

**RESEARCH ON THE RELATION BETWEEN
THE FINANCIAL SITUATION OF COMMUNE
AND ITS FUNCTIONAL TYPE ON THE EXAMPLE OF:
KLESZCZEWO, KOMORNIKI AND PUSZCZYKOWO**

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Abstract. The aim of this article was an attempt to specify a relation between the financial situation of the commune and its functional type based on the example of chosen communes from the Poznań district, such as: Kleszczewo, Komorniki and Puszczykowo. The analysis of their liquidity, debt, financial independence and attractiveness. The primary data sources were the reports on implementation of the budgets of the communes reported for the years 2007-2009. It was found that rural commune oriented at the industrial development (Komorniki) was in the best financial situation, and the agricultural commune (Kleszczewo) was in a considerably worse situation and the least was the service and tourist commune Puszczykowo, in which the possibilities of free zones' management are slowly getting exhausted. The communes do not have the liquidity problems during the analysed period, their total debt does not exceed 40% (at acceptable 60%), with (in the most) growing financial independence associated with discretionary powers on revenue and expenditures, however, they have different attractiveness describing their ability to develop, and attract the investors and inhabitants.

Key words: commune, financial situation, functional type, analysis of the attractiveness

INTRODUCTION

By assessing the financial situation of the commune, it is possible to monitor the status and development of the local finance, and the analysis and diagnosis of the financial consequences of actions and tasks performed. It is worth noting, that the purpose of

assessing the financial situation of the municipality is: “the drawing the characteristics illustrating of the activities carried out by unit of local territories, which allows to assess the outcomes achieved, the detection and identification of the factors affecting the realization of projects undertaken and tasks carried out, defining the expected results (...), facilitate the making of managerial decision (...)” [Filipiak 2006, p. 138-139]. It can be prepared for own needs of unit of local territories, as well as to external customers, which can be for example: state and local administration bodies, regional audit chambers, control and inspection authorities, local community, banks and other financial institutions and employees [Filipiak 2004].

The units of local territories most frequently used the indicators for conducting the analysis: liquidity, debt, financial independence and attractiveness. This analysis shows the financial position of local unit in the selectional way [Dylewski 2006]. It worth to combine the analysis with a description of the functional structure of the commune, because this adds a broader context of assessing the financial situation and may set the directions of its development.

The aim of this article was an attempt to specify a relation between the financial situation of the commune and its functional type based on the example of three communes from the Poznań district (Kleszczewo, Komorniki and Puszczykowo), and also an attempt to describe their basic financial indicators and assessment of attractiveness. This study provides (more than a declaration of dependence) a methodological contribution.

MATERIAL AND METHODS OF THE RESEARCH

The subject of this research were the three selected communes from the southern district of Poznań: Kleszczewo, Komorniki and Puszczykowo¹. The communes have been selected to show the various existing functional types near Poznań². After the first research, it turned out that Kleszczewo is a rural commune with a typical agricultural character and with the growing function of housing, Komorniki is a rural commune with a service-industry character and developed housing function and service-commercial one, and Puszczykowo is a municipality with a service character with developed housing and tourist function [Wojtaszak 2011]³.

¹ This article is a sample of the research conducted for the purpose of the master thesis [Wojtaszak 2011].

² The four communes from the southern part of the Poznań district were excluded from this analysis, namely: Kórnik, Mosina, Stęszew and Luboń, due to significant differences in their areas [Wojtaszak 2011].

³ The functional structure of selected communes was determined based on the features, which were: the share of the arable land in a total area of the commune, the share of the employed in agriculture, forestry, hunting and fisheries to total employment, the share of employed in industry and the building industry to total employment, the share of employed in services to total employment, the population density, the net migration, the number of registered businesses per 1000 inhabitants of working age, the average living space of flat per person, the number of overnight stays per 1000 inhabitants, the number of tourist objects of collective accommodation for 100 km², the share of forests in the total area of commune [Wojtaszak 2011].

