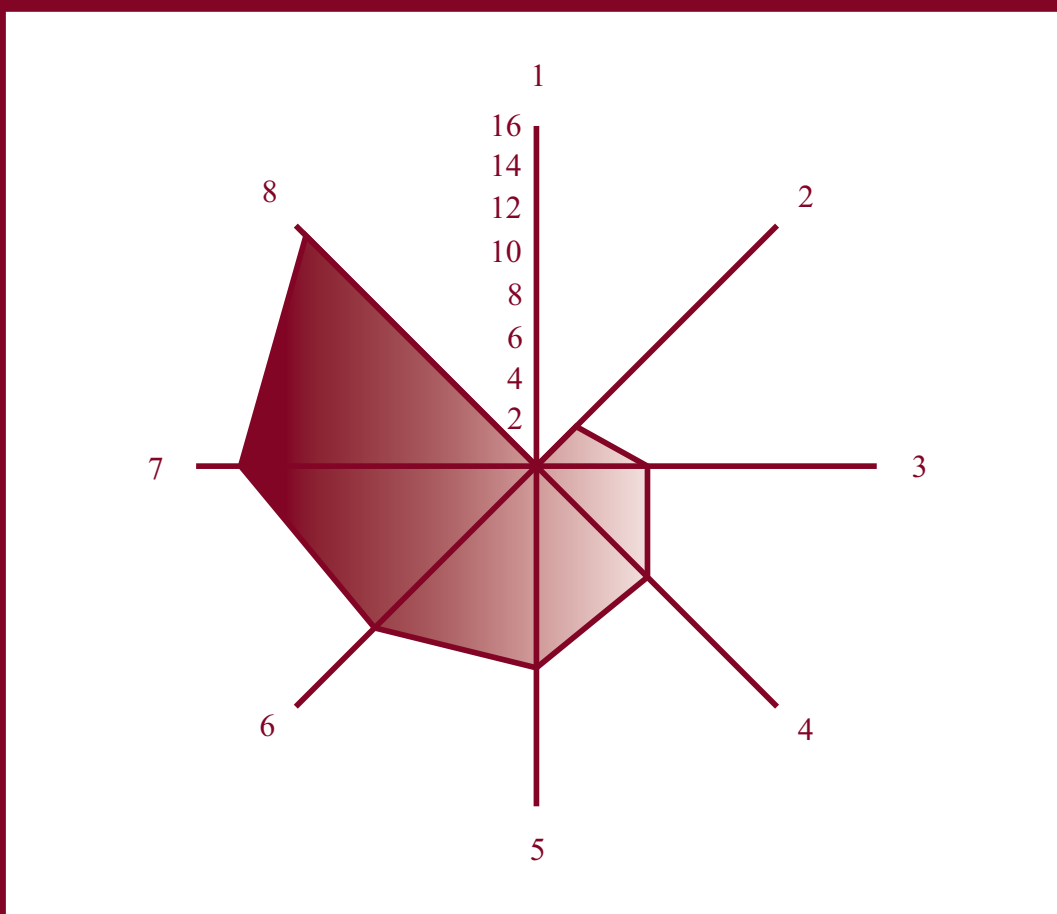


# НАУЧНЫЙ ВЕСТНИК

## ФИНАНСЫ, БАНКИ, ИНВЕСТИЦИИ

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## **FINANCIAL RESOURCES OF SMALL BUSINESS**

Small business in Russia should become one of the driving forces to improve the welfare of the population, addressing issues of its employment in small cities and rural areas. However, the development of a small business depends on the availability and possibility of attracting a sufficient amount of financial resources. Financial resources are one of the most problematic issues for Russian small businesses.

The theoretical analysis of the formation of financial resources by small business enterprises showed that the existing problems are due to the limited possibilities of both generating their own financial resources at the expense of net profit and the ability to attract financial resources from the financial market.

The study of the formation of financial resources in small businesses is based on a set of methods, including the method of abstraction, analysis and synthesis, deduction, concretization, comparison, etc. The study found the use of specific methods of economy and statistical analysis, which allowed to identify certain trends and establish the laws of the formation of financial resources.

On the basis of the study, it was established that for small businesses as a whole, it is not so much stable development, but rather survival in a rather tough financial and economic situation that has manifested itself in recent years in the Russian economy. However, despite the difficulties, small business in the country is increasing its momentum.

In the process of research, the existing pattern of development of small business enterprises was confirmed, which consists in the fact that in modern conditions of the Russian economy, small enterprises are mainly focused on their own funds, formed at the expense of owners and net profit, when forming financial resources. At the same time, a small business does not use long-term borrowed financial resources and uses short-term borrowed funds a little. This is due to the high interest rates on loans and the lack of the necessary volumes of reliable pledged assets or charges.

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As the main model of financial support for the economic activity of a small business enterprise, they are oriented towards an ideal model, which basically involves the use of its own financial resources.

*Keywords:* financial resources, the formation of financial resources, small business.

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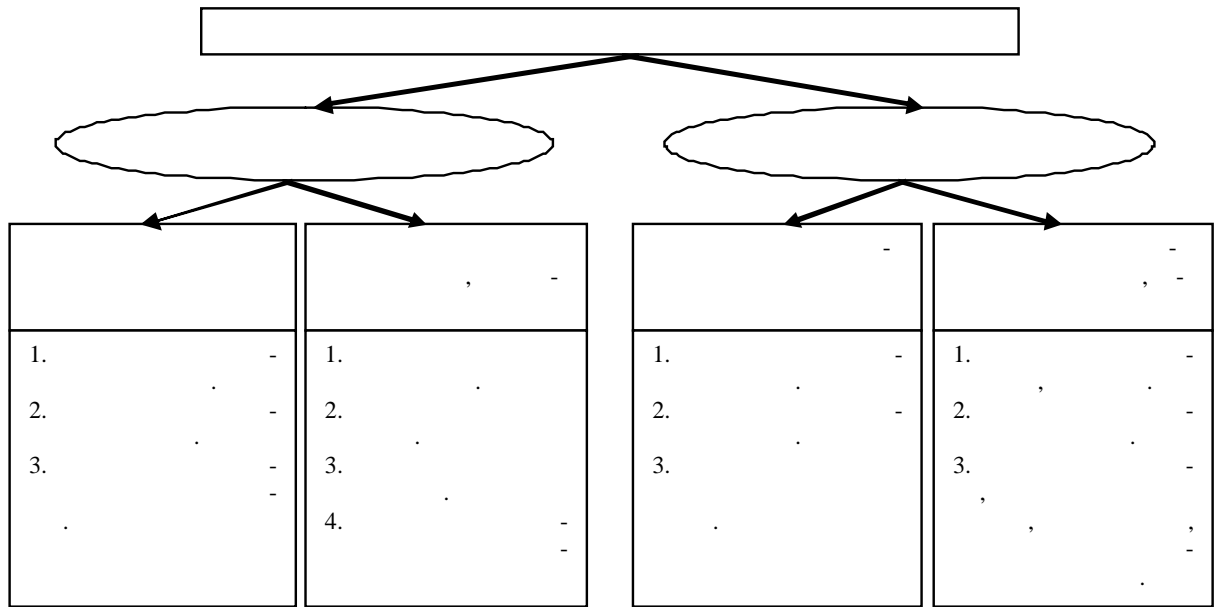
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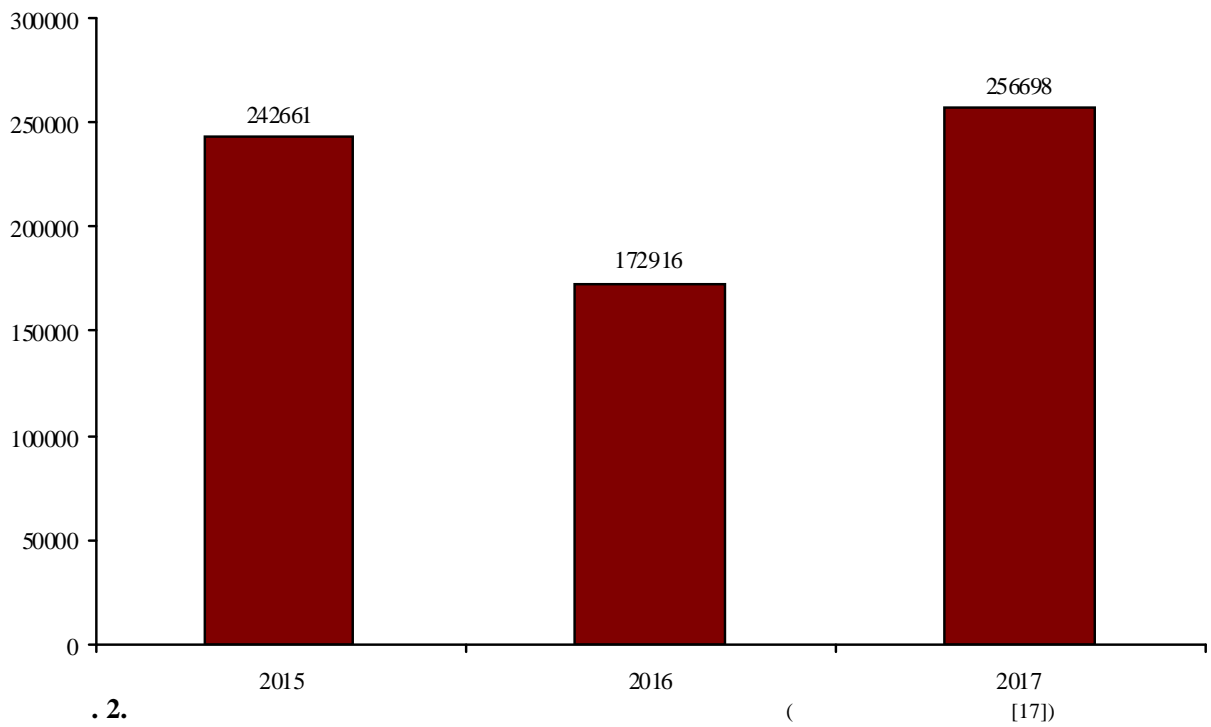
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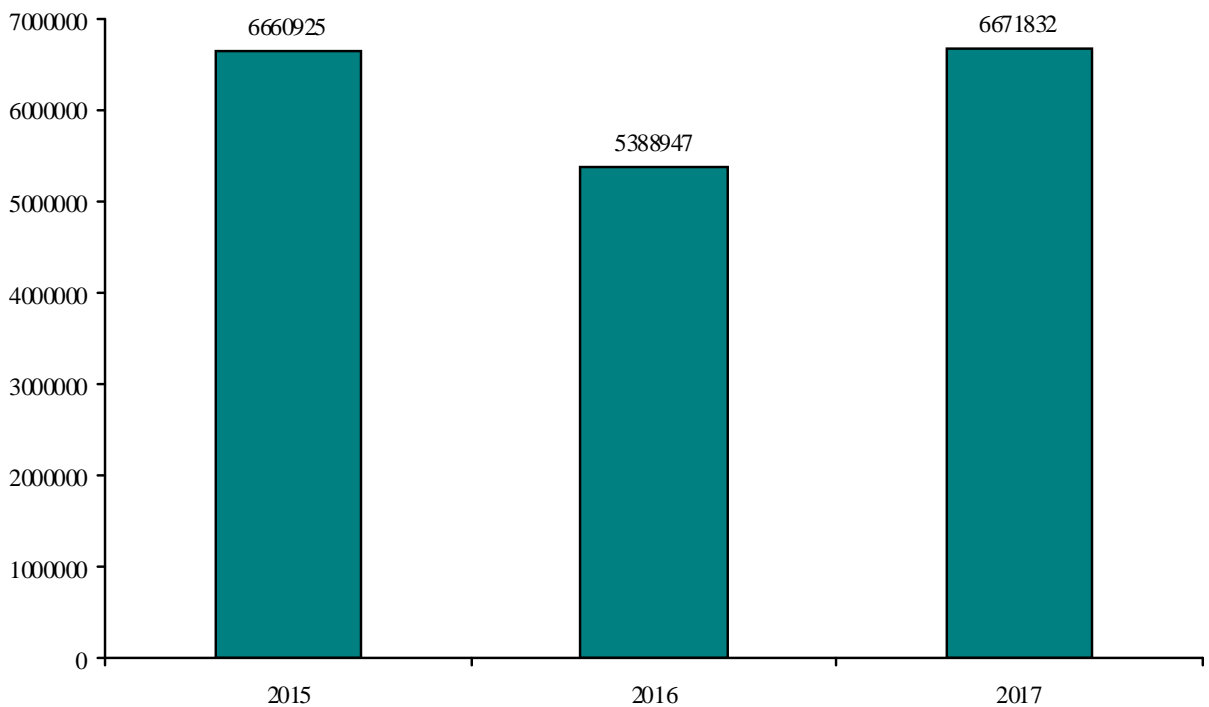
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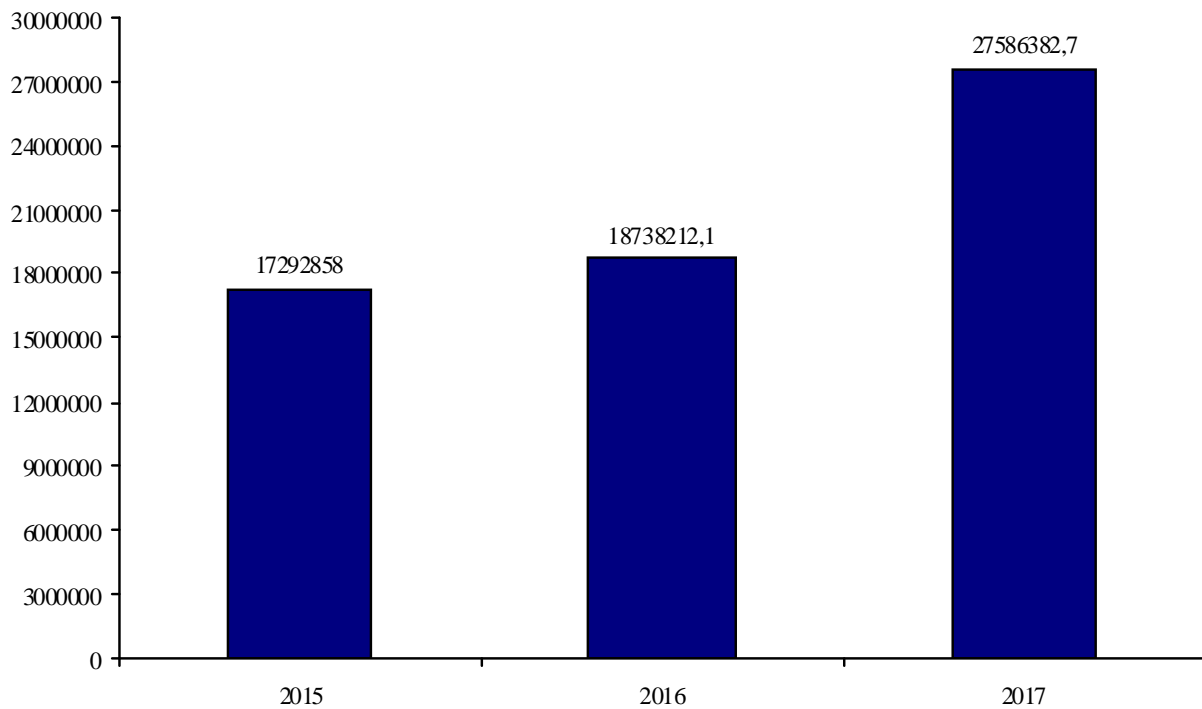
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Simferopol.

## **GOVERNMENT FINANCES OF RUSSIA AND IMPLEMENTATION NATIONAL PROJECTS**

Public finances play a crucial role in the development of the economy and social sphere of the country. In Russia, public finances have a significant impact not only on social development, but also on the entire economy of a state. At the same time, the country's economy requires significant changes, which is caused not only by global trends in science and technology, but also by the negative processes that have been implemented in recent years by the countries unfriendly to Russia.

Understanding the importance of the ongoing national and global processes, the President of the Russian Federation issues a decree on the implementation of major national projects that should change the situation for the better, overcome Russia's significant lag behind the leading countries both in the economy and in the social sphere. The main role in the implementation of these national projects should be taken by public finances, which not only provide budgetary allocations for their implementation, but also form the appropriate environment for obtaining the final positive result.

The study of the relationship of public finance and national projects was based on the application of various scientific methods, in particular, the method of analysis and synthesis, concretization and comparison, the deduction method, the method of abstraction and scientific reasoning. In the study, specific economic and statistical methods were used, which made it possible to assess the relationship between public finances and national projects (government programs).

The conducted studies allowed to establish that public finances of today provide the implementation of a significant number of government programs. In turn, these programs in one degree or another intersect with new national projects. This implies an increase in the role of public finances not only in ensuring the budget financing of these projects, but, more importantly, in achieving the effective use of budgetary resources, taking into account the goals set and the results achieved.

*Keywords:* public finance, federal budget, budgetary resources, state programs, national projects.

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Simferopol

## **PERSONAL FINANCES MANAGING EFFICIENCY INCREASING AT THE FAMILY LIFE CYCLE STAGES**

The modern world can not be imagined without finance, they ensure the functioning of all spheres of human society. The use of financial information, the application of financial knowledge is a necessary element of any human activity. Incorrect personal finance management not only adversely affects the personal well-being of citizens, but also inhibits the development of the state as a whole. At the present stage of economic development, taking into account the growth of requirements in relation to the level of financial literacy of business entities, combined with the existing problem of reducing the real disposable income of the population, amid crisis phenomena in the economy, the relevance of effective personal finance management at the level of an individual family is very high.

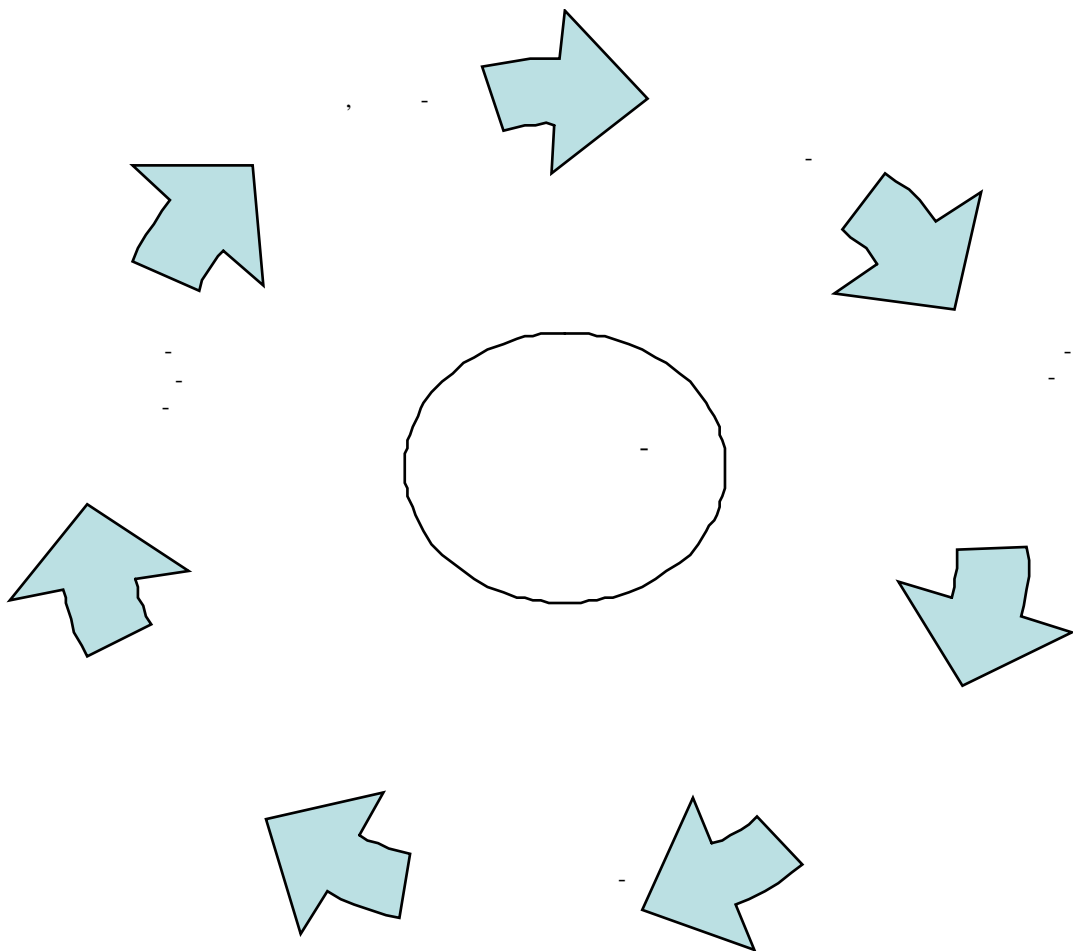
The study is based on the scientific literature analysis results and a set of methods, namely, analysis, synthesis, comparison, study, concretization, which allowed characteristics and features identifying of personal finance management at the stages of the family life cycle and determine the necessary measures to improve their functioning efficiency.

The article is devoted to effective personal finance management issues at different stages of the family life cycle. The work examines the essence of the family, its educational goal in the field of personal finance management, highlights the goals that guide the family when saving money and goals that affect the financial decisions of the family. The concept of personal finance management has been generalized and measures have been proposed that will contribute to more efficient management of family personal finances. The interpretation of the family life cycle, its main stages and their characteristics according to four criteria has been clarified. The main features and typical mistakes in financial management at selected stages of family life cycle, were identified on the base of study and recommended activities at the state and family levels to reduce the deficiencies in the family life cycles financial management.

*Keywords:* personal finance, personal finance management, life cycle, family, family life cycle, life cycle stage.







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[14, 15].

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( .2).

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**THE EFFICIENCY OF THE BUSINESS AND WORK ON BORROWED CAPITAL:  
FROM THEORY TO PRACTICE (ACCOUNTING MODEL OF ANALYSIS)**

« ».

— « »

(ROE).

Due to the specific business conditions that have developed in recent years for many companies, regardless of the scale of their activities, the issue of ensuring their continuous operation, and sometimes «survival», is acute. The emerging macroeconomic and political conditions require a constant search for sources of financing on the one hand and «debugging» the operating and investment activities of companies, on the other. Often, especially for small and medium-sized businesses, the task of attracting external financing and its effective use is difficult to implement due to many circumstances. One of these is not a complete picture of the set of factors that simultaneously form the «shift» of the resulting indicator, an example of which is the return on equity (ROE).

In the present work, another attempt is made to reveal the practical aspects of assessing the effectiveness of the financial structure of the company on the example of a particular economic entity.

*Keywords:* capital structure, efficiency of operations, financial leverage, financial stability, capital costs.

« »

: « — — ».

: « ?», « ?», « ?».

\_\_\_\_\_ : ( \_\_\_\_\_ )

« »

( \_\_\_\_\_ )

[6].

(ROE: Return On Equity<sup>1</sup>),

ROE

[7, . 19].

ROE

ROE,

DuPont

2

?

ROE

ROE

( \_\_\_\_\_ ),

« »

ROE

(ROE).  
ROE

$$ROE = \frac{NI}{E},$$

(1)

NI (Net Income) —

, E (Equity) —

[12, . 254].

ROE

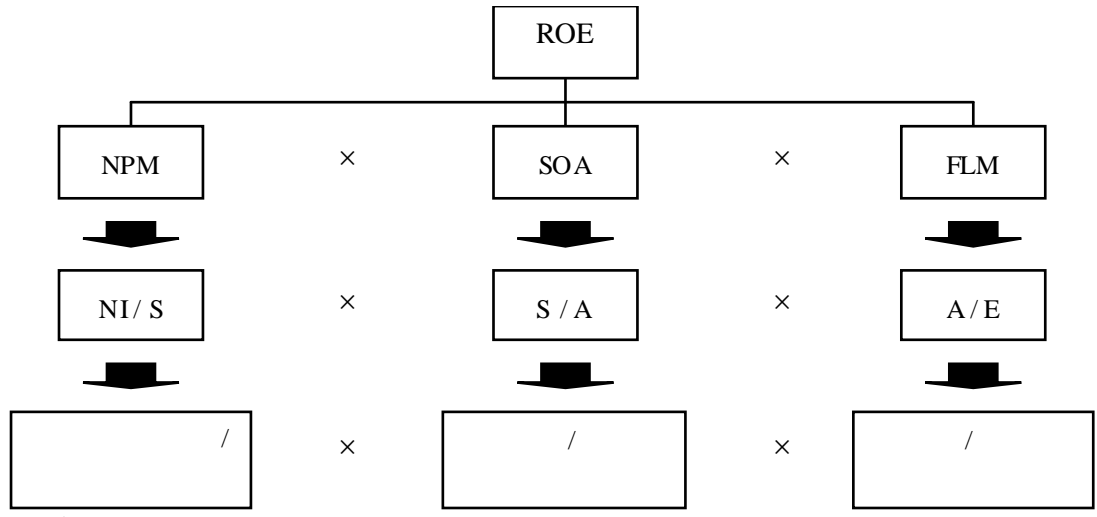
1

ROE

2

[4, . 4].

