure. Loan agreement, its content and execution procedure. Differentiated payment. Annuity payment. Loan payment procedure. Loan repayment schedule.

##### **Educational discipline Taxes And Taxation" Topic 4. Value Added Tax**

Payers tax. Objects taxation VAT. Peculiarities

Calculation and payment of VAT by certain categories of taxpayers. Tax bases for VAT calculation. Tax rates. Tax exemptions. Tax deductions and the procedure for determining them. The procedure for calculating, declaring, and paying VAT.

##### **Topic 5. Excise taxes**

Taxpayers. Types of excisable goods and objects Taxation. Types of tax bases and rates. Tax exemptions. Tax deductions and the procedure for determining them. The procedure for calculating, declaring, and paying.

##### **Topic 6. Ecological tax**

Payers of environmental tax, its objects, tax base and rates, tax exemption, procedure for calculation, declaration and payment.

##### **Topic 7. Tax on prey (confiscation) natural resources**

Payers of the tax on the extraction (withdrawal) of natural resources, its objects, types of tax bases, rates, exemption from tax, procedure for calculation, declaration and payment.

##### **Topic 8. Land tax**

Land tax payers, its objects, tax base types, rates, tax exemptions, calculation, declaration, and payment procedures. Specifics of inclusion in expenses.

##### **Topic 9. Tax on real estate**

Real estate taxpayers, its objects, types of tax bases, rates, tax exemptions, calculation, declaration, and payment procedures. Specifics of inclusion in expenses.

#### **Topic 10. Tax on profit**

The object of income taxation. The composition of income and expenses for tax purposes, and the specifics of calculating basic indicators for determining gross profit. Tax exemptions. Tax bases and rates. The procedure for calculating, declaring, and paying income tax.

#### **Topic 12. Income tax tax**

Income tax payers, its objects, types of taxable income And liberated income. Order definitions of tax Deductions. Procedure for calculation, declaration and payment.

#### **Topic 14. Special modes taxation**

Single tax for agricultural producers: payers, conditions of application, object, tax base and rate, procedure for calculation, declaration and payment.

#### **Educational discipline "Finance"**

#### **Topic 13. Finance organizations V financial system states**

Financial resources of organizations, sources of their formation. Borrowed financial resources. Efficiency of using borrowed financial resources. resources. Effect financial lever. Differential Financial leverage, leverage ratio, tax adjuster. Capital of organizations and its sources. Elements of capital of organizations. Price of individual elements of capital. Weighted average cost of capital.

#### **Topic 14. Cash expenses organizations And control by them**

Characteristics of organizations' cash expenses. Sources of funding. The concept of cost. Planning the cost of goods sold. Carry-over balances of finished goods. Finished goods inventory standards in warehouses and in shipment.

#### **Topic 15. Cash receipts And income organizations And managing them**

The concept of cash receipts and cash income of an organization, their composition and structure. Revenue from the sale of products, works, and services. Methods of planning revenue from the sale of products, works, and services. Carry-over leftovers ready products. Norms reserves ready Products in stock and in shipment. Conversion factor for incoming finished goods balances.

#### **Topic 16. Profit And profitability organizations And managing them**

The concept of profit and loss. Profit as an indicator of operational efficiency and the primary financial resource of an organization. Profit from product sales. International experience in profit calculations. Fixed costs and their impact on profit. The effect of operating leverage.

#### **Topic 17. Investments V negotiable capital organizations And managing them**

The nature, purpose, and composition of working capital. The most liquid working capital. Quickly marketable working capital. Working capital adequacy and organizational liquidity indicators.

Determination of the planned need for working capital for the organization as a whole and in in terms of economic elements. Concept Norms and standards of working capital. Methods of working capital rationing. Direct counting method. Main and safety stock. Analytical method of working capital rationing. Coefficient method. Groups working capital based on the criterion of dependence on production volumes.

## **Topic 18. Investments V long-term assets organizations And managing them**

The concept of an organization's long-term assets and their composition. An organization's fixed assets are the main element of long-term assets. Sources of receipt and disposal of fixed assets. Average annual value of fixed assets.

### **CONTENT STATE EXAM THEORETICAL PART**

#### **Chapter 1. Educational discipline "Money circulation And credit"**

##### **Part I Money, credit, banks**

###### ***Chapter I. Money. Monetary turnover.***

###### **Topic 1. Essence, functions And role money.**

Prerequisites and reasons for the emergence of money. Concepts of the origin of money. Characteristics of the essence of money.

The concept of the function of money. The essence and significance of the measure function value. Its peculiarities in the use of full-value and debased money. Money as a medium of circulation. Factors determining the narrowing of the sphere of use of money as a medium of circulation. The function of money How means payment. Contents, appointment And Features of the functioning of money as a means of payment. The function of a store of value. Types monetary savings. Savings population, their meaning. Money V sphere international economic turnover.

Concept roles money. Manifestation roles money V process execution by them their functions. Role money V development production And increase his efficiency. Use money V quality guns cost accounting, V implementation of regulation of the measure of labor and the measure of consumption. The role of money in the implementation of the state's social policy. The role of money in the implementation of foreign economic connections.

###### **Topic 2. Types money**

The concept of types of money as their forms of existence. Commodity money. Commodity-weight equivalent. Metal-coined equivalent. Gold as an equivalent commodity. The process of gold demonetization. Paper-credit equivalent.

Full-fledged And inferior money. Paper money. Credit money. Cash and non-cash money. Electronic money. National, collective, international money.

###### **Topic 3. Monetary turnover. Spot monetary turnover**

Concept monetary turnover. Channels movements non-cash And cash. The movement of goods as the basis of money circulation. The role of banks in the functioning monetary turnover.

Classification monetary turnover V dependencies from forms The functioning of money, payment features, and the entities between which money flows. Principles of organizing money circulation. Cash and non-cash monetary turnover.

The economic content of cash circulation and its role in the process of expanded reproduction. Cash circulation. Turnover rate. cash money. Factors, influencing on speed turnover cash money.

Fundamentals of organizing cash circulation. The role of banks in organizing cash monetary turnover. Forecasting cash money circulation.

