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338(075.8)

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**THEORETICAL AND METHODOLOGICAL BACKGROUND  
OF FINANCIAL METHODS FOR REGULATION  
AND STIMULUS OF THE NATIONAL AND REGION'S ECONOMY**

Basing on the analysis of scientists' views on the economic growth it is proposed and justified to consider it taking into account quantitative and qualitative characteristics not only of the state in whole but also its separate regions. This will allow during the financial regulation and stimulation process to take into account the problems and peculiarities of regional development, and to choose the financial impact direction. The paper had developed and grounded the theoretical and methodological principles for the application of the system of financial regulation and stimulus of the national and region's economy, which together allow selection and evaluation of the best options for economic development and favorable impact on the social sphere.

*Keywords:* financial methods, financial security, financial regulation, financial stimulus, economic growth and development of the country and its regions.

16].

[2, 3, 4, 5, 6, 7, 8, 11, 13, 14, 15,

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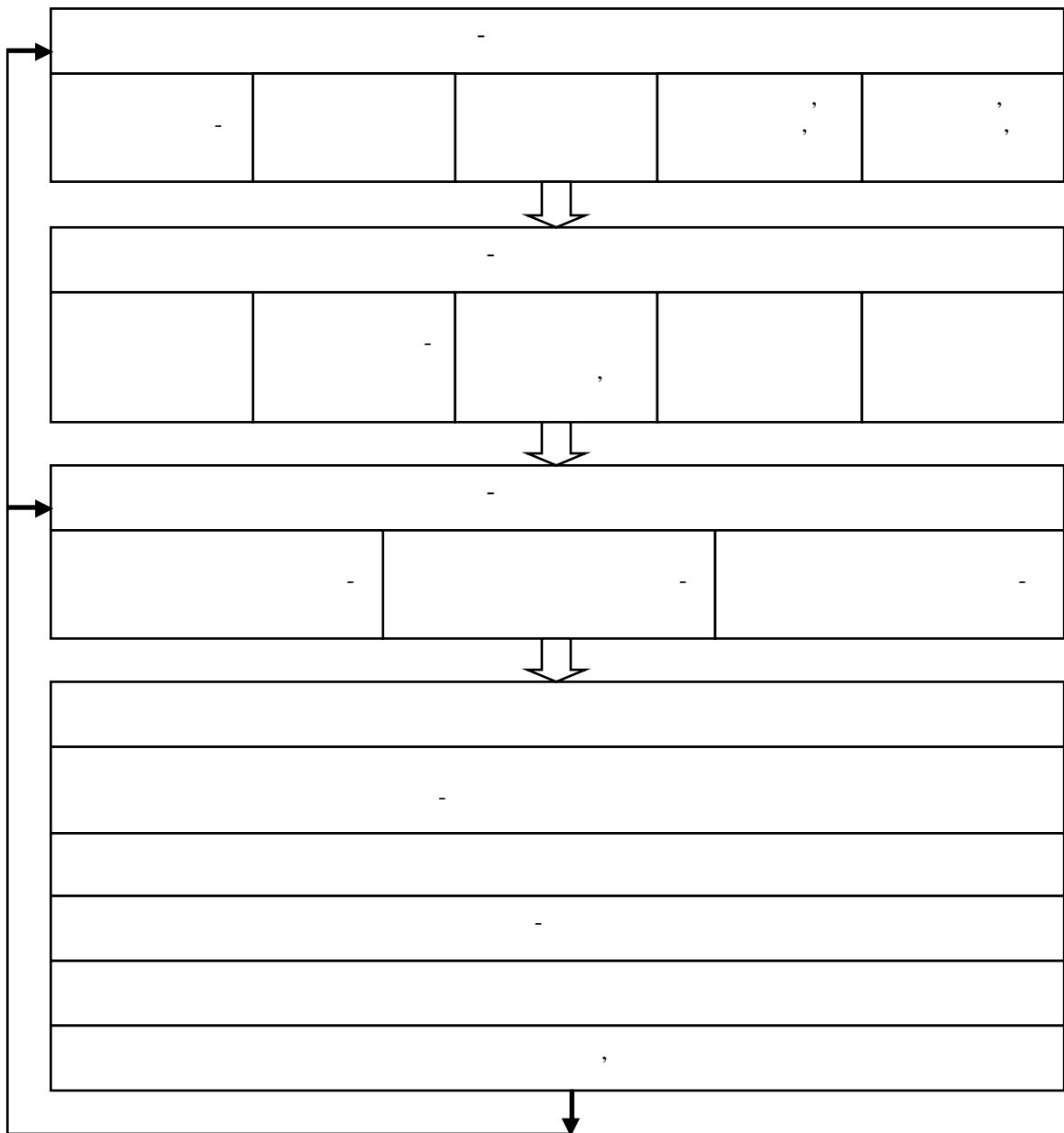
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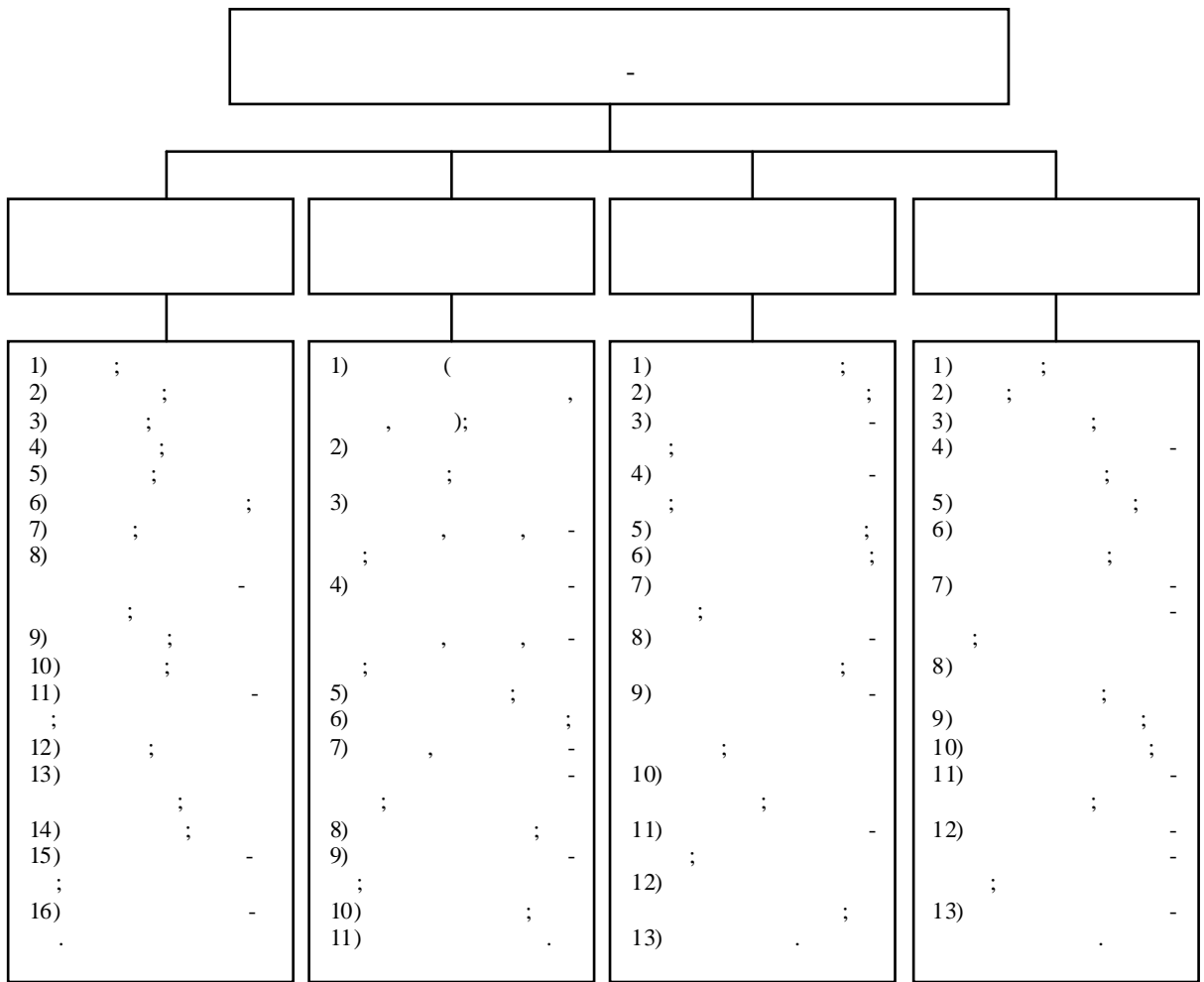
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2. / . . . . // . . . . — 2015. — 1 (276). — .31-37.
3. / . . . . — - : ,2016. — 163 .
4. - / . . . . , . . . . , . . . . — ∴  
 ,2013. — 67 .
5. . . . . ∴ / . . . . , . . . . , . . . . ,  
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6. / . . . . // : , , . — 2014. — 3. —  
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7. . . . / . . . //
8. .—2015.— 3.— .180-195.
9. / . . . , . . . // .—2016.— 6 (678).— .26-36.
10. . . . .— ∴ , 2015.— 520 . / . . . .—2- . ,
11. .— ∴ , 2004.— 720 . / . . .
12. .— ∴ , 1969.— 319 . / . . .
13. .—2016.— 2 (35).— .55-60. // : , ,
14. .— ∴ - . - , 1996.— 101 .
- 28 (700).— .37-48.
15. . . . // : , ,
16. 3: . , 2016.— 1 (34).— .98-105. / . . . , . . . .— ∴ : ,
- 2014.— 551 .
17. . . . // .—2011.— .153.
- .4.— .177-188.



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349.6

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### **EXPENSES OF THE REGIONAL BUDGET AS THE SELECTION TOOL BETWEEN THE SOCIAL SPHERE AND ECONOMIC DEVELOPMENT**

The analysis of the implementation of the regional budget's expenses is carried out. It is determined that during three last years there was a difficult situation with the budgetary resources formation. It has influenced the general expenses volume of the regional budget, and also the social sphere and national economy expenses. It is determined that the regional management faces a dilemma of selecting the directions of regional budgetary funds expenditure. The budget became the tool of selection between the social sphere and national economy. The investments decrease into fixed capital combining with the expenses decrease into national economy from the regional budget can generate negative impact on social sphere financing in the near future.

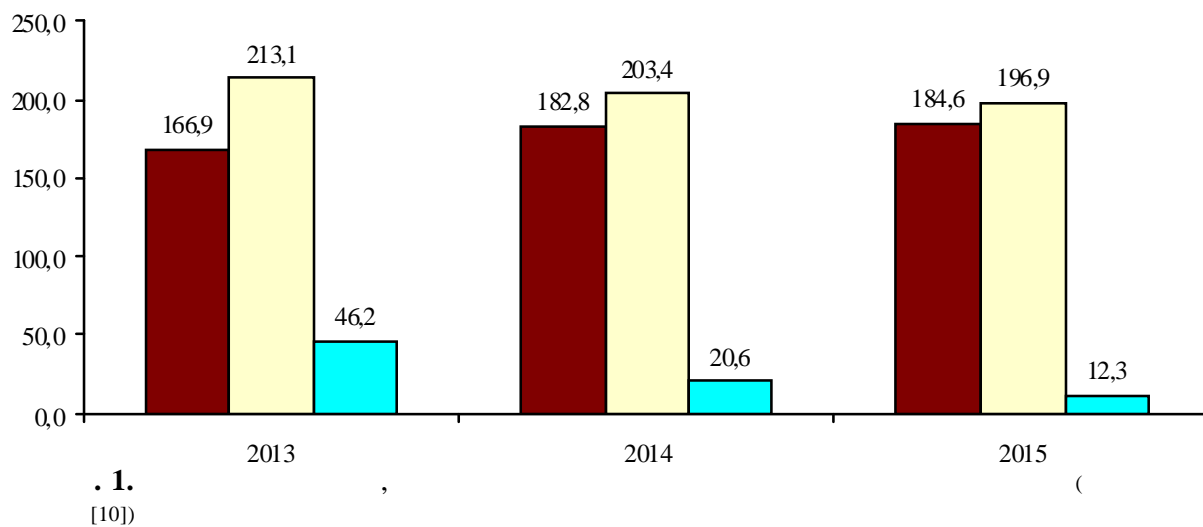
*Keywords:* budget, budgetary resources, budget expenses, regional budget expenses.

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... [1], ... [2], ... [3], ... [5],  
... [6, 7], ... [8], ... [9], ... [13], ... [14],  
... [15], ... [16]

« —  
» [4].

[1, 2, 3, 8, 9, 14, 15].

46 2013  
27,7%  
2014  
2015 2 46,2 20,6 2014



1. [10] 12,3

2013-2015 . ( . 1).

2013-

2015 )

1. 2013-

2015 \*

	2013	2014	2015
01	5,7	7,1	6,1
02	0,2	0,2	0,2
03	2,4	2,3	1,9
04	52,7	38,1	28,9
05	18,1	7,9	3,8
06	0,8	0,3	0,2
07	39,1	49,9	51,4
08	3,0	3,2	3,4
09	40,2	38,9	41,4
10	31,6	35,8	38,2
11	6,3	7,1	9,5
12	0,9	0,9	0,8
13	3,9	6,2	5,9
14	8,2	5,1	4,9
	213,1	203,4	196,9

\* [10]



2.

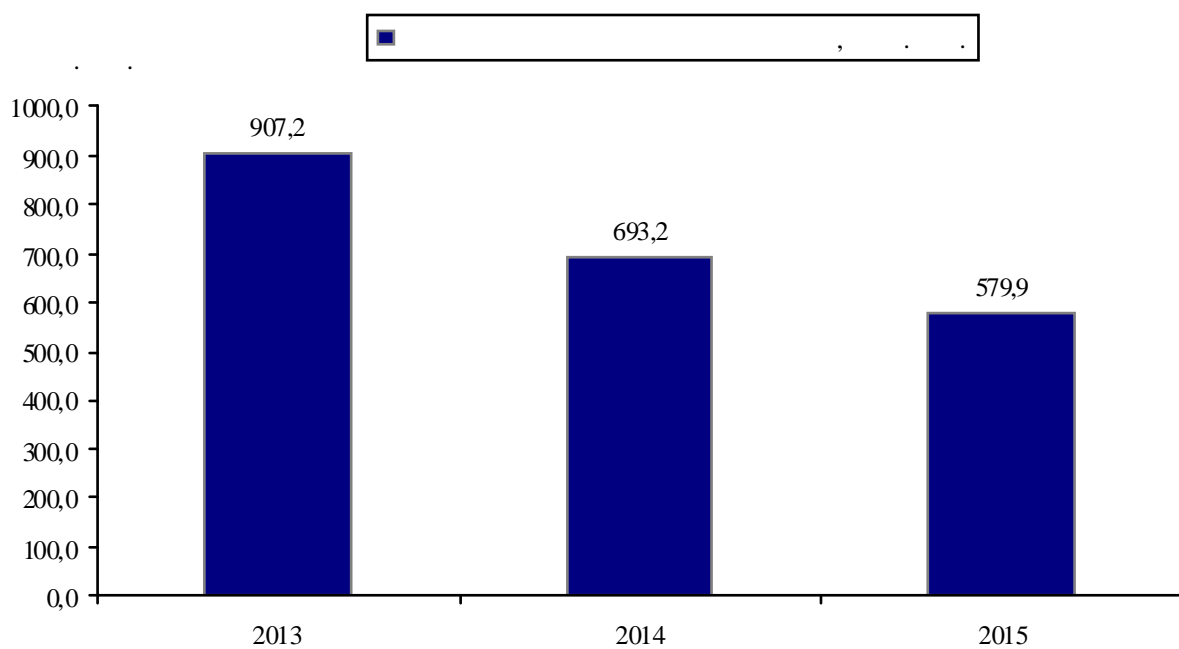
2013-2015 \*

/		2013	2014	2015
1		52,7	38,1	28,9
2		120,2	134,9	143,9
3		213,1	203,4	196,9
3		0,438	0,305	0,201
4	, %	24,73	18,73	14,68
5	, %	56,40	66,32	73,08

\* [10]

[14]

( . 2).



. 2.

[11, 12)

327,3 . . 36,1%. 3

2013-2015  
56 73%.