ROE ( , ROE ,  
 ). DuPont<sup>3</sup> ( . . . 1).  
 , ROE,  
 [5, . 97].



(Net Profit Margin — NPM),  
 Multiplier — FLM).  
 ROE 3- :  
 (Sales on Assets — SOA)  
 (Financial Leverage

[10, c. 85]. ( , , )  
 ).  
 3- DuPont.

.NPM  
 , ,  
 3- DuPont — ( ) [11, . 286].

[5, . 97].  
 3- DuPont  
 [9, . 111]. , :

<sup>3</sup> DuPont ROE 1919 .. — (ROA)  
 (FLM) : ROE = ROA × FLM [10, . 84].

$$NI_E = ROIC \times (1 - T) \times E, \quad (2)$$

; T — ; ROIC — ; E —

$$NI_D = (ROIC - I) \times (1 - T) \times D, \quad (3)$$

; D — ; I —

Financial Leverage).

(DFL)

(DFL: Degree of

(ROIC)  
cost of Loans Capital) [8, . 85].

(WACL: Weighted average

ROIC

WACL.

DFL

$$ROE = \frac{EBIT}{IC} + (1 - T) \times (ROIC - WACL) \times \frac{D}{E} = ROIC + DFL. \quad (4)$$

( DFL),

[3, . 2].

ROE

« » — [13].

31.12.2015-31.12.2017

1. ROE, « ».

3- DuPont,

(DFL).  
(NI<sub>E</sub> NI<sub>D</sub>)

« » 31.12. 2015 31.12.2017 .

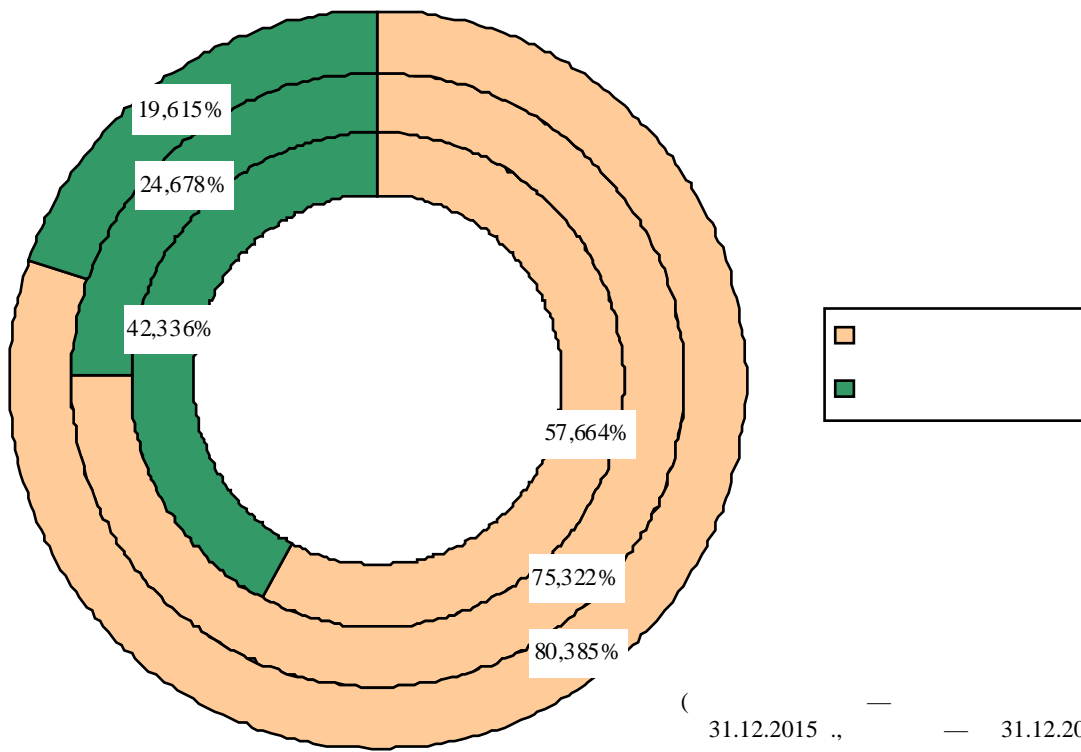
4 . 42 26.12.1995 208- « ( ) », « ( ) ...» [1].

1. « » 31.12.2015  
31.12.2017 .\*

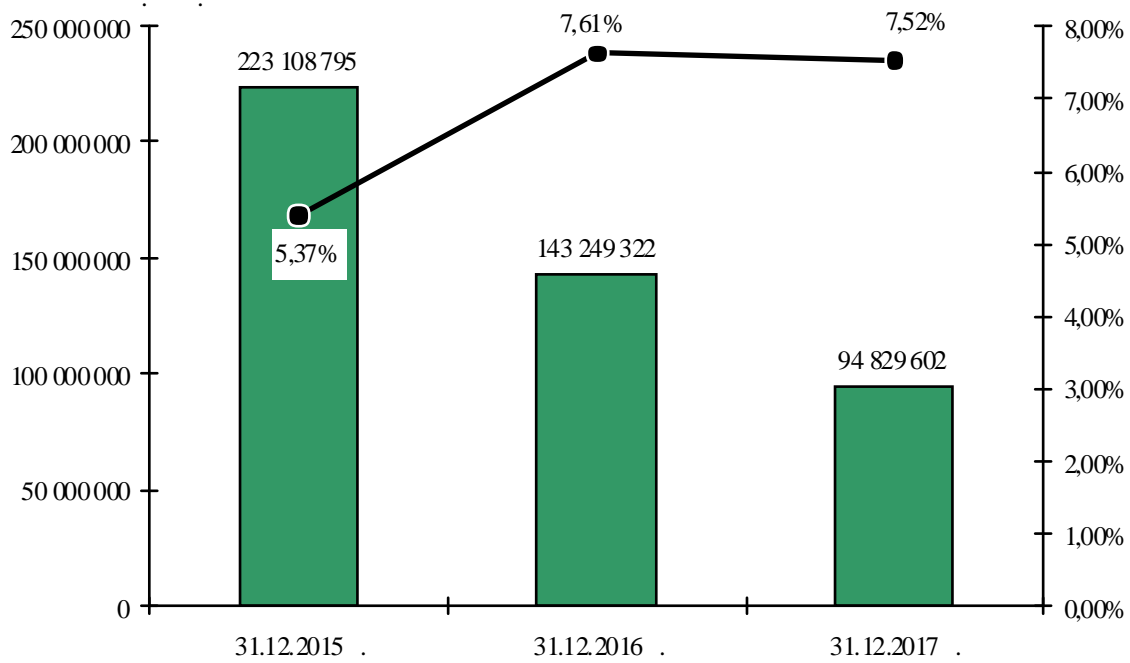
	31.12.2017	31.12.2016	31.12.2015
(E), . . .	388 621 753	437 220 116	303 887 168
(D), . . .	94 829 602	143 249 322	223 108 795
(IC), . . .	483 451 355	580 469 438	526 995 963
(NI/S), %	8,43 %	59,51 %	11,39 %
(S/A)	0,35	0,37	0,31
(A/ )	1,49	1,56	1,96
ROIC, %	7,65 %	33,86 %	7,22 %
EBIT, . . .	36 974 110	196 519 929	38 053 988
, . . .	7 131 675	10 902 143	11 983 067
, %	7,52 %	7,61 %	5,37 %
, %	43,52 %	19,98 %	19,02 %
(ROIC – WACLС)	0,13 %	26,24 %	1,85 %
(D/E)	0,24	0,33	0,73
DFL, %	0,02 %	6,88 %	1,10 %
ROE , %	4,34 %	33,97 %	6,95 %
ROE ( DuPont), %	4,34 %	33,97 %	6,95 %
ROE =ROIC+DFL ( )	4,34 %	33,97 %	6,95 %
N <sub>E</sub> ( )	16 785 959	118 440 878	17 769 829
N <sub>D</sub> ( )	68 249	30 082 162	3 342 414
, . . .	16 854 208	148 523 040	21 112 243

\* [14].

— 31.12.2015 31.12.2017 .  
« » , -  
31.12.2015 . ROE 6,95 %, 31.12.2016 . — 33,97 %, ,  
31.12.2017 . 4,34 %, 31.12.2016 . DFL -  
— 6,88 % .  
26,24 % .  
: 31.12.2016 . DFL ,  
24,39 % , 31.12.2015 .  
DFL ( 2016 .)  
ROE, ,  
( EBIT 416 %).  
EBIT —  
10 % . « » ( .2).  
EBIT 31.12.2016 . 31.12.2016 .  
« » , DFL  
31.12.2016 . ROE , ROIC — 0,11  
%,  
— 31.12.2016 .  
(7,61 %),  
223 108 795 . .  
31.12.2015 . 143 249 322 . 31.12.2016 . ( .3).  
31.12.2015 . « » -  
(5,37 %).  
,  
31.12.2016 31.12.2017 . ROE 8 — 4,34 % .  
ROIC ( , ROE= ROIC + DFL).  
« » 31.12.2017 . -  
31.12.2016 . ( .4).

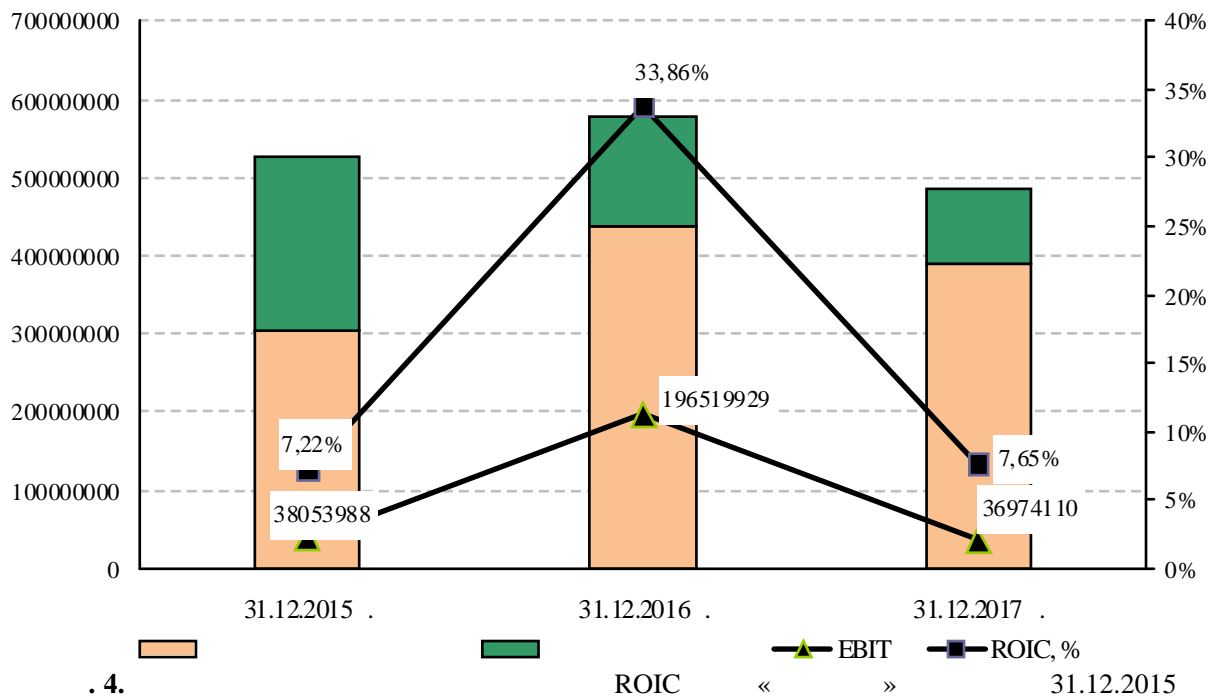


2. « », 31.12.2016–31.12.2017 . ( [14]).



3. « » 31.12.2015–31.12.2017 . ( [14]).

31.12.2016 . ( -17 %),  
EBIT



4. ROIC « » 31.12.2015  
31.12.2017 ( [14]).

(-81 %), ROIC  
( 31.12.2017 . 31.12.2016 .  
DFL 6,88 % 0,02 %, ROE — 33,97 % 4,34 %.

« » , 0,24,  
31.12.2017 . , (DFL)  
( . , « » ),  
DFL. « »:

31.12.2015 . 31.12.2016 .,  
— 43,52 % 19,98 % ( . 1).

( . , , , 1  
) . , 23,54 % ( . 5).

, .14 18/02 ( . , 19 2002 . 114 ),  
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» . 15 , «

...» [2].

» , «



$$= \frac{-(\Delta + \Delta + )}{}$$

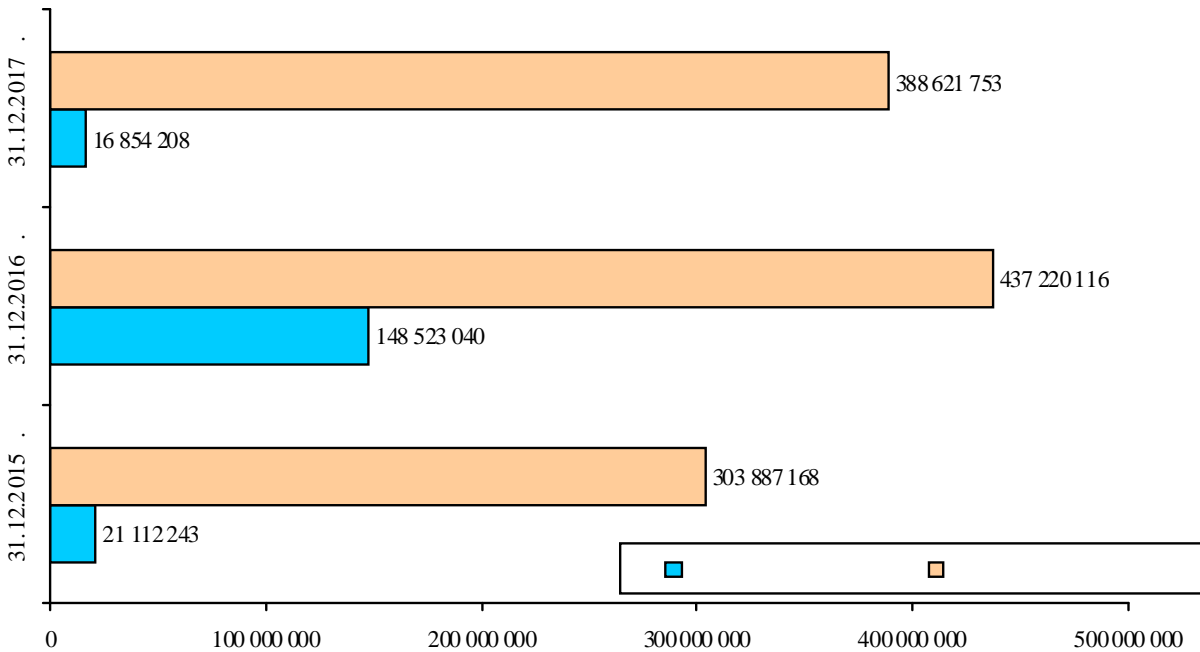


	31.12.2017 .	31.12.2016 .	31.12.2015 .
( )	17842299	29839188	2831114
(Δ )	4712963	-10449970	-1986948
(Δ )	-9283	3507666	-1715
	150392	-313254	-138901
	12988227	37094746	4958678
	29842435	185617786	26070921
, %	43,52%	19,98%	19,02%

**.5.** [14]. « » ( - )

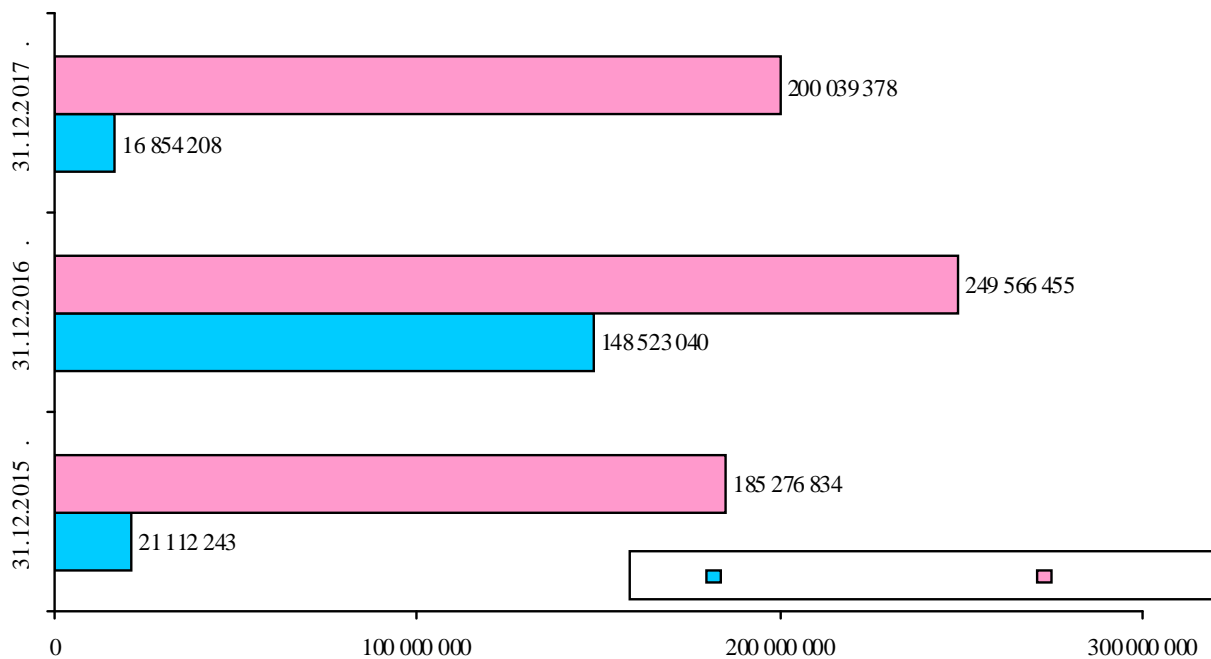
31.12.2016 . 31.12.2017 . , 31.12.2016 . -  
 31.12.2017 . ( ) , -  
 « » 31.12.2017 . -  
 31.12.2016 . -  
 « » 31.12.2015 – 31.12.2017 . ( . 6). -  
 ROE 31.12.2017 . ,

31.12.2015 . ROE 6,95%, 31.12.2016 .  
 31.12.2015 31.12.2017 . — 33,97%. 3-  
 DuPont ROE  
 31.12.2015 . 1 — , 31.12.2016 .  
 ( 31.12.2015



**.6.** [14]. « » 31.12.2015

11,39 %, 31.12.2016 . 59,51 %) (FLM) (Asset turnover — AT), 0,4. 2017 . NPM « » 8,43 %. (.7).



.7. « » ( [14]).

, 31.12.2017 . 31.12.2016 . ( 19,85 %), (88,65 %).

DuPont « » . (NPM)

$$NPM = \frac{GP}{S} \times \frac{EBIT}{GP} \times \frac{EBT}{EBIT} \times \frac{NI}{EBT}, \quad (5)$$

S — ; EBIT — ; NI — ; GP — ; EBT — « » (.2).

2 31.12.2016 . « » 31.12.2017 .

2. « » 31.12.2015 31.12.2017 . \*

	31.12.2017	31.12.2016	31.12.2015
(S)	200 039 378	249 566 455	185 276 834
(GP)	100 605 276	155 148 739	104 479 859
(EBIT)	36 974 110	196 519 929	38 053 988
(EBT)	29 842 435	185 617 786	26 070 921
(NI)	16 854 208	148 523 040	21 112 243
GP / S	0,503	0,622	0,564
EBIT / GP	0,368	1,267	0,364
EBT / EBIT	0,807	0,945	0,685
NI / EBT	0,565	0,800	0,810
NPM	0,084	0,595	0,114

\* [14].

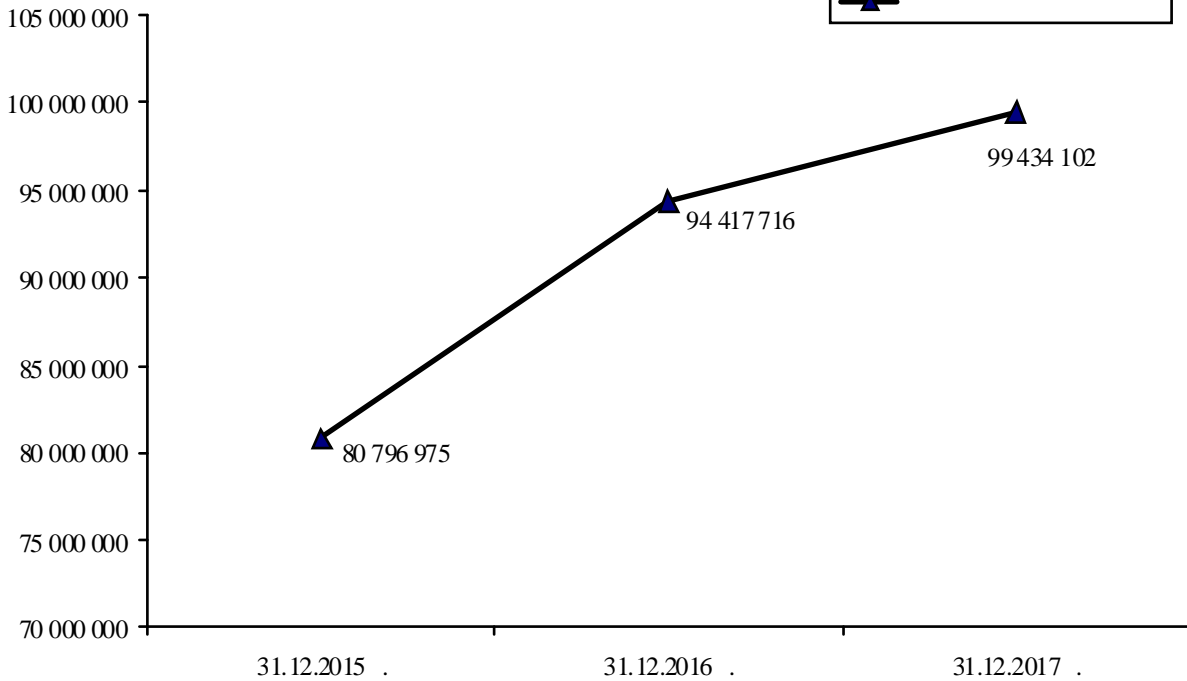
-35,16 %

GP/S

(-19,85 %

« » 5 016 386 . . ( . 8).

31.12.2017 .



. 8.

[14).

EBT / EBIT

31.12.2017 .

31.12.2016 .

31.12.2017 .

NI / EBT.

31.12.2017 . 51304184 . . 92043146 . . — 31.12.2016 .

(Asset turnover)

« »

— 0,37

31.12.2016 . 0,35 31.12.2017 .

$$AT = \frac{1}{\frac{FA}{S} \times \frac{NCWC}{S} \times \frac{Cash}{S}}, \quad (6)$$

FA — ; NCWC —

( . 3).

31.12.2016 . 31.12.2017 . (FA/S)

FA / S

31.12.2017 .

31.12.2016 .

(-19,85 % -17,68

%

NCWC / S

31.12.2017 .

31.12.2016 .

;

(-7,26 % -17,68 %).

DuPont,

(FLM)

1,49 31.12.2017 .

31.12.2016 .

**3.**

31.12.2015 31.12.2017 .\*

	31.12.2017	31.12.2016	31.12.2015
FA	440 771 534	535 407 169	481 890 209
S	200 039 378	249 566 455	185 276 834
NCWC, . .:	100 923 918	88 277 087	87 081 704
	62 371 842	67 256 132	56 905 786
	38 552 076	21 020 955	30 175 918
Cash	35 317 438	57 386 673	27 451 195
FA / S	2,203	2,145	2,601
NCWC / S	0,505	0,354	0,470
Cash / S	0,177	0,230	0,148
AT	0,3467	0,3664	0,3107

\* [14].

