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V.I. Vernadsky Crimean Federal University,  
Simferopol.

## FINANCIAL RESOURCES PUBLIC CORPORATIONS INDUSTRIES

In modern conditions, public joint-stock companies of industry require significant amounts of financial resources. This is due not only to the need to increase production and sales of products in the context of the state strategy for importation, but also the need for large-scale innovation and investment activity. This involves the implementation of a program of technical upgrading of industrial enterprises, the transition to new technologies and the creation of new types of products.

The study of formation of financial resources in public joint-stock companies of the industry is based on a combination of methods, including the method of abstraction, analysis and Synthe -, deduction, specification, comparison, etc., the study found the use of specific methods of economic and statistical analysis, helped to identify certain trends and to determine the regularities of formation of financial resources.

On the basis of research, it is established that for public joint-stock companies of industry as a whole the increase in volume of the formed financial resources is characteristic. This applies to both own and borrowed financial resources. At the same time, the regularity was established, which consists in the fact that in the current conditions of the Russian economy public joint-stock companies of industry prefer borrowed financial resources, primarily financial loans and credits. To generate financial resources, the majority of joint-stock companies used the method of debt financing. At the same time, the public joint-stock industries used a mixed model as the basic model of financial security of economic activity.

In the future, we predict that the method of debt financing and the mixed model of financial support for economic activities will become more widespread in joint-stock companies.

*Keywords:* financial resources, formation of financial resources, public companies of industry.

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14; 16; 18; 19; 20; 22; 23; 24].

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« »	, . . . . . , 11. : 1991 . 1992 - « ». 21264081,4 2015 — « ». — 850563255 - — 0,025 2014-2016 . : 1908485,6 ; : 1158191,8 ; - : 750293,8 ; : 272872,9 ; - : 299111,6 ; : 285580,7 . — 132120,8 .
« - »	, . . . . . , 106. - 1973 . 2006 « ». 2016 — 2812765,8 « » - — 703191443 . - — 0,004 2014-2016 : 39544,1 ; - : 31731,1 ; : 7813,0 ; - : 8939,2 ; : -821,5 ; - : 266,8 .
« »	, . . . . . , 12 — - 1991 . 2015 - « ». — 40534000 — 202670000 - 2014-2016 : 136201,1 ; - 108669,1 ; : 27532,0 ; - : 46667,6 ; : 7451,8 ; - : 5835,4 . — 8455,4 .
« - »	, . . . . . , . - I 1722 . 1992 . - « ». 2015 . - « ». — 888366000 - — 2220915 . - — 400 2014-2016 : 15630,0 - : 5630,2 ; : 9999,8 ; - : 6213,0 ; : -420,4 . : -347,8 .

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« - »	, . , . , . 14. : - 2015 « », 90- — 169588434 . — 169588434 . — 1 2014-2016 : 72863,0 ; : 16366,9 ; : 56496,1 ; : 42699,4 ; : 10837,5 : 8420,0 . — 5290,7 .
« »	, . , . , . , 2. : 1969 . 1990 . « » « » 2015 — 35361477950 . 707229559 . — 50 . 2014-2016 : 116627,6 ; : 55466,0 ; : 61161,5 ; : 103605,5 ; : -1149,4 ; : -841,6 — 68,5 .
« - »	, . , . , . , 30. : - « » 2015 « ». — 8377186,6 . 837718660 . — 0,01 . 2014-2016 : 466117,4 ; : 292695,3 ; : 173422,0 ; : 272517,1 : 37691,3 ; : 37236,5 — 52848,9 .

\* [14]

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1	1908485,6	« »
2	466117,4	« »
3	136201,1	« »
4	116627,6	« »
5	72863,0	« »
6	39544,1	« »
7	23106,6	« - »
8	15630,0	« »

\* [5-12]

122,1

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3.

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1	272872,9	« »
2	272517,1	« »
3	103605,5	« »
4	46667,6	« »
5	42699,4	« »
6	21363,7	« - »
7	8939,2	« »
8	6213,0	« »

\* [5-12]

43,9

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	-	
1	0,925	« - »
2	0,888	« »
3	0586	« »
4	0,585	« »
5	0,398	« »
6	0,343	« »
7	0,226	« »
8	0,143	« »

\* [5-12]

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## 5.

	2014	2015	2016	
1	2	3	4	5
« - »				
1.	15177,9	17362,9	18877,0	3700,0
1.1.	0,3	0,3	0,3	0
1.2.	95,4	95,3	95,3	0
1.3.	—	—	—	—
1.4.	0,01	0,01	0,01	0
1.5. (- ),	15062,1	17267,3	18781,4	3719,3
2.	8330,3	6999,7	6958,4	-1371,9
2.1.	7732,3	6300,0	6100,3	-1632,0
2.2.	598,0	699,7	858,1	260,1
2.3.	—	—	—	—
2.4.	—	—	—	—
3.	3811,6	9803,7	10255,4	6443,8
3.1.	834,5	7363,6	6387,9	5553,4
3.2.	2687,3	2220,0	3623,0	935,7
3.3.	3,1	2,7	2,3	-0,8
3.4.	286,7	217,3	242,2	-44,5
3.5.	—	—	—	—
— ,	27319,7	34166,3	36090,8	8771,1
« »				
1.	1134098,1	1301245,8	1324839,1	190741,0
1.1.	21,3	21,3	21,3	0
1.2.	0,2	0,2	0,2	0
1.3.	12624,9	12624,9	12624,9	0
1.4.	3,2	3,2	3,2	0
1.5. (- ),	1121448,5	1288596,3	1312189,5	190741,0

10

1	2	3	4	5	
« »					
2.	—	228448,1	309603,5	159576,5	-68871,6
2.1.		228021,5	309182,2	159056,5	-68965,0
2.2.		373,9	421,4	497,8	123,9
2.3.		—	—	—	—
2.4.		52,7	0	22,5	-30,2
3.	—	392950,3	412332,0	462363,4	69413,1
3.1.		193383,8	254371,7	265853,3	72469,5
3.2.		198408,1	155615,7	193939,3	-4468,8
3.3.		—	—	—	—
3.4.		1158,4	2344,6	2570,8	1412,4
3.5.		—	—	—	—
	—	1755496,5	2023181,4	1946778,9	191282,4
« »					
1.	—	11796,5	1013,8	13974,3	2177,8
1.1.		2,8	2,8	2,8	0
1.2.		585,5	569,6	568,8	-16,7
1.3.		7194,5	7194,5	7194,5	0
1.4.		0,2	0,2	0,2	0
1.5.	(- )	4013,6	-6753,3	6205,0	2191,4
2.	—	23373,1	29476,2	355,4	-23017,7
2.1.		23016,5	29153,1	0	-23016,5
2.2.		322,2	292,9	293,9	-28,3
2.3.		34,5	30,2	61,5	27,0
2.4.		—	—	—	—
3.	—	8104,0	2150,8	28389,2	20285,2
3.1.		310,0	401,7	24597,0	24287,0
3.2.		7331,8	1381,2	3365,7	-3966,1
3.3.		42,2	55,4	67,6	25,4
3.4.		419,8	314,4	358,9	-60,9
3.5.		—	—	—	—
	—	43273,6	32642,8	42716,0	-557,6
« »					
1.	—	21918,3	30653,6	28156,8	6238,5
1.1.		202,7	202,7	202,7	0
1.2.		985,7	973,6	969,3	-16,4
1.3.		3,4	6,0	6,6	3,2
1.4.		30,4	30,4	30,4	0
1.5.	(- )	20696,1	29441,0	26947,9	6251,8
2.	—	35477,0	75884,7	40977,7	5500,7
2.1.		31612,6	69417,9	34709,5	3096,9
2.2.		3531,1	6466,8	6268,1	2737,0
2.3.		—	—	—	—
2.4.		333,3	—	—	-333,3
3.	—	51112,1	41689,2	82733,9	31621,8
3.1.		48469,2	37418,9	79287,9	30818,7
3.2.		2438,7	4034,8	3138,8	700,1
3.3.		—	0,1	0,02	0,02

1	2	3	4	5
« »				
3.4.	132,9	234,9	301,8	168,9
3.5.	71,3	0,5	5,4	-65,9
—	108507,4	148227,5	151868,4	43361,0
« »				
1.	5828,6	4967,5	5141,6	-687,0
1.1.	888,4	888,4	888,4	0
1.2.	307,6	277,7	272,6	-35,0
1.3.	1571,9	1571,9	1571,9	0
1.4.	82,1	82,1	82,1	0
1.5.	(-), 2978,7	2147,5	2326,7	-652,0
2.	784,2	994,4	472,0	-312,2
2.1.	—	—	—	—
2.2.	429,1	386,2	171,8	-257,3
2.3.	—	—	—	—
2.4.	355,1	608,2	300,2	-54,9
3.	10636,7	11493,2	6571,7	-4065,0
3.1.	6458,4	8407,8	4655,0	-1803,4
3.2.	3992,4	2429,2	1231,2	-2761,2
3.3.	13,8	2,8	2,2	-11,6
3.4.	152,5	634,6	663,4	510,9
3.5.	19,5	18,7	19,9	0,4
—	17249,5	17455,1	12185,4	-5064,1
« »				
1.	26983,9	31516,1	28021,3	1037,4
1.1.	154,7	154,7	169,6	14,9
1.2.	201,6	192,5	188,8	-12,8
1.3.	1697,6	1697,6	3748,5	2050,9
1.4.	23,2	23,2	23,2	0
1.5.	(-), 24906,8	29448,1	23891,1	-1015,7
2.	17587,4	20910,9	18725,3	1137,9
2.1.	10618,5	12020,9	13931,8	3313,3
2.2.	721,6	845,1	1080,0	358,4
2.3.	6247,2	8044,8	3713,4	-2533,8
2.4.	—	—	—	—
3.	22368,6	30501,8	21973,7	-394,9
3.1.	13135,1	16905,8	8090,7	-5044,4
3.2.	8496,5	12750,4	12745,5	4249,0
3.3.	0	0	0	0
3.4.	736,9	845,5	1137,4	400,5
3.5.	—	—	—	—
—	66939,9	82928,8	68720,2	1780,3
« »				
1.	44017,3	40712,8	41920,7	-2096,6
1.1.	35361,5	35361,5	35361,5	0
1.2.	6965,0	4665,1	4635,1	-2329,9
1.3.	184,4	184,4	184,4	0
1.4.	673,9	673,9	673,9	0



« ( « » (65,7% ), « » (77,4% ), « » (66% ), « » (63,8% ).  
 » (52,7% ), « » (60,4% ), « » (57,9% ), « » (51,7% ), « » (64,5% ), « » (53,5% ), « » (56,7% ).  
 » (80,2% ), « » (60,4% ), « » (57,9% ), « » (51,7% ), « » (64,5% ), « » (53,5% ), « » (56,7% ).  
 » (71,9% ).  
 « » (92,7% ), « » (59,7% ).  
 « » (91,8% ), « » (84,9% ), « » (75,2% ), « » (84,4% ), « » (71,7% ), « » (63,1% ), « » (50,7% ), « » (56,6% ).  
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« »			( 80,2 %)	
« »			( 66,0 %)	
« - »			( 60,4 %)	
« »			( 63,8 %)	
» « -			( 71,9 %)	

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« »	-	-	-	-	+
« - »	-	-	-	-	+

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## **FINANCIAL STRATEGY FOR MANAGEMENT OF CASH FLOWS OF ENTERPRISES**

The article examines the financial strategy for analyzing the company's cash flows, based on the criteria for analyzing past periods, identifying sources of cash flow generation, profit distribution, and control over the implementation of the plan. The analysis of the net profit of cash flows is opened, the analysis of gross profit is analyzed, the environmental variables are determined, the objectives are considered in accordance with the mission and situational changes in the business environment for effective planning and maximum cash turnover. Based on the data of a limited liability company, a financial strategy for managing cash flows is considered. Management is seen as a process aimed at achieving the enterprise's goal. The factors of the external environment influencing the functioning and perspective development of the enterprise are considered.

*Keywords:* financial strategy, cash flow management, coefficient of cash flow efficiency, methods, equity.

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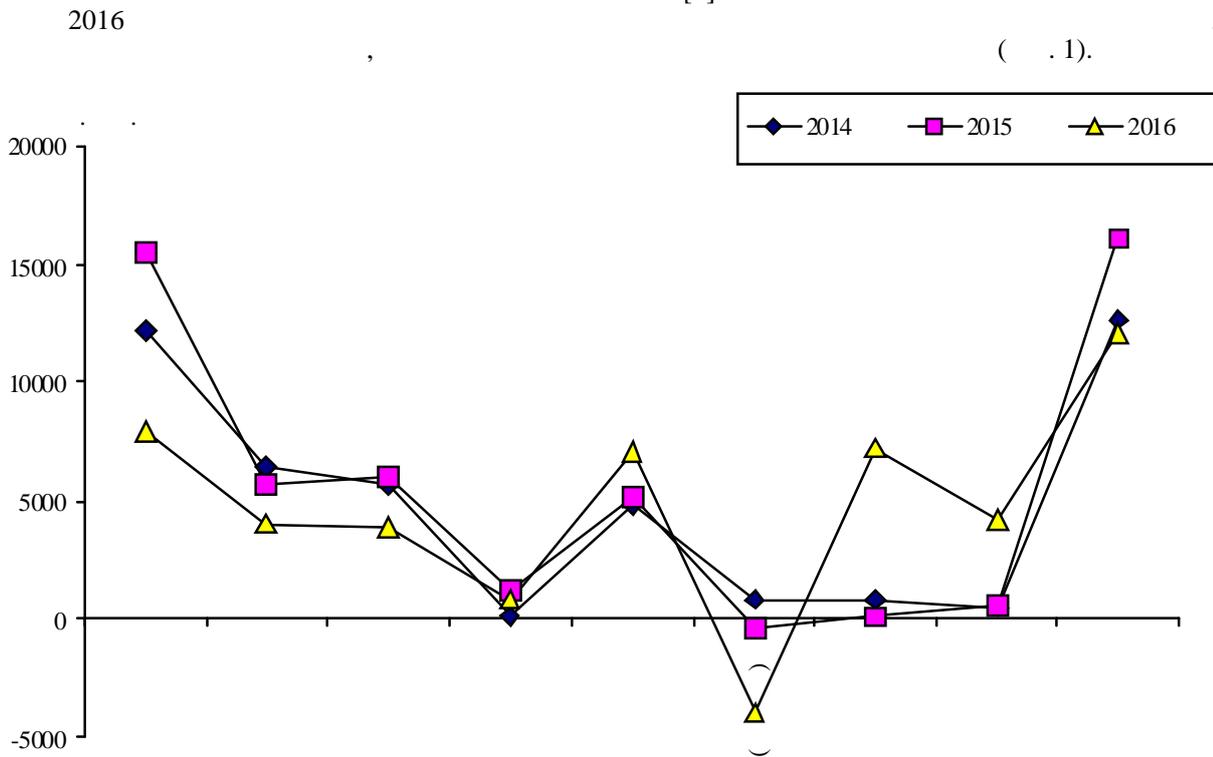
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1. ( ) 2014-2016 , \*

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1.	-	12150	15507	7910	-438	-4	-3802	-32
2.	-	6423	5700	4013	-723	-11	-1687	-30
3.		5727	6012	3897	+285	+5	-2115	-35
4.	-	81	1239	842	+1158	+53	-397	-32
5.	-	4854	5136	7022	+282	+6	+1886	+37
6.	( )	792	-363	-3967	-1155	-146	-3604	-89
7.		864	116	7218	-777	-90	+7102	+522
8.	-	%	7,11	0,75	91,3		-6,36	+90,5
9.		521	602	4176	+81	+1,16	+3574	+6,94
10.		12671	16109	12086	+3438	+1,27	-4023	-1

\*

2016 = + / × 100; [3].



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$$= 9552 / 25288 = 0,38.$$

$$= 7218 / 9500 = 0,76.$$

$$= 7218 / 9552 = 0,756.$$

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$$2210 - 6012 = -3802$$

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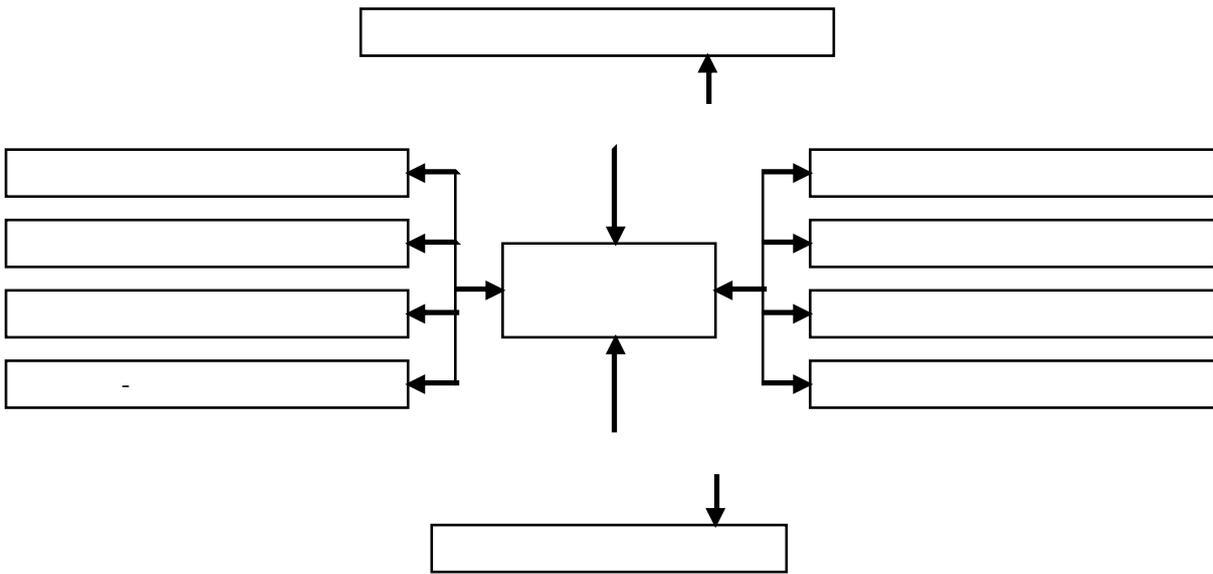
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$$: 1687 - 3802 = -2115$$

	2015	2016		%
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	5700	4013	-1687	-30
	6012	3897	-2115	-35

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8. 1(1). — .24-26.
9. —2014. — 276. — .185-189.
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## COMPLEX FINANCIAL DIAGNOSTICS IN THE ENTERPRISE

It is necessary for any subject of managing to carry out diagnostics of a financial condition constantly. It will allow to supervise constantly processes of financial and economic activity in which the enterprise participates, to reveal problems and to use various levers which will allow to lower negative influence of some factors, as well as constantly to look for ways of increase of financial results of activity of the subject of managing. First of all, it is necessary to pay attention to use of the capital and property, as well as on formation of incomes and expenses at the enterprise. The greater increase of incomes in the organization, than expenses will allow the subject of managing to increase the financial results, that as a result will allow to raise efficiency of activity and will give additional possibilities of expansion of the activity.

At realization of complex financial diagnostics it is necessary for administration to estimate economic potential of the enterprise, to lead the analysis of a financial condition of the enterprise and to carry out an assessment of results of financial and economic activity of the subject of managing. The assessment of economic potential means carrying out of the horizontal and vertical analysis of the capital and property, as well as revealings of articles which variation to the greatest degree influences a financial condition of the enterprise. The analysis of a financial condition will consist of coefficient analysis which includes the analysis of liquidity and paying ability, financial independence and financial stability. The assessment of results of financial and economic activity of the subject of managing includes the analysis of formation of financial results on the enterprises, as well as an assessment of business activity and efficiency of activity of the enterprise.

Complex financial diagnostics will allow the management to carry out comprehensive control over the activities of the enterprise, which will help reduce the risks in its activities and will increase its effectiveness.

*Keywords:* business entity, financial condition, economic potential, liquidity, financial independence, financial stability, business activity, efficiency of activities.