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1. : / . — : , 2014. — 620 .
2. / . . — : , 2012. — 216 .
3. : / . . — / : , 2009. — 286 .
4. [ ] . — : www.consultant.ru/document/cons\_doc\_LAW\_19702/s/index.php. ( : 10.10.2016)
5. / . . // : , , . — 2015. — 2(31). — . 5-15.
6. , . . // . — 2015. — 6(96). — . 46-49.
7. : / . . — : , 2016. — 288 .
8. , . . // . — 2014. — 38. — . 168-171.
9. : : / . . — / : - , 2003. — 153 .
10. [ ] . — : www.minfinkubani.ru ( : 10.10.2016)
11. [ ] . — : www.economy.krasnodar.ru ( : 10.10.2016)
12. [ ] . — : www.krsdstat.gks.ru ( : 10.10.2016)
13. , . . // : , , . — 2015. — 5(41). — . 147-158.
14. 2015-2017 : ? / . . // : , , . — 2015. — 1(37). — . 150-170.
15. , . . — 2014. — 4. — . 39-51. / . . //
16. , . . // . — 2015. — 40(644). — . 2-9.

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## **OBJECT-ORIENTED APPROACH TO THE MODELS' DEVELOPMENT FOR THE ASSESSMENT OF THE ENTERPRISES' FINANCIAL CONDITION**

The article is devoted to the methodological aspects of the development and application of statistical models for the assessment of the enterprises' financial condition. Modern trends and problems of the development and application of models to predict the enterprises' financial crisis are considered. The object-oriented approach to the development of models that provides reduction of the diagnosis' risk is proposed.

*Keywords:* enterprises, financial condition, assessment, models, risk, diagnosis.

[1].

[2, 3].





Z-Skore (bond rating equivalent). -

Z-Skore D. -

[4, .236-238]. -

Z-Skore -

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• ; -

71 52 190 -

2000 2005 -

[5]. -

I II -

Z-Skore 1968 I -

15,5%, — 27%, 1984 5% 1,7% [5, .82-85]. 19,7% 27%. -

II -

30,8% II 12,7% [5, .126]. I 34%, II — 46,6%. I -

[5, .173]. -

[6]. -

Z- -

• ; -

• ; -

• ; -

25 -

-2016- 3

•  $Z = a_0 + a_1X_1 + a_2X_2 + a_3X_3 + \dots + a_nX_n$ , (1)

$X_i$  — ;  $a_i$  —

•  $Z$  —

$Z$  —

$Z$  —

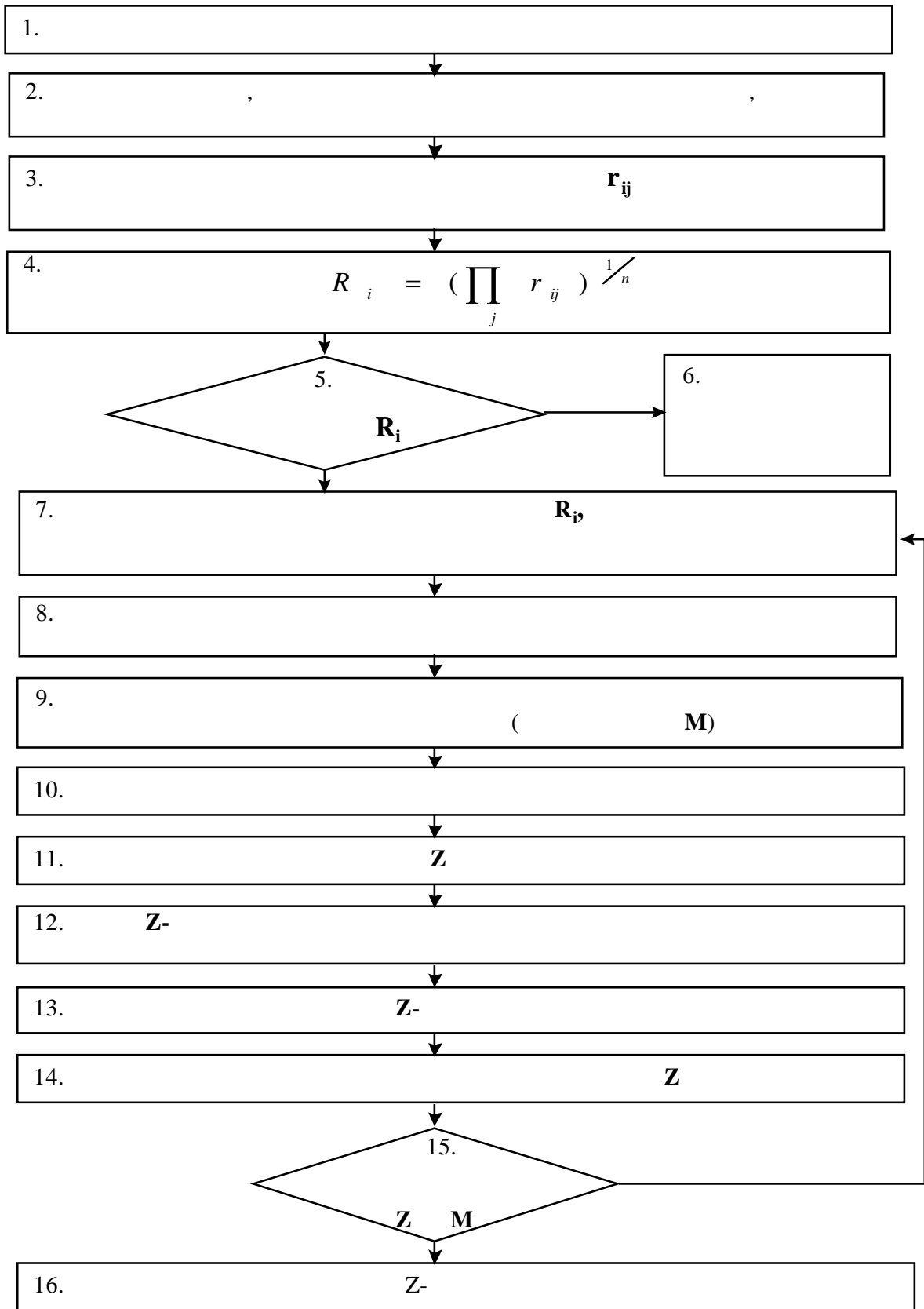
$Z$  —

1.

$Z$  —

95%

$Z$  —



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1, — 2, — 3, — 4

Z—

Z-

Z-

k-

Z-

Z-

Z-

$$U = ((\max - Z_{cp}) + (\min - Z_{cp})) / 2,$$

$Z_{cp}$  —

; min —

; max —

(2)

$$Z = -1,817 + 1,057X_1 + 0,35X_2 + 1,11X_3 + 0,672X_4 + 0,731X_5, \quad (3)$$

1 — ,%; 4 — ; 2 — ; 3 — ,%; 5 —

Z-

Z-

k-

Z-

0,976 F- 140,9

1.

1.

Z-

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	-	-	-	-	-
	-	-	-	,%	-
-	0,192	0,386	0,233	0,159	0,251
t-	2,17	7,95	4,21	2,53	3,60
-	0,036	0,0001	0,0001	0,015	0,001
	0,297	0,412	0,381	0,238	0,394

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Z-

0,9 — 2,7

-7,2.

0,9

Z-

Z-

0,9 2,7

29

Z- 2,7 7,2

.Z- 7,2,

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1. // : ,

2. — 2016. — 2. — . 5-13. // — 2015. — 110.

— . 1351-1363.

3. // (

). — 2016. — 2. — . 115-118.

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### **DEVELOPMENT METHODS OF THE CURRENT FINANCIAL PLANNING FOR THE ENTERPRISE**

The research subject of the scientific article are the economic relations arising in the formation and implementation process of business planning policy at the enterprise in the system of financial planning. The purpose of this scientific article is the development of theory matters in the field of financial planning concerning the development and implementation of methods and principles of the financial planning system in the conditions of capital integration.

*Keywords:* enterprise, financial planning, methods, financial indicators.







1.

			1 500
	1 000		
	3000		860
( )	2000		
	1 850		490
	500		240
	200		250
	400		
	420		
	330		
	2 850		2 850

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2.

1.	1 000	1.	2 400
2.	100	2.	:
3.	670	)	40
4.	400	)	80
5.	200		
6.	2370		
7.	(2 520-2 370)	150	
	2 520		2 520

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$$: 240 \times 1,2 = 288$$

$$1\ 000 - 288 = 712$$

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3.

		330	.1
:			
		420	.1
	(2 400 - 504)	1 896	
1.		<b>2 646</b>	
		240	.1
	(1 000 - 288)	712	
	(670 + 400)	1 070	.2
2.		<b>2 022</b>	
3.	(2 646 - 2 022)	<b>624</b>	

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4.

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	3000	150 - 30	120
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	2248		568
	400	: 240 × 1,2	288
200 × 1,2	240		250
: 400 × 1,2	480		30
420 × 1,2	504		
( . 3)	624		
	3048		3048

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	1 850 - 490 = 1 360	2 248 - 568 = 1 680	320
	+1 030	+1 056	+26,0
	330	624	294

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$$300 \cdot 18,5 + \frac{624}{320,0} = 120,0 + 800 = 920,0$$

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6.

	(–100)
	+40
	+80
	+84
	+104
	–48
	–30,0
	<b>+26,0</b>

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- 1. — 2015. — 4 (33). — . 67-75. // ; , ;
- 2. // Science Time. — 2016. — 9 (33). — . 72-79.
- 3. — 2016. — 2 (35). — . 67-71.
- 4. // — 2014. — 2. (28). — 100-103.
- 5. — 2013. — 3 (25). — . 338-339. // -
- 6. : , , . — 2013. — 5 (24). — . 108-112. // -

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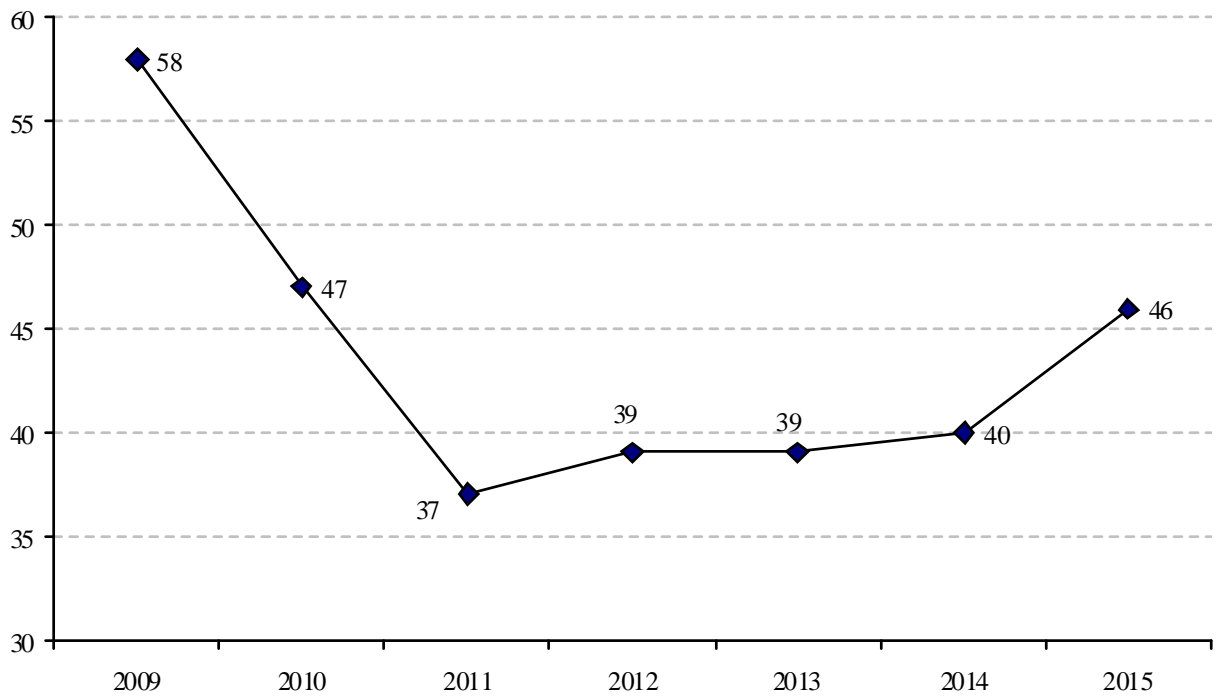
## VALUATION OF RECEIVABLES OF THE ENTERPRISES IN THE RUSSIAN FEDERATION

The article describes the dynamics of receivables of all enterprises in the Russian Federation. The share of overdue receivables in general and in the context of buyers and customers debts was calculated. The interrelation dynamics of receivables and profitability of the enterprise was exposed. The basic conditions of receivables optimization were defined.

*Keywords:* receivables, overdue, profitability, control.

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2009-2015 . ( )

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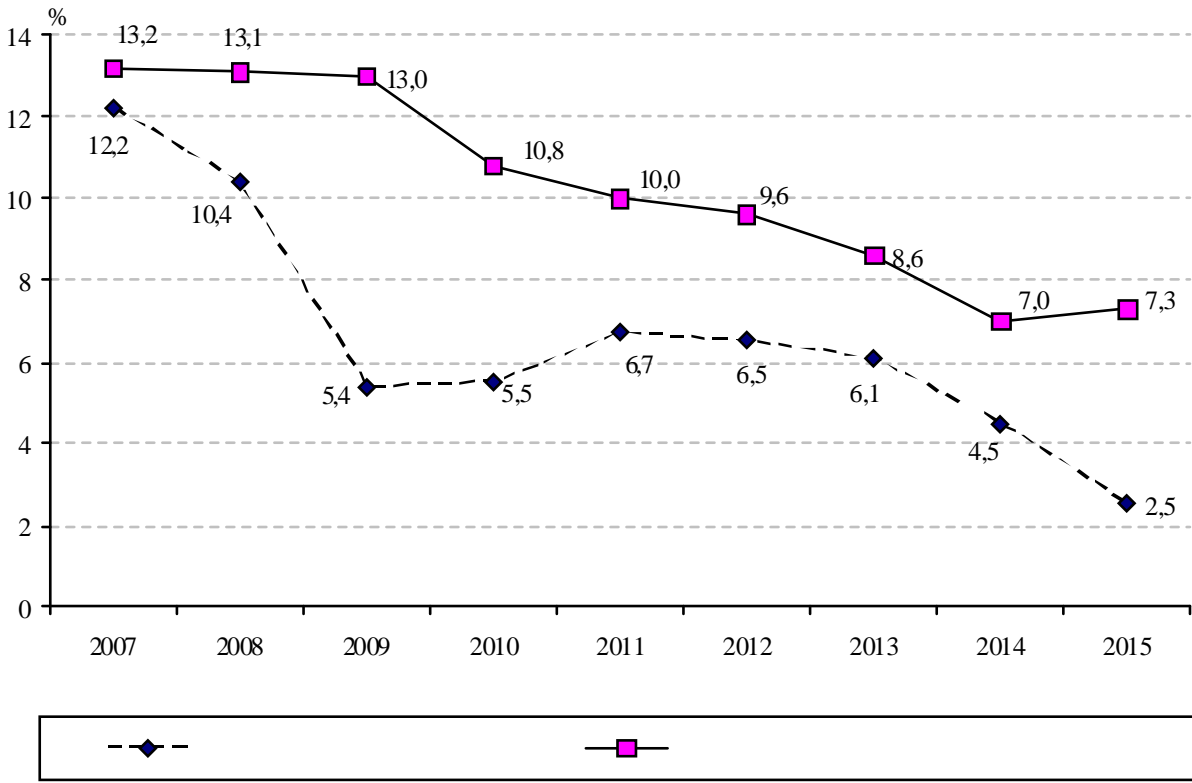
2007-2015 . . \*

			, %			
						, %
2007	7871	1040	13,2	4324	588	13,6
2008	11061	887	8,0	5807	627	10,8
2009	13783	1051	7,6	6966	797	11,4
2010	15442	1011	6,5	7505	756	10,1
2011	18004	1048	5,8	8589	805	9,4
2012	21797	1167	5,4	10121	925	9,1
2013	22867	1225	5,4	11824	946	8,0
2014	26264	1483	5,6	13420	1199	8,9
2015	31014	2016	6,5	16074	1635	10,2

\* [4]

39

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2007-2015 . [4]

[2]:

[1]:



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  - 1. / ... — 2- ,
  - 2. , 2014. — 320 . / ... — : - , 2014. — 448 с.
  - 3. // . — 2012. — 5. — . 181-183.
  - 4. [ ]. — : www.gks.ru ( : 12.10.2016)
  - 5. // , X , - -2016. — , 2016. — . 93-97.
  - 6. // : , , . — 2015. — 4 (33). — . 40-46.
- 20 2016

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### THE THEORETICAL ASPECTS OF AN ENTERPRISE FINANCIAL RESOURCES ECONOMIC SUBSTANCE DEFINITION

The problem of determining the nature of the category «financial resources» is considered in the article. The different approaches to the definition the concept «financial resources» are analyzed. The main features of the financial resources are described. Based on the research the author's definition of «financial resources» category is suggested.