In this research, the data from the budgets of the analysed communes for the years 2007-2009 were mainly used. In doing this study a descriptive and comparative analyses were used, as well as the basic descriptive statistics methods (intensity indicators, indicators of the structure).

The estimation of the chosen commune's financial situation was made in terms of their liquidity, debt, financial independence and attractiveness. The construction of the indicators was guided by the available literature on the subject.

In the case of liquidity of the unit of local territories, it is worth noting that this is one of the most important analysis. According to Dylewski [2006, p. 146-147]: "financial liquidity analysis is an evaluation of the ability of the local territories' unit to achieve cash flow to enable the regulation of maturing obligations and cover unexpected expenses in cash". The most frequently calculated is a financial liquidity ratio of the local unit, which is a relation of sum of (planned) income and revenue to the (planned) budget expenditures [Dylewski 2004].

Local unit's debt increases, if it needs to incur liabilities caused, for example, by expenditures, which are not allocated in the budget. Lack of money to repay these obligations results in a creation of the public debt. In law, there is allowed the possibility of a budget deficit, which can be covered, among others from: bank loans, loans, debt securities, bonds or other obligations [Dylewski 2004]. In the assessment of local unit's debt and its ability to service debt, we can use four indicators. These are [Dylewski 2004]:

- total debt ratio as the relation of total debt at the end of the financial year to the revenue of budget,
- repayment of debt ratio as the ratio of debt to be repaid in a given year to the revenue of budget,
- coverage of debt service I degree ratio is a relation of free cash to the amount of debt to be repaid in a given year and debt servicing costs,
- coverage of debt service II degree ratio is the relation of free cash to debt servicing costs.

Whereas the examination of the financial independence means the evaluation of the complex traits, because it is determined by the economic, legal, and financial factors, and also the character's traits of the decision makers in the commune. This independence means the freedom to dispose of their own revenues of the commune. Literature defines the concept of the autonomy because of its subject and object. According to Dylewski [2004, p. 130]: "The object way points to the areas of activity and activities of unit of the local territories. The subject way considers the relations between the state and the self-government and also between a self-government and its units". In the literature, the independence of revenue, expenditures and mixed are described [Kosek-Wojnar and Surówka 2007]. The revenue independence concerns the independence in the range of establishing the sources of the revenues, the expenditure independence is tied with their distribution, but the mixed one most frequently occurs, which is connected with the revenues and expenditures. These three types of the financial independence create decision-making independence [Dylewski 2004]. To characterize the financial independence of the local units, usually four ratios are calculated. There are [Dylewski 2004]:

- revenue independence ratio as the relation of own revenue (excluding the share in the taxes representing state budget revenue) to the total revenue of the budget,

- expenditure independence ratio, which is calculated as the ratio of own expenditures to total budget revenues,
- expenditure independence I degree ratio as the ratio of own revenues, including the share in the taxes which are the revenue of the state budget revenue, to the total revenues of budget,
- expenditure independence II degree ratio as the ratio of the sum of own revenues, including the share in the taxes which are the revenue of the state budget revenue and the total subvention, to the total revenues of budget.

The assessment of the attractiveness of the local unit is connected to its capacity and capable to development, to attract investors and inhabitants. To a large extent, the attractiveness of the unit is determined by the local development, which depends on many factors related to the environment and the same unit. The impact on the attractiveness of the units have also: the stable development strategy, its resources, the skills, the entrepreneurship and creativity, and also the acceptance of the local government. The growth of the attractiveness requires the incurring of expenditure, because the future assessment of the increase or decrease of the attractiveness depends on them. On this basis, there are four commonly used indicators to assess the attractiveness of the local unit. They are [Dylewski 2006]:

- ratio of investment per one inhabitant as the ratio of property expenditures of the unit in a given year to the number of total inhabitants,
- ratio of revenue per one inhabitant as the relation of the total revenue to the number of total inhabitants,
- ratio of own revenue per one inhabitant as the relation of the own revenue in a given year to the number of total inhabitants,
- ratio of expenditures per one inhabitant as the relation of the total expenditures in a given year to the number of total inhabitants.