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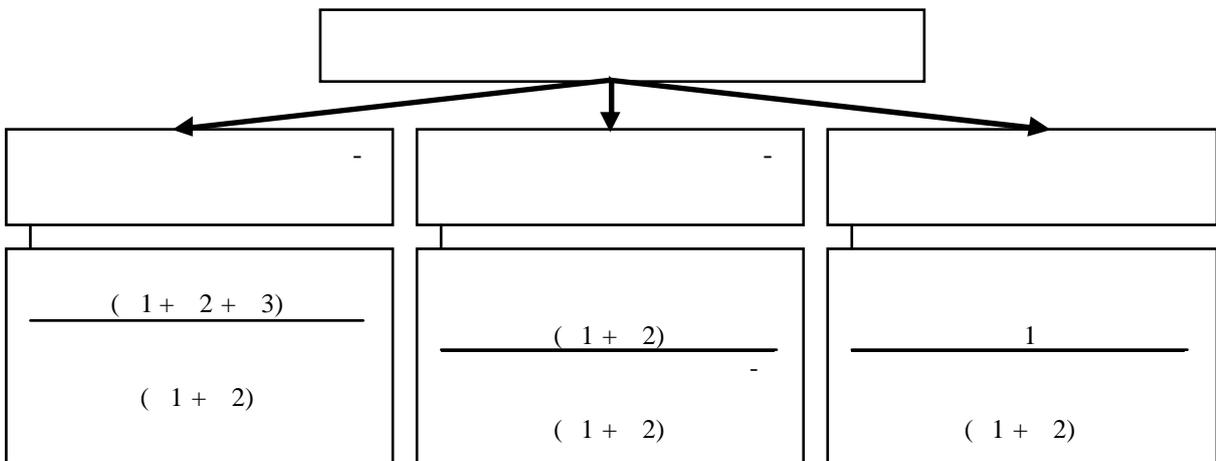
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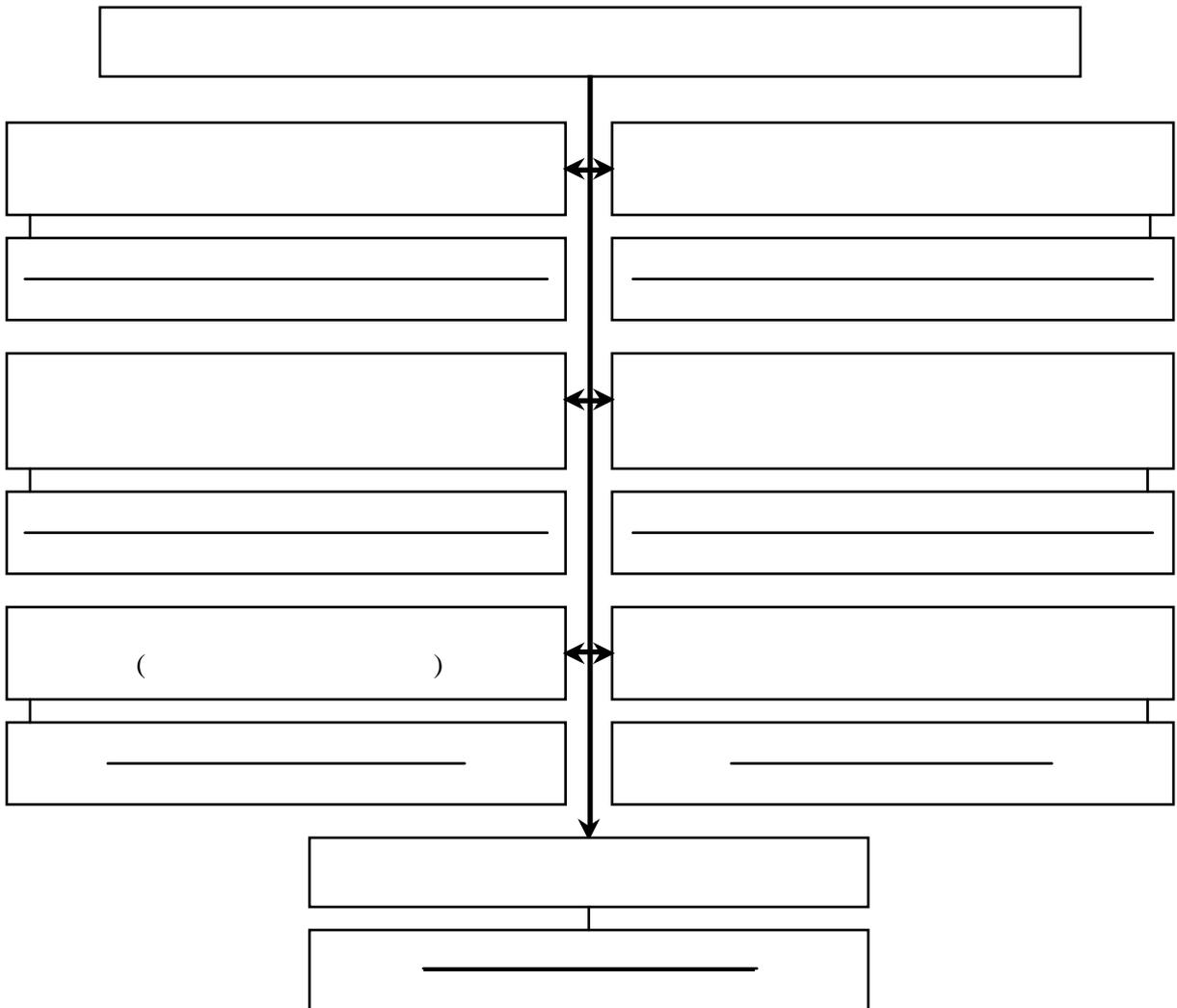
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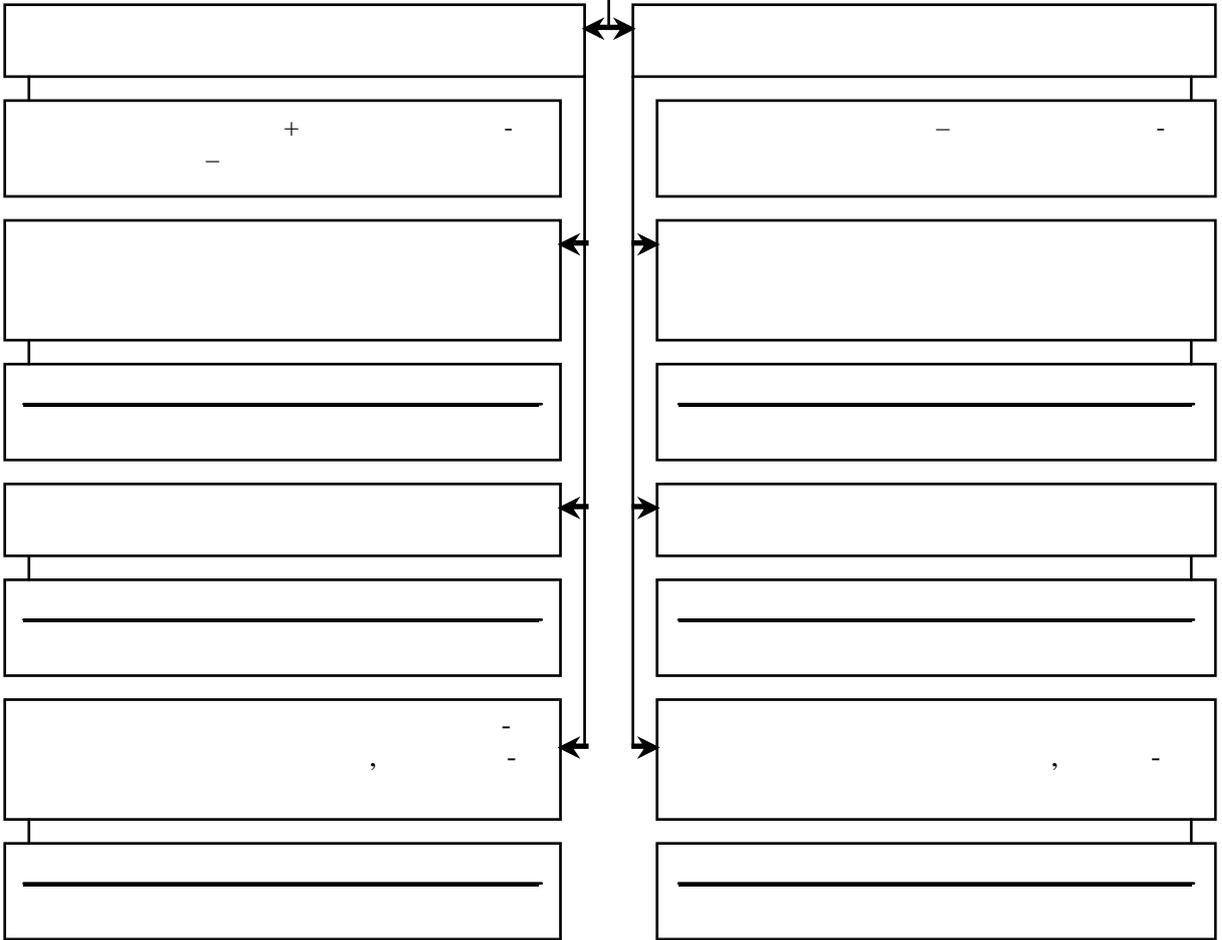
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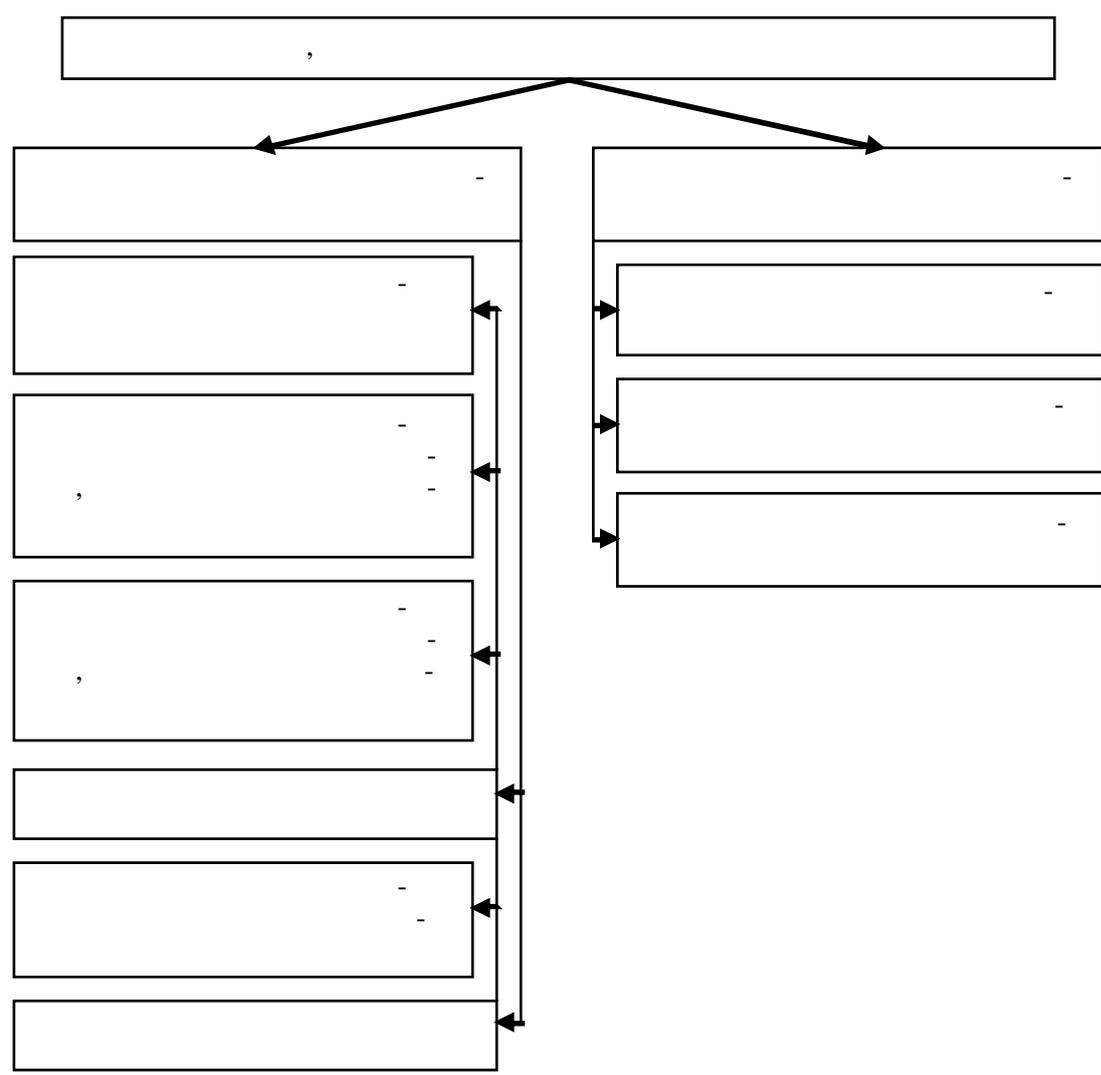


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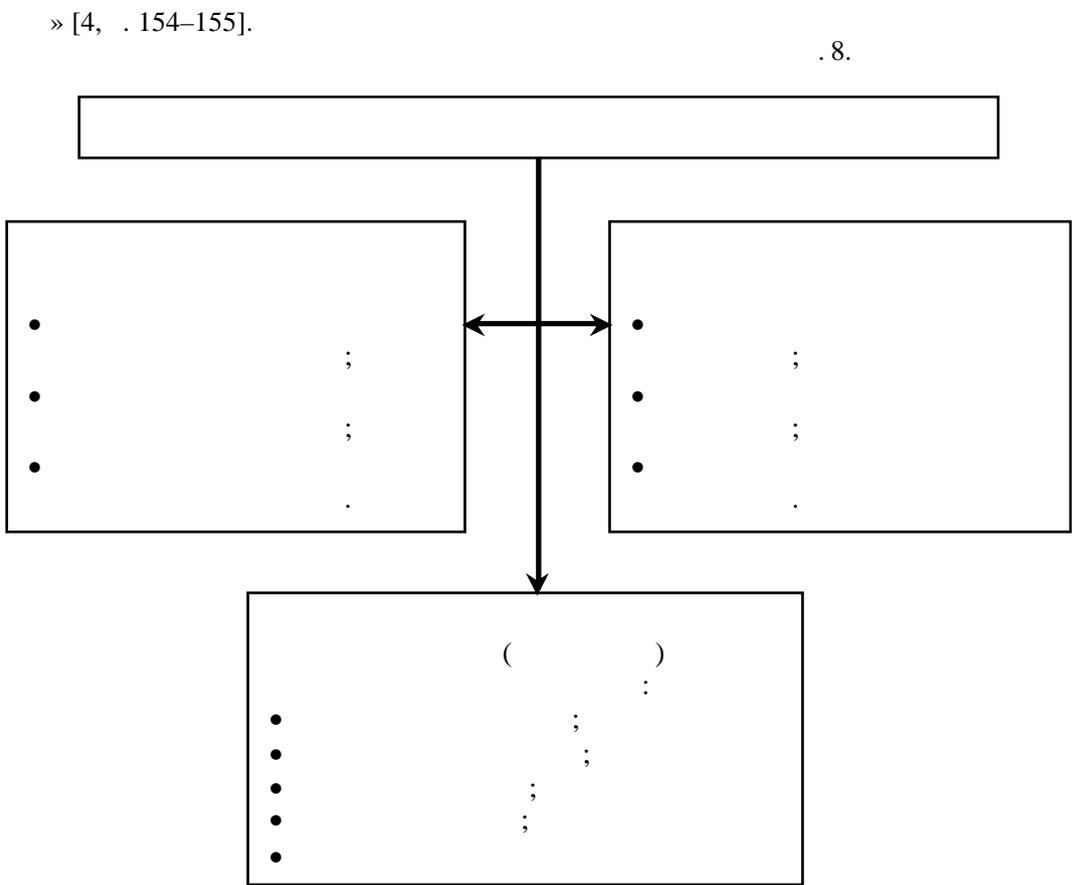
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## **CURRENT PROBLEMS OF FINANCIAL PROVIDING AGRICULTURAL INDUSTRY**

In the article questions of financial security of the enterprises of agricultural industry in modern economic conditions are considered. The directions and forms of financing of agricultural branch are revealed. Theoretical and practical bases of sources of financing of agricultural industry are investigated. Internal and external sources of financing of agricultural enterprises are allocated. Possibilities of use of internal sources of financing of agricultural enterprises are rather limited. The sufficient high resource intensity, in particular taking into account a long manufacturing lead time and a cycle time of means is characteristic of the sphere of agricultural industry. In some cases agricultural enterprises do not receive the sufficient size of income in this connection they feel the sharp need for attraction of financial resources from the outside. External sources are connected with debt financing and the state support. The agrarian sphere owing to specifics and features of activity suffers a shortage of financial resources and assumes need of creation of special conditions of the state support. Budget financing of the agrarian sector includes two directions: financing of the budgetary services and financing of development programs of the separate directions. The state, by means of expansion of measures of support at the federal and regional levels, actively assists in achievement of key parameters of development of agricultural branch. In modern conditions of managing essentially new approach to the organization of financial security of agricultural industry, improvement in its way of implementation of active actions at the level of agricultural enterprises, federal and local state bodies, creating favorable conditions is necessary for effective functioning of financial and credit structures.

*Keywords:* financial security, financial resources, financing sources, strategy of development of agricultural industry, state regulation, budget financing, financial support.



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( , ):

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» , 2014 382 699 « 2015–2016 ,

2016 607504 1126266 .

685 1337 , . . . « [6]. , 77,8 % .

2015 67,9 . 2016

—99,1 %, 102,8 %, ( ) —132,3 % . — 105,0 %,

2016 2016 8,9 % 105,7 % .

2016 — 774,1 . . . 2016 98,6 % [5].

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 [3].  
 [2].  
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 » ( ) « » ( ) , «  
 : « » ( ) « » , «  
 » , « » ( ) « » ( ) « » .  
 ) [1; 7].  
 2015–2017  
 426155,55 1285577,1 859421,55 [6].  
 2016  
 ( 1 ) 18  
 17,3  
 495 267  
 22  
 2017  
 173 — 5 %  
 92 .  
 45

2016

». 2017

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», «

», «

2,5

2017

29

13,6

1245577  
1,6

«. 2015

2015

— 2

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1102063

. 2014  
2016

[6].

- 2015, 2020 12–18 %  
10–15 %,  
30–35 %.
- 2020 100 5
1. : chbrr.crimea.com/sites/default/files/kredit\_investicionnyy\_selskohozyays\_tvennyy.pdf ( [ ] — 18.12.2017).
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369.5, 336.6

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## **DEVELOPMENT TRENDS OF NON-STATE PENSION FUNDS IN RUSSIA**

The article deals with the essence, functions of non-state pension funds (NPF) that perform an important role in the state, solving complex social and investment problems. The main factors that influenced the current state and development tendencies of the NPF institute and the problems hindering their development were identified. An analysis of key performance indicators of their activities was carried out. The study showed an improvement in the quality of the modern NPF market affected by improving legislation, state and self-regulation, corporatization, and the introduction of a system of guaranteeing pension savings. This led to reduction of NPF, consolidation of the market, growth of pension resources, mainly due to transfers of pension savings from the Pension Fund of Russia, increase in pension payments, change in investment strategies that lead to a growth in the portfolio of more conservative domestic financial instruments. The author determined the main problems and tasks of NPF development affecting the development of legislation, efficiency and transparency of the funds themselves, the search for an optimal design of the pension accumulative component of the system and the tasks of its improvement.

*Keywords:* non-state pension funds, non-state pension provision, mandatory pension insurance, pension savings, pension reserves, pension payments.

2030 .

» [1].

» [2],

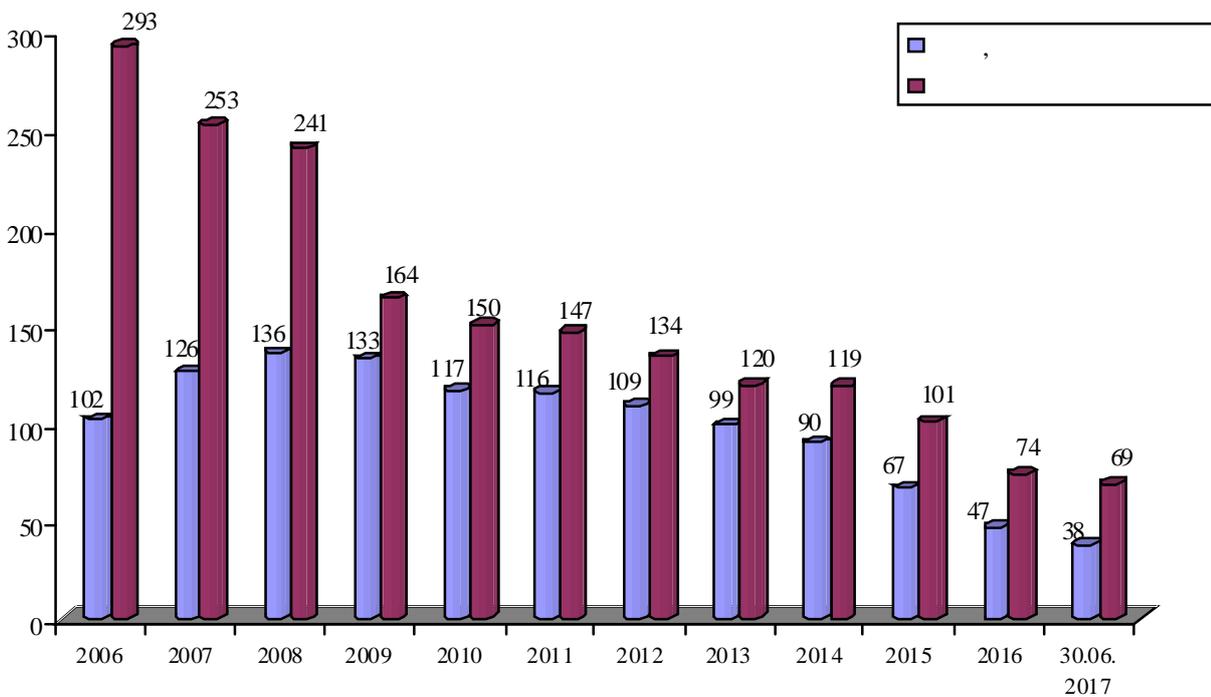
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» [1]

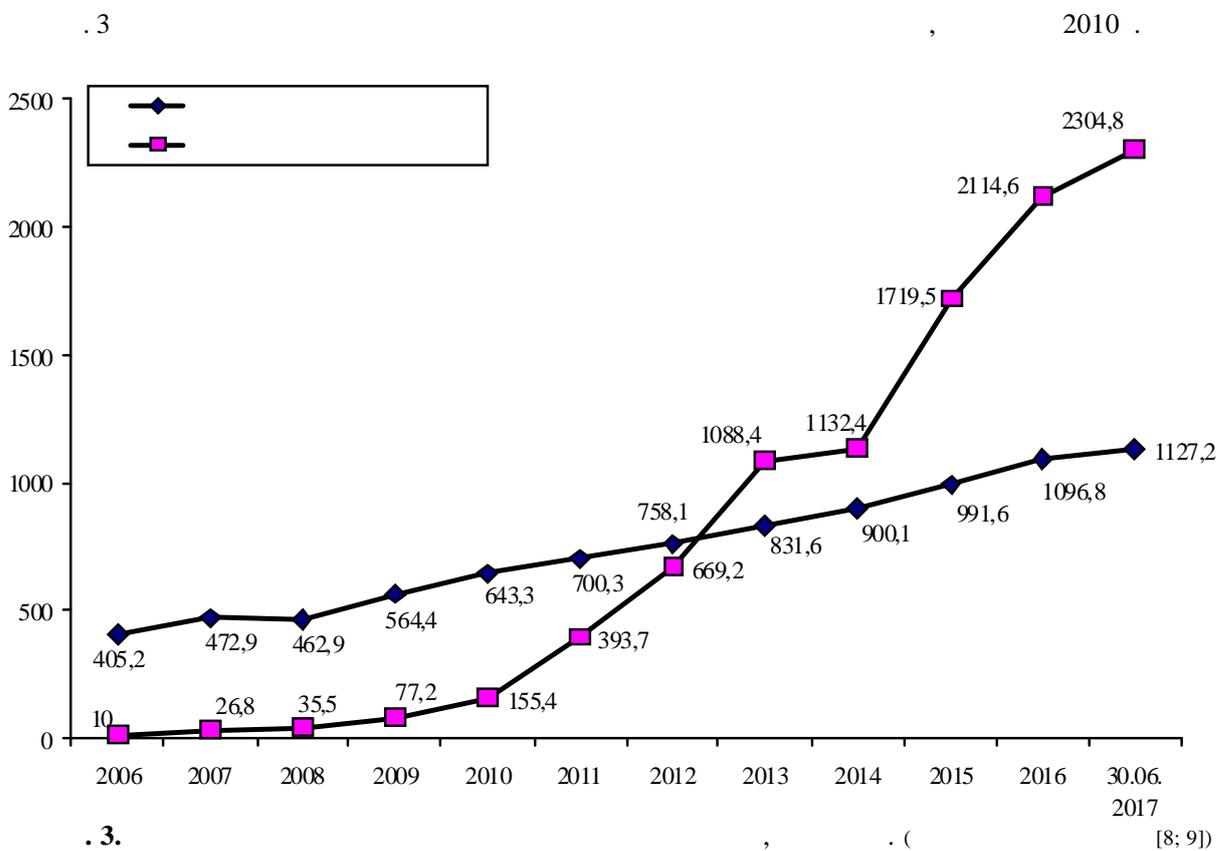
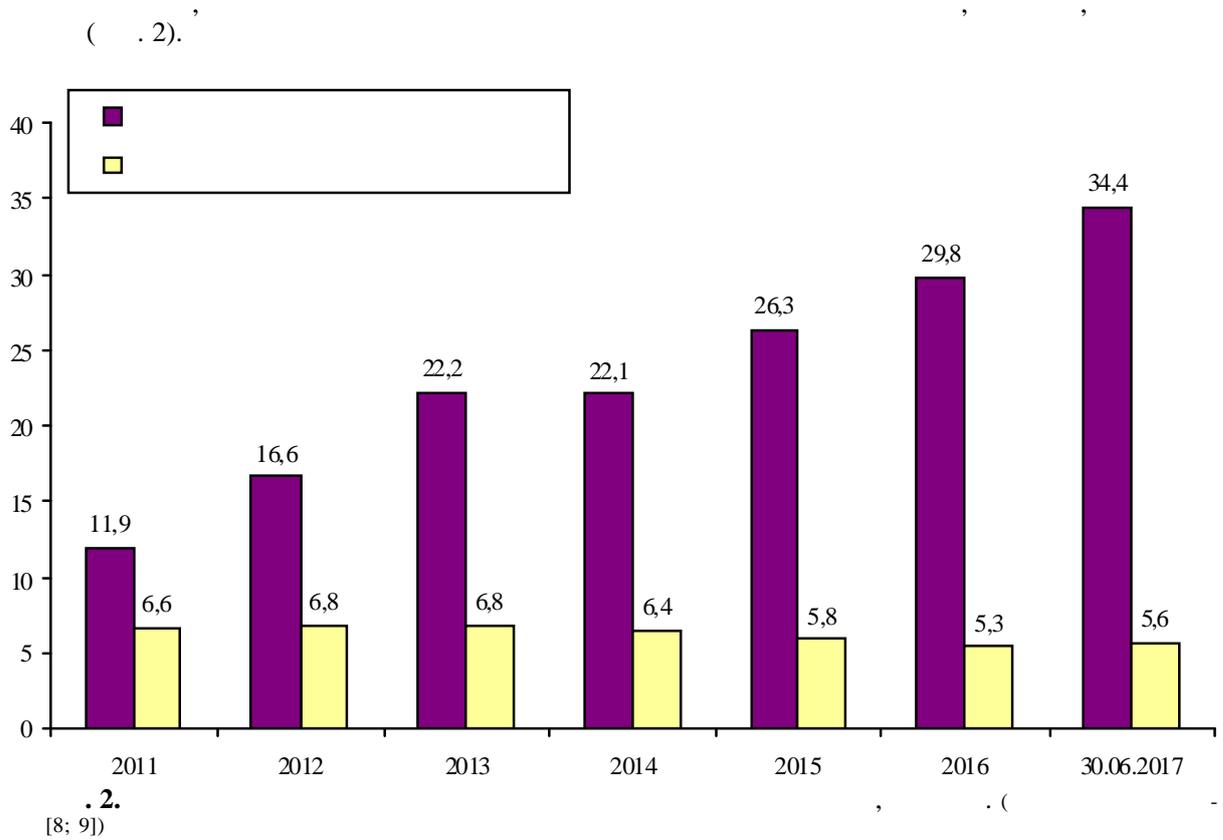
( ) (32  
”»),

- , — 01.01.2016 [3];
- 01.01.2016, [4];
- 150 , 150 .
- 120 , 01.01.2020 — 200 ; [3];
- « » ;
- ( ) ;
- ( ) [5]. ( )
- « » . — 67,5 % [6].
- 01.01.2017 [7],