*Keywords:* corporate finance, financial resources, cash assets.

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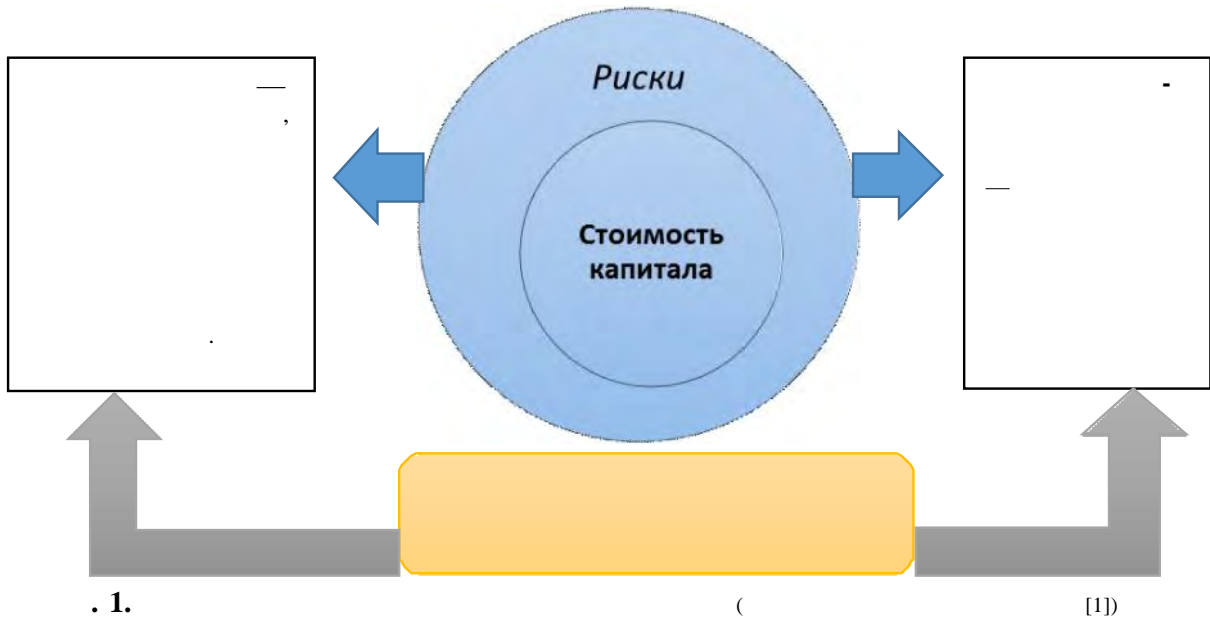


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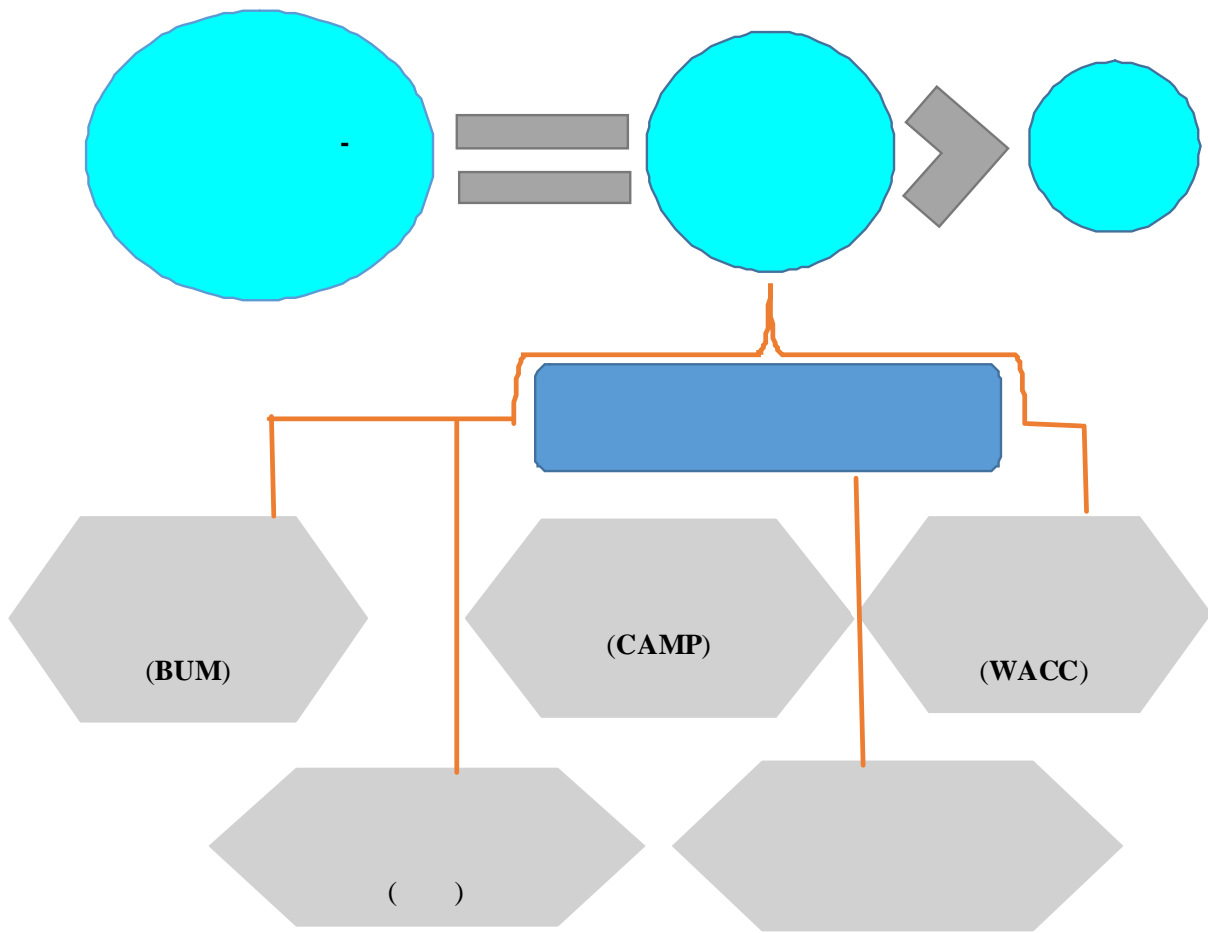
## CAPITAL COST ESTIMATION MODELS

The article considers capital cost estimation models, and identifies their advantages and disadvantages.  
 Keywords: capital cost, systematic risk, unsystematic risk, cumulative model of capital cost calculation, evaluation model of capital assets, weighted average capital cost, model of arbitrage pricing, estimated factors summation model.



[3].





.2.

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1.

1.

/			
1	(BUM— Build-Up Method		$E(R_1) = R_f + RP_m + RP_s + RP_u,$ $E(R_1) — ( )$ <p>;</p> $R_f —$ <p>;</p> $RP_m —$ <p>;</p> $RP_s —$ <p>;</p> $RP_u —$ <p>,</p>

/			
2	(CAMP — Capital Assets Pricing Model).		$E(R_1) = R_f + \beta(RP_m) + RP_s + RP_u + C,$ $E(R_1) — ( )$ <p>;</p> $R_f —$ <p>;</p> $\beta —$ <p>;</p> $RP_m —$ <p>;</p> $RP_s —$ <p>;</p> $RP_u —$ <p>( ).</p>
3	(WACC — Weighted Average Cost of Capital).		$WACC = \sum_{i=1}^n \Pi_i * Y_i,$ $\Pi_i — i- , \%$ $Y_i — i-$ <p>n — ; (i = 1, 2, 3, ..., n).</p>
4	( — Arbitrage Pricing Theory).		$E(R_i) = R_f + (B_1K_1) + (B_2K_2) + \dots + (B_nK_n),$ $E(R_i) —$ <p>;</p> $R_f —$ <p>;</p> $K_1 \dots K_n —$ <p>(</p> <p>);</p> $B_1 \dots B_n — (i)$

/			
5	-	1991 -	<p>• ;</p> <p>• ;</p> <p>• , ( 0 10%) 40%</p> <p>• ;</p> <p>• : (+0,0%), -</p> <p>(+1,0%), -</p> <p>(+2,5%), (+5,0%), -</p> <p>(+7,5%),</p> <p>(+10%).</p>

\*

2.

2,

CAMP

WACC

1.

∴ ,2008.—178 .( « / . . / . . . . — »).

2.

(BUM — Build-Up Method)	
• ;	• ;
• ;	•
•	
(CAMP — Capital Assets Pricing Model)	
• ;	• ;
• ( )	• ;
	• ;
	• ;
	• - ;
	• ;
	•
(WACC — Weighted Average Cost of Capital)	
• ;	• ;
•	•
( — Arbitrage Pricing Theory)	
• ;	• ;
•	• ;
• ;	• ;
•	• ;
• 4	•

\*

2. : / . — ∴ : -  
, 2016. — 413 .
3. - : / ;  
∴ , 2016. — 456 .
4. : / ;  
∴ , 2016. — 320 .
5. — 2- ∴ , 2016. — 320 .
6. : / ∴ , 2013. —  
318 .
- ∴ , ∴ , ∴ . — ∴ , 2014. — 455 . /

21 2016

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## ASSESSMENT OF INSURANCE COMPANIES' ACTIVITY

On the basis of two Russian insurance companies' materials the assessment of their activity is carried out. It is established that both companies have rather high rating and hold the top positions at volumes of insurance premiums and insurance payments. The comparative analysis of financial and economic activity of insurance companies showed that the first insurance company significantly exceeds the second one for the majority of absolute measures. At the same time, when calculating relative indicators, the advantage is received by the second insurance company which has also the best financial results. It is proved that the insurance company size does not always define its efficiency. Resulting effects of financial and economic activity which characterize the general situation in insurance companies are important.

*Keywords:* insurance companies, insurance premiums, insurance payments, income of insurance companies, profit of insurance companies, efficiency of managing.

... [3, 13], ... [4], ... [1], ... [2],  
... [10], ... [11], ... [12], ... [5], ... [8], ... [14]

2015

327

2 — « » « ».

« « » — « » « », « », « », « » [6].  
« », 2000

[7].

« « - » « » » [6, 7]. « », « »

6,32%

3

2013

2015

8,09%

1,3

1. ( ) « ( 2013-2015 )\*  
« »

	2013	2014	2015
	139574405	157284094	143462178
. . %	100	100	100
	422	411	327
	330745	382686	436722
. . %	0,24	0,24	0,31
	8824658	11821395	11599851
. . %	6,32	7,52	8,09
	1296753	2779236	6317227
. . %	0,93	1,77	4,40

\* [10]

« »  
« »  
« »  
( )  
» « » ( . 2).

2. ( ) « ( 2013-2015 )\*  
»

	2013	2014	2015
	103381801	124333011	111172642
. . %	100	100	100
	422	411	327
	244980	302513	339977
. . %	0,24	0,24	0,31
	6879061	9341190	8967222
. . %	6,65	7,51	8,07
	1311031	2737131	6247870
. . %	1,27	2,20	5,62

\* [10]

6,65%, 2015  
« » 1,27%  
8,07 5,62%  
0,56 . . , 4,4 .  
( )  
« » ( . 3).  
« » « »  
« » « »

3.

( ) « 2013-2015 » « »\* ( )

	2013	2014	2015
	904863,6	987772,6	1023819,3
.. %	100	100	100
	422	411	327
	2144,2	2403,3	3130,9
.. %	0,24	0,24	0,31
	40704,2	47779,9	54008,1
.. %	4,50	4,84	5,28
	30755,9	36631,0	47505,2
.. %	3,40	3,71	4,64

\* [10]

2013 17,2 15,2 2014 19,9 15,2 2015 19,0 14,3 2015

2015

2015

« ( ) » ( . 4). « »

4.

( ) « 2013-2015 » « »\* ( )

	2013	2014	2015
	420769,0	472268,6	509217,5
.. %	100	100	100
	422	411	327
	997,1	1149,1	1557,2
.. %	0,24	0,24	0,31
	19471,0	24799,5	27930,7
.. %	4,63	5,25	5,48
	11829,0	14581,9	15887,1
.. %	2,81	3,09	3,12

\* [10]



« » « »  
2013  
997,1 « » 19471,0  
» 11829 2014  
1149,1 « »  
24799,5 14581,9 2015 1557,2  
27930,7 15887,1  
2015 5,48 3%  
« » « »  
» « ».  
( .5).

**5.**  
» 2013-2015 .\*

	« »			« »		
2013	41990,4	47242,6	0,889	31798,7	28917,1	1,100
2014	49497,0	53084,6	0,932	38167,7	36009,9	1,060
2015	55334,9	62901,6	0,880	49281,9	54946,7	0,897

\* [6, 7]

».  
« »  
« »  
54,98%.  
« », ( .6).  
« »

6.

» 2013-2015 .\*

	« »			« »		
2013	41990,4	33117,7	1,268	31798,7	18998,7	1,674
2014	49497,0	38930,3	1,271	38167,7	22805,5	1,674
2015	55334,9	44998,1	1,230	49281,9	37831,4	1,303

\* [6, 7]

« » « » , « -  
 ».  
 « » -  
 . « » ,  
 ,  
 -  
 ( . 7).

7.

» « » 2013-2015 .\*

	« »			« »		
2013	41990,4	8434,9	4,978	31798,7	8140,5	3,906
2014	49497,0	8716,9	5,678	38167,7	9809,9	3,891
2015	55334,9	11247,6	4,919	49281,9	11776,5	4,185

\* [6, 7]

» , « -  
 » , « -  
 » , « -  
 4,919 5,678 . « »  
 3,891  
 4,185 . « » -  
 . « »  
 , « » , « -  
 ».  
 - ,  
 « » « » ( . 8).  
 « -  
 » « » ,  
 , 2013  
 2,241, 2014 2, 2015 2,03.

8.

« » « » 2013-2015 .\*

	« »			« »		
2013	41990,4	18740,7	2,241	31798,7	11600,5	2,741
2014	49497,0	24667,6	2,007	38167,7	15038,6	2,538
2015	55334,9	27276,2	2,029	49281,9	16358,4	3,013

\* [6, 7]

2,5  
« »  
2,741 2013  
2,538 , 2015 3,013 2014  
« »  
« »  
-  
« » « » ( .9).

9.

« » « » 2013-2015 .\*

	« »			« »		
2013	41990,4	10585,5	3,967	31798,7	2746,9	11,576
2014	49497,0	13872,6	3,568	38167,7	3819,3	9,993
2015	55334,9	14921,3	3,708	49281,9	6917,3	7,124

\* [6, 7]

« » 2013 3,967, 2014 3,568, 2015 3,078.  
3,708 3,967  
« »  
2013 11,576, 2014 9,993, 2015 7,124.  
11,576 7,124  
« »  
« »

» « » ( . 10). « -

**10.** « -  
 » 2013-2015 .\*

	2013	2014	2015
« »			
' -	41990,4	49497,0	55334,9
' -	-955,2	433,5	50,2
' -	828,9	2823,2	4514,2
' -	4498,9	1188,8	0,5
' -	160,3	1701,3	3638,2
' -	46523,3	55643,8	63538,0
« »			
' -	31798,7	38167,7	49281,9
' -	758,7	-380,5	757,5
' -	303,8	632,3	719,6
' -	137,9	137,3	3425,4
' -	300,7	184,9	421,5
' -	33299,8	38741,7	54605,9

\* [6, 7]

« » « » . 2013 -  
 2015 « » 63538,0 . . . 46523,3 . . . 36,57%. 2013  
 « 90,25% » . 2015 87,09%, . . .

