

MINISTRY OF AGRICULTURE OF THE REPUBLIC OF KAZAKHSTAN

KAZAKH AGROTECHNICAL UNIVERSITY them. S. SEYFULLINA

APPROVED  
Dean of Economic faculty  
*S. Aitkhozhin*  
«          »            2020  
ФАКУЛЬТЕТИ  
ДЕКАНАТЫ

**Discipline work program  
(SYLLABUS)**

discipline Financing and credit for agriculture  
academic program Banking, Tax and taxation, Financial management  
specialty 5B050900 «Finance»  
group of specialties Economic and business

Nur-Sultan 2020

The discipline program for students (Syllabus) is compiled on the basis of a standard discipline program for specialty 7M041- Finance, approved by order of the Ministry of Education and Science of the Republic of Kazakhstan and in accordance with the special work curriculum approved on 28.06.2020.

Classes are held according to the approved schedule using distance technologies in «online» and «offline» modes.

Considered at a meeting of the Department of Finance \_3\_06\_2020 , Protocol No. \_11\_.

Head of the Department of Finance



Baimagambetova Z.A.

Recommended by the methodical commission of the Faculty of Economics \_19\_06\_2020, protocol No. 13

Chairman of the MK \_\_\_\_\_ Daripbaeva S.Zh.

### 1. Information about the teacher.

Omarkhanova Zhibek Maksutovna - Professor of the Department of Finance, Kazakh Agro Technical University. S.Seifullina.

Consultation days: according to the schedule of consultations at the department.

### 2. Discipline data

The discipline "Financial management" is an integral part of module 9 "Financial management". Type of module - module of the educational program. Number of loans 11.

### 3. Distribution of study time

semester weeks	1	2	3	4	5	6	7	8	9	10	Total
lectures	2	2	2	2	2	2	2	2	2	2	20
practical	3	3	3	3	3	3	3	3	3	3	30
CPCII	2	2	2	2	2	2	2	2	2	2	20
CPC	8	8	8	8	8	8	8	8	8	8	80
Total	15	15	15	15	15	15	15	15	15	15	150

### 4. Prerequisites of the course:

The study of the discipline "Financial Management" is based on the following disciplines: Economic theory; Microeconomics; Finance.

### 5. Post requisites of the course:

- Mastering of special methods, techniques and methods of financial and economic information processing;
- Mastering skills in research and development of agro-industrial complex;
- Mastering the technology of analyzing the activities of agricultural enterprises.

### 5. A brief description of the discipline

The purpose of discipline teaching is to develop basic competence by learning theoretical and practical skills of financing and lending of the agro-industrial complex, as one of the important factors of reproduction.

Tasks of studying the discipline:

After studying of this discipline bachelor undergraduates acquire knowledge, skills and experience corresponding to results of the main educational program: P1, P2, P4, P6, P11.

Upon completion of the discipline study, the trainees shall:

As a result of the discipline, the master should know (Descriptor A) the regulatory and legal framework of the AIC regulation; Methods, tools and specifics of organization of financing and credit of agro-industrial complex; Basic methods and tools for designing, making and justifying organizational and management decisions in the process of financing and lending investment and innovative projects.

As a result of the discipline, the master should be able to use financial analysis methods to study phenomena and processes in the field of financing and lending of the agro-industrial complex; Apply the normative and legal acts of the Republic of Kazakhstan and international norms of law; To use the system of indicators for analysis of financial activity of enterprises of agro-industrial complex, to use the methodology of financial and economic calculations.

As a result of mastering the discipline, the master must own (Descriptor C, D, E):

Skills in research on the state, development and interlinkages of AIC sectors, practical skills in the selection of forms of borrowing and debt management, methods and tools for

designing, making and justifying organizational and management decisions in the process of financing and lending investment and innovative projects.