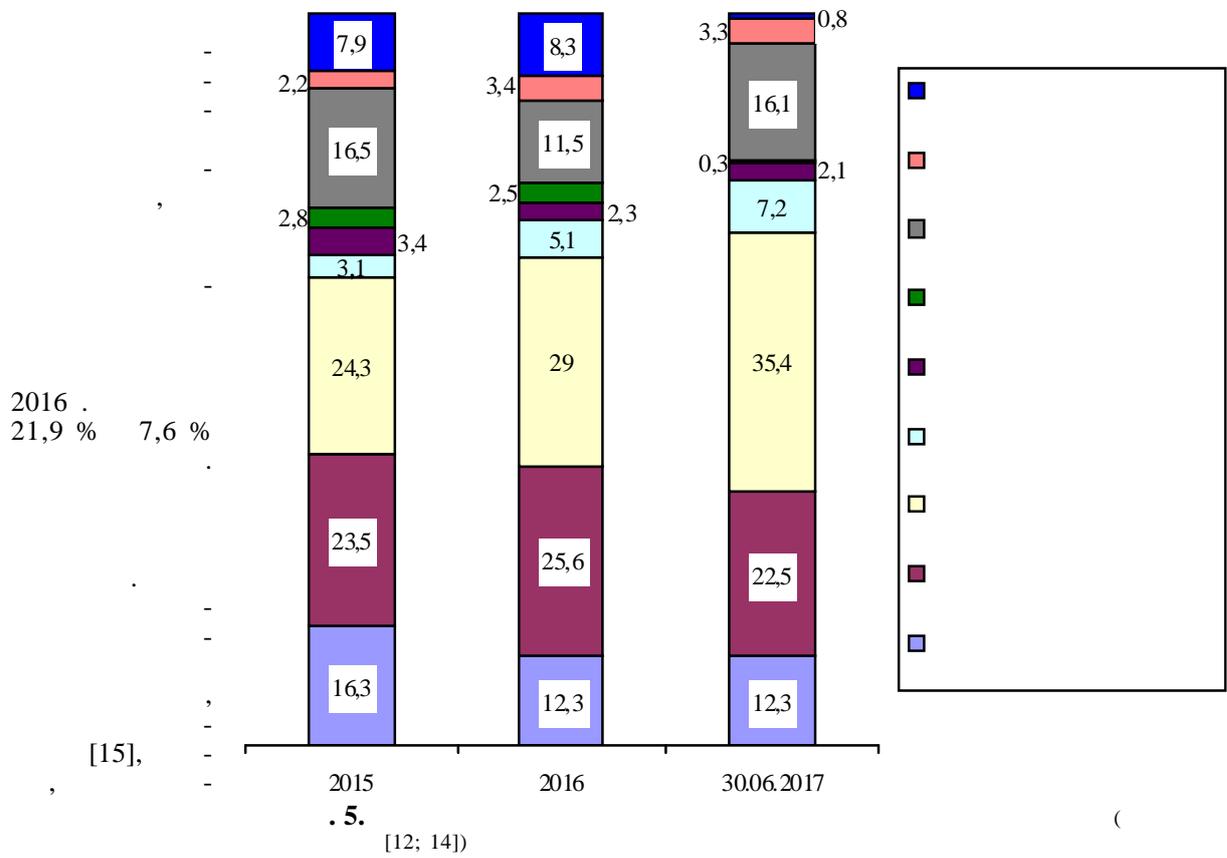
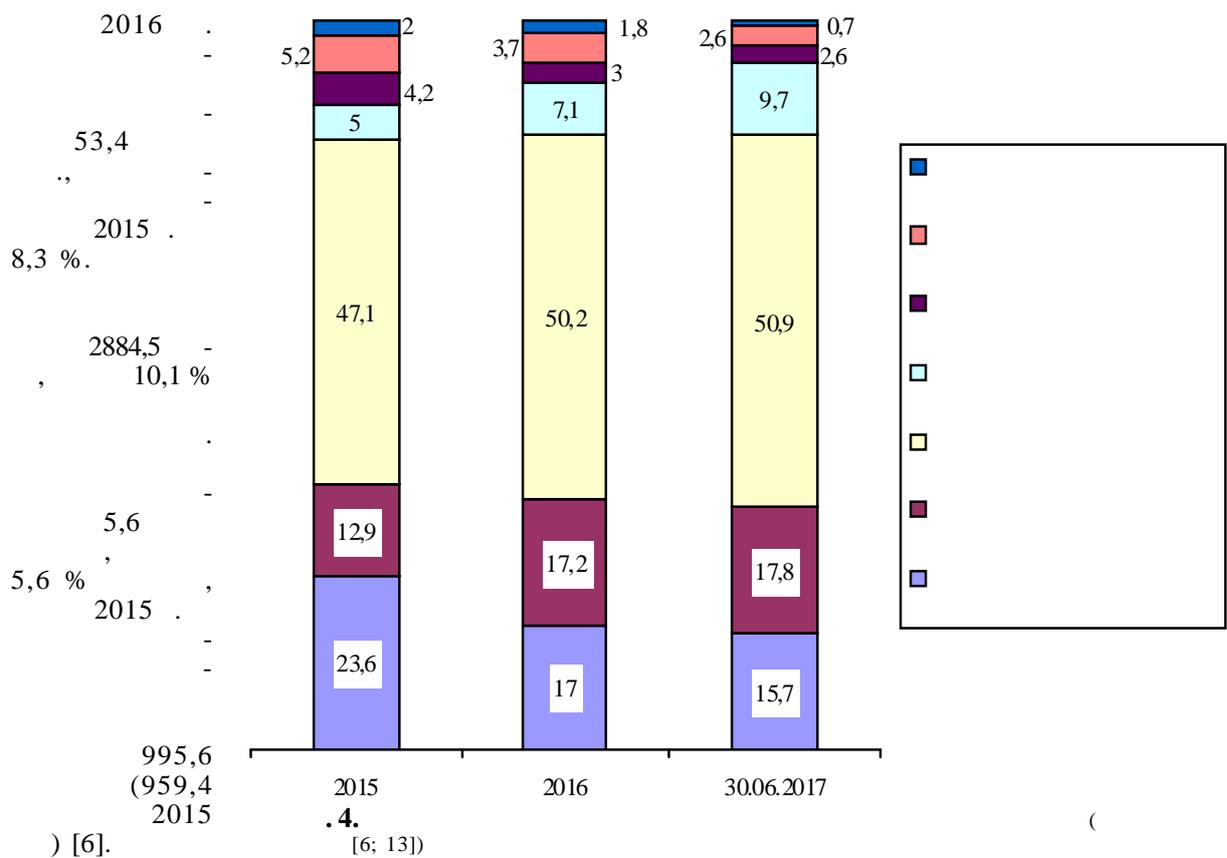
2016 . 2017 73,3 %, 4 ( .1). — 70,1 %. (55,1 % 69 , 38 )



.1. ( [8; 9])



2016	,	,	-
13,3 %.			
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2016 .			,
2017 .	0,3		-
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2017 .		9 %.	2016 . 2114,6
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			,
			2016 . ,645
	(99,1 %),		-
			-
			-
	- 26,4 %,	- 1,5 %.	- 72,1 %,
			40 . [10].
	- 93,1 %,	2 % -	2016 . -
			[11].
			5 % -
	2008-2016 .	11,4 %.	
		34,2 %,	
2017 . - 32,8 %.			
			-
		2016 . 3,8 %,	-
	- 2,5 %,	- 1,3 % [6].	2017 . -
			2016 . 9,0 % 2,8 %
			-
			1,2
	[12].		-
	( -10		2017 .
87,4 %,		- 92,6 % [13]).	
		(9,44 %)	2016 .
			(5,39 %).
	2015 .),		2016 . 10,0 % ( 2,3 %
		(13,84 %),	- 9,6 % ( 1,2 %).
	[6].		-
	( .4).		-
	2015 . 2016 .	2017 .	
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	( .5).		-
	2016 .	2017 .	
			2017 .
			2016 .
			2017 .,





2016 .

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( : 11-15.12.2017).
5. 2 6  
« »:  
13.07.2015 . 223- [ ] // - :  
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336.22 : 620.92

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## **TAX METHODS FOR REGULATING STIMULATION OF DEVELOPMENT OF RENEWABLE ENERGY OF THE RUSSIAN FEDERATION**

The government uses tax methods to control various sectors of the economy. Uses tax credits for the development of the industry or raises taxes to reduce the development of the industry.

Many developed countries are actively using these methods for the development of renewable energy. The Russian Federation has its own peculiarities in the introduction of such tax methods. The purpose of the study is to analyze and identify the shortcomings of the regulatory framework on tax incentives for the development of renewable energy in the Russian Federation and make proposals to improve this situation. The article is devoted to the analysis of tax incentives for the development of innovative methods of energy production in the Russian Federation, the experience of developed countries applying tax methods for stimulating renewable energy is given. This article considers state methods and tools that stimulate the development of renewable energy sources in the territory of the Russian Federation. The regulatory and legal framework regulating the support mechanism for generating facilities operating on the basis of renewable energy sources is analyzed. Based on the study, tax benefits and tax holidays for development in renewable energy sources are proposed to be considered. Possibilities for reducing the cost of electricity generated with the help of renewable energy sources are considered, thanks to a reduction in the tax burden on special equipment (production and transportation) and on land plots for renewable energy stations.

*Keywords:* energy, renewable energy, power, electricity, regulatory act, federal law Tax Code of the Russian Federation, electricity.

« [1], [2],  
» [3], « 2035 » [7],  
« » [4], «  
» [6], « » [5]

( ),

26.03.2003 . 35- « » [3]

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(NPV)

NPV

$$= \frac{1}{1} + \frac{1}{2} + \frac{1}{3} + \frac{1}{4} + \dots + \frac{1}{n}$$

193.5, 2014, [2] 30%.

• 4% — ;  
 • 919 — 1

• 42 — 1, 2016 — 342.5 / 857 ; 2015

= 42 × (342.4) × ( ) × ( ) ;

• 35 — 1 000 = 35 × ( ) × ( ) + 0,

• 47 — 1 ;  
 • 57 — 1 ;  
 • 11 — 1 ;  
 • 24 — 1

1.1 2 337 » [2].

2010 2050 11 2011 « » 2022

2050 : « G 2012», « », 2012  
 60 %  
 « :  
 » [7].  
 ( , ,  
 ). 286 [2] ,  
 , 17 % — 01.01.2018 , 20 % ( 3 %  
 ),  
 — 2-3 ( 1 1 ), 3-4 ,  
 , 100 %  
 , 2024 , 10  
 ( ,  
 ),  
 5 % , ( 0,075 ) ,  
 , 17,5 % 5 % , 22 %;  
 , 20 % , 10 %).  
 / ,  
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 18 % , ( ,  
 , 10 %.  
 , 8 %.  
 61

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, ) , -  
(14 % — 01.01.2017 ), 01.01.2017 ., 15 % — ,

23.01.2015 . 47 «  
» [4]

28.07.2015 1472- . -

30.09.2015 . 900/15 .

23.01.2015 . 47 «

5 - » [4],

- 1) ;
- 2) , ;
- 3) ;
- 4) .

6 . -

). « ( , , ( ).

4 » [11]. 2012 1839- . « » [6]



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### INSTITUTIONAL PROCESS OF RELATIONS OF THE STATE AND THE CONSUMER IN THE INSURANCE INDUSTRY

( ), , . . . . . ( ). , , , . . . . . « » . ( ), , 1 % - 1,03 % .  $R^2 = 0,919$  , 91,9 % - « » . ( ), , — 8,1 % « » . : , , , , , . . . . .

The article presents a study on the institutional process of relations between the state and the consumer in the insurance industry, the construction of the dependence of the number of insurers registered in the reporting period from insurance premiums (contributions) collected by insurers.

The study is due to the relevance and need for studying insurance services in the Russian Federation, the process of the relationship between the state and the consumer in the insurance industry. Economic insurance is necessary for insurance of risks and obtaining compensation for losses (damage).

The analysis of participants of the insurance market in the Russian Federation, spheres of activity of insurers, which enter into insurance relations and render insurance services to individuals and legal entities is presented. The insurance market of the Russian Federation is controlled by the Central Bank, it has an institutional impact on the insurance market in accordance with the Federal Law «On the Organization of Insurance Business in the Russian Federation».

As insurance premiums (contributions) collected by insurers increase, by 1 % one should expect an increase in the number of insurers recorded in the reporting period by 1,03 %.

According to the regression equation presented, the coefficient of determination  $R^2 = 0,919$  showed that 91,9 % of the variation of the «number of insurers recorded in the reporting period» was due to the variation of the «insurance premiums

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(contributions) collected by insurers», the remaining 8,1 % unaccounted factors: level of development of the insurance industry, personnel potential and others.

Further research should be directed to blocking insurance relations to improve the quality of rendering insurance services to individuals and legal entities in the insurance industry market of the Russian Federation.

*Keywords:* institutionalism, insurance industry, insurance, insurers, insurance premiums, security.

— , , . , - . . . , , - . . . , , - . . . , , - . . . , , - . . . , , - . . . , , - . . . ( ), - . . . , , - . . . , , - . . . , , - . . . , , - . . . [1-10]. . . , . . . , . . . ( ) , . . . , . . . [11]. , , . . . ; 27.11.1992 4015-1 ( . . . 26.07.2017) « » ( . . . , . . . 22.08.2017) [12]. , . . . , . . . , . . . ( . . . 1). , . . . - . . . , . . . ; ) ; ) ; ;

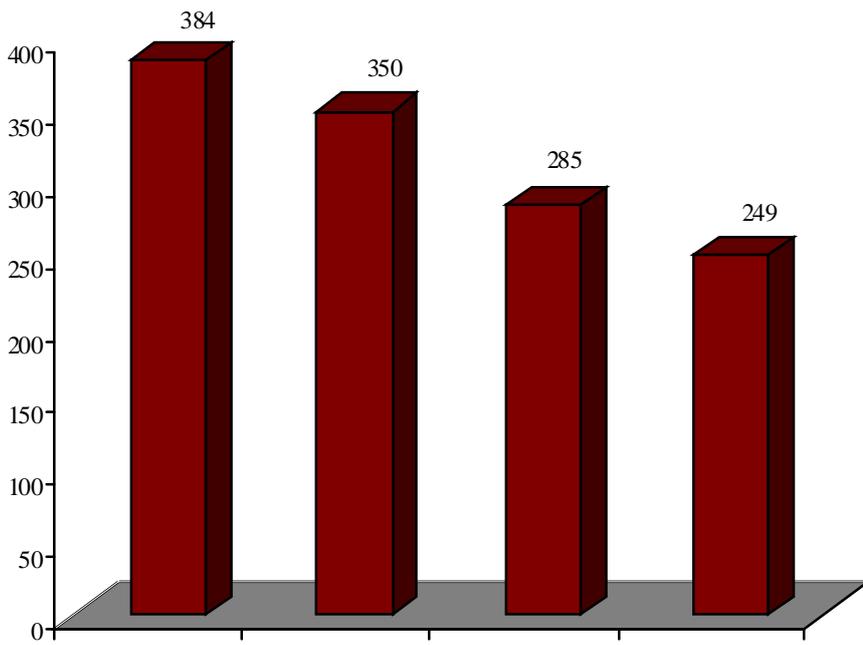


2013

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326 , 2 2017 ( ) 36 242 .  
 5 « “ ” » ( « » 2017 72 . 12 ( .2) [19; 20].



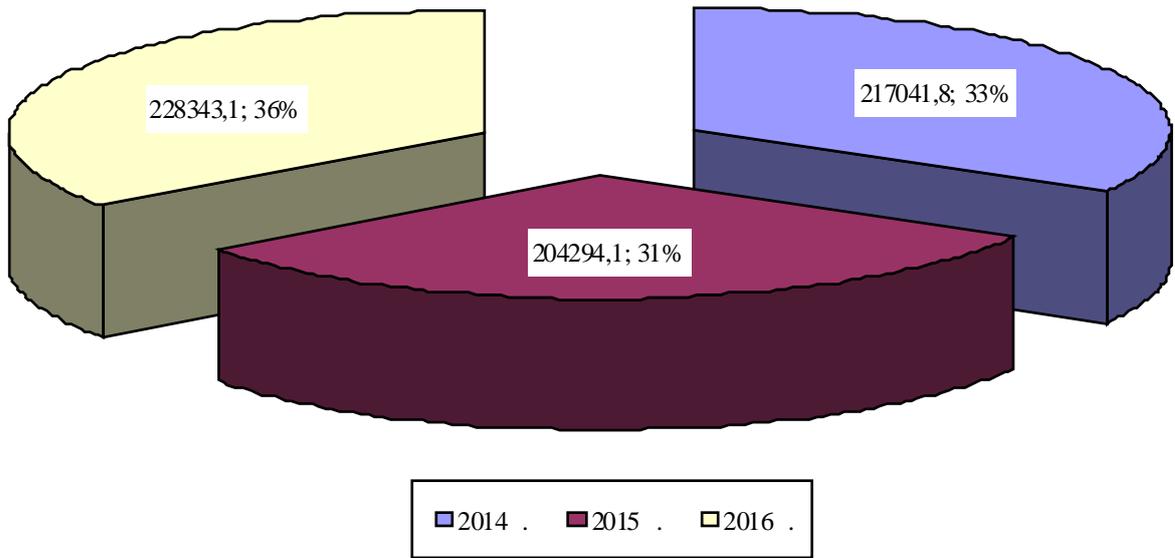
2014 . 2. 2015 . 2016 . 2017 . 2014–2017 . ( [19; 20]

2017 2014 146

49–51 % (

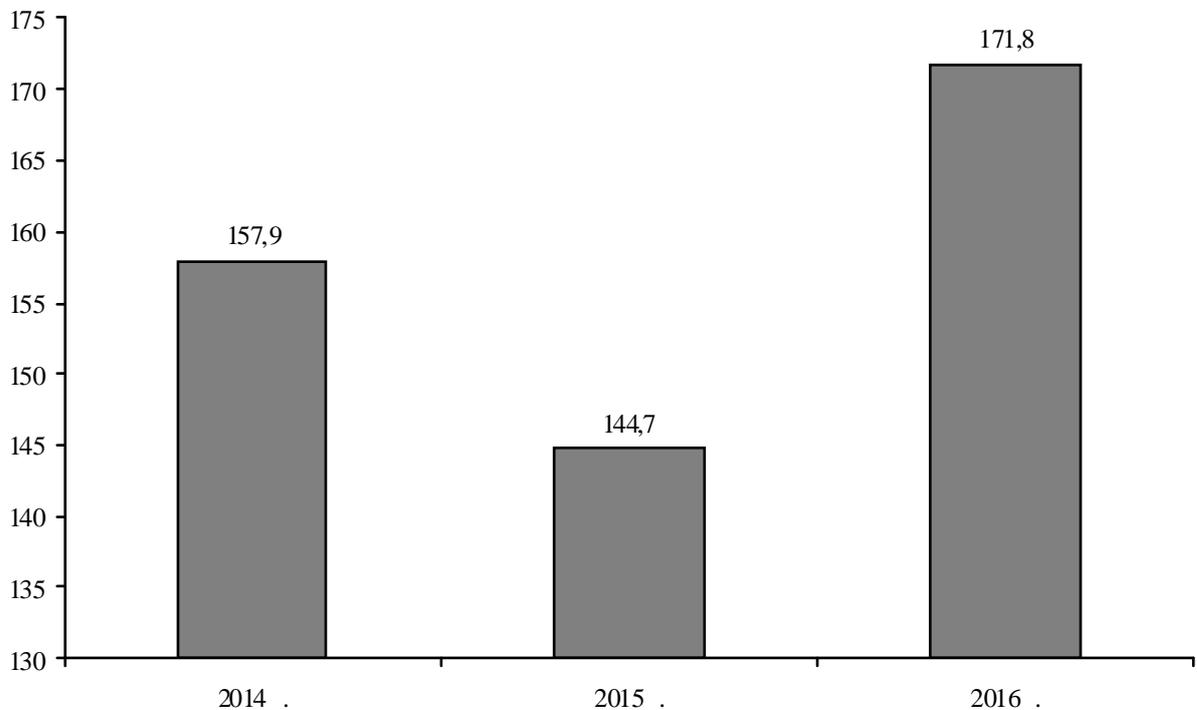
( 1 ) 2017 19,77 % [21; 22].

( .3) 2016 . —228,3 11,8 % 2015 ),



. 3. 2014–2016 ., % ( [19; 20])  
 13,1 (65,9 %)  
 ) [21; 22].

801,2 ( 4 . 37,3 % 2015 .) [10].  
 2016 . 171,8 , 18,7 % , 2015 .  
 ( . 4). 2014 , 2015 144,7 13,2 . 2015  
 ( 31 %



. 4. 2014–2016 ., % ( [19; 20]).

36 % (171,8), 2015, 2016 18,7 %  
 2016 . 177 [21].

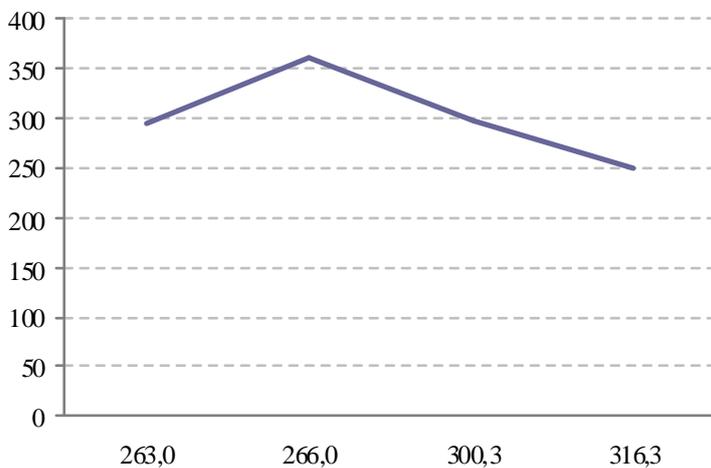
[21]. ( 2015 — 233), 6

1.

\*

	( )	-
2014	263,0	395
2015	266,0	360
2016	300,3	297
2017	316,32	249

\* [19; 20]



5

$$r = \frac{\overline{xy} - \bar{x} \times \bar{y}}{\sqrt{\overline{t_x} \times \overline{t_y}}}, \quad (1)$$

$\sigma_x \sigma_y$

.5.

( )

( ), 1 %  
 (2), %:

$$\Rightarrow a_1 \frac{\bar{x}}{y} = 3,14286 \frac{405}{300} 25 = \quad (2)$$

= 2,99

( ),

1 %  
 1,03 %.

$R^2 = 0,919$ , 91,9 %

», 8,1 %

),

:

354,5

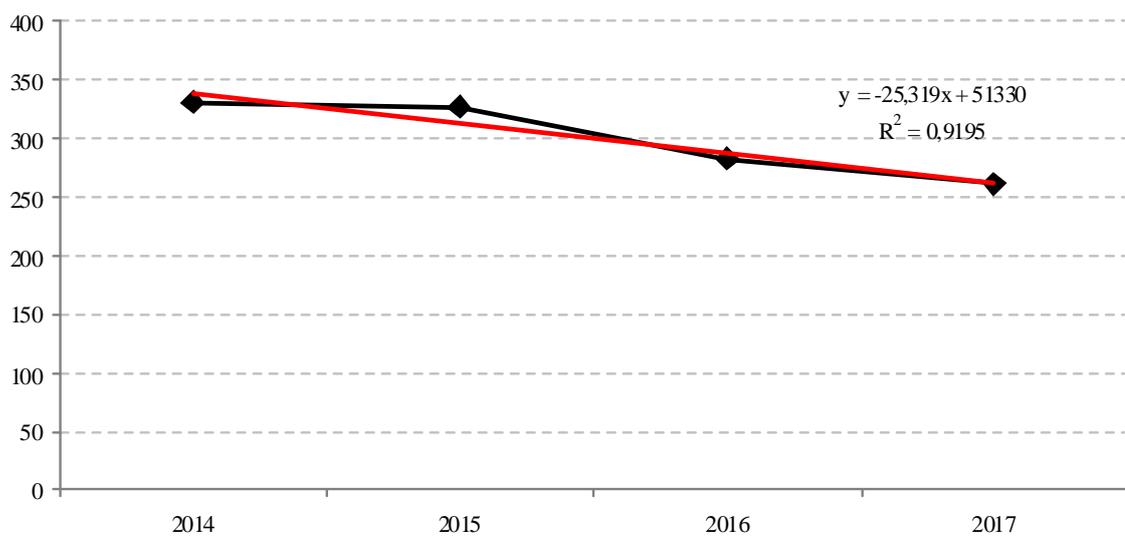
761,8 (78,7 %),  
 121,6 (52,2 %).

2016 . 1730,1

( )  
 — 141,1 % [23].

164,2 %,

70



6.

), 2016 . 115,2 ( 2015 . — 129,5 ) ( . 2).  
 2016 . 151,0 (86,9 % )  
 2016 . 346,0 (96,7 % )  
 ), — 19,3 [19; 20; 23; 24].

2016 2.  
\*

		-	-	-
			( )	( ), %
	149686,5	34475,0	+115211,6	9,9
	408,7	—	+408,7	2,8
	42,7	—	+42,7	42,3
	—	12,4	-12,4	—
( )	118841,7	11869,4	+106972,3	11,4
	1276,1	21733,4	-20457,3	0,7
	293,9	20652,8	-20358,9	0,2
	21827,1	762,1	+21065,0	10,5
:	10503,0	—	+10503,0	9,6
	11324,1	762,1	+10562,0	11,5
	7290,2	97,6	+7192,6	14,7

\* [19; 20; 23; 24].

2017 [19; 20; 23; 24]

19,77 %.

1

1 %.

1,03 %.

$R^2 = 0,919$

91,9 %

8,1 %

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## **INSURANCE OF PROPERTY OF INDIVIDUALS: MODERN STATE AND PROSPECTS OF DEVELOPMENT IN THE RUSSIAN FEDERATION**

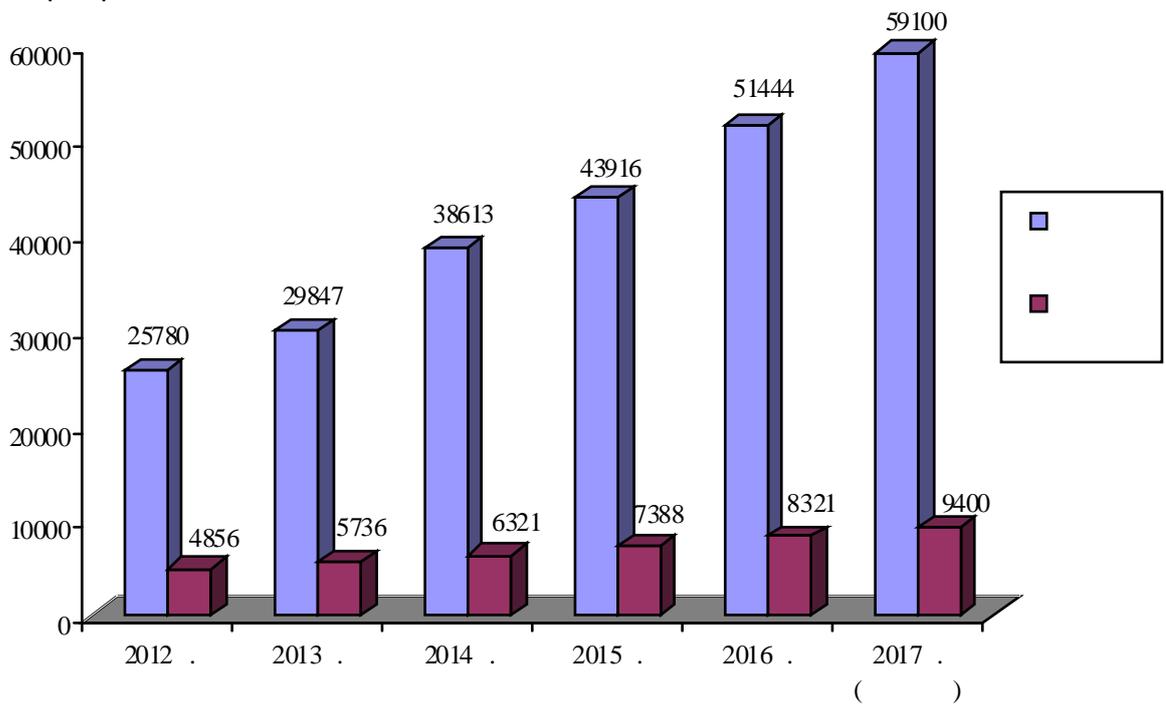
The article discusses the modern state of property insurance of individuals in Russia. Property insurance of individuals is one of the most extensive industries of insurance that aims to protect the financial interests of the insured related to the possession and disposal of property. Analysis of the data shows that the insurance sector is actively growing even in a recession economy. The growth of premiums for insurance of property of citizens shows a positive trend over the past years. The market leader in property insurance of individuals is public joint stock company Rosgosstrakh Insurance Company. The study showed that the main sales channel is an agent channel. In this rapidly developing banking business implementation of insurance services. The growth of lending activity of banks in respect of sales of life insurance policies, property, financial risks have a positive effect on the dynamics of the premiums. Considerable attention is paid to problem aspects of development of property insurance. Among them are: low level of solvency of potential policyholders, insufficient level of insurance culture of the society, a number of issues of a legislative nature. We identified the main factors of improvement of the property insurance market, such as changed market pricing, healthy competition, introduction of new technologies, improvement of system of training of participants of the insurance market.