« » « » . 2013 95,49%. 2015  
 90,25% .

» « 2013 2015 .

( . 11).

» « 2013 « » 86,6 . . . « -  
 8398,7 . . . 5,6 . . . 6647,6 . . . » 2013

**11.** « » 2013-2015 .\*

	2013	2014	2015
« »			
	86,6	585,9	4215,4
	5,6	582,0	3368,7
« »			
	8398,7	10783,1	10799,0
	6647,6	8474,5	8601,3

\* [6, 7]

2015 « » -  
4215,4 . . . . . 3368,7 . . . . .  
2015 « » 10799,0 . . . . .  
8601,3 . . . . .

( . 12).

**12.** « » 2013-2015 .\*

	2013	2014	2015
« »			
	3051,4	3283,1	6264,9
	86,6	585,9	4215,4
	5,6	582,0	3368,7
	46523,3	55643,8	63538,0
	121964,2	98345,1	93547,9
	47242,6	53084,6	62901,6
, %	6,56	5,90	9,86
, %	0,07	0,60	4,51
, %	0,01	1,10	5,36
« »			
	8398,7	10783,1	10799,0
	6647,6	8474,5	8601,3
	33299,8	38741,7	54605,9
	39605,7	47591,0	67584,1
	28917,1	36009,9	54946,7
, %	30,21	34,20	22,72
, %	21,21	22,66	15,98
, %	22,99	23,53	15,65

\* [6, 7]



- 
9. // Science Time. — 2016. — 5 (29). — . 202-207.
  10. [ ]— :  
www.cbr.ru ( : 06.10.2016 .).
  11. // , . . . : / . . . /
  12. — 2016. — 12. (684). — . 50-60.  
// : XII -
  13. : , : . . . , 2015. — . 164-166.  
. — : « , », 2014. — 496 . / . . . ,
  14. , . . . : / . . . ,  
. — : - . , 2015. — 206 .

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368.91:658.8

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## **ANALYSIS AND ASSESSMENT OF THE SALES CHANNELS LIFE INSURANCE SERVICES AND IMPROVING THEIR EFFECTIVENESS**

The article considers the current state of life insurance in the Russian Federation, the analysis of distribution channels for life insurance policies. The mechanism of life insurance services implementation on the basis of customer base differentiation is proposed.

*Keywords:* life insurance, sales channels for life insurance policies, direct sales channels, intermediary sales channels.

10].

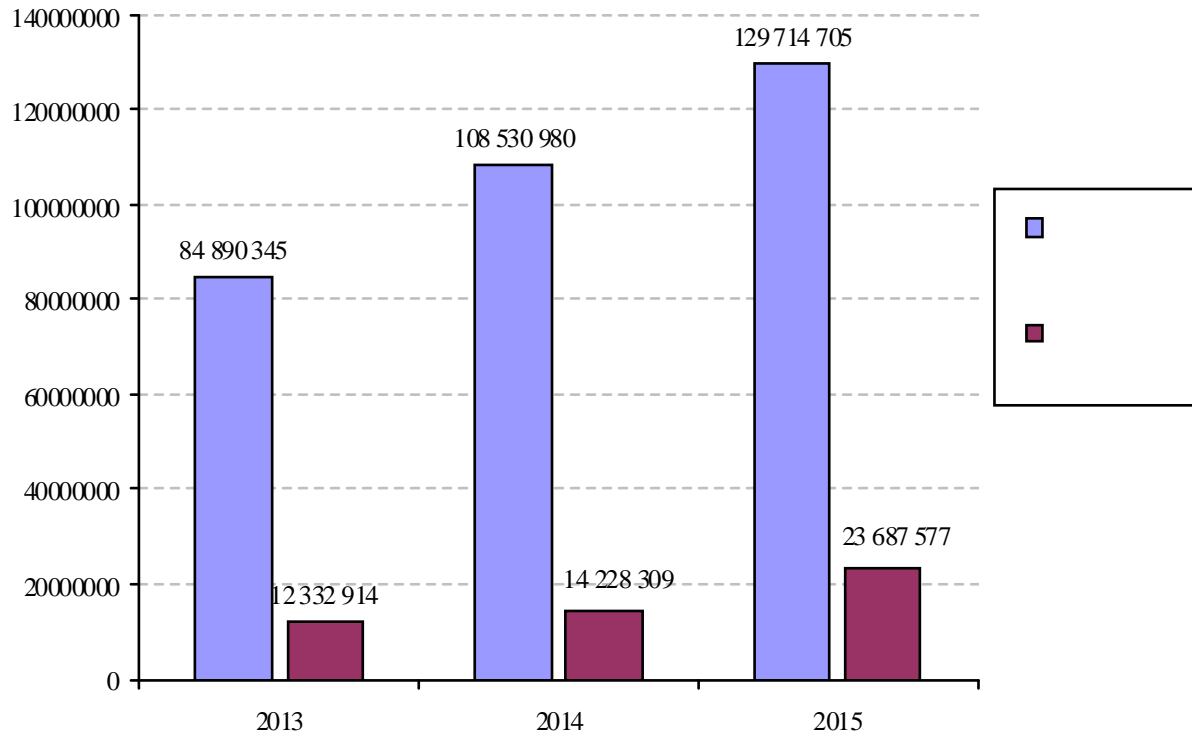
[1, 2, 7, 9,

2015

12,7%



2% 2014  
2015 19,5% ( . 1).



. 1. 2013-2015 .  
( [3].

, , 2015

5,5

2016-2017

[4].

» . 2,7%

90% [5].

[6].

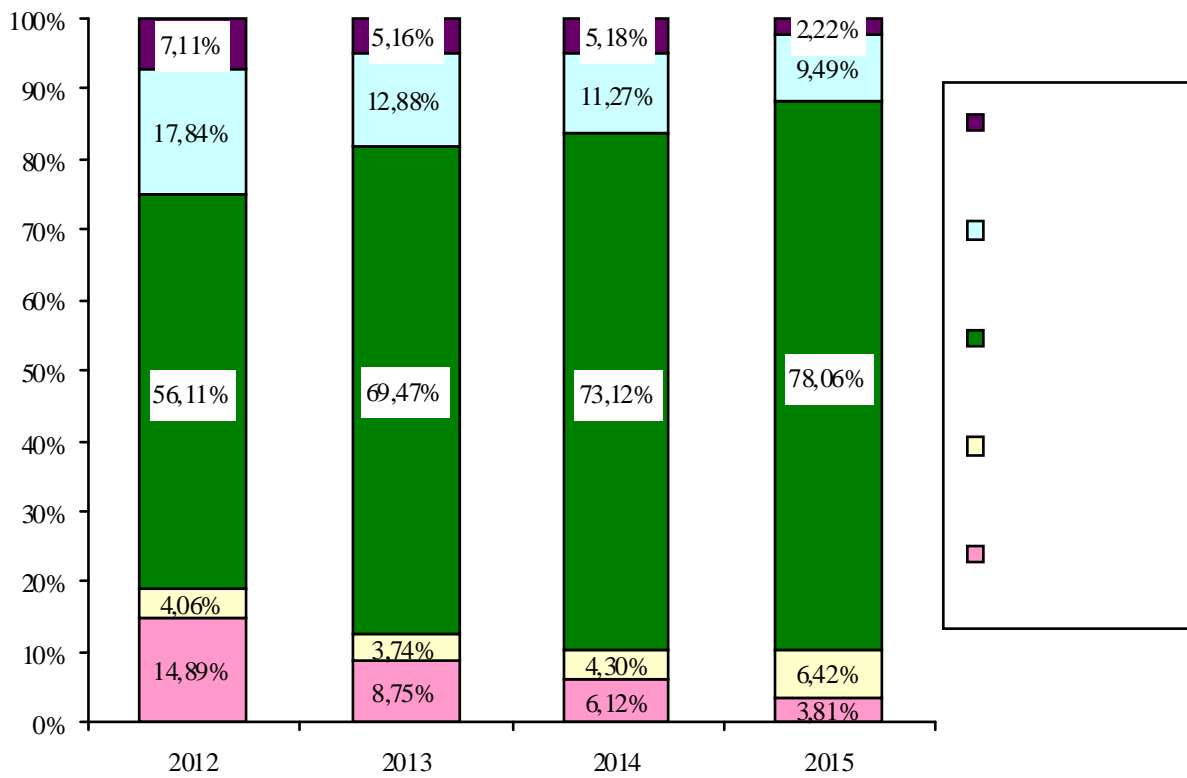
. 2.

2,

29%

2015

65



.2.

2012-2015

(

[3].

2015

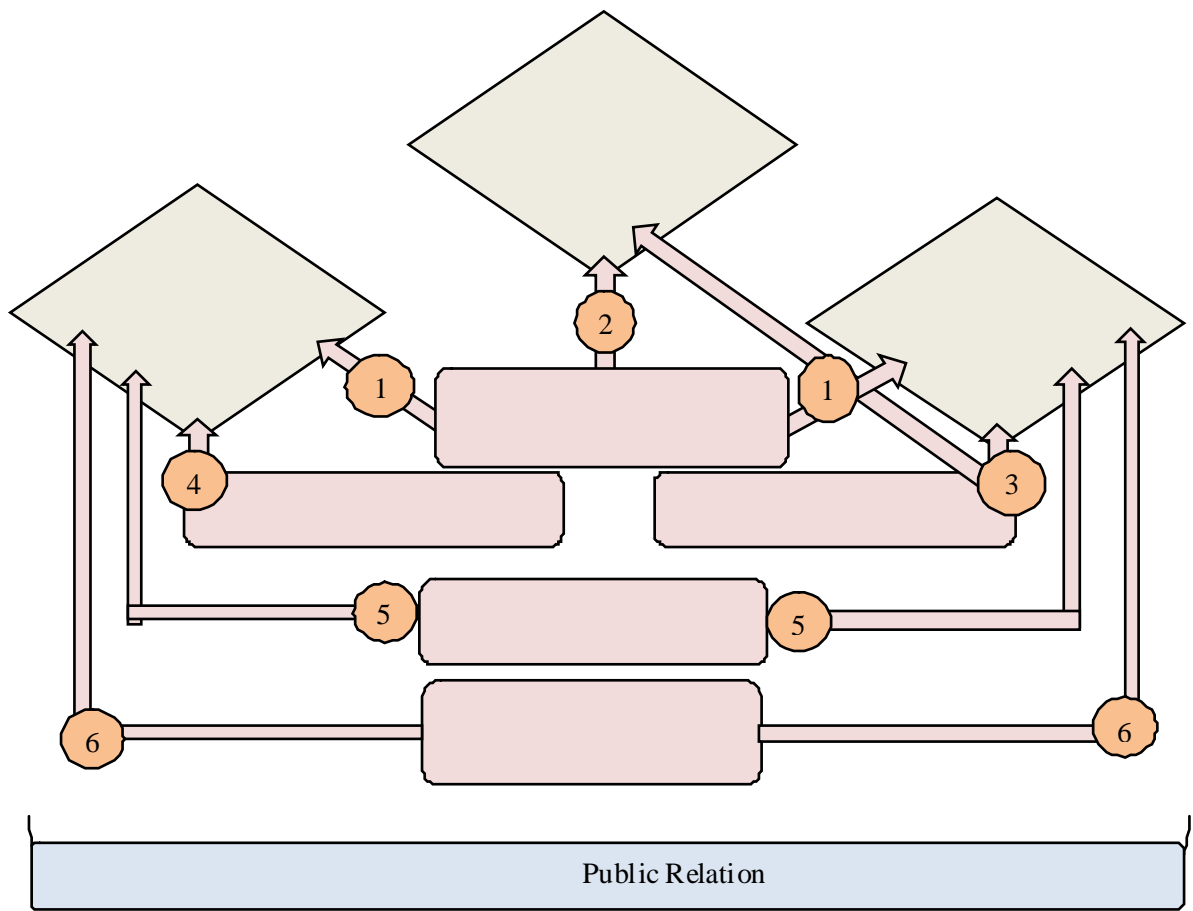
2012-

, 2015

3,8%.

[7].

( .3).  
.3



.3.

( )

1 : « — », « — ».

2 : « — [8]. ».

3 : « — », « — ».

- 
- 
- 
- 
- 

4

5

- 1)
- 2)
- 3)
- 4)
- 5)

[10].

[8].

24

[9].



- 
7. — : ivan-shamaev.ru/sales-channels/ ( [ 03.10.2016 .).
  8. C . . : 08.00.10 [ ]/ : . — , 2015. — : e.mail.ru/attachment/1477471381000000315/0 ( 03.10.2016 .).
  9. / . . . . [ 03.10.2016 .). — : sisupr.mrsu.ru/2011-1/PDF/Denisova.pdf ( / 10. // . — 2016. — 3 (83). — . 4-8.
  11. : . . . . : 08.00.10 [ ]/ : guu.ru/files/referate/yakubova.pdf ( 03.10.2016 .).

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368.9.06

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## **ASSESSMENT OF THE CURRENT STATE IN THE COMPULSORY MEDICAL INSURANCE SPHERE IN THE RUSSIAN FEDERATION**

2015-2016

Compulsory medical insurance is an important component of country's social infrastructure for which the special attention is given at present days. The article investigates the activity of insurance medical organizations which carry out obligatory medical insurance. The basic functions of the compulsory medical insurance Federal fund, the structure of earnings and charges after 2015-2016 are considered.

*Keywords:* compulsory medical insurance, Federal fund of compulsory medical insurance, territorial fund of compulsory medical insurance, the financial mechanism, health care financing.

60% [1].

( )

326- 29.11.2010 «  
»,

[2].

- 
- 
- 

[3].

— 85,1 1 146,5 1 2015

1661,7 2015 2,6% [1].  
2016

«  
«

» «  
» [2, 3].  
98,5%

( . 1).



1.

\*

	2015	2016	
			% 2015
	146,1	146,5	100,3
	18 559	19 903	107,2
	<b>1 619,8</b>	<b>1 661</b>	<b>102,6</b>
•	967,4	1 018,5	105,3
•	617,3	617,7	100,1
•	23,9	25,4	106,3

\*

[1]

2016

1688,5

2.

2.

\*

	2015	2016	
			% 2015
	<b>1 662,8</b>	<b>1 688,5</b>	<b>101,6</b>
	1 414,2	1 458,6	103,1
	19,0	18,8	98,9
	3,2	3,2	100,0
	82,1	96,7	117,8
	15,0	15,0	100,0
	8260,7	8438,9	102,3

\*

[1]

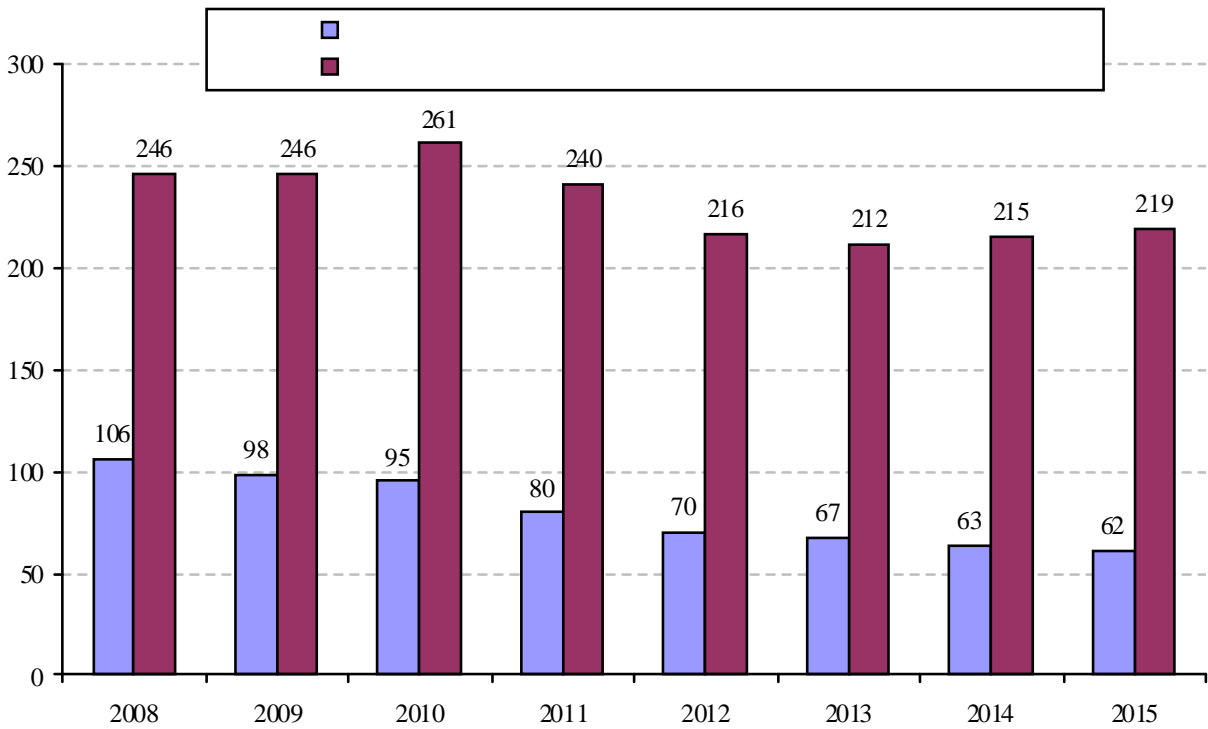
( )

62 2015

( . 1) [4].

