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В материалах отражены актуальные вопросы развития современной финансово-кредитной системы на разных уровнях агрегирования экономических процессов. В сборник вошли работы студентов бакалавриата и магистратуры республиканских вузов и вузов ближнего зарубежья. Сборник представляет интерес для студентов и молодых исследователей.

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STATE REGULATION OF THE PROMOTION OF NON-PRIMARY EXPORT AND ITS DIVERSIFICATION IN KAZAKHSTAN

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This article discusses the experience of state regulation of promotion of non-primary exports in foreign countries, as well as state regulation of non-primary exports in the Republic of Kazakhstan. The subject of the study is the state regulation of export promotion of non-raw materials. The purpose of the study is to develop recommendations for improving the state regulation of exports of non-raw materials in the Republic of Kazakhstan, taking into account the experience of foreign countries. The study revealed that the system of state regulation of the promotion of exports of non-raw materials of the Republic of Kazakhstan is not sufficiently developed to effectively support exports. In this regard, recommendations were made to improve the system taking into account international experience.

Key words: state regulation of non-commodity exports, export of non-commodity goods, promotion of non-commodity exports.

In modern conditions, the promotion of non-primary exports is an important component of the economic policy of both foreign countries and Kazakhstan. Export promotion activities occupy a special place in the foreign economic policy of any state, since they have as their main goal the promotion of economic development. There is a change in the structure of international trade in favor of non-raw materials. For example, one of the priorities identified on September 2, 2019 in the Address of the Head of state Kassym-Jomart Tokayev to the people of Kazakhstan is to increase the efficiency of state support for companies working for export. Within the framework of the state program of industrial and innovative development, the government was instructed to develop a set of measures to support high-performance medium-sized businesses, including tax, financial and administrative incentives. It is noted that it is necessary to intensify the work to attract foreign direct investment, without which the reserves for further economic growth will be limited[1].

At present, in the highly competitive environment of international markets, exporters need not only to produce competitive goods and services, but also to rely on state assistance to operate successfully. Developed and many successful developing countries have significantly increased the intensity and scope of government support for exports. Most countries stimulate and regulate foreign economic activity at the macro and meso levels. Abroad, export support is a whole system of interconnected and interacting governmental and non-governmental institutions, which include specialized agencies and expert centers, financial institutions, relevant ministries and agencies, etc. [2]

Canada is an industrialized country. In this regard, in Canada, as in most countries of the world with export-oriented economies, there is no legislative allocation of different categories of business in a separate category that needs export support.

Export support measures can be divided into two main groups. The first group is measures provided at the Federal level, the second group is measures provided at the regional level.

In the system of foreign economic activity of Canada, the main government body is the Ministry of foreign Affairs and international trade. Its main task is to define Canada's trade policy, which includes the preparation of international treaties taking into account the interests of interested departments and ministries, as well as the development of methods of regulating foreign economic activity, which derive from Canada's international obligations and interests. Canada's Department of foreign Affairs and international trade focuses on creating measures that support investment, tourism, and support canadian exports of goods and services. These problems are dealt with by specialized departments in the regions of the world.

The main purpose of the trade part of the Ministry of foreign Affairs and international trade of Canada, is to actively promote the improvement of foreign economic activity of the country in areas where there is untapped potential. Also, within the Ministry of foreign Affairs and international trade of Canada, there are two special services, whose activities are aimed at promoting foreign trade activities – "Team Canada" (Team Canada) and the Service of trade commissioners (Trade Commissioners Service). All services are provided free of charge by canadian sales offices. In terms of working time, about 80% of the volume of work of the canadian trade mission abroad falls on the processing of certain requests of canadian enterprises.

Canadian export development Corporation operates on a commercial basis, as it has the status of an independent legal entity. Under the export development Act, The canadian export development Corporation is a public company that, on behalf of the canadian government, oversees and manages the use of certain loans, credits and financial resources. More than 90% of its work falls on medium and small enterprises [3].

The main instruments to support export activities at the regional level. In each province there are specialized ministries, whose activities are aimed at promoting and supporting business. If we take the province of Quebec as an example, the Ministry of economic development, innovation and exports will carry out activities to promote and support business.

Basically, support is provided to companies in the form of free services, where consulting and information services are in the first place. There is also financial support – credit and tax. For these purposes, there are earmarked funds that are provided for in the budget of any province.

As an example of consulting and information support, we can consider special information resources on the Internet, where you can find all the information, from the recommendations of opening a new business, ending with the conditions for obtaining a state grant to start foreign trade activities. There is a Federal portal of the government of Canada, which provides links to all thirteen territorial and provincial business support agencies (including small and medium-sized businesses).

Depending on the provinces and territories, tax and credit support is thus expressed: Companies that have sales of more than 500 thousand dollars a year, which was more than two years and who employ 5 to 99 employees, can obtain a grant to cover 50% of costs associated with entering foreign market (the grant is awarded in Ontario).

There is also a grant to cover 50% of the costs associated with such activities as: translation services of documentation, which is posted on the company's website, distribution of promotional brochures from companies, etc. (the grant is provided in Ontario).

Companies that have been selected can receive gratuitous financial assistance in the form of grants or awards, guarantees for loans from other financial institutions (for example, private foundations), longterm interest-free or concessional loans, and other financial support.

