The paper presents the role of the bank in the crediting of the enterprise basing on the example of the cooperative bank Siedlce. Bank credit as the tool of small outside financing of the average company is playing the important part from occurring plaintiffs. Decision of giving the credit is made by the managing commission.

Keywords: rural, crediting, enterprise.

Introduction

Credits belong to outside sources of gaining financial resources, the economic subjects necessary for functioning and developing the activity. The demand for capital is occurring in every company which is functioning in conditions of the market economy, irrespective of his kind and size. However size of the company is the factor which is distinguishing chances to cover the capital demand and trends of taking advantage of him. Demand for capital, of whom is resulting, from needs for the default activity of the company and from necessity of the realization of his investment projects the search of the access is the word for foreign financing.

The area of the activity of banks was subject to the extension in highly developed countries for functions of the audit of monopolistic companies. It became possible since banks are creating new companies in the form of stock companies securing full control of the own activity for themselves financially – economic.

The restated study is posing the attempt of the analysis of the role in the crediting of the enterprise of the bank which it was traced on the example of the cooperative bank Siedlce.

Giving credit for economic subjects

The bank credit is posing the most important tool today of foreign financing in companies in countries of the West Europe. Statistics of central banks confirm it. Data are pointing that the part of credits is growing still conditioning the economic increase in the national economy. Bank credit as the tool of outside small financing of the average company is playing the important part from occurring plaintiffs:

- company of this category, because of one's structural features, has the significantly smaller range of the choice of alternative forms and tools of financing;
- the ownership capital of the company is showing the strong downward trend in the long period in all highly developed countries, what this process is subject to the acceleration in recent years at.

Structure of bank credits dragged by small and average companies, is characterized by big participation of the short-termed bank credit and small participa-
tion of the investment credit. Such a structure was shaped under the tide of how many factors. The short-term credit is being utilized in the small and average company in the realization of the investment. The involvement in the investment activity of this credit is resulting from the fact that conditions posed through the bank, e.g. are making the access difficult to the investment credit high quality of securities of the repayment of the long-term credit. Moreover companies are just financing their investments during the revival in the market partly from the short-term credit, in expectation of higher profits. So important part of the short-term credit in financing the small and average company is also conditioned on economic factors.

Demand for capital, the outside capital is the result of the process in it of investing. The special part of the credit is visible in the project finance innovative. What chances of the self-financing, are limited in general their realization is happening with participation of own centers. He is working chiefly for young, working on the concept of the product companies and with his launch. The first phase requires work to bear expenditure and has to be financed from the ownership capital. Subject and financial effects are demonstrating this expenditure oneself only after the reliable time. Insufficient sizes of the ownership capital are reducing entrepreneurs' readiness to take the risk of the innovation up and they are persuading to concentrate on safe and auguring the success enterprises.

**Cooperation with the bank of the economic subject in the field of the crediting**

Dynamic development of the enterprise is one of the biggest success of the process lasting in Poland of the economic transformation undoubtedly. Small and average companies are playing the very important social and economic part in this period. Most important their economic functions the one:

- initiating of rising of new branches of production and services,
- seizing and utilizing the part of machines and devices of privatized state enterprises,
- forcing changes in legal regulations favoring development of the enterprise,
- they are completing they rose on the market deficit of each groups of products and services, from unremunerative disciplines for big economic subjects.

The credit activity is counting for much for the bank by this right that he is posing main source of revenue. Giving the bank of credit, is taking the managing commission. Currently, in accordance to regulations of the cooperative bank, this commission is 3% of the credit given from the amount. Moreover percentages which the customer is paying off are being calculated to the credit from accompanied by installments, every month or quarterly, in dependence on decisions of the agreement. All these amounts compose to income of the bank (table).
Table. Number of credits given for the business activity in 2000-2004 years

<table>
<thead>
<tr>
<th>Year</th>
<th>Running</th>
<th>Revolving</th>
<th>Inwestent</th>
<th>Account revolving</th>
<th>Revolving renewable</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>225</td>
<td>93</td>
<td>74</td>
<td>38</td>
<td>56</td>
<td>486</td>
</tr>
<tr>
<td>2001</td>
<td>213</td>
<td>69</td>
<td>53</td>
<td>69</td>
<td>55</td>
<td>459</td>
</tr>
<tr>
<td>2002</td>
<td>182</td>
<td>58</td>
<td>75</td>
<td>85</td>
<td>80</td>
<td>480</td>
</tr>
<tr>
<td>2003</td>
<td>164</td>
<td>60</td>
<td>91</td>
<td>94</td>
<td>83</td>
<td>492</td>
</tr>
<tr>
<td>2004</td>
<td>169</td>
<td>39</td>
<td>89</td>
<td>100</td>
<td>79</td>
<td>476</td>
</tr>
</tbody>
</table>

The interest rate on credits fell down considerably in recent years and the number of given credits increased in this connection. The biggest increase in given credits is perceptible among revolving and investment credits. They are enjoying the biggest success because they have the most attractive interest rate.

Conclusions

The cooperative bank is offering in Siedlce for economic subjects broad range of products from the range of cash and cashless settlement of accounts, as well as credit products. The bank is giving credits with the division into three periods: short-term, intermediate and long-term. Low regulations are determining kinds of credits, conditions of giving them and the repayment. Moreover he contains authorities and duties of the bank and the borrower. Credits are being given by personalities to individuals, legal entities, organizational or possessing units legal and they are posing the completion of own centers involved by the borrower into enterprises. It is made dependent by granting of the credit on possession of the creditworthiness by the applicant, although this fact isn't obliging the bank to allow a credit.

References

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KREDITAVIMAS KAIP VERSLININKYSTĖS KAIMĖ PLĖTOJIMO PRIEMONĖ

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Raktiniai žodžiai: kaimas, kreditavimas, įmonė.