###### **Topic 4. Payment system And her types**

The concept of "payment system". Elements of the payment system, their characteristics. Tasks and functions of the payment system. Requirements imposed To

payment systems.

Main participants in the payment system. The role of the central bank in the formation and development of payment systems.

Types of payment systems, their classification. International payment systems. National payment system. Integration of the Republic of Belarus in international payment systems.

#### **Topic 5. Cashless monetary turnover**

Types of non-cash monetary turnover. Meaning and development of non-cash money turnover.

Principles of organizing non-cash payments. Conditions for conducting non-cash transactions and calculations. Payment instructions.

Bank transfers. Collection, its types. The concept of forms of non-cash payments, criteria for their choice. Characteristics of separate forms of non-cash payments in the national economic turnover: the procedure for making payments, advantages and disadvantages, development prospects. Features of non-cash calculations for physical persons.

#### **Topic 6. Money system, its elements**

Monetary system, its concept. Types of monetary systems, their characteristics and role. Monetary systems with metallic circulation. Monetary systems with credit and paper money circulation. Monetary systems of developed market economies.

Elements of the national monetary system and their contents. The monetary system of the Republic of Belarus and its development.

### ***Chapter 2. Credit. Banks***

#### **Topic 7. Essence of credit, its functions and role**

Necessity of credit. General economic and specific reasons for the functioning of credit relations. Conditions for the emergence of credit relations.

The essence of credit and its characteristics. Types of credit relations. Parties to credit relations. The loaned value and its characteristics. Repayment as an essential feature of credit.

The concept of the credit function. The redistributive function of credit. Objects, scope, and significance of resource redistribution.

Cash substitution function of money by credit operations. Creation of credit instruments of circulation.

The concept of the role of credit and its connection to its essence and functions. The impact of credit on the continuity of the reproduction process at the macro and micro levels.

Using credit to solve social problems. The impact of credit on money circulation, its organization and regulation. The role of credit in the development of international economic relations.

#### **Topic 8. Forms of credit**

The concept of credit forms. Classification of credit forms, classification criteria. Commodity form of credit. Money form of credit. Commodity-money (mixed) form of credit relations.

Bank loans. Concept and subjects of loans. Features of bank loans. Lending principles. The role of bank loans. Development trends.

Public credit. Concept and subjects of credit. Types of public credit. The role and development trends of public credit.

Consumer credit. Concept and subjects of credit. Characteristics of consumer credit and its role. Classification of consumer credit by various criteria. Retail banking.

Mortgage credit. Peculiarities mortgage credit, conditions development.

Types mortgages. Role mortgage credit.

Leasing credit. Concept and subjects of credit. Leasing classification. Conditions and possibilities of using a lease credit. The role of a lease credit. Prospects for the development of a lease credit.

Commercial credit. The concept, subjects, and role of commercial credit. The conditions, possibilities, and limits of its use .

Factoring credit. Concept, types. Effectiveness of factoring for its participants, differences from other forms of credit.

Prospects for the development of various forms of credit in the economy Republic of Belarus.

### **Topic 9. Banks And their role**

The essence of banks. The functions and role of banks. The concept of banking .

Principles of banking organization. Classification of banks by ownership type, legal organization, range of operations, economic sectors, service area, and scale of operations. Transnational banks. Banking associations. Banking cartel. Banking concern. Bank holding companies, consortiums, and syndicates.

### **Topic 10. Banking operations**

Banking operations as a concrete manifestation of banking functions in practice. Banking product. Banking services. Quality of banking services.

Classification of banking operations. Passive operations of banks. The importance of passive operations in banking activities. Active operations of banks, their meaning. Interrelationship active And passive operations banks.

Active-passive operations, their role. Intermediary operations. Retail operations.

### **Topic 11. Credit system, her structure**

The concept of a credit system. The banking system and its types. Single-tier banking system. Two-tier banking system. Market banking system. Factors influencing the development of banking systems.

Non-bank credit and financial institutions, features of their activities.

The credit system of the Republic of Belarus, its composition, and principles of construction. Prospects for the development of the national banking system.

### **Topic 12. Banking interest**

The essence of bank interest. The functions and significance of interest. Types of interest.

Deposit interest, its essence. Criteria for differentiating the level of deposit interest rates. Factors influencing the size deposit interest. The influence of the central bank on the level of deposit interest.

Interest rates on bank loans. Criteria for differentiating interest rates. Factors influencing interest rates. The relationship between interest rates on bank loans and deposit rates. Bank margins. Bank interest rate policies.

Refinancing rate. Factors influencing the refinancing rate. The regulatory role of the refinancing rate.

### **Topic 13. Market loan capital**

The essence of the loan capital market and its participants. Financial intermediaries in the loan capital market.

Functions of the loan capital market. Structure of the loan capital market. The credit market. Operations of the National Bank of the Republic of Belarus in the credit market. Services of commercial banks in the credit market. The securities market and its structure. Types of securities. The over-the-counter market. State regulation of loan capital markets. Features and prospects for the development of the loan capital market in the Republic of Belarus.

### ***Chapter 3. Basics international currency and credit relationships***

#### **Topic 14. Foreign exchange system And her elements**

Foreign exchange system: concept, elements. Types And evolution foreign exchange systems.

Foreign exchange system Republics Belarus, her content And peculiarities.

Convertibility national currencies, her types. Foreign exchange limitations, reasons their applications. Conditions And meaning transition To complete convertibility of national currencies. Mode conversions Belarusian rubles.

Foreign exchange well, his essence. Modes foreign exchange courses. Factors, Affecting the exchange rate. The exchange rate regime of the Belarusian ruble and the methods for setting it.

Payment balance: concept And main articles. Types payment balances.

Methods balancing payment balance.

#### **Topic 15. International settlement relationship**

System international calculations. Peculiarities international calculations. Mechanism translation funds, correspondent And other accounts. Foreign exchange terms of payment. Conditions payment. Financial guarantees.

