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FORMATION OF THE ENTERPRISE LOAN CAPITAL

The theoretical and practical questions of formation of the enterprise loan capital are considered in this article. The specific definition of the concept «loan capital» is formulated on the basis of studying the existing definitions of this concept. The classification of the loan capital is revealed. The evaluation and the analysis stages of loan funds borrowing on the enterprise are considered. The loan capital formation trends are considered on the basis of given two Russian open joint stock companies.

Keywords: loan capital, formation of the loan capital.

... [1], ... [3], ... [4]

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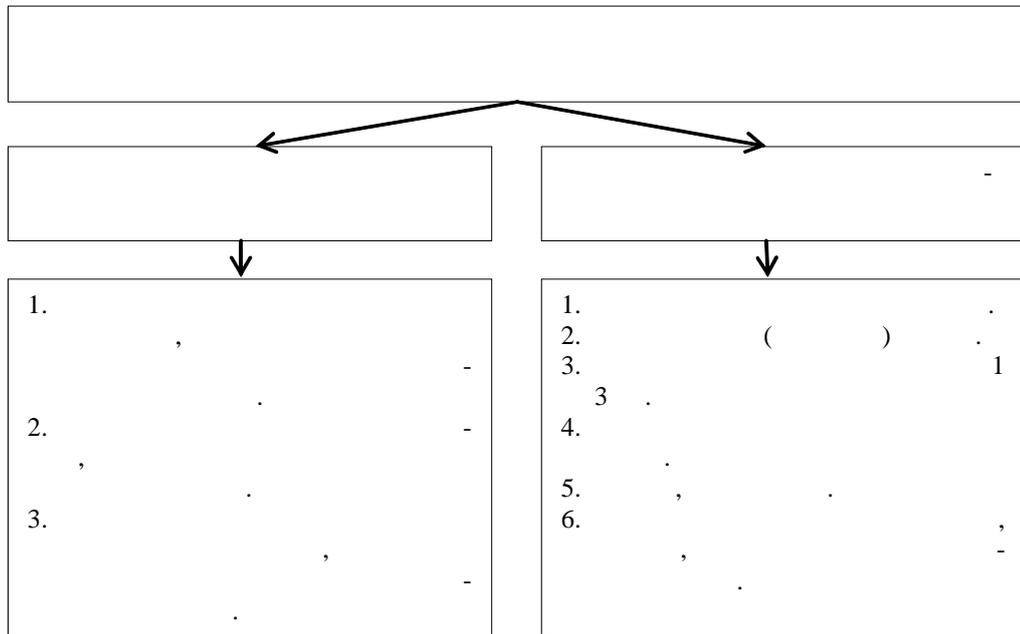
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59,04% 2013 78,68% 2014 . -
2013 2,76% 2013 2,55% 2014 . -
5,60%, 2014 5,58%, . . -
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6,03%, 6,27%, . . 0,24%. -
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	1339,7	79,75	1449,5	78,28	109,8	108,20
-	154,3	9,19	166,6	9,00	12,3	107,98
	54,4	3,24	94,1	5,08	39,7	173,00
-	113,7	6,77	126,2	6,81	12,5	110,96

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79,75%, 2014 78,28%.
2013 3,24%, 2014
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1. . . . / . . . // : , , 2012. — 5. — .76-82.
 2. . . . : . . . / — . : , 2012. — 463 .
 3. . . . - / . . . // : , , . — 2008. — 1. — .8-17.
 4. . . . / . . . // : , , - . — 2010. — 2. — .52-66.
 5. . . . : / . . . - . — . : , 2010. — 800 .
 6. . . . : / — . : , 2009. — 687 .
 7. . . . : - - . — . : , 1997. — 325 .
 8. . . . : / . . . , . — . : , 2008. — 420 .
 9. . . . [. . .]. — : financepredpr.ru/shpora-na-ekzamen-po-biletam-finansy-predpriyatiya/279-zaemnyj-kapital-ponyatie-klassifikaciya-istochniki.html (22.12.2015)
 10. [. . .]. — : pocreditu.ru/o-kreditah/obligacionyi-zaim.html (23.12.2015)
 11. [. . .]. — : pocreditu.ru/lizing/chto-takoe-lizing-i-kakoi-lizing-byvaet.html (23.12.2015)
 12. [. . .]. — : pocreditu.ru/bankovskii-likbez/bankovskii-kredit-i-kreditovanie-v-bankah.html (23.12.2015)
 13. [. . .]. — : pocreditu.ru/o-kreditah/sistema-kreditovaniya.html (23.12.2015)
 14. [. . .]. — : www.finasaft.ru/infins-250-1.html (23.12.2015)
 15. () « « » [. . .]. — : www.e-disclosure.ru (25.12.2015)
 16. () « « » [. . .]. — : www.e-disclosure.ru (25.12.2015)

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ANALYSIS OF APPROACHES TO THE ASSESSMENT OF BUSINESS VALUE IN RUSSIA

The modern methodological approaches to the companies' value assessment were investigated and analyzed. The advantages and disadvantages of existing approaches to calculating the cost of modern enterprises were revealed. The recommendations for the application of proper approaches on the Russian enterprises were developed.

Keywords: method, value, business, assessment, income approach, proprietary approach, comparative approach.

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METHODICAL ASPECTS OF THE ENTERPRISE FINANCIAL CRISIS DIAGNOSIS

The article describes the method of the financial crisis diagnosis at the enterprise. The comparison of different models for determining the probability of enterprise bankruptcy was carried out. Stepwise procedure for assessing the crisis state of the enterprise was outlined.

Keywords: enterprise financial crisis, diagnosis, financial condition, methods, models, bankruptcy.

([3], [8], [9], [1], [6], [7], [2],)

$(x_{11}, x_{12}, x_{13}, x_{14}, x_{15}, x_{16}, x_{17}, x_{18}, x_{19}, x_{20}, x_{21}, x_{22}, x_{23}, x_{24}, x_{25}, x_{26}, x_{27}, x_{28}, x_{29}, x_{30}, x_{31}, x_{32}, x_{33}, x_{34}, x_{35}, x_{36}, x_{37}, x_{38}, x_{39}, x_{40}, x_{41}, x_{42}, x_{43}, x_{44}, x_{45}, x_{46}, x_{47}, x_{48}, x_{49}, x_{50}, x_{51}, x_{52}, x_{53}, x_{54}, x_{55})$

[1; 2; 3; 6; 7].

$(x_{11}, x_{12}, x_{13}, x_{14}, x_{15}, x_{16}, x_{17}, x_{18}, x_{19}, x_{20}, x_{21}, x_{22}, x_{23}, x_{24}, x_{25}, x_{26}, x_{27}, x_{28}, x_{29}, x_{30}, x_{31}, x_{32}, x_{33}, x_{34}, x_{35}, x_{36}, x_{37}, x_{38}, x_{39}, x_{40}, x_{41}, x_{42}, x_{43}, x_{44}, x_{45}, x_{46}, x_{47}, x_{48}, x_{49}, x_{50}, x_{51}, x_{52}, x_{53}, x_{54}, x_{55})$

$(x_{11}, x_{13}, x_{14}, x_{21}, x_{22}, x_{23}, x_{24}, x_{25}, x_{26}, x_{32}, x_{33}, x_{35}, x_{36}, x_{41}, x_{42}, x_{44}, x_{45}, x_{51}, x_{52}, x_{53}, x_{54}, x_{55})$

[5; 7].