## 6. Course Content

### 6.1 List of lectures

Module name	Theme Title	Volume hour	Literature	Week
I Theoretical foundations of agro-industrial complex finance	Theme 1 Economic foundations of agricultural finance Agriculture as the main link of the agricultural complex. Features of agriculture finance. Finances of agricultural enterprises. Financial management Agricultural enterprise.	2	1,2,3,4,5	1
	Theme 2 State support for agriculture Essence of state support and its necessity for agriculture. System of state support for agricultural producers. Forms of state support for agricultural development. Foreign experience of state support for agriculture	2	1,2,3,4,5	2
	Theme 3 Management and organization of agricultural producers. Fixed and current assets in agriculture.. Cost of agricultural products. Expenses of agricultural enterprises.	2	3	2
	Theme 4 Financial support for agricultural development The need for financial support for agricultural development Own funding sources Borrowed means of financing the Budget Classification Framework. Classification and indicators of state budget revenues. Classification and indicators of state budget expenditures.	2	1,2,3,4,5	4
	Theme 5 Income generation in rural producers. Income and financial results of agricultural formations Formation of financial results from normal activities. Mechanism for generating, distributing and using total profits. Planning of financial performance of the enterprise.	2	1,2,3,4,5	5
The Financial institutions II	Theme 6 Crediting of agriculture. Role of credit in agricultural development and financing of rural development programmes.	2	1,2,3,4,5	6

	Agricultural credit programs in the Republic of Kazakhstan.			
	Theme 7. Credit activities of microfinance organizations. Legal basis of activities of credit associations and microfinance organizations. Activities of microfinance organizations and rules for the provision of loans by microfinance organizations. Activities of credit partnerships and rules for granting loans by credit partnerships.	2	1,2,3,4,5	7
	Theme 8 Leasing in agriculture Economic content of financial leasing Forms and types of leasing Conditions for Leasing to Agricultural Producers	2	1,2,3,4,5	8
III Insurance and liabilities	Theme 9 Features of agricultural insurance . Insurance legal relations in agriculture. Types of agricultural insurance. Compulsory crop insurance scheme	2	1,2,3,4,5	9
	Theme 10. Features taxation of agricultural producers. Features of taxation of peasant and farm farms. Taxation of agricultural producers and agricultural cooperatives. Single land tax.	2	1,2,3,4,5	10

## 6.2 The list of practical classes (PC)

Module name	Theme	Task, purpose and content	Volume, hour	Literature	Week	Current control, 50/100 score
I Theoretical foundations of agro-industrial comple	Theme 1 Economic foundations of agricultural finance	1. Agriculture as the main link of the agricultural complex. 2. Features of agriculture finance. 3. Finances of agricultural enterprises. 4. Financial management Agricultural enterprise.	3	1,2,3,4,5	1	50-100%

x finance	Theme 2 State support for agriculture	1. Essence of state support and its necessity for agriculture. 2. System of state support for agricultural producers. 3. Forms of state support for agricultural development. 4. Foreign experience of state support for agriculture	3	1,2,3,4,5	2	50-100%
	Theme 3 Management and organization of agricultural producers	1. Fixed and current assets in agriculture 2. Cost of agricultural products 3. Expenses of agricultural enterprises.	3	1,2,3,4,5	2	50-100%
	Theme 4 Financial support for agricultural development	1. The need for financial support for agricultural development 2. Own funding sources 3. Borrowed funds	3	1,2,3,4,5	4	50-100%
	Theme 5. Income generation in rural producers.	1. Income and financial results of agricultural formations 2. Formation of financial results from normal activities 3. Mechanism for generation, distribution and utilization of total profit 4. Planning of financial performance of the enterprise.	3	1,2,3,4,5	5	50-100%
The II Financi al instituti ons	Theme 6 Crediting of agriculture.	1. Role of credit in agricultural development and financing of rural development programmes 2. Agricultural credit programs in the Republic of Kazakhstan	3	1,2,3,4,5	6	50-100%
	Theme 7. Credit activities of microfinance organizations	1. Legal basis for the activities of credit associations and microfinance organizations 2. Activities of microfinance organizations and rules	3	1,2,3,4,5	7	50-100%

		for lending by microfinance organizations 3. Activities of credit partnerships and rules for granting loans by credit partnerships.				
	Theme 8 Leasing in agriculture	1. Economic content of financial leasing 2. Forms and types of leasing 3. Conditions of leasing to agricultural producers	3	1,2,3,4,5	8	50-100%
III Insurance and liabilities	Theme 9 Features of agricultural insurance .	1. Insurance legal relations in agriculture 2. Types of agricultural insurance 3. Compulsory insurance system in crop production	3	1,2,3,4,5	9	50-100%
	Theme 10. Features taxation of agricultural producers.	1. Features of taxation of peasant and farm farms. 2. Taxation of agricultural producers and agricultural cooperatives. 3. Uniform land tax.	3	1,2,3,4,5	10	50-100%