Forms international calculations. Bank translation. Letter of credit form of payment. Collection form calculations. Calculations By open account. Calculations in shape advance payment. Foreign exchange clearings. Calculations V credit.

#### **Topic 16. International credit relationship**

International credit: its essence and significance. Classification and types of international credit.

International financial and credit institutions. International Monetary Fund. World Bank Group. European Bank Reconstruction and development. Regional banks with the participation of the Republic of Belarus. Activities of international financial and credit institutions in the banking market of the Republic of Belarus.

### **Part II**

#### **Activities of non-bank credit and financial institutions Topic 1. Concept, types And role non-banking credit and financial organizations**

The nature of non-bank credit and financial institutions. Their place in the state credit system. Types and importance of non-bank credit and financial institutions. organizations. Peculiarities activities Non-bank credit and financial institutions and their differences from banks. Functions of non-bank credit and financial institutions. Intermediary function of non-bank credit and financial institutions. Resource mobilization function. Specifics of resource distribution. Fundamentals of activities of

non-bank credit and financial institutions in the Republic of Belarus. Development prospects for non-bank credit and financial institutions.

### **Topic 11. Regulation non-banking credit and financial institutions**

The main goals and areas of regulation of non-bank credit and financial institutions. Regulatory bodies for non-bank credit and financial institutions. Methods of regulation of non-bank credit and financial institutions. State regulation of non-bank credit and financial institutions. The role of the National Bank of the Republic of Belarus in regulating non-bank credit and financial institutions.

### **Part III Activity central banks**

#### **Topic 1. Status, functions And role central jar V economy countries**

Historical aspects occurrence institute central jar.

The essence of the central bank and its status. The main goals and objectives of central banks.

Functions of the central bank and their differences from the functions of commercial banks.

The role of the central bank in organizing monetary circulation. Independence And transparency How inalienable signs activities of the central bank. Central banks of foreign countries.

#### **Topic 2. Legal and economic foundations of the National jar Republics Belarus, his structure**

Legal basis for the activities of the National Bank of the Republic of Belarus. The form of organization of the National Bank of the Republic of Belarus and its legal status.

Economic basics activities National jar Republic of Belarus. Composition of equity, reserves, and funds of the National Bank of the Republic of Belarus. Balance sheet structure of the National Bank of the Republic of Belarus.

Organs management National jar Republics Belarus.

Organizational structure National jar Republics Belarus.

#### **Topic 3. Goals, functions And operations National jar Republic of Belarus.**

The objectives of the National Bank of the Republic of Belarus. The main functions of the National Bank of the Republic of Belarus. A comparative analysis of the functions of foreign central banks and the National Bank of the Republic of Belarus. Operations of the National Bank of the Republic of Belarus.

Principles of the National Bank's organizational activities. The National Bank's interaction with the Government of the Republic of Belarus and other government agencies.

#### **Topic 4. Money emission And stability monetary circulation s**

The concept of money supply and money emission. Money emission in a market economy, the banking multiplier. Laws of monetary circulation and their application at various stages of economic development. Changes in the content of money circulation during the transition to a market economy. The money supply and its structure. The procedure for determining money supply aggregates. Monetary base: concept and essence. Reflection of central bank emission operations in the structure of its balance sheet.

The concept of monetary stability. Money supply and inflation. The nature and types of inflation. The causes and consequences of inflation. The characteristics of

inflation during the transition from a controlled to a market economy. Ways to reduce inflation. The role of the banking system in the state's anti-inflation policy.

### **Topic 5. Monetary policy National jar The Republic of Belarus, its goals and objectives**

The essence of monetary policy, its elements. The hierarchy of monetary policy objectives, their economic significance. The ultimate goals of monetary policy politicians And their relationship With goals public choice. Monetary regimes and operational objectives of monetary policy. The impact of monetary policy on the financial and real sectors of the economy. Types of monetary policy.

The monetary policy of the National Bank of the Republic of Belarus as an integral part of the state's economic policy. Stages of development and implementation of the "Main Directions of the Monetary Policy of the Republic of Belarus."

### **Topic 6. Methods And tools monetary regulation**

The monetary regulation system and its main elements. Principles of monetary regulation organization. Objects of monetary regulation. Boundaries of monetary regulation in a market economy. Objectives of monetary regulation Regulation. The transmission mechanism of monetary policy, its channels, and the mechanism of its impact on the economy.

Classification of monetary regulation methods. Direct control (administrative) methods. Economic (indirect) methods. Monetary regulation instruments: general and selective, corrective and regulatory. The priority of using various monetary regulation instruments in the context of globalization and the formation of an integrated financial market.

**Topic 11. Banking supervision. Supervisory functions of the National Bank of the Republic of Belarus. Monitoring financial stability.** Main task banking supervision. Establishment normal And rules

Banking activities, mandatory for implementation throughout the country. The banking supervision system, the structure of the main elements of banking supervision: licensing, prudential supervision, inspection, rehabilitation, and liquidation.

Legal Framework for Supervisory Activities of the National Bank of the Republic of Belarus. Basel Principles for Effective Banking Supervision And their implementation V Republic Belarus. Definition The National Bank of the Republic of Belarus has established procedures and rules for conducting banking operations. A system of prudential standards for banking activities and monitoring their compliance.

Monitoring of financial stability in the monetary sphere, carried out by the National Bank of the Republic of Belarus. Objects of financial stability monitoring.

#### ***Part IV***

#### ***Organization activities commercial banks***

### **Topic 3. Passive operations And resources (passives) jar**

The nature and types of passive operations of a bank. The role of passive operations in the formation of the bank's resources.

Equity formation operations Banks and changes in their size. The procedure for forming a bank's authorized capital. Internal and external sources of replenishment of a bank's authorized capital.

Formation and use of reserve and other bank funds generated from profits. Other sources of bank equity.

Bank equity (capital), its functions, calculation methods. Operations By attraction funds. Deposit policy jar.

Deposit and non-deposit operations of banks. Subjects and objects of bank deposit operations. Deposit agreement. Deposit interest. Classification of deposits.

Raising resources by issuing debt securities. Raising funds on the interbank lending market.