$(x_{11}, x_{13}, x_{14}, x_{21}, x_{22}, x_{23}, x_{24}, x_{25}, x_{26}, x_{32}, x_{33}, x_{35}, x_{36}, x_{41}, x_{42}, x_{44}, x_{45}, x_{51}, x_{52}, x_{53}, x_{54}, x_{55})$

$$\tilde{x}_{ij}^k = \frac{x_{ij}^k - \min x_{ij}}{\max x_{ij} - \min x_{ij}}, \quad x_{ij} \in S; \tag{1}$$

$$\tilde{x}_{ij}^k = \frac{\max x_{ij} - x_{ij}^k}{\max x_{ij} - \min x_{ij}}, \quad x_{ij} \in DS; \tag{2}$$

$$\tilde{x}_{ij}^k = \frac{\max x_{ij} - \min x_{ij} - R|Z - x_{ij}^k|}{\max x_{ij} - \min x_{ij}}, \quad x_{ij} \notin S, x_{ij} \notin DS; \tag{3}$$

S — ; DS — ; x_{ij}^k —
 $X_{ij}, k = \overline{1,54}; \tilde{x}_{ij}^k$ — $X_{ij}; \max x_{ij}$ —

4. $X_{ij}; \min x_{ij} \text{ — } X_{ij}; Z \text{ — } X_{ij}; R \text{ — } X_{ij};$
 $0 \quad 1 [4].$
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$$K_i = \frac{i}{\sum_{i=1}^k i}, \quad (4)$$

$i-$; $k-i$ 1,

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11, 12, 13, 14	0,083333
21, 22, 23, 24, 25, 26	0,033333
31, 32, 33, 34, 35, 36	0,022222
41, 42, 43, 44, 45	0,053333
51, 52, 53, 54, 55	0,013333

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6.

$$p = \sum_{m=1}^5 p_m \sum_{i=1}^{54} K(X_{ij}) \times \mu_i(X_{ij}), \quad (5)$$

$$p_m = 0,9 - 0,2 \times (m - 1) [5].$$

4.

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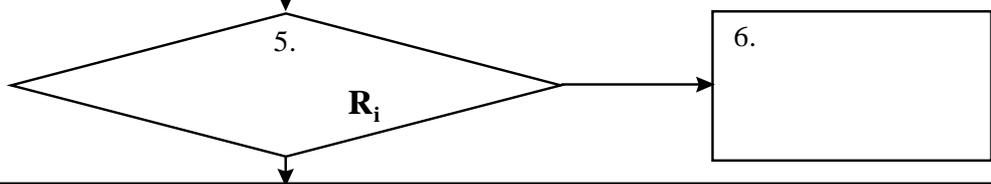
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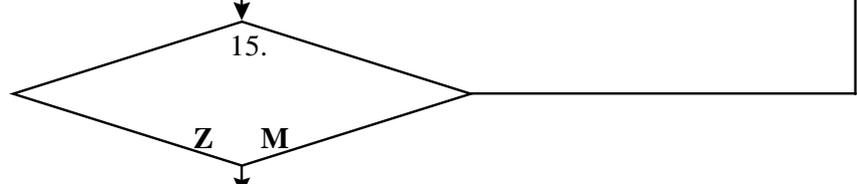
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 - : ,2003. — 637 .
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— 126 .

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THEORETICAL BASES OF THE ENTERPRISE CASH FLOWS

In the article the various approaches to the definition of the concept «enterprise cash flows», their forms and types, and also the cumulative cash flow which is the most important independent object of financial management are considered.

Keywords: cash flow, revenue, profit.

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2. . . , 2009. — 210 . / . . . — : .
3. : . . , . — 2015. — 1 (30). — . 12-18. / . . //
4. , 2010. — 720 . : / . . — : - , -
5. / . . , . . — : « - » , 1997. — 1120 .
6. . . : : 2- / . . , 1997. — 497 . /
7. . . : . . () /
8. — : , 2007. — 632 . : /
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336.6

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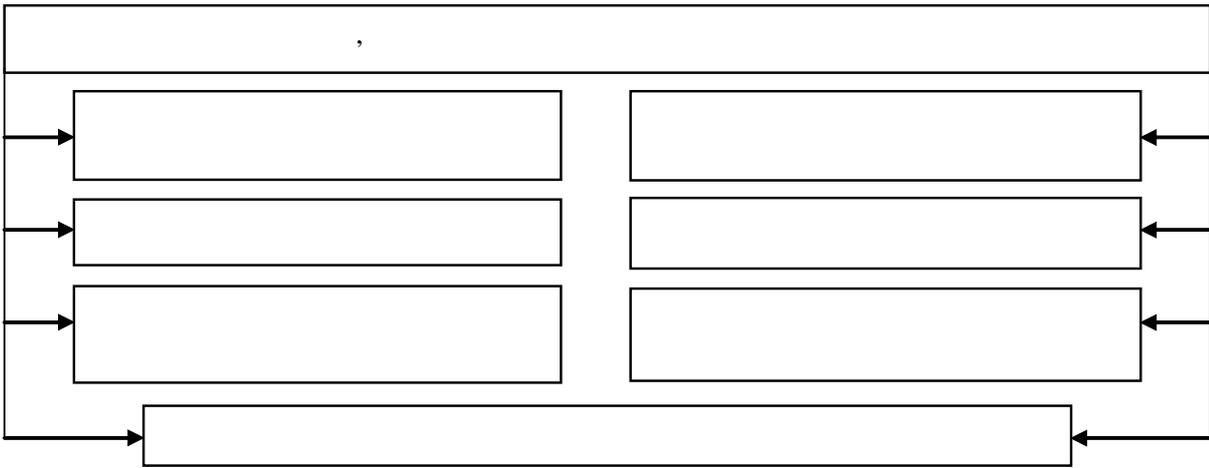
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THE CONTENT OF THE CONCEPT «THE FINANCIAL SAFETY OF ENTERPRISE» AND THE FORMATION OF THE INDICATORS SYSTEM FOR EVALUATION

The article considers the essence of financial security, develops the indicators system necessary for determining the rating estimation of financial security level of a business entity.

Keywords: financial security of the enterprise, indicator approach, indicators system, integral indicator of financial security.



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$$x_i = \frac{a_i^n}{a_i} \tag{2}$$

$$R = a_1 \pm a_2 \pm a_3 \pm \dots \pm a_n \tag{3}$$

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— : http://gu-unpk.ru/public/file/defence/Durneva__Elena__Nikolaevna._25.12.2013.doc (15.01.2016).
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6. ... // ... :2011. — 4(13).
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7. ... [] // ... — : http://www.jeducation.ru/3_2006/98.html (15.01.2016).
8. ... // ... : http://law-journal.ru/files/pdf/201303/201303_87.pdf (15.01.2016).
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13. ... // ... : ... —2010— 3(8).
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13. ... : « », 2013. — 180 .

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**FINANCIAL SUPPORT OF THE CRIMEAN TOURIST-RECREATIONAL COMPLEX
UNDER CURRENT CONDITIONS**

The article analyses the problems of financial support of the Crimean tourist-recreational complex. The opinions of the authors on the issues of improving the financial support of the tourist-recreational complex were studied. The ways of improving and developing the state regulation of the financial support of the Crimean tourist-recreational complex were suggested.

Keywords: financial support, state regulation, commercial banks, the Crimean tourist-recreational complex, the stabilization fund.