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### 6.3 Criteria for assessing tasks of practical classes

Grade A; A- - “excellent” is given if the student has completed the work in full in compliance with the necessary sequence of actions; all records, tables, figures, drawings, graphs, calculations are correctly and accurately executed in the answer; correctly performs error analysis.

Grade B +; B; B-; C + - “good” is set if the student has fulfilled the requirements for grade “5”, but 2-3 flaws are allowed.

Grade C +; FROM; FROM-; D + - “satisfactory” is set if the student did not complete the work, but the volume of the completed part is such that it allows to obtain the correct results and conclusions; during the course of the work, mistakes were made.

Grade D-; FX F - “unsatisfactory” is set if the student did not complete the work or the volume of the completed part of the work does not allow to draw the right conclusions.

### 6.4. Schedule execution and delivery of assignments of self-study in the course

Students during the semester must perform independent work on the basis of the data of a particular enterprise. All materials should be collected in a separate folder.

Module name	Lesson Theme	Purpose and content Tasks	Recommended Reading	form of control	Dead line	Current control 50/100 points
2	3	5	6	7	8	9
I	Theme 1	To prepare	1,2,3	Present	1	50-

Theoretical foundations of agro-industrial complex finance	Economic foundations of agricultural finance	report		ation	week	100%
	Theme 2 State support for agriculture	To prepare report	1,2,3,4,5	Checking the results	2 week	50-100%
	Theme 3 Management and organization of agricultural producers	To prepare Report	1,2,3,4,5	Checking the results	3 week	50-100%
	Theme 4 Financial support for agricultural development	To prepare Report	1,2,3,4,5	Checking the results	4 week	50-100%
	Theme 5. Income generation in rural producers.	To prepare Report	1,2,3,4,5	Presentation of analysis results	5 week	50-100%
The II Financial institutions	Theme 6 Crediting of agriculture.	To prepare Report	1,2,3,4,5	Checking the results	6 week	50-100%
	Theme 7. Credit activities of microfinance organizations	To prepare Report	1,2,3,4,5	Presentation of analysis results	7 week	50-100%
	Theme 8 Leasing in agriculture	To prepare Report	1,2,3,4,5	Presentation	8 week	50-100%
III Insurance and liabilities	Theme 9 Features of agricultural insurance .	To prepare Report	1,2,3,4,5	Checking the results	9 week	50-100%
	Theme 10. Features taxation of agricultural producers.	To prepare report	1,2,3,4,5	Checking the results	10 week	50-100%

### 6.5 Self-study assessment criteria

The criteria for evaluating the results of extracurricular independent student work are:



- level of students' learning material;
- student's ability to use theoretical knowledge in performing practical tasks;
- formation of general educational skills;
- student's ability to actively use electronic educational resources, find the required information, study it and put it into practice;
- the validity and clarity of the response;
- design of the material in accordance with the requirements;
- ability to navigate the flow of information, highlight the main thing;
- the ability to clearly formulate a problem by proposing a solution, to critically evaluate the solution and its consequences;
- ability to show, analyze alternative opportunities, options for action;
- ability to formulate one's position, assessment and justify it.

Grade A; A- - "excellent" is given when:

- The student freely applies knowledge in practice;
- Does not make mistakes in reproducing the studied material;
- The student identifies the main provisions in the studied material and is not at a loss in answering modified questions;

- The student assimilates the entire volume of program material;
- The material is neatly designed in accordance with the requirements;

Evaluation of B +; B; B-; C + - "good" is set when:

- The student knows all the material studied;
- Answers without any difficulty to the questions of the teacher;
- The student knows how to put the acquired knowledge into practice;
- Does not allow serious errors in conditional answers, easily eliminates certain inaccuracies with the help of additional questions from the teacher;
- The material is not properly decorated and in accordance with the requirements;

Grade C +; FROM; FROM-; D + - "satisfactory" is set when:

- The student discovers mastering of the basic material, but has difficulty in reproducing it independently and requires additional, complementary questions from the teacher;
- Prefers to answer reproductive questions and has difficulty answering reproductive questions;
- The material is not framed neatly or not in accordance with the requirements;

Grade D-; FX F - "unsatisfactory" is set when:

- The student has separate ideas about the material being studied, but all the same, most are not learned;
- The material is not designed in accordance with the requirements.

