

ISSN 2312-5330



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**Vorobyova Elena Ivanovna,**  
 Doctor of Economic Sciences, Professor,  
 Professor of the Department of Finance and Credit,  
 Institute of Economics and Management,  
 V.I. Vernadsky Crimean Federal University,  
 Simferopol, Russian Federation.

« »:

**FINANCIAL SUPPORT FOR THE IMPLEMENTATION OF THE NATIONAL  
 PROJECT «CULTURE»: SOCIAL AND ECONOMIC EFFECTS**

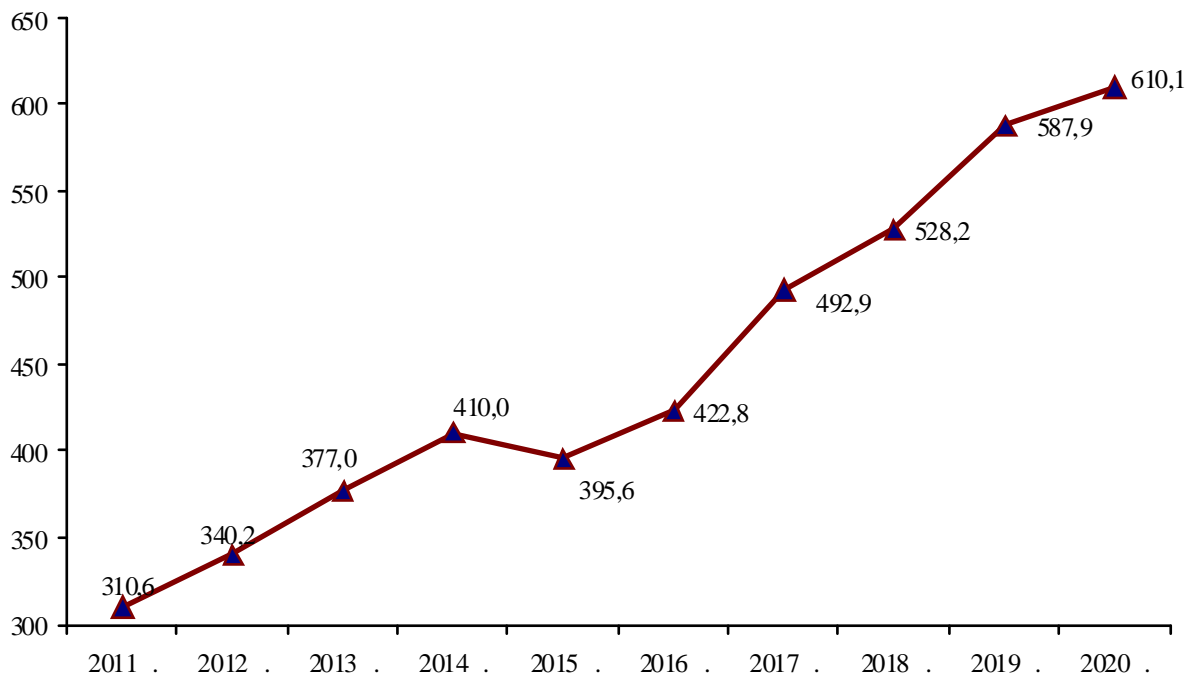
The article defines the directions of financial support for the implementation of the national project «Culture». The possibilities of effective use of both state cultural funds, in particular the Presidential Fund for Cultural Initiatives, and nominal funds, for example, the Vladimir Potanin Charitable Foundation, the Elena and Gennady Timchenko Foundation, corporate funds financed by big business, have been identified. As a result of the analysis of financing of culture in the Russian Federation, the features of the creative economy are noted and the prevailing role of achieving a social effect is shown, which subsequently contributes not only to the growth of income in the field of creative activity, but also strengthens international relations, ensuring cultural interaction between the creative elites of various states.

*Keywords:* financial support of culture, creative economy, national project «Culture», public and private cultural funds, endowment, social effect, economic effect.

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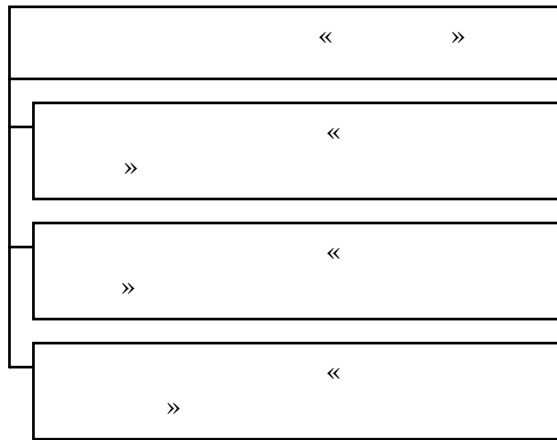


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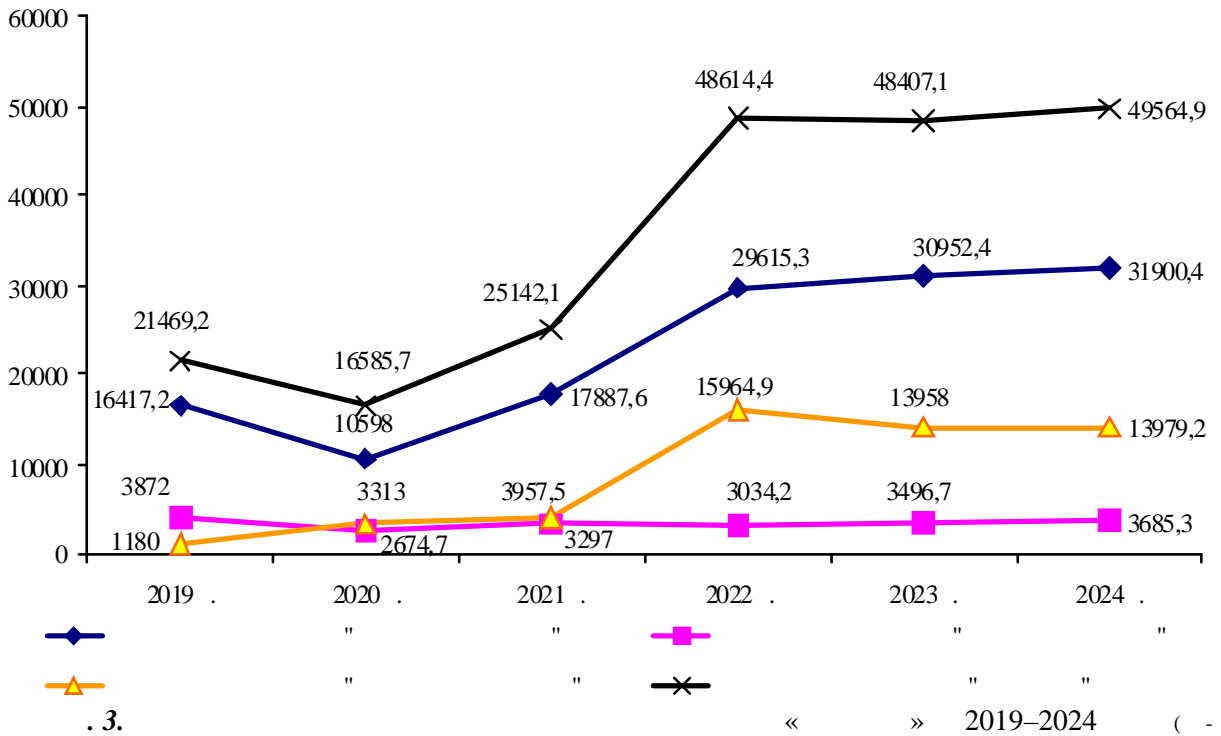
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1. : www.fondpotanin.ru ( : 30.09.2021). [ ]. —
2. / [ ]// « ». — : portal-kultura.ru/articles/opinions/331776-zhit-v-temnye-vremena/ ( : 30.09.2021).
3. [ ]// . — : minfin.gov.ru/ru/statistics/conbud/ ( : 30.09.2021).
4. « ». — : culture.gov.ru/upload/mkrf/mkdocs2022/ \_ .pdf ( : 30.09.2021).
5. : [ ]. —
6. : ( : 30.09.2021). [ ]. — : www.russianseasons.org/ru/ ( : 30.09.2021).
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**PRACTICAL APPLICATION OF THE BUDGET-BUILDING TECHNOLOGY  
IN THE ENTERPRISE**

The article discusses the essence of financial planning, as well as the budgeting process, as its integral part. The components of the enterprise budget, including the operating and financial budgets, are considered. Various aspects of the operating budget have been studied in accordance with the stages of the production and economic activity of the enterprise. The financial budget shows the sources of funds and directions for their use. A technology for constructing an enterprise's budget is proposed, which consists of the following stages: drawing up a sales plan (cash receipts schedule), a production plan, an estimate of commercial expenses (a schedule of cash payments), an estimate of direct labor costs (a pay schedule), an estimate of production overheads (a schedule cash payments), estimates of administrative and marketing costs (schedule of payment of sales and management costs), calculation of the unit cost of production, planned statement of financial results, planned statement of cash flows,

---

estimated balance at the beginning and end of the year. In the study, the developed technology for building a budget is considered on a practical example, the elements of its universality are highlighted.

*Keywords:* financial planning, budgeting, budget, sales plan, cost estimates, settlement balance, budgeting technology.

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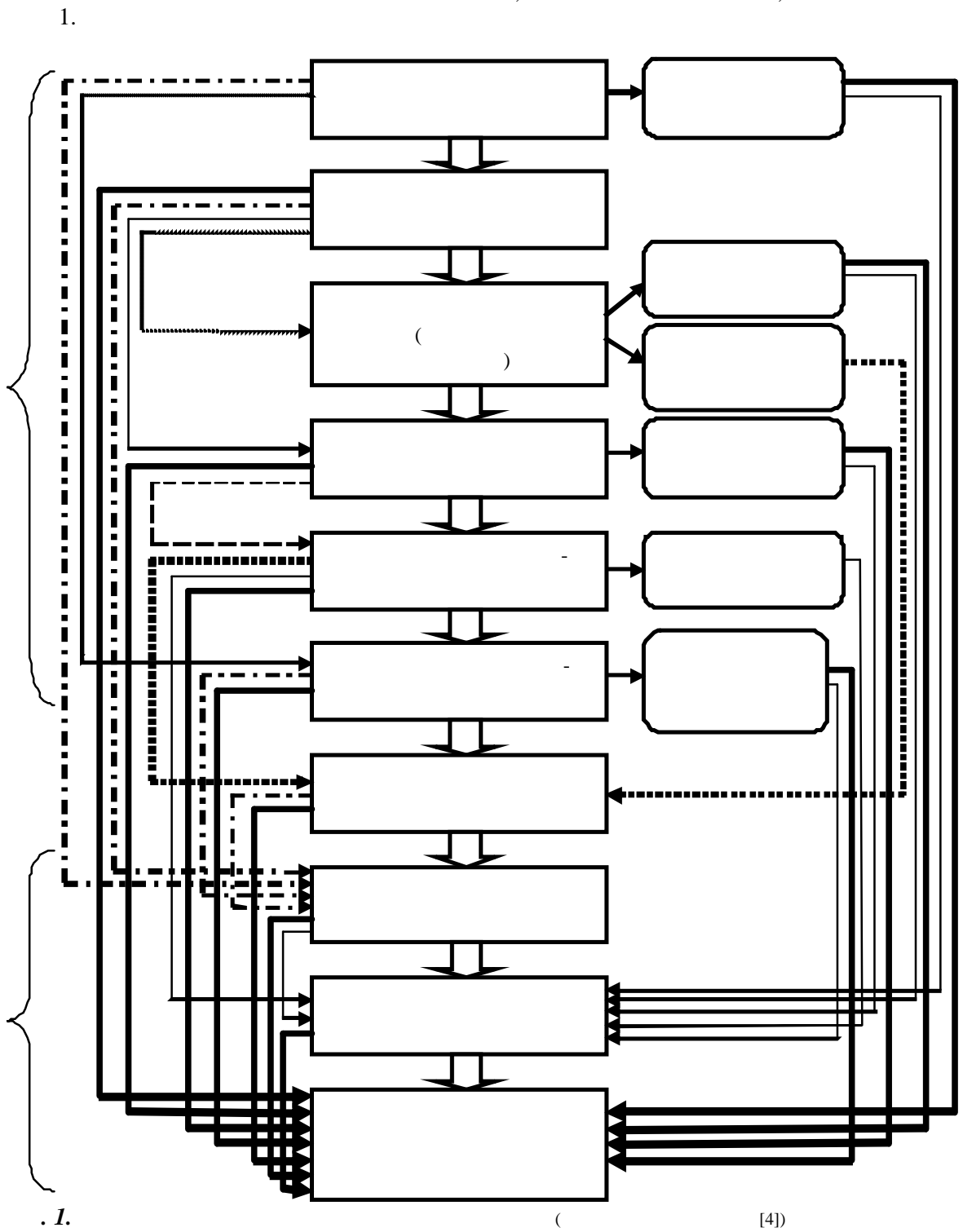
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I.

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I. , \*

			8077059
:			28080
	6600000		8105139
( )	1400000		
	8000000		550000
	6600000		550000
:			
	1800000		79920
	198000	-	56160
	71539	-	23760
	317520	-	
	2387059		252000
			331920
	8987059		8987059

\* [2]

2. \*

1	100800	43
2	93600	43
3	129600	45
4	144000	47

\* [2]

3. , \*

/		1	2	3	4	
1.		100800	93600	129600	144000	468000
2.		43	43	45	47	—
3.		4334400	4024800	5832000	6768000	20959200

\*

[5].  
, 75 % -

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4.

II.

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5.



4. , \*

/		1 -	2 -	3 -	4 -	
1.		198000				198000
2.	1	3250800	1083600			4334400
3.	2		3018600	1006200		4024800
4.	3			4374000	1458000	5832000
5.	4				5076000	5076000
6.	-	3448800	4102200	5380200	6534000	19465200
7.		1692000				

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5. \*

/		1 -	2 -	3 -	4 -	
1.	, .	100800	93600	129600	144000	468000
2.	, .	18720	25920	28800	26400	26400
3.	, .	20160	18720	25920	28800	20160
4.	, .	99360	100800	132480	141600	474240

\*

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 — 39744 .  
 10% .  
 6.

6. ( ) \*

/		1	2	3	4	
1	2	3	4	5	6	7
1.	, .	99360,0	100800,0	132480,0	141600,0	474240,0
2.	1 - , -	4,0	4,0	4,0	4,0	4,0
3.	- , -	397440,0	403200,0	529920,0	566400,0	1896960,0
4.	, -	40320,0	52992,0	56640,0	54720,0	54720,0
5.	, -	437760,0	456192,0	586560,0	621120,0	2101632,0

\*

6

1	2	3	4	5	6	7
6.		398016,0	415872,0	533568,0	564480,0	1911936,0
7.		796032,0	873331,2	1173849,6	1298304,0	4141516,8

\*

70 %

30 %

7.

\*

/		1 -	2 -	3 -	4 -	
1.	-	56160,0				56160,0
2.	1	557222,4	238809,6			796032,0
3.	2		611331,8	261999,4		873331,2
4.	3			821694,7	352154,9	1173849,6
5.	4				908812,8	908812,8
6.	-	613382,4	850141,4	1083694,1	1260967,7	3808185,6
7.	-	389491,2				

\*

IV.

—

2,5

— 3,2

8.

8.

\*

/		1 -	2 -	3 -	4 -	
1.	-	99360	100800	132480	141600	474240
2.		2,5	2,5	2,5	2,5	2,5
3.		248400	252000	331200	354000	1185600
4.	1 , /	3,2	3,2	3,2	3,2	3,2
5.	-	794880	806400	1059840	1132800	3793920

\*

18

252000

9. , 75 %  
(25 %)

9. , \*

/		1 -	2 -	3 -	4 -	
1.	-	252000				252000
2.	1	596160	198720			794880
3.	2		604800	201600		806400
4.	3			794880	264960	1059840
5.	4				849600	849600
6.		848160	803520	996480	1114560	3762720
7.	-	283200				

\*

V.

10.

10. , \*

/				
1.		576000	228000	804000
2.		288000	—	288000
3.		156000	36000	192000
4.		540000	—	540000
5.		144000	576000	720000
6.		52416	108480	160896
		1756416	948480	2704896

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11.

11. - \*

/		1 -	2 -	3 -	4 -	
1.	-	248400	252000	331200	354000	1185600
2.	, /	0,80	0,80	0,80	0,80	0,80
3.	, .	198720	201600	264960	283200	948480
4.	, .	439104	439104	439104	439104	1756416
5.	, .	637824	640704	704064	722304	2704896
6.	, .	135000	135000	135000	135000	540000
7.	, .	502824	505704	569064	587304	2164896

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VI.

12.

12.

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	2304000	115200
	—	3%
	288000	36000
	—	50400
	86400	9600
	57600	—
	96000	28800
	19200	33600

\*

13.

13.

\*

/		1 -	2 -	3 -	4 -	
1.		100800	93600	129600	144000	468000
2.						
		130032	120744	174960	203040	628776
		7200	7200	7200	7200	28800
3.		1,40508	1,40508	1,40508	1,40508	
4.		141631,8	131515,2	182098,0	202331,1	657576,0
5.						
		604800,0	604800,0	604800,0	604800,0	2419200
		81000,0	81000,0	81000,0	81000,0	324000
		24000,0	24000,0	24000,0	24000,0	96000
		14400,0	14400,0	14400,0	14400,0	57600
		24000,0	24000,0	24000,0	24000,0	96000
		12600,0	12600,0	12600,0	12600,0	50400
		13200,0	13200,0	13200,0	13200,0	52800
6.		774000,0	774000,0	774000,0	774000,0	3096000
7.		915631,8	905515,2	956098,0	976331,1	3753576,0

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 ( . 14). 80 %  
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## 14.

/		1 -	2 -	3 -	4 -	
1.	-	23760				23760
2.	1	11520	2880			14400
3.	2		11520	2880		14400
4.	3			11520	2880	14400
5.	4				11520	11520
6.		141631,8	131515,2	182098,0	202331,1	657576
7.		604800,0	604800,0	604800,0	604800,0	2419200
8.		81000,0	81000,0	81000,0	81000,0	324000
9.		24000,0	24000,0	24000,0	24000,0	96000,0
10.		12600,0	12600,0	12600,0	12600,0	50400
11.		13200,0	13200,0	13200,0	13200,0	52800
12.		915631,8	905515,2	956098,0	976331,1	3753576,0
13.	-			2880		

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## VII.

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## 15.