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

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12. / — : . — 2010. — 176. —
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13. [. — : m-economy.ru/art.ph (10.01.2016).
14. / — 2010. — 2 (7). —
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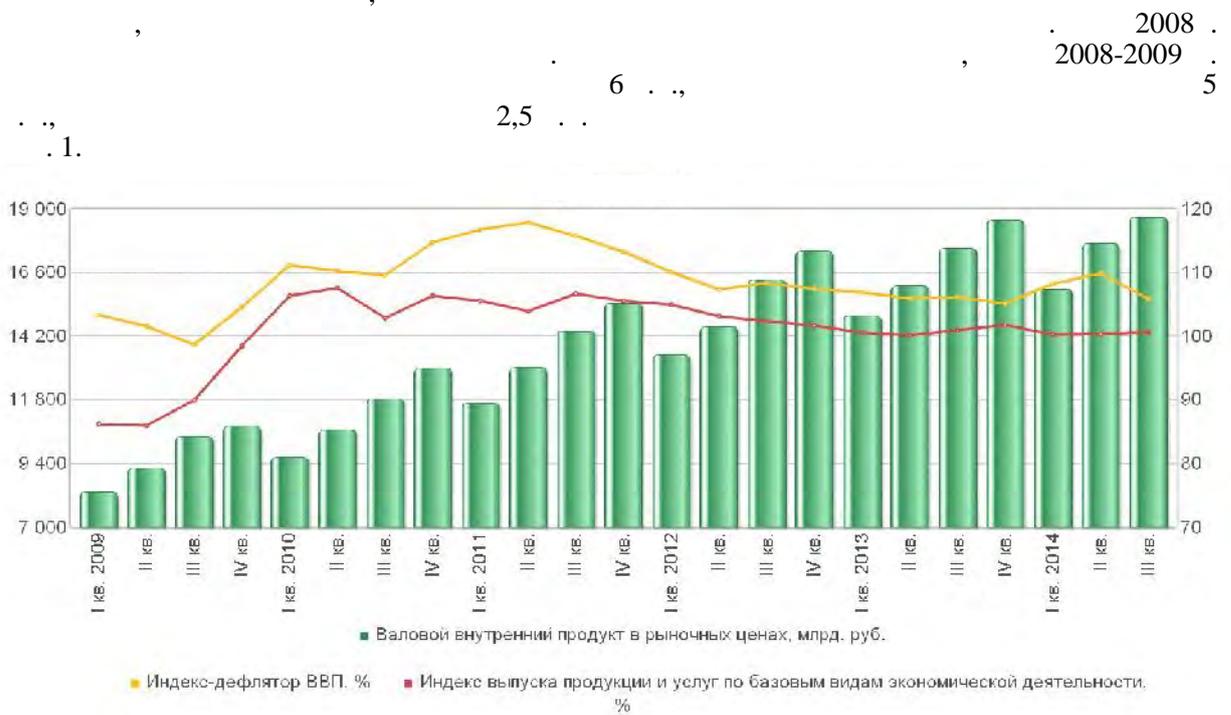
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-

INFLUENCE OF THE STATE DEBT ON THE FINANCIAL AND ECONOMIC CONDITION OF THE COUNTRY

The article analyzes the dynamics of domestic and external state debt of the Russian Federation. The basic tendencies and laws that allow, by means of trend models to build a forecast of the studied parameters.

Keywords: state debt, budget deficit, the consolidated budget, the development dynamics, debt policy, state debt management, domestic debt, external debt, GDP.



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21%, 2007 . 3,9% 2010 . 1,7% » [7]

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2011 . 7,3% . 5%, 2008 . 2009 .

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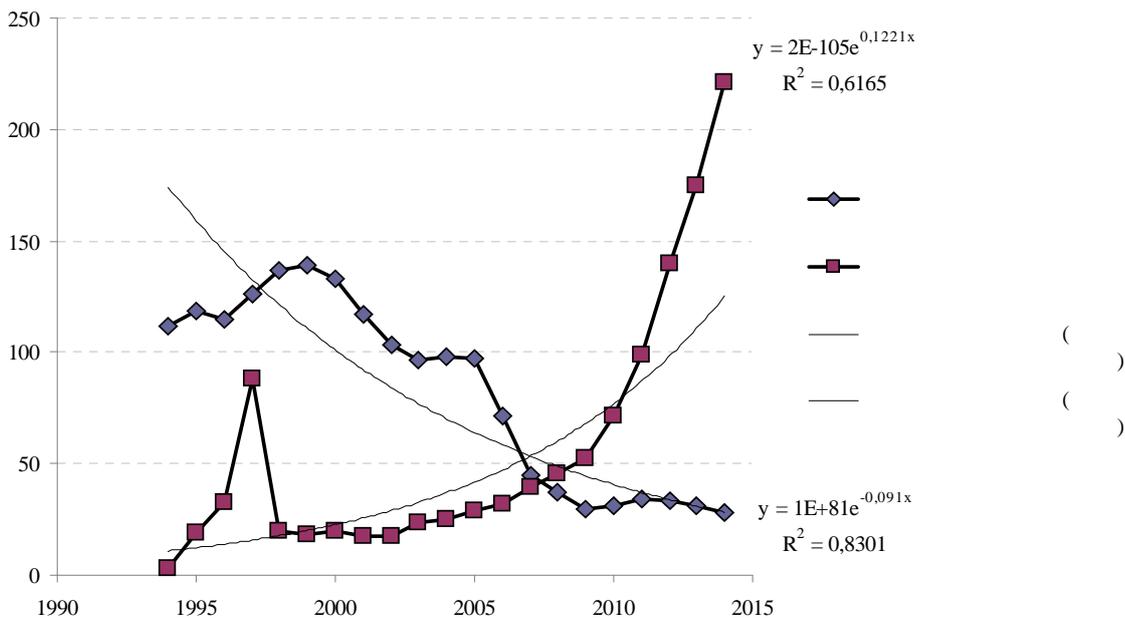
1.
2011-2015 .. *

	2011	2012	2013	2014	2015
	11366	12677	12866	14063	15696
	10935	12745	13387	14207	15706
(-)/ (+)	431	-68	-521	-144	-11
	-431	68	521	144	11
()	1303	922	836	639	784
	1080	710	449	399	306
	-1629	-823	-368	-589	-810
	-83	-830	-373	-596	-819
	-51	8	6	7	9
	-402	561	0	0	0
	-1093	-561	0	0	0
	-105	-31	53	94	37