219

85



. 1.

[1]

(

2015

[5, . 563].

2014 (1 217 255,9

) ( . 3).

1 383 979,0

13,7%

15

2014

74

3.

2014-2015 .\*

	2014		2015	
		%		%
—	1 296 020,0	100,0	1 449 837,7	100,0
:	1 217 255,9	93,923	1 383 979,0	95,457
	13 752,4	1,061	15 105,2	1,042
	63 496,5	4,899	49 594,7	3,421
,	419,8	0,033	472,4	0,033
:	405,7	0,031	454,8	0,031
,	466,2	0,036	204,7	0,014
,	108,1	0,008	58,1	0,004
	388,3	0,030	318,2	0,022
	132,8	0,010	105,4	0,007

\*

[1]

25

30.12.2015 N 432- [6].

2016

•

,

•

,

•

)

1. : [www.ffoms.ru/system-oms/](http://www.ffoms.ru/system-oms/) ( 01.10.2016). —
2. 29.11.2010 326- [ ] — : [www.consultant.ru/document/cons\\_doc\\_LAW\\_107289/](http://www.consultant.ru/document/cons_doc_LAW_107289/) ( 01.10.2016).
3. 31.07.1998 N 145- ( . 03.07.2016) ( 01.09.2016) [ ] — : [www.consultant.ru/document/cons\\_doc\\_LAW\\_19702/](http://www.consultant.ru/document/cons_doc_LAW_19702/) ( 01.10.2016).
4. : [www.ffoms.ru/system-oms/](http://www.ffoms.ru/system-oms/) ( 01.10.2016). —
5. . . — 2- . . — . : - , 2012. — 703 . / . . ,
6. »: 15.04.2014 294 [ ] — : [www.consultant.ru/document/cons\\_doc\\_LAW\\_162178/](http://www.consultant.ru/document/cons_doc_LAW_162178/) ( 01.10.2016).
7. : , : , : — 496 . / . . . . ,

364.3:61

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### COMPULSORY HEALTH INSURANCE: MODERN REALITIES, CHALLENGES AND PROSPECTS

The article evaluated the current state of the compulsory health insurance on the basis of the key performance indicators analysis of health insurance companies in the Russian Federation. The problems impeding the effective functioning of the compulsory health insurance system are indicated. The advantages and disadvantages of compulsory health insurance from the standpoint of the insured were systematized. Separately the negative aspects of the compulsory health insurance system functioning for health professionals were highlighted. The main tasks of further development and improvement of the compulsory health insurance system were defined.

*Keywords:* health insurance, compulsory health insurance, health insurance organizations, financial provision of compulsory health insurance, voluntary medical insurance.

... .. [1, 2, 5, 6, 7, 10]. , -

... .. -

... .. -

... .. -

... .. -

... .. -

... .. -

[1, .63].

... .. -

( )

... .. -

... .. -

» [2, .69].

... .. -

... .. 2012-2015 . -

[3]. 71' 59, 2014 . -  
54 [4]. 01.07.2016 . -

... .. -

... .. ( .1). -

... .. 2012 . 85,5%, 2013  
2015 . 95,2%.

1.

	2012 .		2013 .		2014 .		2015 .	
	·	%	·	%	·	%	·	%
—	840235,9	100	1199749,9	100	1360134,4	100	1537111,7	100
:								
·	718801,9	85,5	1145366,3	95,4	1291923,2	94,9	1463507	95,2
·	22380,4	2,6	46302,2	3,8	64916,3	4,7	71783,3	4,6
·	11,9	0,001	12,3	0,001	14	0,001	17,2	0,001
	99041,7	11,7	8069	0,6	3280,8	0,2	1804,2	0,1
—	804749,8	100	1137611,7	100	1305540	100	1459754,6	100
:								
·	701093,2	87,1	1127859,5	99,1	1300988,5	99,6	1454960,2	99,6
·	2245,6	0,3	3373	0,3	4198,4	0,3	4425	0,3
·	101411	12,6	6379,3	0,5	353,1	0,02	369,4	0,02

\*

[3]

2012 2015 . -  
 2 .  
 « 2012 . »,  
 : 11,8% 2012 .  
 0,1% 2015 ., 2012 . 91,9%, 2014 . — 59,3%, 2015 . — 45%.  
 3





2.

\*


\* [7, 8]

( .1).  
 5 ( 70%)  
 ,26,1% , 44,5% —  
 » [5, .21].

—  
 —  
 —  
 —

—  
 —  
 —  
 —

—

—  
 —  
 —  
 —

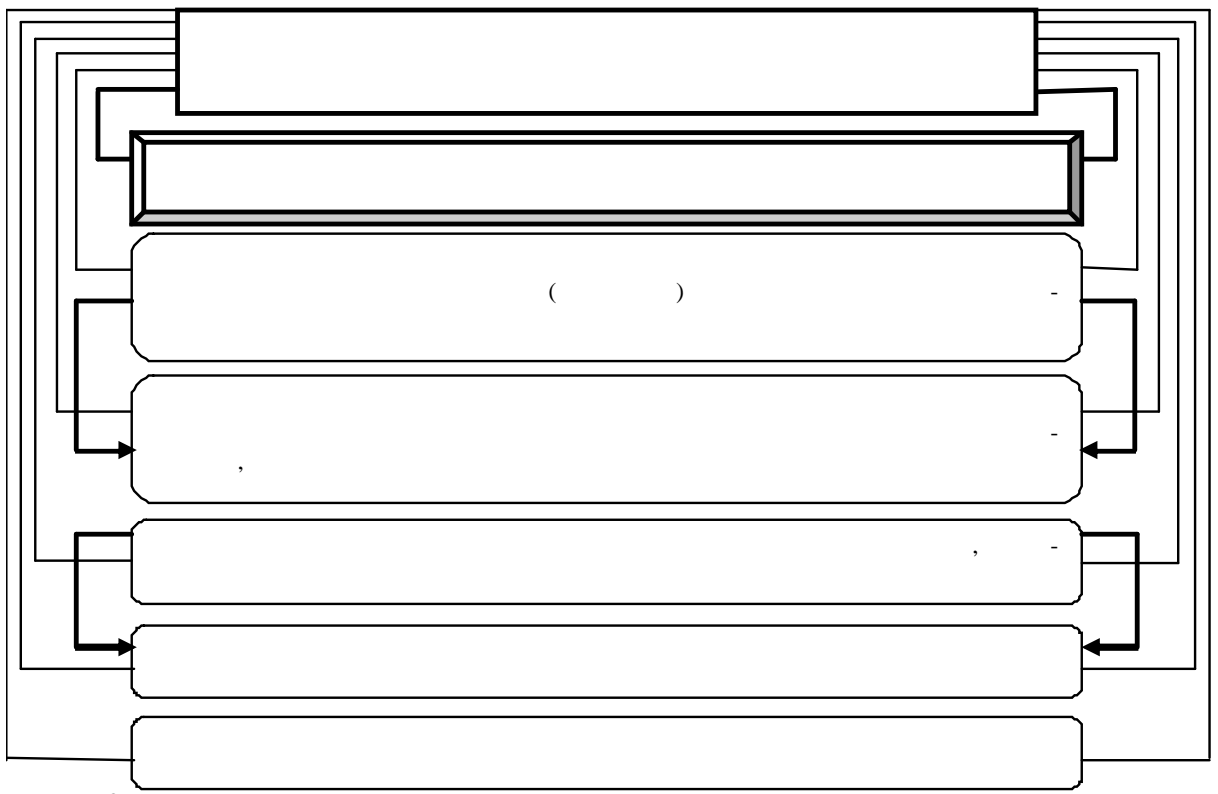
—  
 —  
 —  
 —

.1.

5,1%

( , , , )

( .2).



.2.

[6, 7, 9)



2. // — 2015. — 2 (31). — . 68-73.
3. [ ]. — : www.gks.ru/ ( 11.10.2016).
4. [ ]. — : www.ffoms.ru/ ( 11.10.2016).
5. // — 2014. — 1. — . 19-21.
6. : , , : / . . . . , 2014. — 496 .
7. : / . . . // XIV
8. ( ), 2013. — . 346-349.
9. / . . . // : — 2015. — . 27-33.
10. (08.00.10) / . — , 2012. — 190 .
- 13 // : « — », 2016. — . 108-112.

21 2016

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330, 338

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**BANK INVESTMENT CREDIT: THE ESSENCE AND WAYS TO OVERCOME  
THE NEGATIVE FACTORS IN ITS FUNCTIONING**

The paper presents specific measures to reduce the given negative factors in the functioning of the bank investment credit, the implementation of which will lead to an increase in the share of bank loans in total investment to fixed assets.

*Keywords:* bank investment credit, investment, real sector of economy, investment activity, insurance companies.

« »,

« »

« »

[13, c. 90].

[13, c. 90].

«

[13, c. 92-93].

( )

(

)

(

[3, c. 62].

1.

«

[11, c. 78-79]:

»

1.

\*

1.	
2.	-
3.	
4.	
5.	
6.	
7.	( )
8.	

\* [3, 11].

• , -

, -

,

,

,

[11, c. 79]:

• ;

• , -

• ;

,

,

),

,

,

,

,

[8, c. 21-22].

2014 30% [8, c. 22].

10,6% ( 106%) [14].

2020 . 20–25 % 2020 .,  
[10].  
« » , [1, c. 15].  
2–4  
[2, 4, 5, 6]:  
• ;  
• ;  
• ;  
• ;  
• ;  
( ) ,  
« »  
50% 100% [2, c. 43].  
[5, c. 100].  
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[15, c. 43].

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[5, c. 98].

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[2, 4].

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40-70%

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[4, c. 61].

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1% , , ,  
250 [6, c. 100]. 50% -  
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1. // — 2014. — 5. — . 11-18. -
2. // — 2014. — 2. — . 41-46. -
3. // (14-17) // 2014 -
4. // — 2014. — 1. — . 62-65. -
5. // — 2014. — 8 (51). — . 57-63. -
6. « » — 2015. — // -
7. // — 2015. — 4 — . 97-101. -
8. // — 2011. — 147 . -

8. / . . . , . . . // - . — 2014. — 6. — . 21-26.
9. / . . . // « ».— 2009. — 2. — . 128-132.
10. 2020 : 17.11.2008 1662- ( . 08.08.2009) [ . ].— : www.consultant.ru/document/cons\_doc\_LAW\_82134/ ( 10.10.2016).
11. / . . . // « ».— 2009. — 1. — . 77-82.
12. / . . . // : . — 2009. — 2. — . 27-38.
13. / . . . / . — 2010. — 12(74). — . 90-95.
14. [ . ].— : www.gks.ru ( 10.10.2016).
15. / . . . // . — 2013. — 20 (548). — . 43-48.
16. : / . . . , . . . // : , , . — 2015. — 2 (31). — . 115-120.
17. / . . . , . . . // : . — 2016. — 11 (12). — . 237-244.

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### **BANK CREDITING OF THE POPULATION IN RUSSIA: ORGANIZATIONAL-ADMINISTRATIVE PROBLEMS**

The key points of organizational-administrative problems of population bank crediting in Russia are considered. The basic bank crediting types of individuals are shown.

*Keywords:* bank crediting of the population, commercial banks, credit operations, management of credits.

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[4, . 389].

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[3, . 58].

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4)

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1.

2 (35). — . 92-96.

2.

2015. — . 45-46.

3.

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. — 2011. — 2. — . 389-394.

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## METHODOLOGICAL ASPECTS OF THE ASSESSMENT OF AFFORDABLE HOUSING IN THE RUSSIAN FEDERATION

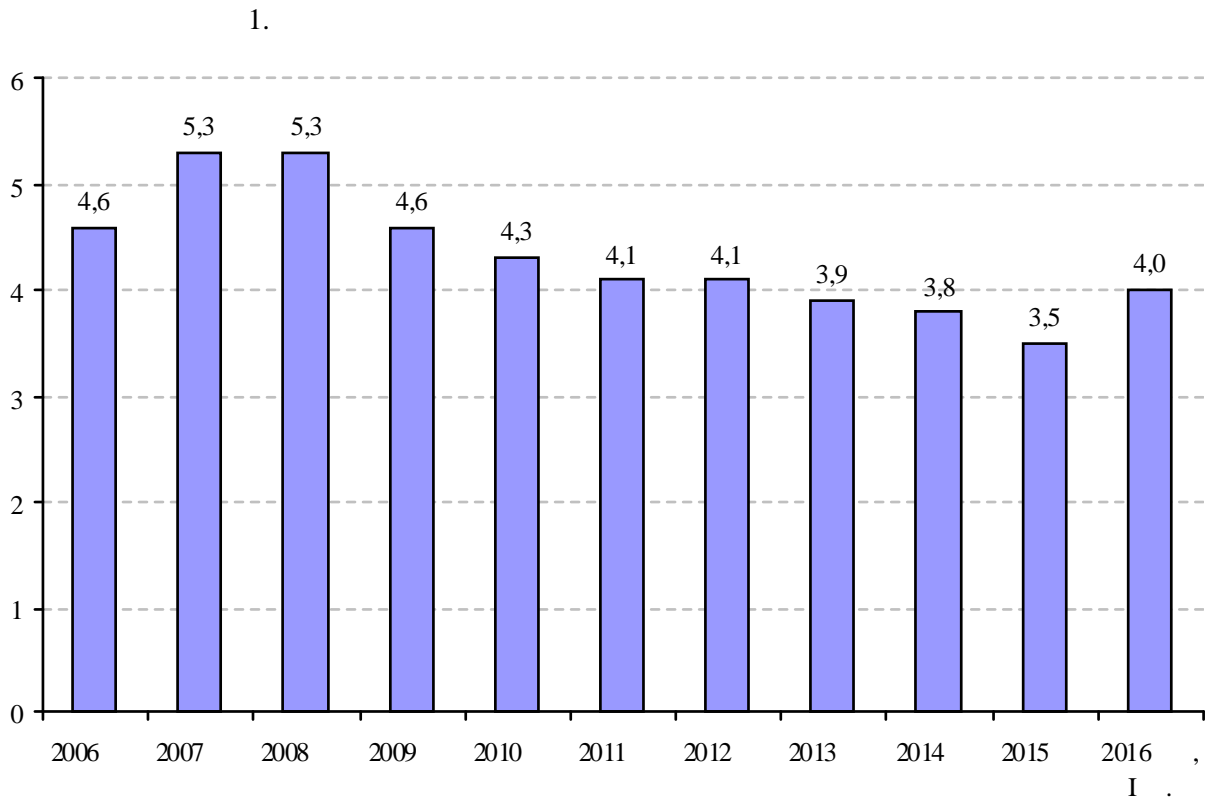
The article considered the indicators used for the analysis of housing affordability standards. Disclosure of their advantages and disadvantages, indicated in the assessment undertaken. The authors carry out the analysis of the housing affordability using a system of indicators in the context of Russia's regions, as well as the country as a whole. Identified the main tendencies of provide housing for in the country. Proposed measures to improve housing affordability level for the population in the Russian Federation.

*Keywords:* housing affordability index, the index of housing affordability, mortgage market, mortgage, housing affordability.





1. (housing price to income ratio) 54 3



1. ( [7] )  
2006 – 1 . 2016 .