	1	2	3	4
1	2	3	4	5
, . . :	3448800	4102200	5380200	6534000
	3250800	3018600	4374000	5076000
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	3448800	4102200	5380200	6534000
, . . :	613382,4	850141,4	1083694,1	1260967,7
	557222,4	611331,8	821694,7	908812,8
-	56160	238809,6	261999,4	352154,9
, . . :	848160	803520	996480	1114560
	596160	604800	794880	849600

1	2	3	4	5
	252000	198720	201600	264960
- ,	502824	505704	569064	587304
...:				
, ...:	908112	877944	932160	960240
	130032	120744	174960	203040
	604800	604800	604800	604800
	81000	81000	81000	81000
	31200	31200	31200	31200
	12600	12600	12600	12600
	13200	13200	13200	13200
	11520	11520	11520	11520
	23760	2880	2880	2880
		285030,38	264671,07	383512,64
	2872478,4	3322339,78	3846069,17	4306584,34
( )	576321,6	779860,22	1534130,83	2227415,66

\*

VIII.

16.

16.

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	4	2,15	8,62
	2,5	3,2	8,00
	2,5	2,28	5,70
			22,32

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IX.

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17.

17.

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1	2	3
1.		20959200,0
2.		10314233,3
3.		10644966,7
4.		3753576,0
5.	( )	6891390,7
6.		—

22

1	2	3
7.	( )	6891390,7
8.		1378278,14
9.	( )	5513112,56

\*

X.

( . 18).

18.

/		1	2	3	4
1.	-	1800000,00	1415921,85	1218210,82	2282403,71
2.	:				
		3448800,00	4102200,00	5380200,00	6534000,00
3.	-	5248800,00	5518121,85	6598410,82	8816403,71
4.	:				
		613382,40	850141,44	1083694,08	1260967,68
		848160,00	803520,00	996480,00	1114560,00
	-	502824,00	505704,00	569064,00	587304,00
	-	912511,75	881515,20	932097,97	952331,08
			285030,38	264671,07	383512,64
		774000,00	792000,00	288000,00	756000,00
		182000,00	182000,00	182000,00	182000,00
5.		3832878,15	4299911,02	4316007,12	5236675,40
6.	( ) -	1415921,85	1218210,82	2282403,71	3579728,31

\*

XI.

19.

Microsoft Office Excel,

19.

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## **TRANSFORMATION OF APPROACHES TO REGULATING FINANCIAL SUPPORT FOR REGIONAL DEVELOPMENT IN THE EU**

A prerequisite for the successful solution of the strategic tasks of development of the EU regions is the adequacy of approaches to financing the corresponding programmatic development goals, their flexibility and effectiveness. For several decades, the EU has been developing and using specific instruments of financial support for the development of regions, based on key historical achievements — a single market and multi-level management of economic processes.

The work uses a system of scientific methods and approaches that made it possible to achieve the goal of the study. The research was carried out using the methods of theoretical generalization, comparative analysis, analysis and synthesis. Thanks to the systematic method, the theoretical foundations of financial support for regional development in the EU and the institutional aspect of the transformation of approaches to the regulation of regional development in the EU have been investigated.

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The multilevel system of territorial structure of the EU testifies to the problem of uneven regional development — a problem that is most often referred to as the asymmetry of territorial development. The enlargement of the EU through the accession of a number of economically weak states necessitated: programming regional development within certain time limits, developing certain tools and mechanisms to achieve program goals, creating a specific integration mechanism for financial support of regions.

Cohesion policy, synonymous with the common regional policy of the European Union, is a factor in public and private financing of regional development within the EU. The transformation of the goals and objectives of the EU regional policy within the framework of individual stages of its evolution shows its flexibility, adaptability and social nature.

The modern transformation of the role of regions leads to a change in approaches to the regulation of financial support for their development in the EU. This support is based on the use of a specific mechanism of distributed (multi-level) development regulation, which provides for joint coordinated activities of the governing bodies of the pan-European, national, regional, local levels to develop regional development programs. This allows for a certain period (programming period) to determine regional priorities and volumes of supranational financial support in conjunction with a general strategy to overcome the asymmetry of regional development in the European Union.

*Keywords:* EU region, NUTS, European regional integration, EU Cohesion Policy, distributed (multilevel) regulation, financial support instruments, European structural and investment funds, projects and financial support programs.



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EAFRD	<ul style="list-style-type: none"> <li>• ;</li> <li>• / ;</li> <li>• ;</li> <li>• ;</li> <li>• ;</li> <li>• ;</li> </ul>
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### **KEY FEATURES OF THE NEW FINANCIAL MODEL SUPPORTING REGIONAL DEVELOPMENT IN THE EU**

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Since the mid-1980s, there have been tendencies towards the internationalization of economic activity through foreign investment, as well as cross-border cooperation in trade and inter-firm relations, such as mergers and acquisitions. Thus, there is a need for both building up the regional economic potential of the EU and taking measures of a socio-cultural nature. The result of these processes was the formation of a new type of EU regional policy aimed at strategic management of a model of sustainable regional development.

The work uses a system of scientific methods and approaches that made it possible to achieve the goal of the study. The research was carried out using the methods of theoretical generalization, comparative analysis, analysis and synthesis. The



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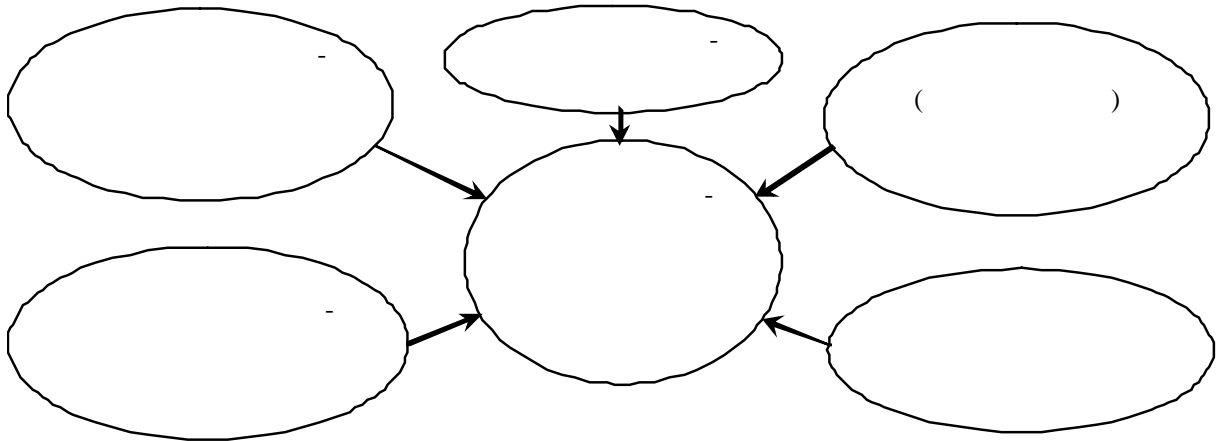
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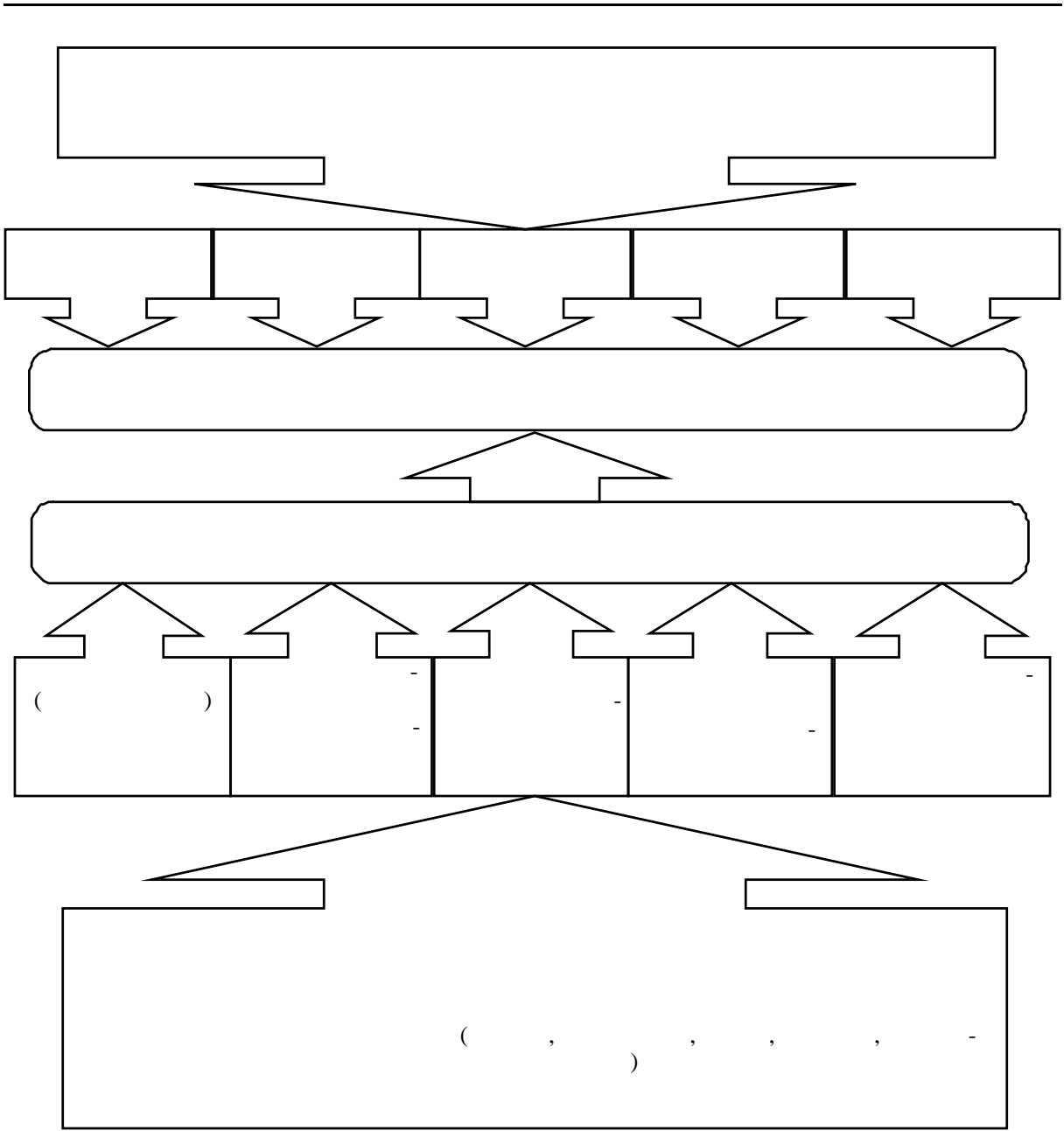
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## **BUDGETARY REGULATION AS AN TOOL OF SMOOTHING OF SOCIO-ECONOMIC DISPROPORTIONS OF SUBREGIONS OF THE REPUBLIC OF CRIMEA**

2015–2019

The article is devoted to the theoretical foundations of budget regulation in the system of socio-economic development of the subregions of the Republic of Crimea. The main tendencies and problems of development of the system of local finances are defined. The place and role of financial support in the system of social and economic development of subregions of the Republic of Crimea are analyzed. An analysis of local budget revenues and expenditures and intergovernmental transfers for 2015–2019 was conducted. Disproportions of budgetary provision of municipalities of the Republic of Crimea are analyzed. The priority directions of improvement of mechanisms of interbudgetary regulation for achievement of balanced development of subregions of the Republic of Crimea and the decision of existing problems of social and economic development of subregions are substantiated: budgetary decentralization, the formation of a reliable part of local budgets (equalization of the revenue parts of further regional budgets); simplification of the calculation process and ensuring transparency in the calculation and distribution of interbudgetary transfers; improvement of the system of budget planning and forecasting; ensuring effective interaction between government bodies, local government funds; an increase in the proportion of non-targeted interbudgetary transfers, since they imply an increase in the financial autonomy of local budgets.

*Keywords:* disproportion, asymmetries, socio-economic development, budget, budget revenues, budget expenditures, budgetary mechanism, budget regulation, budget policy, intergovernmental transfers.

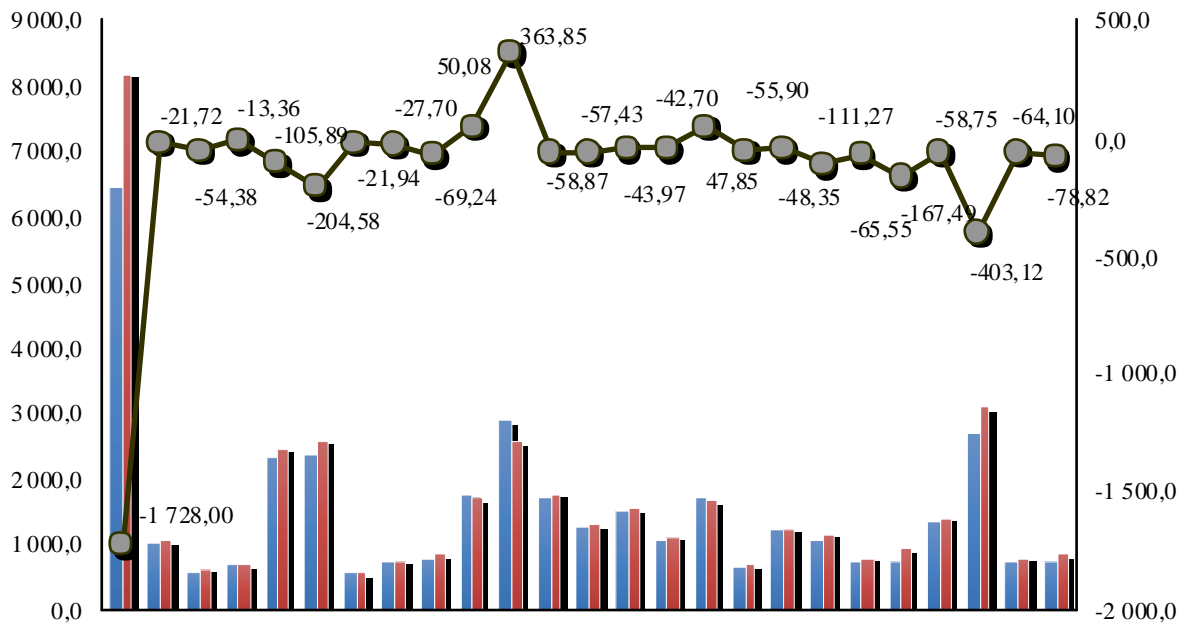
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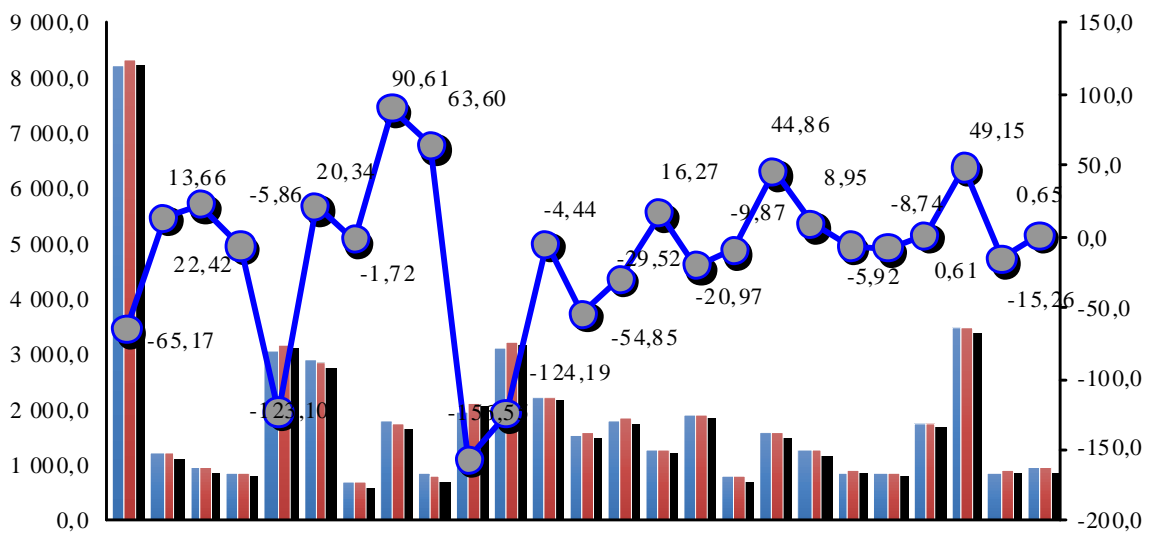
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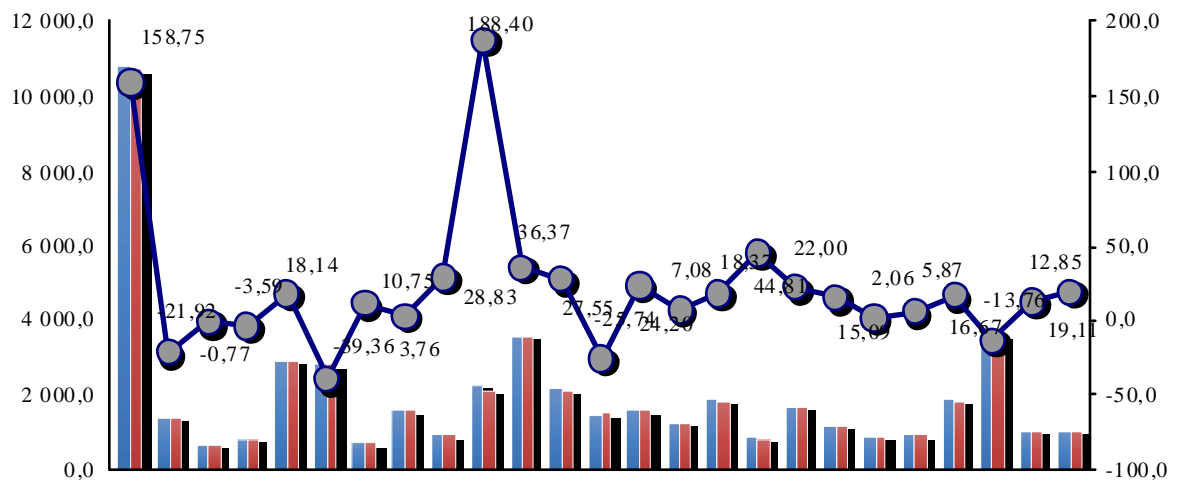




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**FEATURES OF FORMATION OF AN INTEGRATED SYSTEM OF RISK  
IDENTIFICATION FOR ORGANIZATIONS OF THE CREDIT AND FINANCIAL  
SPHERE IN THE CONDITIONS OF DEVELOPMENT OF REMOTE SERVICE  
CHANNELS**

COVID-19,  
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Due to the active implementation of social distancing measures against the background of the spread of COVID-19, the attention of the scientific community is focused on research on the use of digital, contactless financial technologies for customer service. The risks associated with the spread of COVID-19 open up problems of informal employment, the development of which is mainly due to the reduction of jobs, lack of social guarantees and a decrease in wages. The financial and credit sector is the most sensitive to the impact of risks associated with the impact of the pandemic, since the accumulated financial settlements and transactions in it increase the growth of crimes related to the legalization of proceeds from crime.