The composition and structure of a bank's resources (liabilities). The composition and structure of attracted sources (liabilities). The specifics of the structure of bank resources.

Guaranteeing the safety (reimbursement) of deposits of individuals.

#### **Topic 4. Active operations And assets banks**

Active operations of the bank. Economic content of the bank's assets, Their composition and structure. Factors influencing the composition and structure of bank assets. Classification of assets according to various economic criteria.

Asset quality assessment criteria: liquidity, risk, profitability, diversification.

#### **Topic 5. Credit policy And credit operations jar With clients**

Credit policy bank: her goals, tasks, strategy And tactics. The concept of bank lending operations (in a broad and narrow sense) and their classification. Elements of the lending mechanism and their characteristics.

Credit briefcase jar, his types And methodology calculus.

The main stages of the lending process, their sequence and content.

The concept of client creditworthiness and the need to determine it. Creditworthiness assessment methods: qualitative analysis (non-financial analysis), financial analysis. Methodology for calculating quantitative (financial) creditworthiness indicators. The procedure for determining the credit rating of borrowers. Credit register of the National Bank of the Republic of Belarus.

Methods provision execution obligations By credit Agreement. Security deposit. Collateral and lien rights. Requirements for the collateral: liquidity, acceptability, sufficiency. Collateral appraisal. Surety. Guarantee.

Insurance lender risk no return credit.

Types of loan provision methods: one-time issuance; credit line, including revolving; overdraft lending.

Credit monitoring, his content And Meaning. Interest on a loan and the procedure for its payment.

Credit agreement, his content And order Conclusions. Credit file, the procedure for its formation and storage.

The concept of problem loans. Banking solutions for problem loans. Restructuring customer debt.

#### **Topic 8. Indicators sufficiency normative capital jar**

The economic essence of bank regulatory capital adequacy indicators. Methodology for calculating a bank's core, additional, and regulatory capital.

Methodology for calculating capital adequacy indicators (regulatory and core capital). Evaluation of assets and off-balance sheet liabilities by credit risk level.

Evaluation of assets by market and operational risk. Standard values of regulatory and core capital indicators.

### **Topic 9. Liquidity jar**

The concept of bank liquidity. Factors influencing bank liquidity (internal, external).

The economic essence of bank liquidity standards: Instantaneous, current, short-term, ratios of liquid and total assets of a bank and the methods for calculating them. Standard liquidity values. Liquidity management.

## **Chapter 2. Educational discipline “Taxes And Taxation”**

### **Topic 1. Taxes in the system of economic relations**

The economic essence of taxes and fees. The evolution of views on taxation. Characteristics of tax payments, the difference between taxes and fees.

The public sector and the economic nature of modern taxation. Functions taxes. Elements taxes And tax terminology.

Tax base. Tax rates. Tax benefits.

### **Topic 2. Tax system Republics Belarus**

The tax system and its principles. Legislative foundations of taxation. Subjects of tax relations, their rights and obligations.

The structure and functions of tax authorities. Tax classification: national and local, direct and indirect, regulatory and fixed taxes, budget classification structure.

Tax assessment criteria. Tax burden and tax burden. Tax regulation methods. Trends in improving the tax system of the Republic of Belarus.

### **Topic 3. Tax accounting And tax control V Republic Belarus**

Tax accounting: objectives and principles of its maintenance. Creation of tax registers and tax reporting.

The nature, goals, and objectives of tax control. Forms of tax control.

Organizational and regulatory framework for implementing control measures in the Republic of Belarus; coordination of control activities of government agencies. Types of tax audits and the specifics of their organization, conduct, and documentation of results.

Economic and administrative penalties for violating tax laws. The procedure for circulation ing tax authority decisions.

### **Topic 4. Tax on added price**

Economic essence tax on added price, fiscal significance and the offsetting method of its calculation.

Taxpayers. Objects of VAT taxation. Specifics of VAT calculation and payment for certain categories of taxpayers. VAT administration when importing goods into the Republic of Belarus from EAEU member states.

Tax bases for VAT calculation. Tax rates. Tax exemptions. Tax deductions and the procedure for determining them. The procedure for calculating, declaring, and paying VAT.

### **Topic 5. Excise taxes**

The economic essence and fiscal significance of excise taxes. Taxpayers. Types of excisable goods and objects of taxation.

Types of tax bases and rates. Tax exemptions. Tax deductions and the procedure for determining them. The procedure for calculating, reporting, and paying them.

#### **Topic 6. Ecological tax**

Economic essence and fiscal significance of environmental tax.

Payers of environmental tax, its objects, tax base and rates, tax exemption, procedure for calculation, declaration and payment.

#### **Topic 7. Tax on prey (confiscation) natural resources**

The economic essence and fiscal significance of the tax on the extraction (withdrawal) of natural resources.

Payers of the tax on the extraction (withdrawal) of natural resources, its objects, types of tax bases, rates, exemption from tax, procedure for calculation, declaration and payment.

#### **Topic 8. Land tax**

The economic essence and fiscal significance of land tax. Taxpayers land tax, his objects, types tax bases,

Rates, tax exemptions, calculation, reporting, and payment procedures. Specifics of inclusion in expenses.

#### **Topic 9. Tax on real estate**

The economic essence and fiscal significance of property tax.

Real estate taxpayers, its objects, types of tax bases, rates, tax exemptions, calculation, declaration, and payment procedures. Specifics of inclusion in expenses.

#### **Topic 10. Tax for profit**

Economic essence And fiscal significance tax on profit.

Income taxpayers. Specifics of paying income tax for foreign organizations. Permanent establishments of foreign organizations.

The object of income taxation. The composition of income and expenses for tax purposes, and the specifics of calculating basic indicators for determining gross profit. Organization of tax accounting.

Tax Exemption. Tax Bases and Rates. Procedure calculation, declaration and payment of income tax.

#### **Topic 12. Income tax tax**

The economic essence and fiscal significance of income tax. Taxpayers income tax tax, his objects, scale object Depending on the tax residency status, types of taxable income and exempt income. The procedure for determining tax deductions. The calculation procedure, declarations And payments. Peculiarities calculus tax individual entrepreneurs.