*Keywords:* property insurance, insurance of property of individuals, the property insurance market.

. . [4], . . [5], . . [1], . . [2], . . [3], . . [6], . . [7], . . [8], . . [9] . . [6].

« 24,0 154,1 (91,8 % ) 11,1 1,5 0,2

« 8,4 29,4 % 2014 , 13,7 % 2015 , 17,1 % 2016



. 1. ( ) 2012–2017 . . ( )

2016 , 2,4 43,916 51,444 ,1,2 —

85 % , 130 -10 « ».

« »— « » ( , , . . ),

500–700 100

1994

6

« », 3–3,5 % .44,5 %

5 % ( 80%).

100 , 5

5 2017 2015

300 360 ( )

« ) » ( ).

2017 -10 1

2017 32,35 % « ».

« » — 14,44 %, 63,2 %

1. 2017 \* -10

/	-	, %	, %	,	, %	%
« »	8 216 090	16,36	32,35	3 611	98,63	17,89
« »	4 168 699	82,70	16,41	1 341	97,93	54,60
« »	3 666 279	10,57	14,44	2 220	93,91	55,13
« »	1 636 187	4,95	6,44	316	92,96	46,80
« - »	1 602 573	3,72	6,31	3 010	97,50	29,16
« »	1 075 734	3,60	4,24	889	99,77	32,45
« »	781 340	1,83	3,08	3 529	72,24	42,25
« »	688 609	0,66	2,71	2 775	69,81	26,19
« - »	449 580	15,26	1,77	3 906	97,35	58,29
« - »	287 590	15,39	1,13	1 614	98,83	70,44

\*

2017 , 2016 ,

« » , % : « ( ) »,

10 ,

» 70,44 %, — 17,89 % « ».

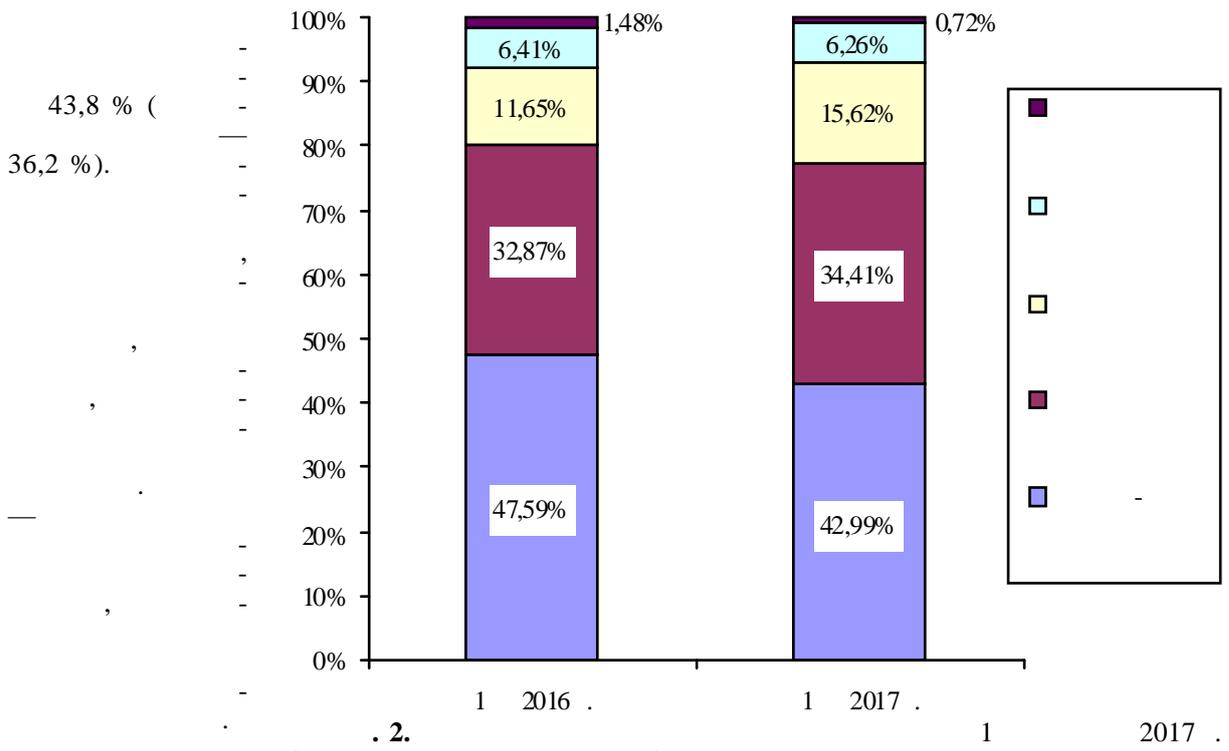
47,59 % , 1 2016 42,99 %.

32,87 % 34,41 % ( . 2).

),

%, 21 % ~27%. 2016

77,4 52



43,8 % ( 36,2 %).

2.

1 2016 . 1 2017 . 1 2017 .

2018 .

2-3 % ( ),

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12 2018

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**THE MARKET OF AGRICULTURAL INSURANCE IN THE RUSSIAN FEDERATION:  
MODERN CONDITION, PROBLEMS AND PROSPECTS OF DEVELOPMENT**

The conduct of any entrepreneurial activity is known to occur in a situation of risk and uncertainty. The risky nature of social production is the main cause of concern for each property owner and commodity producer for their material well-being. Agro-industrial production is undoubtedly distinguished by a special risk environment, as among the many risks there is one, very dangerous and maximally influencing the final results of production and financial activity — natural and climatic risk. The relevance of the topic is determined primarily by the fact that agriculture, because of its both economic and social significance, is one of the priority branches of the state economy. In this sense, the complex impact of both traditional risks for any business activity and specific ones obliges agricultural enterprises to put stability and guaranteed results first. One of the effective tools for managing risks in agriculture is the system of agricultural insurance, which allows to ensure stable conditions for production activities of economic entities, regardless of natural anomalies and other potential hazards. In this regard, agricultural insurance to some extent is an important factor in the country's food security.

In this article, briefly discuss the basics of regulatory support for agricultural insurance in the Russian Federation; detailed analysis of the structure and dynamics of key indicators of the Russian agricultural insurance market in recent years. In addition, the study identified the main problems of effective functioning of the domestic market of agricultural insurance, proposed the basic ways of their solution, and presents a number of promising directions of development of the sector of insurance services in the future.

*Keywords:* agricultural insurance, risks, subsidies, state support, insurance premium, insurance payment, losses, National Union of Agricultural Insurance, «single subsidy».

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

70 %

50 %

«

»».

: 1)  
; 2)

( )

[4; 7; 8; 9].

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2014–2016 .( .1).

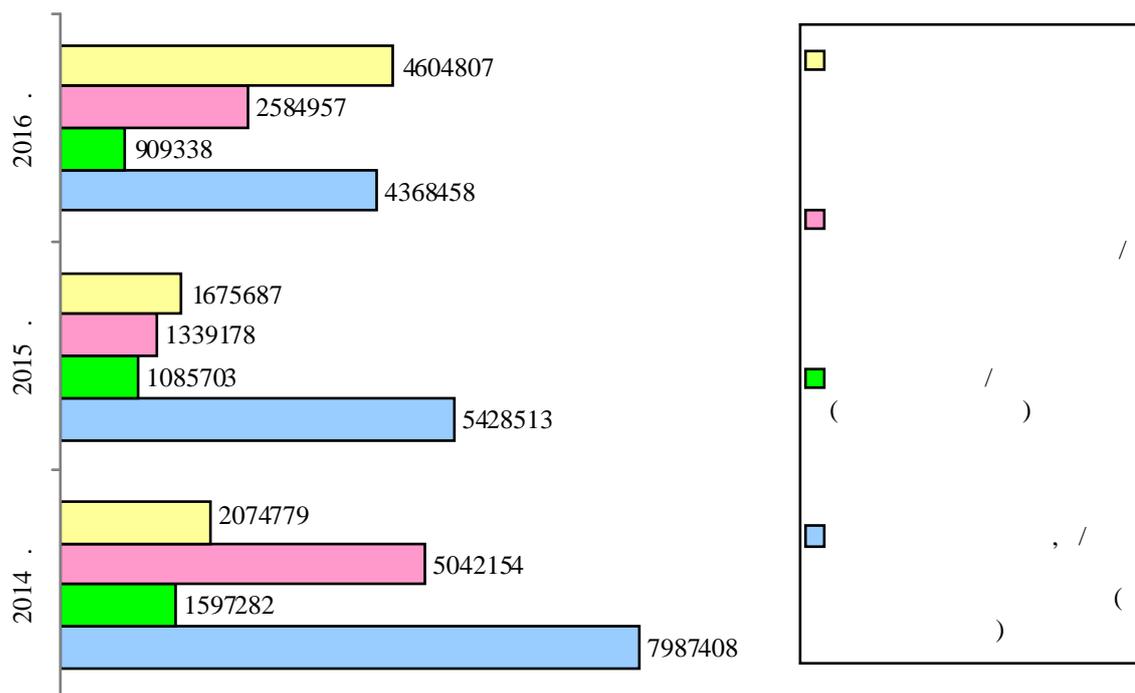
1.  
2014–2016 .( . )\*

( )	2014 .	2015 .	2016 .	2014/2015		2015/2016	
				(+/-)	%	(+/-)	%
/	7 987 407,5	5 428 512,5	4 368 458	-2 558 895	67,96	-1 060 054,5	80,47
( /	1 597 281,5	1 085 702,5	909 338	-511 579	67,97	-176 364,5	83,76
/	5 042 154	1 339 178	2 584 957	-3 702 976	26,56	1 245 779	193,03
(	2 074 779	1 675 687	4 604 807	-399 092	80,76	2 929 120	274,80
)	16 700 622	7 853 393	9 822 603	-8 847 229	47,02	1 969 210	125,07

\* [10]

1, / — 2 558 895  
2015 , 67,96 %.  
2016 — /  
19,53 %.  
2016 . 2015 ,  
26,56 %, 2016  
93,03 %.  
— 1 675 687 . . 4 604 807 . , 2016  
274,80 % . 1.  
2015 2015 2016 .  
2015 ,  
/ , /  
4–5 , /

2016 .



1. 2014–2016 . . . . ( [10])

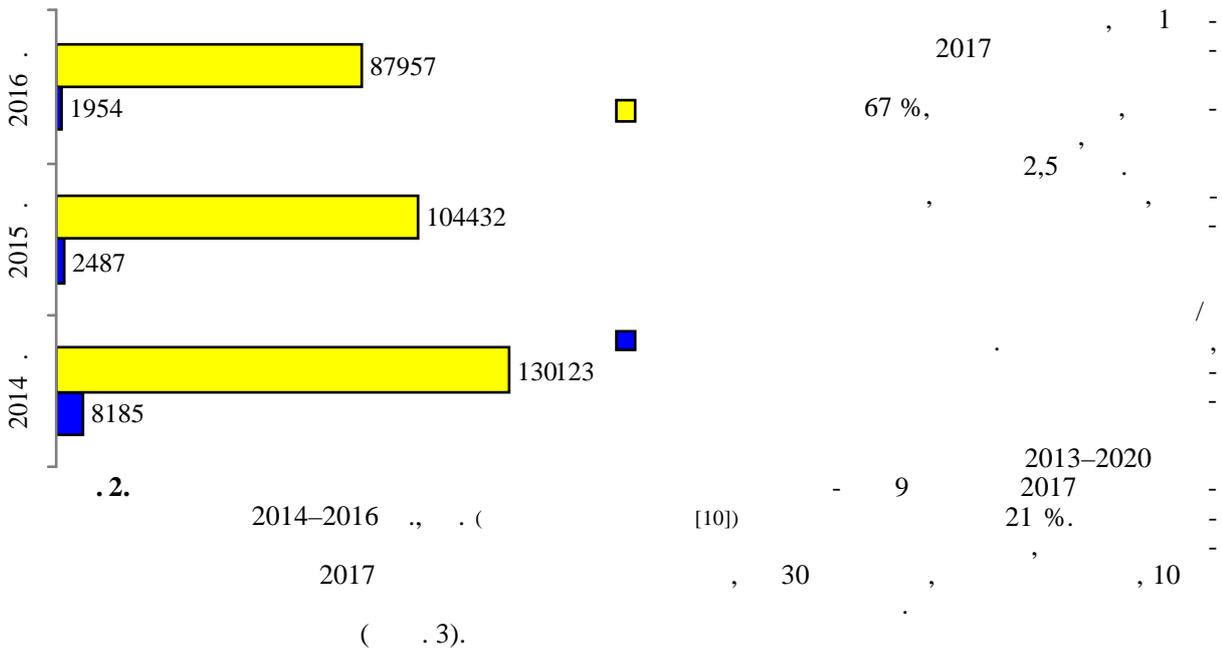
2016 « -  
 », 2016 -  
 2017 . — ( .2).

2. 2014–

( )	2014 .		2015 .		2016 .					
	.	%	.	%	.	%	(+/-)	%	(+/-)	%
	8 185	5,92	2 487	2,33	1 954	2,17	-5 698	30,38	-533	78,57
	130 123	94,08	104 432	97,67	87 957	97,83	-25 691	80,26	-16 475	84,22
	138 308	100	106 919	100	89 911	100	-31 389	77,31	-17 008	84,09

\* [10]

2015 ,  
 30,38 %,  
 90 %  
 2014 . : 274 -  
 7,9 .— ( 118,7  
 .)  
 , 2017 .  
 , 2.



3. 2014–2016 . . . \*

( )	2014 .	2015 .	2016 .				
				(+/-)	%	(+/-)	%
( - )	1 561 000	717 839	1 964 294	-843 161	45,99	1 246 455	273,64
( - )	1 050 256	179 459	181 353	-870 797	17,09	1 894	101,06
( - )	2 812 683	1 821 272	1 871 848	-991 411	64,75	50 576	102,78
	5 423 939	2 718 570	4 017 495	-2 705 369	50,12	1 298 925	147,78

\* [8]

2015 , / 2016 , 2015 45,99 %, 2016 273,64 % 3. 2015 : 2016 , 1,5 , (2,6 ). 2017 , 9 2,5 . 10 % , 37 % , ,



[1; 13].

[14].

1. . . . SWOT- / . . .
2. // . — 2016. — 4. — . 15–18. //
3. . — 2015. — 1 (51). — . 231–233. ;
4. / . . . // . — 2016. — 3. 1. — . 41–60.
5. / . . . // . — 2010. — 2. — . 451–454.
6. . — 2017. — 5 (17). — . 25. / . . . //
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[ ], — : [www.insuranceconference.ru/2017/files/presentations/3\\_agro/Bizhdov.pdf](http://www.insuranceconference.ru/2017/files/presentations/3_agro/Bizhdov.pdf) ( : 27.12.2017).
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## COMPARATIVE ANALYSIS AND ASSESSMENT OF INCOME INSURANCE COMPANIES OF RUSSIA

« »,  
« ».

« »

« »

Insurance is the main activity of insurance companies. At the same time, each insurance company aims to receive income and profits from insurance activities. Proper management of the insurance business allows you to get significant income both directly from insurance operations and from investment activities. It is important to establish an effective system for managing the income, expenditure and profit of the insurance organization.

Analysis and assessment of the income of insurance companies is based on a set of economic and statistical research methods that allow to reveal trends and identify the laws and regulations in the financial and economic activities of insurance companies.

The realization of the research goal allowed to reveal the tendencies in the formation of income and profit from insurance and investment activities of two major Russian insurance companies. The study shows that as a result of competition, one insurance company is gradually losing its position, while the other insurance company is increasing its financial and economic results. This led to the fact that the first insurance company, «AlfaStrakhovanie» group has reduced its revenue and profit compared with the second insurance company, LTD «VTB Insurance». A General comparative assessment of the formation of income and profit of the two insurance companies suggests that «VTB Insurance» has clear advantages and will increase its financial and economic performance in the future. Projected that the company «VTB Insurance» will continue to enhance its role in the insurance market, which will increase incomes and profit before tax.

*Keywords:* insurance, income, expenses, profit.

[8]

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[1; 3; 6; 8; 11; 12].

[1; 2; 3; 7; 8; 11; 12].

2000-90-

( « » ),

« »

( )

( .1).

2011-2013

« »

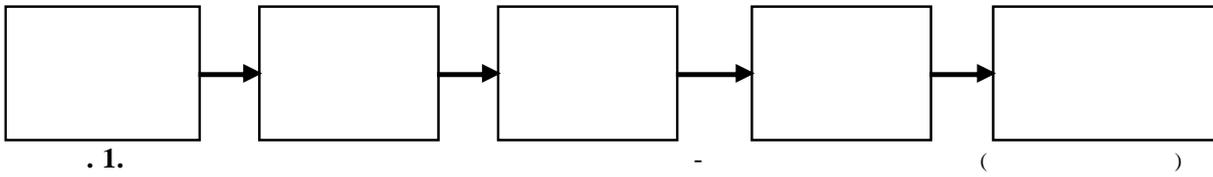
« ».

1.

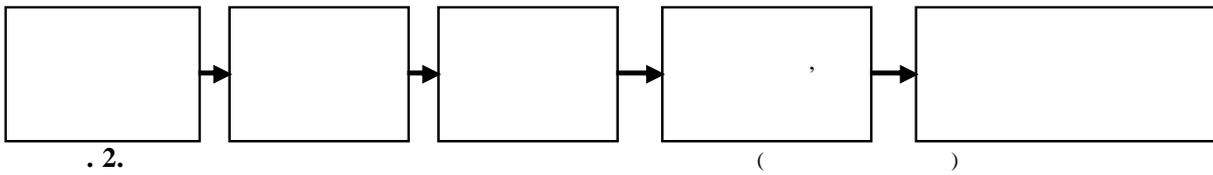
	« - »	« »	« - »
2011	28233,3	8530,8	19702,5
2012	34159,5	22787,2	11372,3
2013	40704,2	30755,9	9948,3
2014	47779,9	36631,0	11148,9
2015	54008,1	47505,2	6502,9
2016	62768,5	62096,4	672,1

\* [10]

( . 1).



( . 2)



[1; 2; 3; 7; 11].



,  
 ,  
 ,  
 ,  
 :  
 =  $\times \times$  (2)  
 (1)

- 1)
- 2)
- 3)

$$\dots = \sum_{i=1}^m x_i \times x_i \rightarrow \max, \quad (3)$$

( . 2).

2013 « », « »  
 2013 , 74,3 2012 51,4 « »  
 ,

2.

			, %
« » *			
2012	34159,5	20873115,3	0,164
2013	40704,2	1072253456,3	0,004
2014	47779,9	1961729011,0	0,002
2015	54008,1	2801117074,2	0,002
2016	62768,5	2436013241,5	0,003
« »			
2012	22787,2	6978119,0	0,327
2013	30755,9	518392588,0	0,006
2014	36631,0	362822294,3	0,010
2015	47505,2	827519076,1	0,006
2016	62096,4	464424637,3	0,013

\* [10]

2012

« 2013  
4,3

» 1,5 2014

2 2015

« 3 2016

[1; 2; 7; 11].

» ( .3).

3.

« »*					
2012	26761,1	17154,0	6845,2	23999,2	2761,9
2013	33757,8	21379,1	10585,5	31964,6	1793,2
2014	40999,4	26231,2	13872,6	40103,8	895,6
2015	46202,2	28256,8	14921,3	43178,1	3024,1
2016	54375,8	29622,2	15069,7	44691,9	9683,9
« »					
2012	19008,7	11127,5	1816,2	12943,7	6065,0
2013	26218,5	14056,2	2747,0	16803,2	9415,3
2014	33612,3	15584,1	3819,3	19403,4	14208,9
2015	37275,7	19303,3	6917,3	26220,6	11055,1
2016	39341,6	6469,6	14338,2	20807,8	18533,8

\* [4; 5]

2, « » — 2,1 .

« »

2012–2016 . 1,86 , « » — 1,61 .

« »

« ».

« » 2012–2016 .

2012 2014 2015–2016

« ».

2012 . 2015 , 2014 .

( 100 %).

: 2012 . — 10,3 %, 2013 . — 5,3 %, 2014 . — 2,2 %, 2015 . — 6,5 %, 2016 . — 17,8 %.

« » : 2012 . — 31,9 %, 2013 . — 35,9 %, 2014 . — 42,3 %, 2015 . — 29,7 %, 2016 . — 47,1 %.

« ».

« ».

« ».

: 2012 — 46,9 %, 2013 . — 56,0 %, 2014 . — 73,2 %, 2015 . — 42,2 %, 2016 . — 89,1 %.

« ». 2012 . — 11,5 %, 2013 . — 5,6 %, 2014 . — 2,2 %, 2015 . — 7,0 %, 2016 . — 21,7 %.

( .4).

« ».

« ».

« » (2016 .),

4.

	« »			« »		
2012	22670,0	21690,2	979,8	2151,2	1660,7	490,5
2013	28455,9	26838,9	1617,0	2777,1	1915,8	861,3
2014	13807,3	11478,6	2328,7	4953,6	3946,1	1007,1
2015	11428,7	7108,5	4320,2	6841,7	4295,1	2546,6
2016	12117,4	9751,1	2366,3	12848,8	9661,9	3186,9

\* [4; 5]

820,6

5.

	« - »	« »		
				, %
2012	1642,2	5389,5	-3747,3	-228,2
2013	86,6	8398,7	-8312,1	-9598,3
2014	585,9	10783,1	-10197,2	-1740,4
2015	4215,4	10799,0	-6583,3	-156,2
2016	5059,1	17375,4	-12316,3	-243,4

\* [4; 5]

2014–2016

» 2012–2013

1. . . . / . . . , 2015. — 154 .
2. . . . : . . . / . . . . — : . . . , 2016. — 320 .
3. . . . — 2010. — 145 .
4. . . . « . . . » [ . . . ]. — : www.alfastrah.ru ( . . . : 11.12.2017).
5. . . . « . . . » [ . . . ] // . . . : www.vtbins.ru ( . . . : 11.12.2017).
6. . . . / . . . // . . . : « . . . » , 2017. — . 127–131.
7. . . . : . . . / . . . , . . . - . . . — 2015. — 159 .
8. . . . // . . . — 2016. — 1 (391). — . 26–46.
9. . . . : . . . 27.11.1992 4015-1 03.07.2016 [ . . . ]. — : base.consultant.ru ( . . . : 08.12.2017).
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11. . . . : . . . / . . . , . . . . — : « . . . » , 2014. — 496 .
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28 2017

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336.71

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Simferopol.

( )

**DEPOSIT POLICY RUSSIAN NATIONAL COMMERCIAL BANK (PJSC)  
IN THE REPUBLIC OF CRIMEA**

— ( ), 2014  
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10–15 %

Financial and economic activity of banks suggests the presence of a sufficient amount of funds. These resources can be obtained primarily by banks through the implementation of effective Deposit policy. Deposit policy of the Bank is a set of measures aimed at long-term attraction and storage of funds of the population and organizations of the non-financial sector of the economy. Research questions the Deposit policy was conducted on a single-system regional Bank PJSC RNCB Bank, which in 2014 became the leading Bank in the Crimea. During the research of Deposit policy of PJSC RNCB Bank a set of scientific methods was used, in particular, the method of analysis and synthesis, concretization and comparison, the method of deduction. The study used specific economic and statistical methods, which made it possible to assess the trends and identify certain patterns in the implementation of Deposit policy at the level of a separate regional Bank.

The conducted researches allowed to establish that the Deposit policy of PJSC RNCB Bank is focused on considerable attraction of monetary resources of both the population, and the organizations of non-financial sector. In recent years, the volume of attracted funds at the expense of the population and legal entities to the Bank has steadily increased. This allows you to take an active part in crediting of economy of the Republic of Crimea and Sevastopol. The bulk of the Deposit resources are provided by deposits (deposits) of individuals. Therefore, PJSC RNCB Bank in its Deposit policy is focused on more active attraction of funds of individuals for a long period. Deposit practice of the Bank showed that 3–4 Deposit programs are the most popular among the population. As a result of this analysis, the Bank is gradually optimizing the number of Deposit products for the population.

It is proposed to take into account the special policy of public funds placement in the process of implementation of the Deposit policy of PJSC RNCB Bank. To do this, it is necessary to form a target audience, which is more prone to saving. Due to this the target audience for the Bank to raise additional 10–15 % additional cash resources.

*Keywords:* deposits, deposits, Deposit policy, monetary resources.

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: [1], [2], [3], [4],  
[5], [6], [7],  
[8], [9], [11], [12],  
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« » 13,9 , 23,7  
2,8 — 1  
» [15].