RESULTS OF RESEARCH

The calculated indicators of the financial situation of the communes: Kleszczewo, Komorniki and Puszczykowo achieved in the years 2007-2009 are presented in Table 1. It follows that in the investigated period the highest financial liquidity was reached by Puszczykowo in 2007 – 1.15, but from year to year the value of this indicator declined so in 2009 it was equal to about 0.99. This meant that, Puszczykowo municipality in 2009 did not have the funds to cover all planned commitments, but this was small, so we cannot yet speak of a large liquidity risk. While in Kleszczewo and in Komorniki, the financial liquidity ratio in each of the analysed year exceeded 1.0, so in 2009 it achieved respectively: 1.08 and 1.01 (Table 1). Therefore, full coverage of the planned expenditures occurred in both communes, and additionally at the end of the year in those local units a small surplus of funds appeared. In case of Kleszczewo it resulted from savings in the expenditure, and in Komorniki from the realization of revenue and income at a level higher than planned.

Table 1. The indicators characterising the financial situation of Kleszczewo, Komorniki and Puszczykowo in 2007-2009

Tabela 1. Wskaźniki charakteryzujące sytuację finansową Kleszczewa, Komornik i Puszczykowa w latach 2007-2009

Details Wyszczególnienie	Kleszczewo			Komorniki			Puszczykowo		
	2007	2008	2009	2007	2008	2009	2007	2008	2009
1	2	3	4	5	6	7	8	9	10
Financial liquidity ratio Wskaźnik płynności finansowej	1.03	1.09	1.08	1.05	1.07	1.01	1.15	1.11	0.99
Debt ratios (%) Wskaźnik (%)									
total debt ratio zadłużenia ogólnego	17.71	25.72	38.8	25.74	22.71	19.31	19.99	30.53	31.85
repayment of debt ratio spłaty zadłużenia	4.00	3.77	2.69	5.45	4.67	5.30	6.17	4.86	8.77
coverage of debt service I degree ratio pokrycia obsługi długu I stopnia	5.36	6.43	7.89	8.35	9.83	7.92	5.43	5.93	1.32
coverage of debt service II degree ratio pokrycia obsługi długu II stopnia	25.61	28.05	15.99	108.41	82.93	59.09	52.07	31.06	6.04
Financial independence ratios (%) Wskaźniki samodzielności finansowej (%)									
revenue independence ratio samodzielności dochodowej	38.06	34.06	30.52	50.81	48.61	48.02	24.05	28.68	28.99
expenditures independence ratio samodzielności wydatkowej	95.53	105.65	114.24	107.37	99.17	105.93	106.64	104.74	115.36
expenditures independence I degree ratio samodzielności wydatkowej I stopnia	57.10	56.88	55.94	78.52	80.75	81.31	69.61	75.53	75.62
expenditures independence II degree ratio samodzielności wydatkowej II stopnia	85.78	86.45	84.72	91.01	92.49	93.61	81.69	88.18	89.82
Attractiveness ratios (PLN/1 inhabitant) Wskaźniki atrakcyjności (zł/1 mieszkańca)									
ratio of investment per 1 inhabitant wielkości inwestycji na 1 mieszkańca	420.05	817.66	992.03	1 342.23	1 336.32	1 470.08	1 079.48	952.86	733.10

Table 1 – cont. / Tabela 1 – cd.

1	2	3	4	5	6	7	8	9	10
ratio of revenue per 1 inhabitant wielkości dochodów ogółem na 1 mieszkańca	2 474.96	2 734.29	2 793.74	2 538.84	2 964.90	3 066.21	2 688.75	2 839.16	2 718.75
ratio of own revenue per 1 inhabitant wielkości dochodów własnych na 1 mieszkańca	1 413.13	1 555.22	1 562.94	1 993.48	2 394.03	2 493.27	1 871.71	2 144.40	2 055.85
ratio of expenditures per 1 inhabitant wielkości wydatków na 1 mieszkańca	2 364.21	2 888.89	3 191.56	2 725.91	2 940.15	3 247.95	2 867.32	2 973.74	3 136.43

Source: own work based on Sprawozdania z wykonania budżetu w latach 2007-2009 w gminach Kleszczewo, Komorniki oraz Puszczykowo.