Kazakhstan's experience of state regulation of promotion of non-primary exports.

The head of state noted that in general the macroeconomic situation in the country is stable, but at the same time the problems of diversification of the domestic economy have not yet been completely solved.

The President believes that medium-sized businesses should become a driver of economic diversification. The industrialization program helped to stop the decline of industrial production and the manufacturing sector, to establish the production of new products. However, according to the head of state, there have been no cardinal changes in the structure of the economy.

The order of the Prime Minister of Kazakhstan approved the Road map for the promotion of exports of non-primary goods and services.

Within the framework of the Road map, special attention is paid to internal and external barriers, the elimination of which will reduce the negative factors and consequences faced by domestic producers and exporters when promoting domestic products to foreign markets.

The Road map provides for 81 events, including 52 events to promote the export of non-primary goods and 29 events to develop the export of services [4].

The President instructed the Government to achieve an increase in non-primary exports by 1.5 times by 2022 and 2 times by 2025.

Today, Kazakhstan has many export support tools, which are provided by 3 operators: NCE "Atameken", the national company" KazakhExport "and QazTrade. It is noted that it is necessary to combine all existing export support measures into a "single window".

Entrepreneurs need the support of the state, and they get it. Special programs are developed and implemented, money is allocated for lending and training, grants are issued. A special area is assistance to medium and large businesses in the export of domestic goods abroad. The operator of this activity in our country is the national managing holding "Baiterek".

The economic viability of the state consists of many factors. Export of products to other countries is one of the most important. This is not only the creation of jobs in major cities and regions, the development of modern industries, the inflow of currency into the country, but also the issue of image, proof that Kazakhstan's goods are competitive.

But the competition in the world markets is tough, and it is sometimes difficult for even the most successful enterprise to withstand it alone. In particular, there are many nuances in the relationship between business and financial institutions. In this case, the state provides maximum assistance.

Of course, we are not talking about direct financing of enterprises. Most often, medium and large companies need help in insuring deferred payments under an export contract, Bank payment guarantees, exporter's liability for the return of an advance payment, and so on. The state in such cases acts as a guarantor of the transaction, taking risks.

Another of the fastest growing markets in the world is the services market. And this is one of the promising areas for business, where the support of the state is also in demand. When one of the Kazakh companies signed two contracts for the construction of roads in Georgia, it was required to provide four Bank guarantees. And for this purpose firm pledges were necessary. Instead, the Bank was granted insurance protection from KazakhExport [5].

In the list of those to whom the holding "Baiterek" through KazakhExport provided support, a variety of enterprises of the real sector.

For example, LLP "KSP Steel" (Pavlodar) is the first Kazakh enterprise for the production of seamless steel pipes for the oil and gas industry, which is currently increasing the volume of exports of its products to Russia.

Kazakhexport provided loan insurance for almost 3 billion tenge to the enterprise for the production of environmentally friendly meat products using modern technologies Aktep (Aktobe) - for the purchase of 18,000 heads of cattle for the feedlot, which, again, allowed to increase the volume of exports to the Russian Federation.

Another illustrative example is KAZ – Ir Agro. It is located in Zhambyl region and produces safflower oil.

One of the fastest growing markets in the world is the services market. And this is one of the promising areas for business, where the support of the state is also in demand. When one of the Kazakh companies signed two contracts for the construction of roads in Georgia, it was required to provide four Bank guarantees. And for this purpose firm pledges were necessary. Instead, the Bank was granted insurance protection from KazakhExport.

Another example is the experience of Almaty company AAEngineering Group. Since 1993, the company has been engaged in the production of building materials. But in 2013, it made a breakthrough from a production cooperative to the development of a service direction and the provision of comprehensive services to mining enterprises. In particular, the company's specialists could qualitatively design and build gold recovery factories. But who would order such a project? Potential customers were found in Kyrgyzstan.

Aaengineering Group plans to develop the markets of Russia and Kyrgyzstan in the nearest future. And in the near future it is planned to increase the volume of exports to neighboring countries to 380 million dollars. Today the company employs more than a thousand people.

Over the past three years, Kazakhstan has financed 15 major investment projects in the manufacturing industry and production infrastructure worth more than 280 billion tenge. The total export revenue of the supported enterprises increased by more than 370 billion tenge. Experts estimate that 1 tenge invested in pre-export financing gives 1.35 tenge of export revenue. And these are taxes to the Treasury, the development of modern industries, the creation of new jobs. Promotion of exports of non-primary goods and services for the Kazakh economy can be a serious impetus for further development.

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LIVING CONDITIONS OF POOR FAMILIES WITH CHILDREN IN KAZAKHSTAN FROM 2020

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Kazakhstan has built a comprehensive model of support for families with children, which includes a system of state benefits, social benefits, measures to promote employment and tax benefits for today. Social support is provided to 5 categories of families:

1. mothers and families with children under 1 year;

2. families with many children;

3. families with disabled children;

4. low-income families;

5. families who have lost a breadwinner and taken children into care or guardianship.

Kazakhstan's system provides support at all stages of a citizen. The system of social support for families provides for different life situations. All social benefits are annually indexed to the level of inflation.

From January 2020, Kazakhstan wants to introduce a new type of social assistance - a single benefit for large families, regardless of income level. The new type of benefit will be included in the draft