1, , 4 , 2014 3 , 2015 3,5 , 3,6

2. 54

), ( [8]. , 2000

3. (H I — Housing affordability index)



2. ( ) 2006 – 1 . 2016 . ( [7])

2, ( 2011-2015 . )

1, 2 ,

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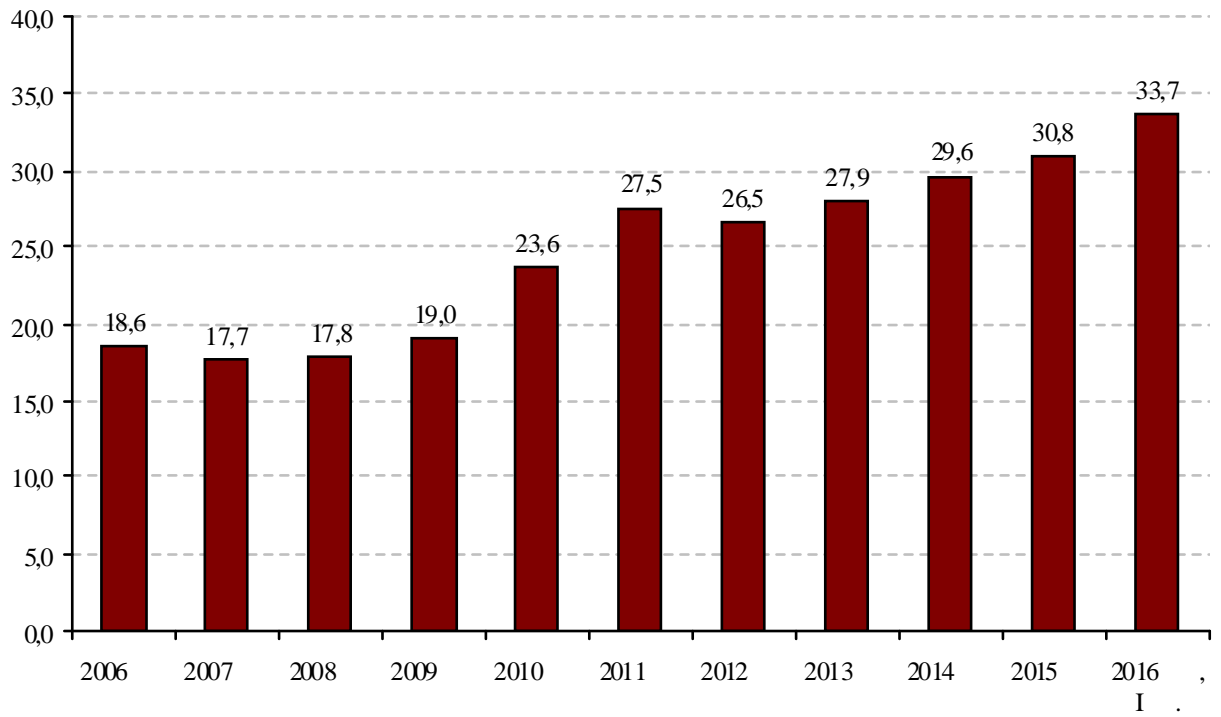
« , , ».

(54 . 3 )

2010

2011

(. 3).



. 3.

I

2006

- 1 . 2016 . ( [7])

3.

2015

35%

2014

29,6%

— 30,8%

2016

30%

70%

2015 . . . . . (54 . . . )  
 70% . . . . . 20%  
 9 . . . . .  
 . . . . .  
 2015 . . . . . ( . . . )  
 . . . . .  
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 : . . . . . ( . . . )  
 . . . . . 49,3% . . . . . (37-3%).  
 . . . . .  
 (35%), . . . . . (28,8%), . . . . . (28,6%). : 14  
 10% . . . . .  
 : . . . . . (9,7%), . . . . . (9,4%), . . . . . (8,6%),  
 (7,7%), 13,2%, . . . . . (5%) . . . . . 17,4% ( . . . )  
 . . . . .  
 . . . . . 13,9%.  
 . . . . .  
 . . . . . 20-25%.  
 . . . . .  
 . . . . . 6% . . . . . 1,5  
 . . . . . 20 [9].  
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1. . . . . / . . . . . [ . . . . . ] . — : www.rusnauka.com/18\_DNI\_2011/Economics/15\_90026.doc.htm ( 11.10.2016).
2. . . . . // . . . . . — 2014. —
- 9-3. — . 635-638.
3. . . . . // . . . . . — 2014. — / 2. — . 31-49.
4. . . . . ?/ . . . . . [ . . . . . ] / — : demoscope.ru/weekly/2007/0307/tema01.php ( 11.10.2016).
5. . . . . / . . . . . // Science Time. — 2016. — 11. — . 201-207.

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6. // . . . . . // . . . . . — 2016. — 4 (106). — С. 24-26.
  7. 1998 I . 2016 [ ] — : [www.urbaneconomics.ru/research/analytics/pokazateli-dostupnosti-zhilya-v-subektah-rf-s-1998-goda-po-i-kv-2016-goda](http://www.urbaneconomics.ru/research/analytics/pokazateli-dostupnosti-zhilya-v-subektah-rf-s-1998-goda-po-i-kv-2016-goda) ( 11.10.2016).
  8. : / . . — : « « . . », 2014. — 237 .
  9. [ ] . : [riarating.ru/regions\\_rankings/20151216/630003084.html](http://riarating.ru/regions_rankings/20151216/630003084.html) ( 11.10.2016).
  10. // . . . . . : , , . — 2014. — 1 (26). — . 37-39.

22 2016

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332.02

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## INVESTMENT POTENTIAL OF CROSS-BORDER REGIONS OF RUSSIA TO FINLAND

The efficiency of interstate cooperation, especially in financial and economical spheres directly depends on the investment potential of their cross-border territories. The article represents the analysis of investment cooperation features between the cross-border regions of Russia and Finland, which allowed to expose the advantages and disadvantages of their attractiveness for prospective investors.

*Keywords:* cross-border regions, investment attractiveness, investments, financing, competitive ability, competitive edge.

(9,2 . . .),

3,5 . . .

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	• ; • ; • ; • ( - ).	• ; • ; •

\* [6]

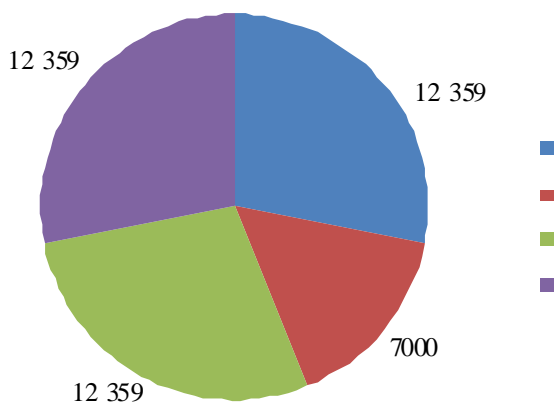
1,

« » — :  
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, , « » : ,

2014-2020 , 25  
« » - 2014-

2020 . ( .1).

.44 , 7 « » 2014 2020 12



10% « » [7].

.1. « » 2014-2020 . [2] ,



72,3

(50% / 50%) [8].

50%,

« ».

: ( 1), ( 3),

( 2), ( 4) [3].

( . 2).

2

2.

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1	4,4	2,2	1,4
2	2,6	1,3	1,3
3	4,4	2,2	1,4
4	5,1	2,5	1,1
	16,5	8,2	5,3

« 2014-2020 »

30

\* [9]

(29%

)

[9].

[10].

2013-2015

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(27 )

3.  
2013-2015

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[11].

	2013 .	2014 .	2015 .
	27	26	27
	60	60	61
	40	42	42
-	3	3	3
	45	48	51
	83	83	85

\* [10]

105

[12].

1.

2.

[13].

4.

4.

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<ul style="list-style-type: none"> <li>• ;</li> <li>• ( - );</li> <li>• ;</li> <li>• (</li> </ul>	<ul style="list-style-type: none"> <li>• ;</li> <li>• ;</li> <li>• -</li> <li>• ;</li> <li>• ;</li> <li>• (</li> </ul>
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[14-15]

« » ( ) [16].

« » ( ) [16].

1. « — 2008. — 1 (1). — . 90-108. /
2. // . — 2016. —
2. — . 116-122
3. // . — 2009. — 2. — . 46-56.
4. // . — 2009. — 4. — . 84-92.
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17. // . — 2016. — 7 (8). — . 64-73.

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### **INVESTMENT OPPORTUNITIES POLICY AT THE PRESENT STAGE OF RUSSIAN ECONOMY DEVELOPMENT**

The article considers the peculiarities of modern Russia's investment policy. The key areas and measures to enhance the investment activities are identified.

*Keywords:* investments, investment policy, investment activity, investment climate, project.

[1, . 12].

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2014

2014

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	2013	2014	(+, -)
	100	88	-12
	180	178	-2
	188	117	-71
	46	17	-29
	105	109	+4
	113	115	+2
	63	56	-7
	162	157	-5
	10	10	—
	53	55	+2

\*

« » 30%.

85%.

2014

— 6412

[10].

6772

109

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  - 4.
  - 5.

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2014 « »

[12, 13].  
2015

11,5% [14, 15].

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[3, . 107].

1. / . . . // : -  
— 2015. — 3. — . 16-21.

2. Borsh L., Vorobyov Y., Gerasimova S. Algorithm of the theory of a new institutionalism — strategy of prioritized reforming of the Russian economy / L. Borsh, Y. Vorobyov, S. Gerasimova // European Science and Technology: 9<sup>th</sup> International scientific conference. Munich 2014. — P. 131-135.

3. / . . . //  
— 2015. — 8-1. — . 144-151.

4. // : , , // . — 2015. — 2 (31). — . 108-114.

5. / . . . // : . . . III  
— . 12-14. — : . . ., 2016.

6. / . . . // . — 2016. —  
6 (7). — . 217-224.

7. / . . . — , 2006.

8. : [ ]/ . . .  
— : , 2008. — 324 .

9. : [ ]:  
/ . . . — : , 2007.  
— 442 .

10. : minfin.ru/ru/international/index.php ( [ ] )  
11.10.2016).

11. : economy.gov.ru/minec/main/ ( [ ] )  
11.10.2016).

12. : frprf.ru/o-fonde/ ( [ ] )  
11.10.2016). —



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14. [ ]. // : web.snauka.ru/issues/2012/11/18195 ( 11.10.2016). -
15. : 08.00.14 / . — , 1998. — 252 c. -

18 2016

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336.76

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## MODERN STATE AND TRENDS OF THE RUSSIAN SECURITIES MARKET DEVELOPMENT

The article considers the current state of the Russian securities market in the conditions of country's economic instability, the analysis of the government and corporate securities market, their level of capitalization is rated. The trends and prospects of the stock market development in the Russian Federation are defined. The relevance of the article is stipulated to the positioning of the stock market as a powerful mechanism with a huge impact on the economy of the Russian Federation, and which is the alternative source of funding and development. Thus, the volume and the structure of investments in the real sector of the economy mainly depend on the efficiency of the securities market.

*Keywords:* securities market, stock market, bonds, stocks, volatility, OFZ, securities market capitalization.

, , [2], [7], [5], [1], [3], [6], [4].

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100 [7, .262-263].

2014 .,

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« 1 » 2016 .44,3 ., 20,6%, 2015 .,

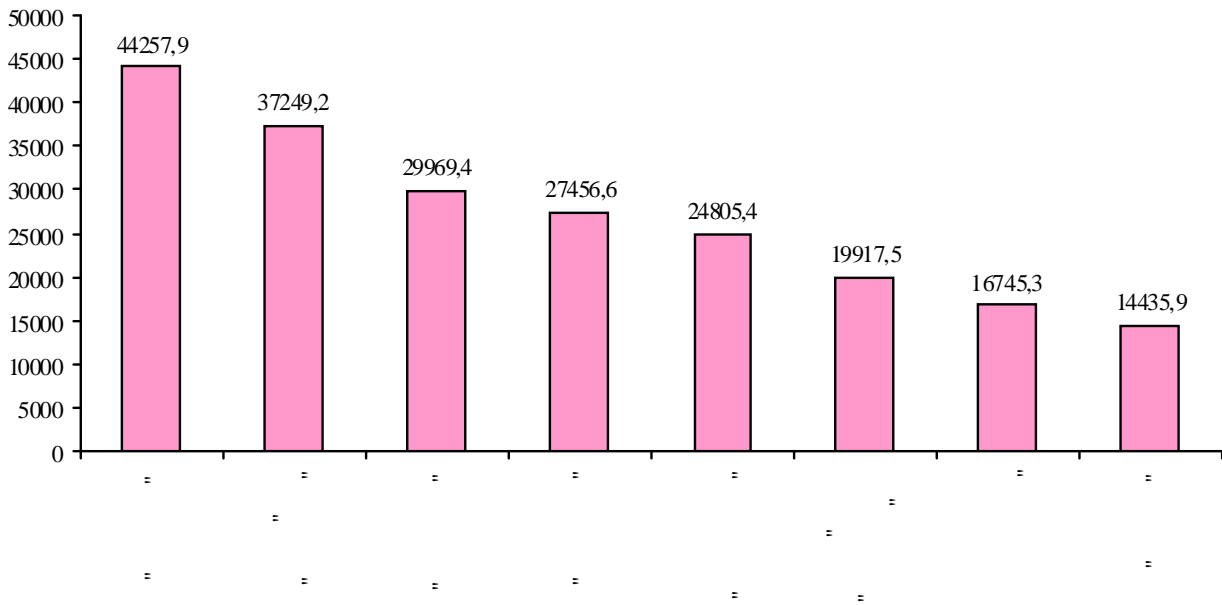
« »— 11,1 ., « » « » 17,34%, , 13,95%. 2014-2015 ., 2015 ., 60%.

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: « », « », « — 50% », « » 2014— 2016 .(.2). 2014 .

2014 ., 2016 .

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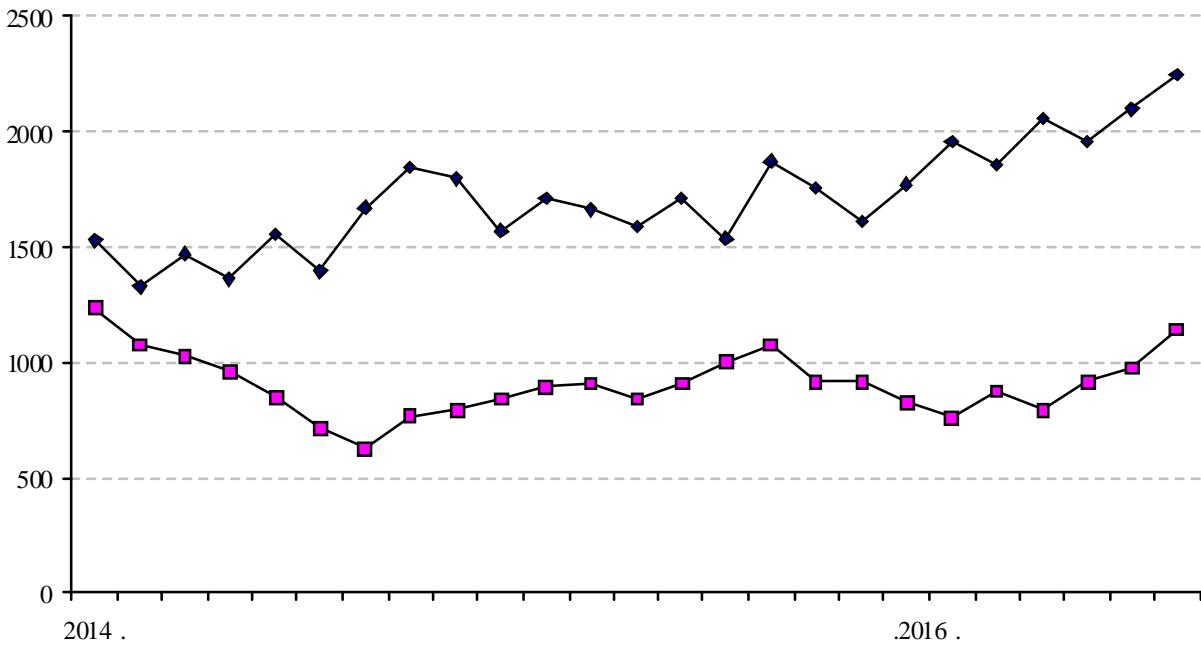


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2015 .