This article reveals the features of the formation of a comprehensive COVID-19 risk identification system for organizations in the credit and financial sector in the context of the development of remote service channels. In the course of the study, the authors found that: achieving the maximum effect from the implemented COVID-19 risk identification system on the scale of a multi-branch financial institution is ensured by analyzing events and sources at the level of various operational and business processes as part of the subsequent assessment of potential threats and identification the most significant of them.

Within the framework of this publication, the COSO ERM methodology is also considered and improved, the mechanisms for balancing customer distribution for the purpose of leveling the difference in the level of involvement between different branches. and the business processes most at risk.

*Keywords:* COVID-19 risk, risk identification and management system, financial institutions, anti-money laundering, COSO methodology, branches, balancing, compliance control, compliance report, risk concentration.

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$$V_{ij} = \frac{n_{ij}}{S_j}; S_j = \sum_i n_{ij}$$

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$$V_{\min(i)} = \min_{l=1} V_l,$$

$$V_{\min(i)} -$$

$$; \min_{l=1} V -$$

$$N_{ij} = N_{ij} + N_{ij} (V_{ij} - V_{\min(i)}),$$

$$N_{ij} -$$

$$P = p \times q,$$

$$P -$$

q - ( - , ; p - );

$$\left( \frac{N_{i,j}}{\sum (N_{l,1}; N_{k,1})} \right) \times P,$$

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## ECONOMIC PREREQUISITES FOR DEEPENING COOPERATION BETWEEN BANKS AND INSURANCE COMPANIES

The current stage of development of the world economic and financial systems is characterized by increased competition between all their subjects. This is especially true of competition in the global, international and national financial markets. Fierce competition requires market participants to find and implement new ways to ensure the survival and effectiveness of their own activities. One of the key ways to solve these problems is to strengthen interaction between subjects of market relations and to activate their participation in integration processes.

It is proved that there are significant prerequisites for the interaction of banks and insurance companies, the main of which are economic. It is proposed to identify five levels of such prerequisites (individual, microeconomic, mesoeconomical, macroeconomic, mega-economic) and their characteristics are given.

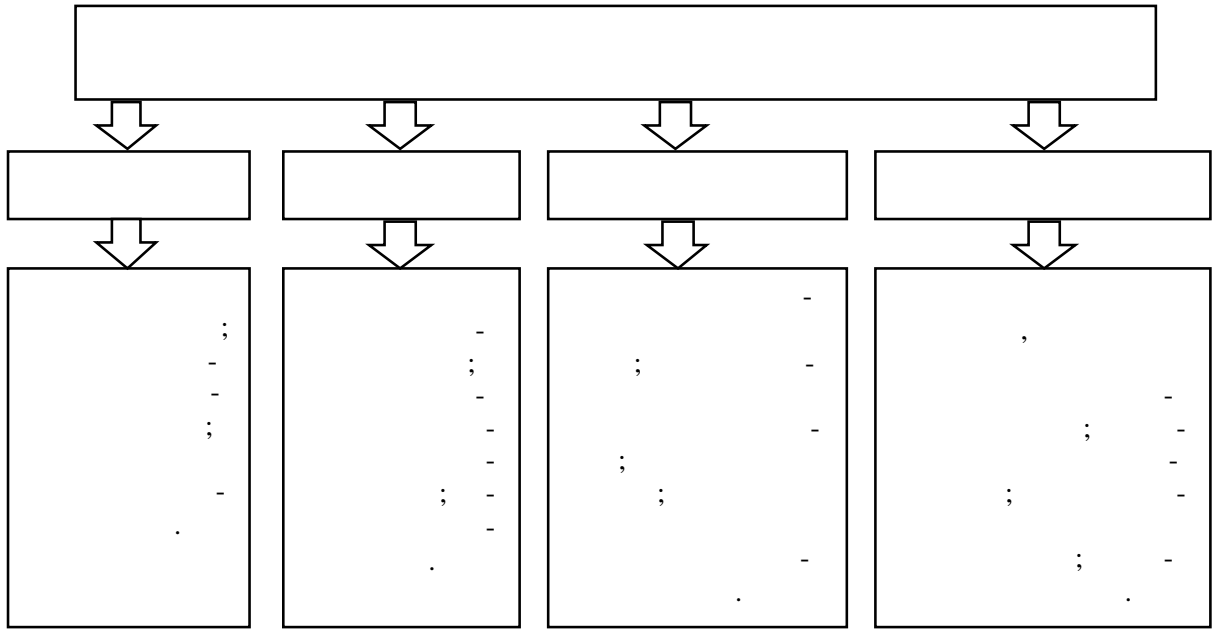
The study of the economic prerequisites for the interaction of banks with insurance companies, which are based on increasing the competitiveness and effectiveness of these groups of financial intermediaries, as well as on the increase in the effectiveness of bank risk management, allowed us to identify and characterize five levels of such prerequisites for banking and insurance interaction: individual, micro-level, meso-level, macro-level, mega-level. The given approach to the disclosure of the prerequisites for the interaction of banks and insurance companies: expands traditional approaches (analysis at the micro and macro levels); provides a systematic, comprehensive view of the course of the analyzed processes; allows to identify their inter-level causal relationship.

*Keywords:* bank, insurance company, financial market, financial intermediary, background.





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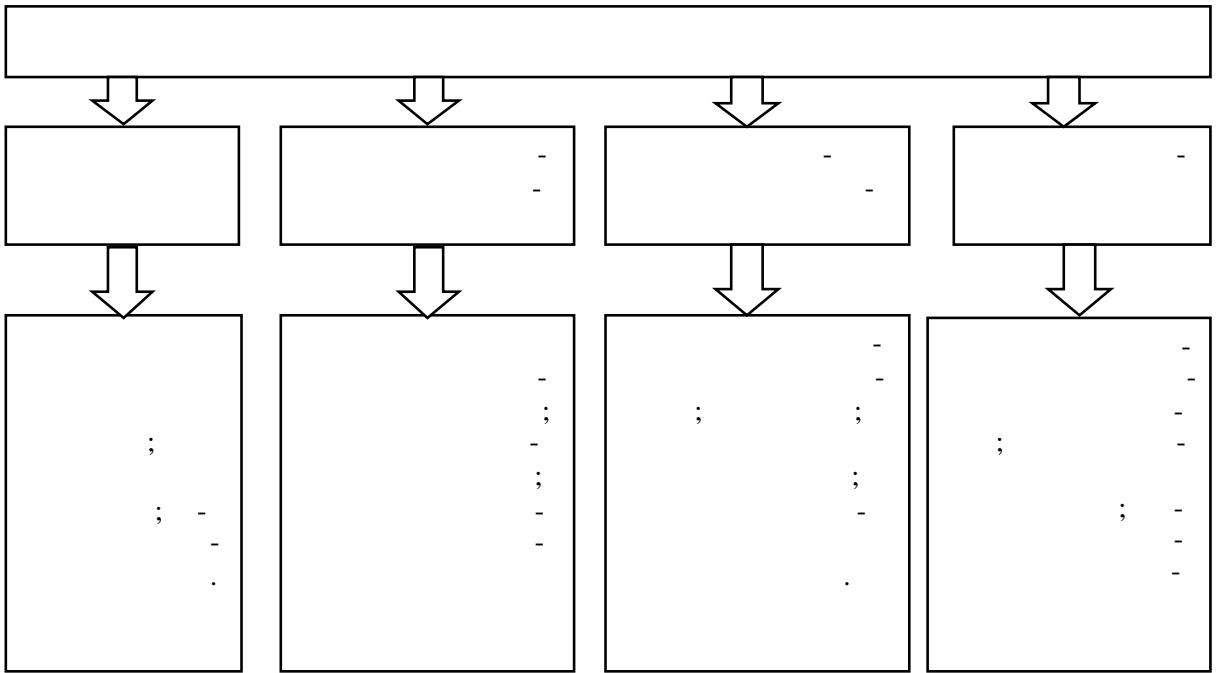
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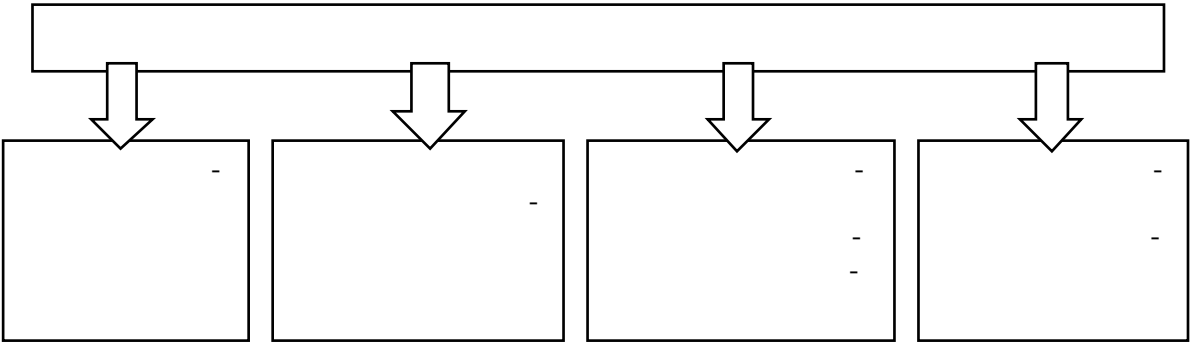
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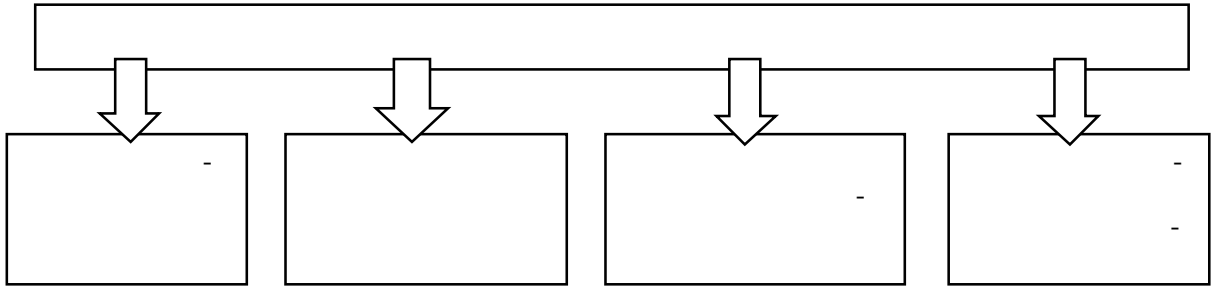
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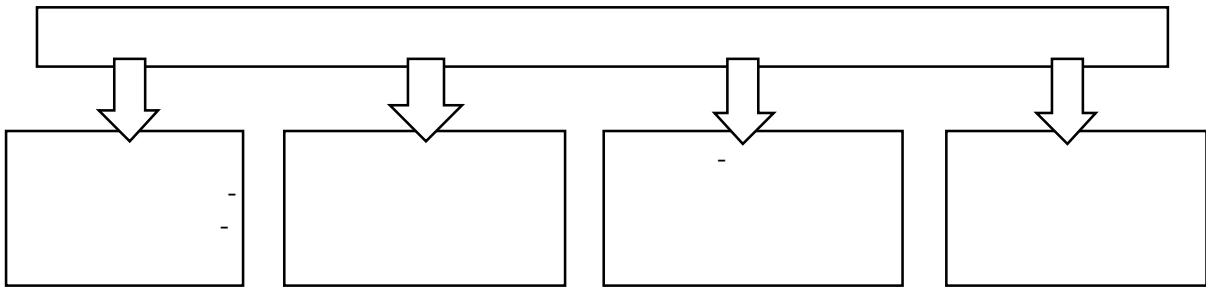
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**DIGITAL TRANSFORMATION OF KAZAKHSTAN'S BANKING SECTOR  
AT THE PRESENT STAGE OF DEVELOPMENT**

IT-



The current stage of development of the banking sector in the context of increased competition and stagnation due to the pandemic is characterized by a change in the format of interaction between banks and their customers in the process of banking, an increased role of innovative IT technologies. This article is devoted to the study of modern features of the digital transformation of the Kazakh banking sector. The authors analyze the main performance indicators of the STB of the Republic of Kazakhstan, give an overview of the specifics of the functioning of the banking sector in the digital economy and the main problems arising in the course of their activities.

The authors determined that the development of digital technologies will take place in the direction of personalization of banking products and services, providing round-the-clock customer access to banking services; integration with partner companies in order to offer customers comprehensive solutions containing a range of financial and non-financial products and services. The main problems for the Kazakh banking sector are the need for significant investments in the development, implementation of digital technologies, ensuring cybersecurity of the system and protection of personal data.

In conclusion, conclusions are drawn, trends in the development of modern banking technologies are identified and prospects for further development in this direction are described.

The article uses data from the official websites of the National Bank of the Republic of Kazakhstan and individual commercial banks, the official information resource of the Prime Minister of the Republic of Kazakhstan, information and statistical agencies and legal reference systems.

*Keywords:* banking sector, STB, digitalization, digital technologies, innovative technologies

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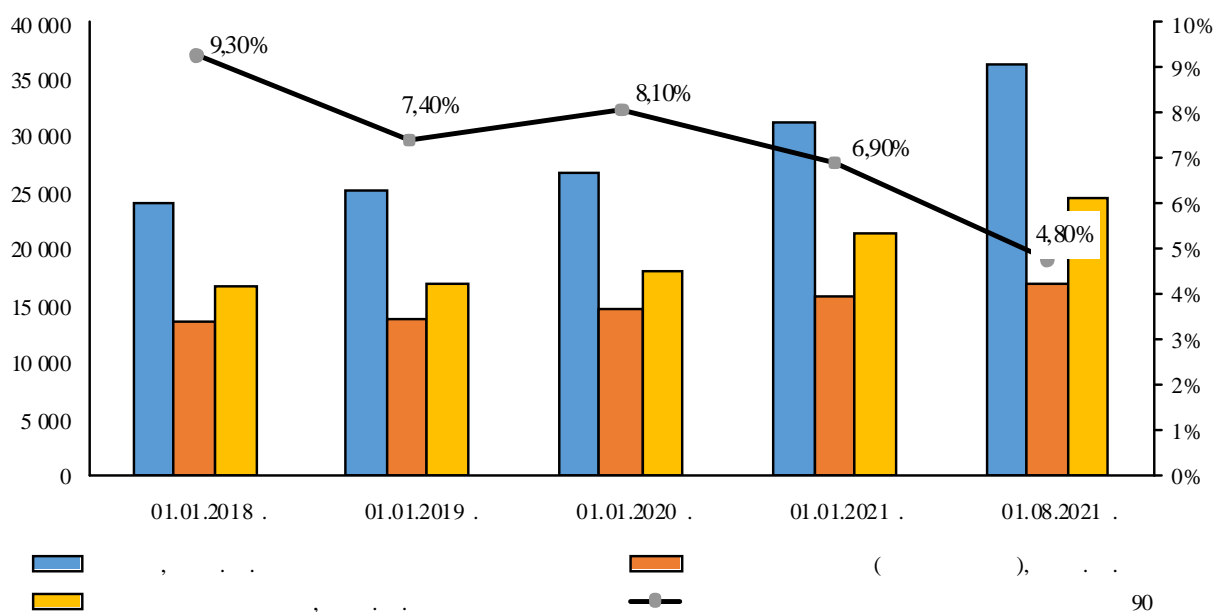
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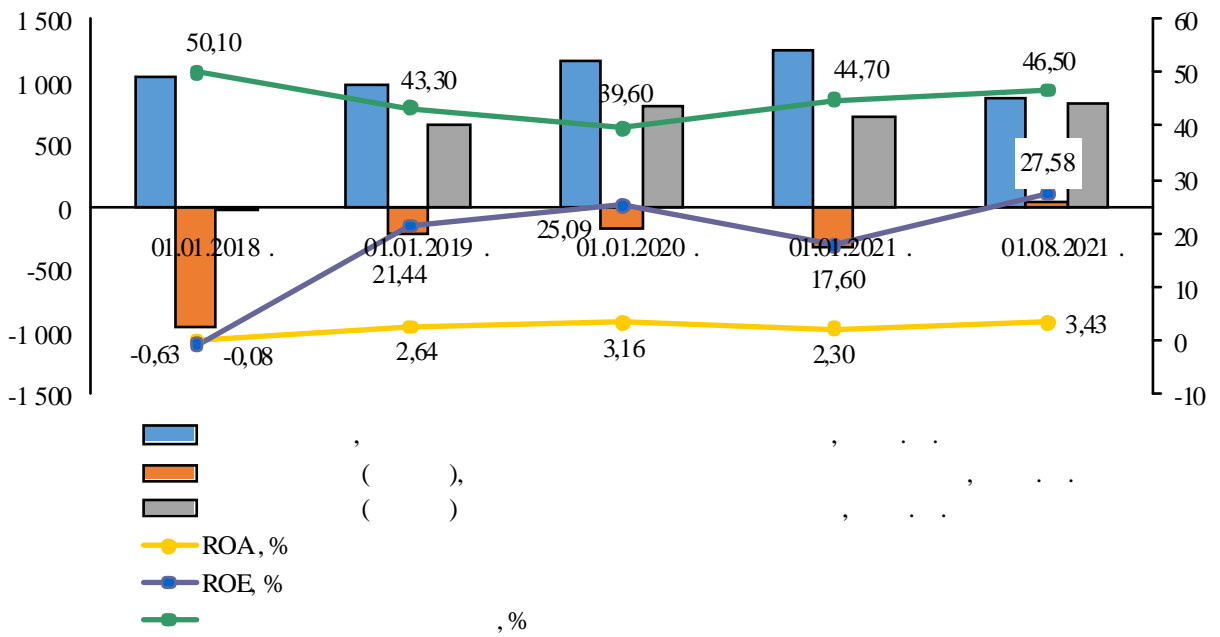
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( )	-18,7	638,4	802,9	726,1	812,2
ROA, %	-0,08	2,64	3,16	2,30	3,43
ROE, %	-0,63	21,44	25,09	17,60	27,58
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\* [3-7]



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	6648,5	194942,7	3334,4	140122,2	50,2	71,9	1148,1	79850,8
	615873,4	9655303,4	1672575,6	28170017,5	271,6	291,8	2456929,1	35377074,6
-	6,7	375,3	5,7	439,8	85,1	117,2	3,4	416,2

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## IS DIGITAL RUBLE A CRYPTOCURRENCY: COMPARATIVE ANALYSIS

Gradual embedding digital rouble into the economics of the Russian Federation gives birth to many disputable questions. Designed by Central Bank and discussed by the wide public the Conception of digital rouble divided the interested community into two camps: the first camp considers its embedding quite logical, the second camp — thinks it be the doubling of the world digital currencies — Bitcoin or e-gold. Digital rouble as well as «real» rouble unlike charging to account will have unique digital code (series and number, for example) that makes it similar to papery rouble and tracing the movement every rouble becomes even more real than tracing the on-line money movements. The same principle complicates counterfeit and fabrication of this type of currency unlike real (paper) money. The author suggests the criteria of future functioning the digital rouble, analyzes positive and negative sides. The author gives the assessment to further functioning of the «paper» rouble alongside the embedding digital rouble, their interconnection is under consideration as well, the legal basis of functioning the digital currency is also defined. The author makes comparative analysis of the characteristics of all the types of national currencies of the Russian Federation and digital currency, the basic criteria of assessment are pointed out. The necessity of embedding such a form of exchange as digital currency, despite of arising questions and misunderstanding, is quite explicable because digital currency is convenient and functional. On the basis of the investigations made, the author concludes: digital rouble of the Russian Federation is the digital type of the national currency; doubles completely its functions and is not a variant of world digital currency/cryptocurrency. Digital rouble includes the characteristics of the «paper» and electronic rouble but is a separate monetary unit bearing high degree of safety and liquidity.