Źródło: opracowanie własne na podstawie Sprawozdań z wykonania budżetu w latach 2007-2009 w gminach Kleszczewo, Komorniki oraz Puszczykowo.

As it is known, the analysis of the debt of the local unit focuses on the evaluation of the ability and readiness of the unit for timely payment of financial commitments [Dylewski 2006]. It is worth noting that the current law of 27 August 2009 on Public Finance defines the limits of indebtedness of the local units, which may not exceed [Ustawa... 2009]. The total debt ratio, which indicates what is the share of total liabilities in total revenue, cannot exceed 60% in any budget year. In these communes, this principle has been retained, because the values of this indicator did not exceed 40% in the analysed years. The highest debt occurred in the Kleszczewo commune. During the analysed period, it doubled from 17.71% in 2007 to almost 39% in 2009 (Table 1). The high level of the total debt occurred also in Puszczykowo, reaching almost 32% in 2009. While the lowest average total debt were achieved by Komorniki – in 2009 was equal to about 19%, but in relation to 2007 it decreased by about 5.4 percentage point.

In case of repayment of debt ratio, the law of 27 August 2009 on Public Finance indicates that its value can not exceed 15% [Ustawa... 2009]. This principle is also fulfilled by the analysed communes. The highest value of this ratio was noted in Puszczykowo (8.77% in the year 2009) and this commune was the only one with the growth of this indicator in comparison with 2007. The most favourable position in the statement was taken by Kleszczewo; its ratio achieved the value of 2.69% in 2009. The same year, in Komorniki, it was equal to about 5.3% (Table 1). This situation was mainly related to loans entered by the communes for their own investment. Kleszczewo had little commitment, so the amount of payment attributable to each year was low, and Komorniki and Puszczykowo are the communes much more indebted.

If the coverage of debt service I degree ratio reaches a value equal to 1, then there is full coverage of debt and its servicing costs by free cash. At the average, in the analysed period in Kleszczewo it was equal to about 6.5%, in Komorniki about 8.7%, and in Puszczykowo only 4.2%. It is worth noting, that in 2009 the lowest value occurred in Puszczykowo (1.32%), which was associated with large current expenditure in relation to the total budget revenues.

The coverage of debt service II degree, which means the ability of the unit to service the cost of debt, but not its repayment, in 2009 the most preferable value occurred in Komorniki with almost 60%, than in Kleszczewo – almost 16%, and only about 6% be in Puszczykowo. The case of Puszczykowo, in which this ratio fell during the analysed period by about 46 percentage points (Table 1) should not be emphasized. This was a result of the substantial increase in debt servicing costs with a decrease in free cash at the disposal of the commune. It meant a very unfavourable situation for Puszczykowo and (if this situation does not change) this may be a warning to the authorities of this municipality concerning the wrong direction of the management of their finances. It should also be noted, that a comparatively large decrease in the value of this ratio (by about 49 percentage points) in the analysed period was observed in Komorniki, but this level (59.09% in the year 2009) was not disquieting, as in the case of Puszczykowo.

Summarising the debt analysis in these three communes it is noticeable that, the best was Komorniki, because this commune achieved the lowest total debt ratio and the highest levels of the coverage of debt service I and II degree ratios. In Komorniki only the repayment of debt ratio was higher than in Kleszczewo, but taking into account the income of both communes, the level of this ratio can be described as satisfactory. The least positions is taken by Puszczykowo, in which the repayment of debt ratio and both the coverage of debt service ratios were the most unfavourables (Table 1).

