

METHODICAL APPROACH TO EVALUATING THE CREDIT HISTORY OF THE ENTERPRISE

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The article represents methodical recommendations for evaluating credit history on the basis of calculating the index characterizing the rhythm of accomplishing credit liabilities.

Credit history is information defined by the Federal law "About credit history" № 218-FL dated from December 30th, 2004, it characterizes the liabilities of borrower on loans (credits) and is kept in the bureau of credit histories.

Due to the above mentioned Federal law any credit history includes three parts: 1. Title part, 2. Main part, 3. Closing part.

In order to evaluate the credit history the author suggests to introduce the index characterizing the rhythm of accomplishing credit liabilities by the enterprise, its main components are the sum of main debt and paying percent on periods.

The author suggests to take the month of the year as the period of paying the main part of debt and percent, and take the year as the length period for evaluating the rhythm index.

Below you can see the formula (1) for calculating the index characterizing the rhythm of accomplishing credit liabilities by the enterprise in a year period:

$$I_{PKO_2} = \sqrt[12]{\prod_{i=1}^{12} \left(\frac{D_{Bi}}{D_{Ti}} \times \frac{per_{Bi}}{per_{Ti}} \right)_i}, \quad (1)$$

where I_{PKO_2} - the index characterizing the rhythm of accomplishing credit liabilities by the enterprise in a year period; i - the month of the year; D_{Bi} - part of the main debt paid for a month, thousand rubles; D_{Ti} - part of the main debt that should be paid per month, thousand rubles; per_{Bi} - per cent on credit that have been paid per month, thousand rubles; per_{Ti} - per cent on credit that need to be paid per month, thousand rubles.

In order to calculate the average annual index characterizing the rhythm of accomplishing

credit liabilities by the enterprise the following formula is used (2).

$$I_{PKO} = \frac{\sum_{j=1}^m I_{PKO_{ej}}}{m}, \quad (2)$$

where I_{PKO} - average annual index characterizing the rhythm of accomplishing credit liabilities by the enterprise; j - number of the year; m - number of years of paying off the credit.

Index value below 1 proves rhythm disorder in paying off credit liabilities.

The process of evaluating the rhythm of accomplishing credit liabilities by the enterprise, characterizing its credit history should be considered while evaluating the general potential of enterprise creditability. Therefore we suggest to use the index characterizing the rhythm of accomplishing credit liabilities by the enterprise as the correcting coefficient while calculating the corrected integrated potential of creditability (formula 3)

$$\Pi'_{KC} = \Pi_{KC} \cdot I_{PKO}. \quad (3)$$

Due to the increasing role of credit history methodical recommendations for its evaluation are suggested on the basis of calculating the index characterizing the rhythm of accomplishing credit liabilities by the enterprise.

It is proved that general potential of enterprise creditability should be corrected by the size of rhythm index.

The suggested method is based on various information characterizing enterprise activity, its specific specialization, as well as qualitative and quantitative parameters with developed scales values. It will increase the potential of the enterprises from the real sector to get credit in the bank.

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