« »,

FLM « » 31.12.2015

( . 4).

$$FLM = 1 + \frac{D}{E} \times \frac{OL}{E}, \quad (7)$$

D — ; OL — ;

FLM « » 31.12.2015

( . 4).

— 31.12.2016 .

143 249 322 .

31.12.2017 .

602 . .

94 829

« »

(

(-33,80 %),

31.12.2017 .

**4.**

« » 31.12.2015 31.12.2017 .\*

	31.12.2017	31.12.2016	31.12.2015
D	94 829 602	143 249 322	223 108 795
E	388 621 753	437 220 116	303 887 168
OL	94 012 422	101 159 416	69 977 506
D/E	0,244	0,328	0,734
OL/E	0,242	0,231	0,230
FLM	1,4859	1,5590	1,9645

\* [14].

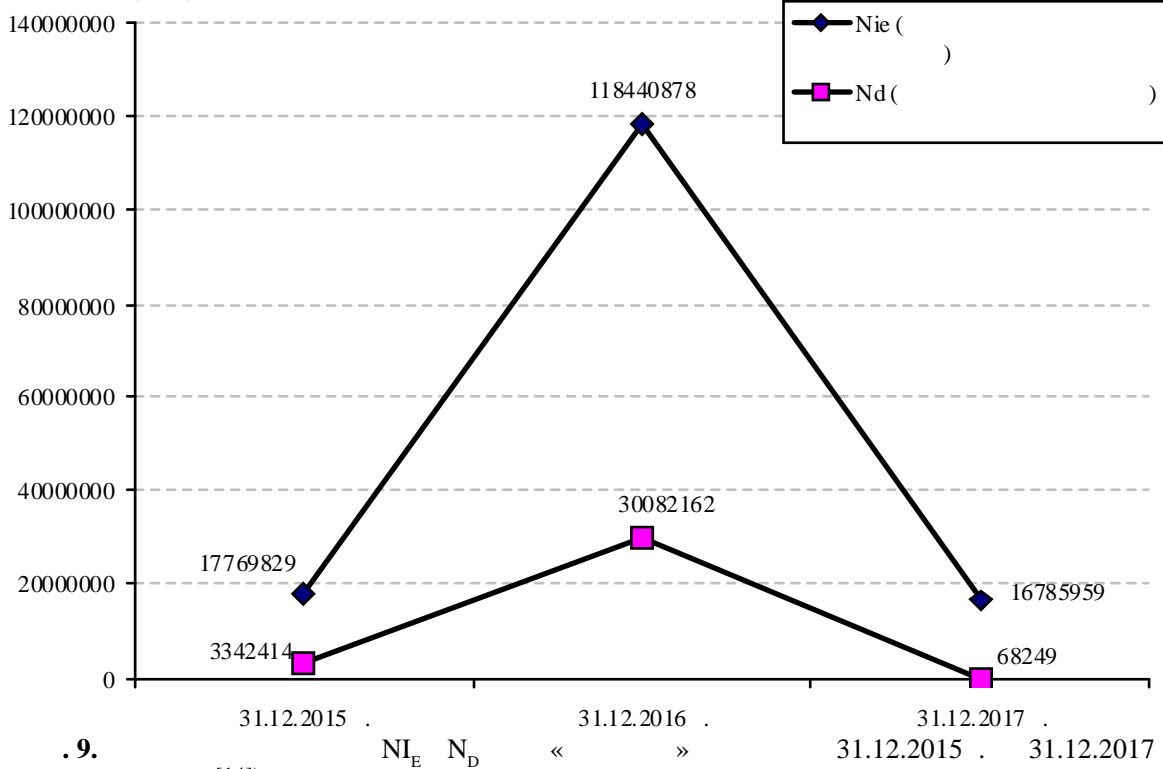
(-33,80 %), — (-7,07 %).

$\frac{NI_E}{N_D}$  —

«. . 9,

21 %

« »



9. « $NI_E$ »  $N_D$  31.12.2015 . 31.12.2016 . 31.12.2017 . ( [14]).

1. : 26.12.1995 208- [ ]. — : www.consultant.ru/document/Cons\_doc\_LAW\_8743/5cefc00d0ec286e8346c20d0bd72c51fe40038bb/( : 10-14.09.2018).
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22 2018

15 2019

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## THE WAYS OF MATERIAL SUPPORT FOR PENSIONERS

The article analyzes the system of material security of pensioners in modern Russia. The composition of this system includes four main components. First of all, it is a regular income paid in the system of state pension insurance. Also, the structure of the material security system includes income from continuing work of the pensioner, personal savings, financial assistance of family members and relatives. The dominant component in the structure of this system is pension payments. Moreover, it is necessary to note the presence of pensioners with incomes below the subsistence minimum.

Additional income can serve as a pension payment in the system of non-state pension provision. In turn, the system of non-state pension funds has problems of an organizational and structural nature. This sector of the state's financial market tends to decrease as a consequence of the high requirements for the functioning of non-state pension funds. Moreover, the requirements for these financial institutions are constantly adjusted. Thus, the population is growing distrust of the long-term financial operations of the APF system.

The share of citizens of retirement age engaged in the labor market is growing. In the future, a third of pensioners in the labor market will continue their work activities.

Incomes of the population over the past few years have tended to decline. A significant proportion of people of retirement age are financially low-income.

There is a need to reform the pension system and the structure of material security of pensioners. The revision of the retirement age can have a direct impact on the change in approaches to the formation of incomes of citizens of retirement age.

*eyword:* pension, pension system, non-state pension funds, pension savings.

[1].

1992 .

3 [13].

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» [14]

73 %

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100  
65

47



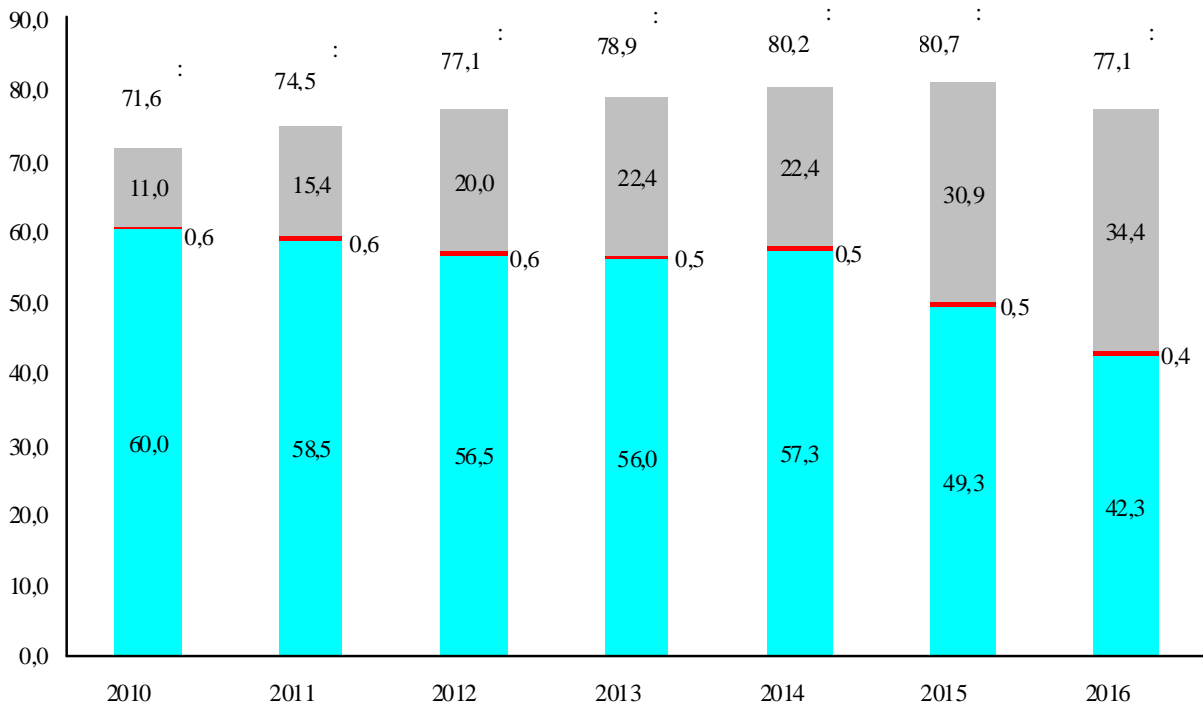
«  
» [15]

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

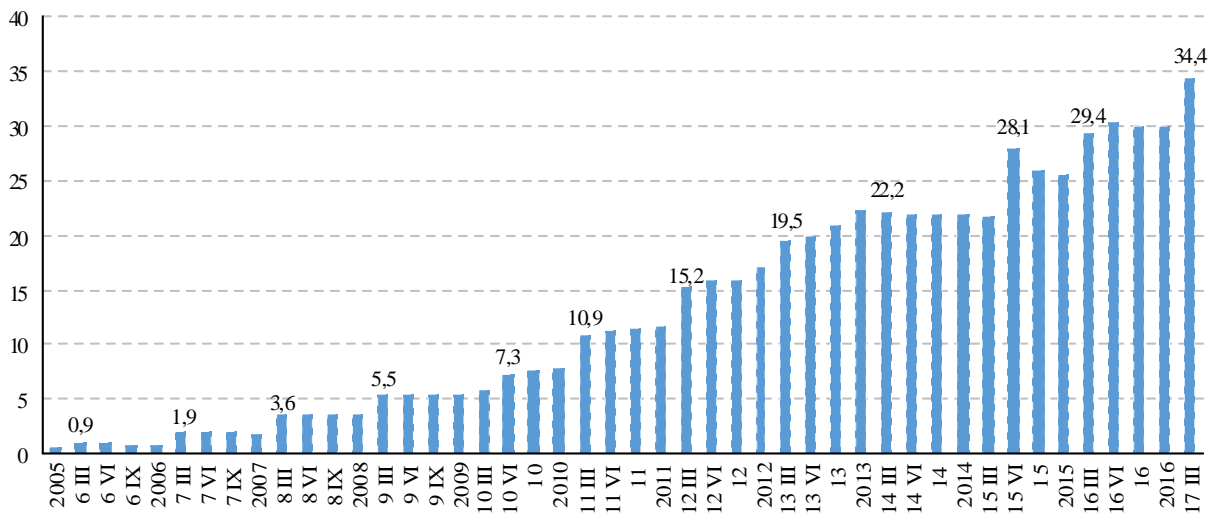
2002

1 2018 . ( ).  
17500 ( ). 7044

34,4  
1 2017 . 34,4 ( . 1).  
( . 2) ( )



.1. ( ) ( ) ( ) [7].



. 2.

, ( [8]).

). 2017 . 68.

2,4 . . 2,8 % ( 2016 .).

« »

, . . . ( )

1.

	2014 .	2015 .	2016 .	2017 .	2018 . <sup>1</sup>	2019 . <sup>1</sup>
-	243,9	307,4	342,2	407,7	455,3	502,1
	6,2	74,1	104,6	104,0	143,2	188,4
,	250,1	381,5	446,3	511,7	598,5	690,5
,	250,1	631,7	1078,5	1590,2	2188,7	2879,1

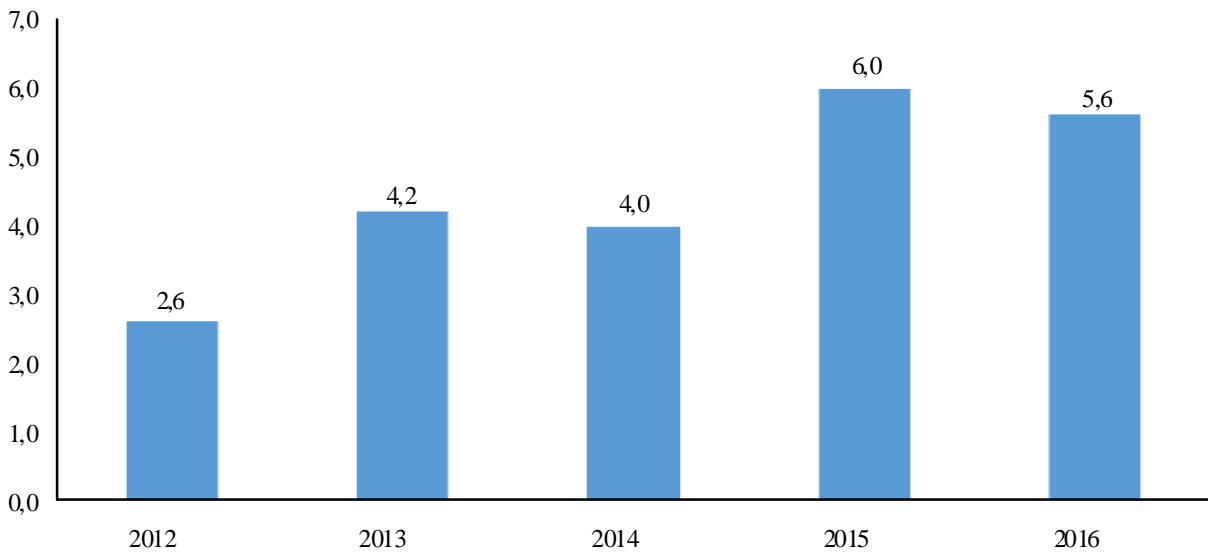
\* [7]

83,7 %

2037–2047 . -

71 %.

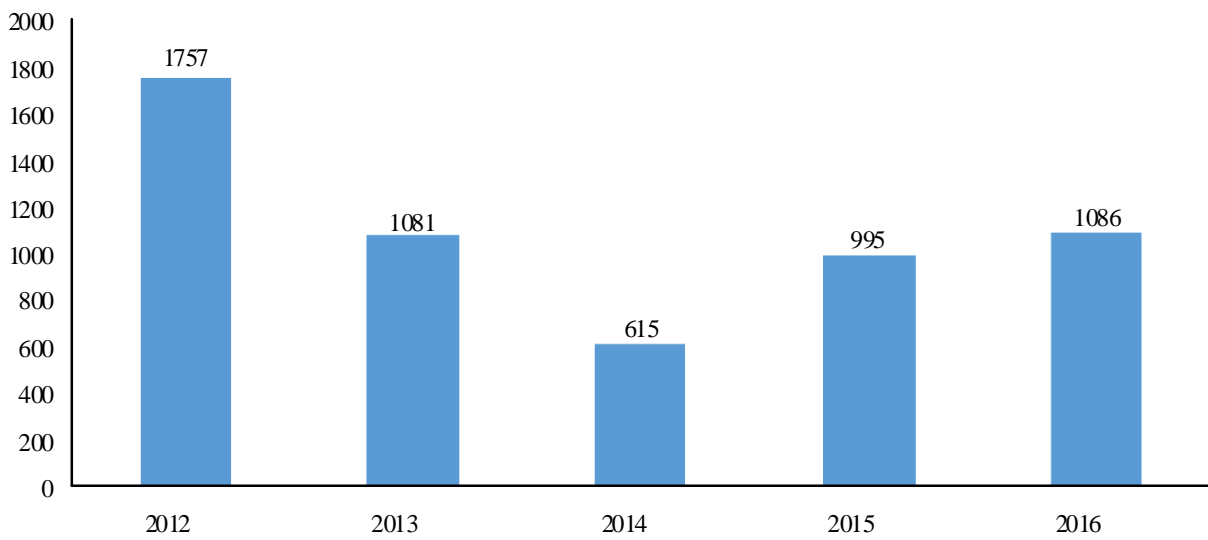
( .6).



. 3.

, . (

[8]).



. 4.

, . (

[8]).

2017 . 12,2 % . -

2025 . -

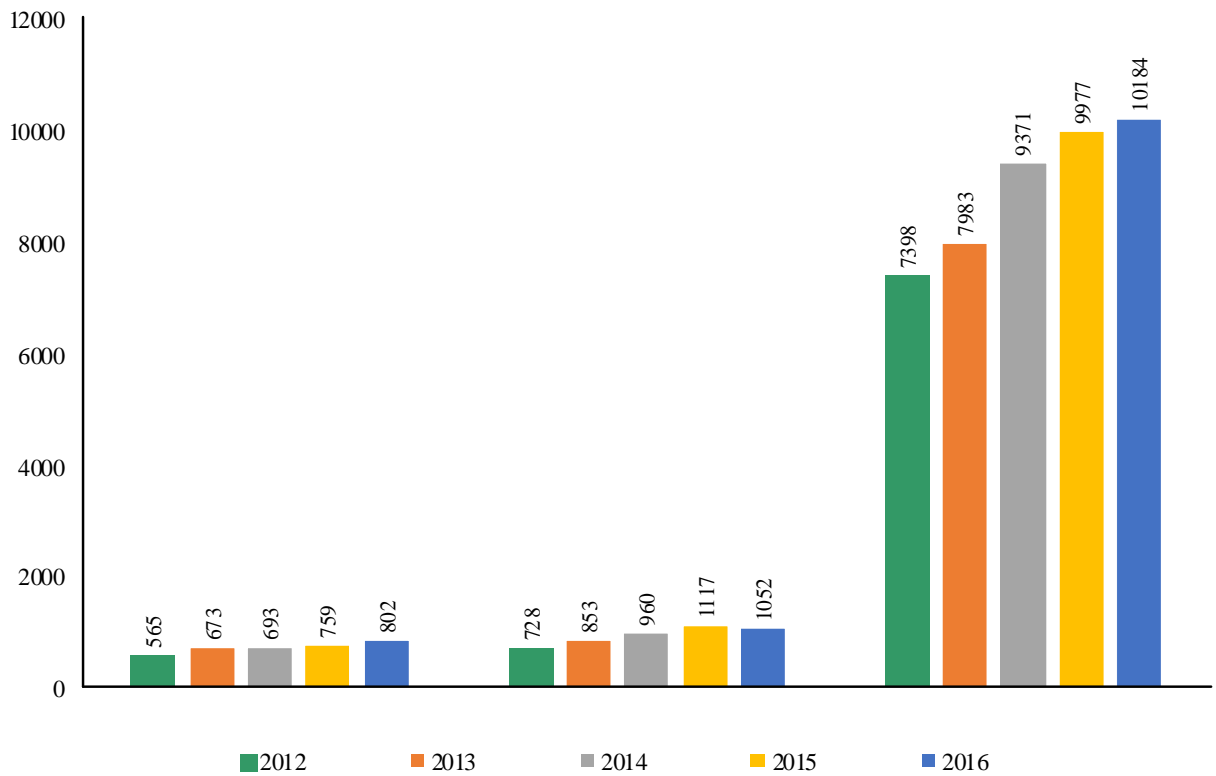
35 %  
29,8 %.

. 2016 . -

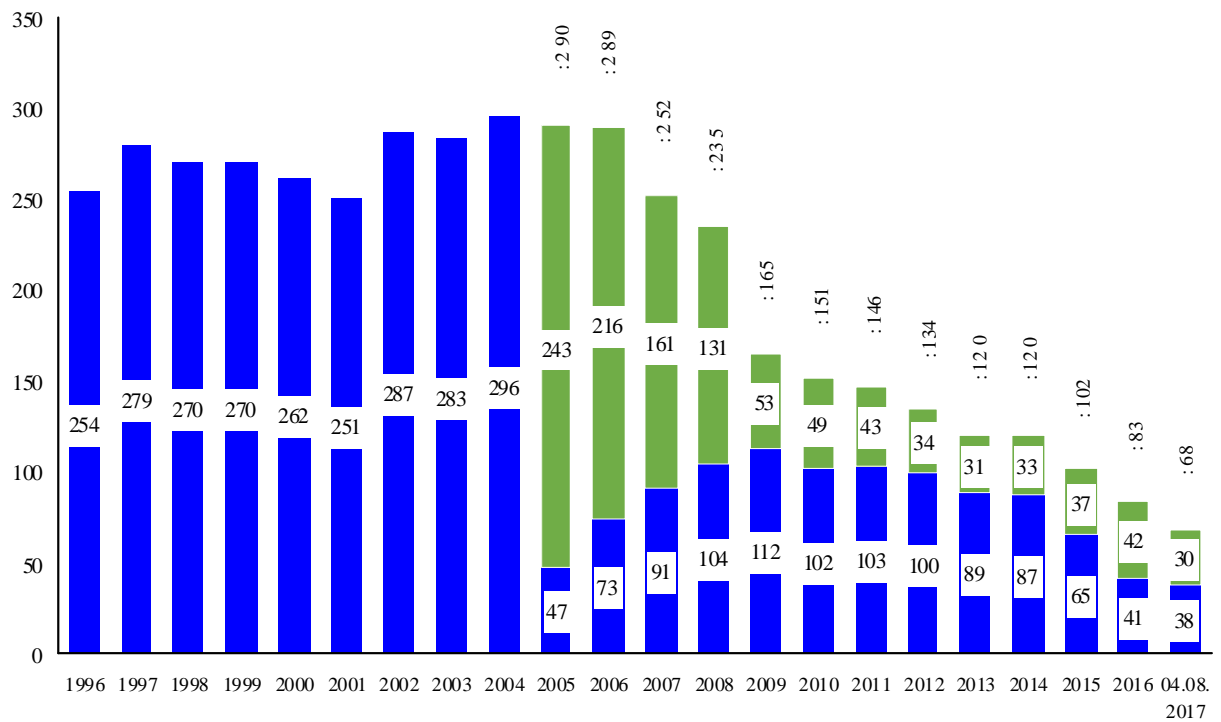
2012–2016 . -

800 . ,

50



. 5. ( [7]).

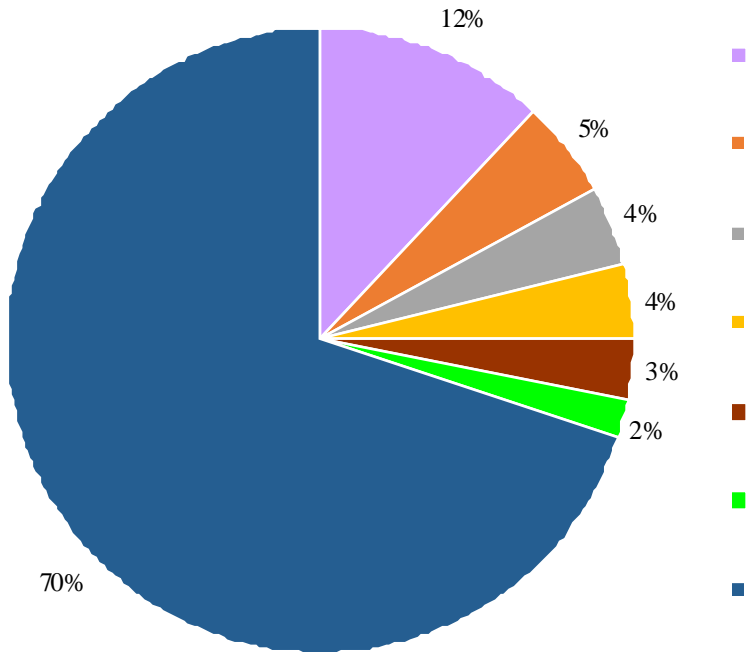


. 6. ( [8, 9]).

60-65 . 55-59

6,5 2016 .

( 5 ) .



. 7.

( [9]).

2025 .».

«

, 19,5 % —

60 %

2.

