

✓ Ukraine has been granted the authorization to export eggs (excluding table eggs) and egg products to the EU. AVANGARDCO is one of the enterprises in Ukraine that passed the EU audit to get the permission.

✓ Ban on barren battery cages for keeping hens in EU (from January 2012) – decrease in the amount of eggs produces in EU that leads to the growth of import of eggs from other countries;

✓ Devaluation of Ukrainian hryvnya – lower price for eggs on the market and higher profit for Ukrainian producers;

✓ No import tariff on goods coming from Ukraine due to special European policy of promoting trade relations between Ukraine and EU.

Using the results of the research in order to solve the marketing problem of overproduction and limitation of the internal market, the company is recommended to start exporting to the EU market by using the help of distributors. Taking into the account that its products may only be represented at the industrial market, the potential clients of the company include enterprises of confectionary, pastry, bakery, dairy, baby food, pasta, mayonnaise and sauces, ready cooked meal and some other industries.

In the conclusion, it should be mentioned that to resolve the marketing problem the next steps are recommended: to develop a marketing plan that will build a good reputation of the company and will lead to getting trust to the Ukrainian food products from the consumers in EU. To reach the goal the next marketing tools may be used: price on eggs should be competitive, promotion should be done together with local distributors to build trust to the product, and the quality of the product have to be checked continually to avoid any possibility of spoiled product.

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FINANCIAL SUPERMARKET: BANK RETAILING OF INSURANCE PRODUCTS

The necessary condition for reaching the relevant level of development of banks and financial institutions is their improvement on the basis of forming competitive relations between the financial market participants. Moreover, there must be competition not only between banks as members of money market and banking institutions as members of the capital market but also between banks and financial institutions, as the mentioned financial market participants carry out a number of similar functions. There exists a necessity to attract financial resources at minimal price to provide the maximal profit. Along with increasing competence for investment resources there appears another tendency, which can be defined as

convergence (interpenetration) of activities of banks and financial institutions (insurance companies). Table 1 compares bank sales and promotion authorized versus other types of insurance [1, p.24].

Table 1

Bank Sales and Promotion of Authorized versus Other Types of Insurance

Activity	Authorized Types of Insurance	Other Types of Insurance
Sales	Can be sold in bank branches.	Can be sold through insurance subsidiaries of banks, but not bank branches.
Advice	Can provide advice on an authorized type of insurance or a service in respect of an authorized type of insurance.	Can provide advice that is general in nature and not related to a specific risk, insurance policy or service, insurance company, agent or broker. Cannot refer customers to particular insurance companies, agents or brokers.
Promotion	Can promote policies of authorized types of insurance, as well as companies, agents and brokers that deal only in authorized types of insurance.	Can promote these types of insurance to all customers or credit or charge card holders who receive regularly mailed statements of account to the general public, outside of bank branches. Cannot "target-market" customers; that is, cannot segment the customer base and promote specific types of insurance to selected customers. The same restrictions apply to bank promotion of companies, agents and brokers that sell these types of insurance.

Source: [1]

Advantages of financial supermarket over other financial institutions with a standard set of services:

- For banks: new income source to compensate for the decreasing margins and shrinking down of the lending activities; long term client retention; attracting new clients from competitors; innovation and differentiation.
- For clients: financial solution for long term objectives;onesty; professional financial consultancy.
- For insurers: access to quality portfolio of clients and to professional sales force; long term stability and growth.

Conclusion: meeting the demands of modernity, the leading financial intermediaries (banks and insurance companies) are beginning to expand beyond the core business. In place of the fierce competition between financial institutions, comes their excellent cooperation and interaction. The process of the interaction between Ukrainian banks and insurance companies has been attended with tendencies. We can define some of them: creation of strategic alliances between banks and insurance companies, transition to customer-oriented model of business processes, creation of financial supermarkets, provision of insurance and banking products and services by public distribution, creation of combined products and focusing on long-term savings.

References:

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2. Shkolnyk I. Risk management of financial supermarkets / I. Shkolnyk // Problems and Perspective in Management. – 2008. - 1. – p. 24-30.

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EVALUATION OF THE MARKETING POTENTIAL OF THE LIGHT INDUSTRY ENTERPRISES IN LVIV REGION

The decline of the efficiency of the enterprises of light industry and a small share of native products in the market makes evaluation of the marketing potential of enterprises especially relevant.

Based on the analysis of the scientific literature and own researches to assess the extent of marketing potential suggest using the following indexes: coefficient of change of gross sales; profitability of sale; share of sales in the enterprise cost. These indexes are calculated for 10 enterprises of light industry in Lviv region: PJSC "Leather Enterprise "Svitanok", PJSC "Flax-processing Plant "Starosambirskiy", PJSC "Zolochiv Sewing Factory", PJSC "Gorodok Sewing Factory", PJSC "Knitted Enterprise "Promin", PJSC "Lviv Feather Factory", PJSC "Stryi Sewing Factory "Striteks", PJSC «Virnist», PJSC «OJSC Kalyna», PJSC «Trottola».

Whereas the indexes (X_i) have different units of measurement, they were standardized (X'_i) using the formula:

$$X'_i = X_i / \bar{X}, \quad (1)$$

where \bar{X} – the average index of the analyzed enterprises (average value).

The level of the marketing potential of each of the enterprises is evaluated using the integral coefficient (K) for the formula [1]:

$$K = (\sum_{i=1}^n X'_i) / n, \quad (2)$$

where n – number of enterprises.

The results of calculation of integral coefficients of the marketing potential listed in the table.

According to the calculations the highest marketing potential in 2013 characterized PJSC "Lviv Feather Factory", PJSC "Leather Enterprise "Svitanok" and PJSC «Virnist», and the lowest – PJSC "Zolochiv Sewing Factory" and PJSC "Gorodok Sewing Factory".