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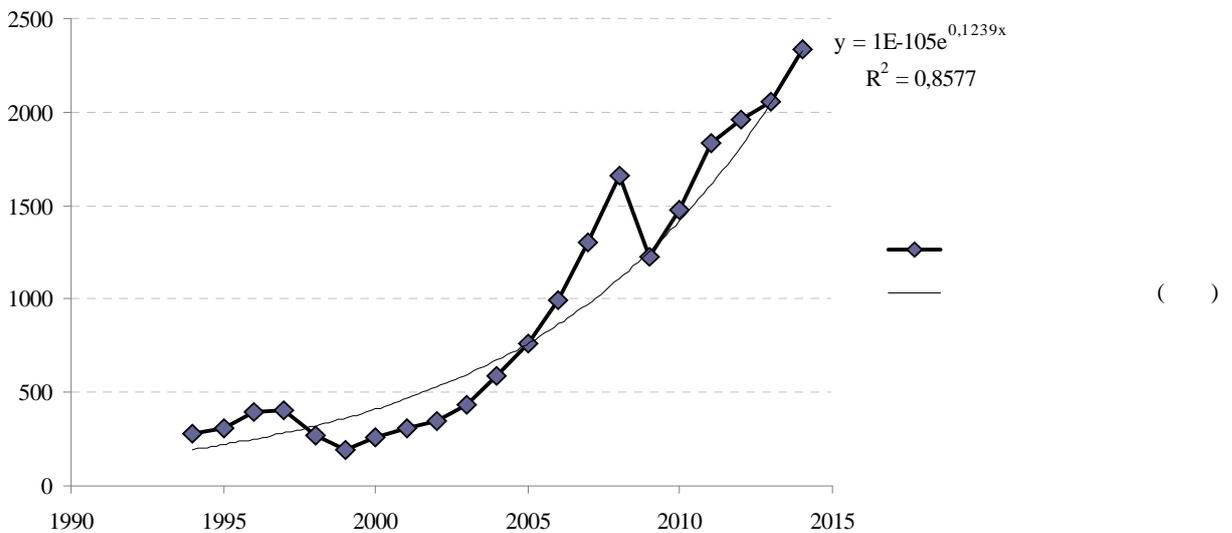
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1995	118,5	19,3	137,8	313,3	44,0
1996	114,8	32,4	147,2	392,1	37,5
1997	125,8	88,4	214,2	404,9	52,9
1998	136,4	19,9	156,3	271,0	57,7
1999	138,9	18,6	157,5	195,9	80,4
2000	133,2	19,8	153,0	259,7	58,9
2001	116,7	17,8	134,5	306,6	43,9
2002	103,0	17,4	120,4	345,1	34,9
2003	96,8	23,8	120,6	430,4	28,0
2004	98,2	24,8	123,0	590,9	20,8
2005	97,2	28,6	125,8	764,0	16,5
2006	71,1	32,2	103,3	989,9	10,4
2007	44,7	39,3	84,0	1 299,7	6,5
2008	37,4	45,8	83,2	1 660,9	5,0
2009	29,5	52,4	81,9	1 222,0	6,7
2010	31,3	71,7	103,0	1 479,8	7,0
2011	34,5	98,7	133,2	1 831,7	7,3
2012	33,2	139,7	172,9	1 956,1	8,8
2013	31,0	174,5	205,5	2 059,9	10,0
2014	28,3	221,2	249,4	2 331,6	10,7
2015	25,8	276,1	301,9	2 639,2	11,4
2016	23,6	339,9	363,5	2 987,3	12,2
2017	21,5	413,2	434,7	3 381,3	12,9

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11. : /
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12. : / . .
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PROFIT MANAGEMENT OF BUSINESS ENTITY

The paper considers profit as an economic category, as well as defines its function and place in the financial management system. The profit management process, its purpose, objectives, elements, as well as profit management methods and the process adequacy requirements were studied in this paper on the basis of the submitted material. The author's definition of profit management process was formulated in this paper on the basis of the completed analysis.

Keywords: profit, business entity, profit management process.

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338.2

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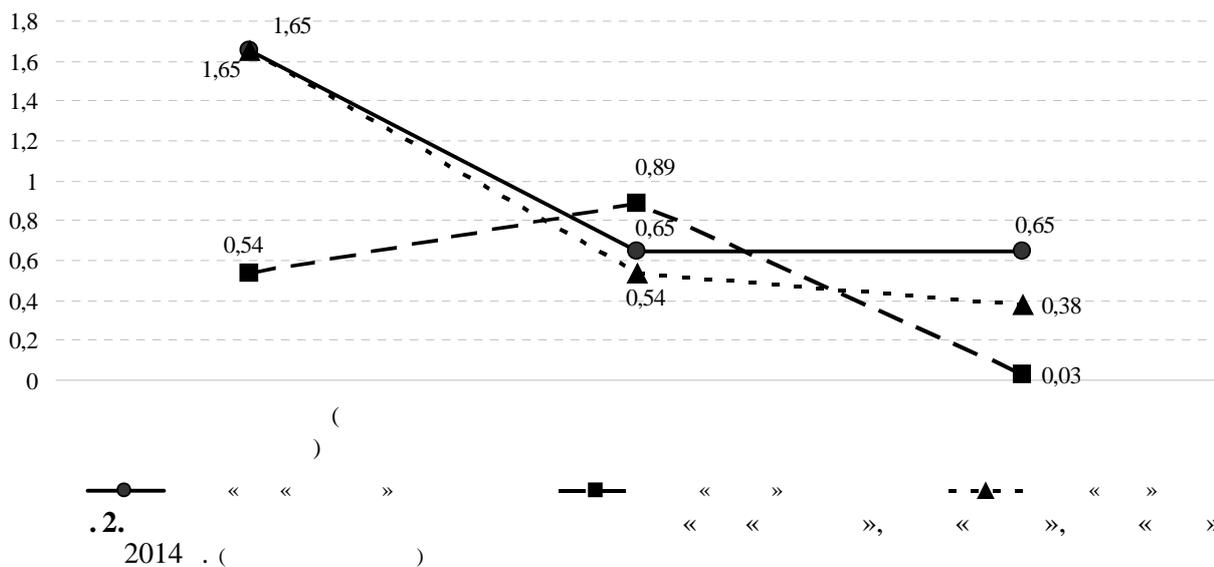
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APPLICATION OF SOME FINANCIAL CONTROLLING METHODS AT RESEARCHING THE CASH FLOWS IN THE ENTERPRISE

Under current conditions, one of the key moments in the enterprise activity is the cash flow management. The objective of cash flow management is ensuring the financial equilibrium of the enterprise. This article considers application of such financial controlling method during the study of company cash flows as benchmarking.

Keywords: cash flow, cash flow management, financial controlling, benchmarking.

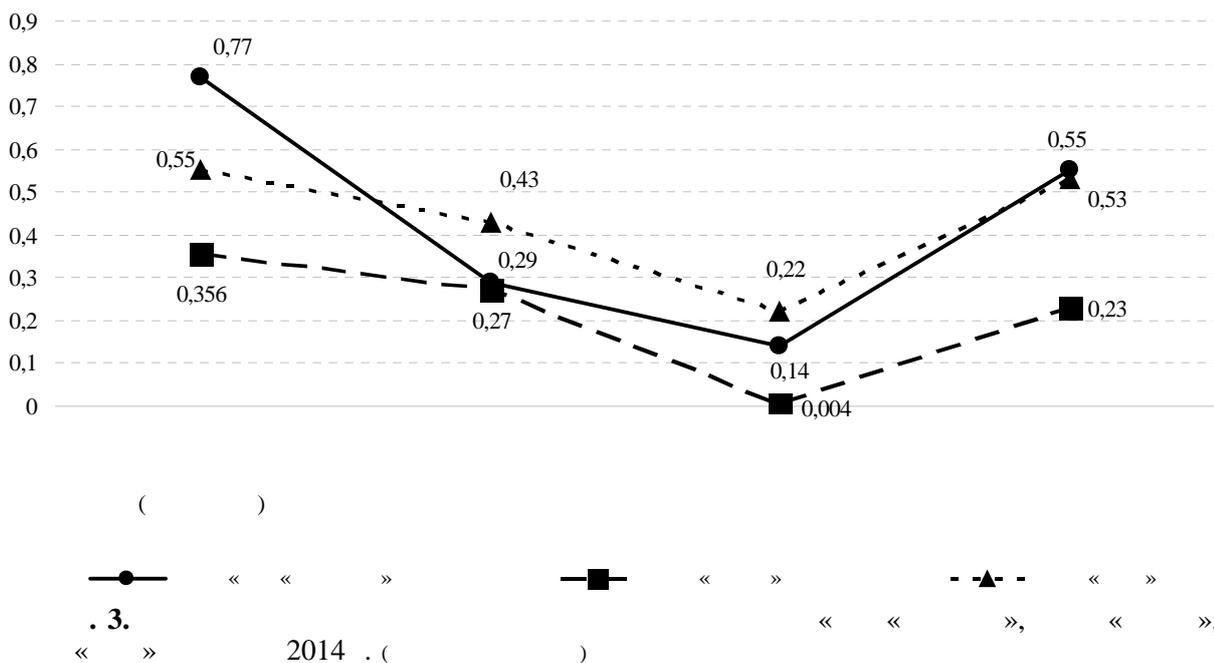
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 7. : []. — : www.e-disclosure.ru/ (25.12.2015).