, % \*

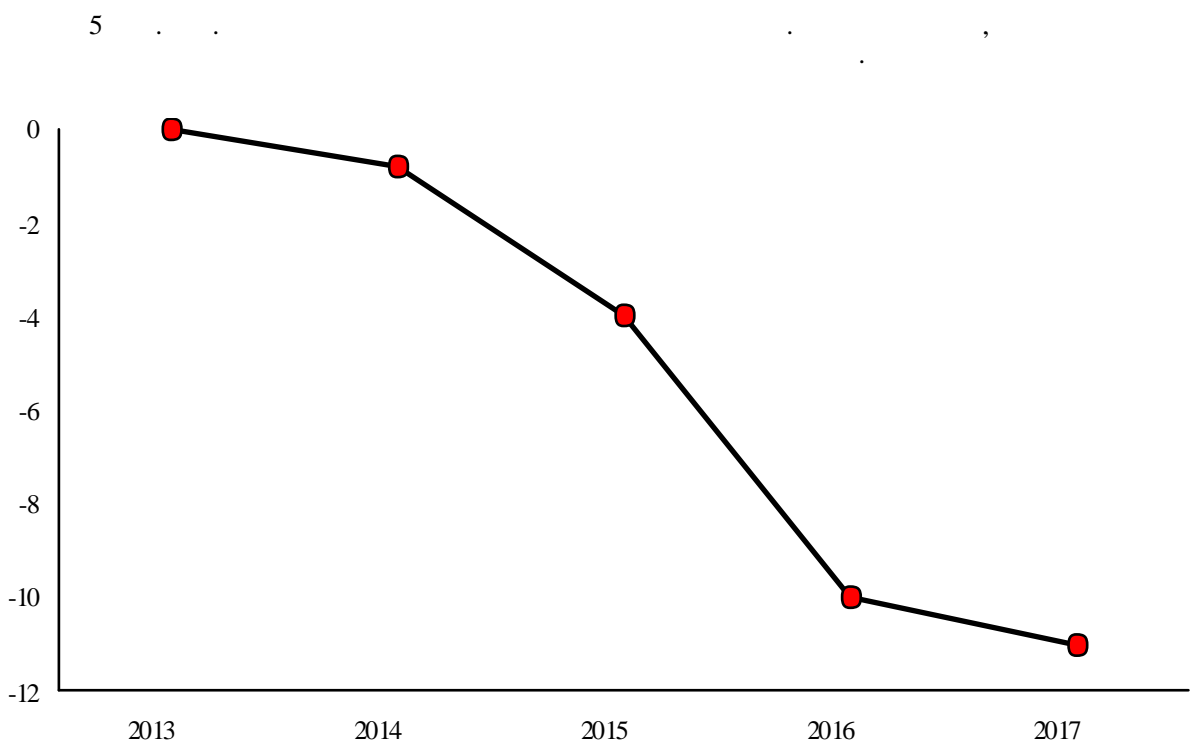
	2013	2014	2015	2016
	11,7	7,1	10,6	1,0
	4,0	-0,7	-3,2	-5,9
	11,9	9,1	5,1	7,8
	4,8	1,2	-9,0	0,7
	9,7	8,8	11,2	3,4
	2,8	0,9	-3,8	-3,4
:	6,8	7,8	15,5	7,1

\*

[9]

2017 .

52

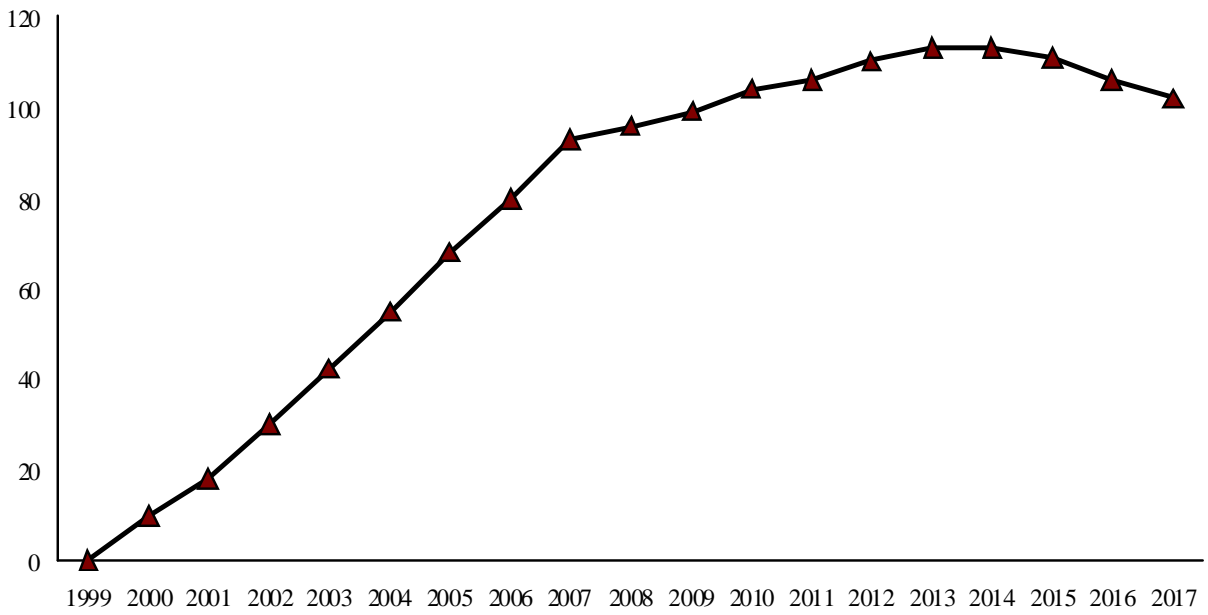


8. (9). 2013–2017 . ( 3.

(1,6 %) ,  
 « »  
 70 %  
 20 %.  
 2000–2017 .  
 2014–2017 .  
 2016–2017 . 13 .  
 3 %  
 ,21 % 2 % — ,74 %

, % *	
	%
2000	9,1
2001	8,7
2002	11,1
2003	15
2004	10,4
2005	12,4
2006	13,5
2007	13,1
2008	2,4
2009	3
2010	5,9
2011	0,5
2012	4,6
2013	4
2014	-0,7
2015	-3,2
2016	-5,6
2017	-1,3

\* [9]



. 9.

1999-2017 . (

[9].

2-3

1. . . . : . . . / . . . —
  2. . . . , 2018. — 224 .
  3. // . . . : , , . — 2017. — 3, 1. — .144-149.
- .. // . . . — 2015. — 14. — .46-51.

4. / . . . , . . . // . — 2017. — 5 (62). — 86–91.
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7. ( : 10.10.2018). : [ ].— : www.pfrf.ru/
8. ( : 11.10.2018). : [ ].— : www.cbr.ru
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11. . . . ( )/ . . . , . . . - / / . — 2016. — 5. — 58–66.
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14. . — 2017. — 1 (54). — 83–95.
15. / . . . // : . — 2018. — 22, 2. — 90–105.
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26 2018

15 2019



336.2 (075.8)

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**2019 :**

**RELEVANT CHANGES OF THE TAX LAW IN 2019: PLUSES AND MINUSES**

2019

85%

80%

C

In 2019 the tax law in Russia will undergo a number of changes therefore we will try to understand this article as these changes will influence taxpayers. By results of the carried-out analysis it is impossible to answer a question of influence of the tax law on citizens unambiguously. As introduction of some taxes positively influences one group of persons, but is negative on another. Nevertheless, changes in fiscal policy are always purposeful. The main goal of the government — to make privileges address, and taxes — arranged and systematized. Taxes on 85% fill the Russian treasury. These receipts promote implementation of the most

part of social programs which are directed to improvement of life of the Russian society, ensuring economic development of the country and improvement of infrastructure.

*Keywords:* tax law, tax benefits, tax rates, increase in a VAT rate, property tax of the organizations, income tax, state budget, new tax, cameral check, tax declaration.

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

2018 2024 ».

2019 2019 20

( 31.07.1998 . 146- 27.11.2018)
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( 117- 05.08.2000 . 27.11.2018)
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 2 2018 — 11 280 100 000  
 13% 30% 30%.  
 20 30%.  
 2019 . [1] 10-15%.  
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 2019 . ( . 2).

30%	-	-
		-
[ ]		

. 2. 2019 . ( [6])

21, 2  
 2019 . 18%.  
 10% ( ) ;

• 0% ( ).

2019 . 18% 20%. 03.08.2018 . 0% 10%

303-2025 .

IT- 15,25%

2%, 0% 10%

7 2 2019

2019

« »

2019 457

523 / . 107 /

25, ( 25 ), 3%

17%

50%

• , 17% 3% 2024–2025 . ;

• , 2019

50 000

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 . [3]  
 , -  
 1 [1].

**1.** \*

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	2019 .
-	, , , .

\* « ( ) » 05.08.2000 117- ( . 11.10.2018) 374.

2019 , -  
 300 000 . ( — 29 354 , 300 000  
 — 1 % , 234 832 ; 6 884 .  
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**2.** \*

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 , 85% , —

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 : www.consultant.ru/document/cons\_doc\_LAW\_5142/( : 10-12.12.2018).  
 2. 31 1998 146- [ ]//  
 : www.consultant.ru/document/cons\_doc\_LAW\_19671/( : 10-12.12.2018).  
 3. 1 2019 :  
 27.09.2018 N 03-05-05-02/69137 [ ] . — : www.audit-it.ru/law/  
 account/967742.html ( : 10-12.12.2018).  
 4. [ ] . — : www.gks.ru.  
 5. : [ ] . — : www.glavbukh.ru/

6. : 1 2019 [ ]// . : www.gazeta-unp.ru/articles/52235-izmeneniya-v-nalogovom-zakonodatelstve-s-1-yanvarya-2019-goda-v-rossii

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10 2019

15 2019

336; 330

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**EVOLUTION OF BANKING SERVICES IN THE CONTEXT OF TRANSFORMATION  
OF SOCIO-ECONOMIC SYSTEMS**

P2P

P2P

P2P



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The transformation of the socio-economic system toward digitalization permeates all spheres of human activity, including banking institutions and the banking sector in particular, with subtle threads. Transformation of banking institutions concerned both individual banking functions and operations regulated by the provisions of the Central Bank of the Russian Federation.

In the digital economy, the main environment for interaction between business entities is the Internet, which allows to significantly reduce the time of interaction between the seller and the customer of the service, and also significantly reduce costs through the introduction of sites, mobile applications, digital marketing tools, etc. Thus, the competition for the attention of the buyer becomes tougher with each time, and it is necessary to introduce new tools, products and methods to increase the profitability of the banking institution.

The relevance of the research topic is conditioned by transformational changes in socio-economic systems that have a significant impact on banking institutions and the financial system as a whole.

The article is devoted to the evolution of banking services in the context of the transformation of socio-economic systems. Proposals are made to improve banking products by increasing the turnover on debit and credit cards using client-oriented digital marketing technology. An algorithm for lending targeted services to increase sales of small and medium-sized businesses, and banking institutions - a new tool for profit. The advantages and disadvantages of P2P lending were studied. A model of P2P lending using distributed registry technology and smart contracts was proposed. The concept of creating a new digital infrastructure of financial institutions was studied and the place of the proposed activities was determined.

*Keywords:* transformation, socio-economic system, finance, banks, banking products, credit, P2P lending, digitalization.

BigData.

CashBack

BigData

cash back

push-

LTV.

Look and like

vkontakte, facebook, instagramm



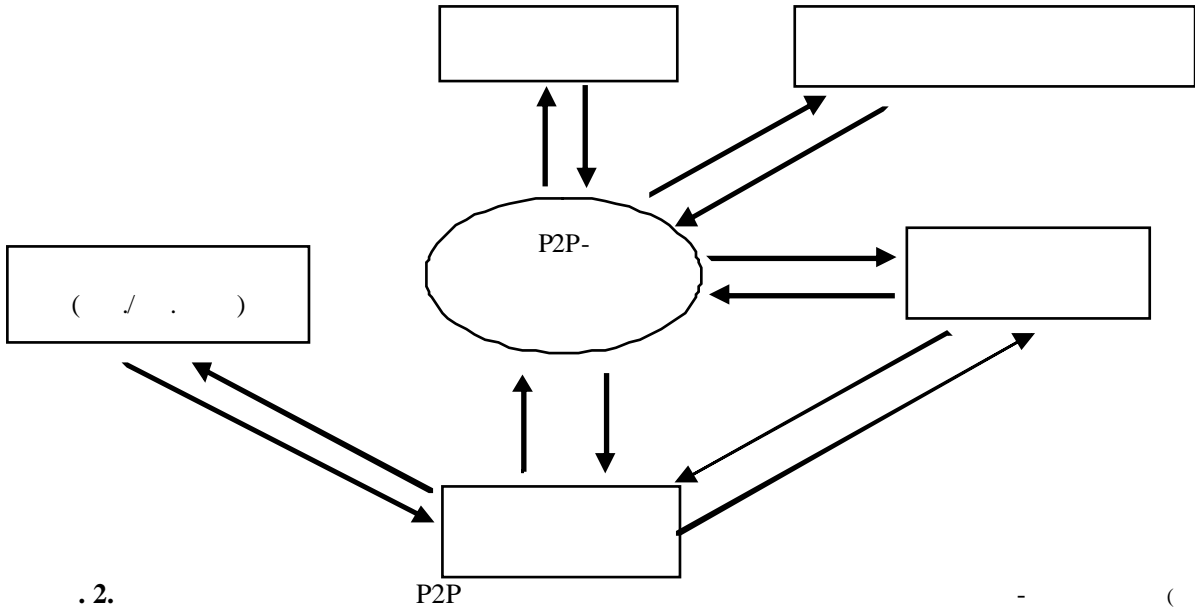
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2018-2020

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P2P

P2P

( LTV),

, BigData,

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12. — 2017. — С. 280–283.
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27 2018

15 2019

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## **THE MAIN TRENDS OF DEVELOPMENT OF THE WORLD BANKING SYSTEM**

The article examines the main trends in the development of the global banking system. Analyzed indicators of the development of banking systems in various countries of the world. The largest banks of the world in terms of assets and market capitalization have been established, and on the basis of these data a rating of the banking systems of the world has been built. General trends in the development of banking activities and new, narrower, specific trends in the development of the global banking system are highlighted. Presented promising areas for further development of the global banking system.

The theoretical and methodological basis of the work carried out are the fundamental provisions of general economic theory, the study of domestic and foreign scientists and companies on banking issues. Information base of research was made by scientific works of scientists and practitioners, published in Russia and abroad. The article used the statistical data of international institutions and organizations. Methods of qualitative and quantitative analysis, historical and logical comparison and generalization were used.

It is concluded that the crisis phenomena of recent years, the decline in production and inflationary processes have once again shown that traditional types of banking activities are not able to provide an adequate level of profitability. All these factors lead to a deepening of the general tendencies of universalization, consolidation, globalization, internationalization and transnationalization of banking activities that have existed for a long time. The further development of the world banking system will take place on the basis of infrastructure transformations and the introduction of financial innovations, the spread of modern electronic technologies, means of communication and information.

*Keywords:* financial market, world banking market, world banking system, commercial banks, banking assets, capitalization, consolidation of banking capital, profitability, profit, internationalization of banking activities.

Timothy W. Koch, MacDonald S. Scott. [3],  
 [4], [5], [6], [7], [8], [9],  
 [10], [11], [12],  
 [13]

12 50  
 50 8 ,20  
 Deutsche Bank ( 2017 17  
 BNP Paribas Bank ( 2017 — 3  
 8 ) 2010 2017 10  
 25 1 2 ( .1).  
 2017 .50- 2016 , 593,3  
 China Minsheng Bank 610,7 656,2 Westpac, 2015 —

1.

\*

		2015 .		2016 .		2017 .	
		/	.	/	.	/	.
-		1	3368,2	1	3616,4	1	3473,1
-		2	2736,4	2	2939,2	2	3016,4
		4	2610,6	3	2816,6	3	2815,9
Mitsubishi UFJ Financial Group		8	2391,7	8	2323,2	4	2626,3
		7	2492,5	4	2629,3	5	2611,4
Jpmorgan Chase		5	2573,1	6	2449,6	6	2491,0
HSBC Holdings		3	2634,1	5	2571,7	7	2375,0
BNP Paribas		6	2522,5	7	2400,0	8	2189,3
		11	2104,5	9	2149,0	9	2187,7
		50-	-	15	1701,6	10	2046,2
		15	1686,0	16	1613,2	11	1943,9
Wells Fargo		14	1687,2	14	1720,6	12	1930,1
Credit Agricole		9	2140,1	10	1911,3	13	1816,0
Citigroup		13	1842,5	13	1829,4	14	1792,1
Mizuho Financial Group		20	1534,3	17	1563,9	15	1742,4
Sumitomo Mitsui Financial Group		18	1542,2	18	1527,0	16	1693,0
Deutsche Bank		12	2074,4	11	1901,4	17	1676,6
Barclays		10	2119,4	12	1882,7	18	1492,3
Societe Generale		17	1588,2	19	1525,8	19	1457,0
		19	1537,3	21	1503,2	20	1411,5
		16	1640,0	20	1517,7	26	982,5
50-	-	50	656,2	50	610,7	50	593,3

\* [14, 15, 16]

20 2017 0,5 %, 50-  
 — 2 %.

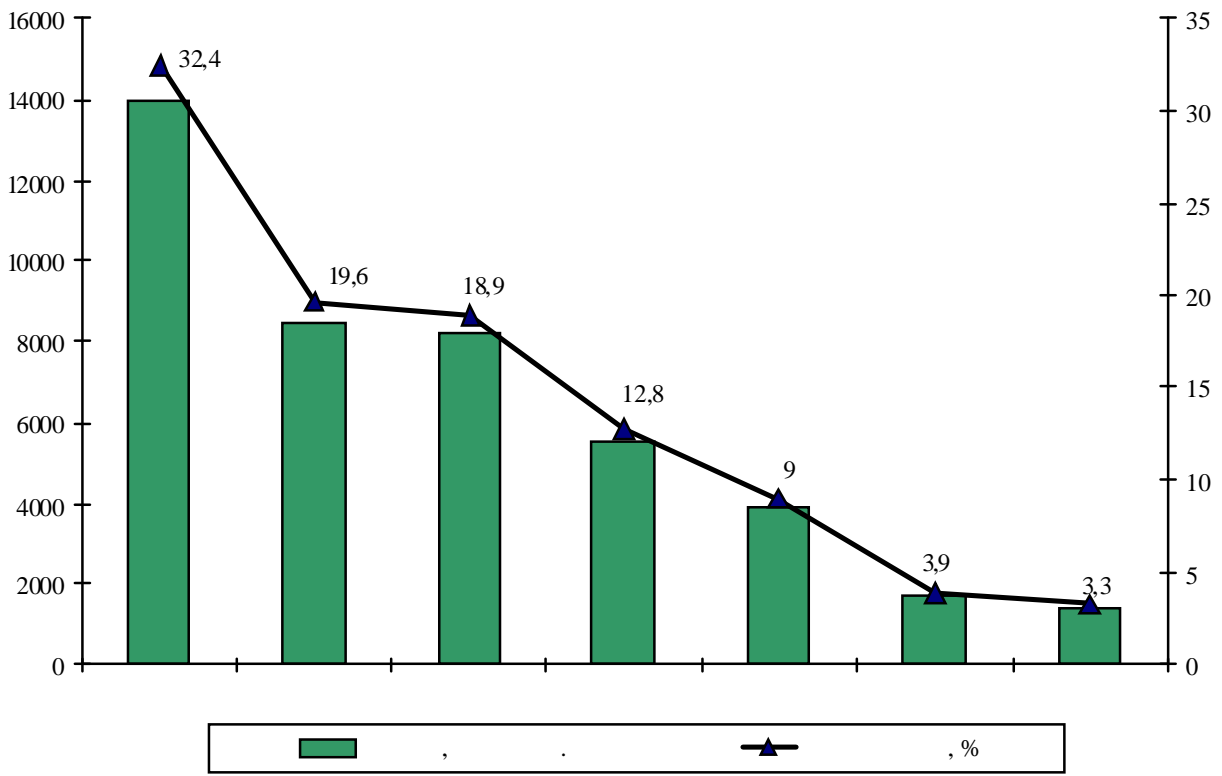
( .1).  
 1000 2017 .  
 2017 . 3,85 %.

2008 . [17]. 72 %  
 20

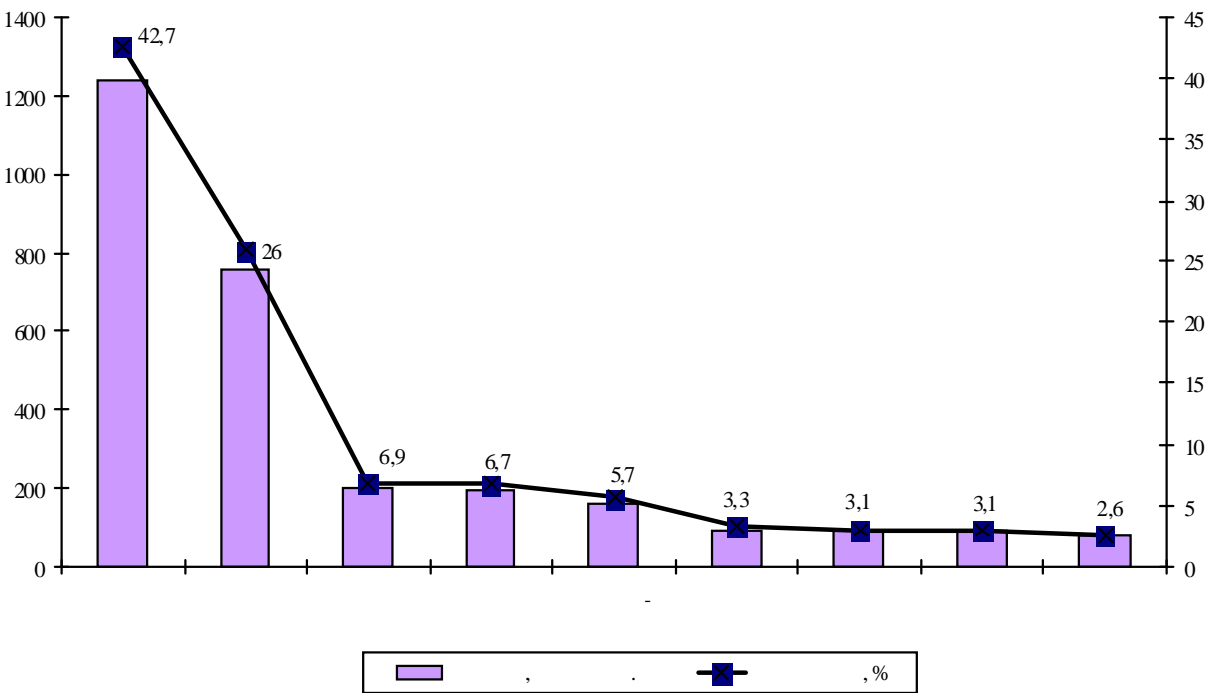
( .2).  
 -20 42,7 % 26 %, 7 %.

7 5 ( .2).  
 2017 . JP Morgan Chase&Co  
 2017 . (Itau Unibanco Holding)  
 -20  
 (UBS). 2017 . 20  
 2,9 . 473,65 .  
 2016 ., 119,41 . 2015 .  
 71





1. [14]. -20, 2017.



2. [18]. -20, 2017.

2.

\*

		2015 .		2016 .		2017 .	
		/	.	/	.	/	.
JP Morgan Chase&Co		4	235,85	2	232,89	1	311,31
Wells Fargo		2	284,48	1	255,44	2	268,46
Industrial and Commercial Bank of China (ICBC)		1	311,32	3	224,08	3	245,35
Bank of America (Bo )		8	167,30	5	154,47	4	236,58
China Construction Bank		3	244,88	4	160,91	5	204,48
HSBC Holdings		7	193,03	9	131,93	6	165,09
Citigroup Inc.		9	161,77	8	137,33	7	164,34
Agricultural Bank of China		6	205,66	6	152,27	8	156,54
Bank of China		5	222,56	7	143,50	9	149,86
Commonwealth Bank of Australia		10	114,34	10	100,12	10	112,45
		13	95,72	11	90,67	11	104,41
		11	106,52	17	71,25	12	96,23
Goldman Sachs		15	87,81	15	72,24	13	93,22
Toronto-Dominion Bank		17	85,28	13	81,15	14	91,36
BNP Paribas		19	78,85	20	65,53	15	91,16
Mitsubishi UFJ Financial Group (MUFG)		12	99,88	16	71,51	16	89,7
Westpac		14	90,54	12	81,32	17	87,58
US Bancorp		—	—	14	74,73	18	87,3
Morgan Stanley		—	—	—	—	19	80,69
Itau Unibanco Holding		—	—	—	—	20	75,7
Lloyds Banking Group		16	87,56	18	70	—	—
(BoCom)		18	80,05	—	—	—	—
UBS		20	77,82	—	—	—	—
		—	—	19	66,82	—	—
			3031,22		2438,16		2911,81

\* [18, 19, 20]

(ROA),  
(ROE)  
(R ) ( .3).

3.