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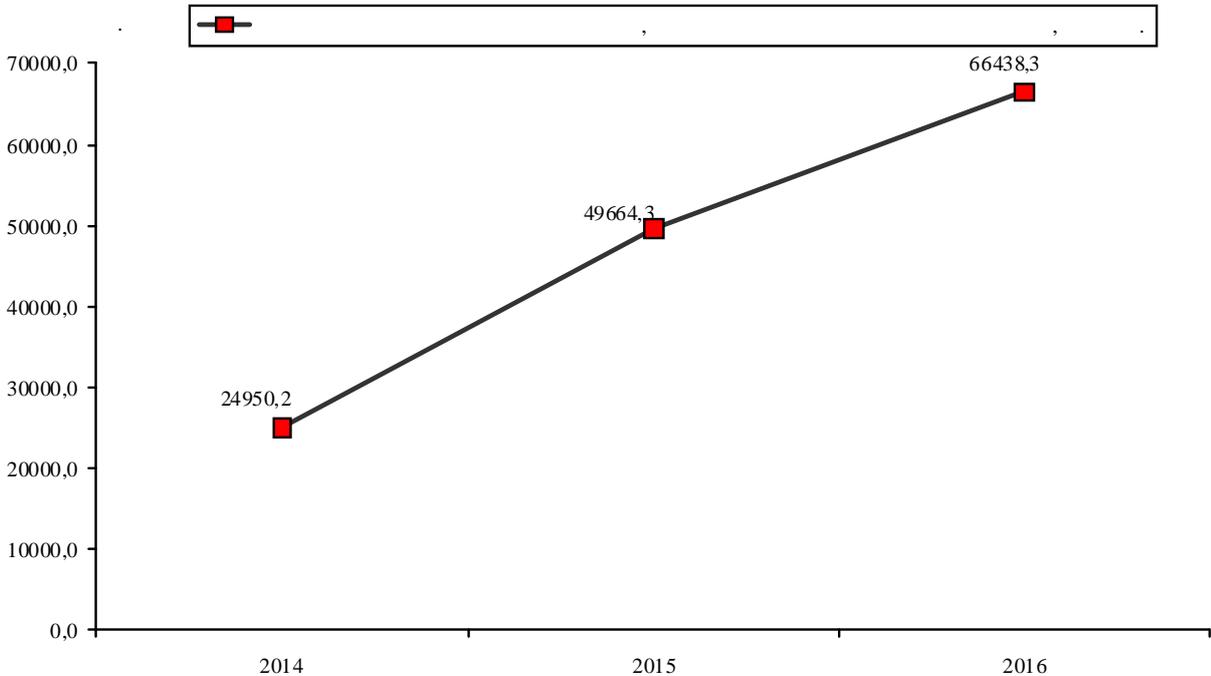
	2014		2015		2016	
	.	%	.	%	.	%
	7794,1	31,2	19293,0	38,8	22628,0	34,1
-	6905,2	27,7	17955,3	36,2	19623,5	29,5
-	488,9	2,0	1337,7	2,7	3004,5	4,5
-	400,0	1,6	0,0	0,0	0,0	0,0
	17156,1	68,8	30371,3	61,2	43810,3	65,9
-	6570,7	26,3	14246,1	28,7	20064,2	30,2
-	10585,4	42,4	14955,7	30,1	21733,9	32,7
-	0,0	0,0	1169,5	2,4	2012,2	3,0
	24950,2	100	49664,3	100	66438,3	100

\* [15]

2014 24950,2 2015 49664,3 2016 66438,3

2015 33,8 %, 2014 166,3 %.

2016 99,1 %.

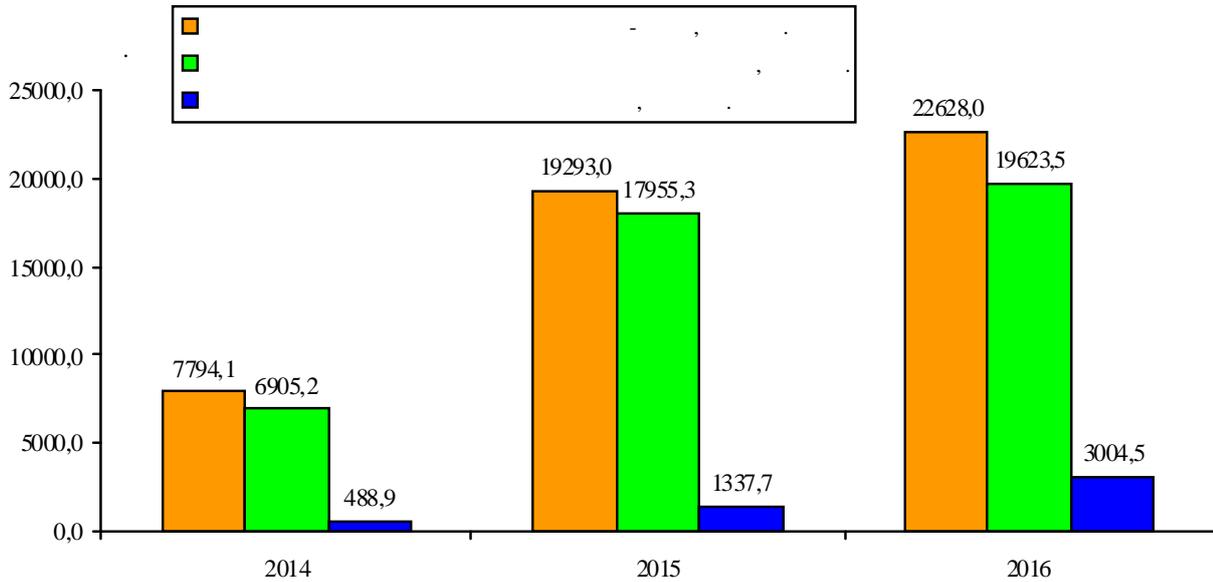


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7794,1	2014	2016	22628,0	14833,9	90,3 %
	2014-2016	2014	88,6 %	2015	17955,3
	2014	160,0 %	93,1 %	2016	19623,5
	2015	1668,2	86,7 %	2016	11050,1
	2015	9,3 %		2016	11050,1
	2014	2015	2016	2016	
488,9	2014	2015	—	1337,7	11,4 %
	2015	6,9 %		3004,5	2016
					13,3 %
	( )				

.2.



.2.

.1)

7

[14]. 2014

17156,1

68,8 %

2/3

6570,7

38,3 %

2014

10585,4

61,7 %

2014

2015

13215,2

77,0 %

2014

30371,3

2015

61,2 %

2015

14246,1

46,9 %

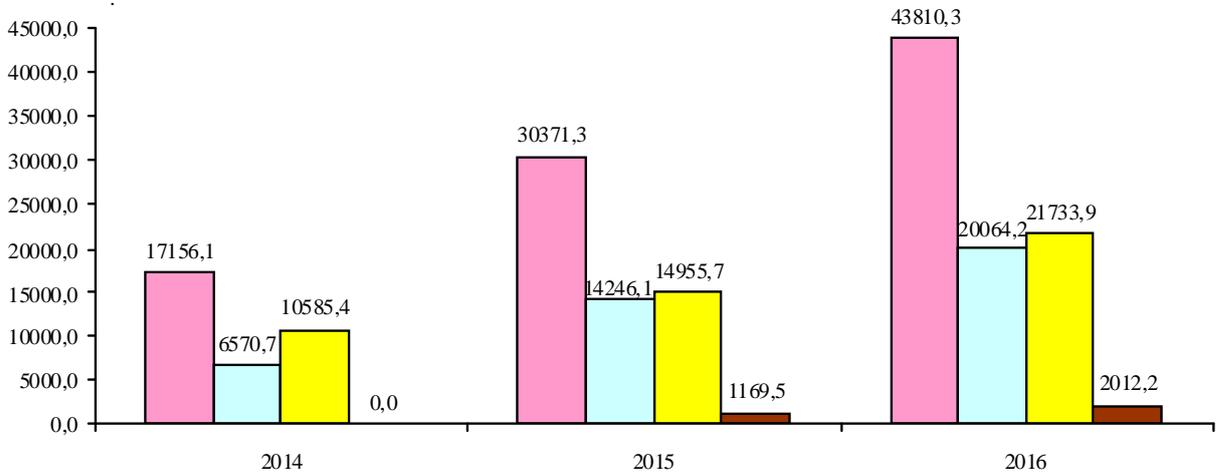
104

Year	Value	Percentage	Year	Value	Percentage
2014	14955,7	49,2 %	2015	1169,5	3,9 %
2015	13439,0	44,2 %	2016	20064,2	45,8 %
2016	6778,2	40,8 %	2015	21733,9	49,6 %
2015	5818,1	45,3 %	2016	43810,3	4,6 %
2016	21733,9	45,8 %	2015	1169,5	3,9 %
2015	1169,5	3,9 %	2016	20064,2	45,8 %
2016	20064,2	45,8 %	2015	21733,9	49,6 %
2015	21733,9	49,6 %	2016	43810,3	4,6 %
2016	43810,3	4,6 %	2015	1169,5	3,9 %
2015	1169,5	3,9 %	2016	20064,2	45,8 %
2016	20064,2	45,8 %	2015	21733,9	49,6 %
2015	21733,9	49,6 %	2016	43810,3	4,6 %

65,9 % ( ), 32,7 % ( ), 30,2 % ( )

2014-2016

( .3).



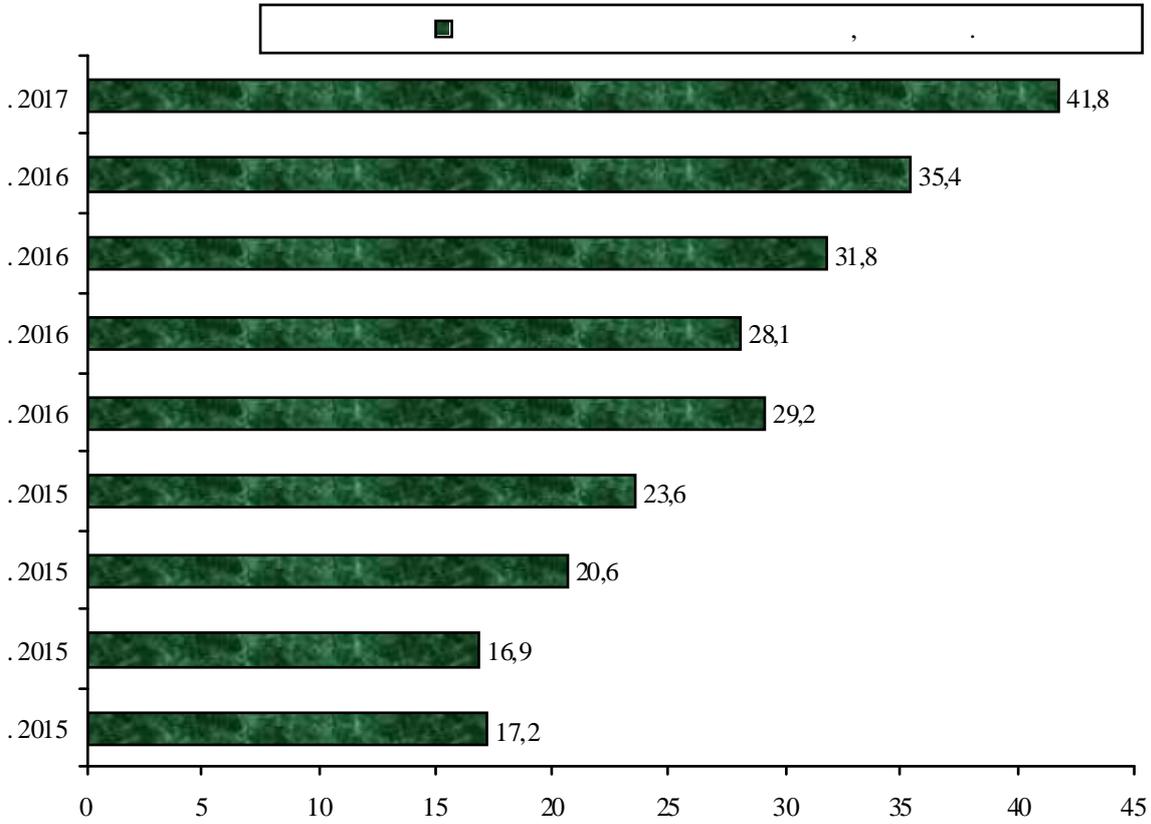
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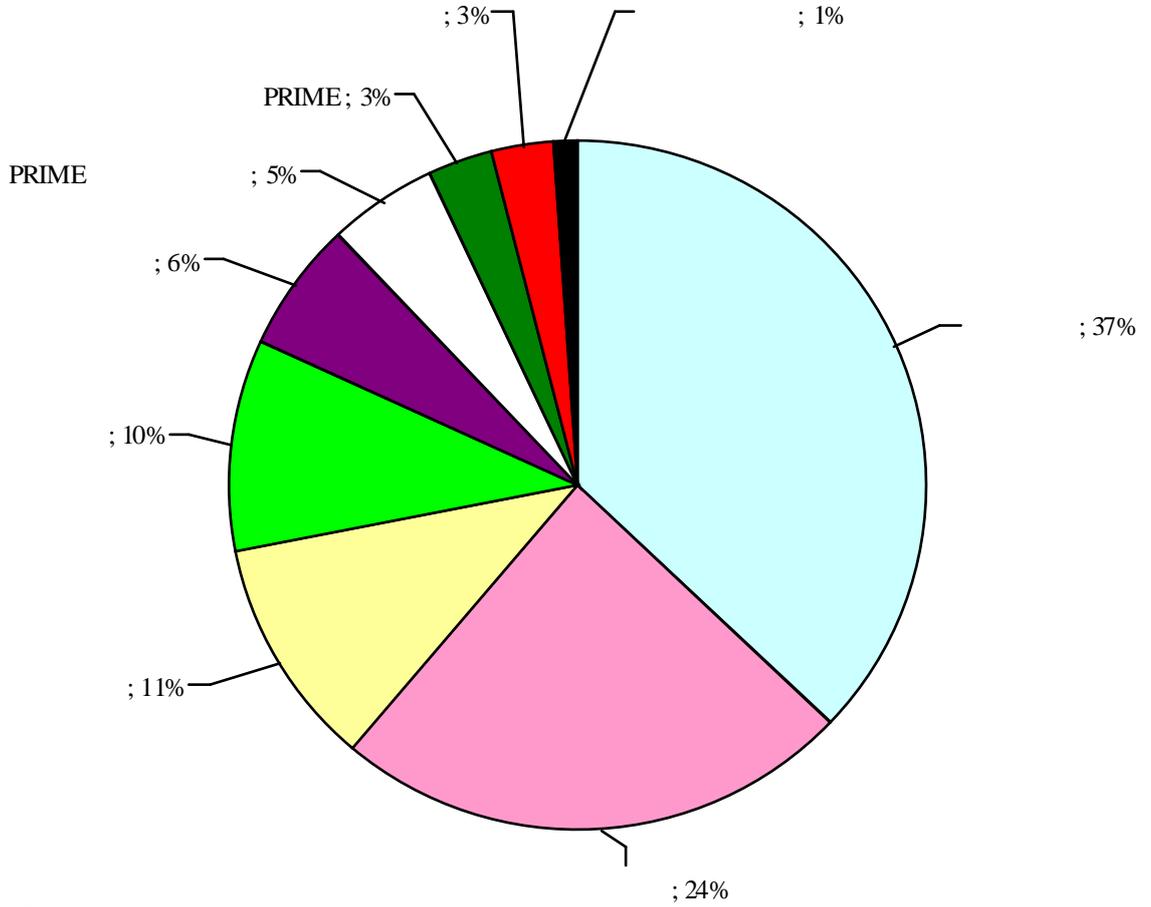
2015-2016

2015, 2016

2015 2016  
2015

9

2015 ( .5).



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[15])

2015

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82 %

5

18 %

: «PRIME», «  
7 %

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»,

3

2016

2015  
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2016

»  
27 %.

46 %.

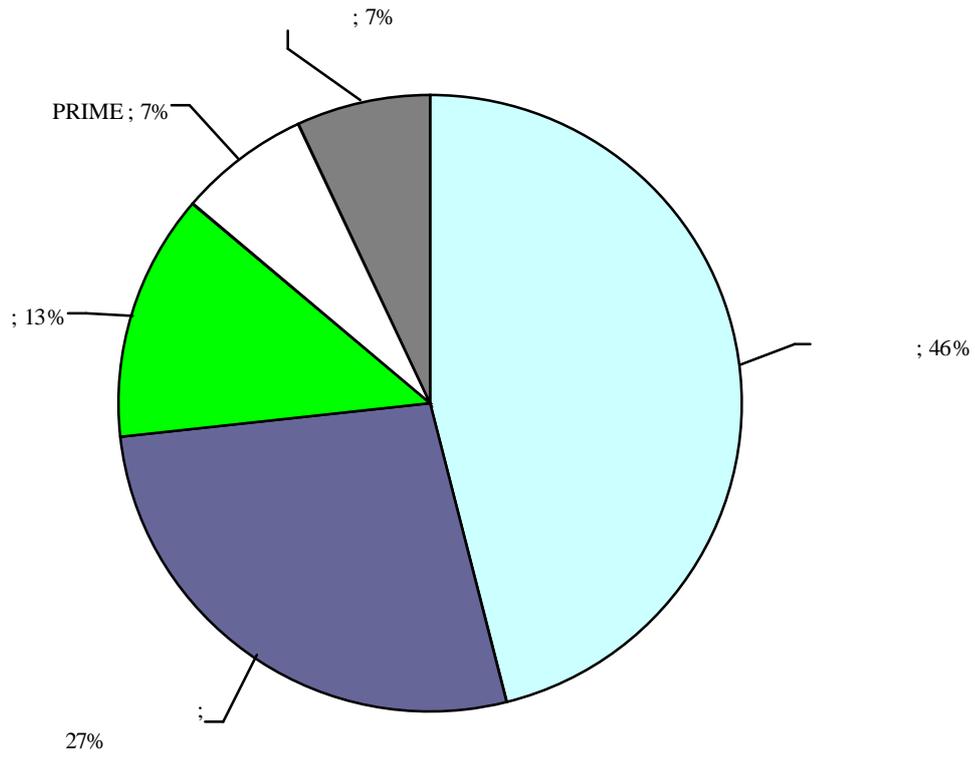
,«

13 %.

14 %.

86 %.

«PRIME» — 7 %.



. 6.  
[15])

( ) 2016 (

2014-2016

( . 2).

2.

( )

	2014		2015		2016	
	.	%	.	%	.	%
	24950,2	81,7	49664,3	68,7	66438,3	73,5
	30553,0	100	72264,3	100	90419,8	100

\* [15]

2014-2016

2014

81,7 %

2015

2014

2015 . , -

68,7 %.

2016 . 73,5 %, ,

7% , 2

14 % ( ), 2-3

10-15 %

1. 2008-2012 . / . . . . . — 2014.
- 2. — . 24-39.
2. // . — 2014. — 4-1 (13). — . 144-147. /
3. . — 2016. — 2. — . 13-16. / . . . . . //
4. // . — 2016. — 7-4. — . 597-602. /
5. // . — 2015. — 6. — . 28-34.

6. — 2016. — 3 (23). — 34–38.
7. — 2017. — 2-1 (79-1). — 484–488.
8. — 2016. — 4 (5). — 332–336.
9. — 2013. — 2. — 16–21.
10. — 2016. — 288.
11. — 2017. — 23. — 32 (752). — 1894–1910.
12. — 2016. — 4-2 (69-2). — 1142–1146.
13. — 2016. — 3 (59). — 206–213.
14. : 177- 23.12.2003  
: www.baze.garant.ru/12133717/ (  
: 12.12.2017).
15. [ ] — : www.rncb.ru (  
12.12.2017).
16. — 2017. — 7 (84). — 1070–1072.
17. — 2016. — 5 (5). — 445–449.
18. , 2012. — 330 .

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19 2017

23 2018

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336.71; 336.73; 336.77

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**ACTUAL PROBLEMS OF BANKING CONSUMER LENDING  
IN THE RUSSIAN FEDERATION**

Topicality of the research consists in search of ways of development of market of banking-consumer lending, including improving the efficiency of the credit portfolio of Russian banks. The current state of the market is characterized by a reduction in newly issued loans and a growing volume of overdue debts on previously issued loans, while its importance for the development of the Russian economy is paramount, as it affects various aspects of activities of economic agents involved in the lending process. A study conducted by the authors, based on the results of the analysis of scientific works in the field of efficiency of Bank consumer lending, as well as the results of the statistical analysis. Factors that have a significant impact on the Bank lending process. In particular, the decline in income of the population and high interest rates of interbank-sky lending characterise the risks of the external environment, while the Bank's resource potential and policy with respect to customers are parameters that are amenable to management. From-mechana low efficiency of the regulatory framework governing the bankruptcy of individuals. Identified the importance of customer loyalty in the modern conditions of increased competition in the banking market.

Confirmation of achieving the objectives the study made a list of the obstacles to market development and ways of their solution: stricter regulations in terms of fixing interest rates regardless of the actual values and the average period; use of banks in the development and realization of products of the principle of customer focus; improving legislative acts in the field of bankruptcy of natural persons.

*Keywords:* consumer credit, bank, interest rate, factors, customer focus, individual bankruptcy

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( 2016 ) 92,8 %; [6],

(2014–2016) 2 %

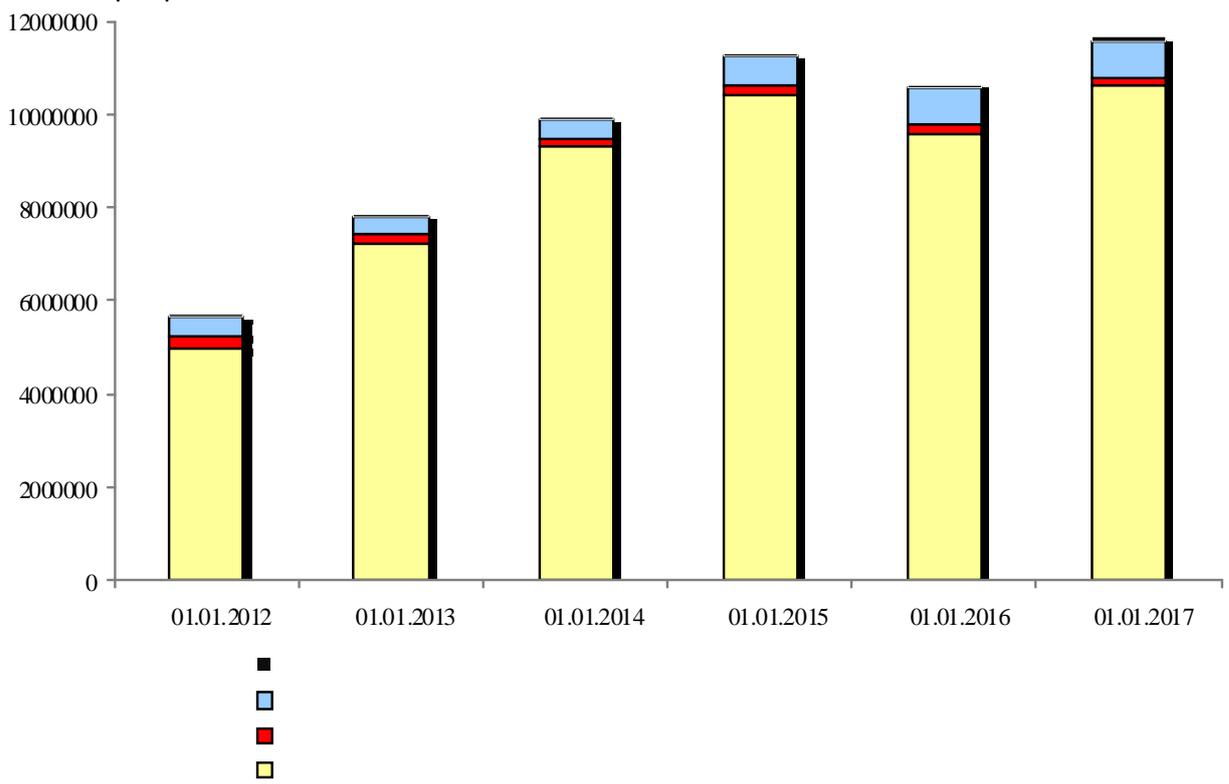
( . , . , T. , . , . )

[4], . . . [5], . . . [24], [2], . . . [24] [8], . . . [1], . . .

[9]. [8].

( ), POS-

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01.01.2017 ..  
10 773 733 . ( 154 524  
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( [16) ,

2011 (+ 36,2 % 2015 . 2010 ),  
2008-2009 . 2012 2014  
2016

2015 10,24 %, 11,03 %, 2014 2,25 %, 154 524 , 2014 — 8,1 %; 2012 2013 4,05 % 4,42 % ( .1).

1.

