

ANNOTATION

Vorobyov Yu.N. FINANCIAL PROVIDING OF ECONOMIC ACTIVITY ORGANIZATIONS IN THE CONDITIONS OF INSTABILITY OF MARKETS

Substantive provisions are considered on financial providing of economic activity of organizations. Basic methods and models of the financial providing, are exposed. The possible own and loan sources of financial resources are retined for the financial providing of economic activity. Possibility of the use of different methods and models of the financial providing of economic activity of organizations of industry is analyzed in the conditions of instability of markets.

Keywords: financial providing, economic activity of organizations of industry, instability of markets.

Vorobyova E.I. GOVERNMENT FINANCIAL REGULATION OF SOCIAL PROCESSES

The questions of government financial regulation of social processes are examined. It is retined that in Russian Federation more frequent than all for government regulation of social processes the mechanism of the financial providing of payments and privileges is utilized due to the budgets of different level and facilities of state social off-budget funds. It is grounded, that in the conditions of financial and economic instability, anti-russian approvals the state owes more actively to utilize the mechanisms of the financial adjusting and financial stimulation of economy for support of social sphere. More active engaging of population of country is recommended in the decision of questions of social security. For this purpose it is suggested to revise going near an extra charge and payment of wages in state and private sectors, which must become one of important instruments of social defense for all of workings and their families, and also by the effective source of formation of different social off-budget funds of country.

Keywords: government financial regulation, financial providing, financial stimulation, social processes, social payments and privileges, wages.

Gurova V.A. ON THE QUESTION OF DETERMINING THE NATURE OF TAX PLANNING

In this article, the author analyzes the economic substance of the research concept of “tax planning”, studied and summarized the existing definitions of tax planning. Presented scientific approach scientists and justified the author’s vision to the definition of this concept.

Keywords: tax planning, tax liabilities, optimization of tax payments, accounting policy, efficiency.

Karlova A. THE NATURE AND CLASSIFICATION OF INTANGIBLE ASSETS IN THE TOURIST BUSINESS

The article considers the essence of intangible assets identified their distinctive characteristics in the tourist business. The basic classification features, which carried out the classification of intangible assets on tourist enterprises.

Keywords: intangible assets, tourist enterprises, the classification of intangible assets.

Kussy M.Yu. REFLEXIVE PROCESS’S INFLUENCE ON THE SYSTEM STABILITY OF THE FINANCIAL MARKETS

The manuscript proposes a methodological approach to the research of financial market’s systemic stability in the forecast modeling of the price’s dynamics, taking into account the market’s reflexivity. The main sources of disturbances on the financial market’s system stability was considering. It is shown that these effects are reflexive in nature.

Keywords: financial market, stability, reflexivity, economic agents, self-organization of the market.

Vorobyova E.I., Gerasimchuk L.S. THE MAIN DIRECTIONS OF THE FINANCIAL REGULATION SOCIAL PROCESSES IN THE RUSSIAN FEDERATION

The basic directions of financial regulation by the state of social processes, the effectiveness of their application. Analyzes the main indicators of social benefits and their dynamics at the present stage of development.

Keywords: financial regulation; social processes; social security; social benefits.

Bodner G.D., Druzin R.V. CTP CIS: EVOLUTION AND PROBLEMS OF DEVELOPMENT

The article deals with the evolution of mandatory liability insurance of car owners in the CIS, studied the experience of liability insurance in the countries of the Customs Union, identified ways of harmonization of legislation in the transition to a new level of integration within the Customs Union, suggest ways to improve CTP.

Keywords: liability insurance for car owners, compulsory insurance, the Customs Union.

Ermolenko G.G. CURRENT STATUS AND PROSPECTS RUSSIAN INSURANCE MARKET

The article analyzes the state of the insurance market of the Russian Federation as well. This article discusses the basic parameters and indicators of the Russian insurance market, insurance penetration in the economy. Particular attention is paid to the problems of modern insurance market. The prospects for development. Revealed slowing growth in the Russian insurance market for all products, except for life insurance. The main factor is the slowdown

in the deterioration of the economic situation in the country. Indicated by the reduction of administrative and acquisition costs insurers and expand sales of insurance services over the Internet.

