

ANNOTATIONS

Vorobyova E.I., Vorobyov Yu.N. THE THEORY AND PRACTICE OF FINANCIAL AND CREDIT RELATIONS IN UKRAINE

In the article the theoretical and practical questions of financial and credit relations are investigated in Ukraine. Methodological basis research of financial and credit relations are grounded.

Keywords: financial and credit relations, economic subjects

Belopolska T.V. THE METHODOLOGICAL APPROACH TO IDENTIFY FINANCIAL RISKS IN THE SPHERE OF NATIONAL ECONOMIC MANAGEMENT

The theoretical and methodological basis of financial risk identification is examined as well as assessment and reduction in the negative impact of entities' financial risks to improve the financial strength of these entities.

Keywords: financial risk, profit, capital, financial risk management, cash flow, financial stability.

Butyrina V.N. THE ANALYSIS OF ORGANIZATIONAL AND LEGAL FORMS OF INSURANCE ACTIVITY REALIZATION

The article considers the differences of the organizational and legal forms of insurance activity realization in Ukraine, The Russian Federation and The Republic of Belarus.

Keywords: organizational and legal forms, insurance company, insurance market, liability.

Voroshilo V.V. THE FINANCIAL RISKS OF HOUSEHOLDS: THEIR CORE AND CLASSIFICATION

The core of household financial risks is expounded in the article. The factors, which determine these risks are considered. The classification of financial risks of household is made and the methods of financial risk removal are offered according to separate types of financial risks.

Keywords: household, financial risks, financial risk of households, types of financial risks, factors of financial risks.

Lunyakov O.V. THE STRUCTURAL MODEL OF FINANCIAL MARKET CYCLICITY

The structural model of financial market cyclicality is developed by the author. It is based on the extraction of interconnections between the main segments of financial market. In order to identify the sources of shocks which are formed in financial market particular criteria are offered.

Keywords: finance market, cyclicality, credit expansion, monetary policy

Vorobyov Yu.N., Evstafyeva I.S. THE THEORY AND PRACTICE OF SURFACE TRANSPORT INSURANCE

In the article the theoretical and practical questions are probed concerning surface motor vehicle insurance in Ukraine. The main measures are formulated to solve the problems of motor vehicle insurance.

Keywords: insurance, insurance brief-case, motor-car insurance.

Vodolazska . THE EVOLUTION AND GENESIS OF THE INSURANCE CONCEPT

In the article the main aspects of evolution and genesis insurance are researched. It is shown the historical insurance development and determination of insurance rates. The development of insurance in Ukraine is also provided.

Keywords: insurance risk, insurance rates, insurance terms, the insurance contract.

Demchenko I.V. THE FINANCIAL SAFETY OF THE AGRARIAN ENTERPRISES

The article shows the core and conditions due to which the financial safety of agrarian enterprises is appeared. The main aspects of this category are given. The systematic approach towards the formation and financial safety provision is realized. To assess financial safety of the agrarian enterprises the special technique is offered. The current conditions of agrarian business in Zaporozhye area of Ukraine are identified by recently conducted research. Research of current state of agrarian business in the Zaporozhye area of Ukraine is conducted.

Keywords: financial safety, agrarian enterprises, agrarian business, financial resources, financial and economic risk.

Sitshayeva L.Z. AN EVALUATION OF THE TAXATION IMPACT ON THE EFFECTIVE ACTIVITY OF ENTERPRISES IN CONSTRUCTION COMPLEX IN UKRAINE

In article the evaluation of the taxation impact on the effective activity of enterprises construction complex of Ukraine is carried out. As an indicator of the construction enterprise efficiency the author defines the indicator of net profit. The taxation impact on the net profit indicator of construction enterprises is evaluated by using the statistical methods of factorial analysis such as graphic method and the method of correlation analysis.

Keywords: taxation, taxation of the enterprises, construction enterprises, construction complex of Ukraine, regions of Ukraine, value added tax, profit tax, tax assignments, selective method, factorial analysis, graphic method, method of the correlation analysis, net profit.

Bondar A.P., Melnik S.S. SECURITIZATION OF MORTGAGE LOANS AS A METHOD OF INCREASING LIQUIDITY OF THE BANK

In the article the theoretical principles of financial asset securitization are considered, as well as the approaches to the definition of the term. The types of assets, that can be securitized, are marked. The attention is drawn to the necessary improvement in the mechanism of mortgage loan securitization in Ukraine and the ways of its further development.

Keywords: securitization, the originator, mortgage loan, a bank.