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PROBLEMS OF HEALTH INSURANCE AND THEIR POSSIBLE SOLUTIONS

The author analyzes the current problems of formation and development of the compulsory medical insurance practice in Russia. Contradictions impeding its effective functioning are revealed. The need for compulsory health insurance is based on the citizens' need for obtaining the state-guaranteed level and scope of health care services, regardless of wealth or social status of the citizen. All citizens, regardless of age, sex, health, ethnicity, place of residence, income level, social status, are entitled to receive state guaranteed level of medical services. Ensuring access to health care for all citizens at a certain legislation level, through the control of the collection, redistribution and use of the MLA fund is the main state objective in health care.

Keywords: compulsory health insurance, the insured, the health insurance fund, federal fund, voluntary medical insurance, the problems.

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6		6467224	23974
7		3784213	664442
8		3702184	2339978
9		2984936	145149
10		2723718	837455

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THE ANALYSIS OF CONTEMPORARY ISSUES IN THE COMPULSORY INSURANCE OF THE CIVIL LIABILITY OF VEHICLE OWNERS

This article describes two major problems in the compulsory third party liability car insurance system: increasing the base rates for compulsory TPL insurance and the choice of the insurer with regard to the activities of vehicles expert organizations in the compulsory TPL car insurance system.

Keywords: compulsory TPL car insurance system, expert, assessment, examination, issue rate, the insurance company, rating.

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	4562,80 – 4813,38	6417,84 – 7700,66
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	5368 – 5662,8	7927,92 – 9512,58
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	3654 – 3854	5138 – 6166
16	2459 – 2632	3509 – 4211
16	3993 – 4212	5284 – 6341
16	1996 – 2106	2808 – 3370
16	2495 – 2632	3509 – 4211
	3654 – 3854	5138 – 6166
	1996 – 2106	2808 – 3370
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THE CREDIT MARKET DEVELOPMENT OF THE RUSSIAN FEDERATION: THE DEVELOPMENT MECHANISM OF MARKET ECONOMY

The article presents an analysis of the current state of the credit market in Russia and revealed its features. The data describing the current state of the country banking system was revealed, the problem and the prospects for credit market development in Russia were outlined.

Keywords: credit market, banks, the analysis, the development mechanism of economy, the banking system, the market economy.

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 (.) 2014 12,2% (2013
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 40,6%, 25,0 (56,9%) (.),
 (2013 — 17,0 19,0%), 18,6 2014 9,4%
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 73
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2014 2,1 , 9,3 ;
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REFLECTION OF HUMAN CAPITAL INVESTMENT OF COMPANIES THROUGH THE INDIVIDUAL BALANCED SCORECARD

The main points of view on the concept of human capital and resources associated with its formation are considered. The basic measures of business performance effectiveness with a focus on non-financial indicators are disclosed. The ability to reflect the investment in the human capital of the organization through a set of balanced scorecard indicators of its each employee is represented.

Keywords: human capital, investment, balanced scorecard, measures of business performance effectiveness.

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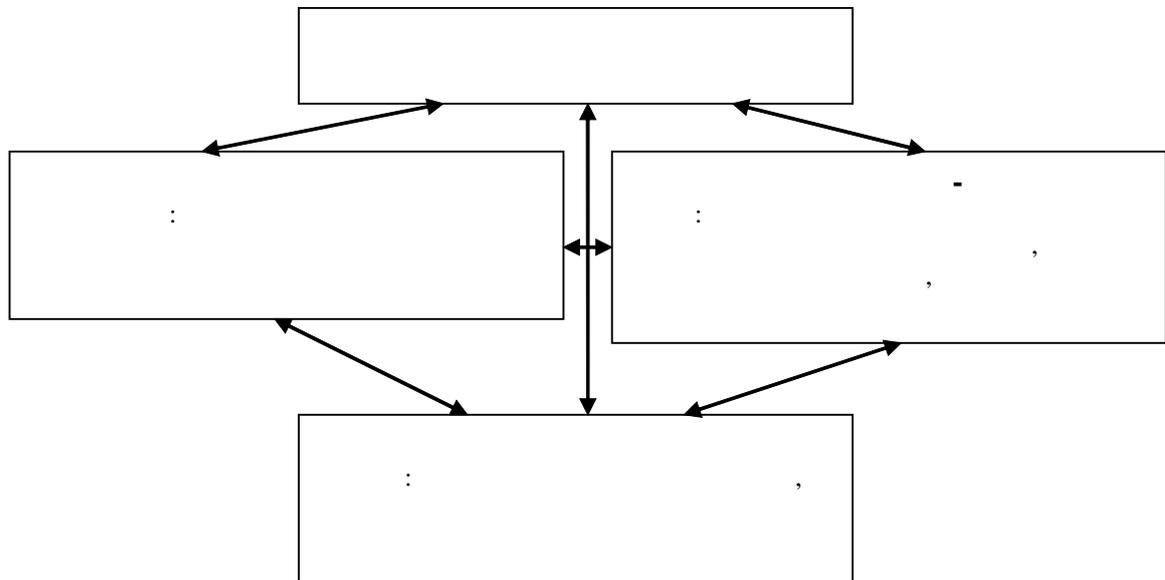
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**STATE, PROBLEMS AND PROSPECTS OF INVESTMENT
IN THE REPUBLIC OF CRIMEA**

The article considers the current state of investment into the main economy industries of the Crimea Republic. The main problems associated with attracting new investments were revealed and the recommendations for improving investment attractiveness and ensuring stable economic growth of the peninsula were developed.

Keywords: investment, foreign direct investment, the program of social and economic development, investment attractiveness of the region, the investment climate, the Republic of Crimea.

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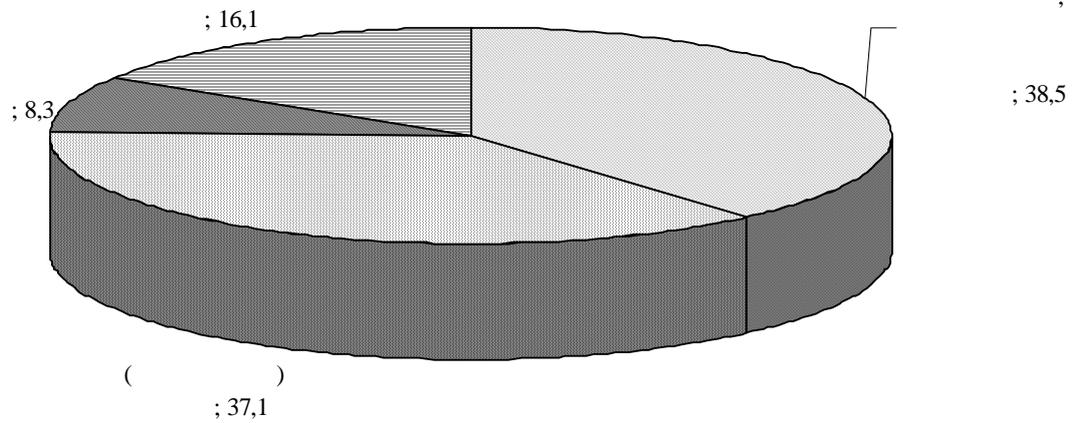
2015 7,7% 18,5 2014 72,6%, 30%