#### **Topic 13. Locals taxes And fees**

Economic essence And their role V formation local budgets.

Order establishments And introduction local taxes And fees. Composition of local taxes and fees. Calculation and collection procedure.

#### **Topic 14. Special modes taxation**

Purpose and types of special tax regimes. Simplified system taxation: criteria And rights applications,

Features of application and transition to the simplified tax system, types of tax payments of the general taxation system replaced by the simplified tax system, payers,

objects, rates, procedure for calculation, declaration and payment.

Single tax for individual entrepreneurs and other individuals: conditions of application, types of tax payments replaced by the single tax, base rates and benefits, declaration and payment procedures.

Single tax on imputed income: payers, conditions of application, object, tax base and rate, procedure for calculation, declaration and payment.

Single tax for agricultural producers: payers, conditions of application, object, tax base and rate, procedure for calculation, declaration and payment.

### **Topic 16. Contributions V Fund social protection population**

Purpose and sources of formation of the Social Security Fund of the Ministry of Labor and Social Protection of the Republic of Belarus.

Compound payments, paid from funds fund.

Mandatory contributions to the Social Security Fund: payers, taxable object, composition of taxable payments, contribution amount, calculation, declaration and payment procedure.

## **Chapter 3. Educational discipline "Finance"**

### **Topic 2. The financial system of the state**

Concept financial systems, economic basics her constructions.

Signs classifications financial relationships.

Elements of the financial system. Financial relations and funds as fundamental elements of the financial system. The interrelationships between the spheres and components of the financial system. Controversial issues regarding the composition and structure of the financial system in modern economic literature.

Finances of business entities as one of the main areas of the financial system. A brief description of the individual components included in the finances of business entities. Characteristics of commercial and non-profit organizations.

General government finances, their content, and public purpose. A brief description of the state budget, state target budgetary and extra-budgetary funds, and state credit, which are part of general government finances.

### **Topic 3. Financial policy states**

The content of financial policy. Definition of financial policy. Financial policy as a component of economic policy. The main goals and objectives of financial policy. Requirements imposed to financial policy. Effectiveness of financial policy.

Types and kinds of financial policy. Components of financial policy. Tax policy, its brief description. The tax mechanism as the main lever in implementing tax policy. Budgetary (fiscal) policy as an integral part of financial policy. Objectives of budgetary policy. Main directions of fiscal policy. The relationship between the state's fiscal policy and fiscal (budgetary) policy. The content of monetary policy.

Financial strategy and financial tactics. State financial policy at the current stage of development. Regulation of financial policy by the most important state policy documents. The most important events in the field of economics and finance carried out in latest years V country V in accordance With planned financial

Policy. Shortcomings in the implementation of financial policy. The need to strengthen financial policy in all areas of government activity.

### **Topic 5. Control finances states**

General concepts of financial management. Elements of financial management. Financial management bodies and their functions. General financial management bodies. Operational financial management bodies. The role of the Ministry of Finance in the financial management system, its functions, tasks, and rights.

The current structure of the Ministry of Finance. The Ministry of Taxes and Duties and its local bodies. The Customs Committee of the country, its tasks and functions. Financial management in sectoral ministries and enterprises. Improving financial management. Administrative and economic methods of financial management. The development of automated financial management systems and their importance. Working on personal computers.

Financial management as a system of financial management of organizations.

### **Topic 6. Financial planning And forecasting**

Essence And appointment financial planning And forecasting.

Principles financial planning.

Modern system financial plans. State budget As the most important centralized financial plan of the country. Types of enterprise financial plans and their content. Business plans.

Strategic financial planning and factors determining its necessity. The content of strategic corporate financial planning. Current Financial planning. A brief description. Changes in content, methodology, and methods. financial planning in a market economy.

Methods of financial planning and forecasting (normative, calculation and analytical, balance sheet, ratio, etc.).

### **Topic 7. Financial control**

The essence and importance of financial control. Financial control as a form of financial control. The specifics of financial control. The objects and scope of financial control. The objectives of financial control and its role in improving production efficiency.

Organization of financial control. State control as the main type of financial control, the basic principles of its organization.

Brief description of departmental, internal, and public financial control. Bodies implementing financial control, their tasks, and functions. Forms of financial control: preliminary, ongoing, and subsequent control, and their characteristics.

Methods of financial control: observation, inspection, survey, supervision, economic analysis, their brief characteristics.

Financial sanctions, their types and classification. The legal basis for the application of financial sanctions and its improvement. The justification for financial sanctions.

The concept of audit financial control, its development, and significance. Types of work performed by audit firms and auditors - sole proprietors. External and internal audit. Statutory audit. Relationships between audit firms (auditors) and clients. Differences between audit control and state financial control.

Prospects for the development of financial control. Strengthening the role of state financial control.

### **Topic 8. Social protection population And social insurance**

The need for social protection of the population, its essence, and the financial mechanism for its implementation. The nature and significance of social insurance. The relationship between social insurance and social protection of the population. Specific features of social insurance and their characteristics.

Formation and use of the Social Security Fund. Basic principles of state social insurance. Sources of financial resources for the Social Security Fund. Main areas of use of the Social Security Fund.

Health insurance. Characteristics of health insurance systems. Global health insurance practices and their use.

Pension provision and pension insurance. Characteristics of indicators reflecting the level of pension provision. Features of state social insurance systems. Non-state pension funds How form additional pension insurance, their characteristics and development prospects.

Foreign experience social protection population.

### **Topic 9. State budget**

The essence and economic content of the state budget. The specifics of budgetary relations within the financial system. The state budget as the state's primary financial plan and the primary instrument of state regulation of the economy. The distribution and control functions of the state budget.

Budgetary structure and its concept. Budgetary system and its characteristics. Consolidated budget. Republican and local budgets and their characteristics. Principles of budgetary system construction. State target budget funds, their composition and dynamics.