## **7. The main forms and methods of training according to the requirements of Distance Learning Technologies (DLT) (individually).**

When implementing the discipline, interactive and active forms of conducting classes, discussions on research Themes and posed scientific problems, using the current KazATU im. S.Seifullin of the electronic educational environment:

- 1) a classical lecture providing for a systematic, consistent, monological presentation of educational material;
- 2) a problematic lecture that stimulates creativity, carried out with a trained audience;
- 3) lecture-visualization - the transfer of information through diagrams, tables, figures, videos, is carried out on key Themes with comments;
- 4) a classic practical lesson, which discusses the main problems highlighted in lectures and formulated in homework;
- 5) problem-based learning, encouraging students to independently acquire the knowledge necessary to solve a particular problem, in the form of reports on various Themes with their

subsequent protection and discussion at seminars;

6) leading independent work, providing for students to study new material before studying it in the classroom in the form of homework for independent study of scientific, popular science literature, supplementing and expanding the material of lectures.

### **Recommended reading:**

#### **Main literature:**

1. Омарханова Ж.М. Экономический механизм развития АПК в Казахстане // Монография. Караганда, КЭУК типография КЭУК. 2015г., 312 с.

2. Государственной программы развития агропромышленного комплекса Республики Казахстан на 2017-2021 годы

3. Казахстан на пути к новой модели развития: тенденции, потенциал и императивы роста. Ч.1. - Алматы.-2017.

4. Камшибаев Р.А. Экономическая безопасность Казахстана: стратегия, система факторов.- //Казахстан на пути к новой модели развития: тенденции, потенциал и императивы роста. Ч.1.- Алматы.-2015.- с.102.

5. Лишанский, М.Л. Краткосрочное кредитование сельскохозяйственных предприятий: Учебное пособие для вузов / М.Л. Лишанский, И.Б. Маслова. - М.: ЮНИТИ-ДАНА, 2000. - 287 с.

6. Цзэ-Дун, Мао Вопросы кооперирования в сельском хозяйстве / Мао Цзэ-Дун. - М.: Государственное издательство политической литературы, 2015. - 161 с.

7. Сайгидмагомедов, А. М. Бухгалтерский финансовый учет в сельском хозяйстве / А.М. Сайгидмагомедов. - М.: Форум, Инфра-М, 2015. - 768 с.

8. Петрович, Э.А. Агробизнес : учебно–методическое пособие / Э. А. Петрович, Л. П. Лазарев, Е. Л. Демитриченко; Министерство сельского хозяйства и продовольствия Республики Беларусь, Главное управление образования, науки и кадров, Учреждение образования "Белорусская государственная сельскохозяйственная академия". – Горки : БГСХА, 2013. – 234 с.

9. Королёв, Ю.Б. Управление в АПК / Ю.Б. Королёв, В.З. Мазлоев, А.В. Мефед и др. – М.: Колос, 2014. – 376 с.

10. Ермалинская, Н.В. Экономика и организация инфраструктуры агропромышленного комплекса: курс лекций / Н. В. Ермалинская, Е. А. Кожевников; Министерство образования Республики Беларусь, Учреждение образования "Гомельский государственный технический университет им. П. О. Сухого", Кафедра "Экономика и управление в отраслях". – Гомель: ГГТУ, 2013. – 163 с.

11. Брянских, С.П. Экономика сельского хозяйства / С.П. Брянских. – М.: Агропромиздат, 2014. – 326 с.

12. Мауленова С-Ж. Условия и факторы экономического развития Казахстана. - Казахстан на пути к новой модели развития: тенденции, потенциал и императивы роста. Ч.1. - Алматы.-2013.-с.180.