2016 .\*

/			
	ROA	ROE	ROC
	1,54	14,08	15,21
	0,34	5,46	6,47
( )	0,86	10,71	12,31
	1,15	16,64	17,04
	0,4	7,38	8,3
	2,11	22,33	27,42
	1,51	12,23	13,16
	1,9	25,11	28,08
	1,3	12,66	15,86

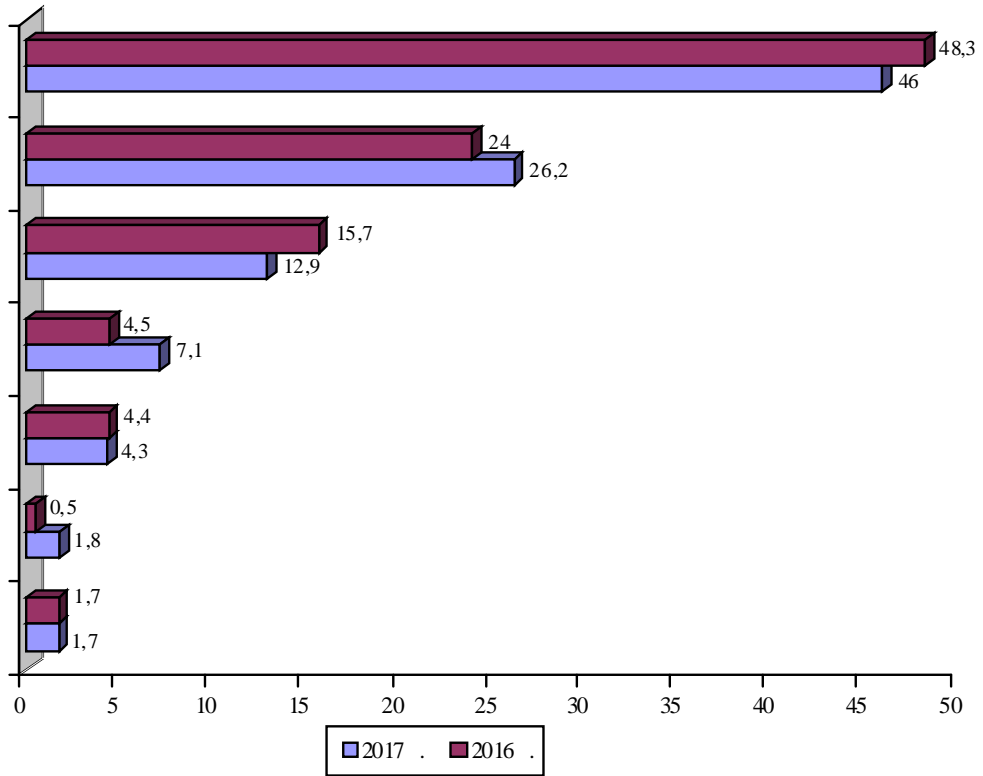
\* [7]

1068 . [21].

1000 The Banker 2017 .  
2016 . — 2 .

73

2016 ., 2015 ., 3,5 %, [22]. 4-7 % ( .3).



.3.

[21, 22]).

2017 . 26,2 %, 2017 . 2,6 %. ( 2,6 %) 2017 . Banco Bradesco 2016 . 15 20 2017 . 0,5 %. 2016 . 1,8 % 4,3-4,4 % 1,7 % 2017 . 2016 . 2,3 %. 46 % 48,3 % 2016 .) 2017 . 2,8 2016 ., 12,9 % Top-1000 26,7 % 18 % 2016 .



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## **BANK MECHANISM OF CREDITING IN THE PROCESS OF IMPLEMENTATION OF INFRASTRUCTURE MORTGAGES**

In the conditions of financial instability and the introduction of sanctions, foreign investment in the Russian economy has significantly decreased. Actual today is one of the tools to accelerate the pace of economic growth — infrastructure mortgage. Against the background of the reduction of budget investments in the public infrastructure of the country, the introduction of new instruments for financing priority projects is one of the main tasks of implementing infrastructure mortgages. Among them, it is advisable to consider the mechanism of bank crediting from the standpoint of the use of bank credit funds as a source of financial resources for private investors who are ready to invest in infrastructure projects. To generalize and concretize the application of the banking mechanism of crediting, such research methods were used as: analysis, synthesis, analogy, optimization, and a systematic approach. The use of these methods allowed us to present the main elements of the bank crediting mechanism and their features in the process of implementing the infrastructure mortgage, to identify additional decision criteria for crediting to private investors and specific features of the crediting mechanism. The bank crediting mechanism as one of the sources of financing infrastructure projects is characterized by a large number of participants in the credit process; a clear definition of the target use of credit funds and the subject of collateral; the formation of a portfolio of long-term credits, accompanied by increased credit risk and additional decision-making criteria for crediting to private investors. It was concluded that the use of such instruments for financing infrastructure projects, such as the banking mechanism of crediting to a private partnership, will make it possible to use an integrated approach to the implementation of infrastructure mortgages with the involvement of private capital, which will ensure rapid growth of the Russian economy.

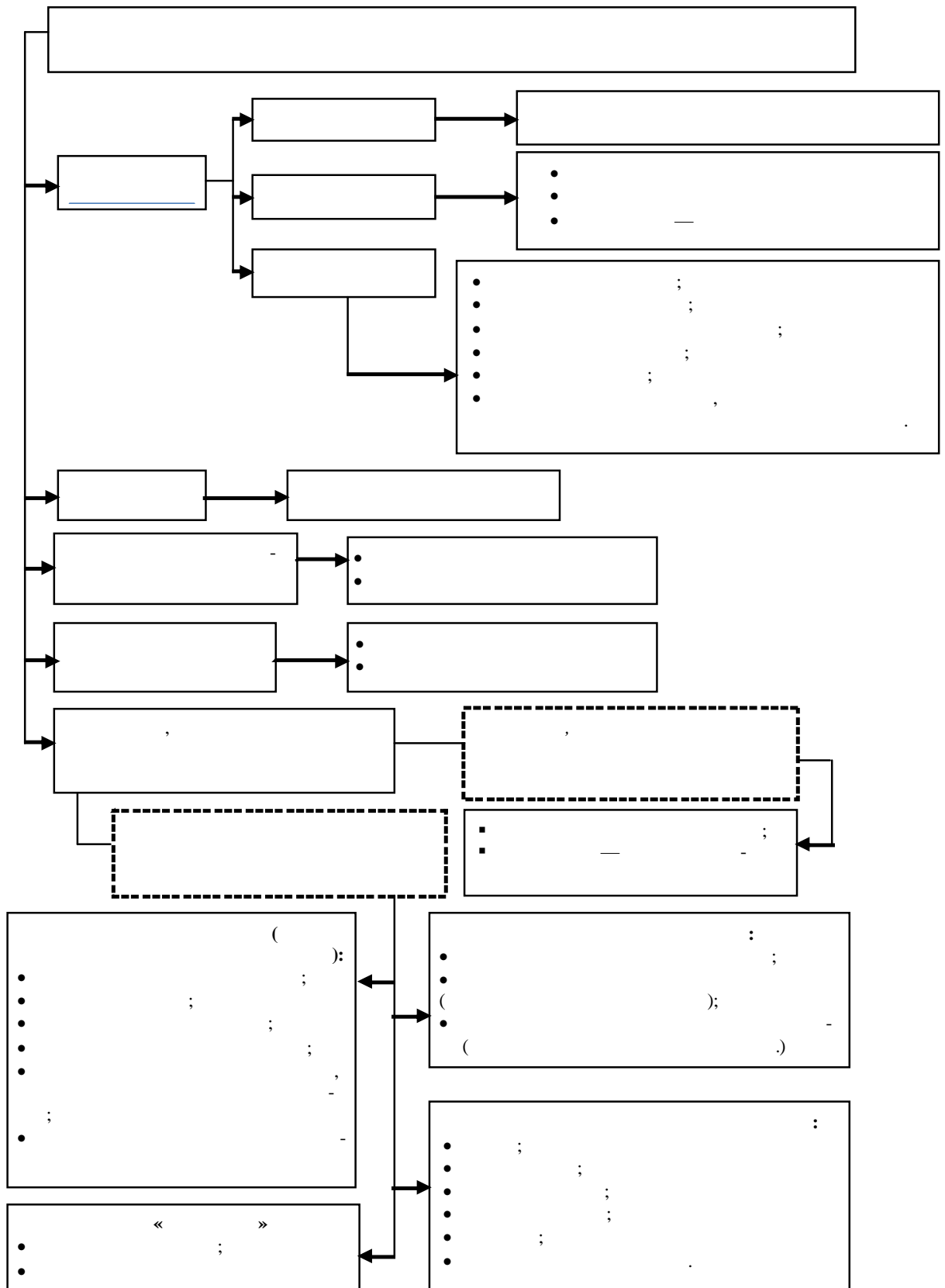
*Keywords:* bank crediting mechanism, crediting process, credit policy, infrastructure mortgage, investment projects.

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## NEW RISK MANAGEMENT INFORMATION SYSTEMS IN DIGITAL BANKING

The relevance of this article is not in doubt, since the issues of digitalization of the banking business primarily affect issues related to risks. These aspects determine the development of new risk management information systems, which changes the quality of products and services, forming highly integrated solutions. The work emphasizes the importance of creating banking products and services primarily through digital technologies, which are both key information channels for the bank and for the client, while simultaneously forming specific risks. Innovation is happening everywhere, which opens up additional opportunities for the development of digital banking and the improvement of service and product range. However, any technology is capable of both preventing and projecting new risks that are created as a result of their practical implementation. Given these problems, there is a growing need for the development of additional controls to ensure the safe operation of new technological solutions.

The author argues that modern information systems form various strategies for the purpose of risk management, including their distribution and risk appetite revision, resources for monitoring and assessing risks taking into account their impact on the bank's activities and existing vulnerabilities, new risk management methodologies for the development of banking business. In practice, such systems are called SURB (bank risk management systems), where information is processed in an automated way, reports are created and procedures for identifying sources of risk occur. The SURB is a comprehensive technological solution that creates the basis for an internal control system and the processing of customer information.

*Keywords:* banks, risks, digital technologies, risk appetite, information systems.

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## **APPLICATION OF MECHANISMS OF THE STATE-PRIVATE PARTNERSHIP IN THE INVESTMENT PROCESS IN THE TOURISM SPHERE OF CRIMEA**

Insufficient level of social and economic development of the Republic of Crimea requires the activation of mutually beneficial cooperation between business and the state where state support in the development of public-private partnership (PPP) for most sectors and sectors of the economy, including tourism, will be a significant factor of impact. The methodological basis of the research is the scientific methods and tools of economic science. At the decision of tasks in view, general scientific methods were used — analysis and synthesis, ascent from abstract to concrete, special economic and statistical methods. The article analyzes the theoretical provisions of public-private partnership, and also examines its main components. Classification of forms of public-private partnership and the sphere of its preferential application is presented. The main problems that hinder the use of the mechanism of public-private partnership are identified. On the basis of the research, theoretical and methodological provisions on the application of the mechanism of public-private partnership in the investment process with the aim of modernizing the tourist infrastructure in the territory of the Republic of Crimea have been developed and justified.

*Keywords:* investments, public-private partnership, concession, modernization.

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**Всего проектов ГЧП в социальной сфере: 117**

ЦЕНТР РАЗВИТИЯ ГОСУДАРСТВЕННО-ЧАСТНОГО ПАРТНЕРСТВА

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11. / . . , . . // - XIII : , 2015. — .419–420.
12. : [ ] — :
13. www.gks.ru/wps/wcm/connect/rosstat\_main/rosstat/ru/statistics/accounts/# ( :09–13.07.2018). [ ] — : invest-in-crimea.ru/sites/default/files/imce/obekti\_Crimea\_14022018.pdf ( :09–13.07.2018).

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338.46:658.1

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## **DEVELOPMENT OF MECHANISM OF STRATEGIC MANAGEMENT IN THE ACTIVITIES OF TOURIST ORGANIZATIONS**

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The article is devoted to the development the strategic management mechanism in the field of marketing activities of tourism organizations. The advanced mechanism that was proposed in this work includes three components. In the article, each of the three parts of the mechanism of strategic management is theoretically grounded.

The basis of the mechanism is the algorithm of strategic management in the marketing sphere of tourism organizations, which includes 10 interconnected blocks. The final block of the proposed strategic management algorithm in marketing activities of tourist organizations is strategic control, which should be carried out throughout the implementation of the strategic management process.

The paper also proposed a recommended strategic control algorithm for tourism organizations. The use of this algorithm makes it possible to identify such areas as compliance of the goals of the marketing activities with the goals of the organization, achievement of the strategic goals of marketing and implementation of tasks, compliance with the principles of the organization's activities, and effectiveness of marketing activities.

The final element of the mechanism of strategic management in the field of marketing activities of tourism organizations is the proposed scale for evaluating the integral indicator of strategic control.

The developed algorithm of strategic control will make it possible to more accurately carry out strategic control over marketing activities, timely identify and eliminate certain shortcomings of marketing activities, and will increase the effectiveness of management.

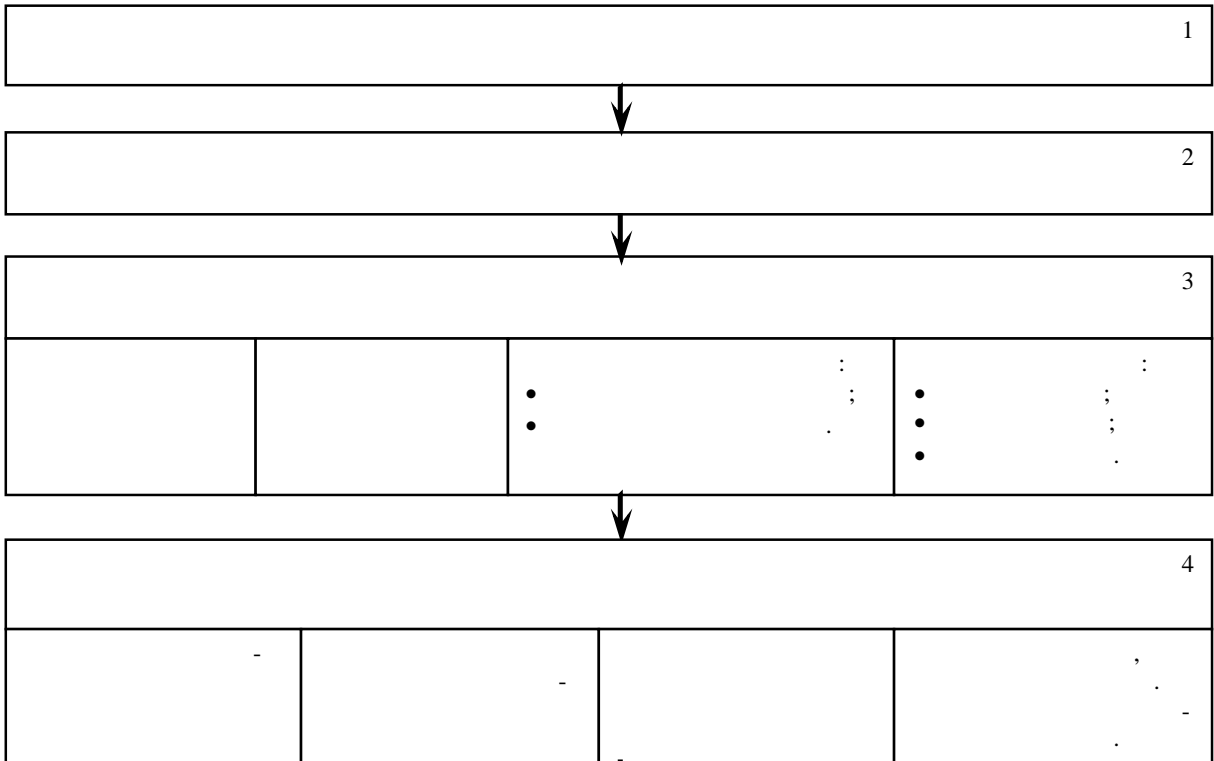
*Keywords:* strategic management, tourism organizations, marketing activities, strategic control, integral indicator of strategic control.



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[14].

« »: product, price, place, promotion [15].

BCG [14].

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4. ; ;	-0 -1 ;
5. ; ;	
6. ;	
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2. ; ;	
3. ; ;	-2 ; -1 ;
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1. « » ( )	( )
2. « » ( , )	« » -3
3. « » ( )	« » -2 ;
4. « » ( )	« » -1 ;
	« » -0
(44 — )	

.2.

( )

$$= \frac{\sum_{i=1}^n X_i}{k}$$

$$= \frac{2}{k}$$

$X_i = 2$

$i = 1, 2, \dots, k$

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	1

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1. — : , 2008. — 445 .
2. — : , 2014. — 151 .
3. — : , 2009. — 193 .
4. — : XXI / ; [ . . . ]. — : , 2012. — 163 .
5. — : « - », 1996. — 280 .
6. — : , 1996. — 589 .
7. — : « », 1998. — 567 .
8. — : , 2001. — 352 .
9. — : « - « - », 2000. — 640 .
10. — 2008. — 1 (40). — . 119–125.
11. — : — 2018. — 11. — . 63–66.
12. — 2017. — 2. — . 15–21.
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15. — : , 2000. — 489 .

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## **FACTORS AFFECTING THE STATE OF THE PERSONNEL POTENTIAL OF THE ORGANIZATIONS IN THE RUSSIAN FEDERATION**

Radical changes taking place today in the national economy, and the formation of the digital economy, in particular, initiate changes in the system of personnel potential management of the enterprise. The dynamics of the external environment requires enterprises to form adaptation mechanisms of personnel potential management. The study of the factors that affect the formation and state of personnel potential becomes an important task in this situation.

Personnel potential of the enterprise in article is considered as set of opportunities of personnel, professional training, work experience, personal, psychological and physiological qualities, and also creative abilities which allow to carry out the functions assigned to them within activity of the enterprise.

The factors influencing the state of personnel potential of organizations in the Russian Federation were analyzed in the article. The external and internal environmental factors affecting the state of personnel potential of organizations were highlighted. Due to the fact that external factors directly affect the labor potential of the state, which is inextricably linked with the personnel potential of the enterprise, the main attention was paid to the analysis of the external factors of the enterprise.

*Keywords:* personnel potential, factors, external and internal environment.

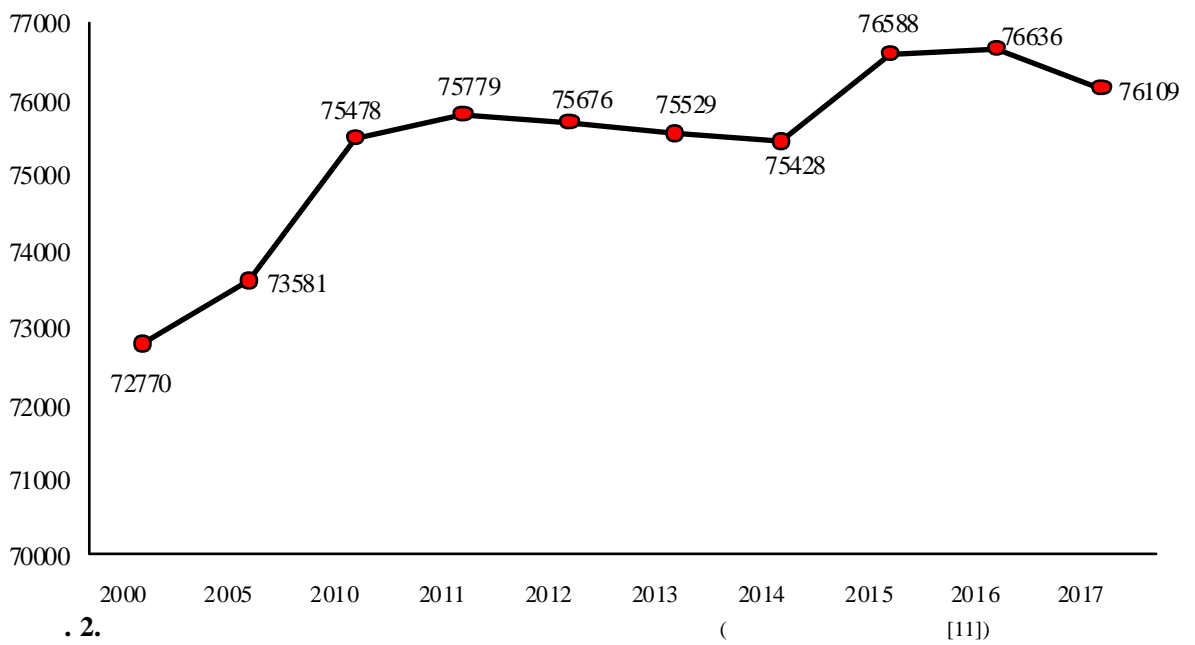
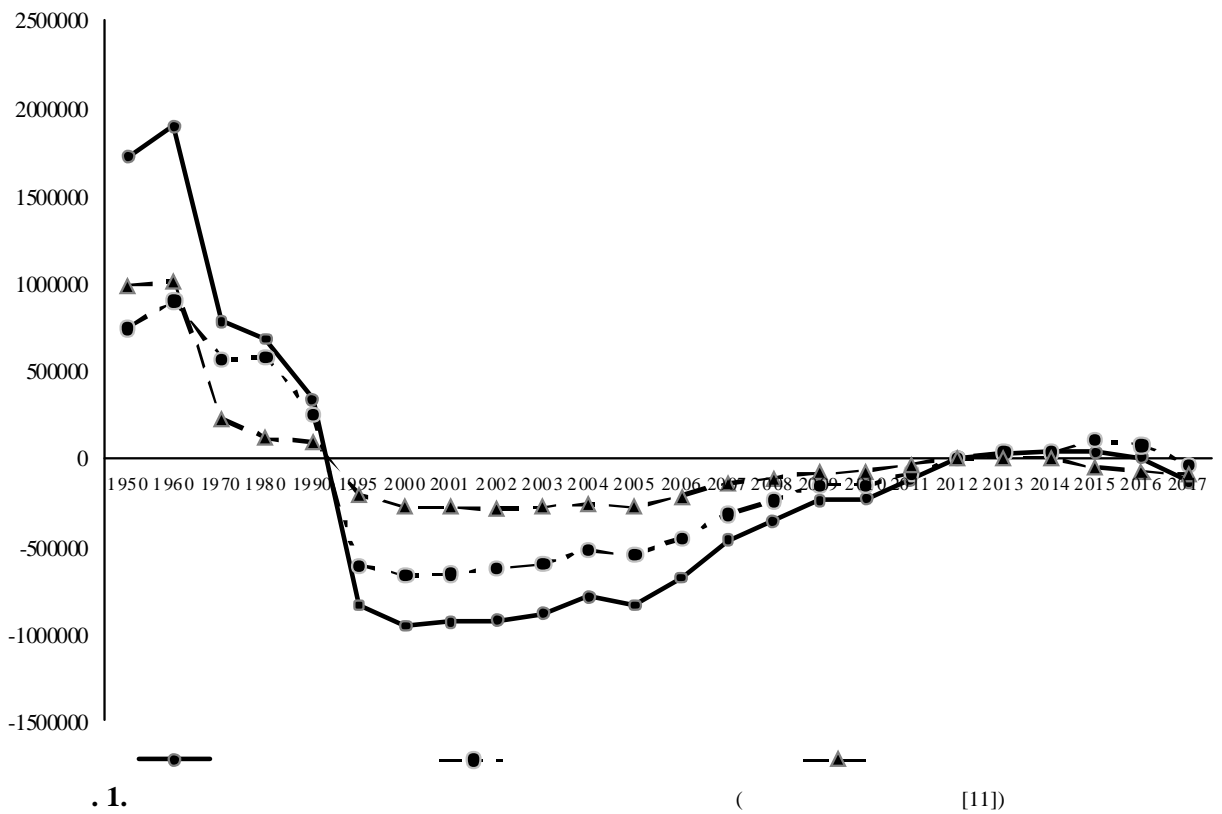


1. 1990–2017 .\*

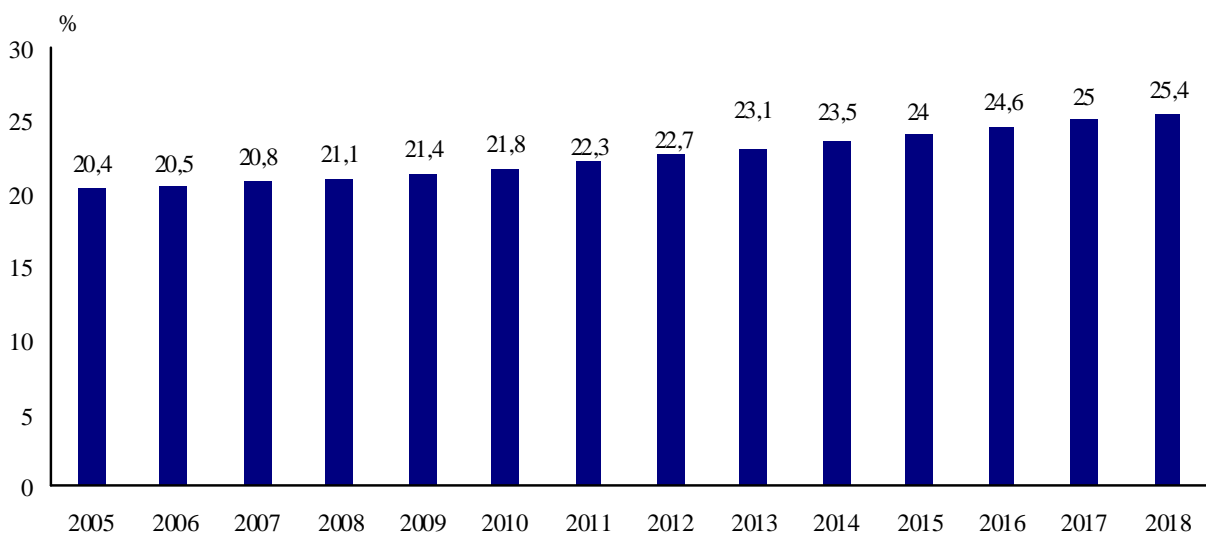
		, %		, %	/
1990	1988858		1655993		332865
1995	1363806	68,6	2203811	133,1	-840005
2000	1266800	92,9	2225332	101,0	-958532
2001	1311604	103,5	2254856	101,3	-943252
2002	1396967	106,5	2332272	103,4	-935305
2003	1477301	105,8	2365826	101,4	-888525
2004	1502477	101,7	2295402	97,0	-792925
2005	1457376	97,0	2303935	100,4	-846559
2006	1479637	101,5	2166703	94,0	-687066
2007	1610122	108,8	2080445	96,0	-470323
2008	1713947	106,4	2075954	99,8	-362007
2009	1761687	102,8	2010543	96,8	-248856
2010	1788948	101,5	2028516	100,9	-239568
2011	1796629	100,4	1925720	94,9	-129091
2012	1902084	105,9	1906335	99,0	-4251
2013	1895822	99,7	1871809	98,2	24013
2014	1942683	102,5	1912347	102,2	30336
2015	1940579	99,9	1908541	99,8	32038
2016	1888729	97,3	1891015	99,1	-2286
2017	1690307	89,5	1826125	96,6	-135818

\* [11]

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 77,64 [11].