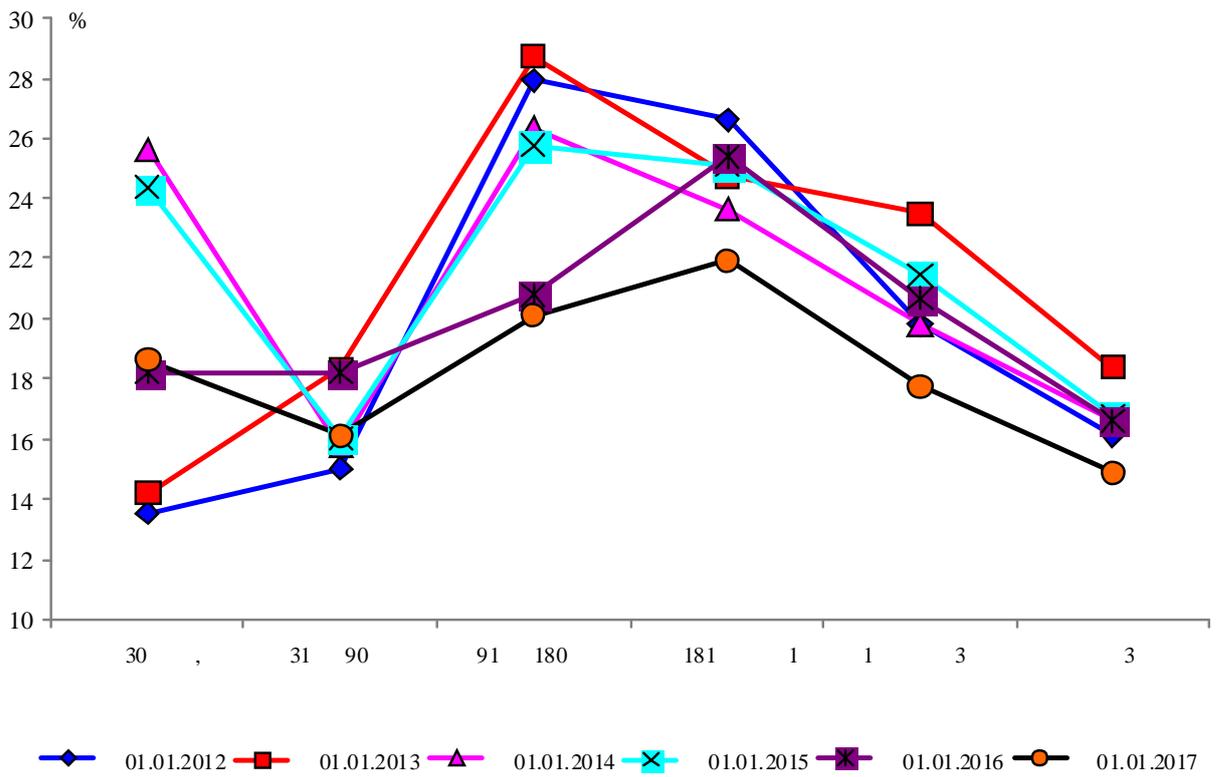
		, %	01.01.2012 ., %
01.01.2012	5 438 651	49,04	—
01.01.2013	7 226 423	33	33
01.01.2014	8 778 163	21,47	61,40
01.01.2015	8 629 722	-1,7	58,7
01.01.2016	5 861 342	-32,1	7,8
01.01.2017	7 210 282	23,0	32,6

\* C [16]

01.01.2012 2014 61,4 %; 01.01.2016 01.01.2012 7,8 %, 2016 2015 2013 (8 778 163 .— 2010 ; 21.12.2013 . « 353- 6 ( )» ( ) [23]. 29.04.2014 . 3249- « ( ) ( )» [19].

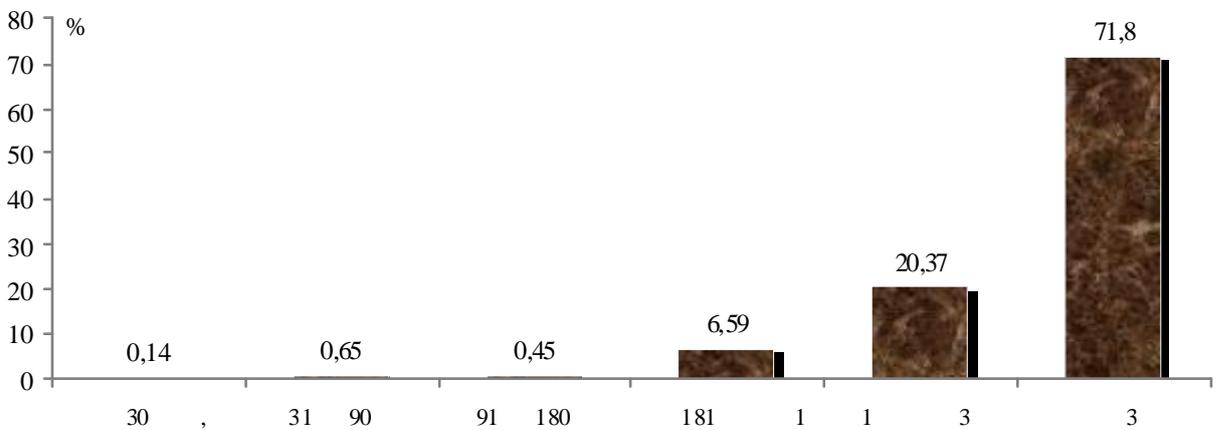
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( [15] )



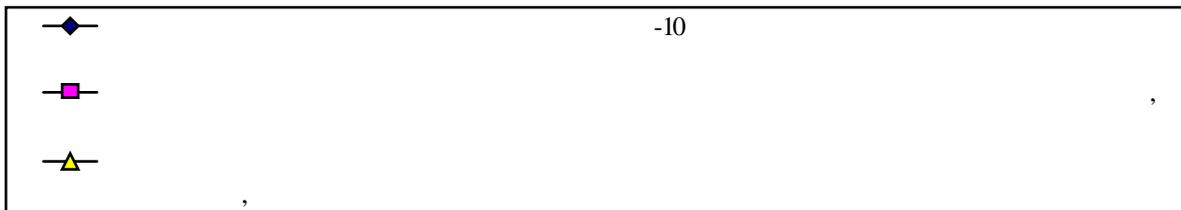
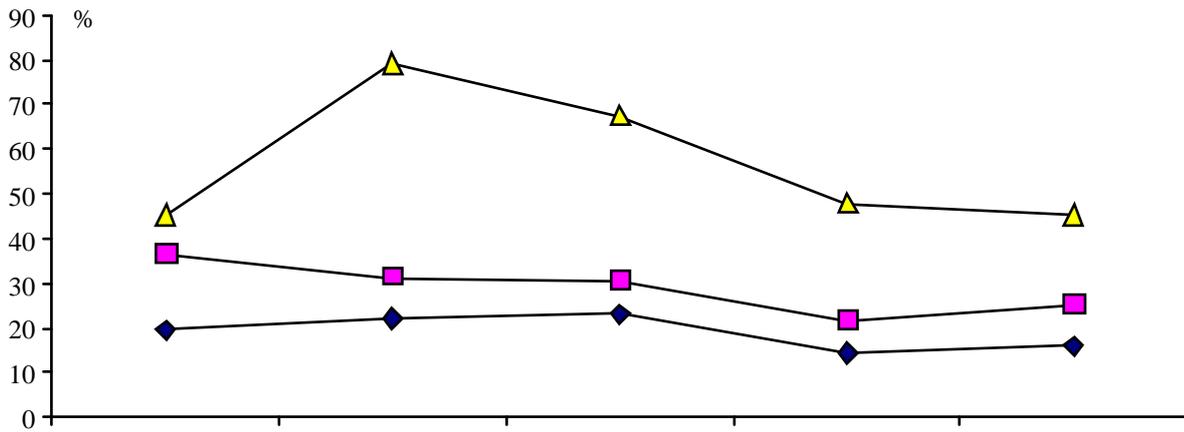
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01.01.2017 . ( [18] )

01.01.2017 .

« -10—

» ( .4).



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01.01.2017 . ( [17])

10,006 %, 300

16,8 %.

100

[3; 10; 12; 14],

( )

POS-

22,587 %,

( 3,2 ).

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« » 2015–2016

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\* [11]

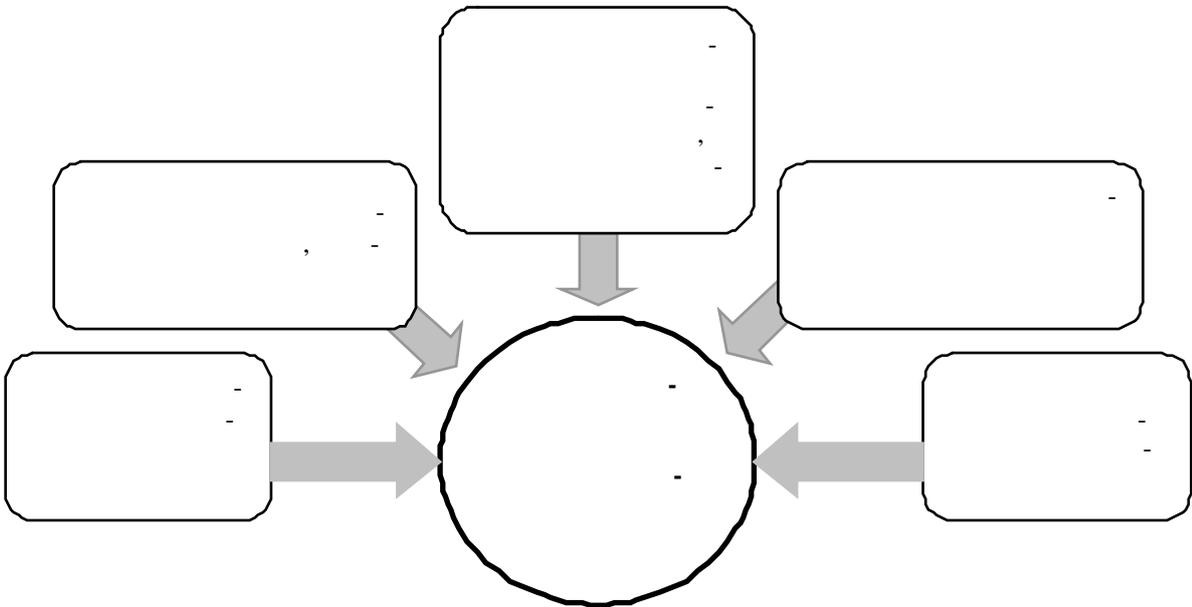
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( 847);

10

[19],

- 100–200 ;
- 10 —2% ( )
- 5.



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[9].

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27.07.2006 152- «

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1. — 2015. — 1. — .34–37. //
  2. , 1998. — 448 .
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**LOANS TO SMALL AGRIBUSINESS:  
PROBLEMS AND PROSPECTS OF DEVELOPMENT**

The study notes that the priorities of improvement of the mechanism of preferential crediting of agriculture lie in the area of availability of credit resources for small agribusiness as economically and socially significant element of the agrarian structure. The necessary adaptation and improvement of implemented approaches to the specific needs of small agribusiness entities, which today is focused primarily on major agricultural organizations. Based on a systematic approach and the use of such scientific methods as analysis, synthesis and modeling, the problems of lending to small agribusinesses in the context of the internal contradictions of the economic mechanism of agroindustrial complex and development trends of the credit market. Conducted strategic analysis of external and internal environment of development of the market of microcredit in agriculture, which allowed to identify the main variables that determine its dynamics: the organizational maturity of the microcredit institutions, the degree of information asymmetry, availability of infrastructure (first of all guarantee funds) and the level of budgetary support. The ways of development of the credit market in the segment of small forms of agricultural production, structured in the form of a model of credit mechanism.

*Keywords:* agricultural loans, small business, state regulation, the mechanism of preferential crediting.

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[1; 2; 3; 4],

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( 34,8 %) ( .1).

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	2012 .	2013 .	2014 .	2015 .	2016 .
( % ):	100,0	100,0	100,0	100,0	100,0
•	47,9	47,6	49,5	51,5	52,8
•	43,2	42,6	40,5	37,4	34,8
• ( )	8,9	9,8	10,0	11,1	12,5
( % )	95,2	105,8	103,5	102,6	104,8
•	94,9	108,4	106,7	104,6	107,7
• ( )	89,2	118,4	110,4	107,6	114,3
, %:					
•	23,2	25,5	26,3	27,3	28,6
•	27,9	29,5	29,9	29,7	31,3
•	86,9	89,1	87,9	86,2	86,4
•	82,9	83,7	83,5	82,1	81,1
•	33,1	29,7	27,6	25,5	27,2
•	53,5	54,0	53,3	52,2	51,0

\* [5; 6]

2016 . ( .2).  
 2017 . ( 2016 .) — 14,3 % ( 17,6 %, 15,5 % 14,9 %  
 ). 2,4 % ( 4 % [5]) 7,4 %

2017 . 16,1 %  
 13,6 % 2015 . 15,5 % 2017 .

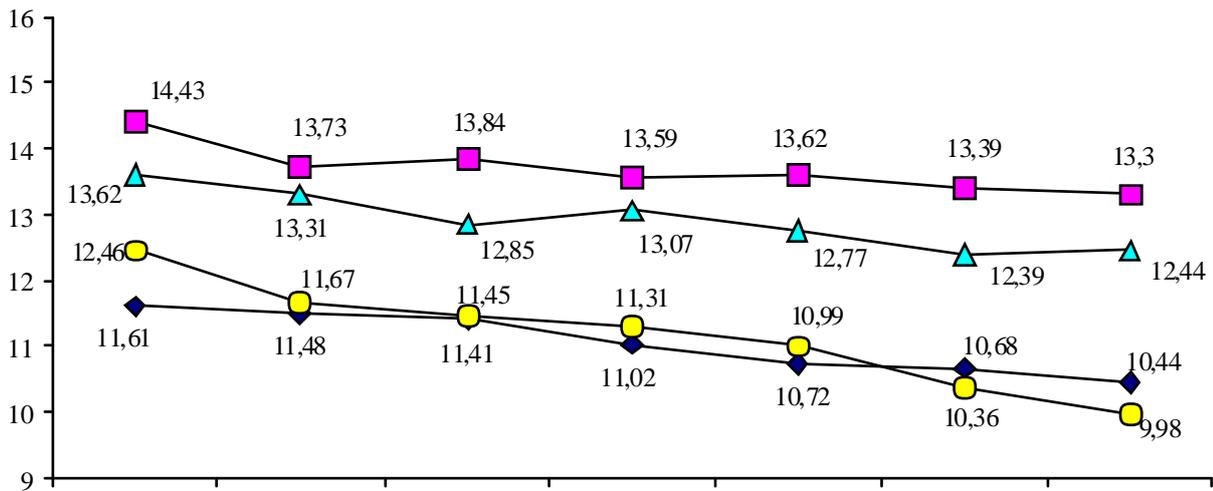
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	2015 .		2016 .		2017 . (8 .)	
	.	%	.	%	.	%
—	30262260		35579659		24418122	
•	28975839		28204095		22432559	
•	2070133		1947563		1850311	
•		7,2		6,9		8,2
•	712447	2,4	822540	2,3	585621	2,4
•	1595822	5,5	1625654	5,8	1651547	7,4
•	164175	7,9	164473	8,4	150673	8,1
•		10,3		10,1		9,1
•		—		—		—
•	5460273	18,0	5302625	14,9	3932013	16,1
•	4885336	16,9	4468880	15,8	4019330	17,9
•	666199	32,2	636001	32,7	622124	33,6
•		13,6		14,2		15,5
•		—		—		—

\* [7]

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.1.

2017 ., % ( [7])

( « » [8]. « »),

100 %

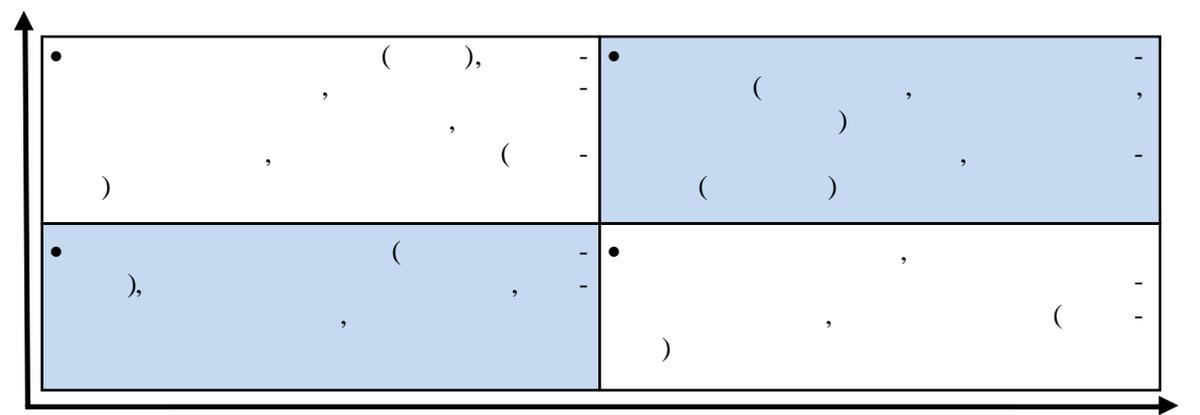
2017 .

5 %.

1) ( — 20 % 30 % , -  
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2) , . ( ) [8]. , -  
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 56067 [5],  
 2441 [10], 4,3 % ).

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2. ..... // : ..... —2015.— 3.— .72-76. /

3. / ..... , ..... // : ..... , ..... —2016.— 3.  
— .85-91.

4. / ..... , ..... // ..... :  
..... —2015.— 2.— .246-251.

5. .2016: ..... / ..... — ,2016—725 .

6. 2016 : / ..... — ,2017.

7. [ ]. — : [www.cbr.ru/publ/?PrtId=bbs](http://www.cbr.ru/publ/?PrtId=bbs) (10.10.2017).
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9. 29 2016 . 1528 [ ]. — [www.consultant.ru/document/cons\\_doc\\_LAW\\_210135/95d7619a5da2cc7e9d4e6926881fc76fd2fad3c7/](http://www.consultant.ru/document/cons_doc_LAW_210135/95d7619a5da2cc7e9d4e6926881fc76fd2fad3c7/) (21.10.2017).
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10. 20 2017 . 74 [ ]. — [www.garant.ru/products/ipo/prime/doc/71516162/#ixzz4w3xe9x4T](http://www.garant.ru/products/ipo/prime/doc/71516162/#ixzz4w3xe9x4T) (21.10.2017).
10. 2016 2013-2020 : 3 2017 . 850- [ ]. — [mcx.ru/upload/iblock/e1c/e1ca23b6bd685c961ed636284f6f18fe.pdf](http://mcx.ru/upload/iblock/e1c/e1ca23b6bd685c961ed636284f6f18fe.pdf) (21.10.2017).

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1

## THE PAYMENT SYSTEM IN THE DIGITAL ECONOMY

The relevance of the article is that to ensure national sovereignty and global competitiveness requires forming a model of the digital economy and its diffusion in all spheres of life of Russian society. The study is based on General scientific principles: the unity of theory and practice, and specifically historical approach, objectivity, comprehensiveness, systematic. Assessment of the current state and analysis of quantitative parameters of the national payment system has shown that its subjects are able to realize the objectives of the digital economy, that allows to consider the payment field as one of the points of the introduction, transmission, and distribution of digital innovation. Task-based digital economy stated objectives of the digital innovatisation for the national payment system (the General direction) and the subjects of the payment market (private events). The solution of the tasks proposed in the framework of the implementation of the innovation, or the forced Forecast scenario long-term socio-economic development of Russia, involving accelerated economic growth through increased investment (including foreign) in the expansion and integration of payment systems and their elements, serving the sources of economic growth. In the work of the General algorithm of creation of digital financial ecosystems of markets and industries based on innovative platforms and technologies of payment systems and payment services. Proposed directions for implementing the main tasks of the digital economy for a national payment system and its elements, their implementation will contribute to the availability of payment services and increase financial and digital literacy through the development of a knowledge society, based on innovative digital technologies.

*Keywords:* money circulation, payment systems, payment infrastructure, digital economy, innovation

[1].

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12,2 / ( )

» [2], 2016 18,77 %;

[3],

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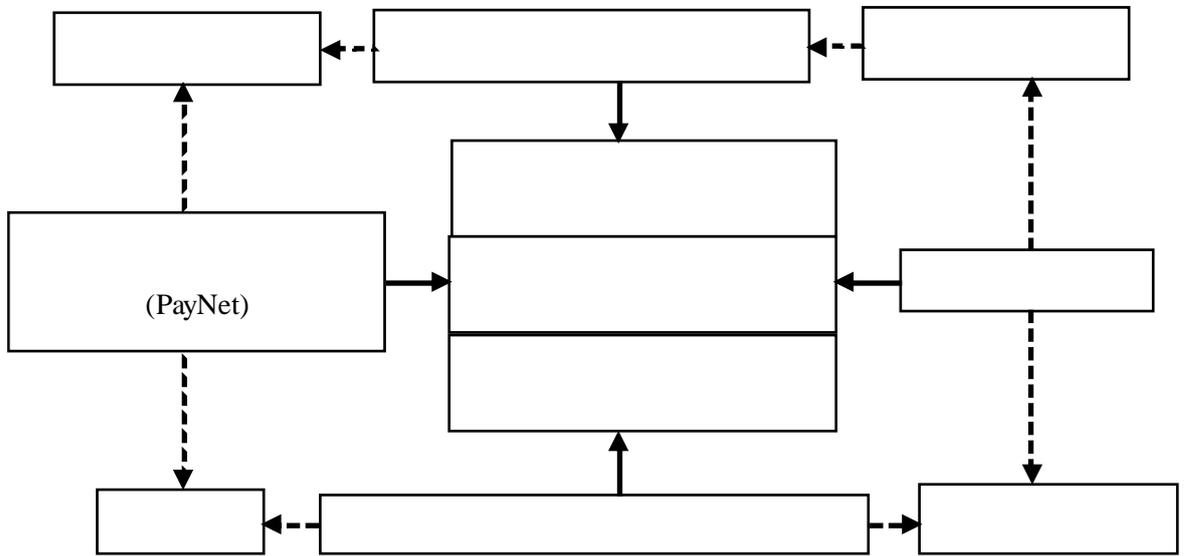


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, ) ( )

( )

« » , [2]

( - ) [13, .187],

, , « » , , ,

(FinNet) , (PayNet).

[14; 15].

[16].

[17, . 318].

[18, . 234]

[19]),

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2. », 2017. — . 141–147.
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4. « », 2017. — 284 .
5. , 2013. — 184 . 27.06.2011 161- //
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: www.cbr.ru/ statistics/p\_sys/print.aspx?file=sheet001.htm&pid= psRF&sid=ITM\_30245 ( : 11.09.2017)
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8. — 2015. — 3 (22). — . 39–41.

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14. . . . // . . . . : . . . .
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17. / . . . // . . . . , 2017. — . 280–283.
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22 2017

23 2018

336.76

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### **STOCK MARKET OF FOREIGN COUNTRIES: VOLUMES, CONTRACTS, INDICATORS**

The relevance of the chosen subject is that recently the stability and speed of development allocate the stock markets of the Pacific Rim, region Europe — the Near East- Africa, the region North and South America. In work the stock market of foreign regions is considered. The analysis of operations in the stock market of the Pacific Rim, on the region «Europe — the Middle East — Africa» (further EMEA), the volume of the traded commodity options and futures in the Pacific Rim is given. Distribution of assets, derivative stocks, percentage derivatives, derivatives of currencies, share futures, Top-10 of exchanges under the number of contracts for options for the separate actions traded in 2016 is considered.

The fact that the analysis of operations in the stock market of North and South America is carried out is result of this article, «Pacific Rim», on the region «Europe — the Middle East — Africa», transactions with share actions, the actions traded in the markets, quarterly data of the market of cash are considered, concrete recommendations in creation of conditions and the direction of effort to studying of experience of the stock markets of regions of EMEA, ATR, North and South America, whenever possible applications of experience in the Russian stock market are made.

*Keywords:* exchange, action, exchange, derivatives, investor, infrastructure, capitalization, provider, consumer, region, security.

[1]

97% [2], [3], [4], [5],

Brexit, IPO

— 21 55 , 34 —

1961

2016 45.000 200 84.18 67.9

56

( — ),

G20

1 , 66 2014-2015 .1.

.2.

1.		*	
1	-	34	
2		35	
3		36	
4		37	
5		38	
6		39	
7		40	
8	-	41	
9		42	
10		43	
11		44	(Nasdaq)
12		45	
13		46	
14		47	
15		48	
16		49	
17		50	
18		51	
19		52	
20		53	
21		54	
22		55	
23		56	
24		57	
25	-	58	
26		59	
27		60	
28		61	
29	(EuroCCP)	62	
30	Next	63	
31		64	-
32		65	
33		66	

\* [8]

2, 2014–2015 627097  
 2014–2015  
 3. 2015 761  
 2014 7 507 766,5  
 561,4  
 2014–2015 4.  
 2015 222 265,6  
 2014 65 457,8  
 2014  
 2016  
 2015  
 • 4,4 %;  
 • 26,9 % 15,5 %.  
 35,8 % 36,8 % IPO  
 (ETD)

2.

2014–2015

\*

	( )		( )	
	2014 .	2015 .	2014 .	2015 .
BATS	2 024 993,6	2 359 896,4	—	—
	—	104,0	1 694,0	1 264,0
	219 729,8	230 189,2	459 881,0	129 947,9
-	1 341,6	1 411,1	4 273,9	3 248,7
	2 204,9	2 695,0	2,0	3,0
	649,9	578,2	25 937,8	18 797,0
	147,8	83,8	3 667,0	2 202,2
	38 113,6	46 988,8	74 932,0	75 760,8
(ICE)	1 538 961,6	1 751 841,4	300 765,3	342 355,9
(Nasdaq)	1 734 590,0	1 797 193,0	276 441,9	276 584,6
	275 687,9	272 586,8	141 736,0	131 043,0
	5 836 420,7	6 463 567,7	1 289 330,9	981 207,2

\* [6]

3.

« - »

2014–2015

\*

	( )		( )	
	2014 .	2015 .	2014 .	2015 .
-				
	179 405,8	204 167,6	367 445,6	385 375,6
	387 044,7	388 498,0	78 914,8	78 403,0
	34 856,8	37 686,2	401 363,6	361 037,8
	1 982,7	1 506,8	13 414,8	7 025,1
	12 029,0	10 640,9	28 361,2	25 340,2
	206 352,0	276 928,9	3 643 855,0	6 048 929,9
	51 355,3	53 952,9	899 939,8	933 024,0
	638 018,0	773 459,4	646 118,1	648 987,4
	1 140 518,3	1 772 054,2	306 793,0	261 202,0
	1 706 181,1	1 862 493,1	215 456,2	219 543,3
	1 148,0	1 295,4	5 311,4	5 603,0
	9 244,8	12 743,7	736 455,3	453 950,8
	1 590 878,0	5 134 074,0	4 238 682,5	—
	1 712 970,8	4 655 649,3	3 081 573,0	6 933 779,6
	—	—	265 824,0	—
	82 558,7	89 372,5	2 297 594,1	1 715 871,1
	58 387,2	53 235,7	297 822,0	260 085,0
	189 463,8	182 402,8	562 054,0	510 382,0
	8 002 395,0	15 510 161,5	18 086 978,5	18 848 539,9

\* [6]

2 % 2015 ,

2016

4,4 % 2015 ,

10,8 %

0,9 %

2016

1

2016

5,7 %.