The highest values of the revenue independence ratio in the analysed period were achieved in Komorniki commune (at the average about 50%). The high share of own revenues in total revenue had an impact on it (almost 80%) [Wojtaszak 2011]. In Kleszczewo this ratio decreased from 38.06% in the year 2007 to 30.52% in 2009. This was due to faster growth in total than in revenue. In turn, in Puszczykowo this ratio reached at the average the lowest value (about 27%), but only in this municipality in the analysed period its value increased by almost five percentage points and in 2009 was equal to almost 29%. It is worth noting, that the growth of this indicator means for municipality the reduction of dependence on the financial situation of the state budget. Thus, the higher is the value of this indicator, the more favourable is the situation of the commune, because it has more power to generate and create their own revenue, on which the commune has a full or limited influence. Thus, among the analysed communes Komorniki was the most revenue independent one.

Expenditure independence ratio brings the information about the level of the freedom in splitting up the revenues of the local units for the purposes concerning the tasks which are executed by them [Kozuch 2007]. In 2009, the highest value of this ratio was achieved by Puszczykowo with 115%, and then in Kleszczewo (above 114%) and in these communes it increased over the three years analysed. While Komorniki slightly reduced their independence of expenditures (by about 1.5 percentage point) and in 2009 was equal to almost 106% (Table 1). This was due to the share growth of the targeted subsidies in the revenue of commune. Analysing the foreign revenue and the size of this ratio, it can be observed, that the higher the level of targeted subsidies in budget revenues is, the less independence of expenditures occurs. The lower value of this ratio in the commune with a higher degree of development may be due to a higher share of property expenditures in the total expenditures. This commune obtains the substantial funding from the state budget for the realization of investment projects, which means that it has a limited discretion to determine the way of spending the obtained means.

The expenditure independence I degree ratio defines the extent to which the local unit decides without any restriction how to spend its revenue, taking into account the shares in the taxes which are the revenue of the state budget [Kozuch 2007]. While the expenditures independence II degree ratio informs about the possibility of spending these revenues, which have full, unlimited freedom of decision, because it also takes into account the overall subsidy. The values of these ratios for the communes reports showed an increase in the financial independence of Komorniki and Puszczykowo, and also the slight decrease in autonomy of Kleszczewo. Komorniki in 2009 achieved the highest value of expenditure independence I degree ratio – above 81% (growth by about 2.8 percentage points in comparison with 2007), and Puszczykowo about 75.6% (growth by about 6 percentage points in comparison with 2007). Such an increase indicates that it was the freedom in deciding on the using of own revenues taking into account the share of the taxes of the state budget. The lowest value of this ratio had Kleszczewo – in the analysed period, its average value was equal to about 56.6%, which shows the least freedom in deciding on money spending. Whereas the expenditures independence II degree ratio shows, that Kleszczewo slightly decreased the possibility of spending the funds which the commune has full, unlimited freedom of decision about their destiny and way of spending. For this commune this ratio dropped from 85.78% in the year 2007 to 84.72% in 2009. It was different in Komorniki and Puszczykowo, as their possibilities have increased respectively: by about 2.5 percentage points (to the level of 93.61% in 2009) and by above 8 percentage points (to the level of 89.82% in 2009) (Table 1).

Analysing the studied communes of the Poznań district, it can be noticed that the highest values of attractiveness ratios were achieved in the analysed period by Komorniki. The ratio of investment per one inhabitant was equal in this commune in 2009 to above 1470 PLN, while in Kleszczewo 990.02 PLN, and in Puszczykowo merely 733.10 PLN. It is worth noting that in comparison to 2007, this ratio in Komorniki increased by 9.5%, and in Kleszczewo by about 136%, while in Puszczykowo decreased by about 32% (Table 1). The influence on this indicator has the level of socio-economic development of the commune. It shows the level of investment in the commune and its size has the great importance for the potential investors and inhabitants.