2017 . 51,9 , [13].



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, 18 35 45 , — 20 .

2017 . 3,967 . , 6,5 % ,  
( .2, .4).

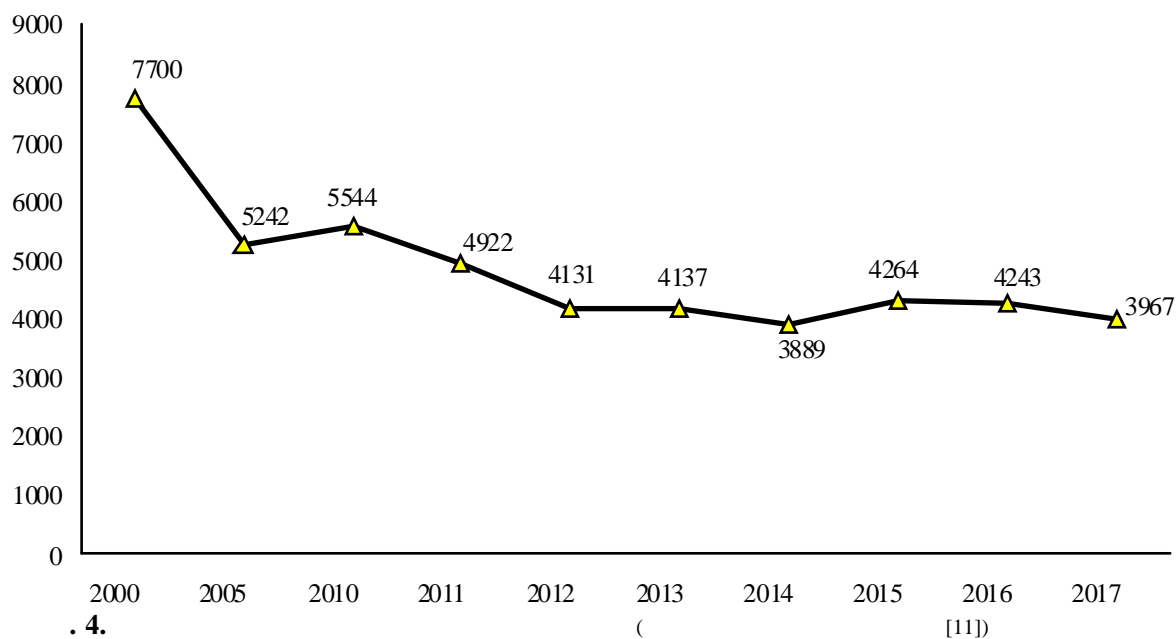
2017 . 5,1 % ( ) .  
15-72 2017 . 36,2 . 25  
21,7 % , 50-72 — 19,9 % .

2.

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	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017
	72770	73581	75478	75779	75676	75529	75428	76588	76636	76109
	37631	37311	38601	38716	38720	38720	38729	39433	39470	39210
	35139	36270	36877	37063	36956	36809	36700	37155	37166	36899
	65070	68339	69934	70857	71545	71391	71539	72324	72393	72142
%	89,4	92,9	92,7	93,5	94,5	94,5	94,8	94,4	94,5	94,8
	33574	34584	35566	36032	36470	36478	36605	37136	37201	37108
	31496	33755	34367	34824	35075	34913	34934	35187	35192	35034
	7700	5242	5544	4922	4131	4137	3889	4264	4243	3967
%	10,6	7,1	7,3	6,5	5,5	5,5	5,2	5,6	5,5	5,2
	4057	2727	3034	2684	2250	2242	2123	2296	2269	2102
	3643	2515	2510	2238	1881	1896	1766	1968	1975	1865

\* [11]



2017 . 7,7 , — 7,3  
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2010	18801	14951	7902	2846	2522	1681	1452	2398
2011	18288	14883	7893	2739	2534	1717	1329	2076
2012	17825	14587	7908	2655	2648	1376	1156	2082
2013	17777	14423	7479	2664	2854	1427	1146	2208
2014	16878	13594	6775	2573	2764	1482	1046	2239
2015	16766	13365	6662	2553	2850	1300	1042	2306
2016	15898	12821	6405	2385	2610	1421	926	2151
2017	15199	12221	5928	2329	2215	1749	830	2148

\* [18]



[14].

[14].

[14].

186 382 , 2017 . — 313 210 : 2013 .  
,1404— ,4694— 256 480  
15 [11]. [15].

[14].

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, 2016 . 6 %  
[11]. 2017 . 102,3

2011 .  
2016 . 141,9  
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80-90-



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15. reytingi/emigratsiya-iz-rossii-2015-statistika.html (data obrashcheniya: 20–22.12.2018).
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## **METHODS OF FORMING AND EVALUATING THE LEVEL OF INFLUENCE OF CULTURAL FACTORS ON THE QUALITY OF HOTEL SERVICES**

Increasing internal and external competition, unresolved financial, administrative, transport, environmental and other issues can become an obstacle to the intensive development of the hotel industry in the Crimea. To avoid this, the leaders of the Crimean hospitality industry should be stricter about the process of formation of the hotel product, to assess its quality from the point of view of the demanding consumer, not forgetting that the hotel staff, his attitude to the guest, is a valuable asset and a source of competitive advantage. In the scientific and practical literature, sufficient attention is paid to the formation of the «technical» quality of the tourist product, but little is revealed the problem of ensuring and assessing the culture of service. This necessitates the study of methods of formation and evaluation of the level of influence of cultural factors on the quality of hotel services. The article analyzes the sources of formation of cultural factors affecting the quality of hotel services in the context of two groups: internal and external. External factors are factors that are formed outside the organization. Internal factors are generated within the organization. It is established that the organization cannot influence external factors, but can form the cultural environment of the enterprise by selection of personnel, and also development and carrying out training actions. The article analyzes the most frequently used methods of selection of candidates: method of documentary analysis; method of testing and / or solving problems; method of interview. A system of indicators to assess the level of influence of cultural factors on the quality of hotel services, consisting of five indicators evaluated by a number of selected criteria. The proposed indicators are integral and expert evaluation methods are proposed for their evaluation. The advantages and disadvantages of the following expert methods are analyzed: the method of «brain attack»; the method of «scenarios»; the Delphic method. It is proposed to use the method of qualimetry to obtain an integral assessment of the level of influence of cultural factors on the quality of hotel services.

*Keywords:* quality, quality of hotel product, quality of hotel service, expert methods of evaluation.

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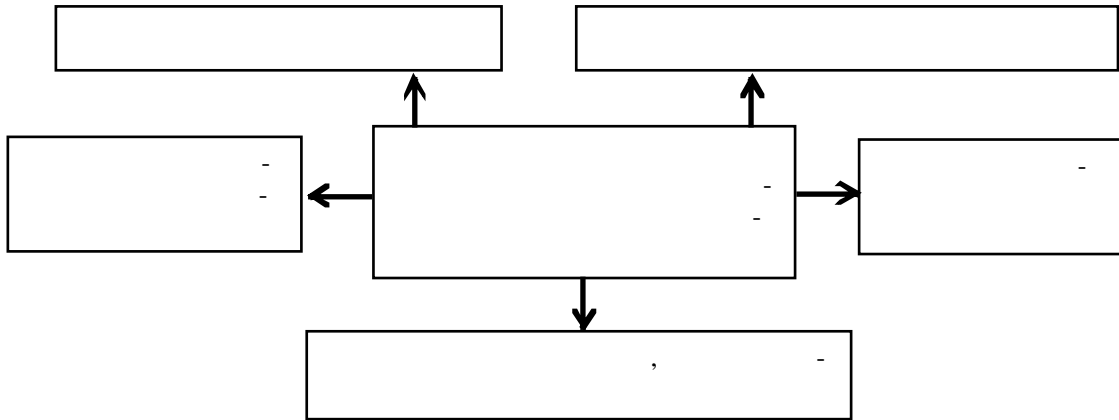
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## **METHODOLOGICAL APPROACHES TO THE ESTIMATION OF THE ECONOMIC INEQUALITY OF THE COUNTRIES OF THE WORLD**

The objective of this study is the analysis and development of recommendations on the methods of measuring economic inequality under the conditions of sustainable development. The article uses the method of comparative analysis (comparing inequalities between countries), the methods of systematization, grouping and hierarchy (carrying out an express analysis of economic inequality in the world based on inequality indicators. Methodical approaches to the estimation of inequality in the conditions of sustainable development on the basis of the taxonomy method are developed.

The research is based on the hypothesis that the magnitude of the inequality is the ratio between the objects of the study and determines the deviation of the object of research by certain indicators from the median of this indicator (standard).

It is substantiated that inequality on the global level is a systemic phenomenon that is the result of various socioeconomic opportunities being unused by the countries and the existing differences in the development between the countries, which significantly reduces their ability to participate in the world economic processes. A number of methods for measuring the level of inequality, which are mainly based on quantitative estimation of income inequality (consumption), are investigated: Gini coefficient, Palma, decile and quintile indices, gender entropy index et al. The calculation of the taxonomic coefficient of inequality based on the comparison of the eight indicators of inequality for 154 countries of the world is proposed and carried out, and the grouping of countries based on the proposed indicator is carried out.

*Keywords:* economic inequality, Gini index, GDP per capita (PPP), method of taxonomy, income of the population, Sustainable Development.

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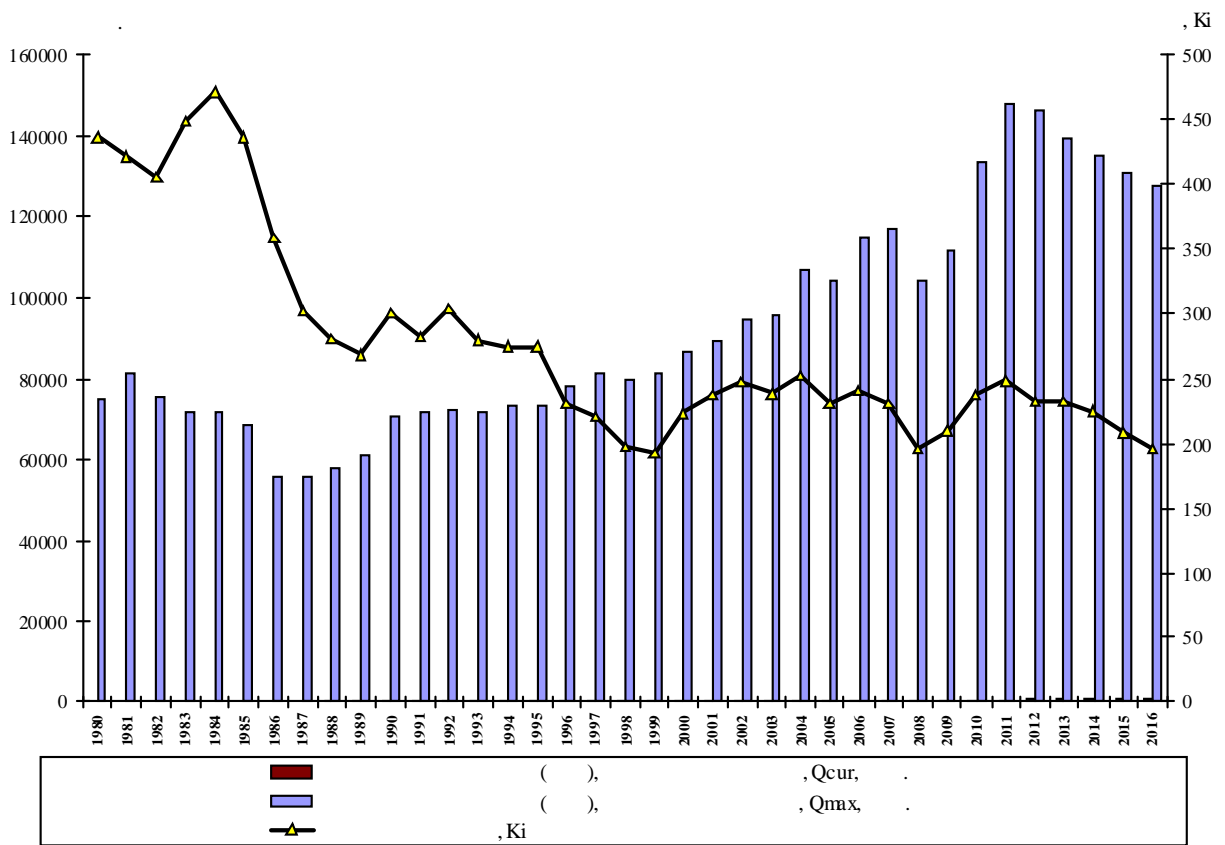
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(10 %)	5	106	10,1	2010–2016
(20 %)	3,3	77	6,64	2010–2016
	725	79960	16100	2016
( )	0,352	0,949	0,717	2016
	0,199	0,898	0,557	2016
	2,905	7,526	5,294	2016

\* [7, 9, 10, 16]

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(76)		,	0,292–0,436
II (21)		,	0,437–0,592
III (40)		,	0,627–0,761
IV (13)		,	0,763–0,878
V (4)	-	,	0,884–0,941

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Moscow.

### **A COMPARATIVE ANALYSIS OF THE BALANCE OF PAYMENTS OF SOME COUNTRIES**

The relevance of the chosen topic is that all countries are participants in the modern world economy. The activity of this participation, the degree of integration of individual countries into the world economy are different, but there is no such country that in one way or another would not be connected by threads of economic interaction with the surrounding world. The whole set of international relations of the country is reflected in the balance sheet of its international operations, which is traditionally called the balance of payments.

The result of this article is that the countries in question are the largest economies, but an analysis of their balance of payments helped to identify not only their advantages, but also shortcomings. Despite a strong economy, a number of countries face such problems as the poverty of the majority of the population, pollution of the environment, a large debt load.

*Keywords:* balance of payments, analysis, world economy, debt load.

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[13],

[14]

2018

2024 « »,

2024 .

4

( .1).

1. 2012–2016 . \*

( USD)

	2012 .	2013 .	2014 .	2015 .	2016 .
	-91 471,2	-49 122,7	-27 314,3	-22 456,8	-12 113,7
	-201 668,4	-162 576,5	-144 047,4	-136 884,2	-107 475,5
( )	298 320,6	319 109,8	328 386,9	272 352,7	268 614,7
, ( )	499 989,0	481 686,3	472 434,3	409 237,0	376 090,3
	65 605,0	70 441,4	76 077,5	73 635,1	65 896,4
( )	145 524,6	149 163,6	157 196,1	156 278,2	161 819,0
( )	79 919,6	78 722,2	81 118,6	82 643,1	95 922,6
,	-20842,87144	-21802,4114	-24944,59295	-23360,3768	-27361,175
,	65435,02462	64814,7927	65600,11858	64152,71018	56826,5694

\* [6]

2016 . 41,73 %, 25,58 %, -

2. 2012–2016 . \*

(%)

	2012 .	2013 .	2014 .	2015 .	2016 .
	100,00	100,00	100,00	100,00	100,00
	16,9	50,86	46,37	45,93	41,73
	37,4	22,04	24,49	24,71	25,58
,	4,1	6,82	8,03	7,84	10,62
,	41,5	20,28	21,12	21,53	22,06

\* [6]

(14 %). (17 %), (14 %) -  
 2016 . 2012 2014 .,  
 36498,65 USD.  
 2016 . 46 USD.  
 2016 . 36498,65 USD.  
 2016 . 27,5 USD.  
 2012–2014 ., 2016 .  
 , 36498,65 USD. 2016 .

3. 2012–2016 . \*

( USD)

	2012 .	2013 .	2014 .	2015 .	2016 .
(+) /	127 869,1	143 500,5	159 716,6	119 218,6	74 455,9
(+)	28153,03	34576,64	44009,49	44458,57155	36498,6546
,	169,2	267,9	-279,7	572,9	46,0
( )	1 403,7	2 255,7	-3 488,7	3 597,5	-9 436,0
,	87 214,7	68 816,7	75 410,0	54 850,3	50 443,4
	10 928,5	37 583,5	44 065,5	15 739,3	-3 096,1
	-25,6	-3 381,9	-1 173,7	-1 623,7	27,5

\* [6]



46 USD. 2016 . -36498,65  
 USD. 2016 . 27,5  
 USD. 2016 .

( .4).

4. 2013–2016 .  
 ( USD)

	2013 .	2014 .	2015 .	2016 .
	-49122,6704	-27314,282	-22456,8	-12113,7135
	28 153,0	34 576,6	44 009,5	44 458,6

\* [3]

), ( [2]. 2016 .  
 202203,4 USD ( .5).

5. 2012–2016 . \*  
 ( USD)

	2012 .	2013 .	2014 .	2015 .	2016 .
	215 391,7	148 203,9	236 046,6	304 164,4	202 203,4
	311569,8	358981,3	435041,6	576191,1	488883
( )	1973516	2148589	2243761	2142753	1989519
, ( )	1661947	1789608	1808720	1566562	1500636
	-79724,9	-123602	-213742	-218320	-233146
( )	201575,6	207005,8	219140,8	217399	208403,8
( )	281300,5	330607,5	432883,1	435719,3	441549,7
	-19886,8	-78442,1	13301,21	-41057	-44013,4
	3433,702	-8733,48	1446,117	-12649,3	-9520,26

\* [6]

2016 . 488883 USD. 2016 . -233146 USD.  
 2012 . 2016 . 44013,4 USD.  
 , 2016 . 63 %  
 (48 %), (10 %) (7,3 %).  
 (20 %).  
 (101 USD), (98,3 USD) (51,2 USD).  
 (122 USD), (121 USD) (120 USD).  
 2016 . 174749,6 102769,6 USD  
 -443625 USD ( .6). 2014 . 2016 .

( .7).

6. ( , 6)  
2012–2016 . \*

	2012 .	2013 .	2014 .	2015 .	2016 .
(+) / -	315 771,7	941 825,2	446 846,9	-376 693,9	-127 556,7
(-)	241 213,9	290 928,4	268 097,2	242 489,3	174 749,6
,	6 390,7	5 353,0	10 814,7	73 209,0	102 769,6
( )	...	...	...	2 087,1	5 384,0
,	-28 387,6	214 161,9	50 151,4	-351 538,3	33 165,1
	96 554,8	431 381,9	117 783,6	-342 941,0	-443 625,0
	-87 071,1	-62 922,3	-66 869,2	-212 959,4	-229 413,8

\* [6]

7. 2012–2016 . \*

	2012 .	2013 .	2014 .	2015 .	2016 .
	215 391,7	148 203,9	236 046,6	304 164,4	202 203,4
,	241 213,9	290 928,4	268 097,2	242 489,3	174 749,6

\* [3]

5

2016 .  
297319,5 USD ( . 8).

8. USD 2012–2016 . \*

	2012 .	2013 .	2014 .	2015 .	2016 .
	248 917,7	253 033,5	289 162,6	300 815,6	297 319,5
	257 424,2	282 427,0	302 639,7	289 562,5	296 938,0
( )	1 377 077,3	1 434 694,6	1 480 950,4	1 307 756,0	1 319 072,3
, ( )	1 119 652,9	1 152 267,5	1 178 310,7	1 018 193,5	1 022 134,2
	-41813,94572	-54783,41825	-32635,98102	-18762,8057	-22201,16919
( )	252481,4052	273321,394	299412,8349	276579,2472	285686,1357
( )	294295,351	328104,8122	332048,8159	295342,0529	307887,3049
,	83487,73889	83391,50742	73996,11812	74557,53753	66474,42933
,	-50180,45545	-58001,72181	-54837,20188	-44541,6734	-43891,84371

\* [4]

2014 .  
 (13 %). (28,6 %), (13 %)  
 (12 %). (39 %), (14 %)

9. 2012–2016 .\* ( 6),

( USD)

	2012 .	2013 .	2014 г.	2015 .	2016 .
(+)	289542,6107	10326,24093	368760,2095	375936,7778	518254,2232
,	33647,28478	26040,97056	95293,85479	74838,63839	33164,15642
,	66848,74248	209551,6019	177666,679	213478,7744	228847,21
( ) -	30920,7752	31804,41455	43310,07237	28957,01916	35771,74299
,	156426,9447	-258228,5621	55784,89037	61085,12638	218573,5405
	1698,863534	1157,816034	-3295,287013	-2422,780498	1897,573333
	-54056,21062	47765,62977	24642,26737	-36481,3713	-16788,55499

\* [6]

2015

( . 10).

10. 2012–2016 .\*

( USD)

	2012 .	2013 .	2014 .	2015 .	2016 .
	248 917,7	253 033,5	289 162,6	300 815,6	297 319,5
,	33 647,3	26 041,0	95 293,9	74 838,6	33 164,2

\* [5]

2013 .  
 2016 .,  
 ( . 11).  
 2016 ., 57,81 %,

[6].

11.

2012–2016 . \*

( USD)

	2012 .	2013 .	2014 .	2015 .	2016 .
	71 282,2	33 428,2	57 512,8	67 661,4	24 400,8
	191 662,8	180 566,3	188 930,7	148 397,9	90 261,9
( )	527 434,0	521 835,5	496 806,1	341 419,1	281 849,9
, ( )	335 771,2	341 269,2	307 875,4	193 021,1	191 588,0
	-46 586,5	-58 259,4	-55 277,7	-37 267,8	-24 053,4
( )	62 340,0	70 122,5	65 744,5	51 697,2	50 546,2
( )	108 926,5	128 381,9	121 022,2	88 964,9	74 599,5
,	-67660,8	-79604,3	-67962,2	-37748,8	-35516,9
,	-6133,21	-9274,37	-8178,01	-5719,97	-6290,8

\* [10]

(13 %).

(56%), (6,4%)

2014 . - ,  
 2016 . -10224 -2361,28 USD  
 8241,571 USD.

12.