140

-2018- 1

2014–2015 4. \*

	( )		( )	
	2014 .	2015 .	2014 .	2015 .
-	858,1	456,3	58 530,7	27 824,6
	955,9	898,8	2 229,6	2 291,0
	6 882,8	5 951,4	21 860,2	29 417,0
	418 339,1	548 558,2	—	—
	70 702,4	61 669,7	202 396,5	205 835,2
	79 987,5	93 259,7	187 031,0	188 739,0
	154,7	130,1	162,2	182,5
	34,9	41,9	772,6	711,0
	110 129,2	136 496,5	47 451,3	52 673,6
	2 412,8	1 570,4	160 422,7	98 002,4
	7 251,3	4 832,9	54 638,0	42 524,9
Next	184 828,4	228 600,6	225 618,3	209 044,4
	2 138,1	2 724,1	14 812,0	10 878,0
	46 268,1	61 863,3	53 821,5	65 413,0
	21,8	42,3	1 889,6	332,8
	12,9	10,5	17,6	10,9
	8,1	11,2	34,5	47,5
	103 487,1	107 030,9	—	—
	412,1	260,9	3 310,0	2 821,0
Nasdaq	82 225,0	104 501,3	76 257,0	105 143,0
	1 157,5	906,3	70 949,0	86 708,1
	23 500,1	25 053,1	37 227,0	37 521,0
	2 058,6	1 190,8	4 439,9	2 302,4
	35 760,8	30 443,8	70 220,0	65 379,0
	35 199,5	48 258,5	15 010,0	18 402,9
	52,5	52,7	2 558,3	3 857,9
-	10 358,6	12 647,1	50 981,6	41 120,4
	1 225 198,0	1 477 463,6	1 362 641,0	1 297 183,2

\* [6]

15,5 % 2015 , 26,9 %  
 47,2 % 26,1 %.

2016 ,

36,8 % 24,7 % , 4,6 % 15,3 % 2015 5,2 % 4,7 % ,  
 IPO (35,8 % ,  
 ) 2015 (46,2 %).

IPO. 18 % 93,4 % ,  
 Brexit.  
 (ETD) ( )  
 2 % , 2015 ,  
 2016  
 2015 . ETD 1,4 %

9,7 % 14,5 %.

79,4 %

53 % 10,5 % 15,5 % -

16,6 % 15,7 % -

43 % 49,6 %),

2015

10,5 % 28,7 %

80 %

68 %

2016 4,7 %, 2015

5,6 %, 2016

46 %

Brexit, 2016

IPO

2016 . 5.

5.

2016 \*

	2016			
	1	2	3	4
( )	66 892 855	67 322 043	70 603 389	71 046 297
( )	66 892 855	67 322 043	70 603 389	71 046 297
-	28 427 414	29 143 222	30 066 074	30 963 821
( . . . ),	23 073 136	23 237 355	24 831 702	24 441 904
( . . . ) <sup>1</sup>	15 392 306	14 941 466	15 705 613	15 640 573
	23 296 291	21 693 270	13 591 218	20 915 950
	12 163 138	10 889 537	10 149 165	10 748 909
-	7 819 594	7 731 447	7 847 979	7 407 641
( . . . ),	3 313 559	3 072 286	2 599 446	2 759 400
( ) <sup>2</sup>	5 568 353	5 156 639	4 933 968	4 960 749
	1 993 953	1 700 021	1 509 245	1 599 404
-	3 062 087	2 990 134	3 004 609	2 881 533
( . . . ),	512 313	466 484	420 114	479 812
( )	49 130	49 164	49 031	48 976
	10 107	10 067	9 993	9 971
-	25 227	25 386	25 390	25 390
( . . . ),	13 796	13 711	13 648	13 615

<sup>1</sup>

<sup>2</sup> Trades registered through Electronic Order Book  
\* [7]

2015 2,2 % 24,9

(9,4 15,5 ). 2011 ,

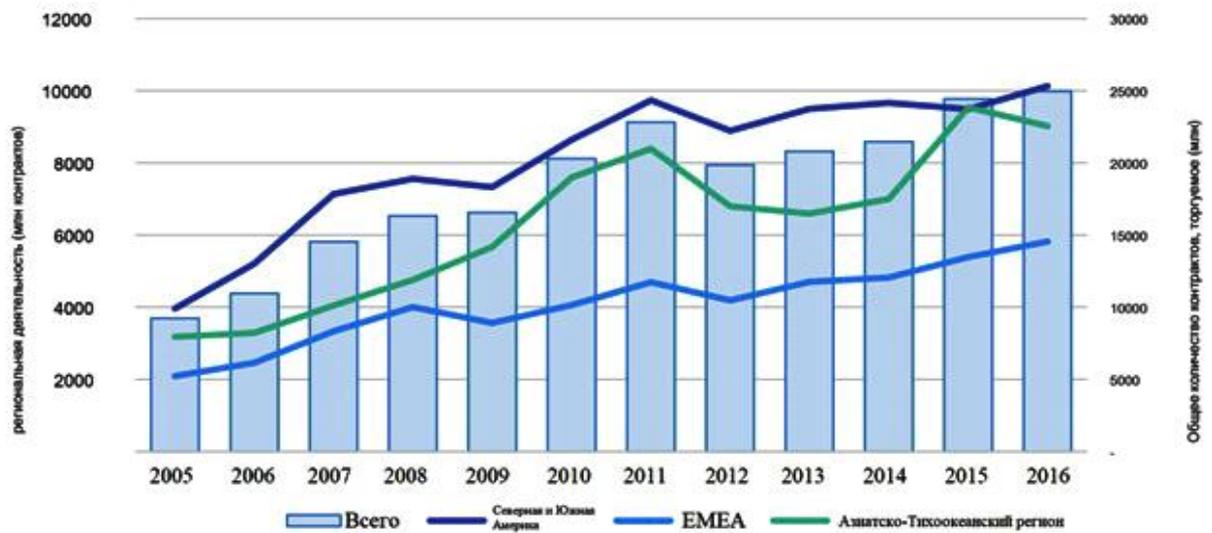
9,4 %, -

2,2 % ,

2005–2016 . -

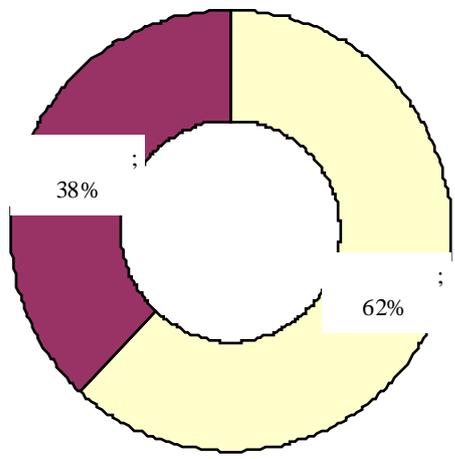
. 1.

142

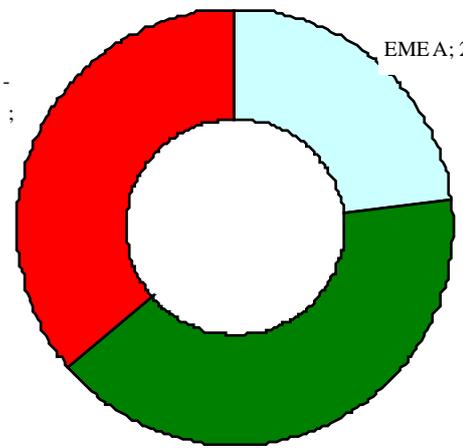


EMEA (Europe, the Middle East and Africa) — ,  
 / ( , )  
 EMEA - .1. 2005–2016 . [7]

( 6,7 % 7,8 % 2015 ) (36 %  
 , 5,5 %)  
 2015 , 2016 6,8  
 2015 , 5,5 % 10,4 %  
 38 % .2 , 2015 ,  
 10 % 2015  
 , 2016 , 45 % . 2016 50 % 11 % ,  
 11 % 1,1 % 27,5 %  
 , 2016 , 62 % ( . 2) . 2016  
 8 % , 42 %



. 2.

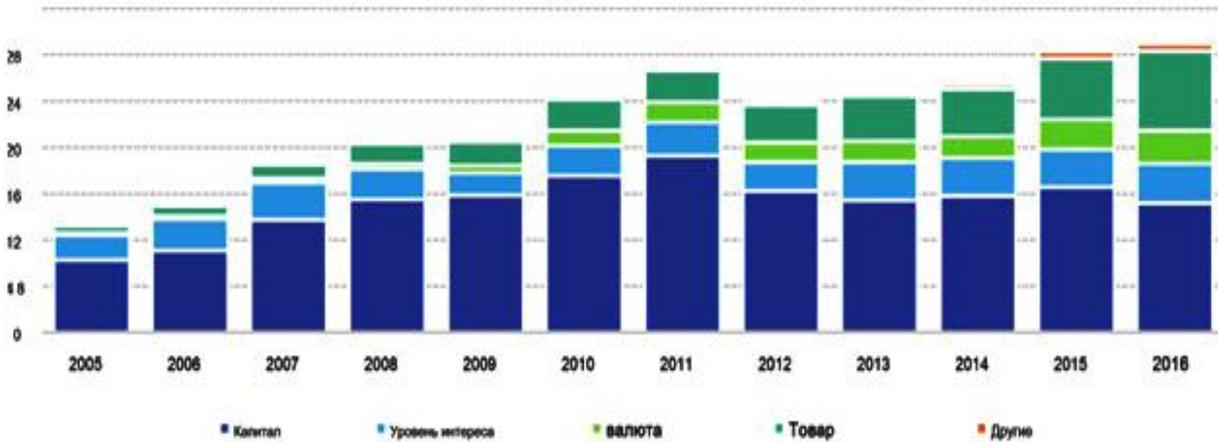


EMEA; 23%  
 2016 . ( [7])

2015 , 4,9 %  
 7,3 % 26,1 %

2016 , 75 %  
 47,5 % , 34 % )  
 2016 14 % 20,7 % 26,1 %  
 11 % 94 %  
 5,5 % 6,5 % 2015  
 10,4 % 2015  
 61,6 %

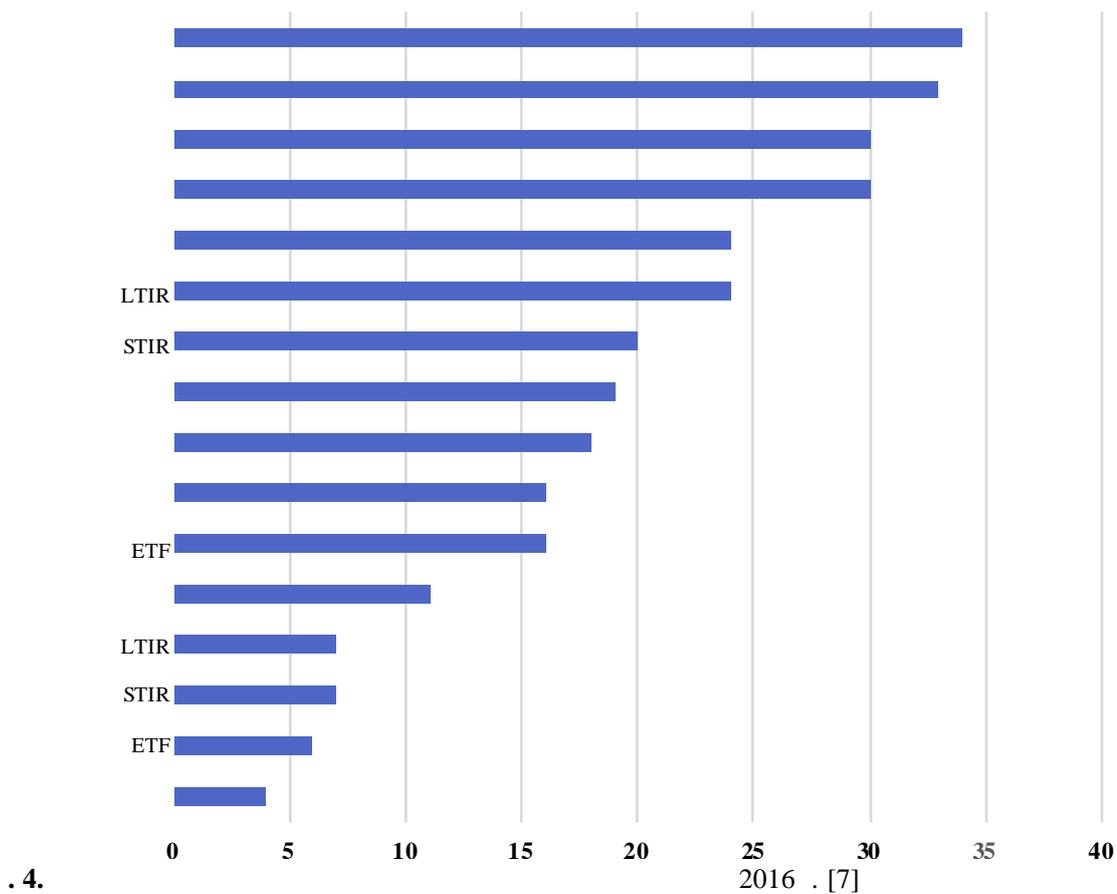
(38,4 % ) 14 % 23,2 % 3,2 % 2015  
 27,5 % 2016 ( )



. 3. ( ) 2005–2016  
 . [7]

27 % 2015 2016 , 16,1 %  
 57 %  
 2016 . 4.  
 ( 27 % , 13 % : (20 % 63,9 %) )  
 , CFD, 1,1 % 2015 , REIT, «can-do».  
 2011

2014 2015 , 11 % 2015 2016 ,  
 4,9 % , 26,1 % 7,3 % ( ) —  
 15 % ETF ( 75 % )  
 7 % .  
 2005 50 % 45 %  
 144



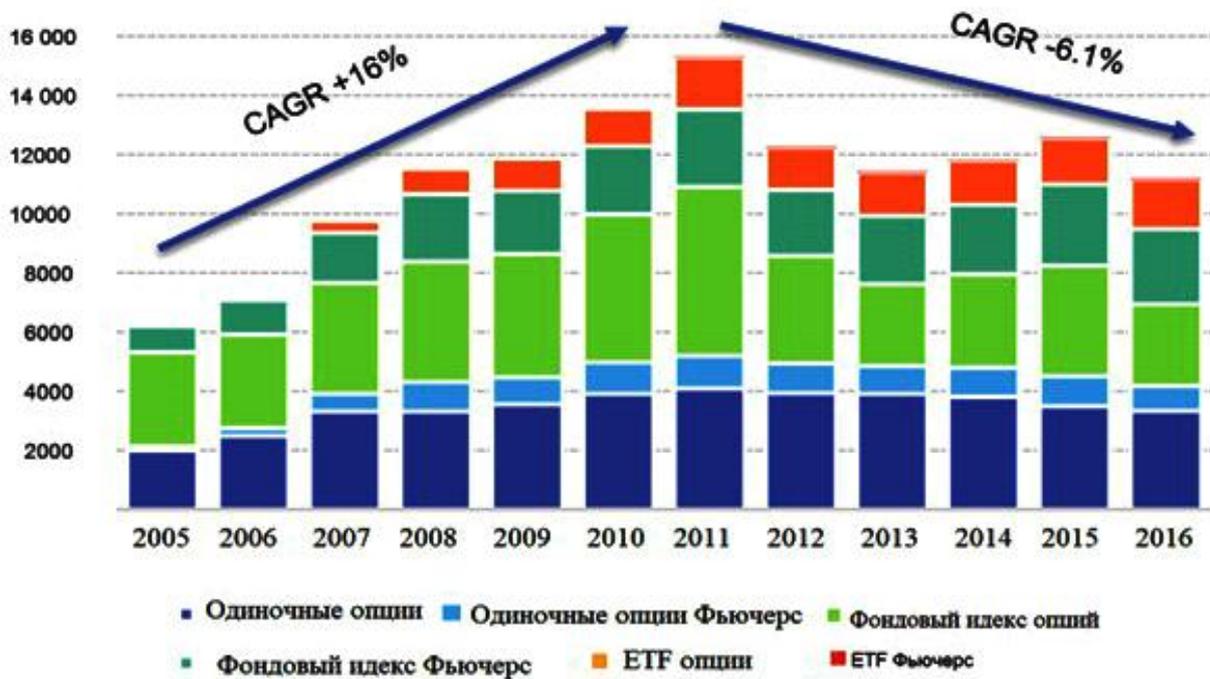
6.

2015–2016

	2015 .	2016 .	%	(%)	(%)
	3 499	3 328	-4,9	30 %	13
	1 001	848	-15,3	8 %	3
	3 741	2 765	-26,1	25 %	11
	2 753	2 552	-7,3	23 %	10
ETF	1 557	1 671	7,3	15 %	7
ETF	2	2	0,6	0,02 %	-
	12 553	11 167	-11,0		45
STIR	341	374	9,9	11 %	2
STIR	1 339	1 390	3,8	40 %	6
LTIR	227	207	-8,5	6 %	1
LTIR	1 361	1 475	8,3	43 %	6
	3 267	3 446	5,5		14
	467	650	39,3	18 %	3
	2 115	2 199	4,0	82 %	9
	2 581	2 850	10,4		11
	238	255	-7,2	4 %	1
	5 154	6 621	28,5	96 %	27
	5 392	6 876	27,5		28
	157	158	0,5	25 %	1
	470	462	-1,7	75 %	2
« »	627	620	-1,1		2
	24 420	24 958	2,2		

\*

[9]



5. ( )  
2005–2016 . [7]

2016 5 ( ).  
2016 4,9 %.  
, 3,3 , 2016 13 %  
(82,1 %, 0,3 %-  
2015 ), 2015 ) 7,8 % ( , 0,6 %- 2015 ) 10,1 % (  
0,3 %-  
, 4,5 % 2015 . 2015 , 47 %

7. -10  
2016 \*

		2016 .		2016		2016	
			%		%		%
1	-	692 006 943	11	329 060	47	17 310 200	97 %
2	NASDAQ ( )	512 237 363	-13	—	—	—	—
3	NYSE	368 820 227	-11	—	—	—	—
4		364 374 899	-7	—	—	—	—
5		268 857 090	-13	—	—	—	—
6	BATS	261 582 632	0	—	—	—	—
7	Eurex	186 406 087	0	749 013	-19	38 173 800	10 %
8		131 845 029	-11	—	—	—	—
9		88 815 026	-15	785 956	57	152 141	-66 %
10		85 174 090	-10	140 489	-18	7 619 410	-9 %
		367 627 904	-1	2 737 058	-21	38 109 634	2 %
		3 327 747 289	-5	—	—	—	—

\* [8]

BM & FBOVESPA, Nasdaq — US NYSE Derivatives, 5  
 66 %  
 2015  
 15,3 % 2016  
 ETF, 1  
 14,3 % 16,2 %  
 70 % 2016  
 , Eurex ICE Futures Europe 2015 2,7  
 2016 25 % 3,7  
 8. -10 2016 \*

		2016		2015		2016	
		2016 .	%	2016 .	%	2016 .	%
1		254 711 570	-17	58 034	39	1 405 840	28
2		172 712 809	-33	1 468 837	22	1 102 410	-25
3		172 120 372	7	—	—	1 157 668	-10
4	Eurex	101 032 613	-18	301 275	-49	2 652 200	3
5	ICE	41 588 273	-33	2 913 311	5	1 013 070	-26
6	(TFEX)	33 826 624	72	—	—	1 589 460	158
7		16 186 892	0	13 101	6	884 057	-18
8		14 496 353	17	1 190	-6	317 780	58
9	TAIFEX	9 954 514	-30	50 386	-35	101 317	-8
10	MEFF	9 835 839	-5	—	—	780 441	9
		21 692 391	20	15 383	-6	1 625 395	-24
		848 158 250	-15	—	—	12 629 638	-0,3 %

\* [7]

8  
 — TAIFEX.  
 9  
 2016 49 %  
 22,1 %  
 41 %  
 9. -10 2016 \*

			2016		
			2016 .	%	
1		—	173 532 759	-18	
2	« »	—	47 038 818	-8	
3	SA	—	Eurex	20 977 764	387
4		—		11 359 521	-34
5		—		7 764 630	-26
6		—		7 461 290	-24
7	SBIN	—	NSE	6 662 855	-21
8		100	MEFF	5 895 689	37
9	VIZ. ARG.	—	Eurex	5 492 398	-35
10	ICICIBANK	—	NSE	5 044 260	-22

\* [7]

75,4 % 59,7 % 18,1 % 67 % 50 % 2016  
 13 % S & P 500 NIFTY, KOSPI 200 TAIEX 59 %, 30 %  
 E-mini S & P 500 9 % 86 %  
 2017 [11].

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## **USE OF THE COMPETENCY APPROACH IN THE MANAGEMENT OF OFFICIALS OF THE ORGANIZATION**

The relevance of the research presented in the article is determined by the strengthening of the decisive influence of personnel on the competitiveness of the organization and the appropriateness of applying the competence approach in management practice. Based on the analysis of the theoretical and practical studies carried out in the field of personnel competence, the features of the competence approach are highlighted. A basic model of sales staff competencies is formed, which consists of two categories. Within the framework of the model, the weight coefficient of competencies of sales personnel of different levels is determined. The developed model can be put in the basis of the strategy of competence development, carried out in different directions. For the competencies included in the model, appropriate methods of development are selected. Within the framework of the competence approach in management practice, it is possible to take single decisions on various aspects of activities, and develop a holistic strategy for the development of competencies.

*Keywords:* competitiveness, competency model, sales staff, development strategy, competence approach.

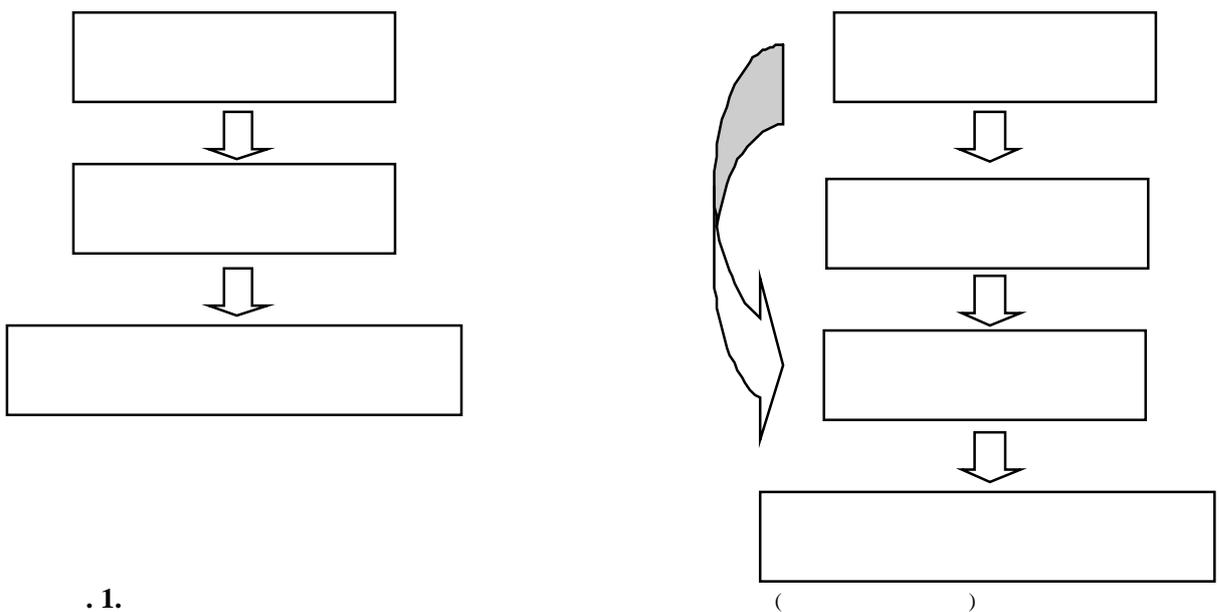
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2.	<ul style="list-style-type: none"><li>• ;</li><li>• ;</li><li>• .</li></ul>
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4.	<ul style="list-style-type: none"><li>• ;</li><li>• ;</li><li>• ;</li><li>• ;</li><li>• ;</li><li>• ;</li><li>• ;</li></ul>
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7.	<ul style="list-style-type: none"><li>• ;</li><li>• .</li></ul>

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## **SUBSTANTIATION OF PRIORITY DIRECTIONS OF STRATEGIC MANAGEMENT OF AGRICULTURAL ENTERPRISES OF CRIMEA**

The article solves the actual problem of organizing an effective system of strategic management of agro-industrial enterprises. Actuality of research is conditioned to economic situation on the agrarian market, the complex logistics of supplying the agri-food products for population of the Crimea, and the increasing demands on food quality. Conclusions of article are sufficiently substantiated and formulated on the basis of the use of various methods of scientific research: SWOT analysis, analysis of the sensitivity matrices of elements and mechanisms of the strategic management system, cognitive modelling, expert method.

The choice of priority directions and mechanisms of strategic management of enterprises of the agro-industrial complex is substantiated. The SWOT — analysis of the strengths and weaknesses of the functioning of agribusiness enterprises, possible commercial advantages and threats was carried out. The cognitive model of the influence of external and internal factors of strategic management of the agro-industrial enterprise is formed. The scenarios for the development of agro-industrial enterprises are considered when using various control elements.

Scenarios for the development of the agroindustrial complex allow us to choose the optimal directions and mechanisms for increasing the effectiveness of strategic management of enterprises of the agro-industrial complex of the Republic of Crimea. These include: improving the systems of standardization and certification of agro-food products, on-farm quality and technology control, reducing unproductive expenditures, effective functioning of the marketing and legal services of enterprises, early warning systems and responding to market threats.

*Keywords:* enterprises of agro-industrial complex, agribusiness development strategy, efficiency of development strategy, SWOT analysis, analysis of the sensitivity, cognitive modelling, expert method.