As for the ratio of revenue per one inhabitant, also Komorniki was best, in this commune the revenue exceeded 3066 PLN in 2009 (growth by above 500 PLN in comparison with 2007). The similar level of the revenue per inhabitant in the analysed period was achieved by Kleszczewo and Puszczykowo (respectively 2793.73 PLN and 2718.75 PLN), but the revenue of Puszczykowa decreased in 2009 in comparison to the previous year, which was caused by growth of the inhabitants' number and decrease of the total revenue (Table 1). Similar was the ratio of own revenue per one inhabitant. The highest occurred also in Komorniki (2493.27 PLN in 2009). However, the reverse situation occurred in Kleszczewo and Puszczykowo, because it was Puszczykowo which achieved the higher value of this indicator than Kleszczewo (respectively for 2009: 2055.85 PLN and 1562.94 PLN). In all analysed communes, its value in the explored period increased, which means that the communes grew and became more and more attractive.

The ratio of expenditures per one inhabitant in all communes also increased in 2007-2009. Komorniki spent most as calculated on one inhabitant (3247.95 PLN in 2009), the second position was taken by Kleszczewo (3191.56 PLN in 2009), and in this com-

parison the least position was taken by Puszczykowo, which spent in 2009 3136.43 PLN per one inhabitant. It is worth noticing that the differences in the values of this ratio are not as significant as in case of the previous ratios, which means that all the communes spend a similar amount on their inhabitants.

As follows from the analysis made, the most attractive commune during the period explored was Komorniki, because both investment, total revenue income and own revenue and expenditures calculated per one inhabitant were the highest in this unit. The least attractive proved to be Puszczykowo, because almost all analysed indicators (except the ratio of own revenue per one inhabitant) in 2009 were lower than in Kleszczewo, but the differences were not considerable (Table 1).

SUMMARY

Kleszczewo was qualified to the multi-functional group of the areas in transition, characterized by a considerable share of the revenue from agriculture in the total structure of inhabitants' revenue. Also the share of arable land in total commune's area was almost 90%. This character of Kleszczewo has an influence on its financial situation. The fairly low level of the revenue independence proves that a considerable part of the commune's revenues are foreign revenues and revenues from the state budget [Wojtaszak 2011]. The high value of expenditures independence ratio was caused by a relatively small share of the targeted subsidies in the commune's revenue, which was also associated with lower investment in this commune than in Komorniki – a rural commune with a service-industry character. The high level of the expenditure independence II degree ratio in comparison with the I degree ratio showed the importance of subsidies in the commune's revenue, thus it can be concluded that its independence is limited. In case of attractiveness, Kleszczewo becomes more and more attractive commune year by year. It was influenced by increasing of the capital expenditures, total expenditures, and also own revenue and total revenue per one inhabitant. This is reflected in the increase of investment on the commune's area, and also on housing development. The type of commune has a high importance in shaping its debt. Kleszczewo, as a typical rural commune, has a high total debt ratio in comparison with other analysed communes. But it has a relatively low repayment of debt ratio, but this is due to the distribution of the commune's debt for a very long period of time, which is associated with a relatively low coverage of the debt servicing costs. When it comes to financial liquidity of Kleszczewo, it can be concluded that its functional type has quite a positive effect on this indicator. During the explored period this commune had no problems with financial liquidity.

Komorniki is a rural commune belonging to a group of urbanized areas, characterised by diverse functional structure. The dominant role is played the development of businesses, housing areas and inflow of the inhabitants. The continuous increase of the population density and net migration provide the function of the bedroom in relation to the city of Poznań. The continuous increase in the number of businesses per 1000 inhabitants, and the structure of employment, confirm the industrial-service character of this commune [Wojtaszak 2011]. The financial situation of Komorniki is the best among the analysed communes. This is confirmed by the high independence of the commune, as

well as its attractiveness. In Komorniki in the analysed period, the highest ratio of investment occurred, and also the high level of the total revenue, own revenue and expenditures calculated by one inhabitant. The high level of socio-economic development is also confirmed by a relatively low and declining total debt ratio in the analysed period. Other debt ratios, such as: repayment of debt ratio, both coverage of debt service ratio of I degree and II degree also confirm the best financial situation of this commune. Only the financial liquidity is lower than in other communes, but its level is satisfactory, and Komorniki had no the problems with maintenance of the liquidity.