2012–2016 . \*

6),

( USD)

	2012 .	2013 .	2014 .	2015 .	2016 .
(+)/	53168,2	69823,75	-53971,8	12534,72	-32062,9
(+)	-1765,14	17287,64	35050,88	15232,1	-10224,6
,	-17031,1	11011,49	39943,38	26423,21	-2361,28
( )	1356,19	345,98	5312,48	7431,78	450,63
,	40588,65	63256,73	-26732,7	-38254,3	-28169,3
	30019,58	-22078,1	-107546	1701,962	8241,571
	-10370	-8898,49	7994,889	3283,502	-4521,7

\* [6]

( . 13).

13.

2012–2016 . \*

( USD)

	2012 .	2013 .	2014 .	2015 .	2016 .
	71 282,2	33 428,2	57 512,8	67 661,4	24 400,8
( )	-5 217,7	-394,9	-42 005,1	-309,1	-764,1
,	-1765,14	17287,64	35050,88	15232,1	-10224,6

\* [3]

[7].

2016 . 193995,97 USD.

( . 14).

14.

2012–2016 . \*

( USD)

	2012 .	2013 .	2014 .	2015 .	2016 .
	60 117,0	46 378,5	36 351,5	136 471,8	193 996,0
	-53 483,9	-89 648,3	-99 824,7	-7 334,9	51 162,7
( )	776 640,1	694 940,0	699 180,6	622 037,8	635 820,7
( )	830 124,0	784 588,2	799 005,3	629 372,7	584 658,0
	-47 714,6	-35 480,0	-28 780,4	-15 941,0	-10 718,9
( )	136 974,0	135 398,4	163 793,0	162 673,0	175 703,5
( )	184 688,6	170 878,4	192 573,4	178 614,0	186 422,4
	175 660,3	181 625,7	183 920,9	176 017,3	173 257,1
	-14 344,8	-10 118,9	-18 964,3	-16 269,5	-19 705,0

\* [8]

68%,

(36%) (24 %). (37,6 USD)

(33 USD). (104 USD.), (24 %)

(19 %) (9,1 %)

15.

6) 2012–2016 . \*

( USD)

	2012 .	2013 .	2014 .	2015 .	2016 .
(+) / -	381573,73	583771,14	487367,68	394933,56	402921,8
(+)	117085,39	145036,16	118172,19	133162,79	134602,79
	109394,28	185033,29	157043,39	173333,09	32733,456
( ) -	7136,7358	58224,529	34338,243	17910,429	-15212,395
	186218,32	156701,57	169336,58	65400,749	256129,23
	-38260,998	38775,582	8477,2765	5126,5012	-5331,2746
	-6019,3809	-42935,03	24360,824	46713,907	74289,523

\* [6]

2016 . 134602,79 USD.

2012 . 2016 . 32733,456 USD.

148

-2019- 1

( .16).

16.

2012–2016 .\*

( USD)

	2012 .	2013 .	2014 .	2015 .	2016 .
	60 117,0	46 378,5	36 351,5	136 471,8	193 996,0
	117085,3902	145036,1606	118172,1898	133162,7912	134602,8

\* [3]

2013 . 2015 .  
-5331,2764 USD,

2016 .

74289,523 USD.

2016

-451692

USD.

2012

204399

USD,

2016

247711

USD ( .17).

17.

2012–2016 .\*

( USD)

	2012 .	2013 .	2014 .	2015 .	2016 .
	-426 197,0	-349 544,0	-373 796,0	-434 603,0	-451 692,0
	-741172	-702243	-751493	-761855	-752505
( )	1562577	1592003	1633987	1510757	1455706
( )	2303749	2294246	2385480	2272612	2208211
	204399	240368	261159	261409	247711
( )	656411	701451	741917	753150	752365
( )	452012	461083	480758	491741	504654
	207474	205975	210778	180960	173219
	-96898	-93644	-94240	-115117	-120117

\* [6]

5

2016 .

(25 %), 58,17 %  
(16 %)

(13 %).

(30%), (16%)

(9,3%).

-167833 USD.

2016 .

( .19).

( .20).

18. ( , 6),  
2012–2016 . \*

( USD)

	2012 .	2013 .	2014 .	2015 .	2016 .
(+)	-724505	328783,6	72753,53	-498173	-322034
(+)	126895	104665	101196	-195024	-167833
(-)	-498252	-30686	-120803	-53569	-196730
(-)	7064	2222	-54270	-25248	15817
(-)	-364676	255670	150214	-218027	24610
(-)	4464,394	-3087,44	-3583,47	-6304,57	2101,897
(-)	-29555,6	-54007,4	47003,53	101475,4	74080,9

\* [6]

19. 2012–2016 . \*

( USD)

	2012 .	2013 .	2014 .	2015 .	2016 .
(-)	-426 197,0	-349 544,0	-373 796,0	-434 603,0	-451 692,0
(-)	126895	104665	101196	-195024	-167833
(-)	-419 293,0	-349 957,0	-373 842,0	-434 646,0	-451 751,0

\* [3]

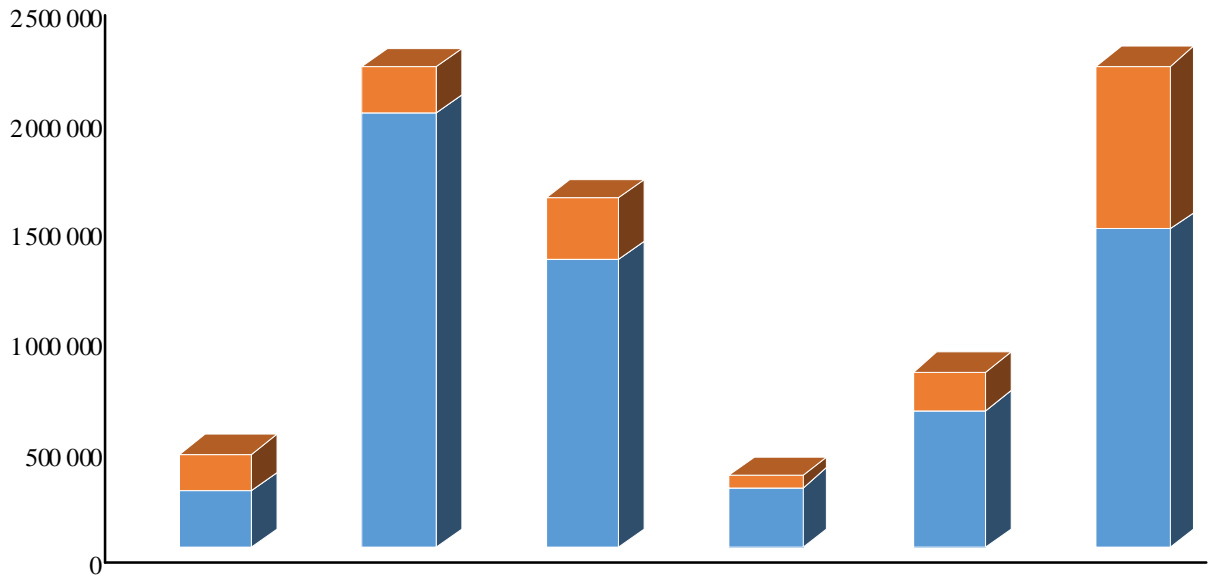
20. 2016 \*

( USD)

(-)	-12 113,7	202 203,4	297 319,5	24 400,8	193 996,0	-451 692,0
(-)	-107 475,5	488883	296 938,0	90 261,9	51 162,7	-752505
(-)	268 614,7	1989519	1 319 072,3	281 849,9	635 820,7	1455706
(-)	376 090,3	1500636	1 022 134,2	191 588,0	584 658,0	2208211
(-)	65 896,4	-23 3146	-22201,1692	-24 053,4	-10 718,9	247711
(-)	161 819,0	208403,8	285686,136	50 546,2	175 703,5	752365
(-)	95 922,6	441549,7	307887,305	74 599,5	186 422,4	504654
(-)	-27361,17499	-44013,4	66474,4293	-35516,9	173 257,1	173219
(-)	56826,56939	-9520,26	-43891,8437	-6290,8	-19 705,0	-120117

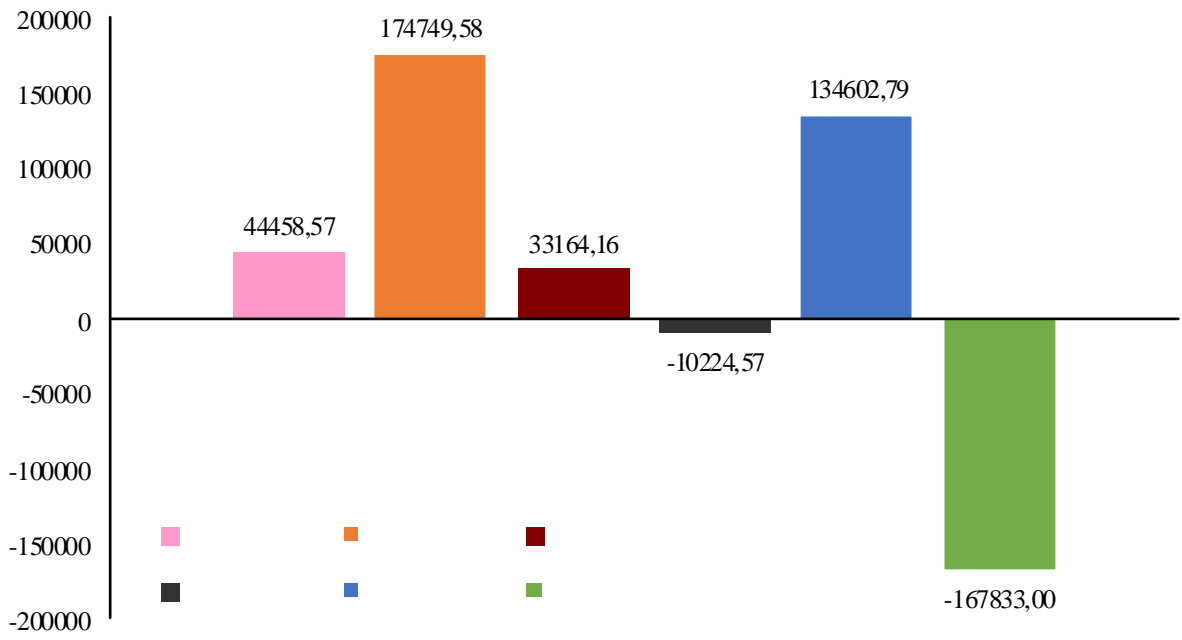
\* [10]

2014 .



.1.

, USD ( [11])



.2.

, USD ( [11])



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14 2018

15 2019

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[338.486.1-6:615.8] : 005.21 (470.6)

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**TACTICAL MANAGEMENT IN THE STRATEGIC DEVELOPMENT OF THE  
SANATORIUM RESORT COMPLEX OF THE REPUBLIC OF CRIMEA**

2030 .

2010–2017 ..

The strategy of the socio-economic development of the Republic of Crimea until 2030 sanatorium-resort complex is defined as a promising sector of the development of the region. To ensure the development of this industry, it is necessary to develop its development potential and the reasons hindering its development.

The article analyzes the state of the sanatorium-resort complex of the Republic of Crimea, marked an increase in the number of institutions representing sanatorium-resort treatment and institutions providing temporary accommodation services, and a reduction in the number of institutions representing health-improving services. The dynamics of the number of holidaymakers in the Republic of Crimea for 2010–2017 was studied, the factors for attracting tourists to the Crimea were determined.

The study briefly reflects the main problems hindering the effective development of the sanatorium-resort complex of the Republic of Crimea; highlighted some tasks for the development of this sector of the region's economy. The necessity of introducing tactical management at the enterprises of the sanatorium-resort complex is substantiated. Two levels of tactical tasks were defined: attracting holidaymakers to the sanatorium-resort facilities and improving the quality of services provided, the level of service and the creation of comfortable conditions of stay. In order to achieve these objectives, it was proposed to carry out the work of enterprises of the sanatorium complex in accordance with certain elements of tactical management. It has been substantiated that the use of tactical management at the enterprises of the sanatorium-and-spa complex will improve the quality of services provided, attract new customers, and in general will contribute to increasing the effectiveness of their activities at the regional level, as well as allow them to influence their development in the future.

*Keywords:* development strategy, sanatorium-resort complex, tactical management, treatment, rehabilitation, tourism, medical resources.

2030 . [1],

[2],

[3],

[4],

[5], [6]

[7, 8],

2030 .

[9].

( 100 ( 26 ) )

2017 . 781

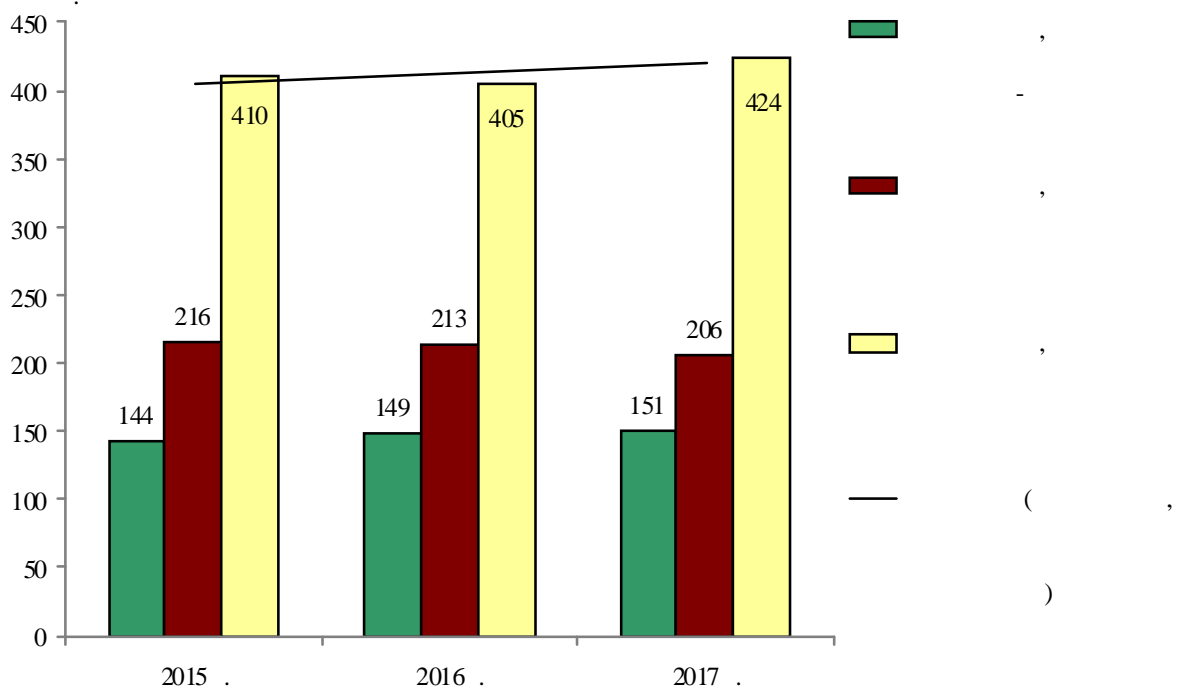
( 157,1 ; 2015 . ), 11

2016 . 14 , 2015 . 1

2016 . 0,5 .

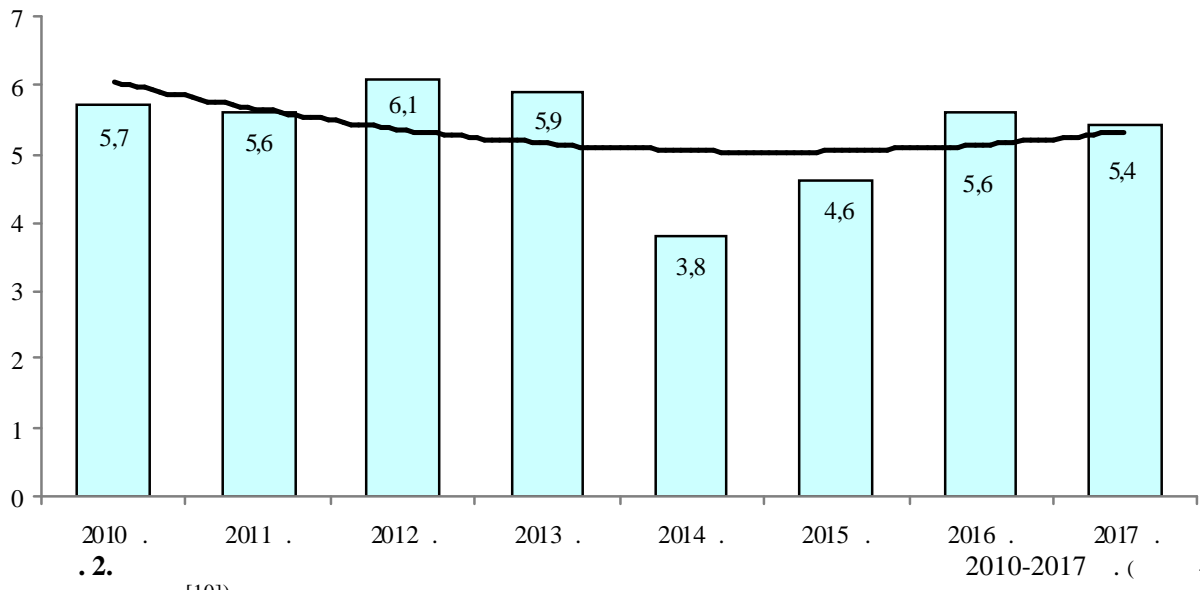
154

2015 .  
 2016 . 20 - 618 [10].  
 11 - ;  
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 2015-2017 . .1.



.1.  
 2015-2017 . ( [10])

262 (34 %)  
 .160  
 268  
 2017 . 77507 [11].  
 2010-2017 . .2.  
 2012 .  
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2010 . 2. (10) ( 140 ) ( 80 ) 2016 2017 . 2017 , 5395,1 , 42% — , 15% — 43% 30% , 2017 . 14,8% ( . , 21,3% — : 45,3% , 18,6% — ) . [10, . 11] : 44,6% ; 37,2% — ; 4,7% — ; 1,2% [11, . 47].

2014 . 2017 ; 12,3% ; 14 . 2030 . [1] 1. 14 . 2. 10-14 .

3.

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2017 .

2018 .

- «5 » — 8 ;
- «4 » — 34 ;
- «3 » — 70 ;
- «2 » — 21 ;
- «1 » — 3 ;
- « » — 16 .

ISO 9001.

[2],

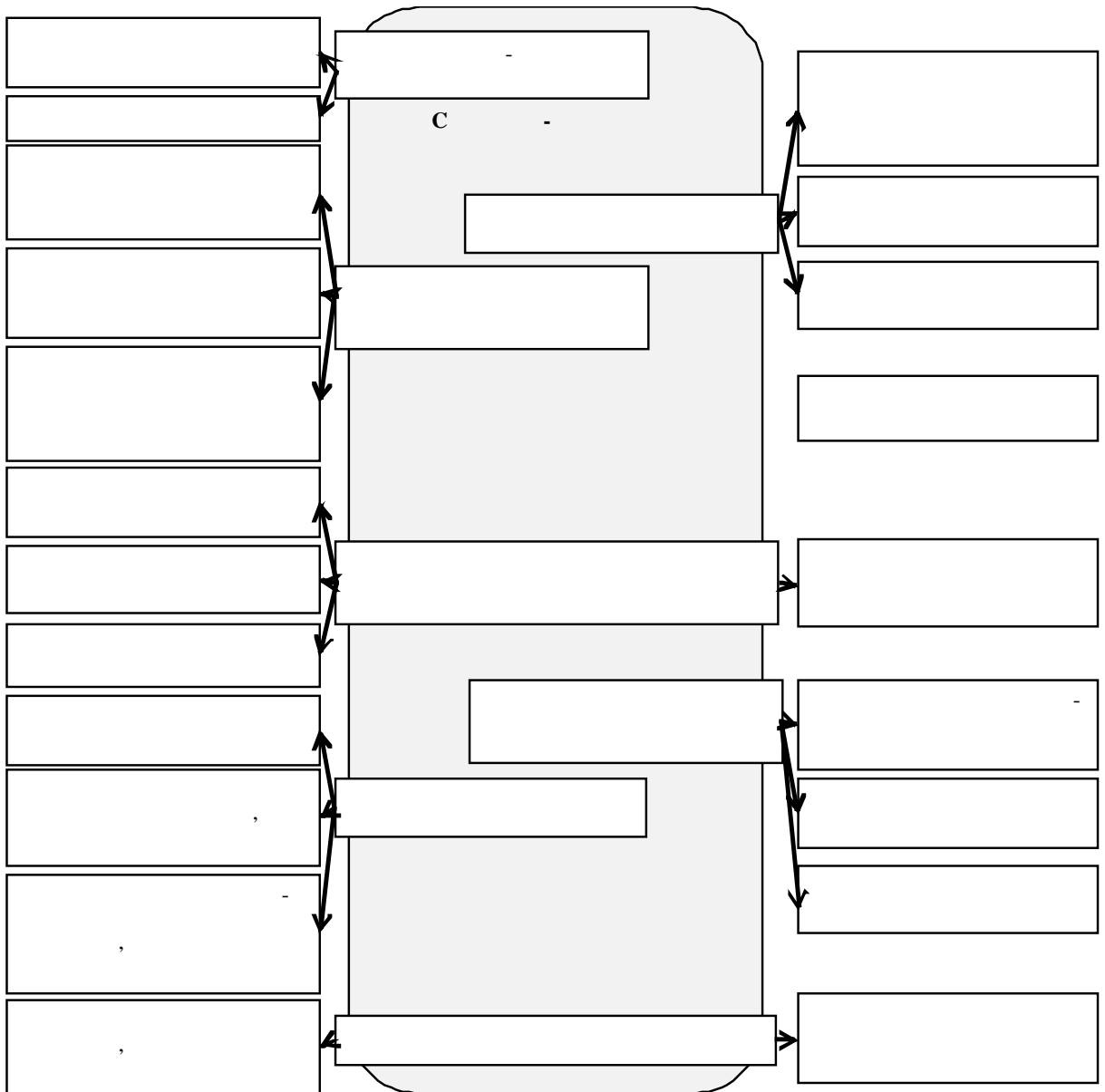
[6];











.4.

( [1, 2, 4, 8, 10])

2030 . [1]

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29 2018

15 2019

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**THE ROLE OF PILLAR UNIVERSITY IN THE REGIONAL INNOVATION  
ECOSYSTEM DEVELOPMENT**

---

The study is devoted to understanding the role of the University in the development of regional innovation ecosystem. The focus of the authors of this study is on universities that have a special status of a reference University in the Russian region. Supporting universities, which appeared in the Russian education system in 2015, designated as scientific and educational complexes, which carry out research and train personnel for the region in breakthrough areas of development. The paper shows that the basis of the regional innovation ecosystem formed by the «triple helix» model connecting business, government and universities. Universities have an advantage — their impact can extend to all stages of the innovation process. The study identifies the problems of development of the innovation ecosystem of the Russian region, the solution of which largely depends on the success of the supporting University.

*Keywords:* regional innovation ecosystem, «triple helix», pillar university, innovation process, «entrepreneurial university».

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1. // 2018. — 1. — 100–108.
2. // 2018. — 1. — 89.
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10 2019

15 2019

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**REDUCTION OF RISK OF SERVICES SECTOR OF POWER SUPPLY IN REGIONS  
OF RUSSIA**

Article is devoted to a research of the main risks of services sector of power supply, parameters of their assessment and minimization. Domestic and foreign experience of risk assessment of the considered type of economic activity is considered. Process of management of risks of economic entities is presented, the key system negative factors connected with features of rendering services of power supply are defined. Economic assessment of damage, methods of regulation of reliability at the enterprise rendering services of power supply is characterized. In article methods of the analysis of statistics, system and situational approaches were applied. Four stages of a production cycle are allocated, on each of which there is a probability of realization are various types of risk.

Because the power industry is interconnected with industrial production, the analysis of a type of activity is considered on the example of Perm Krai as region with pronounced industrial specialization. The analysis of a condition of the industry is carried out, the structural problems connected with high wear and emergence of emergency situations are revealed. The structure and terms of operation of the electrosupplying equipment is studied, difficulties and restrictions of use owing to an obsolescence, lack of digital innovative technologies are defined.



