

## ANNOTATION

### **Vorobyova E.I. FINANCIAL SAFETY ON MICRO- AND MACROLEVELS**

The article is devoted the research of financial safety on micro- and macrolevels. It sets that on financial safety influences considerable quantity of factors, which are necessary to take into account economic subjects and realization of financial policy of the state in the process of financial and economic activity.

*Keywords:* financial safety of subjects of management and state.

### **Kulinskaya A.V. DEVELOPMENT OF INVESTMENT POSSIBILITIES OF THE FINANCIAL AND CREDIT MECHANISM OF STATE ADMINISTRATION BY SUBJECTS OF THE NATIONAL ECONOMY**

In article investigated features of the development of investment possibilities of the financial and credit mechanism of state administration of national economy as one of main directions of the development of national economy in period of the financial instability and developed recommendation on the improvement of investment climate with the purpose of strengthening of the innovative development of subjects of the management of Ukraine.

*Keywords:* investments, competitiveness of enterprises, investment climate, investment policy, investment resources, innovative development, subjects of national economy, financial and credit mechanism, state administration, financial stability.

### **Ukrainska O.A. THE MODEL OF OPTIMIZATION OF CASH FLOWS OF THE ENTERPRISE**

The article proposed a model for optimization of cash flows on a basis of correlation-regression analysis, which facilitates synchronization and balancing of cash flows over time.

*Keywords:* cash flow, optimization, correlation coefficient, the net cash flow, regression analysis, positive cash flow, negative cash flow.

### **Uskov I.V. CONCEPTION OF FORMING OF FISCAL POLICY IN THE CONDITIONS OF DEVELOPMENT OF SYSTEM OF LOCAL FINANCES**

In the article integral conception is offered on development of local fiscal policy of territorial education in the conditions of transformation of the system of local finances. The stages, strategic and tactical aims, general algorithm of creation of effective local fiscal policy on the modern stage of construction of the grounded system of budgetary-tax relations of public and local organs of power, are selected.

*Keywords:* local finances, fiscal policy, organs of local self-government, local budgets, programmatic-having a special purpose method of planning.

### **Solomina A. THE FUNCTIONING OF THE COMPANIES ON MANAGEMENT OF ACTIVES: WORLD EXPERIENCE AND DOMESTIC PRACTICE**

The economic scheme of functioning of the companies on management of actives is formalized, the dynamics of indicators of their development and placing is analyzed, the estimation of a condition of introduction in Ukraine global standards of investment activity and Instructions of EU regarding institutes of joint investment is given. The recommendations about improvement of the domestic legislation which will stimulate development of activity of institutes of joint investment and the companies on management of their actives are developed.

*Keywords:* the company, management, actives, institute, joint investment, the scheme, the standard

### **Bulavinets V.M. EVALUATION OF EFFICIENCY CHARGES OF LOCAL BUDGETS OF SOCIAL PURPOSE: THEORETICAL ASPECTS**

Generalized theoretical approaches to evaluation of efficiency charges of local budgets of social purpose. It is considered existing evaluation indexes efficiency social charges on local budgets and it is offered the expansion of their enumeration.

*Keywords:* efficiency, charges of local budgets of social purpose, evaluation indexes, program-purposeful method.

### **Vykidanec I. THE FEATURES OF FINANCIAL ACTIVITY OF ENTERPRISES OF CONSUMER CO-OPERATION**

An estimation of potential of consumer co-operation in overcoming of financial crisis is given. The specific features of activity of the system of consumer co-operation in the conditions of adaptation to the market environment are generalized, and also their influence on organization of finances and financial activity is defined. Factors which strengthen and weaken the financial competitiveness of consumer companies are exposed.

*Keywords:* consumer co-operation, company, financial activity, market environment

### **Vorobyov Y.N., Blazhevich O.G. THEORETICAL BASES OF FINANCIAL ESTIMATION OF BUSINESS**

The questions of financial estimation of business are probed in the article. Approaches are analyzed to the estimation of business. The terms of leadthrough of business estimation are certain.

*Keywords:* financial estimation of business, going near an estimation: profitable, expense, comparative

### **Bondar .P., Isaeva . . . BANK RESOURCES AS SOURCE OF MORTGAGE CREDIT**

The question of forming of bank resources as sources of the mortgage crediting is considered. Attention is accented on the necessity of improvement the mechanism of forming resource base for mortgage credits and selected ways him subsequent development.

*Keywords:* mortgage crediting, bank resources, mechanism of forming of bank resources

### **Tkachuk N.M. BANK ASSETS SECURITIZATION: ITS TYPICAL KINDS AND PECULIARITIES OF REALIZATION**

Peculiarities of the main kinds of bank assets securitization have been examined. The stages of its realization have been investigated. Advantages, disadvantages and impediments of realization of domestic bank's assets securitization in modern conditions of market development have been focused on.

*Keywords:* assets securitization, balance, traditional, trust, synthetic models of bank assets securitization, bank-originator, special purpose company, investor, guarantor, rating agency, borrower, pro rata certificates, debt obligations, spread-account.