Puszczykowo is a municipality that belongs to the group of areas with the service functions and with a high importance of tourism and recreation. It is characterized by a high share of the employed in services, a high number of businesses per 1000 inhabitants at working age, attractiveness of the natural environment, a large share of the total area of forests in the total area of the municipality (52%), and also by the occurrence of numerous tourist attractions and development of technical infrastructure. Puszczykowo is a small commune, which has a very high population density (in 2009 574 persons per km²) [Wojtaszak 2011]. The limited size of the area that may already be built on, has its impact on reducing the investment ratio size. In case of the attractiveness ratios, Puszczykowo is the least attractive among the analysed communes. This is confirmed by the lowest values of the ratios of the investment, total revenue and expenditures calculated per inhabitant. The lowest revenue independence ratio testifies to the low share of own revenues in total commune's revenue. Whereas the expenditure independence ratio is the highest and informs about a high autonomy in the decision of the disposition of the municipal expenditures. Worrying situation can be observed by analysing the debt of Puszczykowo. In the analysed period, the total debt ratio increased by almost 12 percentage points. This was due to the raising credit by the municipality in 2008. Then the debt servicing costs increased and this had a result in decreasing of values of the coverage of debt service I degree and II degree ratios. The repayment of the debt ratio also increased and in 2009 it was equal to almost 9%, and it was also a disadvantageous situation, because this meant that the municipality was increasing the proportion of its total revenue for debt repayment. Undoubtedly a positive aspect in the whole analysis of the financial situation of Puszczykowo is the financial liquidity analysis, because this municipality is characterized by the highest liquidity in the analysed period. Only in 2009 it was lower than in the other communes, but its deviation was so small that we cannot talk about the loss of liquidity in Puszczykowo.

Summarising the relationship between the financial situation and the type of commune, we can notice that a commune focused on the development of industry (Komorniki) is in the best financial position. Significantly weaker position is observed in the discussed agricultural commune (Kleszczewo), and the weakest picture is noticed in the service and tourist commune of Puszczykowo, which is also the least attractive among the analysed communes.

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BADANIE ZALEŻNOŚCI MIĘDZY SYTUACJĄ FINANSOWĄ GMINY A JEJ TYPEM FUNKCJONALNYM NA PRZYKŁADZIE GMIN: KLESZCZEWO, KOMORNIKI I PUSZCZYKOWO

Streszczenie. Celem artykułu była próba określenia związku między sytuacją finansową gminy a jej typem funkcjonalnym na przykładzie wybranych gmin powiatu poznańskiego, którymi były: Kleszczewo, Komorniki i Puszczykowo. Wykonano analizę ich płynności, zadłużenia, samodzielności finansowej i atrakcyjności. Podstawowymi źródłami danych były sprawozdania z wykonania budżetów opisywanych gmin za lata 2007-2009. Stwierdzono, że gmina wiejska, nastawiona na rozwój przemysłu (Komorniki), znajdowała się w najkorzystniejszej sytuacji finansowej. Znacznie słabiej wypadła gmina rolnicza (Kleszczewo), a najslabiej gmina usługowo-turystyczna Puszczykowo, w której powoli wyczerpują się możliwości zagospodarowania wolnych obszarów. Gminy nie miały problemów z utrzymaniem płynności w badanym okresie. Ich zadłużenie ogółem nie przekroczyło 40% (dopuszczalne – 60%), miały coraz większą samodzielność finansową związaną ze swobodą decyzyjną dotyczącą dochodów i wydatków, jednakże wykazywały różną atrakcyjność opisującą ich zdolności do rozwoju, do przyciągania inwestorów i mieszkańców.

Słowa kluczowe: gmina, sytuacja finansowa, typ funkcjonalny, analiza atrakcyjności

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