

*Лаптева Александра Олеговна,*

*студентка магистратуры,*

*научный руководитель – Анюшенкова Ольга Николаевна,*

*старший преподаватель,*

*ФГОБУ ВО «Финансовый университет при Правительстве Российской Федерации»,*

*г. Москва, Россия*

## **К ВОПРОСУ О ЛИЗИНГОВОМ ДОГОВОРЕ**

В данной статье рассматривается такое экономическое явление как лизинг. Автор показывает, что лизинг является эффективным инструментом обновления фондов предприятия, и по этой причине он получил широкое распространение в современной бизнес-практике. Многообразие форм лизинга позволяет подобрать адекватную потребностям предприятия модель его использования. Автор проводит анализ преимуществ и перспектив развития данного вида экономической деятельности в Российской Федерации.

**Ключевые слова:** лизинг, тенденции, современное общество, перспективы развития, законодательная база, инвестиции

*Aleksandra O. Lapteva,*

*Graduate student,*

*Scientific adviser – Olga N. Anyushenkova,*

*Senior lecturer,*

*Financial university under the Government of the Russian Federation,*

*Moscow, Russia*

## **SOME ISSUES ON LEASING AGREEMENT**

This article considers the economic phenomenon of leasing. The author shows that leasing is an effective tool for updating the funds of the company and for this reason it has become widespread in modern business practice. The variety of forms of leasing allows you to choose the model of its use that is adequate to the needs of the enterprise. The author analyzes the advantages and prospects for the development of this type of economic activity in the Russian Federation.

**Keywords:** leasing, trends, modern society, development prospects, legislative base, investments.

In connection with the growing processes of globalization, interest in financial leasing (leasing), both in Russia and abroad, continues to grow for several years. «Globalization is characterized by many different phenomena, such as the spread of information technologies and means of communication, the interdependence of financial markets and the unification of their participants ...» [4, p. 20]. The number of leasing companies is increasing, their activities are expanding, and foreign leasing companies are entering the Russian market. The legislative, regulatory and methodological base of leasing is being improved.

Leasing is a type of investment activity on the acquisition of property and its transfer on the basis of a lease agreement to an individual or legal entity for a certain fee, for a specified period, under certain conditions stipulated by the contract with the right to purchase the property. Leasing operations in the Russian Federation are performed in accordance with the Civil Code of the Russian Federation [1].

Leasing has signs of both productive investment and credit. Its dual nature lies in the fact that, on the one hand, it is a kind of capital investment, since it involves investing in tangible property in order to generate income, and on the other hand, it retains the features of a loan (granted on the basis of payment, urgency, repayment).

The subject of leasing may be enterprises and other property complexes, buildings, structures, equipment, vehicles and other movable and immovable property; land and other natural objects; property that is prohibited by federal laws for free circulation or for which a special procedure is established for circulation, with the exception of military products [2]; technological equipment of foreign manufacture, the leasing of which is carried out in the manner established by the President of the Russian Federation.

The subjects of leasing are: the owner of the property (the lessor) – a person who specifically purchases the property for its temporary use; property user (lessee) – a person receiving property for temporary use; seller (supplier, manufacturer) of the property. The lessor is a legal entity engaged in leasing activity, that is, the transfer of a specially acquired property for leasing under a contract, or a citizen engaged in entrepreneurial activity without forming a legal entity and registered as an individual

entrepreneur. The lessee is a legal entity in any organizational and legal form, engaged in entrepreneurial activity, or a citizen engaged in entrepreneurial activity without forming a legal entity and registered as an individual entrepreneur, receiving property for use under a leasing agreement. The seller of the leased property is a manufacturer, a trade organization or other legal entity, or a citizen selling the property.

Leasing relations occupy an increasingly prominent place among the transactions of Russian and foreign economic entities. Its wide distribution is primarily due to the benefits for the participants of the turnover, as «small business is an integral part of the market economy and has a number of obvious advantages. In its development, small business is constantly faced with problems associated with growing competition, high levels of investment, a long payback period and a shortage of resources» [3, p. 170]. Despite some disadvantages of leasing, such as the lack of ownership of the property and the cost of leasing are more expensive than the cost of the credit, its advantages are obvious: a wide range of applications, the ability to purchase goods for personal use, the ability to use and return / replace with new ones and the simplicity of canceling the transaction.

#### СПИСОК ЛИТЕРАТУРЫ

1. Федеральный закон от 29.10.1998 №164-ФЗ «О финансовой аренде (лизинге)» [Электронный ресурс] — Режим доступа. — URL: [http://www.consultant.ru/document/cons\\_doc\\_LAW\\_20780/](http://www.consultant.ru/document/cons_doc_LAW_20780/) (дата обращения 30.10.2018).
2. Федеральный закон от 19 июля 1998 года N 114-ФЗ «О военно-техническом сотрудничестве Российской Федерации с иностранными государствами» [Электронный ресурс] — Режим доступа. — URL: [http://www.consultant.ru/document/cons\\_doc\\_LAW\\_19457](http://www.consultant.ru/document/cons_doc_LAW_19457) (дата обращения 30.10.2018).
3. Anyushenkova O.N. *Economics and quality management in small business* / Актуальные вопросы права, экономики и управления: Сборник статей X Международной научно-практической конференции: в 2 ч. — Пенза, 2017. — С. 170-172.
4. Anyushenkova O.N. *Economy and globalization* / Экономика, бизнес, инновации: Сборник статей Международной научно-практической конференции, 2018. — С. 20-22.