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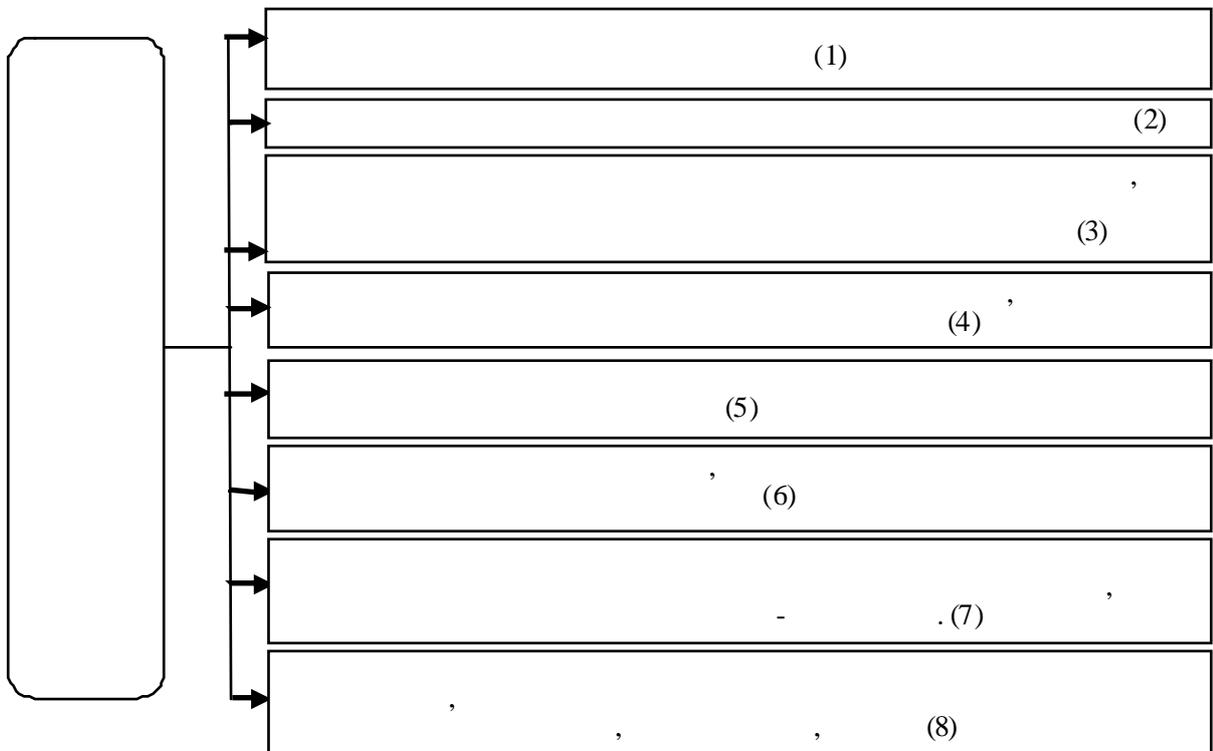
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1. SWOT-

Факторы	Сильные стороны	Слабые стороны	Возможности	Угрозы
Природно-климатические и почвенные ресурсы региона	Мягкий климат и особенности рельефа позволяют изменять индустриальные темы земледелия	Эродированность и различные формы деградации 50 % пахотных земель	Возможность расширения площади земель в обработке, обширность имеющихся почвенных ресурсов	Недостаточная увлажненность почв, риск ранневесенних заморозков
Квалификация, структура, достаточность и текучесть кадров АПК. Сотрудничество с аграрными вузами в ходе подготовки специалистов	Многолетний опыт работы Академии биоресурсов и природопользования КФУ в системе подготовки и переподготовки кадров для сельского хозяйства	Сокращение сельского населения, снижение мотивации труда, неудовлетворительное состояние сельской социальной инфраструктуры	Повышение престижности сельских профессий, преодоление нежелания выпускников вузов работать в сельском хозяйстве	Ослабление кадрового потенциала предприятий АПК, снижение спроса на квалифицированный труд.
Обеспеченность аграрных предприятий основными средствами, их состояние	Обновление основных средств за счет бюджетной поддержки	Высокая степень износа основных средств	Рост эффективности аграрного производства при повышении фондовооруженности труда	Дефицит собственных и заемных средств на обновление парка машин и механизмов.
Эффективность использования привлеченных средств, специфика кредитования агропромышленных предприятий	Частичная компенсация процентов по кредитным ресурсам за счет бюджета. Бизнес-планирование и контроль заемщика со стороны банка.	Ужесточение условий и повышение стоимости кредитов, несправляемость предприятий АПК в качестве заемщика	Активное использование банковских услуг кредитного характера: лизинга, факторинга	Несодинаковость конкурентных условий аграрных предприятий при компенсации процентов по кредитам и предоставлении государственных гарантий.
Оценка государственной поддержки агропромышленного комплекса	Финансирование экономически и социально значимых проектов, программ развития отраслей сельского хозяйства	Бюджетное финансирование АПК недостаточно превышает налоговые поступления от его деятельности в бюджет.	Оптимальное сочетание рыночного и государственного регулирования позволит обеспечить стабильное развитие АПК	Дефицит бюджета могут не позволить в полном объеме финансировать программы господдержки АПК
Контроль качества и безопасности агропродовольственной продукции	Действуют отечественные нормативные акты стандартизации и контроля качества продукции	Отсутствие законодательной базы по вопросам органического земледелия	Рост продовольственной безопасности региона	Критерии стандартизации в различных стандартах имеют существенные отличия
Маркетинговая деятельность агропромышленных предприятий в чести ФОС-СТИС	Эффективная товарно-сбытовая политика птицеводческих, виноградарско-винодельческих и седоводческих предприятий региона.	Отсутствие маркетинговых служб в большинстве аграрных предприятий. Дефицит маркетологов.	Снижение сезонных колебаний объемов продаж, восстановление паритета цен	Риск снижения неценовой конкурентоспособности агропродовольственной продукции
Структура национального потребления продуктов питания, оценка влияния импорта продовольствия на конкурентоспособность национальной продукции	Сокращение импорта продовольствия как ответная мера РФ на международные санкции в отношении крымских производителей	Ослабление конкурентной борьбы может снизить заинтересованность хозяйствующих субъектов в оптимизации собственной деятельности	Увеличение ассортимента. Рациональный уровень аграрного протекционизма.	Снижение заинтересованности крымских производителей в сокращении затрат для обеспечения конкурентного преимущества своих товаров

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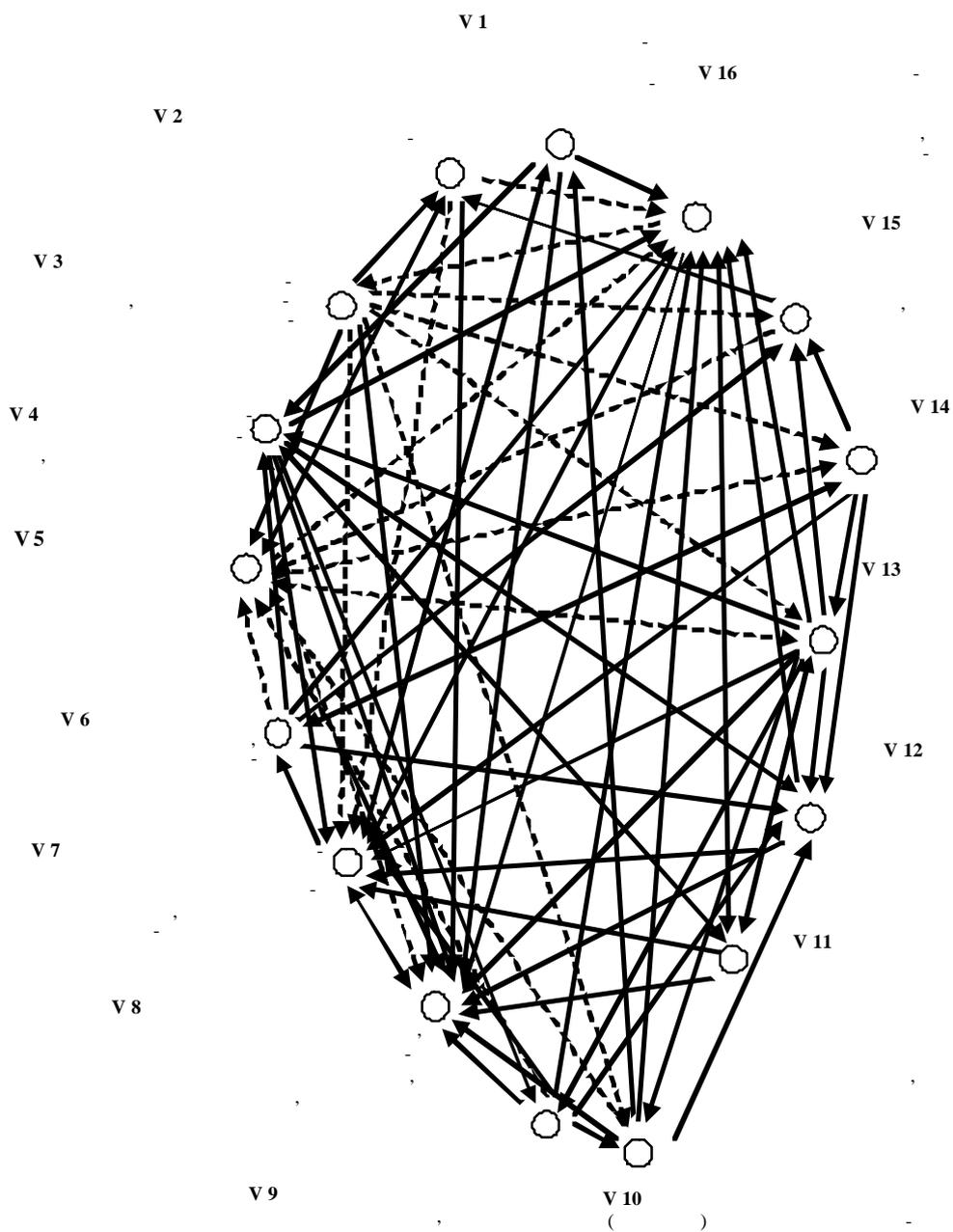
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 V_1 & V_2 & V_3 & V_4 & V_5 & V_6 & V_7 & V_8 & V_9 & V_{10} & V_{11} & V_{12} & V_{13} & V_{14} & V_{15} & V_{16} \\
 V_1 & 0 & 0 & 0 & 1 & 0 & 0 & 1 & 1 & 0 & 0 & 1 & 0 & 0 & 0 & 1 \\
 V_2 & 0 & 0 & 0 & 0 & 1 & 0 & -1 & 1 & 0 & 0 & 0 & 0 & 0 & 0 & -1 \\
 V_3 & 0 & 1 & 0 & 0 & 1 & 0 & -1 & 1 & 0 & -1 & 0 & 0 & -1 & -1 & 1 \\
 V_4 & 0 & 0 & 0 & 0 & 0 & 0 & 1 & 1 & 1 & 0 & 1 & 1 & 0 & 0 & 1 \\
 V_5 & 0 & 1 & 0 & 0 & 0 & 0 & 0 & -1 & 0 & 0 & 0 & -1 & -1 & 0 & -1 \\
 V_6 & 0 & 0 & 0 & 1 & -1 & 0 & 0 & 1 & 0 & 0 & 1 & 0 & 1 & 1 & 1 \\
 V_7 & 1 & 0 & 0 & 0 & 0 & 1 & 0 & 1 & 0 & 0 & 0 & 0 & 0 & 0 & 0 \\
 V_8 & 0 & 0 & 0 & 0 & 0 & 0 & 1 & 0 & 0 & 0 & 0 & 0 & 0 & 0 & 0 \\
 V_9 & 0 & 0 & 0 & 0 & -1 & 0 & 1 & 1 & 0 & 1 & 0 & 1 & 0 & 0 & 1 \\
 V_{10} & 0 & 0 & 0 & 1 & -1 & 0 & 0 & 1 & 0 & 0 & 1 & 0 & 0 & 0 & 1 \\
 V_{11} & 0 & 0 & 0 & 1 & 0 & 0 & 1 & 1 & 0 & 0 & 0 & 1 & 0 & 0 & 1 \\
 V_{12} & 0 & 0 & 0 & 0 & 0 & 0 & 1 & 1 & 0 & 0 & 0 & 0 & 0 & 0 & 1 \\
 V_{13} & 0 & 0 & 0 & 1 & -1 & 0 & 1 & 1 & 1 & 1 & 1 & 0 & 0 & 1 & 1 \\
 V_{14} & 0 & 0 & 0 & 0 & 0 & 1 & 1 & 0 & 0 & 0 & 1 & 1 & 0 & 1 & 0 \\
 V_{15} & 0 & 1 & 0 & -1 & 0 & 0 & 0 & 0 & 0 & 0 & 0 & 0 & 0 & 0 & 0 \\
 V_{16} & 0 & 0 & -1 & 0 & 0 & 1 & 1 & 0 & 0 & 0 & 0 & 0 & 0 & 0 & 0
 \end{pmatrix}$$

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$q = +1$   $V_1$   $V_4^*$

	0	1	2	3	4	5	6	7	8
$V_1$	0	1	0	2	9	26	92	353	1308
$V_2$	0	0	0	0	-3	-11	-31	-106	-423
$V_3$	0	0	0	-2	-5	-14	-64	-234	-850
$V_4$	0	1	1	2	8	31	102	361	1381
$V_5$	0	0	0	-1	-8	-30	-105	-401	-1488
$V_6$	0	0	0	2	9	31	114	428	1591
$V_7$	0	0	2	9	26	92	353	1308	4776
$V_8$	0	0	2	9	26	93	354	1311	4845
$V_9$	0	0	1	1	4	12	55	189	686
$V_{10}$	0	0	0	1	5	13	50	206	748
$V_{11}$	0	0	2	1	6	21	81	281	1039
$V_{12}$	0	0	1	2	8	35	133	483	1792
$V_{13}$	0	0	0	2	4	24	87	325	1199
$V_{14}$	0	0	0	0	5	22	75	283	1063
$V_{15}$	0	0	0	0	2	13	63	212	802
$V_{16}$	0	0	2	5	14	64	234	850	3133

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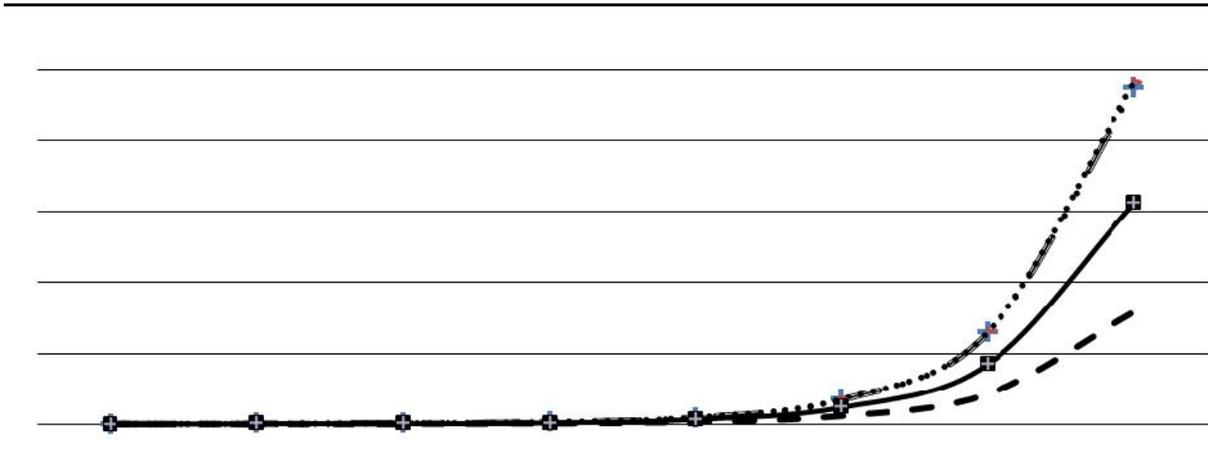
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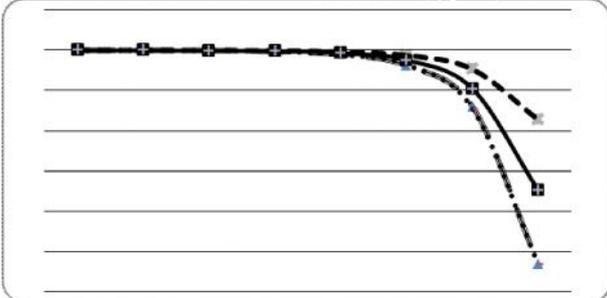
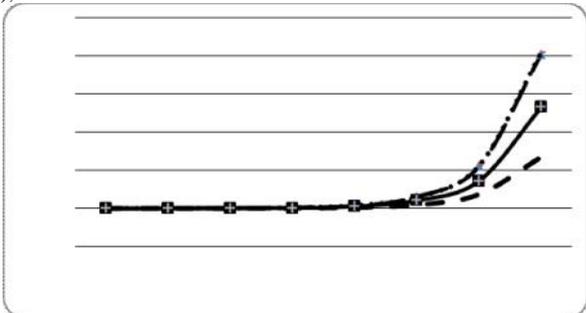
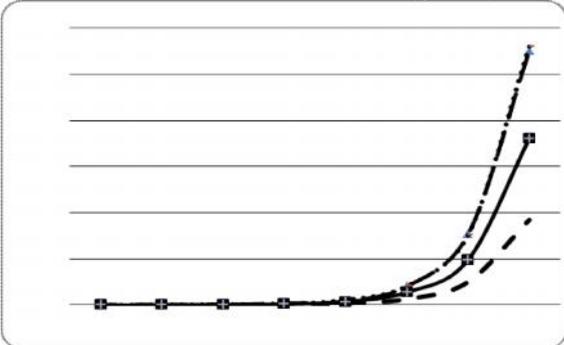
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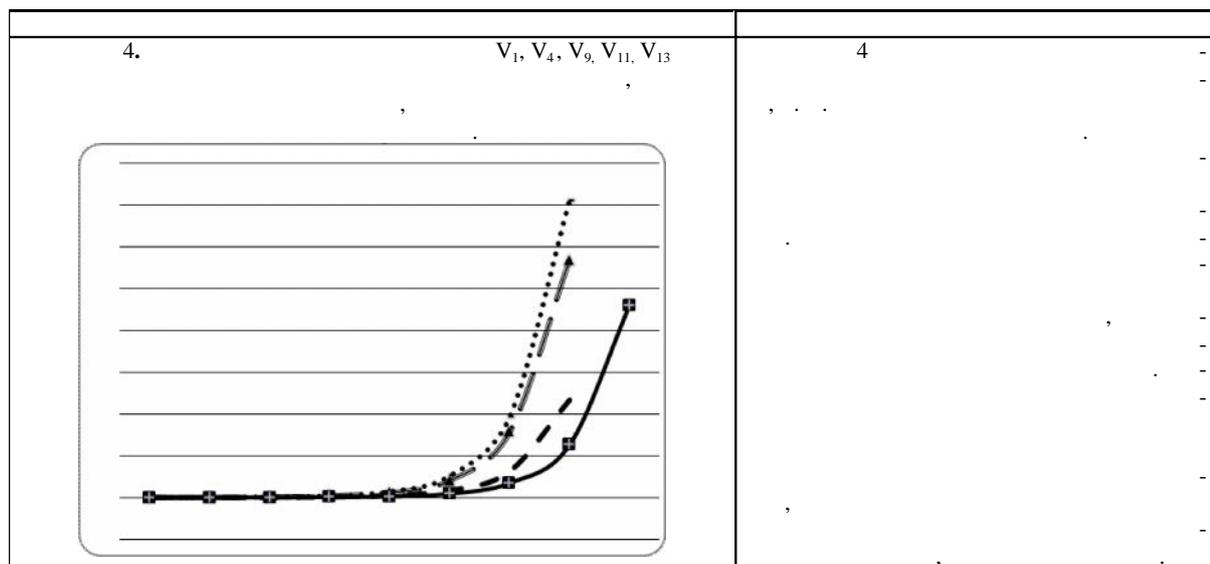
		$V_1$	$V_2$	$V_3$	$V_4$	$V_5$	$V_6$	$V_7$	$V_8$	$V_9$	$V_{10}$	$V_{11}$	$V_{12}$	$V_{13}$	$V_{14}$	$V_{15}$	$V_{16}$
1.	$q_2=+1,$ $q_3=+1$		+1	+1													
2.	$q_9=+1,$ $q_{10}=+1,$ $q_{11}=+1,$ $q_{12}=+1$									+1	+1	+1	+1				
3.	$q_6=+1,$ $q_{13}=+1,$ $q_{15}=+1$						+1							+1		+1	
4.	$q_1=+1,$ $q_4=+1,$ $q_9=+1,$ $q_{11}=+1,$ $q_{13}=+1$	+1			+1					+1		+1		+1			

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<p>1. <math>V_2, V_3</math></p> <p><math>(q_{v2}=+1),</math> <math>(q_{v2}=+1)</math></p> 	
<p>2. <math>V_{12}</math> <math>V_9, V_{10}, V_{11},</math></p> <p><math>(q_{v11}=+1);</math> <math>(q_{v9}=+1);</math> <math>(q_{v10}=+1);</math></p> <p><math>(q_{v12}=+1);</math></p> 	
<p>3. <math>V_6, V_{13}, V_{15},</math></p> <p><math>(q_{v6}=+1);</math> <math>(q_{v13}=+1);</math> <math>(q_{v15}=+1).</math></p> 	



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1. . . . / . . . , . . . — 2012. — 237 .
2. . . . : . . . / . . . — 4- . . . — . . .
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4. . . . , 2010. — 323 .
5. / . . . , . . . , . . . — . . . , 2006. — 334 .
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Department of the Account and Audit,  
National Research Nuclear University «MePhI»,  
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## ABOUT DIGITALIZATION OF THE INDUSTRY OF KAZAKHSTAN

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Features of digitalization of the Kazakhstan industry are considered. The state program in the field of industry digitalization «Digital Kazakhstan», the Digital Mine program are analysed, pluses of digitalization of the industry of the country are shown. The author focuses the main attention in work on active work of the state companies controlling onto digitalization introduction namely: Ministry of information and communications of the Republic of Kazakhstan, Ministry of National Economy of the Republic of Kazakhstan, Ministry of Agriculture of the Republic of Kazakhstan, Ministry of Energy of the Republic of Kazakhstan, Republic of Kazakhstan, etc. Experience of various countries in the field of digital technologies is studied. Specific proposals and recommendations in development of digitalization of the Republic of Kazakhstan in the light of the Annual Message of the President of the Republic of Kazakhstan N.A. Nazarbayev are given. All this causes need of further researches of this problem.

*Keywords:* digitalization, industry, revolution, economy, message, task, innovations, competitiveness, thermal printer, tablet, tool.

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 2018 . — 142 687 634,00 . ;  
 2019 . — 129 890 291,30 . ;  
 2020 . — 35 444 489,36 . ;  
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				2017	2018	2019	2020	2021
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2.	( )		%	12	19	27	34	43,14

\* [9]

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				2017	2018	2019	2020	2021
			%	5	5	7	10	20

\* [9]

IT- [9]. IT- [3].

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				2017	2018	2019	2020	2021
1.			%	—	—	80	100	100
2.			%	—	—	80	90	100
3.			%	—	—	80	90	100
4.			%	—	—	80	90	100
5.			%	—	10	20	30	40
6.				—	2	2	3	4

\* [9]

5. 3.				*				
				2017	2018	2019	2020	2021
1.			%	70	80	90	100	100
2.				320	536	1243	2000	2462
3.			%	-	25	50	75	100
4.			%	0,85	22,8	40	80	100

\* [9]

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• [11].

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[12].

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## **MANAGEMENT AUDIT AS A TOOL OF IMPROVING THE EFFICIENCY OF THE ACTIVITIES OF THE ORGANIZATION**

Estimate of efficiency of the organization's activities, guarantee of transparency of management processes, identification of the causes of shortcomings is a great big deal to making adequate managerial decisions in a market economy. There are very actual the deployment of a management audit system in the domestic and foreign practice.

The effectiveness of the organization depends on the economic, organizational and social aspects. The article considers the relevance of the management audit, determines the importance of its application for the proper evaluation of entrepreneurial activity, the continued existence and development of the organization.

The substantiation of necessity of use of management audit in a control system of economic activity of the enterprise as the tool of increase of efficiency of its economic activity is given. The main stages of the management audit of the efficiency of the enterprise are presented, their essence and significance are revealed. A methodology for conducting management audit was developed to improve the management system and increase efficiency.

*Keywords:* management audit, management, effectiveness.

[4], [1], [2], [3], [8], [5], [6], [7]



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## **REFORMING THE PUBLIC SECTOR REVENUE ACCOUNTING SYSTEM IN ACCORDANCE WITH INTERNATIONAL STANDARDS**

The unstable situation at the macroeconomic level in Russian Federation of the last decade led to the beginning of the reform process of public financial management. The global crisis emphasized the importance of rational use of public funds, especially in connection with the deterioration in the fiscal sector, in public debt increase, in oil prices decrease. In this period, the role of reliable information on Government activities, that will allow you to make timely management decisions at state level and ensure sustainable development of the country through accurate and reliable analysis of past and present trends. The accuracy of the information in the budget process is based on accounting in public sector. Therefore, to ensure transparency of the budgetary processes, more precise planning of socio-economic development of the country and individual budgets, formation of operational information, the improvements of accounting in the public sector of the Russian Federation become relevant, including terms of revenue accounting.

This article examines the process of public sector reforming aimed at changing the system of accounting and formation of accounting (financial) statements, examination of the Draft Federal accounting standard for public sector organizations «Revenue». Also held the comparative analysis of this draft with international standards and critical assessment of that allowed the author to offer to complement the project with definitions of «exchange transactions», «non-exchange transactions».

On the basis of the conducted research it was established that as a result of the reforms, establishing new approaches to the functioning of the budgetary establishments taking into account the economic benefits and effectiveness of their activities; it is established that Russian Federation is committed to the development of the Federal accounting standards for the public sector with a high degree of their compliance with international standards.

*Keywords:* Federal accounting standards, the public sector, revenue, exchange transactions non-exchange transactions.



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