*Keywords:* digital rouble, Central Bank, national currency, paper currency, cryptocurrency, safety, digital economics.

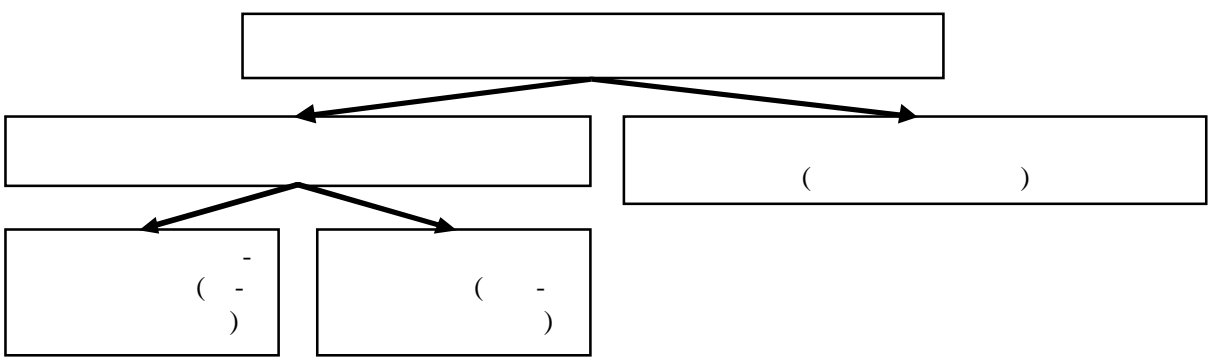
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**METHODOLOGICAL BASIS OF STOCK MARKETS OF DEVELOPED AND  
DEVELOPING COUNTRIES IN MODERN CONDITIONS**

, B3, London Stock Exchange,

The article is devoted to the study of the actual problem of the development of stock markets, which affect the redistribution of capital between sectors of the economy, using tools and mechanisms between the financial and stock markets.

The purpose of the study is to improve the regulatory segment of the stock market with the aim of further developing stock exchanges, integrating them into the world economic system and attracting investments into the economy. To achieve the goal, the following tasks were completed: the development was analyzed and the profit growth of the London Stock Exchange was determined; a comparative volume of capitalization of basic stock instruments was carried out; determined internal factors of influence on the stock market. The problem of the international stock market in all countries with emerging markets, first of all, lies in the improvement of the institutional environment, which is a prerequisite for the stability of the stock market.

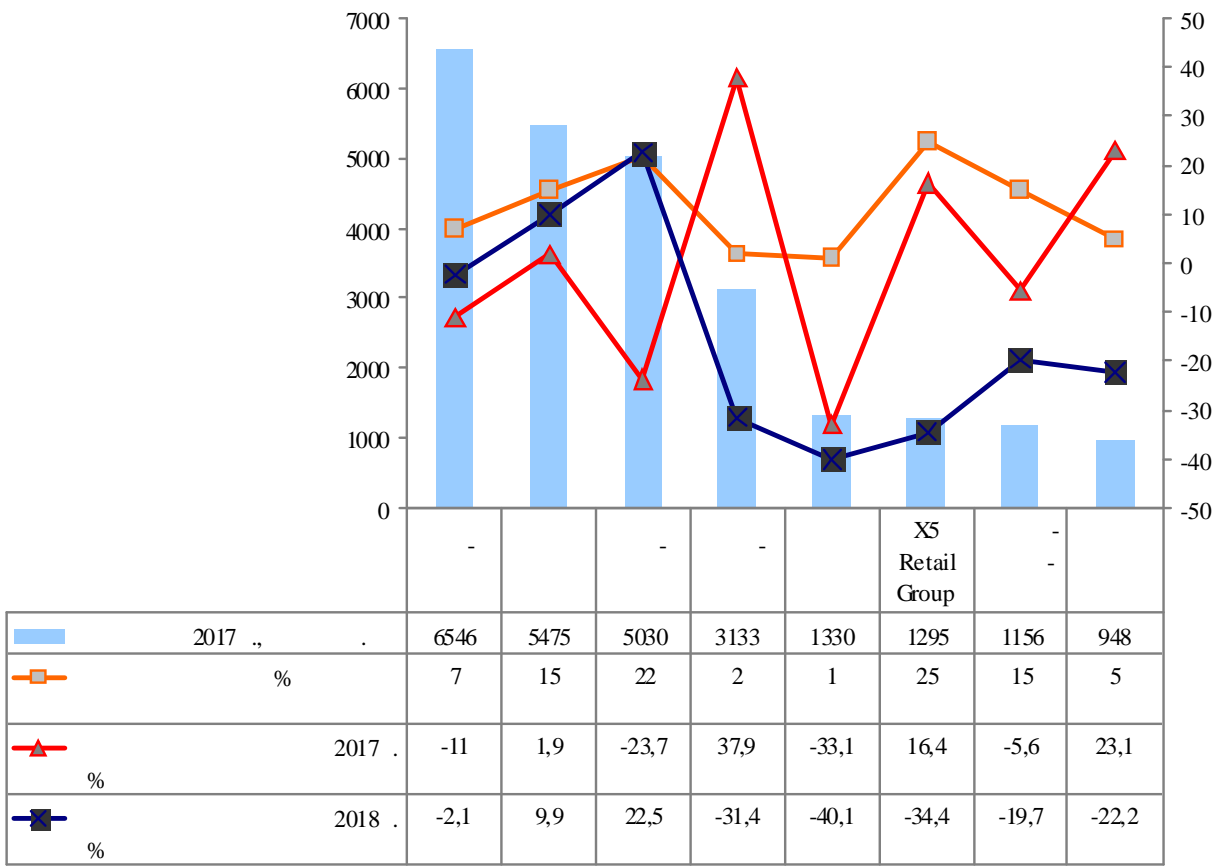
To analyze the development of stock markets, natural technical sciences were used to identify objective patterns, determining the state and motives, using various methods and techniques: logical, generalizations, specific methods of cognition, comparative, graphic. In the development of the stock market, the economy establishes certain regular actions in the real sector of the economy through a regulatory system of measures and investment needs in the real sector of the economy. To obtain the desired results, methods and tools are used to achieve the goal, namely: statistical; analytical; dynamic.

The essential characteristic features of stock markets are revealed and the degree of their participation in the country's economy is revealed. We are talking about the penetration of knowledge and deep transformation through the introduction of digital technologies in all spheres of life and development, including the transformation of the development of the stock and financial markets at the present stage.

The state of the securities markets in developed and developing countries was assessed using the example of the largest stock exchanges in Brazil and the UK. The features of the effective functioning of stock markets are revealed. A hypothesis is put forward about the lack of research on the stock market of developed and developing countries, the mechanisms used have an insufficient impact on the development of the economy. From this point of view, the analysis of the dynamics of the current state of the number of issuers and the dynamics of profitability of developed markets is carried out, the comparative volumes of capitalization of the stock markets of Great Britain and Brazil are assessed, and the weaknesses of their functioning are revealed.

*Keywords:* stock market, security, stock market comparison, B3, London Stock Exchange, mechanism, instruments.





. I. 2017–2018 . ( [6, 17, 24])

31.12.2019  
 — 22,5 %.  
 212  
 49 . . .  
 4,1 % . 10 ,  
 70,7 % ,  
 50,6 % .  
 ( ) 12,4 . . . 2018  
 14,9 % [20].  
 354 , 7,3 % .  
 18,5 % .  
 — 733 . [2].  
 : 2016 — 19,1 %; 2017 — 87,1 %;  
 2018 — 38,2 %; 2019 — 24,8 % .  
 2016 — 533,7; 2017 — 3509,2; —  
 2018 — 5759,0; 2019 — 16708,4 .  
 ( ) 2019 192,9 % .  
 1156 90,1 % ,  
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 2019 (Tesla, Amazon, AMD, Apple, Netflix) —  
 24,8 % [22].  
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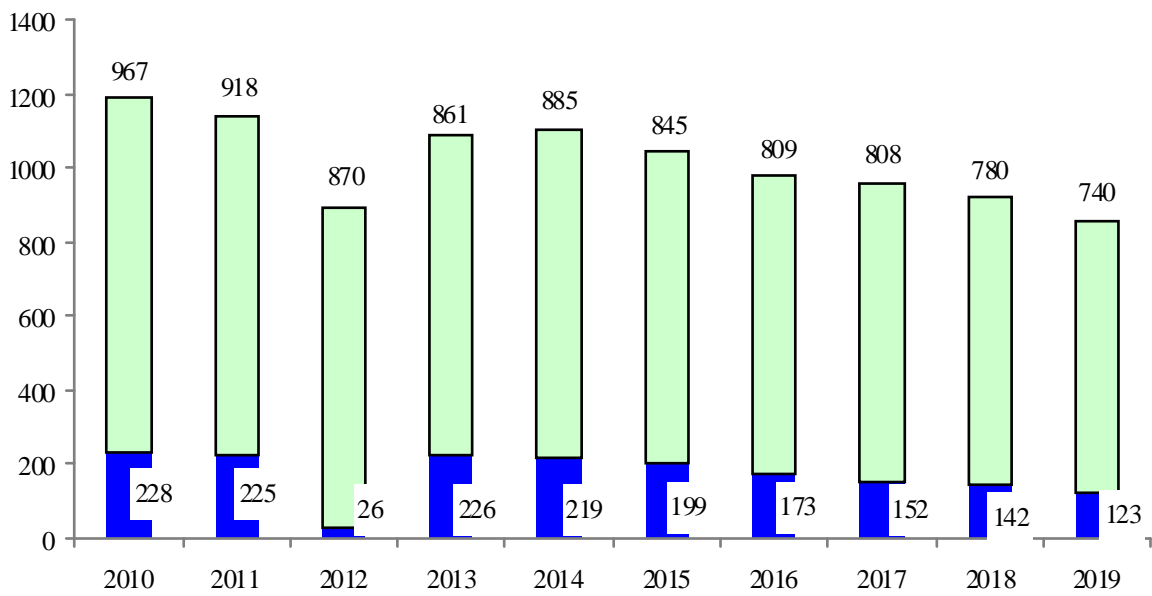
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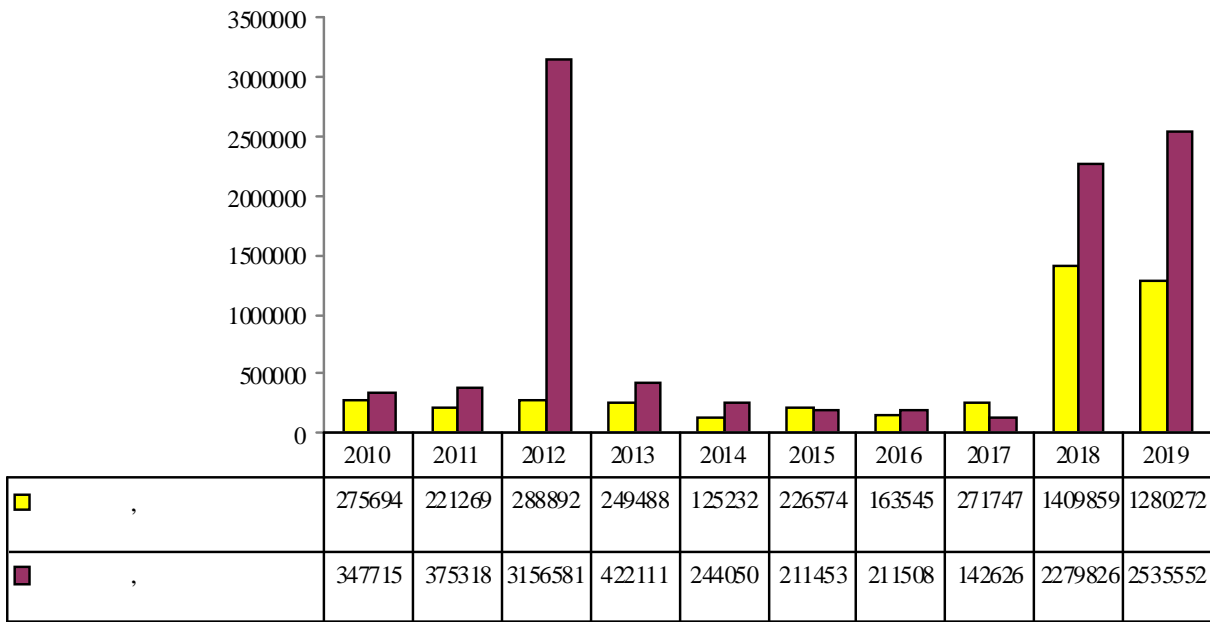
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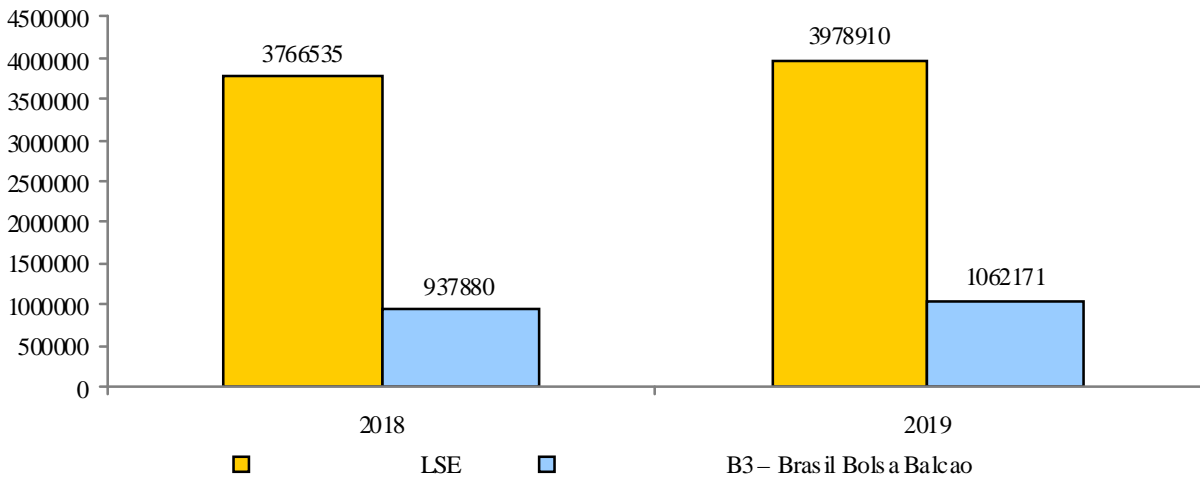
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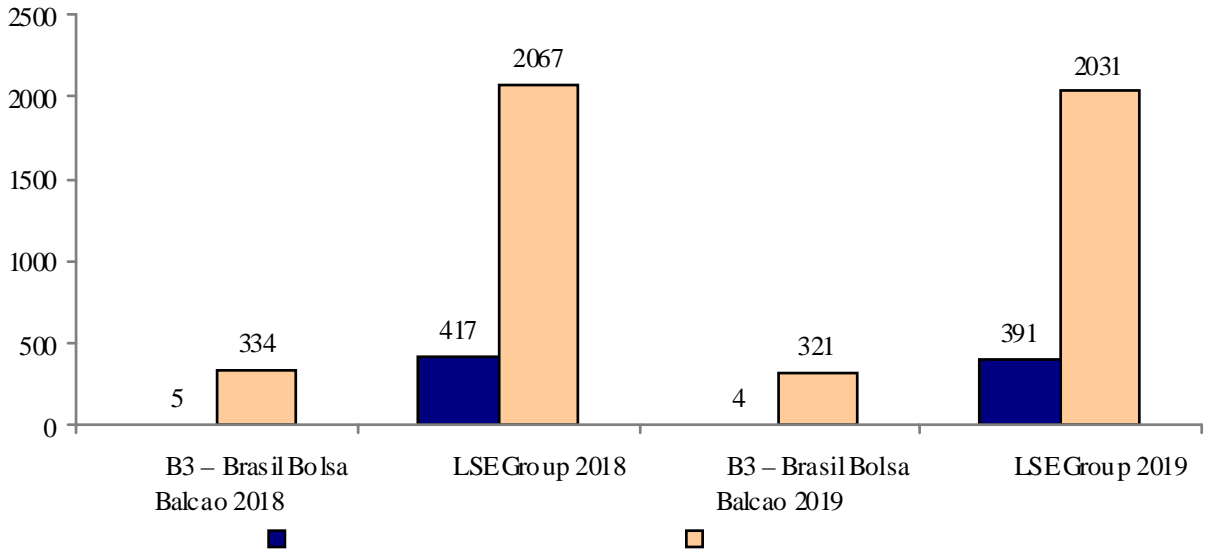
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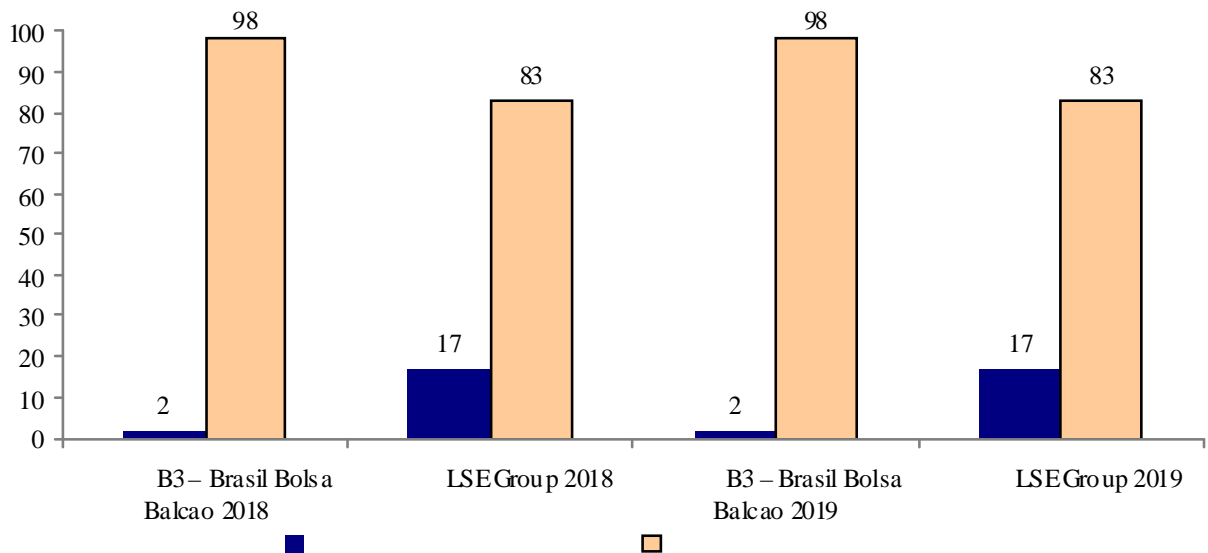
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2018–2019 ., . ( [10])

B3 SA Brasil.Bolsa.Balç o LSE : B3 SA — Brasil.Bolsa.Balç o LSE  
 4 , 13,25 % 2019 5,64 % . ( . 5).