State budget revenues and their characteristics. Budget revenue structure. Other types of budget revenue. Expenditures State budget expenditures, their economic essence, forms of manifestation, and significance. Characteristics of the main types of budget expenditures. The structure of expenditures of the consolidated and republican budgets.

The budget process and its stages. Drafting a budget. The budget (financial) year. Organizing budget drafting by executive authorities. Budget planning and its methods. Review and approval of the draft budget by legislative authorities. Budget execution. Organizing the execution of the revenue and expenditure portions of the budget. The role of the state treasury in budget execution.

Budget deficits and their main causes. Economic and social consequences. Budget deficit management procedures. Sources of financing the state budget deficit.

### **Topic 11. State credit**

The economic essence and significance of government credit. Differences between government credit and tax and bank credit. The concept of "conditional government credit." The legal basis for government credit.

Functions of public credit. Contents of distribution, regulation, and control functions.

Forms and instruments of public credit. Domestic public credit. Brief description of public loans.

External (international) government credit and its characteristics. Government debt, its content and types. The concepts of "capital debt" and "current debt." Domestic and external government debt and their characteristics.

Public debt management and principles of its construction. Methods for assessing a country's debt burden used by the World Bank.

### **Topic 12. Role finance V socio-economic development of the state**

The role of finance in the implementation of socio-economic development programs of the Republic of Belarus.

The main financial events and their impact on socio-economic processes in the country.

Strengthening the role of finance in the development of the real sector of the economy (industry, agriculture, construction, transport). Issues related to activating financial leverage in the transition to an investment- and innovation-driven economy. Measures to financially stimulate the development of entrepreneurial structures. Issues related to attracting foreign investment.

The role of finance in solving social problems: in increasing the level of income of workers, in preventing a reduction in the level of pension provision achieved in the country, stimulating the birth rate of children and improving demographic situations V country, ит further increase quality medical services And decrease general morbidity citizens etc.

Role finance ит development international economic relationships.

Impact finance on international integration process.

### **Topic 13. Finance organizations in financial system states**

The place of business entities' finances in the state's financial system. Organizations (institutions) as subjects of financial relations. The role of business entities' finances in the development of the national economy.

Principles of organizing enterprise finances. The set of financial relations and flows arising at the level microeconomics.

Financial resources of organizations, sources of their formation and directions of use.

Targeted decentralized funds of organizations' funds The influence of ownership forms and industry characteristics on organization finance economic subjects.

### **Topic 14. Cash expenses organizations And control by them**

Characteristics and classification of organizations' cash expenses. Sources of their financing. Cash expenses for the organization's current, investment, and financial activities.

The cost of production and sales of products, works, and services. The concept of cost. Grouping of costs included in the cost of products, works, and services. Costs that make up the economic elements of cost.

Calculation of unit cost of production. Planning costs related to the volume of products sold. Carry-over balances of finished goods. Calculation of the cost of goods sold with Taking into account the cost of carryover balances. Methods of state regulation of product costs. Planning and forecasting the costs of production and sales of products, works, and services. Factors influencing costs. Preparing an organization's cost estimate.

Control and regulation of costs for the production and sale of products, works and

services. Volume optimization problem and the cost structure of the organization And paths their solutions. Division costs on variables And constants and the use of this grouping in cost management. Cost control as an innovative tool for managing organizational costs.

**Topic 15. Cash receipts And income organizations And managing them**

Concept monetary receipts And monetary income organizations.

Compound And structure monetary income organizations.

Revenue from sales of products, works and services is the main source of financial resources organizations. Concept volume implementation And revenue.

Factors influencing the amount of revenue from the sale of products, works, and services.

Prices on products, work And services. Price policy organizations.

State regulation prices.

Methods for planning and forecasting revenue from sales of products, works, and services. Organizing work to ensure implementation of the sales plan. Revenue from the organization's investment and financial activities, its composition, and volume planning.

Stages of distribution and use of organizational income. The role of cash receipts and income in the sustainable development of an organization.

Control And regulation monetary receipts.

**Topic 16. Profit And profitability organizations And control by them**

The concept of profit or loss and the factors that determine them. Profit As an indicator of the organization's performance and as its main financial resource. The organization's total profit (profit before tax) and its composition. Profit (loss) from the company's investment activities. Profit (loss) from the company's financial activities.

Profitability indicators for organizations. Profitability of products, output, revenue, production, assets, equity, and investments. Breakeven point and financial safety margin. Methodology for calculating profitability indicators and their scope of application. Drivers of profit and profitability growth.

Methods for planning and forecasting profits from sales of products, works, and services. Accounting for inflation factors in profit planning.

International experience in profit calculations. The effect of production Leverage. Gross profit (gross margin), operating income, and the final financial result (profit or loss). Justification of the optimal profit margin under multivariate calculations.

Financial control for profit And level profitability.

**Topic 17. Investments V negotiable capital organizations And managing them**

The nature of working capital, its purpose, and the specifics of its reproduction. Working capital and circulation funds, their composition. The circulation of working capital. The concept of equity and equivalent working capital.

Calculation of the need for own working capital. Concept Norms and standards of working capital. Methods of working capital standardization: direct counting, analytical, coefficients.

Determination of the planned need for working capital for the organization as a whole and in terms of economic elements: in stocks of raw materials, materials, purchased semi-finished products, unfinished production, finished products, spare

parts, low-value and quickly wearing items, containers and other elements.

Working capital turnover: concept, importance, and measurement metrics. Ways to accelerate working capital turnover in modern organizations.

Sources of working capital formation. Growth in the total working capital ratio and its financing. Causes of working capital shortages and development of measures to replenish them. Sources of working capital replenishment.

### **Topic 18. Investments V long-term assets organizations And managing them**

The concept of an organization's long-term assets and their composition. An organization's fixed capital, its structure, and utilization indicators. The problems of physical and moral depreciation of fixed assets and the challenges of technically upgrading production equipment.

Direct investment as a method of reproducing fixed capital. Organizing capital investment financing for both private and contractual work methods.

Sources of capital investment financing. Profit as a source of capital investment. Attracted investment resources of organizations. Transforming a state-owned organization into a joint-stock company as a means of attracting investment. The nature of leasing and its use for equipment upgrades. Long-term and short-term bank loans as sources of capital investment financing.