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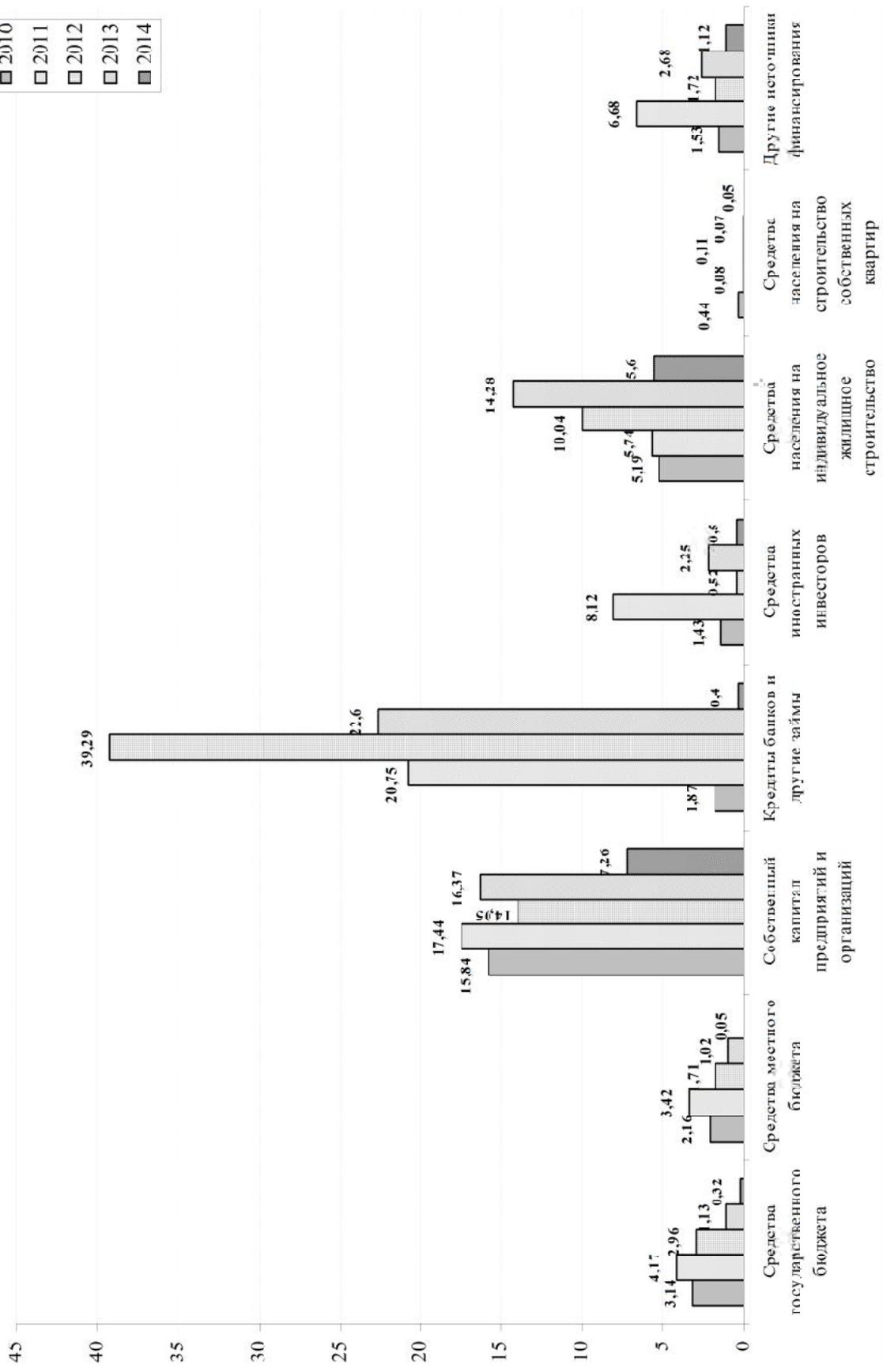
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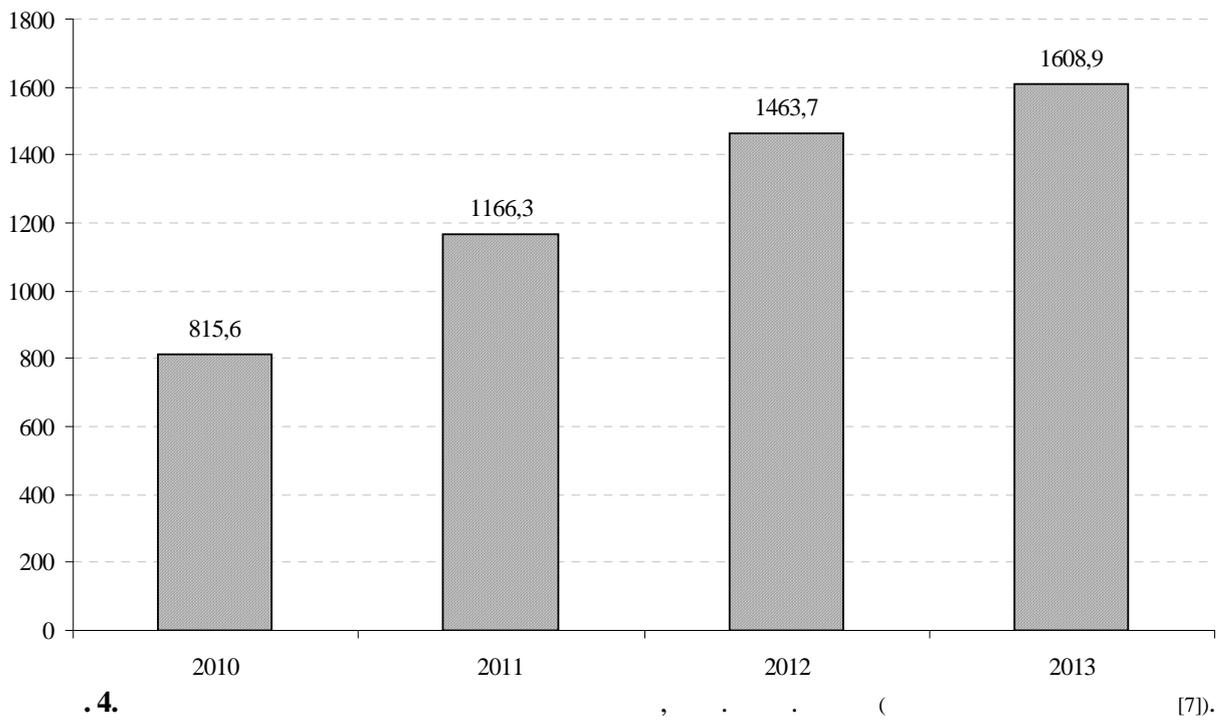
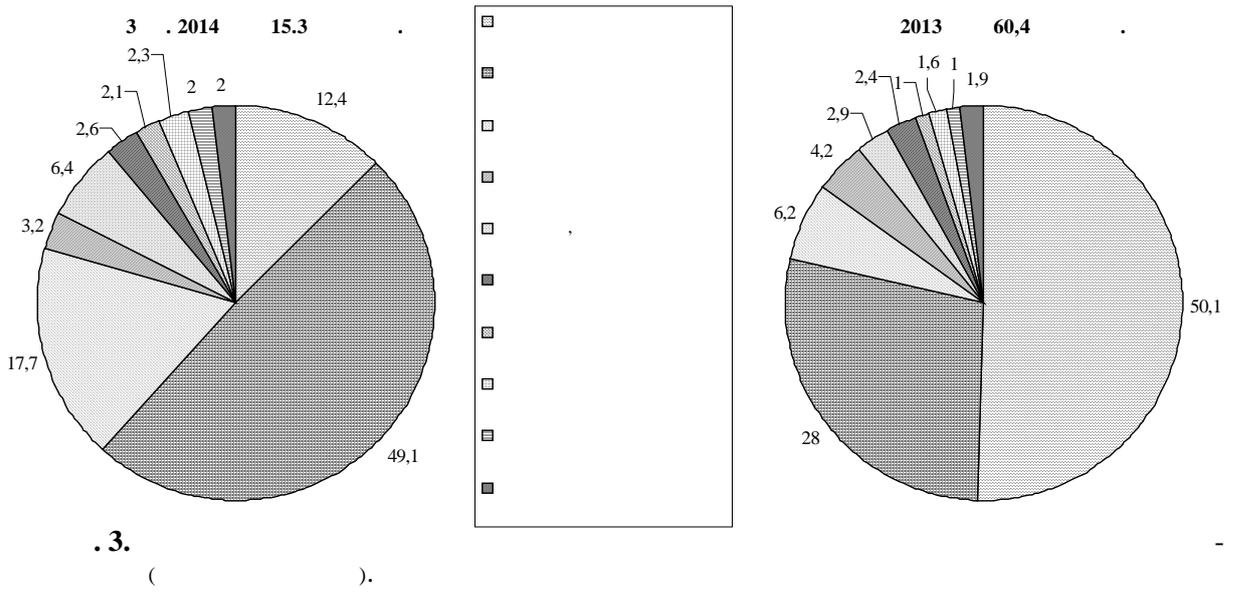
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6. . . . // . — 2015. — 5. — .88-97. :
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14. : / . . . , . . . , . . . , . . . — : « », 2012. — 246 .
15. . . . (2003-2007 .) / . . . // : . — 2009. — 1 (2). — .82-92.