. 5. B3 SA — Brasil. Bolsa. Balç o LSE Group 2018-2019 . ( [10, 11])



. 6. B3 SA — Brasil. Bolsa. Balç o LSE Group 2018-2019 . ( [10, 11])

LSE 9,9 %, B3 SA — Brasil. Bolsa. Balcao — 22,1 %.

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2018–2019 .\*

	2018			2019		
		-	-		-	-
B3 S.A. — Brasil. Bolsa. Balcao	666 670,2	937,880	2 760,2	814 126,8	969,195.23	2 876,7
LSE Group	2 313 606,1	3,766,535.8	174 597,9	2 541 532,0	1,840,053.11	198 182,0

\* [10, 11]

, 13,5 %, B3 — 4,22 %.

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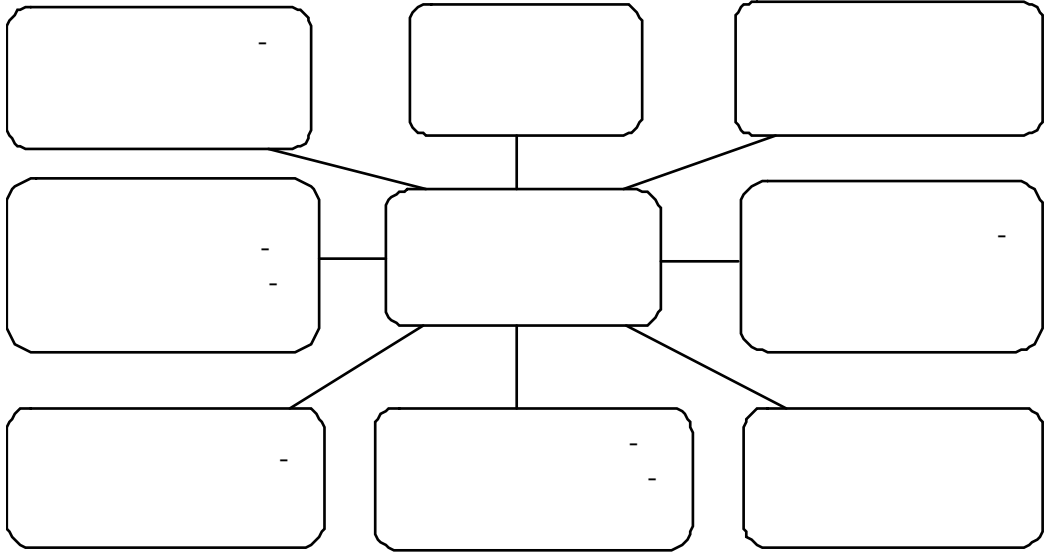
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## MAIN DIRECTIONS OF DEVELOPMENT OF ASSETS FORMATION CONCEPTS IN RETROSPECTIVE AND MODERN CONDITIONS

An ambiguous interpretation of the essence of assets, the absence of polar points of view on them affects the choice of the concept of their definition and recognition in the retrospective and modern periods. At the same time, the current approaches to

determining the assets of the organization must constantly take into account the new requirements of the time, which justifies the relevance and timeliness of the study. The exclusion of accounting for the impact in the formation of information technology assets, digitalization of economic processes forms the problematic aspect of the problem for the present and future periods. With the help of general scientific and special methods: inductive, deductive, analysis, synthesis, grouping, systems thinking, comparative, a comparison was made of the essence of an organization's assets in terms of legal and economic, including static and dynamic concepts of assets, their similarities and fundamental differences were revealed; substantiated the need for the development of concepts of intangible, digital assets. In the field of research — a comparison of the organization's assets from the position of 2 concepts — legal, economic; it was revealed that the main difference between the static and dynamic concepts of balance sheet assets is the time factor; the priority of the economic dynamic balance sheet concept of assets in Russian and international practice is determined; a resource-based approach to the interpretation of the organization's assets was formed, taking into account the optimal synergy of legal and economic concepts; highlighted alternative concepts of asset formation, including intangible and digital concepts of assets. As a result, it was determined that alternative concepts should, on the one hand, be distinguished by an independent character, and, on the other hand, they must be developed on the basis of the optimal synergy of economic and accounting concepts.

*Keywords:* asset, intangible, digital, economic, legal concepts, resource approach, future economic conclusions, controllability, synergy.

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## ANALYSIS OF METHODS AND METHODOLOGIES FOR ASSESSING THE REPUTATIONAL RISK OF AN ENTERPRISE

Effective management of a modern enterprise involves increasing its cost. The global financial and economic crises, the strengthening of global competition, the development of new technologies and a number of other trends have shown that not only tangible but also intangible assets have a significant impact on the value of an enterprise. One of the most significant intangible assets of the company is its business reputation, and reputational risks, if they occur, are characterized by the most severe consequences for the organization's activities. Therefore, the assessment of reputational risks is an urgent problem, which is still unambiguously unresolved due to the emergence of new factors affecting the company's reputation and changes in the strength of their influence. A reasonable assessment of reputational risks will allow the management of enterprises to form a more effective management mechanism aimed at strengthening the company's position in the market.

The article analyzes the approaches to determining the essence of the concepts «reputation» and «reputation risk»; summarizes the approaches and analyzes the methods of assessing the reputation risk of an enterprise; analyzes the methods of assessing reputation risk. Based on the work done, an unambiguous conclusion is made that experts state an increase in business interest in integrating and unifying existing metrics, which would allow them to be used by various types of enterprises and identify the level of perception of organizations by various groups of stakeholders, as well as compare changes in the reputation level with business performance.

*Keywords:* enterprise reputation, reputation risk, reputation risk assessment, methods of reputation risk assessment, methods of reputation risk assessment.

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$$R = d_1x_1 + d_2x_2 + d_3x_3 + d_4x_4 + d_5x_5 + d_6x_6,$$

$d_1, \dots, d_6$  —  $x_1 \dots x_6$ ;  $x_1$  — ( )  
 « »;  $x_2$  — ( ) « -  
 - »;  $x_3$  — ( ) « -  
 »;  $x_4$  — ( ) « -  
 ) « »;  $x_5$  — ( -  
 ) « »;  $x_6$  — ( ) «

$$x_n = d_{n1}x_{n1} + \dots + d_{nm}x_{nm},$$

$n \in [1; 6]; m$  —  $x_1 \dots x_6; d_{nm}$  —  $x_{nm}$

- (  $(X_{11})$  — :

$$X_{11} = \frac{E}{A},$$

- $E$  — ;  $A$  — (  $(X_{12})$  — ,

$$X_{12} = \frac{E+D}{A},$$

- $D$  — (  $(X_{13})$  — :

$$X_{13} = \frac{A_L}{P_S},$$

- $A_L$  — (  $(X_{14})$  — ;  $P_S$  — , :

$$X_{14} = \frac{G_P}{A},$$

- $G_P$  — ;  $\bar{A}$  —

« - »

- (X<sub>21</sub>) — :  
 ,

$$X_{21} = \frac{A_{SOS}}{A_L},$$

A<sub>SOS</sub> — ; A<sub>L</sub> — .

- (X<sub>22</sub>) — :

$$X_{22} = \frac{S_a}{S},$$

S<sub>a</sub> — ( ); S — .

- (X<sub>23</sub>) — - :

$$X_{23} = \frac{i + A_L + P_s}{A},$$

i — ; P<sub>s</sub> — .

- « (X<sub>31</sub>) — » : (

$$X_{31} = \frac{1}{L} \sum_{i=1}^L Y_{Pi},$$

Y<sub>Pi</sub> — i- ; L — ,

- (X<sub>32</sub>) — (

$$X_{32} = \frac{\sum_{i=1}^L L_0}{L},$$

L — ( , ), - ;

$$L_0 = \begin{cases} 1, & i - \\ 0,5, & \\ 0, & \end{cases} ;$$

- (X<sub>33</sub>) — ( - ):

$$X_{33} = \frac{L_k}{L},$$

L<sub>k</sub> — ,

- (X<sub>34</sub>) — ( ):

$$X_{34} = C_n.$$

$$X_{34} = \begin{cases} 100, & \text{...} \\ 50, & \text{...} \\ 0, & \text{...} \end{cases}$$

•  $(X_{41})$  — « » : -

$$X_{41} = \frac{D_x}{D}$$

$D_x$  — ;  $D$  — -

•  $(X_{42})$  — -

•  $(X_{51})$  — « » : ;

•  $(X_{52})$  — ( ) . , -

•  $(X_{52})$  — ; -

•  $(X_{54})$  — : -

$$X_{54} = \begin{cases} 100, & \text{...} \\ 50, & \text{...} \\ 0, & \text{...} \end{cases}$$

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•  $(X_{61})$  — -

, : -

$$X_{61} = \begin{cases} 100, & \text{...} \\ 50, & \text{...} \\ 0, & \text{...} \end{cases}$$

•  $(X_{62})$  — -

: -

$$X_{62} = \begin{cases} 100, & \text{...} \\ 0, & \text{...} \end{cases}$$

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**THE REPRODUCTIVE ASPECT IN THE STUDY  
OF THE SPATIO-TEMPORAL ORGANIZATION OF THE ECONOMY  
AND THE VITAL ACTIVITY OF THE POPULATION**

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The article deals with the territorial localization of human activity and its spatial manifestations. The central hypothesis in substantiating the vector of territorial socio-economic development is the transition from its accounting understanding to a humanistic or anthropocentric one, which is based on the representation of spatial development as a reproductive system. The carrier of the reproductive function is an element of the reproductive system or a subject of economic relations identified by empirical identification with expanded social reproduction and localized in space. At the same time, the spatial localization of the subject is carried out in the context of three aspects — spatial, temporal and thematic determines the binding of the economic entity in the economic space of different levels. Most often, this binding is linked to a specific settlement. Spatial interaction of settlements in the region and beyond is determined by the driving force and implementing component in the form of satisfaction of human needs aimed at creating a favorable or decent environment for his life. As part of a spatially localized settlement-reproduction system, social, ecological and economic reproduction subsystems interact, as a result of which the internal structure is provided, and the surrounding spatially localized reproduction systems are influenced, thereby forming a spatially localized territorial unity. The need for a specific study of spatially localized reproductive systems is objectively determined by the spatial factors of economic development of the spatio-temporal organization of the economy and the vital activity of the population, which must be taken into account in strategic planning, which requires the use of a fundamentally new approach combining the methodology of the reproductive approach and the methodology of spatial analysis of the economy, in the case when territorial formations do not coincide with administrative boundaries.

*Keywords:* spatial economy, regional development, reproduction system, spatial localization, vital activity of the population

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**THE CORPORATE SECTOR OF THE RUSSIAN FEDERATION:  
THE MACROECONOMIC ASPECT**

2014–2015 ..

With all the variety of economic entities existing in the Russian Federation, an important place is given to corporations, which formed the corporate sector of the state. Organizations from the corporate sector play an important role in the country's economy, as they are large taxpayers and employers.

The main methodological principles used in the article are based on fundamental research of Russian and foreign specialists in the field of economics and finance, as well as data from state statistics and financial statements of organizations of the corporate sector of the Russian Federation.

The article considers the institutional sectors of corporate financial relations. The analysis of the corporate sector of the Russian Federation is carried out. The role of corporate relations in the state economy is assessed. The structure of the corporate sector, the amount of profits and losses of the corporate sector of the economy and the debt of the corporate sector in the total amount of the state debt of the Russian Federation are studied.

The study results in the following conclusions: there is a significant decrease in the number of financial corporations; the financial performance of financial corporations indicates the consolidation of the studied financial corporations, the growth of their capitalization; the financial results of the financial corporations of the Russian Federation depend on external factors, as evidenced by the maximum rate of decline in the period 2014–2015, which was characterized by the introduction of sanctions by the United States and the member states of the European Union.

*Keywords:* corporate financial relations, globalization, profit, gross product, financial corporations, non-financial corporations, public debt.

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	2012	2013	2014	2015	2016	2017	2018	2019	2020
1	100	100	100	100	100	100	100	100	100
2	-								
3	2,3	2,4	2,3	2,2	2,3	2,2	2,4	2,5	2,6
4	85,9	85,9	86,2	86,8	86,5	86,3	85,9	85,2	84,6
5	4,1	4,1	4,0	3,9	3,9	4,1	4,0	4,0	3,9
6	7,7	7,7	7,5	7,1	7,3	7,4	7,7	8,3	8,9

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[14]

2,

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2019

110,7 % 114,55 %

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3.

2012–2019 ., % \*

		2012	2013	2014	2015	2016	2017	2018	2019
1.	-	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
2	-	70,3	69,56	69,86	70,57	70,03	71,14	64,93	64,12
2.1	-	66,25	65,16	65,34	66,71	67,16	66,84	61,12	60,31
2.2	-	4,05	4,40	4,52	3,86	3,87	4,30	3,8	3,85

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70,31 % 2012 . 64,12 % 2019 .

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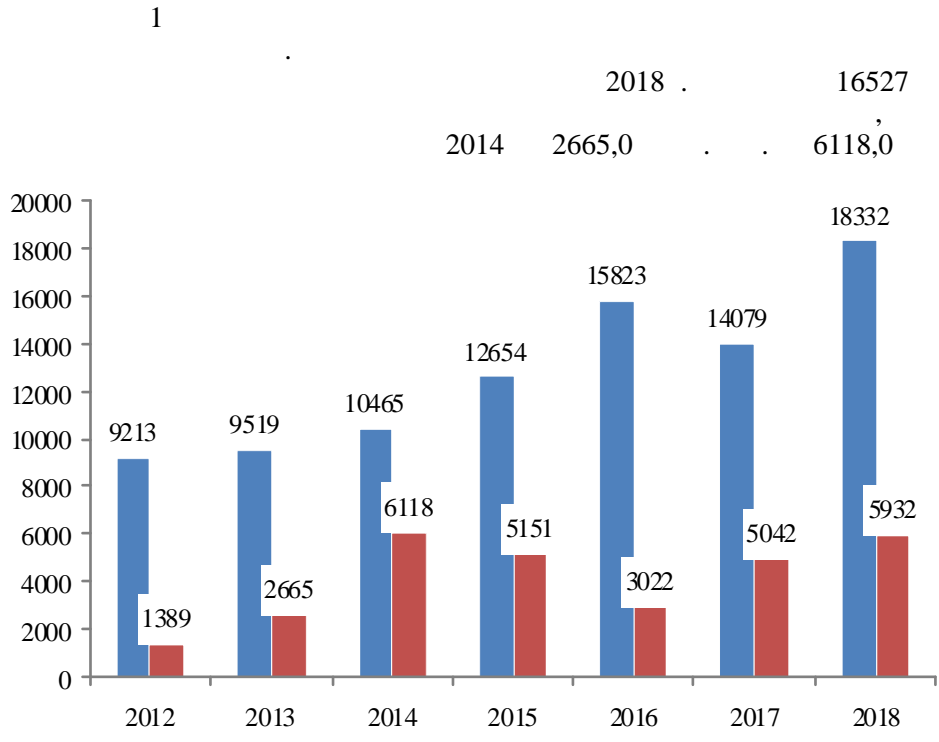
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2012–2019 ., % \*

		2012	2013	2014	2015	2016	2017	2018	2019
1.	-	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0
2	-	72,69	72,09	72,75	73,25	72,77	72,69	78,52	78,08
2.1	-	63,24	67,99	68,39	69,79	68,85	69,11	72,73	72,53
2.2	-	3,46	4,10	4,35	3,46	3,92	4,08	5,78	5,55

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2012 . 63,24 %  
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72,53 %  
1225,91 . 3,46 %  
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2016 2017 .  
139,74 % 161,25 %  
110,22 % 2015 .  
112,46 %  
102,15 %  
13797,0 . 2012 . 7824,0 . 2018 .  
2014 . 4347,0  
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	2012	2013	2014	2015	2016	2017	2018	2019
1	0,60	0,59	0,59	0,60	0,60	0,60	0,38	0,39
2	0,63	0,62	0,62	0,63	0,61	0,62	0,51	0,47
3	0,51	0,55	0,57	0,54	0,61	0,57	0,61	0,56

\* [12]

2030 [13]

6.

2012-2018 ., % \*

	2012	2013	2014	2015	2016	2017	2018
1.	100,0	100,0	100,0	100,0	100,0	100,0	100,0
2.	23,42	23,55	19,26	19,37	21,79	17,06	19,4

\* [14]

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## **DEVELOPMENT OF TOURIST AND RECREATION COMPLEX OF THE REPUBLIC OF CRIMEA: PROBLEMS AND DIRECTIONS OF THEIR OVERCOMING**

2018 ., 2019 ., 2020 .

In the course of research work, socio-economic problems of the region were identified, the methodology of their solution taking into account risks in various spheres of life. The analysis was carried out taking into account the socio-economic, political and environmental characteristics of the region, based on official statistics on the relevant parameters, an assessment of the resource potential of the Republic of Crimea was provided, based on the methods of regionology. The solution of these problematic issues is a necessary task, since their presence hinders the development of the Republic of Crimea as the leading sanatorium and resort complex of the Russian Federation.

The following empirical and theoretical research methods were used in this work: the study and generalization of information, comparison, induction and deduction, classification and statistical analysis.

An analytical analysis of the indicators of the competitiveness of the Russian Federation in the field of travel and tourism is considered. The rating of the tourist attractiveness of the regions of the Russian Federation for 2018, 2019, 2020 is considered. Indicators in the areas of social and economic spheres of life in the Republic of Crimea are investigated. The main socio-economic problems of the Republic of Crimea have been identified. The directions of solving the problems of the sanatorium-resort complex of the Republic of Crimea are proposed.

*Keywords:* socio-economic problems, the Republic of Crimea, a recreation complex, a sanatorium-resort complex, tourism, the current state of the resort potential of the Republic of Crimea, regional logistics, public administration.

