

отсрочкой платежа. Система премий должна работать в параллели с системой штрафов за нарушение правил регламента и процедур менеджмента дебиторской задолженности.

Выводы. Таким образом, в информационной системе «1С: Предприятие 8.3» существует множество отчетов, позволяющих увидеть состояние дебиторской задолженности. Рассмотренные мероприятия по управлению дебиторской задолженности позволяют сократить размер долгов покупателей, что, безусловно, повышает финансовую устойчивость предприятия.

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#### Internal audit: risk oriented approach to planning

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Summary. Risk assessment in annual internal audit planning emphasizes the importance and the impact that an effective audit strategy and audit plan have on the goal achievement, solving the tasks and mission of the internal audit unit. Planning involves a systematic approach to the way internal audit works and requires knowledge covering a wide range of bank management issues, including risk assessment and internal control. This article discusses drawing up an annual internal audit plan considering risks.

Keywords: internal audit, loan portfolio, audit plan, risk-oriented approach.

Provision of loans appears to be one of the main economic functions of banks, carried out to finance businesses and individuals in their consumer and investment purposes. Banks' credit performance heavily affects the economic situation of the regions they serve in since bank loans contribute to the emergence of new entities, increase in number of jobs and, ultimately, ensure their economic viability. A certain number of banks have loan accounts of at least half of their total assets which generate about 2/3 of their income.

Internal audit planning is a means of establishing the organization's purpose and determining the nature of the contribution it intends to make while predefining choices that will shape decisions and actions. Strategy for the internal audit activity enables the allocation of financial and human resources to help achieve these objectives as defined in the activity's vision and mission statements (which contribute to the achievement of the organization's objectives). At the same time, the credit policy pursued by the bank is associated with a risk, since the impact of both external (mainly economic conditions) and internal factors (including poor management decision making and high-risk credit transaction booking) may cause the bank to face serious financial difficulties associated with the impossibility of loan repayment.

Audit is of a paramount importance for the banks. Bank audit involves checking the economic and financial activities of the bank in the interests of its shareholders and depositors. The main objective of the bank audit is to confirm the reliability of the balance, an objective conclusion about the bank's financial position, its profitability, the degree of the policy risk, the asset liquidity and the ability to timely discharge obligations. The banks' demand for a variety of audit services is determined, firstly, by the need to report to various authorities; then, by the need for a competent advice on economic, legal and financial issues, and thirdly, by the competition of banks for depositors' funds by way of publishing financial reporting confirmed by an audit report.

The head of the internal audit unit should effectively manage the activities of the internal audit system to maximize the usefulness of internal audit for the board of directors [1].

The internal audit plan should be periodically reviewed and appropriately updated. The frequency of review will be determined by the CAE in conjunction with discussions with the board. Factors influencing the frequency of reviews include (but are not limited to):

- degree of the organization's growth and assessment of bank maturity.
- changes in the organization's strategy.
- degree to which the organization and its senior management rely upon the internal audit activity's independent assessment or support regarding the management of organizational risks.
- significant change in the availability of the internal audit activity's resources.
- significant change in laws or the volume of changes to organizational policies and procedures.
- degree of change in the organization's control environment.
- key changes in an organization's leadership team and board of director composition.
- evaluation of how the internal audit activity has qualitatively or quantitatively delivered on its strategic plan.
- results of internal/external assessments of the internal audit activity.

Annual planning is a very important stage during which the internal audit unit determines its priorities and draws up an audit plan for the next year (annual plan) or several years (strategic plan). It is the audit plan that is the final result of the annual planning process of the internal audit.

The process of drawing up an audit plan is the very implementation of a risk-based approach. In some large credit institutions, the internal audit unit creates two plans simultaneously: a strategic one (usually for three years) and an annual one (for one year). Strategic plan is subject to review on an annual basis. The presence of such plan gives the owners and top management an idea of main risks to which, according to the internal audit unit, the activities of a credit institution will be exposed. This allows one to consider the auditors' opinion about the risks in general planning at the level of the credit institution.

It should be noted that in the period of economic instability that the Russian and global economy is currently experiencing, the strategic planning of internal audit acquires a special meaning. Drawing up a strategic plan is an attempt to predict macroeconomic risks and the external environment that a particular credit institution may encounter, as well as a possible response of a credit institution to such risks. Misconception is the idea of the uselessness of the internal audit's strategic planning in conditions of economy's volatility and unpredictability.

Even those credit institutions that do not place a strategic audit plan for Board of Directors / Supervisory Board's consideration, and keep to presenting only the annual plan, in any case, plan for more than a year. It is impossible to make a qualitative annual plan in the absence of an idea of what the priorities in the audit activity will be for the following years. Indeed, every credit institution's internal audit unit operates within the audit cycle. Such cycle may be two years, three years or even five years long. The duration of the audit cycle means that each activity area of a credit institution, division or business process must be checked at least once during the audit cycle.

Thus, the National Bank provides for a three-year audit cycle for systemically important credit institutions. It is the three-year audit cycle that is widely distributed in foreign banks. Let us return to the internal audit unit's annual planning process. There is a significant number of annual planning methodologies. However, it should be noted that if a credit institution applies a risk-based approach, all methodologies are approximately identical.

The internal audit unit informs the audited unit (s) about the audit and requests the primary necessary information and documents to conduct the audit. This stage of the audit cycle is governed by the following ISAs:

- 2200 "Planning the audit engagement";
- 2201 "What should be considered when planning";
- 2210 "Objectives of the audit engagement";
- 2220 "The scope and content of the audit engagement";
- 2230 "Allocation of resources to perform the audit engagement";
- 2240 "Program of the audit engagement."