13. Медуханова Л.А. Глобализация экономики: сущность и основные черты. Казахстан на пути к новой модели развития: тенденции, потенциал и императивы роста. Ч.4.-Алматы.-2001.- с.46.

#### **Additional literature:**

1. Мырзалиев Б., Абдибеков С. Насущные проблемы государственной поддержки отечественных сельских товаропроизводителей в условиях кризиса.// Вестник ун-та "Кайнар".- 2013. - № 4/2. - с. 74.

2. Кайгородцев А.А. Механизм функционирования и развития системы продовольственной безопасности Казахстана (теория, методологии и приоритеты развития). – Автореф. дис. д-ра эконом. наук, 2015.

3. Омарханова Ж.М. Актуальные вопросы развития аграрного сектора в Республике

Казахстан // Вестник Семипалатинского государственного университета имени Шакарима №2(66) 2014г. с. 271- 274

4. Танатова А, Мауленов Б., Агымбай А. Интегральная оценка и разработка механизма обеспечения устойчивости агроформирований // АльПари. - 2016. - №1. - С. 164-168

5. Шкарупа Е. А., Переходов П. П. Кредитование сельского хозяйства: особенности, проблемы, тенденции развития // Региональная экономика: теория и практика. — 2015. — № 44. — С. 52–56.

6. Карпенко О. А. Состояние и перспективы развития банковского кредитования сельского хозяйства // Экономическая наука в 21 веке: вопросы теории и практики: сборник материалов 7-й международной научно-практической конференции. — Махачкала: НИЦ «Апробация», 2015. — С. 55–57.

7. Омарханова Ж.М. Проблемы обеспечения продовольственной безопасности в Казахстане // Международная научно-практическая конференция «Актуальные проблемы экономики труда в сельском хозяйстве». ФГБОУ ВПО Башкирский ГАУ 27-30 июня 2014г.

8. Исахметов Т.И. Инновации в сельском хозяйстве: приоритеты развития: автореф.. ... докт. экон. наук: 08.00.05. – Алматы, 2017. – С.24

9. Мизанбекова С.К. Инновационное развитие сельскохозяйственных предприятий Казахстана // ММНПК «Инновационное развитие АПК - основа устойчивости экономики Казахстана». – Алматы: Изд. «Агроуниверситет», 2017.- С.138 – 142

10. Короткова С. Н., Ткач Ю. Б. Кредитование как одно из направлений финансирования сельского хозяйства в условиях членства в ВТО и санкций // Материалы международной научно-практической конференции «Аюшиевские чтения. Финансово-кредитная система: опыт, проблемы, инновации» и др. — Иркутск: НИЦ «Апробация», 2016. — С. 124–130.

11. Омарханова Ж.М. Основные тенденции аграрной экономики в Республике Казахстан // Международная научно-практическая конференция «Актуальные проблемы экономики труда в сельском хозяйстве». ФГБОУ ВПО Башкирский ГАУ 27-30 июня 2014г.

12. Государственной программы индустриально-инновационного развития Республики Казахстан на 2015-2019 годы. от 31 декабря 2013 года № 1497

13. Омарханова Ж.М. Инновационный потенциал АПК Казахстана // Инновации в управлении региональным и отраслевым развитием: материалы всероссийской научно-практической конференции с международным участием. Тюмень ТюмГНГУ 2014 г. с. 253-257

### **Electronic link or digital literature**

1. Официальный сайт Агентства РК по статистике [www.stat.kz](http://www.stat.kz)
2. Сайт промышленности и бизнеса Казахстана [technolog.kz](http://technolog.kz)
3. Электронный информационно-маркетинговый центр РК [www.kazimc.kz](http://www.kazimc.kz)
4. Николаева, Т. Е. Ценовая политика и стратегия фирмы на современном этапе развития : учебное пособие / Т. Е. Николаева. — Москва : ФЛИНТА, 2019. — 88 с. - электронный // Лань : электронно-библиотечная система

### **9. Course policy.**

1. The organization of the educational process using distance learning technologies provides for conducting training courses in «online» and «offline» modes and is carried out in accordance with the established training load, educational programs, with a working curriculum and lesson schedule; Training sessions in "offline" mode provide for the process of educational

interaction, in which the teacher and student communicate asynchronously, ie through their own AIS platform "PLATONUS", SDL "MOODLE", and their internal chat and forum communication services. Training sessions in "online" mode include the process of training interaction in real time: video conferencing (Zoom, Hangouts, etc.).