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[9])



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2014 -

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2016 .

0,85 . .

2014-2015 . . . . .  
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 [5, .96-97].

2015 . . . . . 18,3 . . . . . 23,8 . . . . . 11,1 . . . . . 19,0 . . . . . 3,5 . . . . .  
 . . . . . 8,6% . . . . .  
 : . . . . . 52,9% . . . . . — . . . . .  
 (22,3%), . . . . . (9,3 5,3% (9,6%) . . . . . ) [10].

46,2 35,9% . . . . .  
 2015 . . . . .  
 25,4 . . . . . « » . . . . .  
 « »: « » . . . . . « » . . . . .  
 « » . . . . . 1,6-16,1 . . . . .  
 2016 . . . . . 2015 . — 1,3-38,6% [8].

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 X . . . . . -2016, / . . . . . : . . . . .  
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2. . . . . / . . . . . //
3. . . . . ( ) . — 2015. — 3. — . 133-137. //
- I . — , 2016. — . 262-265.
4. . . . . : . . . . .  
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 — 7 (8). — . 111-118.

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5. // . — 2015. — 2 (97). — 253-262.
  6. // . — 2015. — 9 (65). — 95-102.
  7. // « ».— 2015. — 11. — 260-268.
  8. : moex.com/ ( 01.10.2016). [ ].—
  9. « » [ ].— : riarating.ru/ ( 01.10.2016).
  10. : www.cbr.ru/ ( 01.10.2016). [ ].—

11 2016

338.2; 330; 111

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## **INSTITUTIONAL RELATIONS ORGANIZATION OF ECONOMIC ENTITIES OF THE MARKET ECONOMY AND REDISTRIBUTIVE ECONOMY**

The institutional analysis leads to the confidence that the need to create a fundamentally new model of political and economic order has grown. Accordingly, such a reflection of world scientific thought leads to the advanced development of institutionalism not only for the state, but also for the development of interstate institutionalism. The dominant matrix has general comprehensive character, and additional (complementary) one supplements some niche in the institutional space. In modern society, the institutional conditions change very rapidly; there appears a need for continuous institutional analysis, which is to find the key to the understanding the modification meaning of the economic processes. The article determines the features which are ascertain to the determination of one or another type of the society's institutional structure. The conceptual diagram of the institutional relations organization of the economic entities of the market and redistributive economies is presented. It is noted that due to the limited resources that characterize the management as a specific field of activity, the institutions limit costs (X-efficiency) and profit maximization (Y- efficiency) are the equilibrium, but the quality is achieved in different ways in the balance of production and consumption patterns and market redistributive economies.

*Keywords:* institutionalism, redistribution, market economy, financial and monetary system, monetary hegemony.

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,Y

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X Y

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Y

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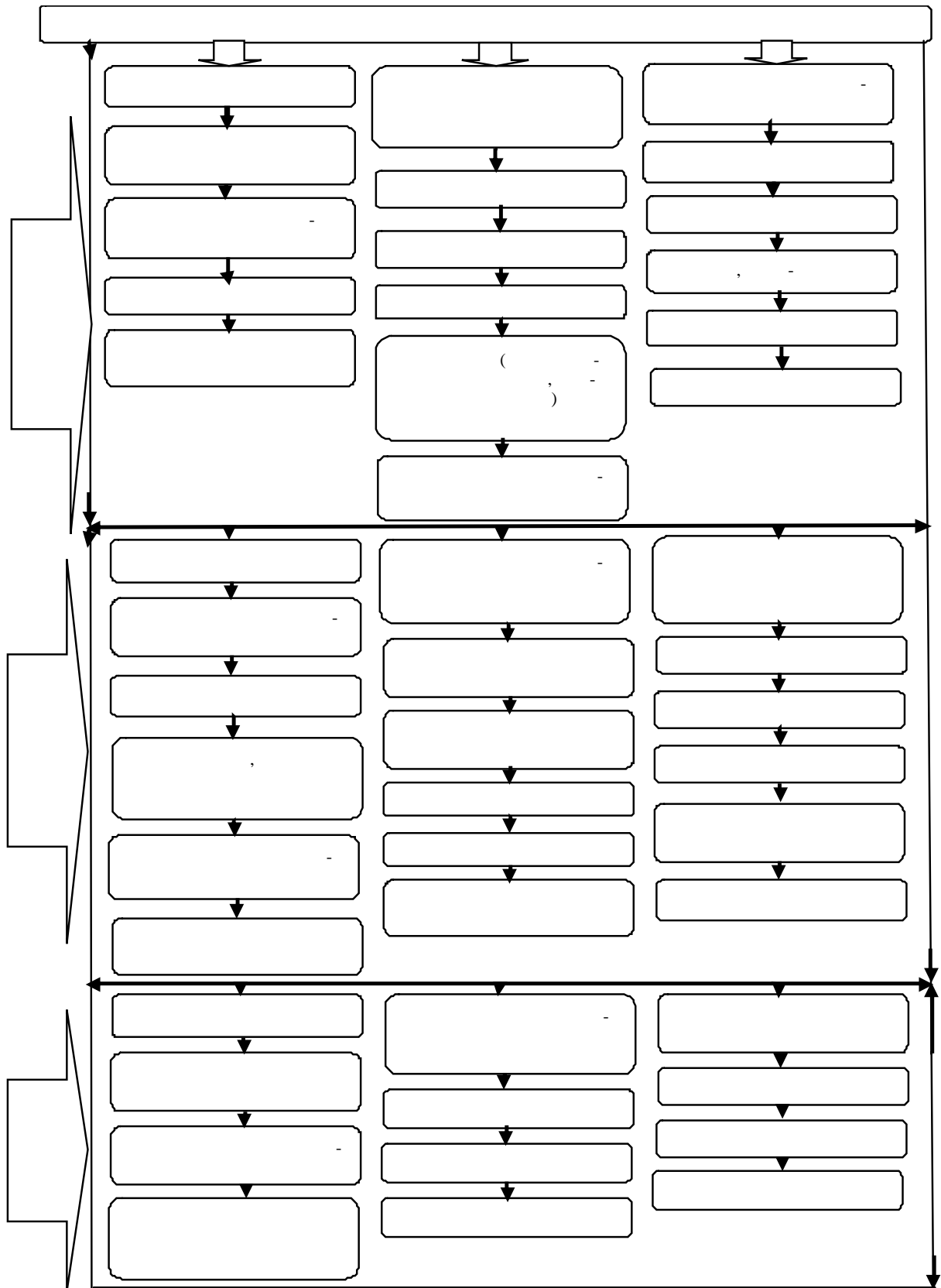
de facto

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[7, .68].

« »



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123



« — » [8].

» [3, .62].

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« »,



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( .1 X Y ).  
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[2, .24].  
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... X— , , X- Y- [10, .328]. (X- ) (Y- ) X Y— X Y— X-, Y- [10, .328].

1. ... / ... — 2- ... —
2. ... , 2010. — 925 .
3. ... — 24.
4. 2006. — 407 .
5. ... , 2008. — 928 . ( ) //
6. ... — 1999. — 7. — . 12.
7. ... , 2007. — . 6.
8. ... « ... , 2015. — . 4-80.
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10. [ ... ]. — : www.litres.ru/karl-marks/kapital-tom-pervyy/ (04.10.2016).

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1

## SECURITY PROVISION: CONSTRUCTION OF RATIONAL ECONOMIC RELATIONS

The article deals with the early works to overcome the socio-economic contradictions. The institutional approach at conducting public administration studies is considered. The interaction of functional and element structures forms — institutions and organizations is defined. The essence of the institutionalization process of the state security system is given. The concept of a rational construction of the security model of information-analytical system using the basic epistemological strategy in the cognition of economic reality is proposed.

*Keywords:* perfect state, physics relationships, effectiveness, efficiency, safety, threats, risks, rules, regulations, institutional approach, qualitative socio-economic growth.

[1].

« [2, 3], ( ) [3], [4], «  
» — [8], ( 1016 .) [5, 6, 7],  
[9].  
( . [12], . [13, 14], . ( . [15] ). [10,11)

[16], [20]

[17],

[17, 18],

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?», « ?».

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(427 . .) « » [2]  
« » [23].

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[2]



— « [2]. [2]

(980-1037 .) — « » ( . ), « » ( ) [3].

« » (1332-1406 .) — « » [3].

« » — ( [4]. 1016 .)

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« » ( XI — XII .), ( XI — XII ) [8, 24]. ( XII )

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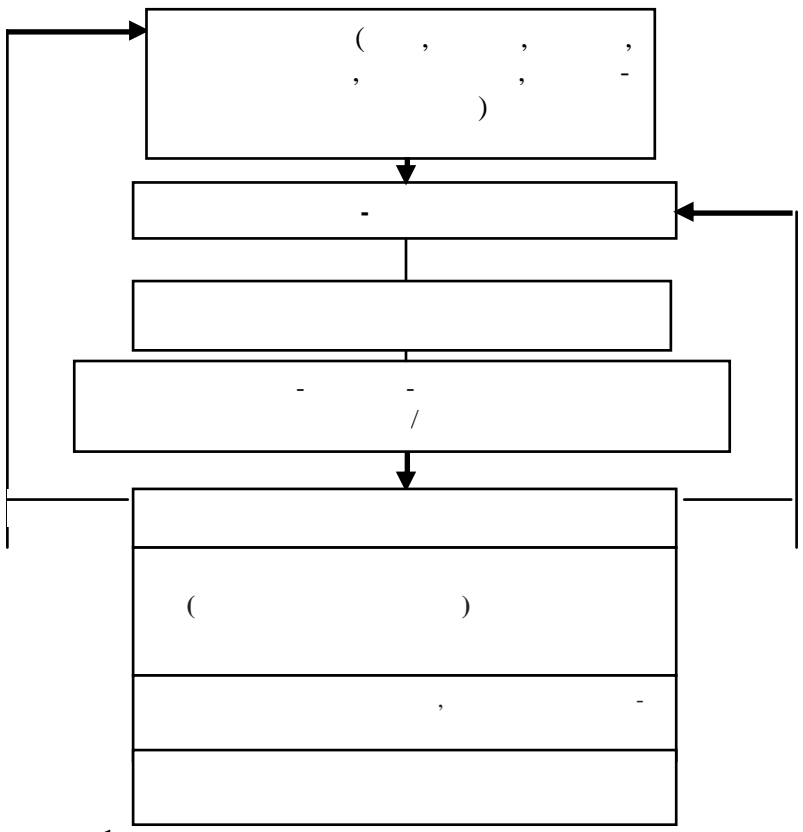
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econominfo.ru/view-article.php?id=53 ( 20.06.2016).
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/ . . , . . / // . —  
2015. — 3. — . 16-22.

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**SELF-ORGANIZATION AND REFLEXIVE PROCESSES  
IN SOCIO-ECONOMIC SYSTEMS**

Self-organization processes of socio-economic systems and the effects of the economic agents, which are elements of such systems were considered in the paper. It is shown that the economic agents have an impact on the system self-organization by using reflection. It is shown that the reflexive processes of socio-economic systems have a significant impact on the evolution of such systems in the process of their self-organization.

*Keywords:* socio-economic system, economic agents, self-organization, reflexive processes.

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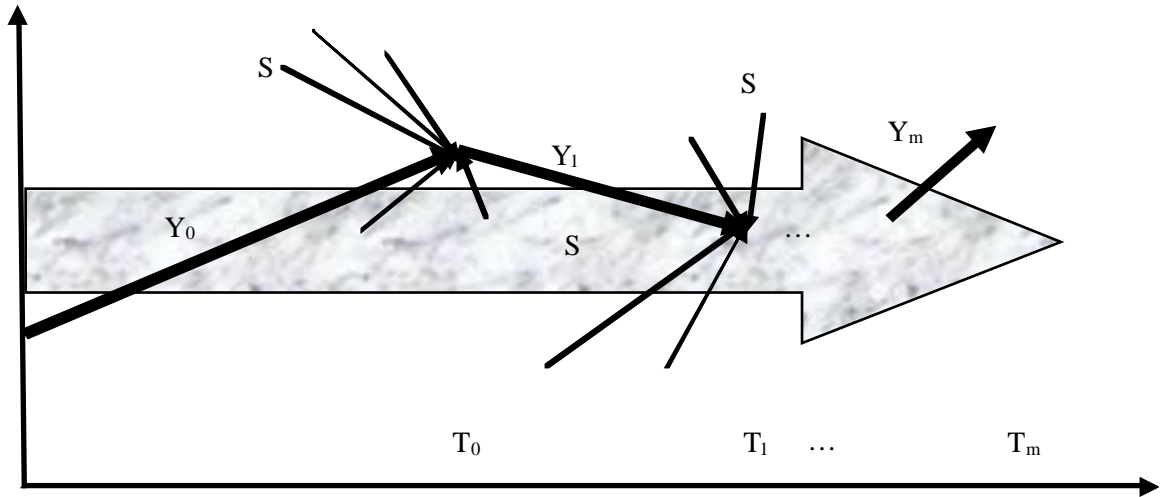
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[4-5]:

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 [13]:  
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.1. S ( )  
 S ( S\_0 )  
 Y\_0.  
 ( ) Y\_1, S\_1 (S\_1 S\_0  
 S\_0 ; S )  
 S, Y\_2.  
 ( S ) S, T\_m.  
 [14]: « —  
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 [15, .41-42]:  
 1. « ( ) , <...> .  
 2. <...> , , ,  
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 3. [16-18] ( ) ».

[20] [21], [19], [15],

( )

A.

1.  $S_0$   $S$   $A$   $\{0_i\}$   $S$   $A$

$S$   $\{0_i\}$   $A$   $S$

$\{1_i\}$

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[22]

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$\bar{P}(t) = (\text{Open}(t), \text{High}(t), \text{Low}(t), \text{Close}(t))$ ,

2.2.  $t$ ,

[23]

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2. ,

3. ,

4. [24] : « « » , « » , » . ( ) , ( ) . 1. ) — ( ) , 2. , - : , 3. 4. ; ; , 1. / // « » [ ]. — : www.cemi.rssi.ru. 2. [ ] . — : - , 2010. — 300 . 3. : : / . — : , 2010. — 328 . 4. : [ . . - ]. — : - , 2009. — 350 . 5. [ . . . ]. — : - , 2009. — 200 . 6. / . . [ 03.10.2016]. — : socis.isras.ru/files/File/2015/2015\_3/Bondaletov.pdf. ( 03.10.2016). 7. [ . . . ] . — : spkurdyumov.ru/what/koncepciya-samoorganizacii-sinergetikaobshhie-polozheniya ( 03.10.2016).