It is at the planning stage of the audit engagement that the internal audit unit determines what exactly is to be checked, what methods are to be used, and what resources of the audit team to be involved. To answer all these questions, the internal audit unit uses a risk-based approach to an audit planning. The head of the unit must ensure that the annual audit plan considers unit resources for the implementation of the plan including calculations of the time spent on conducting the internal audit and the time needed to improve the internal auditors' skills, their annual leave and sickness absence. In addition, it is necessary to provide a reserve of time associated with participation in unscheduled audits and post-audits.

To determine the required scope of the annual audit plan, internal auditors need to consider the following:

- resources should be focused on those business processes and activities of the board of directors that have the greatest (high) risks;
- the audit plan should include risks identified by the board of directors as “key” (“increased”) ones as a result of the risk assessment process;
- the audit plan should include an adequate number of non-key (moderate) and low risks to confirm the adequacy of the rating criteria and the correct determination of the risk group and to ensure comprehensive audit coverage;
- changes in the corporate structure of the board of directors;
- results of the review of processes / projects modified and planned to be implemented and developed [2].

While drawing up the annual audit plan, the unit should pay an appropriate attention to one of the important tasks related to the assessment and issuance of relevant recommendations aimed at improving the corporate governance process regarding the achievement of the following goals:

- implementation, maintenance and promotion of relevant ethical standards and values within the board of directors;
- effective provision of information on risks and relevant authority control;

Alongside the annual audit plan draft, the unit submits an analytical note on the audit plan justification also indicating main audit areas that are not included in the audit plan and the reasons for not including them, in order to assist the Audit Committee and the board of directors in assessing the risks associated with areas not covered by the audit plan. The head of internal audit unit should periodically review the annual audit plan to determine the need for changes and additions in the prescribed manner as a result of identifying new risks and / or reassessing existing ones. For information purposes, the unit submits to the chairman of the board an annual audit plan approved by the board of directors.

Basing on the approved annual audit plan, the head of the internal audit unit, in consultation with the audit committee, develops a detailed calendar schedule, which includes:

- names of audit assignments;
- list of business processes (audit objects) to be audited;
- deadlines for performing audit assignments;
- distribution of auditors for the performance of audit assignments.

The author considers the annual audit plan on examples of medium and large second-tier banks below.

Table 1.

Annual audit plan of the internal audit system on the example of a medium second-tier bank

№	Internal audit assignment name	Level of requirement for an internal audit	Audit dates (period)	Audit purpose
1	Individual loan portfolio verification	Very high	01.09.2018-26.09.2018	

Note: compiled by author basing on sources

Table 2.

Annual audit plan of the internal audit system on the example of a large second-tier bank

№	Internal audit assignment name	Level of requirement for an internal audit	Audit dates (period)	Audit purpose
1	Individual loan portfolio verification	Very high	01.09.2018-26.09.2018	
2	Entity loan portfolio verification	Very high	01.10.2018-12.11.2018	

Note: compiled by author basing on sources

The Institute of Internal Auditors recommends using key tools of a risk-oriented process approach to auditing, such as process mapping, analysis of risks and internal controls, while implying that internal auditors should be able to analyze and understand the management system, effectively assess risks and internal controls and apply adequate methods of a “field work” [3].

Risk-oriented process audit can significantly improve the quality of risk management; therefore, we are convinced that it is an indispensable tool in the internal auditor’s arsenal, especially for banks operating in difficult economic conditions of the transition period. The annual audit planning is based on a risk

assessment for all audited units that may affect the whole entity. Thus, the schedule of audits (annual audit plan), in which the sequence of unit inspection is determined by the risk degree, must be sealed and approved by the audit committee and should reflect the most relevant strategies and directions of the entity considering the modern risk environment.

The following table shows the audit plan of the internal auditing unit based on a risk-oriented approach.

Table 3.

Annual risk-oriented plan of the internal audit unit's loan portfolio

№	Internal audit object	Level of requirement for an internal audit	Audit budget (in man-days)	Audit dates (period)
1	Credit score	Very high	20	01.09.2018-26.09.2018
2	Individual loan portfolio verification	Very high	30	01.10.2018-12.11.2018
3	Entity loan portfolio verification	High	18	24.11.2018-17.12.2018
	Total		68	

Note: compiled by author basing on sources

A risk-oriented process audit is a methodology based on auditor's critical, out-of-the-box thinking, which he "turns on" when preparing recommendations for solving the risk management's "hung" issues in an entity to ensure proper functioning of processes [4].

A risk-oriented process approach to auditing allows getting to the root causes of all risk types and, therefore, thanks to meaningful, solution-oriented audit reports, an entity can significantly alter its operating activities and create a more sustainable risk profile. The article reviews the impact of new technologies on the work of internal audit of organizations[5]. Internal audit is one of the most effective tools of efficiency growth and the main component of a management system, which is aimed at enhancing stability and achieving the goals set for the organizations.

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#### Цифровой «Поток» для малого бизнеса

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Аннотация. В статье рассматриваются расширение цифровой экономики в России для малого бизнеса, предлагаемых на базе платформы «Поток», её преимущества и недостатки.

Ключевые слова: технологическая платформа «Поток», информатизация, цифровая экономика, цифровизация малого бизнеса.