

In sphere of organization-technical imperatives the current determinates of the infrastructure of the branch development are:

- not efficient integration mechanisms between the infrastructure enterprises;
- failure to use modern equipment in operating elevators and granaries;
- not sufficient number of freezing units at procurement centers;
- not developed system of wholesale markets of agriculture products;
- imperfect system of the products standardization and certification [3, p. 64].

Thus, following to the above defined imperatives of the infrastructure development of agriculture and solving problematic questions among the specified determinates of agriculture development shall give the possibility to provide the development of agriculture logistic system development according to the current needs; to increase technological level of the agriculture products production; to implement closed circuit of the agriculture products production; to increase the level of environmental protection of agriculture; to increase the financing amounts in the scientific research in agriculture sector, that will stimulate increasing of its production and efficiency of the peoples capital use.

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ROLE OF THE REFLEXIVE PROCESSES IN CREATING DEPOSIT BEHAVIOR OF THE HOUSEHOLDS

Deposit market is an important component of the financial market of the country and its economy in general. The defined market is a sphere of interrelation of the economic subjects that have temporary free financial resources with the deposit establishments that attract them into their property.

Development of the deposit market is mainly determined by the deposit behavior of the households. From the point of view of the process approach, the owners behavior is a process of the investors;’ behavior with the deposit establishments from the moment of the decision making about performing the deposit investment and during the whole period of the deposit agreement validity that is accompanied by the investors’ actions that have direct influence on the deposit relations.

In the deposit behavior of the investors as a process should be defined four main stages (scheme 1).

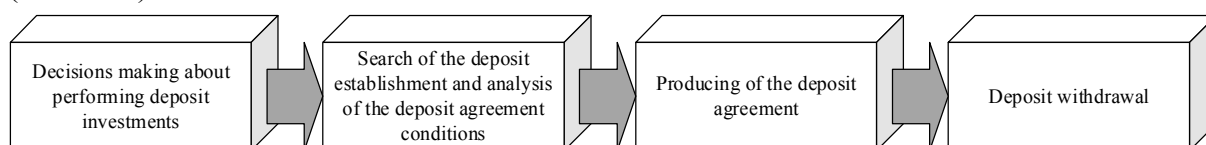


Fig. 1. Main stages in the investors' deposit behavior

On each of the defined stages availability of the reflexive processes that in full amount define and influence the decisions making referring the issues that can arise in the deposit relations between the investors and deposit establishments, is characteristic. Under reflection we understand a epistemological process essence of which lies in knowledge by the individual phenomena of the reality through the prism of its philosophical ideas and with the help of observation, analysis, forming together complex of disparate solutions concerning performing by its definite actions in the future [1, p. 20].

Thus, in the process of decisions making about performing deposit investment the reflexive processes are tracked within the process of:

- studying alternative variants of investing of the temporary free funds (as deposits, investments, etc.);
- risks analysis of storing the temporary free financial resources in the deposit establishment and outside it;
- awareness of the desire to receive additional profit from performing deposit investment.

By searching a deposit establishment and analysis of the deposit agreement conditions the reflexive processes can be tracked depending on the information sources that is received from the households (advertisements, advice of the relatives, friends, colleagues, etc.). An important role on this stage a degree of covering by the households all possible variants in the process of their studying and choice making plays. However, unfortunately, quite by this one can observe action of the principle of „the limited rationality” of H.Simon [2, p. 9], that lies in that a person makes decision that is mostly not optimal one through its not efficient amount of information or reluctance or impossibility to thoroughly and operatively investigate all available alternatives and to make efficiently and rationally grounded decision.

On that stage, using of the reflective mechanisms is important for defining:

- a deposit establishment (image, reliability, convenient location for a client);
- type of the deposit (currency, term, method of the interests calculation and payment, possibilities agreement);
- possible additional bonuses that are suggested by the deposit establishment in case of concluding the deposit agreement.

Producing the deposit agreement should be accompanied by the detailed studying of all points and details of the agreement with the purpose to control considering the defined terms in the agreement, detailed study of the additional conditions and decisions making about the agreement signing in case of all demands and desires satisfaction.

On the stage of the deposit withdrawal, deploy of two versions of the events is possible – early deposit withdrawal after the term of validity of the deposit agreement. That is why studying of the reflexive processes in the investors’ behavior should be considered in two aspects.

1) Early withdrawal of the deposit investment can be due to the numbers of reasons: not envisaged circumstances of specific character, panic among the population due to the changes on the financial market, in legislative, political spheres that have an influence on the banking sector (for instance, introducing the tax on the deposits, instability on the currency market, bankruptcy of other banks, etc.) or spontaneous mass actions of other investors due to not checked and false information concerning possible danger of the funds loss on the deposits or referring the prohibition introducing on early deposits withdrawal. Peculiar negative for the banking and financial system, in particular, are mass early terminating of the deposit agreements and funds withdrawal, that damage deposit base of the banks, in other words their solvency and liquidity.

Considerable outflow of the deposits of the physical bodies and, as a circumstance, reduction of the resource base of the banking establishments during the recent years were due to the objective and subjective reasons. To the objective reasons level decreasing of the actual profit

per capita can be referred, and to the subjective ones – introducing the limitations concerning the deposits withdrawal, possibility to use alternative variants of the funds investment, etc.[3, p. 236].

2) Investment withdrawal after validity term of the deposit agreement takes place in case of the subjects following to all the terms of the agreement and refusal of the client from the deposit prolongation.

On each of the presented stages of the deposit behavior of the households a reflective crisis can be demonstrated, that is characterized by awareness absence of the own actions of the individual and influence of the definite factors. Its arise can be provoked by unfavorable reflexive field, in other words by definite components of the households activity referring which deploy of the reflective processes takes or alternatively, doesn't take place. Circumstances of the reflective crisis can be rash decisions that led to the financial losses or discomfort of the psychological or organizational character.

Thus, role of the reflective processes in creating deposit behavior of the households lies in: possibility providing to conduct comparative analysis in the process of making choice out of the presented above number of the alternatives, making informed, thoughtful, deliberate decisions, productive use of the store of experience and creating competent attitude to the informational flows coming out of the environment.

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TYPES OF PRELIMINARY CONTROL OVER PUBLIC PROCUREMENT IN THE REPUBLIC OF BULGARIA

The control over the negotiating procedures and fulfillment of public procurement contracts is carried out by *external* bodies, which are not constituent units of the organizational structures of the contracting authorities. This requirement ensures their independence and impartiality in carrying out the activities provided for by our legislation. According to the Public Procurement Act (PPL) the *preliminary (ex-ante)* control over public procurements is carried out by the *Public Procurement Agency (PPA)* while the *follow-up* control is carried out by the *National Audit Office of the Republic of Bulgaria (NAO)* and the *Public Financial Inspection Agency (PFIA)*.

Preliminary control is carried out by means of *methodical assistance* to the contracting authorities. Its aim is to guarantee the compliance of the procedures with the law. Its implementation aims *prevention* of errors and infringements in awarding of public procurement.

The aim of *ex-ante* control is to prevent any *illegal and/or non-transparent spending of public funds as well as to promote the efficient spending of such funds*. Therefore, public procurement may be defined as a *market tool* for public spending, which is often used in an unlawful way. The information published by PPA shows that the total number of public procurement contracts concluded in the period 2012–2015 is 90 792. The total value of these