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8. . . . / . . . , . . . .—
  9. . . . , 1999. — 512 . / [ . . . .]. — 2- .—
  10. . . . , 1989. — 815 .
  11. . . . , 1991. — 240 .
  12. . . . : URSS, 2009. — 224 . / . . . .— : . . . , 2004. — 240 .
  13. . . . / . . . .— : . . . , 2003. — 148 .
  14. . . . — : . . . , 1987. — 410 .
  15. . . . : . . . / . . . / . . . — .— , 2012. — 380 .
  16. . . . / . . . .— : . . . , 1990. — 283 .
  17. . . . / . . . .— : . . . , 2000. — 416 .
  18. . . . / . . . .— : . . . , 2001. — 288 .
  19. . . . : . . . / . . . .— : . . . , 2003. — 174 .
  20. . . . / . . . .— : . . . , 2003. — 496 .
  21. . . . / . . . .— : . . . , 2004. — 272 .
  22. . . . / . . . , . . . .— : . . . , 2003. — 160 .
  23. . . . // . . . .— 2015. — 65, . . . 2. — . 53-65. / . . . /
  24. . . . // . . . .— 2003. — 2. — . 105-128. / . . . -

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338.43

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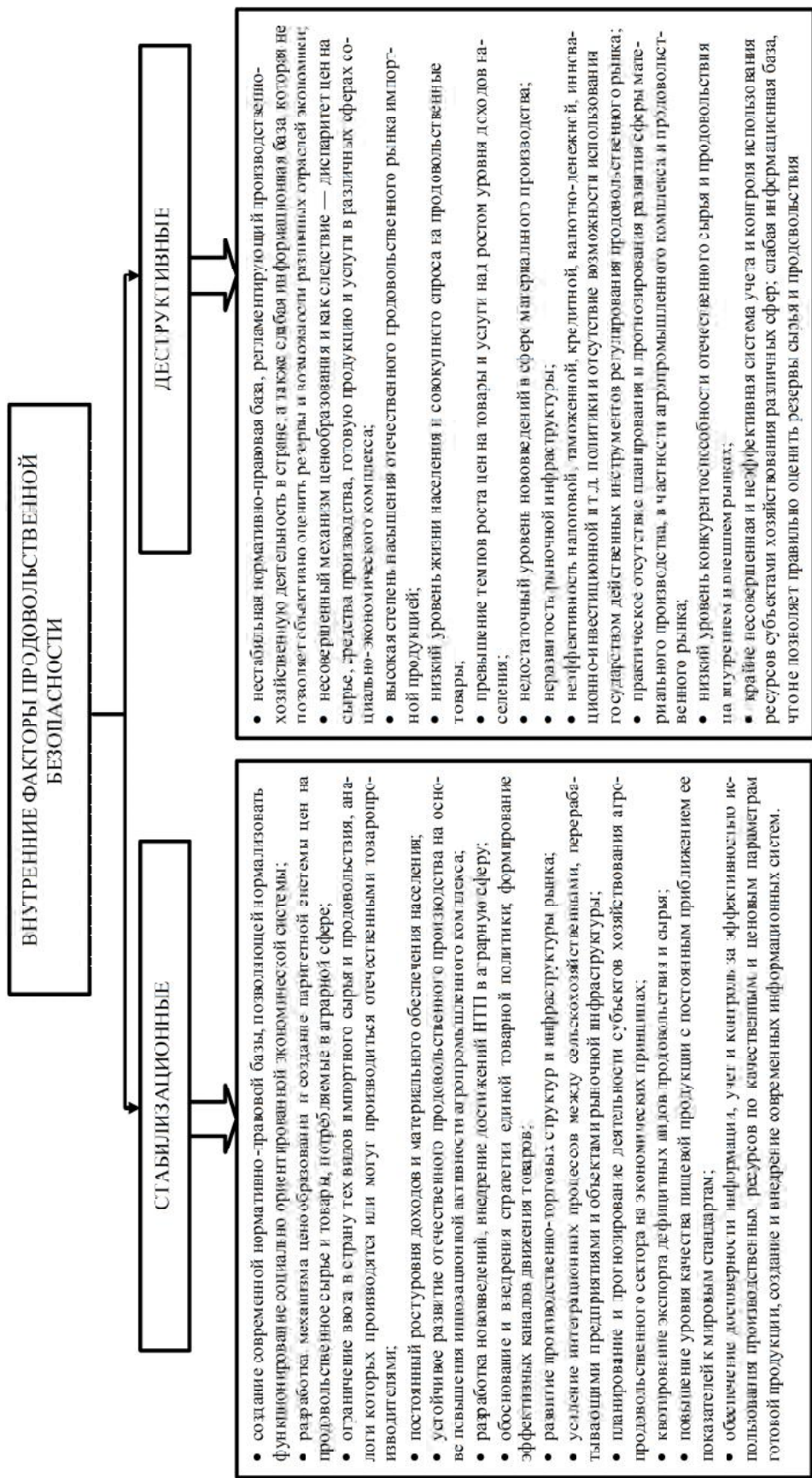
## **ANALYSIS OF FACTORS AFFECTING THE FOOD SECURITY OF THE REGION**

The main factors affecting the food security at different hierarchical levels are analyzed, their classification according to key characteristics is proposed. The factors influencing food security of the region as part of the globally socio-economic supersystem were specified, the directions of their influence, as well as the time frame of their impact were studied.

*Keywords:* factor, region, food security, classification of the region food security factors.

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« » [2]. [factor] —  
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4. ; -80, 2, -100 » [5].

5. [5].

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10. 2000 , 1/5, 100%-

11. Goldman

12. « ( ) — » [6].

13. [7].

67,7 (21%), -4,4 (6%), -0,4 (1%)» [8]. 3 « , 8 , 40 —13,9 (4%)

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16. 5% : , -

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1, [9], « » [9]. — « » [10].

67 .71 .8 ( .4) [11]. « » [10].

1. . . . 100000  
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2. . . . : 80000 »  
/ . . . — 4- . — : « », 2006. — 944 .  
3. / . . . [ . . . ]. — : , 2003. — :  
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2007. — 112 .  
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. . . — : , 2011. — 204 .  
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%20 %202009%206.pdf ( 12.10.2016).  
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— : ( . . . , . . . ) /  
9. . . . , 2004. — 239 .  
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336.6

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## STATE SUPPORT OF SMALL BUSINESS IN CRIMEA

The article considers state support of small business in Crimea. The analytics of Russian legislation, methods of small business support in Crimea and the implementation of support measures are disclosed. The experience of state assistance to small businesses in Crimea is analyzed.

*Keywords:* small business, Crimea, legislation, law, mechanism, loans, fund, state support.

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- 25 . . . . . —61 „ . . . . . — 15 . . . . . [3].
- 122,6 . . . . .
1. [ . . . . . ]. — : www.pravcons.ru/analysnews-11-08-14-2.php ( 16.04.2016)
2. - [ . . . . . ]. — : goldpages.com.ua/pages/146/; money-makerfactory.ru/articles/malyiy-biznes-v-kryimu/ ( 21.04.2016)
3. . . . . [ . . . . . ] / : spmag.ru/article/2015/6/predprinimatelstvo-v-krymu ( 19.04.2016)
4. « 25 2016 224- /2016 [ . . . . . ]. — »: : www.glavbukh.ru/npd/edoc/97\_261894 ( 27.04.2016)
5. [ . . . . . ] / : news.allcrimea.net/news/2014/5/28/v-krymu-prinyali-programmu-podderzhki-malogo-i-srednego-biznesa-13506/ ( 17.04.2016)
6. [ . . . . . ] / [ . . . . . ] - : minek.rk.gov.ru/rus/index.htm ( 17.04.2016)
7. / . . . . // : . — 2013. — 4. — . 19-27.
8. / . . . . // . — 2011. — 5. — . 18-24.



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331.108.2

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### **DEVELOPMENT OF METHODOLOGICAL APPROACH TO ASSESSING THE LEVEL OF CORPORATIVE CULTURE EVOLUTION**

The article discusses the corporate culture as a tool of enterprise strategic management. The directions of corporate culture impact on the process of the enterprise strategy implementation were identified. The method of assessing the level of corporate culture evolution from the perspective of its functions fulfillment in the strategic management system based on fuzzy logic was proposed.

*Keywords:* corporate culture, strategic management, assessing, fuzzy logic.

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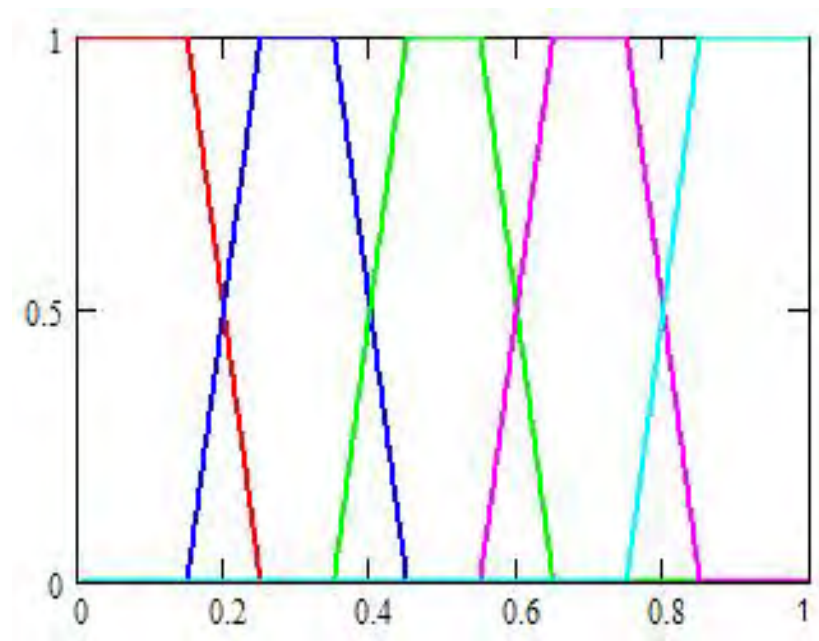
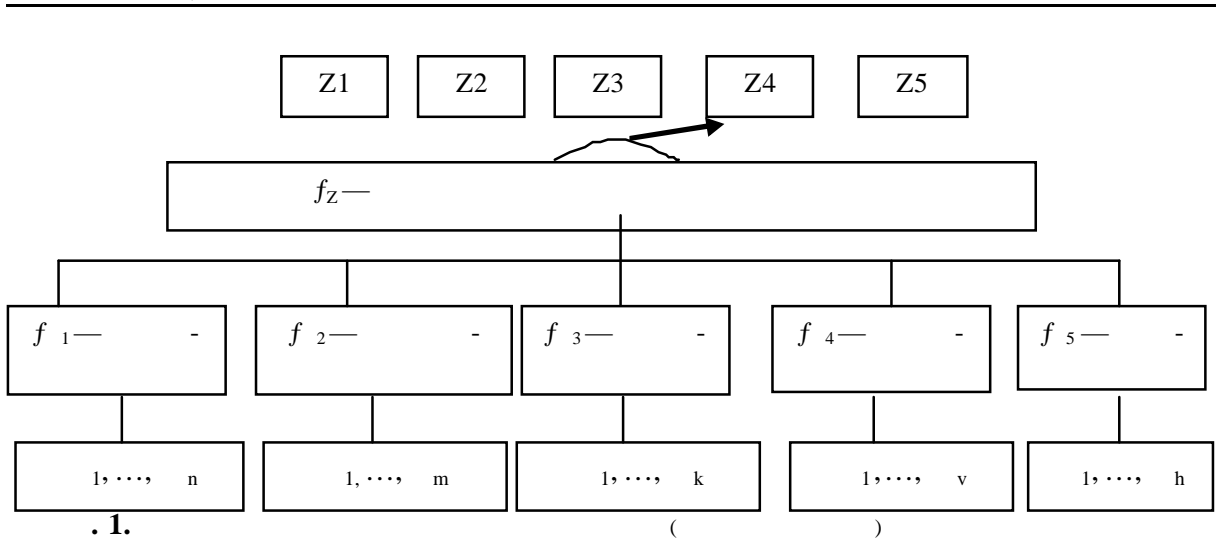
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1. [ ] / instrument-upravleniya.html ( : www.treninginsk.ru/9-stati/72-korporativnaya-kultura-kak-29.09.2016).

2. Fuzzy Technology: / . . — : — , 2002. — 224 .

1.

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$Z1(x) =$	$\begin{cases} 1 & \text{if } 0 \leq x < 0.15 \\ [10(0.25 - x)] & \text{if } 0.15 \leq x < 0.25 \\ 0 & \text{if } 0.25 \leq x \leq 1 \end{cases}$	« »
$Z2(x) =$	$\begin{cases} 0 & \text{if } 0 \leq x < 0.15 \\ [10 \cdot (x - 0.15)] & \text{if } 0.15 \leq x < 0.25 \\ 1 & \text{if } 0.25 \leq x < 0.35 \\ [10 \cdot (0.45 - x)] & \text{if } 0.35 \leq x < 0.45 \\ 0 & \text{if } 0.45 \leq x \leq 1 \end{cases}$	« »
$Z3(x) =$	$\begin{cases} 0 & \text{if } 0 \leq x < 0.35 \\ [10 \cdot (x - 0.35)] & \text{if } 0.35 \leq x < 0.45 \\ 1 & \text{if } 0.45 \leq x < 0.55 \\ [10 \cdot (0.65 - x)] & \text{if } 0.55 \leq x < 0.65 \\ 0 & \text{if } 0.65 \leq x \leq 1 \end{cases}$	« »
$Z4(x) =$	$\begin{cases} 0 & \text{if } 0 \leq x < 0.55 \\ [10 \cdot (x - 0.55)] & \text{if } 0.55 \leq x < 0.65 \\ 1 & \text{if } 0.65 \leq x < 0.75 \\ [10 \cdot (0.85 - x)] & \text{if } 0.75 \leq x < 0.85 \\ 0 & \text{if } 0.85 \leq x \leq 1 \end{cases}$	« »
$Z5(x) =$	$\begin{cases} 0 & \text{if } 0 \leq x < 0.75 \\ [10 \cdot (x - 0.75)] & \text{if } 0.75 \leq x < 0.85 \\ 1 & \text{if } 0.85 \leq x \leq 1 \end{cases}$	« »

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[5]

3. — : , 2010. — 2144 .

4. :  
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», 2009. — 276 .

5. MATLAB fuzzyTECH / . . . .

6. . . . / . . . // -

7. . . . — 2012. — 6. — . 62.  
[ ] / . . . , . . . —

8. . . . : / [ . . . , . . . —  
: conf.sfu-kras.ru/sites/mn2013/thesis/s070/s070-023.pdf ( 29.09.2016).

9. . . . . — : , 2003. — 403 .

10. Zadeh L.A. Toward a Perception-Based Theory of Probabilistic Reasoning with Imprecise Probabilities [ ] / L.A. Zadeh. — : sedok.narod.ru/s\_files/Poland/Zadeh.pdf ( 29.09.2016).

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### **ASSESSMENT ALGORITHM OF THE PERSONNEL SECURITY BASED ON INDICATOR APPROACH**

The article defines the advantages and disadvantages of the indicator approach to personnel security assessment of the enterprise and proposes an algorithm for this process implementation consisting of several stages. The requirements to be met by selected indicators for the assessment of personnel security were specified. For qualitative interpretation of the obtained results, the scale of personnel security conditions was developed; depending on the result indicators value this scale can assign the position of security personnel to one of the categories: stable, normal, satisfactory, crisis, critical.

*Keywords:* personnel security, lights, indicators, personnel security assessment, threshold value, weighting factor, expert evaluation.

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5.

$$W = \frac{12S}{m^2(n^3 - n) - n}, \quad (1)$$

W — ; m — ; n — ; S —

$$\begin{aligned} W = 1 &— \\ W = 0 &— \end{aligned}$$

6.

1.

$$x_i = \frac{a_i}{a_{ni}}, \quad \text{max:} \quad (2)$$

2.

$$x_i = \frac{a_{ni}}{a_i}, \quad \text{min:} \quad (3)$$

$x_i$  — ;  $a_i$  — ;  $a_{ni}$  —

7.

$$\Sigma = x_1(c_1) + x_2(c_2) + x_3(c_3) + \dots + x_i(c_i) \quad (4)$$

$\Sigma$  — ;  $x_i$  — i- ;  $c_i$  — i- ( . 1) [3].



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### REVISITING THE NATURE OF CORPORATIONS

The article deals with the main approaches to understanding the nature and classification of the corporations' specific features. The essence of corporations is primarily considered from the organizational and legal point of view. The legal definition of corporations in the Russian Federation is given. The author makes conclusions from the study.

*Keywords:* corporation, legal entity, business partnerships and companies, joint stock company, corporate associations.

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 [5, .106] . «  
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, 2014. — 678 . -
2. ; : —2- , . — : -  
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### **ESTIMATION METHODS OF ENTERPRISE PERSONNEL'S COMPETENCES**

In the article the existed estimation methods of enterprise personnel's competences are studied. The comprehensive analysis of advantages and disadvantages of existed estimation methods is held. Specifics of using analyzed estimation methods of enterprise personnel's competences are described.

*Keywords:* competences, enterprise personnel, estimation methods, advantages, disadvantages.

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  4. — -
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  3. [1]. , , -
  4. » [3]. « -
  5. ( [7]. ). -
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  7. [10]. : , -
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  9. [1]. -
  10. Key Perfomance Indicators (KPI). [1]. -
  11. [9]. -
  12. [1]. -
  13. (Management by Objectives). [1]. -

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Key Performance Indicators (KPI) [9]				
11.	[1]		-	-
12.	-		-	-
[1]				
13.	-	—	-	-
(Management by Objectives) [9]				
14.	-		-	-
«360» [1, 11]		( , , )		
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« » [5, 9]				

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[1, 2, 3, 5, 7, 8, 9, 10, 11]

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5. . . . . -

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**FINANCIAL PROVISION OF THE INNOVATIVE ENERGY DEVELOPMENT  
 IN THE REPUBLIC OF CRIMEA**

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