Samuel A. Greene, Graeme Robertson, David R. Marples, Henry E. Hale  
[7], [6],



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	:	43	4,2
1.	( )	60	5
1.1		105	4,1
1.2		109	4,3
1.3		5	6,7
1.4		46	4,8
1.5		49	5
2.	& T ( )	87	4,1
2.1		95	4,2
2.2		115	2,2
2.3		11	5,8
2.4		71	4,1
3.	( )	45	4
3.1		22	4,5
3.2		78	3
3.3		55	4,5
4.	(D)	27	3,5
4.1		39	3,8
4.2		25	3,2

\* [4]

(Bloom Consulting, STR,

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2018–2020









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2.	2.	2.	2.	2.
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3.	3.	3.	3.	3.
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,	-	-	-	-
)	-	-	-	-
4.	4.	4.	4.	4.
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
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5.	5.	5.	5.	5.
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14. // : , , . — 2021. — 1 (54). — .198–213.
15. // : , , . — 2016. — 1 (34). — .138–144.
16. // : , , . — 2015. — 3 (32). — .37–41.
17. // : , , . — 2018. — 4 (45). — .211–220.

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## REGIONAL FUEL MARKET: PRICES AND CONSUMER DEMAND IN PANDEMIC CONDITIONS

19. CAWI, 380, COVID-2020 COVID-19. ATAN, 3-5, COVID-19.

Currently, there is complete uncertainty about the extent of the impact of coronavirus infection on the economy. Especially in the regions, the budget of which is directly related to tourist activity. *Methodology.* Based on the assessment of sectoral changes in the economy within short-term economic trends. A comparative analysis of fuel prices in the region was conducted. CAWI market research was conducted to identify consumer demand, which involved 380 peoples, it was visualized in a graphical and tabular form. *Results.* The real economic damage of COVID-19 to Russian industries was assessed. They are considered in the context of the four phases that the economy experienced during the difficult epidemiological situation. The structure of foreign trade in the Republic of Crimea shows a negative foreign trade balance for all types of fuel and energy products Under the tough conditions of sanctions restrictions and reduced consumption due to the difficult epidemiological situation, gasoline prices are rising. In May 2020, prices rose due to temporary import restrictions, as well as repairs at stations due to the effects of COVID-19. The fuel market in the Republic of Crimea is more stochastic, the existing monopolistic competition between such companies as TES and ATAN negatively affects pricing, which leads to an increase in average prices of 3-5 rubles higher than the Russian average. An assessment of consumer demand during the post-consumer recovery phase of the fuel market showed a gradual recovery of demand. *In conclusion,* we note that the COVID-19 pandemic has radically changed the life of the consumer, introduced new requirements for the promotion of goods, virtualized many processes and increased target demands, at the same time, it gave an impetus to the introduction of technological innovation.

*Keywords:* pandemic, economic blockage, fuel and energy market, prices, demand, consumer.

COVID-19

B nassy-Qu r [1]

1. ( “ 2020), - ( . 1).

I. \*

	2020 .,	%		I	2020 . % 2019 .
		2019 .	2020 .		
	214,8	92,8	108,7		95,4
	20,7	88,7	102,4		99,8
	3,0	98,6	109,8		95,0
	2,4	105,6	130,0		102,8
( )	0,6	93,3	179,1		91,8
	218,0	93,2	101,6		96,3
	459,5	92,9	105,1		96,0

\* [6]

2020 . 4 %  
( . 2).

2. 1 2020 \*

	-	%	
	462,8	96,1	95,3
	437,3	99,5	94,5
	459,5	92,9	105,1
I	1359,6	96,0	94,2

\* [6]

14 %, 2019 (14,4 .) 12,5 2 2020,  
( . 3).

3. 2020 \*

	%			%			%		
46566	98,5	73,1	29525	95,7	74,6	17041	103,7	70,6	

\* [6]

95,6 % (26040 . . . ),  
 (3485 . . . ), 96,5 % 2019 .  
 S&P 500. Nikkei, Shanghai Composite,  
 2. DAX 30 -  
 ( . 4).  
 4.  
 \*

	2020 .	%		I
		2019 .	2020 .	2020 . % I 2019 .
	282,6	103,0	144,2	103,0
	459,5	92,9	105,1	96,0
	214,8	92,8	108,7	95,4
	2914,9	105,6	110,2	104,3
	816,9	95,6	98,1	99,6
		102,5	100,6	102,4
		96,8	98,6	98,3
( 15	3,5	99,1	101,8	95,9
( . 5).	0,7	88,8	99,6	91,8

\* [6]

3.  
 ( 40,7 . . . )  
 69 % (23,5 . . . ) 64 %, (17,2 . . . ) 78 %  
 2019 .  
 4.



## 5.

\*

	2020 .	%		2020 . % 2019 .
		2019 .	2020 .	
		90,4	94,5	97,6
	358,4	103,2	111,6	103,0
	432,1	90,5	96,4	94,6
	209,9	93,4	100,7	94,5
	2257,3	80,8	106,7	93,9
	518,1	60,5	99,1	83,4
		103,0	100,3	102,7
		85,9	97,2	94,0
15	4,5	132,7	105,3	107,8
	2,1	2,8 .	163,5	142,3

\* [6]

, ( . 6).

## 6.

\*

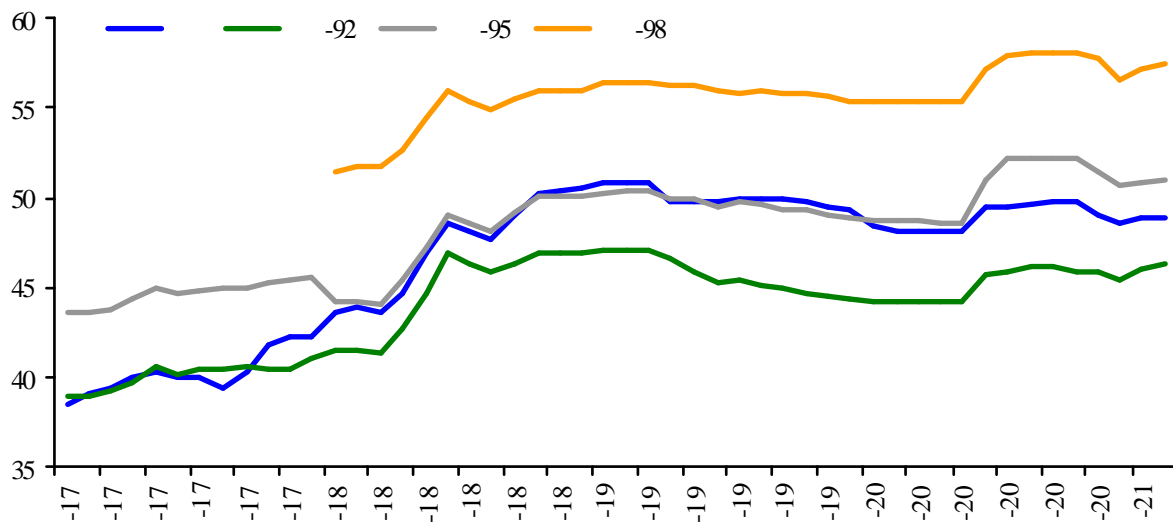
		%		%		
2017		22,5	100	45,7	100	-23,2
		194,5	0,9	649,40	1,4	-459,9
2018		23,8	100	56,5	100	-32,7
		32,6	0,1	6841,2	12,1	-6808,6
2019		33,7	100	60,4	100	-26,8
		142,9	0,4	5269,3	8,7	-5156,4
2020 ( - )		17,9	100	22,9	100	-5
		0	0	2568,6	11,2	-2568,6

\* [2]

2017 51,6 , 2017 2019

2017 2018 649,40 . 2017 6841,2 . 2018 ,  
 6191,8 . 2018 ,  
 , 6841,2 , 2018 , 5269,3 . 2019  
 2020 , 2568,6 . , 2018 2020  
 4272,6 . ,  
 COVID-19.

( . 1). 2021

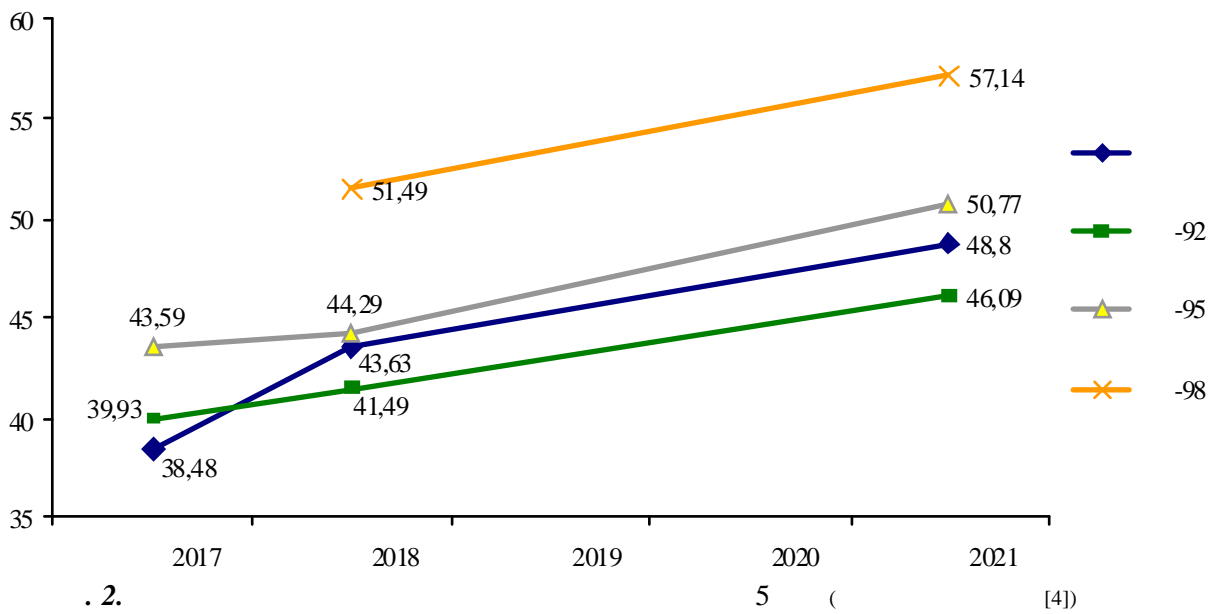


. I. 2017 2021 . [3]

— 38,93 / , -95 — 43,59 / 2017 , — 38,48 / , -92  
 / , -95 2020 — 52,2 / , -98 — 51,49 / .  
 57,97 / . 2019 — 50,93 / , -92 2018 — 46,99  
 2020 ,

5 10  
 48,80 / . -92 2017 38,48 / , 2021  
 46,09 / . -95 2017 43,59 / , 2021  
 2021 57,14 / . -98 2018 51,49 / ,  
 2018 - ,  
 2020 -  
 COVID-19.  
 2017 2021 , 2.  
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( . 7)



7. 2014 2020 \*

	2014	2020	*
2014 .		3,15	
2015 .		4,15	
01.01.2016 .		5,65	
01.04.2016 .		7,6	
01.01.2018 .		8,41	
01.07.2018 .		8,92	
2019 .		9,24	
2020 .		9,57	

\* [5]

2014 . 2020 . 3 , -

ATAN , -

3-5 , COVID-19.

COVID 19 , 380 -

2020 . 3. » — 39 % ,

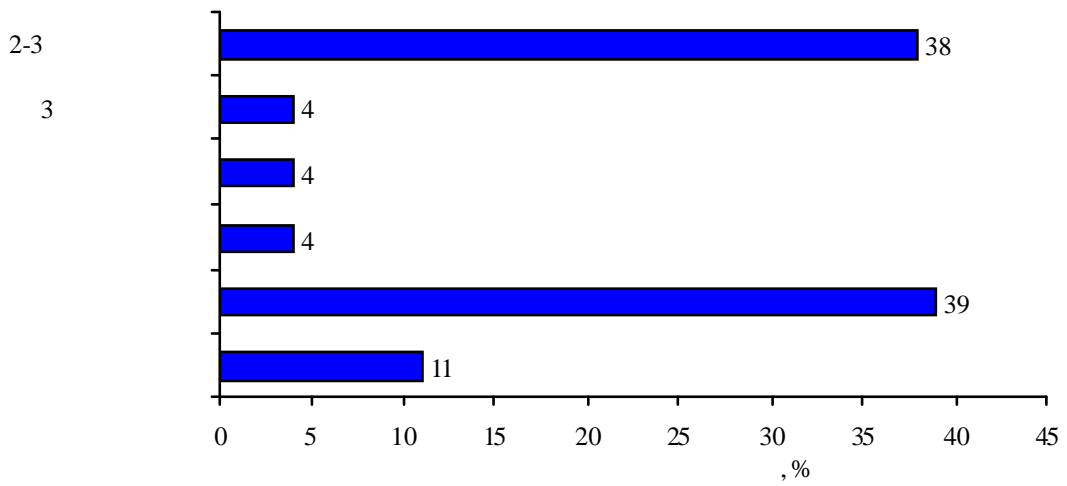
— 38 % , — 11 % .

4. : 91 % —

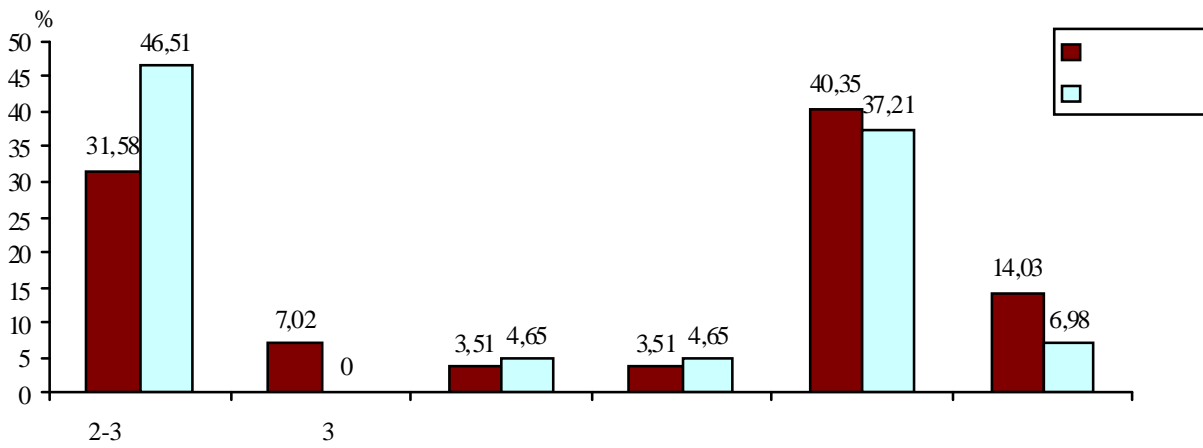
, 7 % — , 2 % — .

( .5). — -95 54 % -92 34 % , -92 -

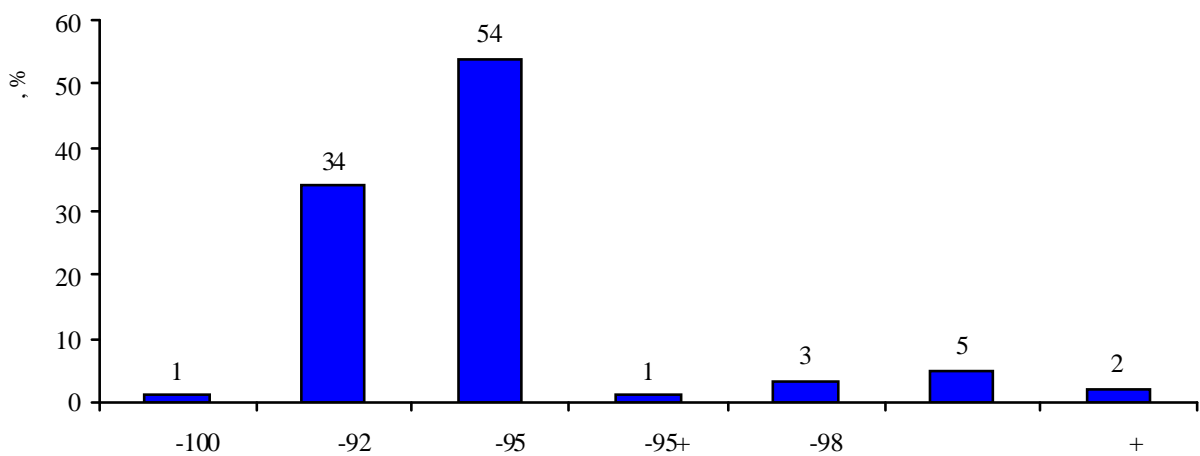
6.



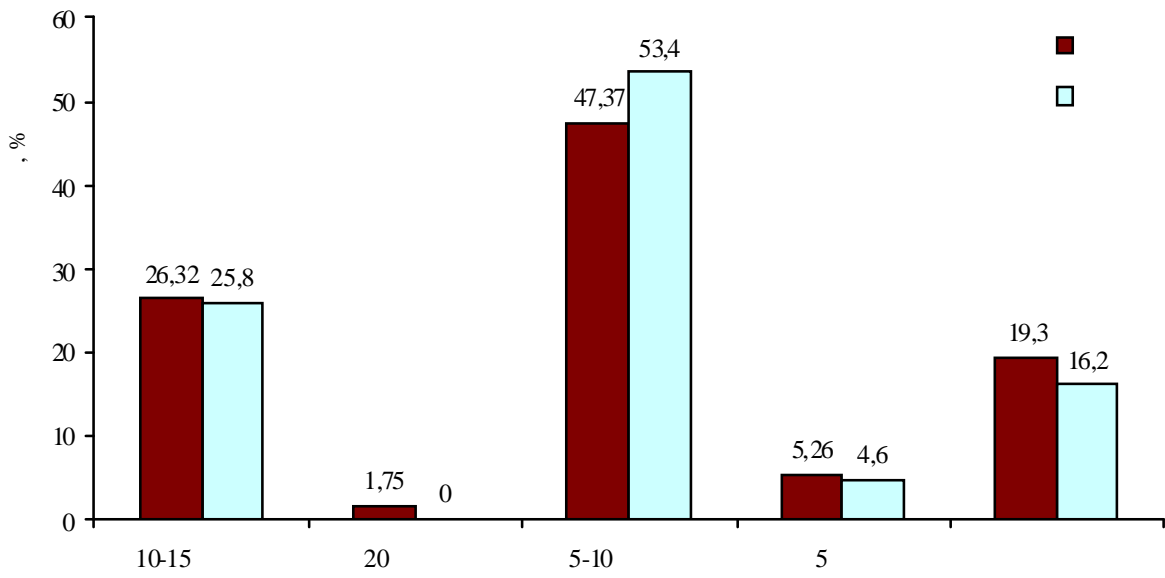
. 3. ) (



. 4. ) (



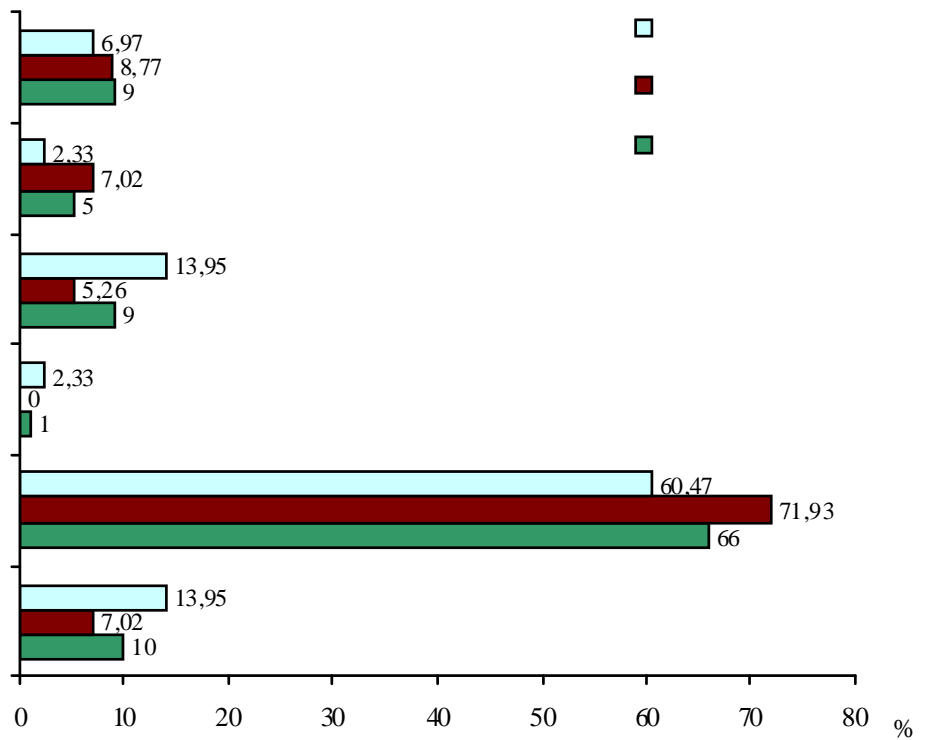
. 5. ) (



. 6.