Structure of capital investments, justification of the boundaries of efficiency of using borrowed funds.

A plan for financing capital investments as part of an organization's current and long-term business plan. Contents of the investment business plan and its resource provision.

Features of the modern investment policy of Belarusian organizations.

### **Topic 22. Industry peculiarities finance enterprises**

General characteristics of agriculture as a subject of financial relations. Specific features of agriculture and its impact on the organization of finances. Financial aspects of the policy of state support for agriculture. Features of the formation of expenses of agricultural organizations. Features of the formation of income of agricultural organizations. Problems sustainable progressive development of the domestic agro-industrial complex and ways to solve them.

General characteristics of freight transport as a subject of financial relations. Specific features of freight transport and its impact on the financial organization of a transport organization. Features of the formation of cash expenses of transport organizations. Features of income generation and

Profits of transport organizations. Features of the reproduction of fixed assets and working capital in a transport organization. Problems of sustainable progressive development of freight transport and ways to solve them.

General characteristics of trade as a subject of financial relations. Specifics of trade and its impact on the financial management of trade organizations. Features of the formation of expenses of trade organizations. Features of the formation of income of trade organizations. Profit and profitability in trade. Features of the reproduction of fixed assets. and working capital in trade. Financial problems of functioning of modern trade organizations of the Republic of Belarus and ways of their solutions.

General characteristics of construction as a subject of financial relations.

Specifics of the construction industry and its impact on financial management. Specifics of the formation of cash expenses of construction organizations. Specifics of the formation of income and profit of construction organizations. Specifics of the reproduction of fixed assets and working capital in a construction organization. Challenges to the sustainable progressive development of the construction industry and ways to solve them.

General characteristics of consumer cooperation as a subject of financial relations. Specific features of consumer cooperation and its impact on the organization of finances. Features of the formation of cash expenses of consumer cooperative organizations. Features of the formation of cash income of consumer cooperative organizations. Target funds of cash resources of consumer cooperative organizations cooperation.

General characteristics of housing and public utilities organizations and their industry specifics. Specifics of generating cash expenditures in housing and public utilities organizations. Specifics of generating cash income in housing and public utilities organizations. Specifics of the functioning of fixed and working assets in housing and public utilities organizations.

#### **Topic 26. Financial state organizations, indicators And evaluation methods**

Essence financial states organizations And procedures his assessments.

Stages and types of assessment of the financial condition of an enterprise, its information base.

Instructions on the procedure for calculating solvency ratios and conducting analysis financial condition and solvency of business entities.

Indicators and methods for assessing the liquidity and solvency of an enterprise. Indicators and methods for assessing the financial stability of an enterprise. Indicators and methods for assessing the business activity and profitability of an enterprise.

Financial assessment as a basis for recognizing an organization's economic insolvency and bankruptcy. Problems of objectively assessing the financial condition of modern domestic organizations.

## THE DISCIPLINE QUESTIONS OF THE STATE EXAM

### Educational discipline "Money circulation And credit"

1. Essence And types money.
2. Functions And role money V economic system.
3. The concept of money circulation, its structure and principles of organization.
4. Emission And release money V economic turnover.
5. Money weight And monetary base.
6. The essence of the payment system, its elements and principles of construction
7. Non-cash calculations And their classification.
8. Economic content And organization cash money circulation
9. Essence monetary systems, her types And elements.
10. Sustainability monetary turnover And methods his regulation.
11. Essence credit, his structure And principles lending in a market economy
12. Classification of forms of credit and its role in the socio-economic development of society
13. Essence loan percent, his functions And economic basis of formation.
14. Types loan percent And percentage policy banks.
15. Market loan capital V structure financial market, its functions and structure
16. Credit system countries, her structure
17. Non-banking credit and financial institutes And their role in market economy.
18. The essence of banks, their functions and principles of organizing banking activities
19. Essence banking operations, their types And classification.
20. Essence central jar countries, its functions And objectives of the activity
21. Essence, methods And types monetary politicians.
22. The essence and principles of banking regulation, instruments of banking supervision
23. Resources commercial jar, peculiarities their formations in a market economy
24. Assets commercial jar, their classification And quality of formation
25. The essence of the credit process and its main stages in a commercial bank
26. Concept banking liquidity And standards liquidity in the activities of commercial banks.
27. Payment balance, his content And methods regulation
28. Foreign exchange well And convertibility currencies.
29. Essence And forms international calculations
30. Essence And forms international credit relationships.

### Educational discipline "Taxes And taxation"

1. Economic content And principles taxation
2. Economic essence And functions taxes
3. Classification taxes
4. Direct And indirect taxation

5. Elements taxation And tax terminology
6. Subjects of taxation (taxpayers), their rights and obligations
7. Objects taxation And sources payments taxes
8. Concept And types tax rates
9. Concept And types tax benefits, peculiarities their implementation in modern tax systems
10. Tax system states, her functions And goals constructions
11. Requirements for the construction and functioning of the state tax system
12. Types tax systems, Features of the tax system of the Republic of Belarus
13. Criteria assessments taxation. Tax load.
14. Tax accounting, goals And principles his conducting
15. Essence tax control, goals And forms his conducting
16. Types of tax audits and their specific features in the Republic of Belarus
17. Economic essence tax on added cost, fiscal significance and offsetting method of its calculation.
18. Methodology calculus And payments VAT.
19. Excise taxes: characteristics of elements, calculation and payment procedure
20. Economic content land tax, methodology its calculation and payment to the budget
21. Economic content tax on real estate, the methodology for its calculation and payment to the budget
22. The economic content of the environmental tax, the methodology for its calculation and payment to the budget
23. The economic content of the tax on the extraction (withdrawal) of natural resources, the methodology for its calculation and payment to the budget
24. Economic content tax on profit, methodology his calculations and payments to the budget
25. The economic content of income tax, the methodology for its calculation and payment to the budget
26. Taxation of agricultural organizations, methods of calculating and paying a single tax to the budget for agricultural producers in the Republic of Belarus
27. Taxation of small businesses, features of the application of the simplified taxation system in the Republic of Belarus
28. Taxation of individual entrepreneurs
29. Local taxes and fees, their purpose, calculation and payment procedures in the Republic of Belarus
30. Contributions to the Social Security Fund, the procedure for their calculation and payment in the Republic of Belarus