2. Students master the educational material of the disciplines (lectures, laboratory, practical, seminar and other types of classes) using the university's automated information systems (Platonus, moodle, Unihab automated written verification system) and online platforms, including Zoom, or using other publicly accessible platforms through the Internet, while being outside the university.

3. Before the start of the trimester, students should learn how to use distance learning technologies and when registering for an online lesson, fill out all sections: last name, first name, group, course, specialty, put their photo in profile. Students must create a workplace in advance (turn off extraneous sounds, do not allow unauthorized persons). Students must follow the dress code and look tidy.

4. Classes are held strictly on schedule, being late, skipping lessons, leaving online classes are not allowed. Class attendance is recorded and monitored daily. During classes, the sound can be turned off (on) by the organizer, if the teacher asks a question, you can answer by raising your hand using a special function on the computer. Questions that arise during classes can be asked in the chat.

5. Current control of students is carried out in accordance with the working curriculum of the discipline (syllabus) and grades are put in electronic journals in AIS Platonus via online resources in online mode in accordance with the QMS "Control of knowledge and conducting final examination " and instructions for filling out the electronic journal and student performance in AIS Platonus " which are placed in the EDMC "ARTA".

6. Responsibility for the timely completion of teachers' assignments in disciplines using DOT in online mode is held by students. If there is no possibility of DOT training, the student is obliged to inform his curator/adviser/head of the department/dean of the faculty through any means of communication.

7. Instructions for the use of DLT in NJSC "S.Seifullin KATU " are placed in the " Announcements " section of AIS" Platonus " and SDL "Moodle " as well as in the " DLT "section of the EDMC "Arta".

### 10. Information on the assessment of knowledge.

The overall assessment for participation in the course will consist of the following structure of forms of control and knowledge:

- attendance at classes (lectures);
- home independent assignments (CDS);
- intermediate control;
- activity in the classroom;
- final test exam.

Intermediate (boundary) control is carried out 2 times per semester in the form of colloquiums, an oral survey or in the form of test tasks (at the discretion of the teacher).

Final control involves passing students an exam in the form of testing.

### 11. GradingPolicy

#### 11.1 End of Course Evaluation Criteria

The total score for the course in percentage is determined by the formula:  $T\% = Aave * 0,6 + E * 0,4$

#### SCHEME OF KNOWLEDGE ASSESSMENT OF THE DISCIPLINE

	Types of classes and student work	Points Min/ Max
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I	Assessment Tasks taken during the trimester (laboratory and practical training, self-study).	50 / 100
	Total (average):	50 / 100
II	<i>Final assessment: Exam</i>	50 / 100
	Total (Average):	50 / 100

## STUDENTS KNOWLEDGE ASSESSMENT SCHEME IN THE EXAM

### STUDENTS` ASSESSMENT SCALE

Letter Grade	Digital Equivalent of Points	Percentage of Points	Evaluation by the Traditional System
A	4,0	95-100	Excellent
A-	3,67	90-94	
B+	3,33	85-89	Good
B	3,0	80-84	
B-	2,67	75-79	
C+	2,33	70-74	
C	2,0	65-69	Satisfactorily
C-	1,67	60-64	
D+	1,33	55-59	
D-	1,0	50-54	
FX	0,5	25-49	Unsatisfactorily
F	0	0-24	

In the case of receiving "FX" the student has the opportunity to retake the final exam without re-enrolling the program of the discipline / module (free of charge). During the student interim period, the exam may be retaken (FX) in the discipline (module) no more than two times. In the case of receiving (FX) "unsatisfactory" third time, the student is expelled from the University and loses the opportunity to enroll in the course again.

In the case of receiving an "F", the student is re-enrolled in the given discipline / module, attends all types of studies (summer semester), takes all types of studies according to the program and retakes the final exam.