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CORPORATE MANAGEMENT IN RUSSIAN CONDITIONS

The essence and main features of the corporate management was considered. The corporate management in Russian conditions was analyzed. The article outlines the range of problems and issues which corporate management is aimed at.

Keywords: corporation, corporate management, joint-stock company.

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2. / . . — .: , 2007 — 240 . : -

3. .: , 2009 — 575 . : . / . . —

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**THEORETICAL AND PRACTICAL ASPECTS
OF THE ENTERPRISE REORGANIZATION**

The article deals with the theoretical and practical aspects of the enterprise reorganization. The set of measures aimed at the resumption of the stable technical, economic and financial viability of the enterprise was studied.

Keywords: enterprise reorganization, bankruptcy, reform, reorganization.

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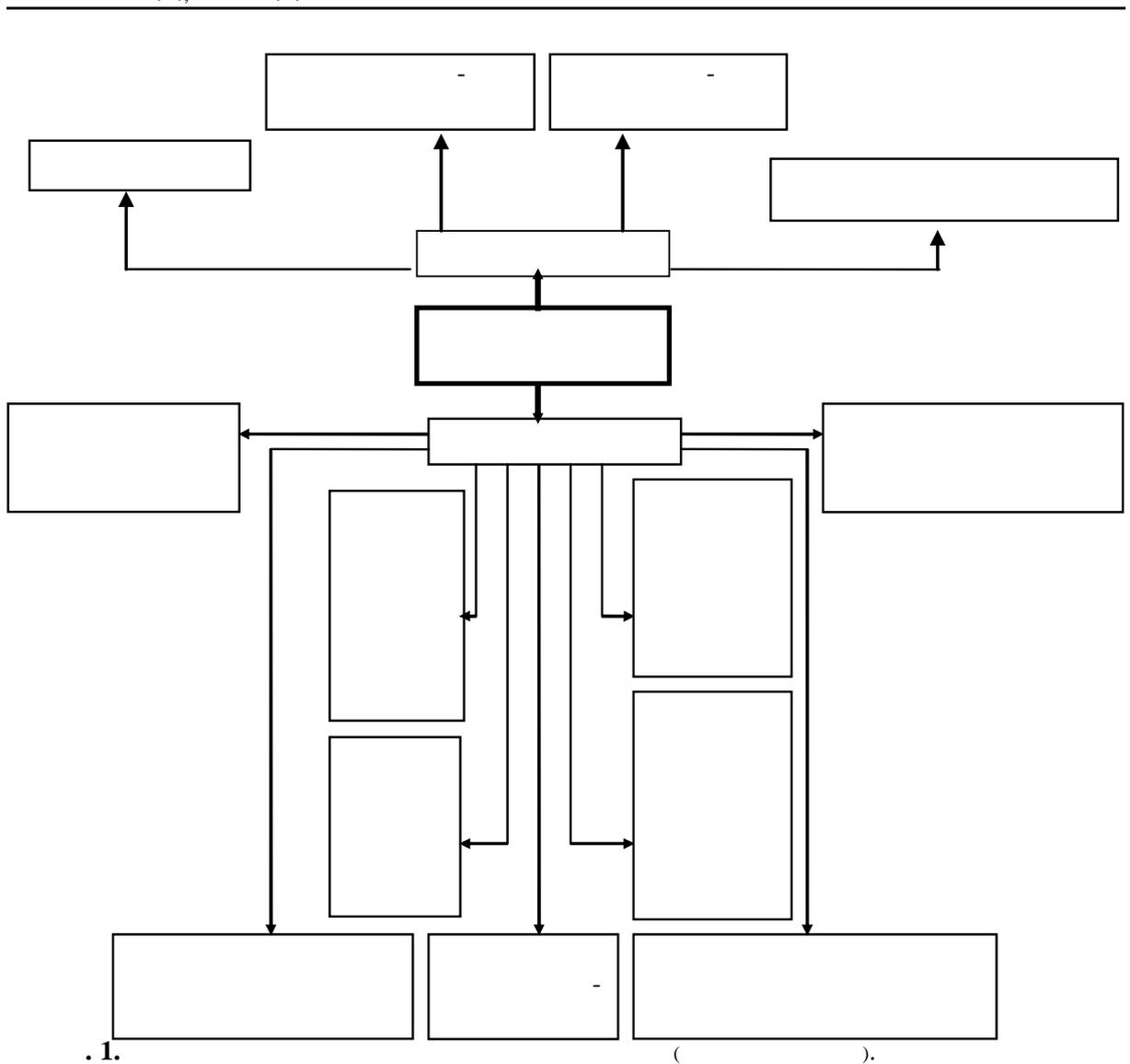
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2. / . . . — : - , 2009. — 284 .
3. / . . . // . — 2012. — 3-4. — . 6-10.
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DYNAMICS OF SMALL BUSINESS DEVELOPMENT AND VOLUME OF CREDIT EXPOSURE IN THE ECONOMY