) , ( )  
 5 10 50% , 10-15  
 — 26 %.

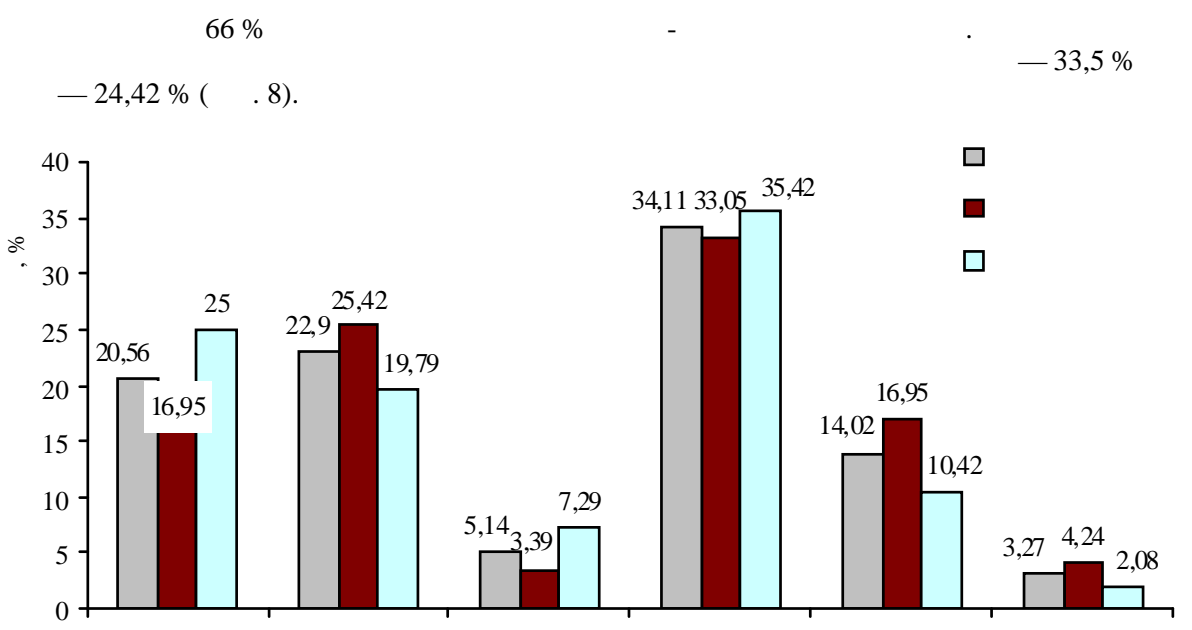
7.



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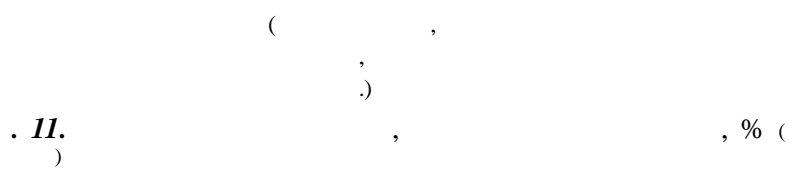
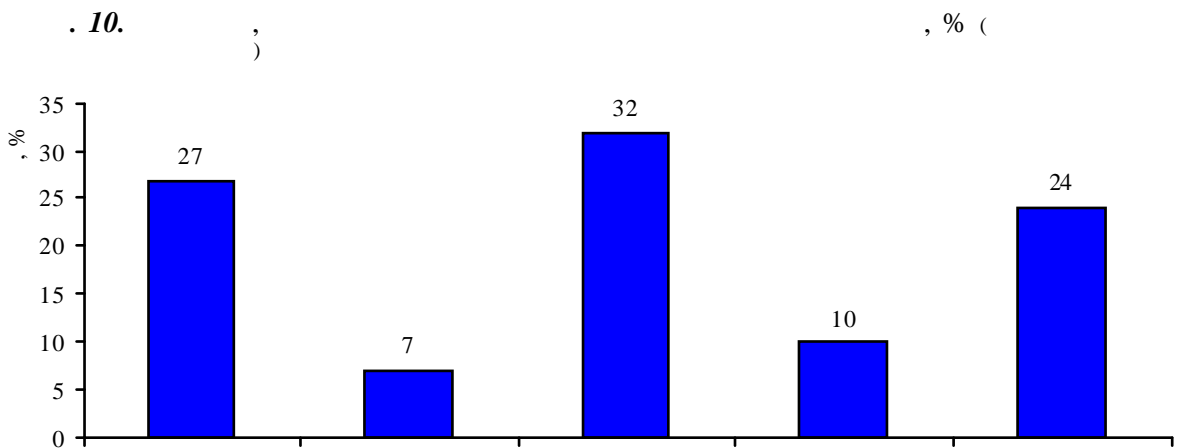
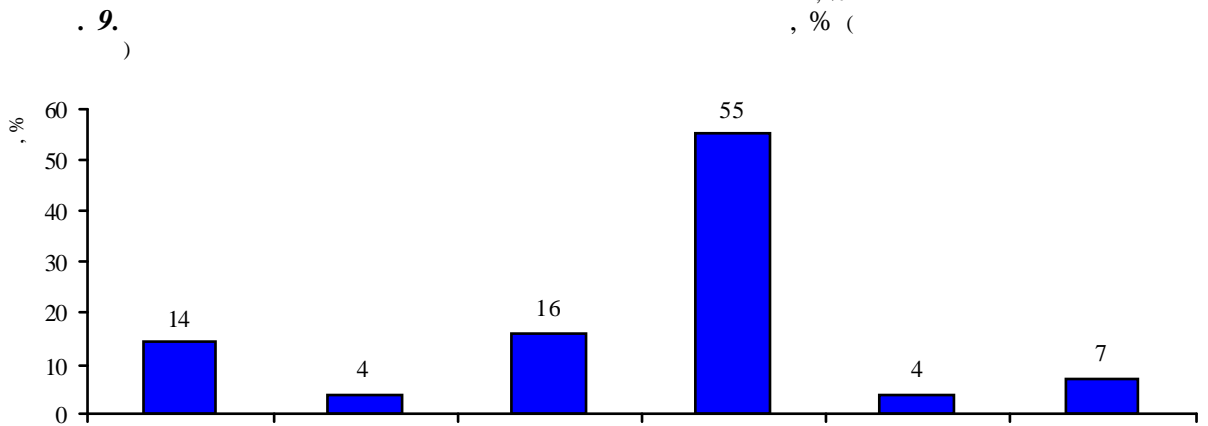
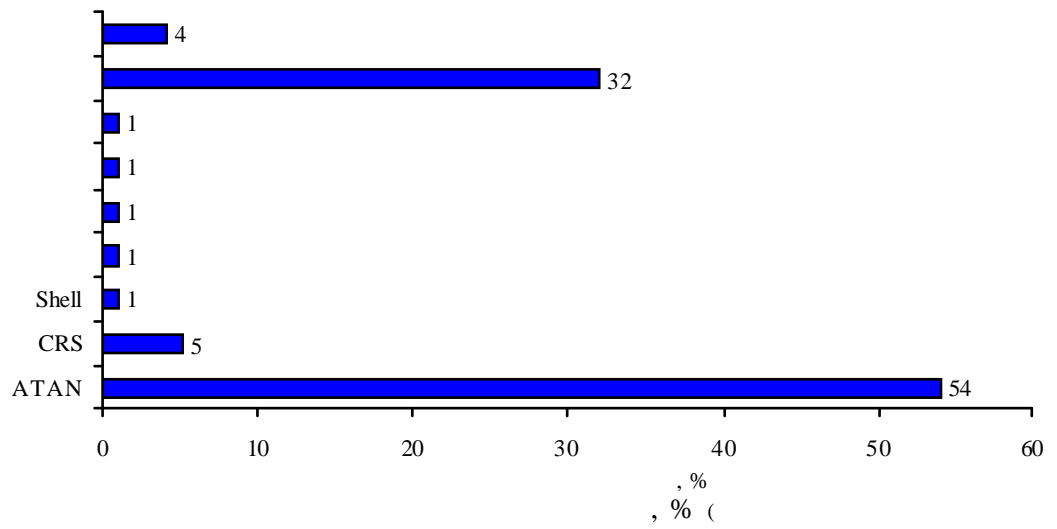
)

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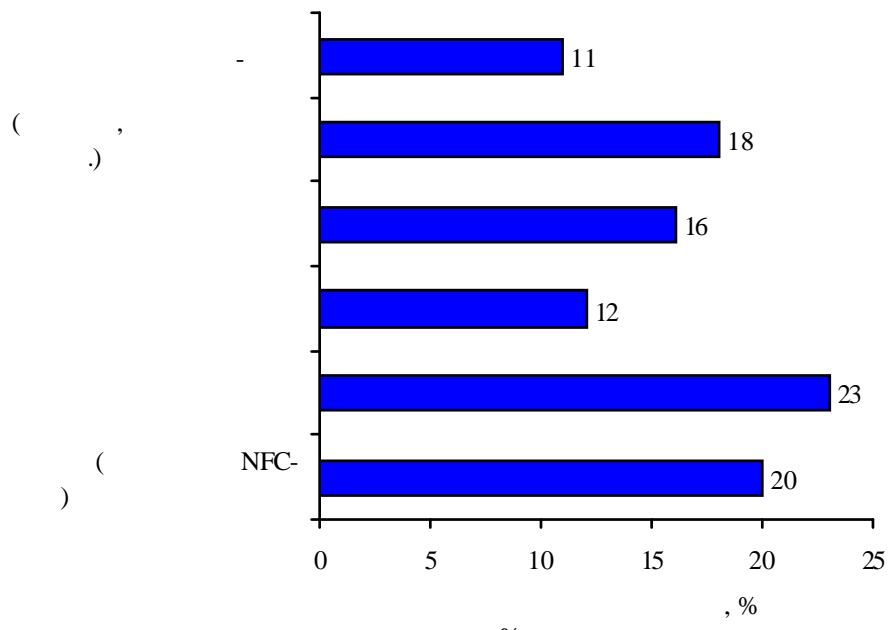


8. , % ( )

CRS; ; ; - ; ; « »; WOG; ; « -  
 »; Shell; ; ; 9. ; ATAN; -  
 — 32%. 86 % . ATAN — 54 % ,  
 10. 55 % 16 % , -  
 « » , 14 % , -  
 94 % , -  
 11. 32 % ,  
 % 10 % , / 24 % , 27  
 , 7 % , -  
 12. , -

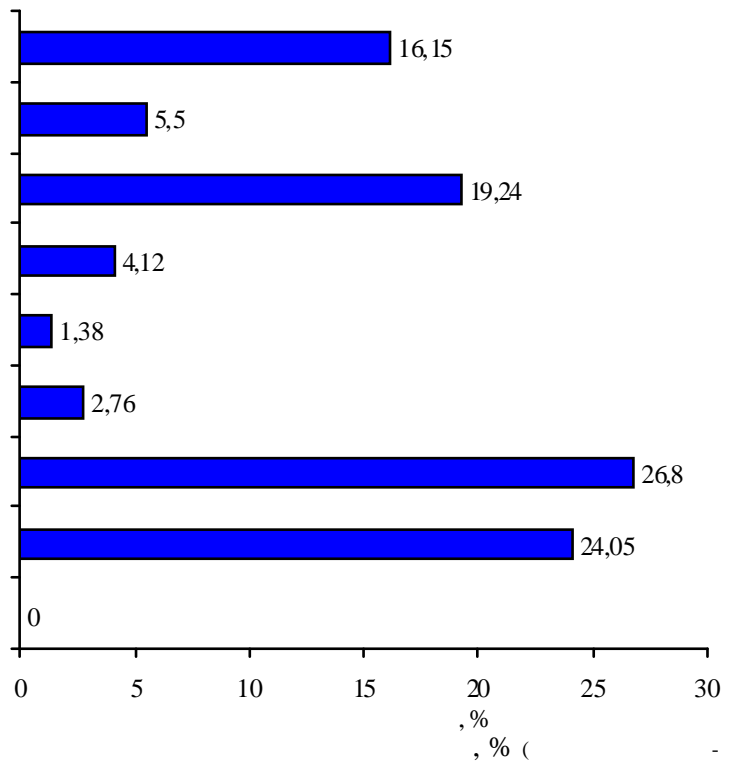


175



. 12.  
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23 %  
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 , - , 2020 , -  
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 , - , -  
 - 3,8 % 2020 [5], 50 %.  
 , , -  
 COVID-19 , , -  
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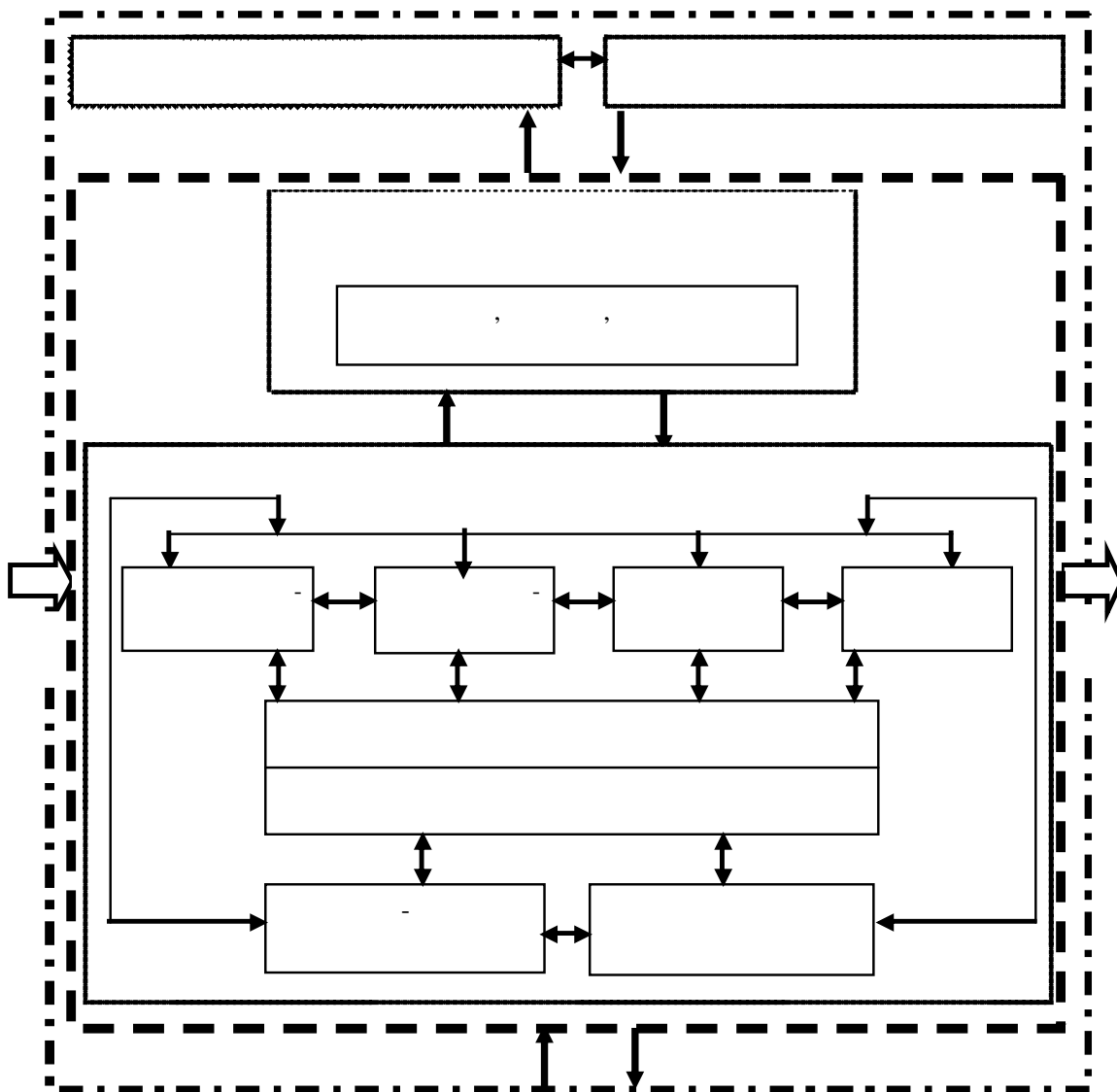
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**IDENTIFICATION OF PECULIARITIES OF FUNCTIONING OF THE REGIONAL  
COMPLEX OF THE REPUBLIC OF CRIMEA**

The effective functioning of the national economy should be ensured by achieving sustainable development of the country's regions, which can be realized as a result of the rational use of the potential of the region's business activity. Moreover, each region is characterized by specific features that can have both a beneficial effect and a negative impact on the economy of the region, on the possibility of achieving the goals of socio-ecological and economic development and, as a result, the well-being of the population.

To identify the features of the functioning of the regional complex, the article took into account the main components of the model of the economic functioning of the region: a functional block that unites functional subsystems of the region, and an institutional regional block that unites public authorities and administration, as well as methods, means, mechanisms of management





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30 2019 . 63

» [5].

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» [5].

» [5].

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

— 27 000 <sup>2</sup>,

2017–2019 .