Keywords: insurance market, insurance services, profitability, and the payment of insurance premiums, innovative priorities, the concentration of the insurance market, the average combined ratio net.

Smirnova E.A. *MARKETING STRATEGY OF THE INSURANCE COMPANY*

The paper reveals the theoretical concept of «strategy» and «marketing strategy». Defines the types of marketing strategies in the insurance company, presents the process of formation of marketing strategy of the insurance company. The research identified the tools, structure, methods of formation, as well as the basic components of the marketing strategy of the insurer. The mechanism of action sequences on the development of marketing strategies in the insurance company.

Keywords: insurance company, strategy, marketing strategy, insurance marketing.

Mashyanova E.E. *PREDICTION OF CAPITALIZATION OF INSURANCE COMPANIES*

The article deals with the problems of forecasting capitalization of insurance companies. An algorithm for the creation of different models of financial performance of insurance companies.

Keywords: insurance company, capitalization, financial forecasting, economic and mathematical models.

Druzin R.V., Tyulin A.S. *EVOLUTION AND PROSPECTS OF GUARANTEEING DEPOSITS OF INDIVIDUALS IN BANKING INSTITUTIONS IN RUSSIA*

The article reveals the mechanism of deposit insurance in the Russian Federation, presented the main functions of the Agency deposit insurance, analyzed the current state of the banks participating in the ADI. Just The mechanism of formation of profit Deposit Insurance Agency, presented insurance claims, insurance reimbursement, the Deposit Insurance Fund in the 2005-2013 biennium, as well as current trends attracted deposits of individuals. Provide recommendations to optimize the Deposit Insurance Agency and its successful operation.

Keywords: deposit insurance system, the deposit insurance agency, deposit, bank.

Kondrashova G.P. *DEVELOPMENT OF MORTGAGE HOUSING CREDITING IN MOLDOVA*

In the article basic progress of the mortgage housing crediting trends are analyzed in the republic of Moldova : choice of model of financing of housing mortgage, program of social and bank mortgage of the dwelling real estate, direction of perfection of the Moldavian housing mortgage.

Keywords: mortgage, social mortgage, programs of bank housing mortgage.

Nekhaychuk D.V., Nekhaychuk Yu.S. *REGARDING THE INVESTMENT BANKING THE SECURITIES MARKET*

The article deals with the theoretical foundations and practical aspects of the functioning of the securities market and investment activities of commercial banks. A model of institutional support of the investment process in the securities market. Concludes that there is a group of internal and external factors that determine the investment banking activities in the stock market. Suggested the introduction of a permanent, transparent mechanism for the medium-term bank refinancing NBU on bail corporate bonds and ensure the formation of a civilized mortgage market.

Keywords: investment activity, the banks, the stock market, stock market, risks and development.

Posnaya E. . *ROLE INTRODUCTION OF BANK CAPITAL IN THE ECONOMY*

Bank capital is the basis of the financial activities of banks. State capital of Ukrainian banks significantly affects the development of the national economy. In the economy of the bulk of the loans. This necessitated a systematic study of the state of the credit market in the management of the lending activities of banks. We prove the high efficiency of credit resources in the economic system of the country. The present work studied the effect of growth in loans for the development of Ukraine's economy by simple and multiple correlation. Consumed loans in the economy, mainly directed to the infrastructure market. So, the greatest share in the volume of loans occupy loans to firms sphere of trade, repair of motor vehicles, household goods and personal consumption. The largest share of loans falls into two regions of Ukraine (Kiev and the Kiev region, Dnepropetrovsk region). Under such conditions, the credit markets in other regions can be considered underdeveloped and their potential and opportunities - unused.

Keywords: credit, interest rate, lending rate of return, debt capacity factor.