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110	—	II			20
220	—	1			63
220	—	2			62
220	—	1			60
220	—	2			60
220	—	I, II			45
220	—				25
220	—				57
220	—	1, 2			41
220	—				53
220	—	1			20
220	—	1			61
220	—				61
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220	—	1, 2			33
220	—	I, II			7
220	—	1, 2			23
220	—	4			7
220	—		220	—	2
220	—				46
220	—				61
220	—				47
220	—				47
220	—				57
220	—				46
220	—	1			47
220	—	2			46
220	—	1, 2			58
220	—	I, II			1
500	—				34
500	—				56
500	—				50
500	—				43
500	—	N 1			37
500	—	N 2			28
500	—				37
500	—				7
500	—				46

\* [8]

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13  
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2018 .\*

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110-35	73,2%
	69,6%
110	74,6%
	70,2%
35	68,6%
	67,8%
110-35	8,8%
110	7,9%
35	10,5%

\* [9]

5.

2013–2017 ., / \*

	2013	2014	2015	2016	2017
, /	23477,4	23560,7	23428,5	23556,6	24235,7
, /	-133,5	83,3	-132,2	128,1	679,1
, %	-0,6	0,4	-0,6	0,5	2,9

\* [9]

2017 — 679 . / .

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( )

**THE CURRENT STATE OF JEWELRY BRANCH  
IN THE REPUBLIC OF SAKHA (YAKUTIA) AND PROBLEMS OF ACCOUNTING OF  
THE MOVEMENT OF GOODS IN THE ORGANIZATIONS OF JEWELRY TRADE**

Problems of analytical accounting of the movement of goods affect not only the quality of accounting in the company, but also affect the formation of statistical indicators, which are subject to specific requirements in the jewelry industry. The task of the study is to propose an acceptable jewelry classification in order to optimize analytical accounting and generate reliable statistical information in terms of using automated information systems. The subject of the research is the organization of accounting of the movement of goods in the organizations of jewelry trade. The methodological basis of the study was such methods of scientific knowledge as: general scientific methods, methods of comparison, abstraction, induction, deduction, and others. The authors analyzed the current state of the jewelry industry in the region, and also considered the problems of forming reporting indicators for the movement of products in the jewelry industry. The article considers the specifics of accounting for goods in the jewelry trade and provides recommendations for improving analytical accounting. In the development of the digital economy, the classification of goods in the jewelry industry is extremely important. The jewelry classification proposed in the study will allow synchronization of accounting and statistical accounting data. Currently, the problem of adapting accounting data of various industries to the requirements of state statistical accounting is very little discussed in scientific circles, as a result of which there are significant errors in the transfer of data to the statistical agencies. The authors of the study attempted to solve











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## INTEGRATED REPORTING — RESPOND TO THE NEEDS OF PARTICIPANTS OF THE CAPITAL MARKET

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Integrated reporting, which is an innovative model of public reporting that has been actively developing in recent years, is a way to meet the information expectations of stakeholders.

The transition to the integrated reporting concept is quite rapid, and represents an evolutionary change of existing corporate reporting approaches towards the creation of a new reporting system, which provides information on the strategy, corporate governance, business model, capital, operating results and forecasts for the short-, medium- and long-term outlooks.

The article uses traditional techniques and methods of research, which allowed to show the existing trends and emerging new patterns in the development of external corporate reporting as well as to identify the relationship between the integrated reporting and stakeholders. During the research, the essence of the integrated reporting was disclosed, factors that influence the formation of integrated reporting in the corporate governance system were indicated. To assess the impact of integrated reporting, positive and negative indicators, which largely characterize the impact of the reporting on capital market participants, were identified. It has been established that the integrated reporting continues to develop and strengthen in the world including Russia. This is confirmed by an increase in the number of companies that use and form integrated reporting. And this, in turn, contributes to the growth of the efficiency of companies' activities, the liquidity of their shares, a higher market valuation and an increase in long-term investments. At the same time, the country's integrated reporting has not yet unlocked its internal potential, since Russian companies have not realized its advantages, which is reflected in the discrepancy between the capabilities and needs of the stakeholders of the capital market.

*Keywords:* integrated reporting, International Integrated Reporting Council, stakeholders, capital market.



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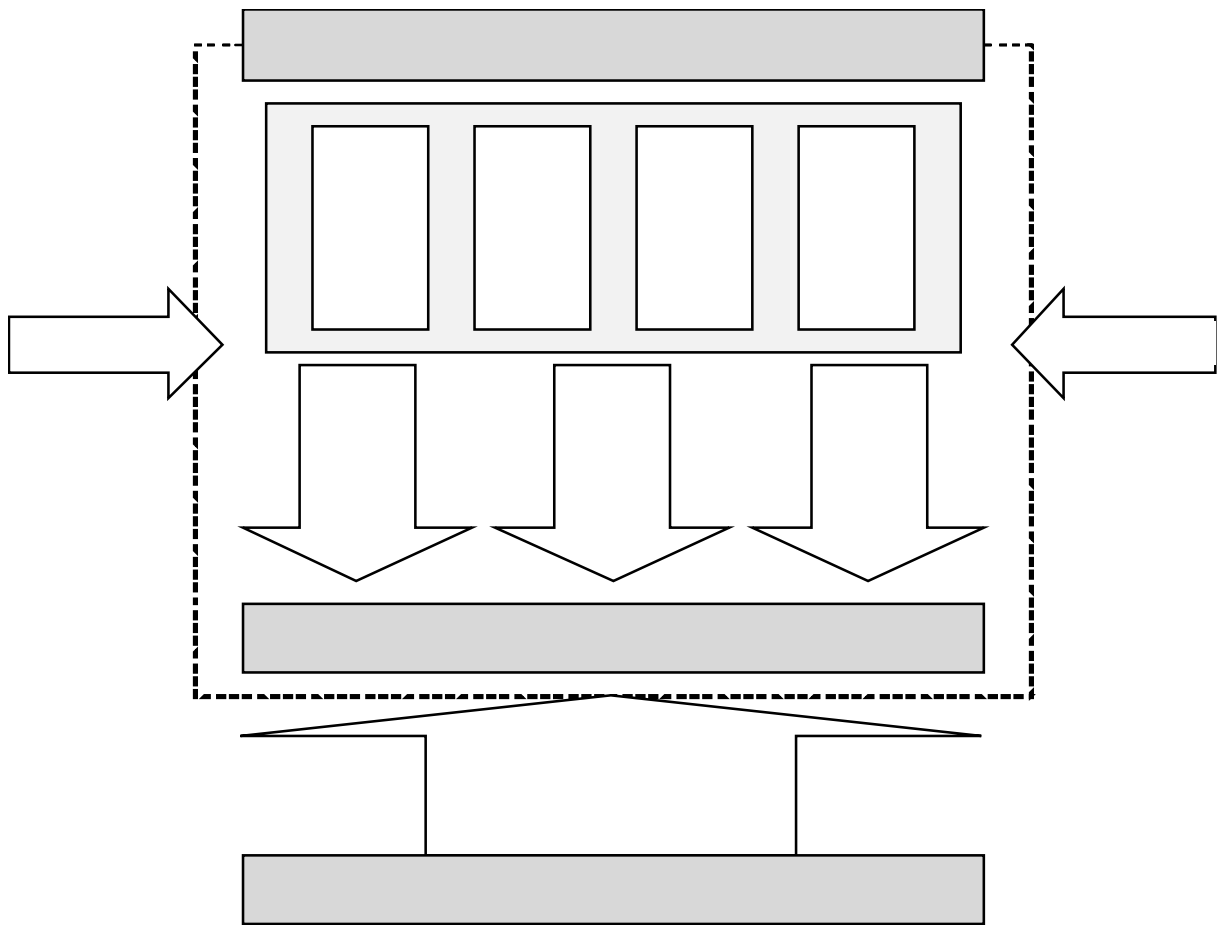
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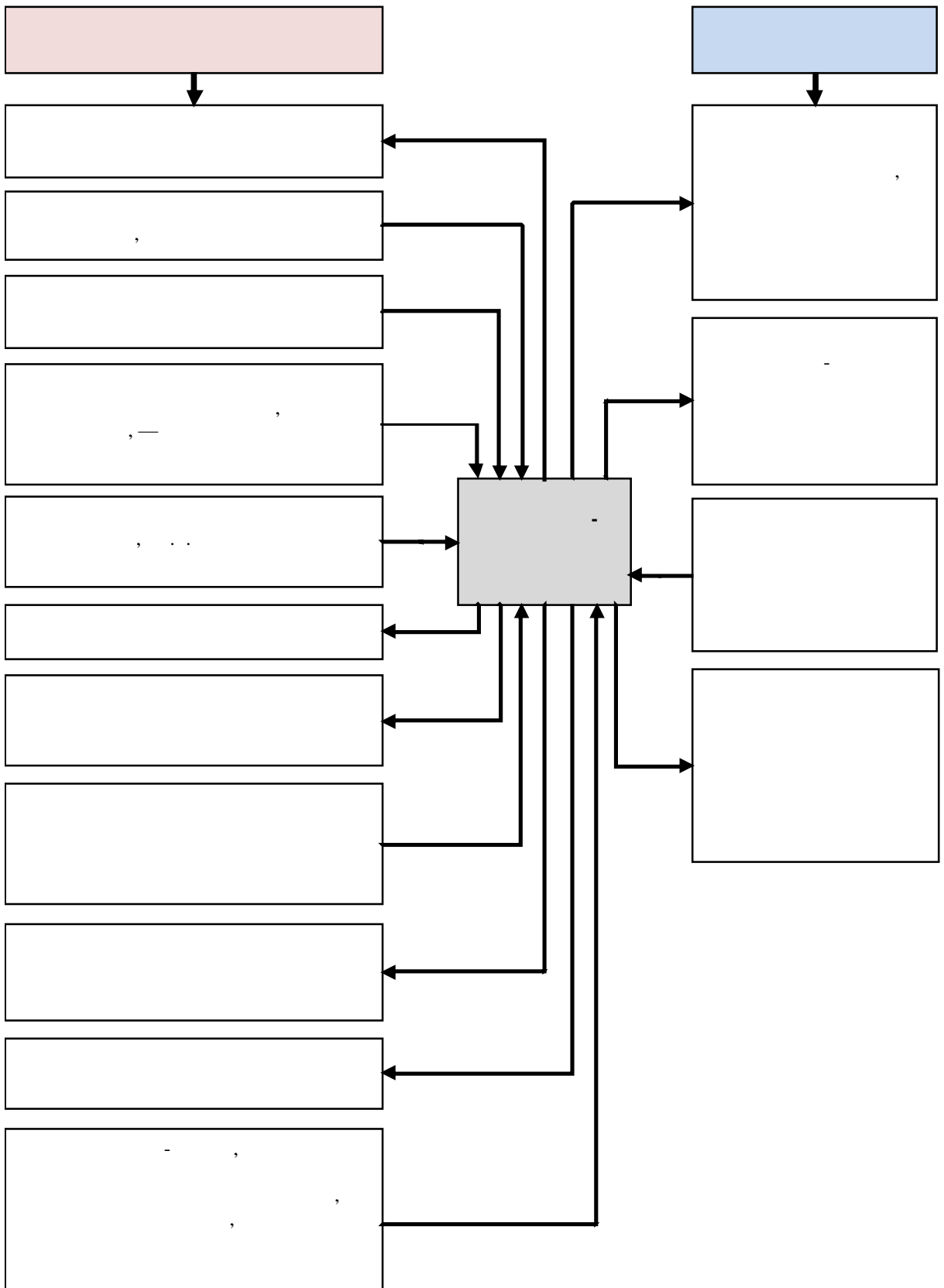
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## **FORMATION OF REQUIREMENTS FOR ACCOUNTING INFORMATION IN THE SYSTEM OF ACCOUNTING AND ANALYTICAL SUPPORT OF PERENNIAL PLANTS REPRODUCTION MANAGEMENT**

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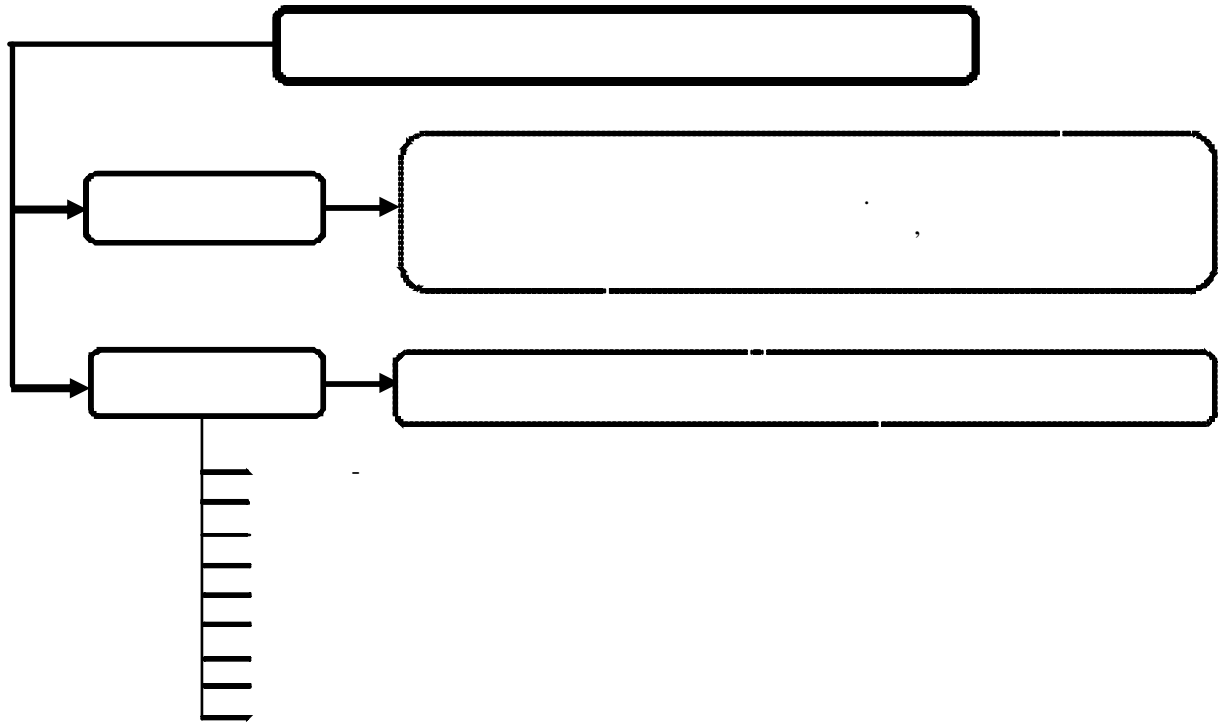
Agriculture is a risky sector of the national economy. In a crisis that today is characteristic of the country's economy, for the management of agricultural organizations, the issues of accounting and analytical support become urgent in order to make effective management decisions quickly. The main information sources of the accounting and analytical system are accounting data. High quality of accounting information creates the conditions for the effective implementation of all management functions.

The purpose of the article is to study and subscribe of accounting functions and to form the requirements for accounting information in the system of accounting and analytical support of perennial plants reproduction management.

During the study was find out, that accounting functions are consists of internal and external, where the last one includes a number of functions too. It was also found, that the information, prognostic and control functions of accounting in the current economic conditions are not fulfilled. To solve this problem, it was recommended to strengthen the listed functions by: detailing of accounting information; transfer of this information to the users in proper time; clear organization of the collection and processing of accounting data.

Requirements for accounting information in the system of accounting and analytical support of perennial plants reproduction management are formed. The analysis of requirements allowed us to classify them and distinguish two large groups: 1. Management-oriented; 2. Aimed at analytical work. The characteristics of the requirements for accounting information in the system of accounting and analytical support of perennial plants reproduction management are given. Fulfillment of the distinguished requirements will allow ensuring better accounting and analytical information the process of managing, as a result, making rational, effective management decisions on the reproduction of perennial plants.

*Keywords:* accounting information, accounting and analytical system, accounting and analytical support, accounting functions, requirements for accounting information, reproduction of perennial plants.

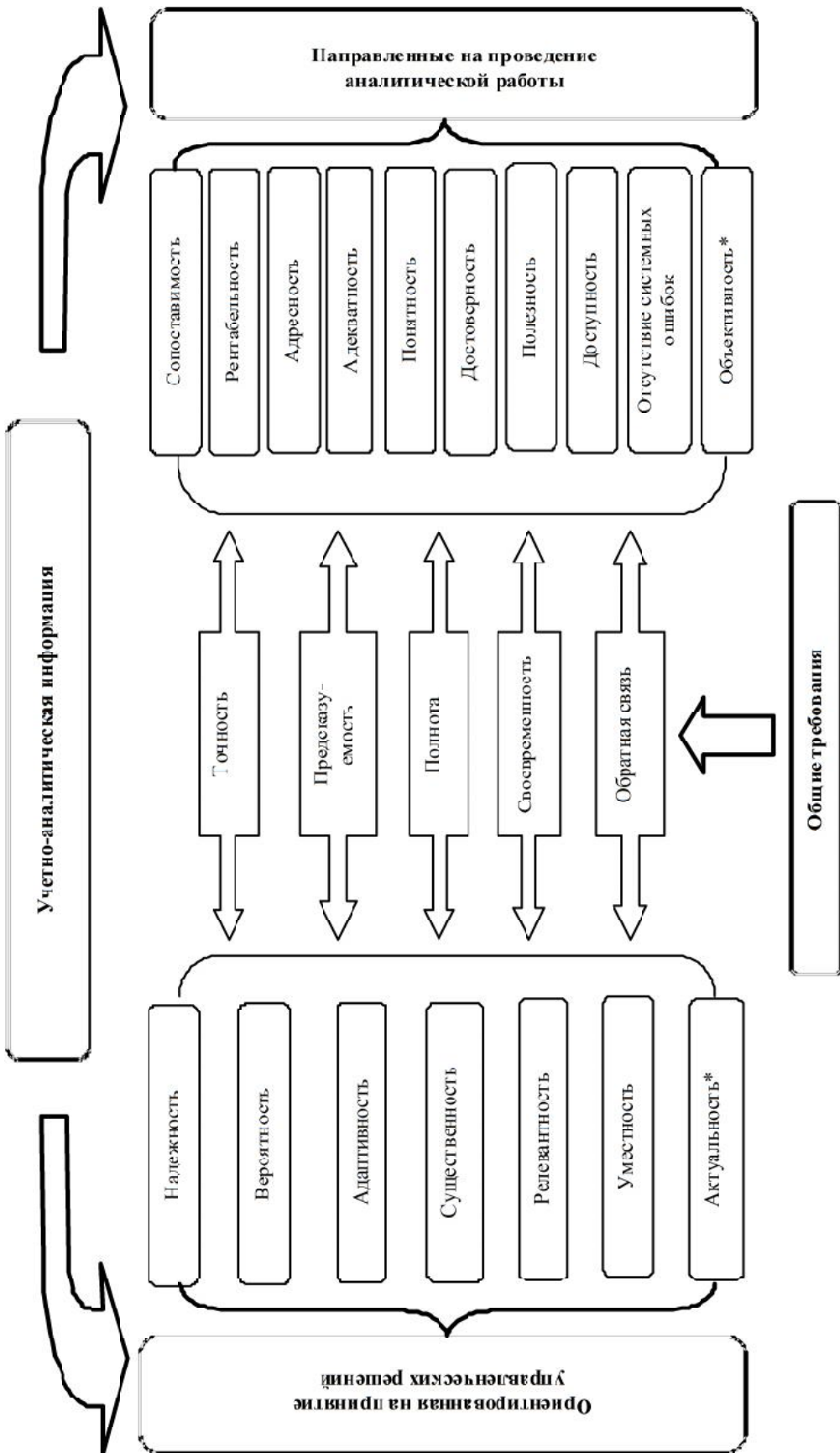


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### WAYS OF IMPROVING THE SIMPLIFIED ACCOUNTING METHODS

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The work acquired the development of scientific and methodological foundations of accounting for small businesses. An assessment was made of the current recommendations for maintaining accounting records and drawing up accounting (financial) reports for small businesses, identified problems with simplified methods of accounting and suggested ways to solve them. The necessity of the development and adoption of new standard recommendations on the organization of accounting and preparation of accounting (financial) reporting for small businesses has been substantiated.

*Keywords:* simplified accounting system, small businesses, small business, micro-enterprise.

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## **THE HISTORICAL BACKGROUND OF INTERNATIONAL STANDARDIZATION OF ACCOUNTING IN PUBLIC SECTOR**

XXI

The process of national economy reforming, based on the choice of a sustainable vector of European development, has necessitated changes in all its instruments, taking into account developments and achievements in this area of the developed countries of the world. Accounting, as an element of financial management of any business entity, also needs modernization. The national accounting system in Russia has its own characteristics and components. An important and integral part of it is budget accounting, which combines accounting of budget execution and accounting of calculation execution. Taking in accordance its national importance, the importance of public sector accounting remains unquestionable. In this regard, issues related to the study of the processes of accounting in the public sector standardization are of particular relevance.

The article examines the historical background of the international standardization of accounting in the public sector. The considered questions allow to draw a conclusion about the rise of the issue of unification of national accounting systems, standardization of statistics and accounting in the late XX – early XXI centuries, that confirms the emergence of a new stage of accounting evolution — the stage of international standardization.

*Keywords:* standardization, accounting, public sector, historical aspect of standardization, IPSAS.



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## **METHODOLOGICAL ASPECTS OF DETERMINING THE DEPRECIATION AND OBSOLESCENCE OF BUILDINGS AND STRUCTURES FOR THE PURPOSES OF ASSESSING**

The aim of the research is the study of the theoretical and methodological aspects of the definition of wear and tear and obsolescence of buildings and structures for the purposes of assessing and refining the methodology of their calculation from the point of view of formation of the cost of such facilities.

In the course of writing the article used methods of General scientific nature: observation and description, synthesis and analysis, methods of economic statistics: percentage numbers, index method.

Despite the high level of detail of the conceptual apparatus and methodological aspects in the field of property valuation at the present stage are not fully covered some issues that need to be clarified in the framework of the relevant guidelines to the current Federal valuation standards. Special attention should be paid to the approaches and methodology of evaluation of buildings and structures, as the most important segment in the evaluation business, in order to reduce errors and inaccuracies in the calculations.

Currently, in the evaluation practice the most popular are the following methods for determining the wear of buildings and structures: the method of economic age, the method of market extraction, the method of assessing the accumulated wear on its components (the method of breakdown). The problem of assessing wear at the present stage is to determine its level as a decreasing indicator for the cost of the object of assessment and, accordingly, causes the complexity of the calculation procedures.

In the course of the study, the following recommendations were made to clarify the estimated procedures of depreciation and obsolescence of buildings and structures in the framework of the cost approach. For convenience of calculations of the proposed model, moderate level of difficulty for each of the types of deterioration: physical, functional and external. The intermediate calculated value of the total wear should be compared with the proposed scale of expert assessment of wear and obsolescence, and depending on the range of its level in justifying the impact of wear on the value of the object of evaluation to rely on the developed recommendations.

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*Keywords:* assessment, evaluation, depreciation, methods of evaluation of depreciation, types of depreciation, building, construction.

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## **KEY DIRECTIONS OF RISK-ORIENTED INTERNAL AUDIT COSTS FOR WATER SUPPLY AND WATER IN THE REPUBLIC OF CRIMEA**

To date, the financial and economic activities of the municipal unitary enterprises of the Republic of Crimea, providing water supply and sanitation services, are called upon to solve not only economic but also important social tasks of the development of all regions of the Republic of Crimea aimed at providing the population and legal entities with drinking water, services on reception, transportation and sewage treatment.

A risk-based audit of water supply and sanitation costs is designed to ensure effective control over the correctness and validity of including costs in the tariff for services provided. In order to improve its effectiveness, there is a need to identify its key areas, which will allow the internal auditor to focus on the most important aspects affecting the value of the tariff being formed, which in turn determined the choice and relevance of the research topic.

Scientific research was conducted using the bibliographic method, the system approach, generalization, specification, and on the basis of a selective accounting, tax and technical audit of the activities of five municipal unitary enterprises providing water and sanitation services to the population and organizations.

The main directions of the risk-oriented internal audit of costs for water supply and sanitation services are highlighted in the work, the main risks arising in case of not implementing a particular policy within the framework of these enterprises are highlighted, and the main ways of their leveling are proposed.

*Keywords:* internal audit, costs, risk-oriented internal audit, tariff, water supply, sanitation, municipal unitary enterprises.

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