### **Educational discipline "Finance"**

1. General concept O financial system states, economic foundations of its construction
2. Essence And meaning financial politicians
3. Types And types financial politicians
4. General concept about management finances. Organs financial management and its

functions

5. Place And meaning financial management V financial management
6. Essence And meaning financial control
7. Essence audit control
8. Essence social protection population
9. Social- economic essence budget
10. Essence And meaning state loan
11. Forms state loan And classification loans
12. Place finance V regulation economy
13. Content And functions finance organizations
14. Principles organizations finance enterprises
15. Financial resources organizations
16. Characteristic And classification monetary expenses of organizations
17. Content costs on production And implementation products
18. Compound And characteristic monetary income
19. Revenue from implementation products, works And services
20. Concept profits, her compound And meaning
21. Indicators profitability organizations
22. Methods planning And forecasting profit from the sale of products, works, services
23. Essence short-term assets organizations, their types, assessment of the intensity and effectiveness of use
24. Essence long-term assets organizations, their types, cost assessment and efficiency of use
25. Essence And appointment financial planning
26. Types financial plans
27. Methods financial planning And forecasting
28. Peculiarities organizations finance enterprises agriculture .
29. Essence financial states organizations And financial analysis
30. Stages And types assessments financial states

## **INFORMATION AND METHODOLOGICAL PART**

### **Educational discipline "Money circulation And credit"**

#### ***Regulatory And legislative acts***

1. Civil Code of the Republic of Belarus of December 7, 1998 No. 218-3 (as amended on January 5, 2013 No. 16-Z). (Chapters: 7, 21-26; 42-47; 49, 52) // Consultant Plus: Belarus. Technology 3000 [Electronic resource] / YurSpektr LLC, National Legal Center information Rep. Belarus, - Minsk, 2014.
2. Banking Code of the Republic of Belarus of October 25, 2000 No. 441-Z (as amended by the Law of the Republic of Belarus of July 13, 2012 No. 416-Z) // Consultant Plus: Belarus. Technology 3000 [Electronic resource] / YurSpektr LLC, National Center for Legal Information. Republic of Belarus, Minsk, 2014.
3. Law of the Republic of Belarus "On Economic Insolvency (Bankruptcy)" dated July 13, 2012, No. 415-3 // Consultant Plus: Belarus. Technology 3000 [Electronic resource] / YurSpektr LLC, National Center for Legal Information. Republic of Belarus, Minsk, 2014
4. Law Republics Belarus "About mortgages" from 20 June 2008 No. 345-Z (as ed.) from January 4, 2010 No. 112-3) // Consultant Plus: Belarus. Technology 3000 [Electronic resource] / OOO "YurSpektr", Nat. center legal inform. Rep. Belarus. - Minsk, 2014.
5. Law of the Republic of Belarus "On Guaranteed Compensation of Bank Deposits of Individuals" dated July 8, 2008 No. 369-Z (as amended on July 14, 2009 No. 41-Z). Consultant Plus: Belarus. Technology 3000 [Electronic resource] / OOO "YurSpektr", Nat. center legal inform. Rep. Belarus. - Minsk, 2014.
6. Law of the Republic of Belarus "On Pension Provision" No. 1596-XII of April 17, 1992 (as last amended on October 26, 2012, No. 434. Consultant Plus: Belarus. Technology 3000 [Electronic resource] / YurSpektr LLC, National Center for Legal Information of the Republic of Belarus. – Minsk, 2014.
7. Law of the Republic of Belarus "On Investments" No. 53-3 of July 12, 2013 G. Consultant Plus: Belarus. Technology 3000 [Electronic resource] / YurSpektr LLC, National Center for Legal Information. Republic of Belarus. – Minsk, 2014.
8. Instructions on the organization of risk management systems in banks, non-banking financial and credit organizations, banking groups and banking holdings dated October 29, 2012, No. 550 (as amended by the Resolution of the Board of the National Bank of the Republic of Belarus dated October 1, 2013, No. 567) // Consultant Plus: Belarus. Technology 3000 [Electronic resource] / YurSpektr LLC, National Center for Legal Information. Republic of Belarus. – Minsk, 2014.
9. Instructions on the standards for safe operation of banks and non-bank credit and financial institutions dated September 28, 2006 No. 137 (as amended by the Resolution of the Board of the National Bank of the Republic of Belarus dated November 27, 2013 No. 687) // Consultant Plus: Belarus. Technology 3000 [Electronic resource] / OOO "YurSpektr", Nat. center legal inform. Rep. Belarus. - Minsk, 2014.
10. Instructions on the procedure for refinancing by the National Bank of the Republic of Belarus of banks of the Republic of Belarus in the form of loans secured by securities dated 07.10.2013 No. 579 // Consultant Plus: Belarus. Technology 3000 [Electronic resource] / YurSpektr LLC, National Center for Legal Information. Republic of Belarus. - Minsk, 2014.
11. Instructions on the procedure for the provision (placement) of funds by banks in the form of a loan and their return dated 30.12. 2003 No. 226 (as amended by the Resolution of the Board of the National jar Republics Belarus from 18.04.2013 No. 230) // NRPA January 26, 2007 G. No. 8/15786// Consultant Plus: Belarus. Technology 3000 [Electronic resource] / OOO "YurSpektr", Nat. center legal inform. Rep. Belarus. - Minsk, 2014.

12. Instructions on the procedure for the formation and use by banks and non-banking financial and credit organizations of reserves to cover possible losses on assets and transactions not reflected on the balance sheet dated September 28, 2006, No. 138 (as amended by Resolution Boards of Directors National jar Republics Belarus from October 25, 2012 No.

536) // Consultant Plus: Belarus. Technology 3000 [Electronic resource] / OOO

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