Osmanova E.U. *ANALYSIS OF MONETARY REGULATION IN RUSSIA AT PRESENT STAGE*

The article analyzes the monetary authorities of the Bank of Russia for the 2010-2014 year. Substantiates the importance of the channel of interest rates in the implementation of monetary policy. Considered tools of monetary control to provide and absorb liquidity. The dynamics of the refinancing rate and identify the causes of its changes.

Keywords: monetary management, financial instruments, interest rates.

Ivashina E.V. DEVELOPMENT OF MORTGAGE LENDING IN THE RUSSIAN FEDERATION AT THE PRESENT STAGE

Researched and analyzed the level and dynamics of mortgage rates on mortgage loans, the structure of overdue mortgage loans in the Russian Federation. Consider the «Strategy of development of mortgage lending in the Russian Federation until 2020», its objectives and main directions of development.

Keywords: mortgage, mortgage market.

Derkach Yu.V. TRENDS AND MECHANISMS OF SOCIAL INVESTMENT

Studied modern trends in social investment.

Keywords: social investment, organizational and economic mechanism of social investment, technology introduction of social investment, the impact of social investment.

Kalafatov E.A. INVESTMENT IN TOURIST AREAS: ANALYSIS OF MODERN PROBLEMS

The article examines the issues of investment attractiveness of the Crimea. Volumes of investment inflows in the tourism industry and the main problems. Based on this study suggest ways to improve the investment attractiveness of the region.

Keywords: tourism, investment, attracting problems.

Kotlyarova K.S. INVESTMENT ATTRACTIVENESS OF TOURIST AREAS: PROBLEMS AND SOLUTIONS

The article examines the investment attractiveness of tourism of the Republic of Crimea and ways to improve it. In the course of writing this article identified the negative factors affecting the investment potential of the republic. Based on this study suggest ways to improve the investment attractiveness of the region.

Keywords: tourism, investment, attracting problems.

Pavlov .V., Surnina K.S. DEVELOPMENT OF TRADITIONAL CRAFTS IN THE REGIONS OF RUSSIA AS IMPORT SUBSTITUTION MODEL OF ECONOMIC MODERNIZATION

The article discusses the effect of the development of traditional crafts in the regions of Russia instead of imported goods and the modernization of the economy as a whole. In connection with the crisis in the global economy and the imposition of economic sanctions against Russia on the part of developed Western countries has gained particular relevance import substitution model of modernization of the Russian economy, one of the most important areas which at the regional level is the renewal and development of traditional crafts, which has long been engaged in the titular nation and ethnic groups living in them. In the implementation of the modernization of great importance is also consideration of regional and industry characteristics. For example, in the republics, one of the most important forms of modernization will be the revival of handicrafts, once developed by the titular nationalities of these republics, which will also facilitate the process of import substitution.

Keywords: regional features, territorial factors, import substitution model of modernization, growth stage, competitiveness, regional economics.

Borsch L.M. THE FORMATION AND OPTIMIZATION MODEL FOR USE AND ACCRUED FINANCIAL AND ECONOMIC POTENTIAL IN THE TOURISM INDUSTRY

The article deals with the formation of the model and optimize the level of capacity utilization and the financial and economic potential in the tourism industry, using the traditional tools of a new kind of management activities engineering. The structural model using the graph to identify new alternative components for the creation of new administrative decisions. The concept of the impact of tourism engineering tools for shaping and building strategic potential.

Keywords: engineering tourist, economic and financial capacity, management, tools, conversion.

Abibullayev M. STRATEGY BALANCED DEVELOPMENT COMPANIES

This article investigates the problematic issues shaping the strategy of balanced development of enterprises, the distinguishing feature of which is the use of various trends in modern economic theory (in particular evolutionary approach). It is proved that the strategy of balanced development should be based on emergent and synergistic effect with the use of different components of the development potential of the enterprise.

Keywords: enterprise, balanced development, development potential.