

At an evaluation of influence of the project on an environment (atmosphere, the water and ground resources, flora and fauna etc.), first of all it is necessary to take into account the influence to health of the people and safety of working places, and also on social and cultural values of company.

The successful development of the investment projects provides an availability of reliance that the potential negative influence to an environment will be determined and to be evaluated in such a manner that it can be avoided or reduce by entering respective alterations for stages of designing.

The quantitative measurement of influence of the project on an environment is offered to be based on an evaluation of ecology-economical damage reflecting consequence of ecological changes accompanying the project. Thus the special attention is necessary to giving to definition of size of damage on natural resources used at realization of the project (especially not renewed or renewed during long period).

## INTERNET BANKING

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Internet banking is one of today's hottest topics among bankers, and it's being driven by growing consumer demand, peer pressure and pressure to improve profits. Globalisation influenced this sphere too. People travel all over the world, move from one place to another and they want to be in touch with their bank every minute they desire.

Internet banking service is defined as banking service that allows customers to access and perform financial transactions on their bank accounts from their computers with internet connection to banks web sites using web browser software, such as Netscape navigator or Microsoft Internet Explore.

What is the History of Online Banking?

In 1990 the Wells Fargo Bank, based in California USA, introduced the world's first online banking service. It was not until 1997 that a similar service was launched in the UK by the Nationwide Building Society. Since the introduction of the first services many banks have started their electronic banking services with access available via your PC, Mobile phone or an interactive TV.

Since 1995, internet has become less expensive and available for customers to access information, exchange products and services world wide from their personal computers and modems at home and/or work. The increasing population of internet customers and demand for payments via the internet has an impact on banking services provided by many banks and force them to extend their banking services to customers on the internet. Many new internet – based banking serviced have been initiated and lunched into the market and attract both old and new customers to



continue their services with the banks. For examples, e-banking centers, e-ATMs, E-phone banking, e-cash cards and e-saving accounts in UAE banks have been developed and provided to customers with easy to use interface and faster service than the traditional over the counter services.

With Internet Bank you can:

- Internet Banking gives you access to your accounts and loans online, making it fast and easy to do your banking when it's convenient for you.
- Check account balances and transactions.
- Pay bills online
- Transfer your funds between accounts.
- View and print your account transactions
- Export your information to a financial management application
- Make payments to any business you want - utilities, telephone, or even your childcare provider
- Transfer money between your checking and savings accounts
- Review account information, including balances
- Get an up-to-date look at your checking or savings activity

The number of banking Web sites doubled more than during 2002- 2003. A recent study concluded that institutions with Internet banking outperformed non-Internet banks in terms of profitability. Greater reliance on Internet banking may allow banks to reduce expenditures on "bricks and mortar," thereby generating lower expenses.

The banking industry are developing together with developing of the technology. Only a few banks in Ukraine provide full internet banking services/ They are generally large banks.

The possible reasons for such slow "crawling in" of our banks into Internet are:

- Absence of correspondent legislation, regulating relations between client and bank. However, the ice moving here, as well – April 5, 2001 the Law of Ukraine "Of payment systems and money transfers in Ukraine" was born. Just recently legislation concerning electronic signature - for legal significance of electronic payment documents was adopted.

- Client's fear and "unpreparedness" to conducting operation, which in first turn, associated with the possibility of fraudulent activities, and with partial or total loss of its personal earnings. Considering the situation in the banking service of Ukraine and aggravating of the situation by the national Mass Media the fear of being fooled seems logical. Banks top management thinking stereotypes, passiveness and unwillingness to implement new technologies cause narrowing down the e-banking basis, and eventually, low rate of e-banking usage. \

- Becoming everyday fact poor quality of communication, low capacity lines, outdated equipment, and analog ATS.

Ukraine needs to work on the providing this new service. Internet banking is quick, easy and convenient and give you more control over your day-to-day

finances. It's unsurprising then that it's getting more and more popular all over the world.

## **BARNYARD MANURE UTILIZATION RESOURCES**

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The imperfection of the use of big stock-raising complexes' manure on the whole territory of Belarus creates the threat of the ecological catastrophe. To times diluted, raw and unfit for fertilization manure, containing seed of the weeds is applied to the fields. Thus the diluted manure becomes not a fertilizer but ecological dangerous factor created by man.

Actually existing blow down-system of the manure removing while keeping cattle on the slotted floors, has a main disadvantage - settling and fractions separation of the manure in collecting canals. After the gates having been opened a hard part of the manure stays on the canals bottom which is removed by the sheet of water given by machines of the MGT or RGT type. It is convenient and economically for solving and economically profitable to use a homogenizer. The homogenizer presents a mixing tool which is driven by electric engine (5,5 kVt).

Using given technologies will allow to reduce economic expenses that will occur in the process of improvement of manure removal system and while building storages up to six times. It will also give the possibility to reduce the negative influence of manure flows due to the reduction of water expenditure wasted on removal of agricultural wastes.

## **THE PROBLEMS OF THE ENVIRONMENTAL INFORMATION IN UKRAINE**

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Every citizen in democratic society has some essential environmental, political and social rights. The state itself must guarantee the implementation of these rights through developing procedures, setting institutional framework and providing control. One of the most important rights is the right on access to environmental