Tarasov I. THE SEGMENTATION OF CLIENTS IN THE DEVELOPMENT SYSTEM OF BANK DEPOSIT POLICY

The core and role of client segmentation are determined in the development system of deposit policy, as well as conditions due to which the allocation of a segment occurs. According to the data of financial statement the main approaches are summarized towards accounting segmentation of bank depositors. The necessities to segment clients strategically are determined. The principal criteria of marketing segmentation are spotlighted, which regards to the corporate clients and individual person, taking into account their lifecycle and periods of changes. The methodical approach is offered to identify the client target groups by deposit operations.

Keywords: deposit policy, operations, clients, segmentation, book-keeping, strategic, marketing

Zemlyacheva O.A. ECONOMIC AND LEGAL PRINCIPLES OF SETTING UP SUPERMARKETS BY BANK AND INSURANCE BUSINESS

In the article the processes of bank integration and insurance business are analyzed. The main reasons and pre-conditions of these processes, which have passed through the foreign markets of financial services, are defined. The special features of their display at the domestic market, are also determined. The economic and legal bases are indicated to create financial supermarkets by bank and insurance business, taking into account the norms of domestic financial and bank law.

Keywords: bank, insurance company, association, financial supermarket.

Mogylko L.V. THE CREDIT RATINGS OF UKRAINIAN GOVERNMENT BONDS AND FACTORS OF THEIR IMPROVEMENT

The article examines the main features of sovereign credit rating appropriation by international rating agencies. The recent credit ratings of Ukrainian government bonds are indicated. The main factors of obtaining such ratings are indicated. The influence on sovereign credit rating are determined and basic directions are defined to increase Ukrainian sovereign credit ratings.

Keywords: government bonds, international credit rating agencies, sovereign credit ratings, economic and political factors.

Bilonog T.V. THE BASIC DIRECTIONS OF INVESTMENT BREWERY COMPANIES IN UKRAINE

In the article it is analyzed the conditions of Ukrainian investment breweries. The investment projects, which have been implemented by the major beer market players, are investigated. Their main directions of investment activity are also defined.

Keywords: investment activity, investment project, target, energy production, investment strategy.

Zekiryaeva E.A. METHODOLOGICAL ASPECTS HOW TO FORM AND REALIZE THE STRATEGY OF INVESTMENT DEVELOPMENT IN THE REGIONS

The methodological aspects of studying the investment development of region economy are systematized. The modern structurally — logical chart is formed to develop and realize the investment development strategy of a region.

Keywords: investment development, investment strategy of a region, priorities of regional development, structurally-logical chart of development and realization.

Blazhevich O.G., Sokolov I.V. MANAGEMENT OF BUSINESS ACTIVITY

In the article the definition of the concept business activity's considered. The key parameter: operating cycle is defined, as well as the factors affecting the formation of the operating cycle. The recommendations are given for more efficient use of key features in the operating cycle of enterprises.

Keywords: business activity, operation cycle, inventory, work in process, finished goods, receivables, sales revenue.

Sevka V. THE THEORETICAL AND METHODICAL BASES OF FORMING SOCIAL HOUSING FACILITIES IN THE REGIONS

The article considers regulatory, organizational and financial aspects of the social housing facilities in the regions. Theoretical approaches are systemized to determine the nature of social housing facilities and its characteristics. The estimation of available methodological approaches is conducted to plan social housing facilities. The suggestions for changes such approaches are developed, on the basis of retuning funds invested in social housing facilities in the regions.

Keywords: social housing, indirect cost housing, return fee.

Sukhina A. THE REFORMATION OF HOUSING AND COMMUNAL SERVICES: HIGH-QUALITY ASPECT (ON THE EXAMPLE OF THE HEATING SUPPLY ENTERPRISES IN THE DONETSK AREA)

The modern conditions of heating supply industry are examined in the context of functioning market relations. The possibility is probed how to construct the effective structure of enterprises' funding sources in heating economy, taking into consideration the crisis in the sector of housing and communal services. Some transformations, which must occur in the industry, are also suggested. They are directed on the creation of effective organizational and financial mechanisms to reform and modernize all housing and communal services. Furthermore related to the priority direction development — bringing investments in a communal sector is also offered. This in turn will be contributing in solving the problems of energy safety in Ukraine.

Keywords: housing and communal economy, reformation, thermal economy, production capacity.

Nadvorna G.G. THE PROFITABILITY AND LIQUIDITY IMPACT ON THE ECONOMIC POTENTIAL IN TOURISM SPHERE

In the article the analysis is carried out on how to use the economic potential of enterprises in tourist recreational sector effectively, taking into account the interaction of liquidity and profitability qualitative values. The research is carried out on the qualitative assessment of liquidity and profitability units indicators, using the examples of 15 enterprises in different Ukrainian regions. It is also defined the economical priority of controlling the effective use of enterprises' economic potential.

Keywords: economic potential, liquidity, profitability, tourist recreation area, economic results.