**Nosachova I. THE INFLUENCE OF FINANCIAL CRISIS ON TAXATION OF INCOME OF COMMERCIAL BANKS**

An estimation is given to the norms of Internal revenue Code of Ukraine, which regulate the question of taxation of income of commercial bank. The mechanism of forming of the deferred tax obligations and deferred tax assets is considered. The dynamics of profits is analyzed, charges of banks, including on forming of insurance backlogs and income tax in the conditions of financial crisis. The recommendations on the improvement of mechanisms of taxation arrived administration of tax is grounded.

*Keywords:* financial crisis, tax, income, commercial bank, profits, charges, insurance backlogs

**Efremov A.V., Malakhova V.V. METHOD OF GROSS INTRAMUNICIPAL PRODUCT CALCULATION (GIP)**

The method of calculating Gross intramunicipal product based on the production approach is offered. Specificity of Intermediate consumption (IC) determination in different section of economy is represented.

*Keywords:* Gross intramunicipal product (GIP), Intermediate consumption (IC), calculation method, municipality, local authorities, success coefficient.

**Gelyuh O. BASIC PRINCIPLES OF MANAGEMENT OF SUSTAINABLE DEVELOPMENT SOCIAL-ECONOMIC PROCESSES IN THE AGRO-INDUSTRIAL SPHERE**

The principles of sustainable development, socio-economic processes in the agricultural sphere, given their characteristics and conditions of use.

*Keywords:* sustainable development principles, management, agro-industrial complex.

**Kochetkova N.V. ESTIMATION OF ECONOMIC DEVELOPMENT OF CRIMEA**

The article carried diagnostics economic development of Crimea. As the components of assessment proposed to allocate indicators of investment activity, innovation activity, branch structure of the economy of the region.

*Keywords:* investment activity, innovation activity, branch structure of the region, competitiveness of the region.

**Semikina .V. FOREIGN EXPERIENCE OF REGULATING NON-PROFIT INSTITUTIONS**

This article explores the peculiarities of the legal status of nonprofit organizations abroad. Considerable attention is given to nonprofit organizations in the case law (USA, UK), as well as in continental countries (codified) law. Considered basic characteristics of non-profit institutions sector.

*Keywords:* nonprofit organizations, nonprofit sector.

**Bekirova S.E. CRIMEA HEALTH-RESORT COMPLEX DEVELOPMENT REGULATION AREAS EVOLUTION**

The article is devoted to improving the regulation of Crimea health-resort complex development. We consider the development regulation and the development of health-resort complex regulatory areas evolution concept.

*Keywords:* health-resort complex development regulation, health resort areas specialization.

**Holubka V. EUROPEAN REGIONALIZING: PROBLEMS AND PERSPECTIVES FOR UKRAINE**

Problems and perspectives for Ukraine because of participation in European region and transborder cooperation are examined in the article. The author throws light upon the role of created European regions in financial, economic, educational, social life of the union participants and also describes priority directions of such cooperation.

*Keywords:* European region cooperation, economic safety, transborder development, European integrity, European region, national policy of regional development.

**Palamarchuk V.V., Akopova V.G. WAYS TO IMPROVE QUALITY MANAGEMENT PRODUCTS MACHINE-BUILDING ENTERPRISES**

In a scientific paper presents significant advantages in the proposed model to improve methods of quality control, which can serve as a tool to improve the machine-building enterprises of Ukraine in the context of globalization and competition.

*Keywords:* approach, method, quality, management, competition, production, efficiency, customer standard.

**Koslenko H.G. DEFENCE OF RIGHTS FOR HOUSEHOLDS AS SUBJECTS OF CREDIT LEGAL RELATIONSHIPS IN UKRAINE**

There were allocated the basic problems protection of physical persons as subjects of legal credit relations. There were addressed the issues of legal regulation banking lending of physical persons and based on practice application of investigate categories of civil and banking rights proposes actions, witch forwarded on integrated regulation of dedicated problems.

*Keywords:* banking lending of physical persons, legal regulation of banking lending of physical persons, problems of lending.

**Kosmachevskaya N.Y. DEPOSIT INSURANCE FUND AS AN ALTERNATIVE TO THE DEPOSIT GUARANTEE**

The article is devoted to comparative analysis of assurance system by Fund Deposit Guarantee and service deposit insurance for insurance companies

*Keywords:* deposit, guaranteeing deposits, deposit insurance, the Fund Deposit Guarantee.

**Leonova A.S. INTRODUCTION OF SKORING IN UKRAINE**

The question of introduction of skoring is considered in Ukraine. Attention is accented on its necessity. The process of introduction of skoring is examined, the comparative analysis of the typical going is conducted to the estimation of solvency in the borrower and skoring approach, and also analysis of strong and weak sides the introduction of skoring by the Ukrainian banks.

*Keywords:* introduction the skoring, estimation of solvency, advantage and lacks of skoring.