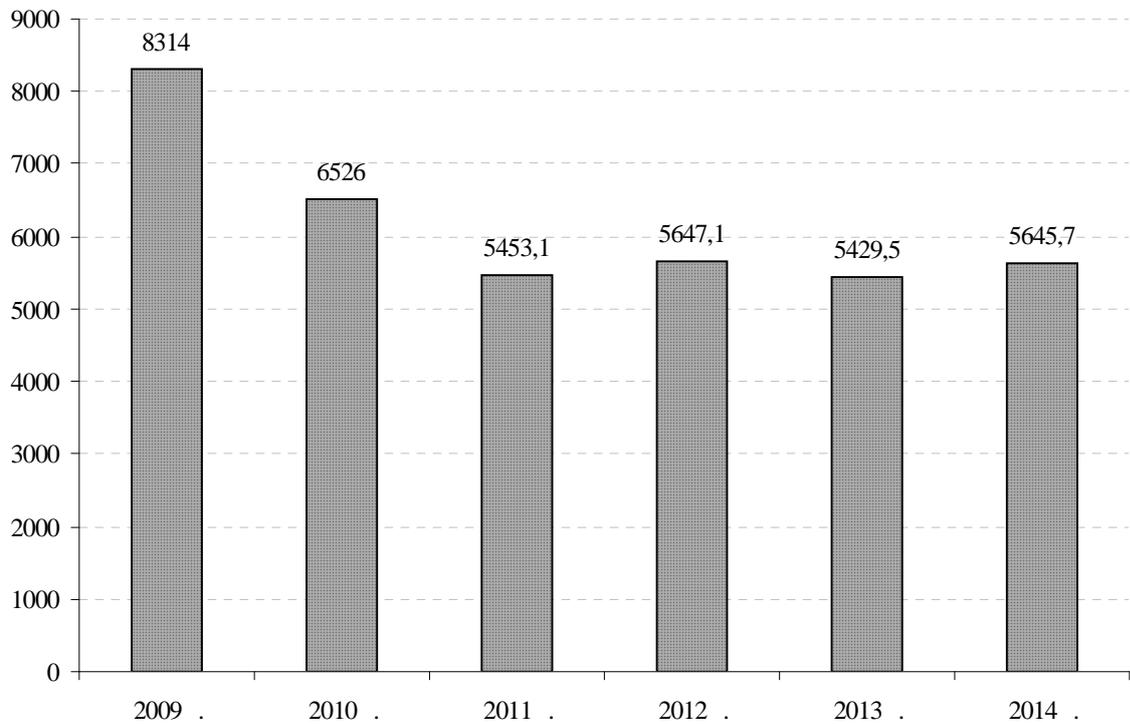
In article reveals the essence of the given credits influence on a small business functioning condition and the interdependence of resources for ensuring the crediting mechanism of small business.

Keywords: the crediting mechanism of small business, resources, the bank, the credit union, the leasing company, the credit organization.

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	, %		
	2013	2014	2015
	2,6	3,29	3,58
	9,12	9,37	9,11
	6,98	5,95	5,16
	62,82	61,55	60,33
	0,92	0,98	1,2
	4,29	4,34	5,01
	1,3	1,4	1,27
	10,32	11,45	12,29
	0,11	0,12	0,13
	0,3	0,34	0,38
	1,24	1,21	1,54

* [4]

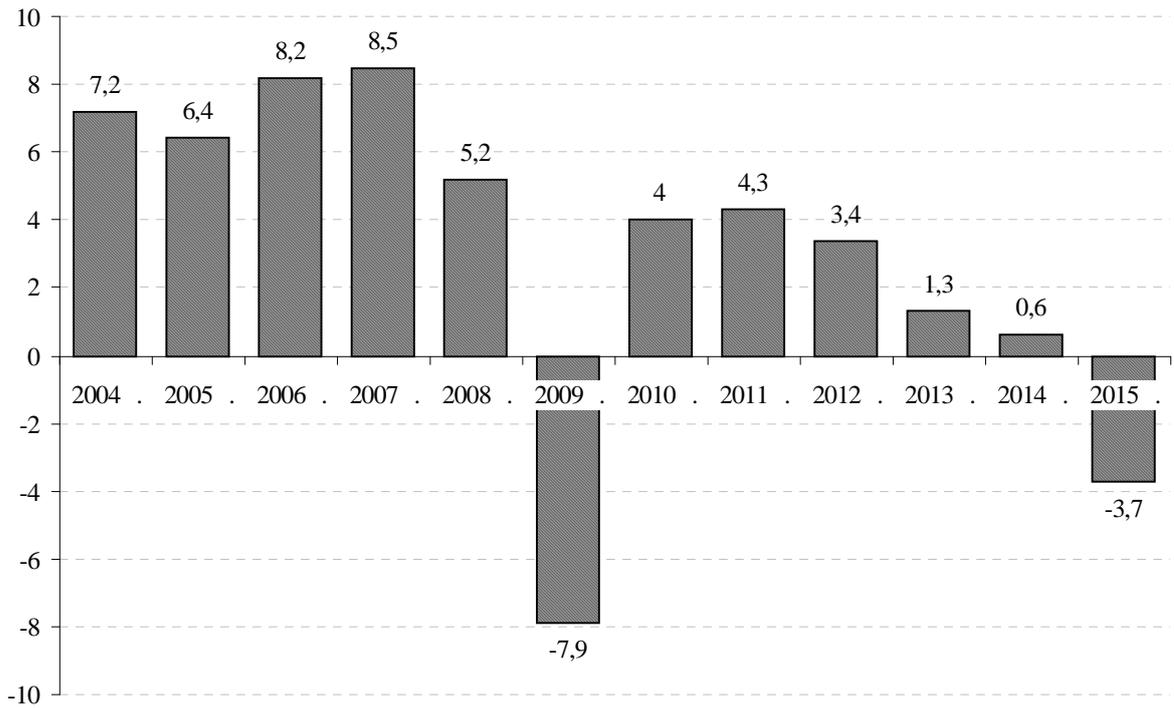
35% [4].



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1. // . . . : , , .—2014.— 3.— .12-17. /
 2. . . / . . // : , , . —2014.— 4.— .6-15.
 3. / . . // : , , .—2010.— 3.— .47-51.
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. 1. 2000-2015 ., % ([2]).

3. 2015 / . // . — 2016. — 2. — . 19-20.
 4. , ; . — 2015. — 1. — . 68-73. // :
 5. , ; — / . . . -
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 6. / . . , ; — : -
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PRIORITIES FOR STATE POLICY IMPLEMENTATION FOR SOCIAL AND ECONOMIC DEVELOPMENT OF AGRICULTURE IN THE REPUBLIC OF CRIMEA

The article describes the features of the agriculture development in the Republic of Crimea, the creation of special conditions by the state in order to enhance the internal preferences of peasant farms, the basic competitive advantages of agricultural development.

Keywords: peasant farmers, agriculture, investment, budget, development programs.

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 2015 - 2014 86,6%. : 2015
 2014 , 8,1%;
 -125,7%; -64,1%, -52,3%; -256,1%;
 -161,4%; -13% [5].
 1205 , 75,3%
 12% 16% — 2015
 50 2015-2017 »,
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 2 . 781 .
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FEATURES AND PROBLEMS OF INTRODUCTION THE «ELECTRONIC GOVERNMENT» SYSTEM IN THE TERRITORY OF THE REPUBLIC OF CRIMEA

The article grounds the need of creating the operating system which is based on the information and communication technologies that is an important component for improvement of public administration quality. Also the issues of relevance, application specifics and the problem of introducing the electronic government technologies in the Republic of Crimea are considered.

Keywords: electronic government, public administration, state and municipal service, openness, transparency.

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

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