*I.*

2017–2019 .\*

	2017 .	2018 .	2019 .	(2019 . 2017 .)	(2019 . 2017 .)
	1912168	1913731	1911818	-350	99,98
	1043986	1031689	1018519	-25467	97,56
	529686	537789	544739	15053	102,84
	338496	344253	348560	10064	102,97
	20849	20331	19114	-1735	91,68
	27562	27025	26794	-768	97,21
, %	10,9	10,6	10	-0,9	91,74
, %	14,4	14,1	14	-0,4	97,22

\* [6]

1,

— 0,02 %,

— 2,44 %.

2019

2,84 %.

10,0

2017 .

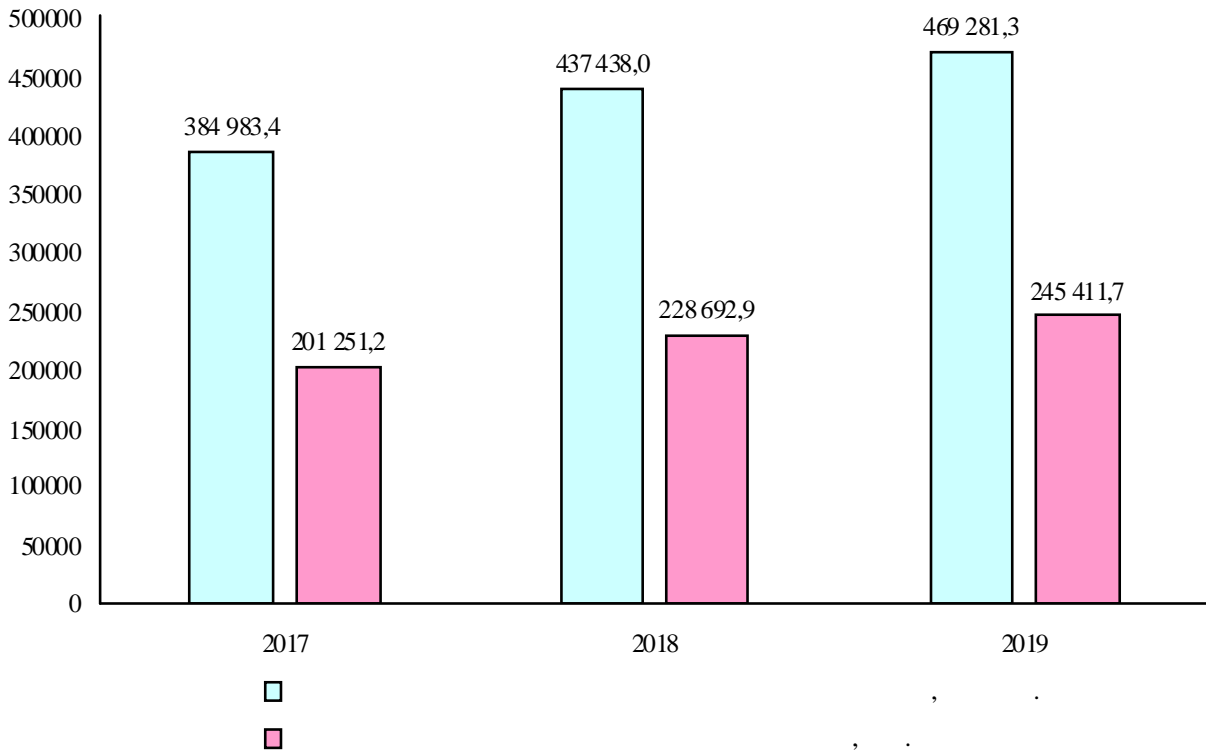
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4-

8

181

), ( , -  
 8- [7]. 14,0 1000 —  
 ( ).

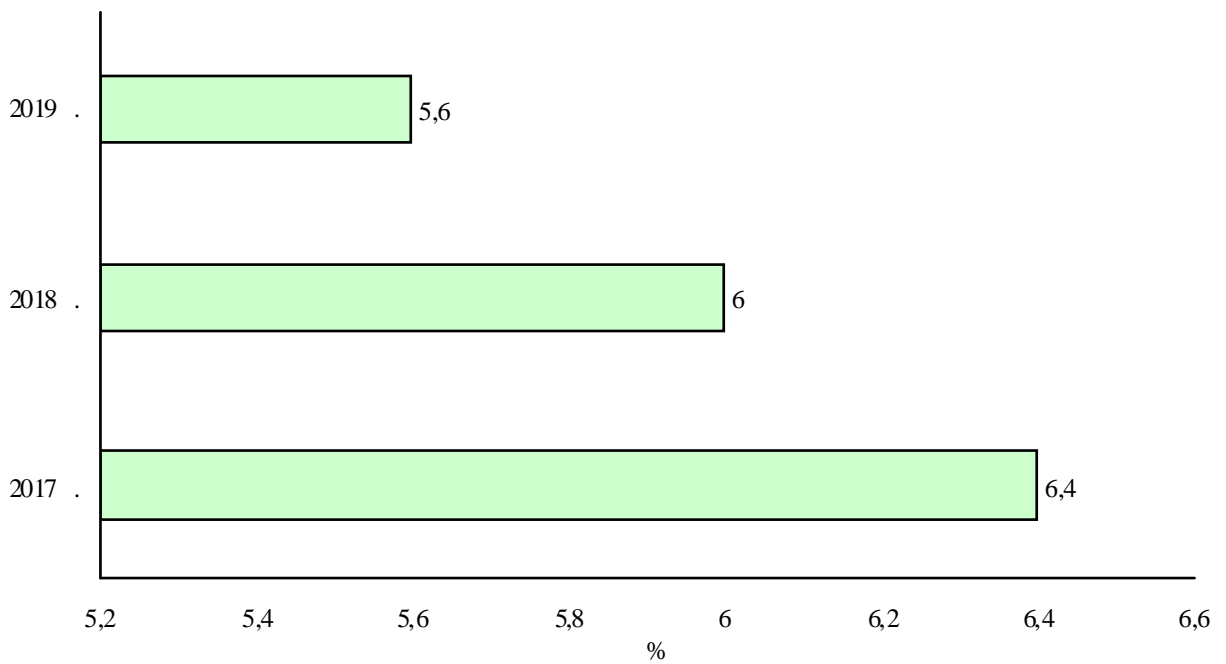


. 2. [8]) 2017–2019 . ( -

2, , 21,9 %, -  
 : , - , -  
 [9]. -

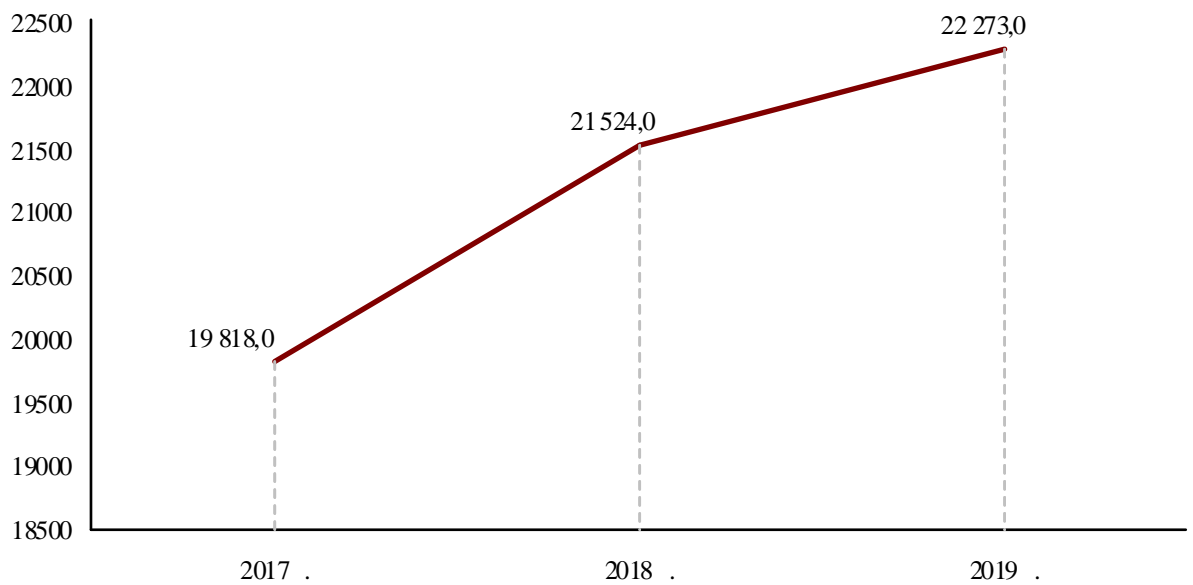
2019 . 3, 2017–2019 . 0,8  
 2019 . 5,6 %, -

2019 « —970 » —



. 3. ( [6])  
 958 .. — 892 . 57,2 % ,  
 59,6 % — [10]. -  
 . -  
 — , .

2017–2019 .



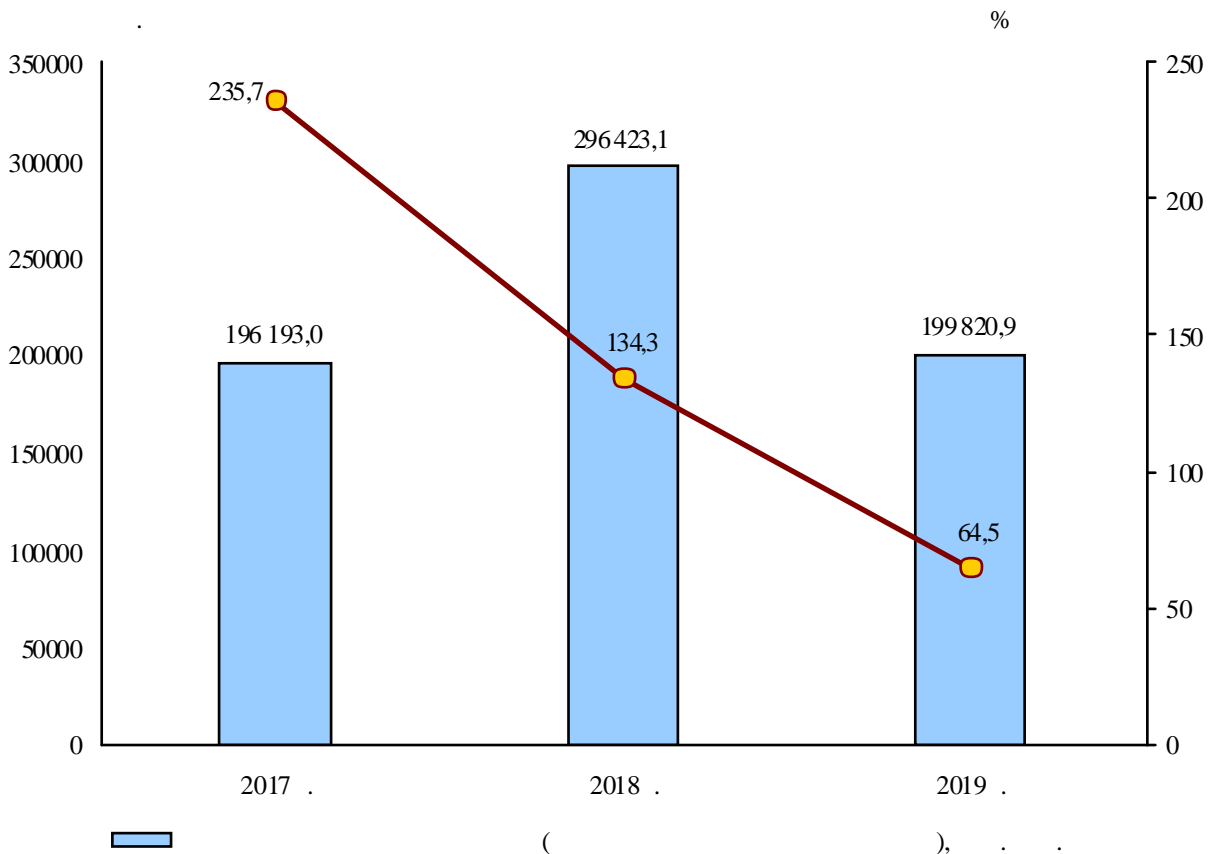
. 4. ( [11]) 2017–2019

4, , -

183

2019 . 22 273 ., 2455 .,  
 12,39 % , 2017 . -  
 10 456 , 2018 752 ,  
 7,7 % [11].

( ), , , -  
 2017–2019 . 5, , 2019 . 2017 .  
 3627,9 . ,, -  
 1,85 %.



.5. % (6)



2017-2019 .,

158

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8. [ ]// -  
: crimea.gks.ru ( 20.08.2021).  
9. 2019 [ ]// -  
: minek.rk.gov.ru/ru/document/show/643  
( 20.08.2021).  
10. 2019 [ ]// « -  
»: www.czrk.ru ( 21.08.2021).  
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## THE CURRENT STATE AND INVESTMENT TRENDS IN THE DEVELOPMENT OF RURAL AREAS OF THE SOUTHERN FEDERAL DISTRICT OF RUSSIA

2024

The importance of the agricultural sector of the economy is determined by many factors, primarily the need to provide Russians with high-quality and varied food products of domestic production, the contribution of the industry to the national wealth of the country. The Southern Federal District, as an attractive region from an investment point of view, first of all needs modernization of basic production assets and activation of financing of agricultural business.

The Southern Federal District is today a “breadbasket” of agricultural products and plays a significant role in ensuring food security in Russia. The greatest hopes are pinned on it in increasing the export of agricultural products until 2024, provided for by the project “Export of agricultural products”. However, there are a number of obstacles, especially with regard to the district’s livestock sector, which act as an obstacle to achieving the set goals.

The article examines the current state of rural areas of the Southern Federal District, the most pressing problems of agricultural producers in this district and the rating of the district’s regions (rural areas) in terms of investment attractiveness for investors.

*Keywords:* investments, development of the agro-industrial complex, investment attractiveness, rural area, agriculture, financing of the agro-industrial complex, modernization of production assets.

« » 2024 [1].

( )

182 . 2020

29% [15].

16,4 (11,2% )  
37,4 %.  
14,3% [4]. 15,2%

( — )

— 50,9%. ( — ) ( — ) , (23,7%).

( — ) — 25,4 % ( . 1).

I.

2019 .. \*

		:					
		( )		( )		( )	
			%		%		%
	1654965,9	1234177,5	74,6	137405,1	8,3	283383,2	17,1
-	273582,5	203282,9	74,3	13264,6	4,9	57035,0	20,8
	1033327,7	525605,6	50,9	244654,8	23,7	263067,2	25,4
-	493569,8	198981,1	40,3	80495,8	16,3	214092,9	43,4
	1316936,4	692368,3	52,6	172670,1	13,1	451897,9	34,3
	347968,5	198487,6	57,1	35593,9	10,2	113887,0	32,7
	589339,5	316939,2	53,8	88914,3	15,1	183486,1	31,1
	198264,5	68633,5	34,6	30732,9	15,5	98898,1	49,9

\* [10]

( . 2).

2.  
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						(	)			
										( )

\* [1]

2

[2].

1148,5 (37,0 % ) ( . 3). 2016 ,

3.

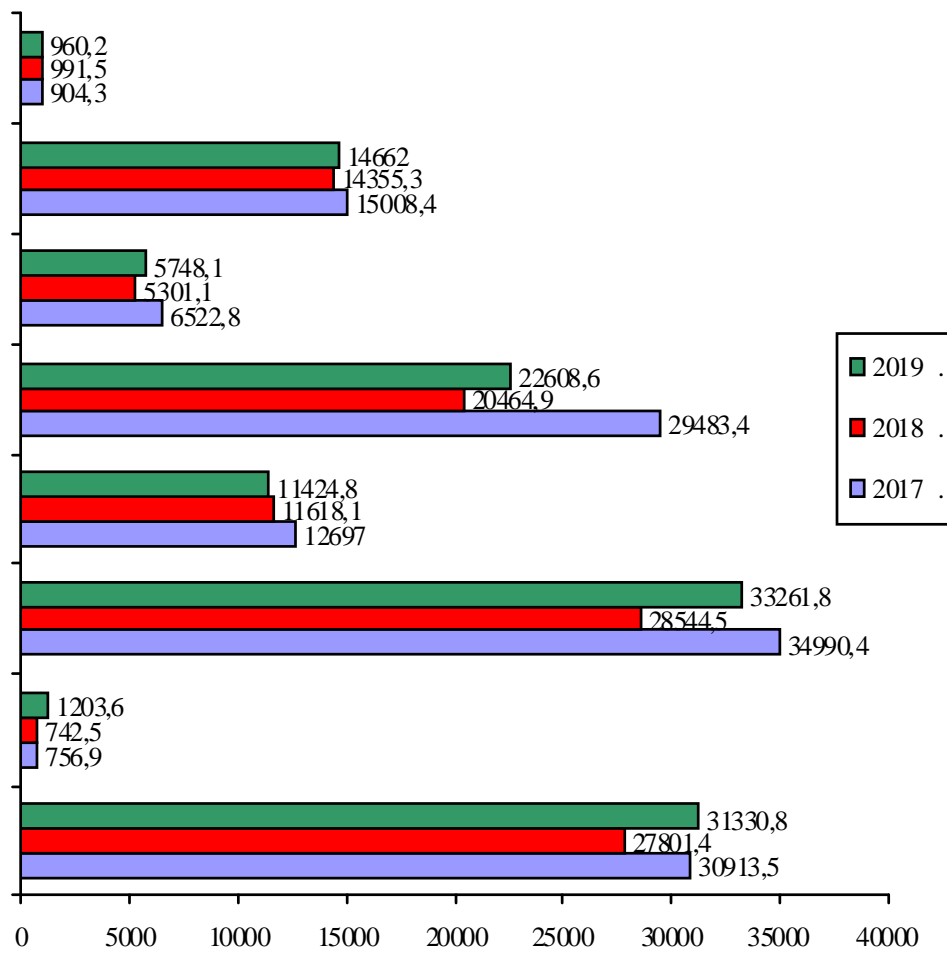
\*

			( )			
	- , .	. 1 -	- , .	. 1 -	- , .	. 1 -
	36048	8066,5	174765	247,8	23496,9	0,56
	5328	3017,4	37088	337	3099,4	0,73
	122	1157,4	1618	110,9	120,3	0,18
	167	12864,7	2964	1195,6	84,6	5,99
	498	1386,5	2156	115	365,9	0,55
	1805	1773,6	14124	86,2	1148,5	0,17
	180	5760,0	3018	569,8	153,5	2,61
	1089	3566,4	4887	616,8	416,1	1,20
	1439	3447,5	8186	314,6	792,9	0,55
.	28	489,3	135	0,7	17,7	0,10

\* [1]

2019 . 72%, — 28%. 2018 .  
68% 32%, 2017 . — 69,7% 30,3 %, ( . 1).  
, 2020  
12462,5 . , — 12105 .  
6167,1 . .

« 191 » — 2024



. I.

[14]

45

2024

2019

11,4 2024

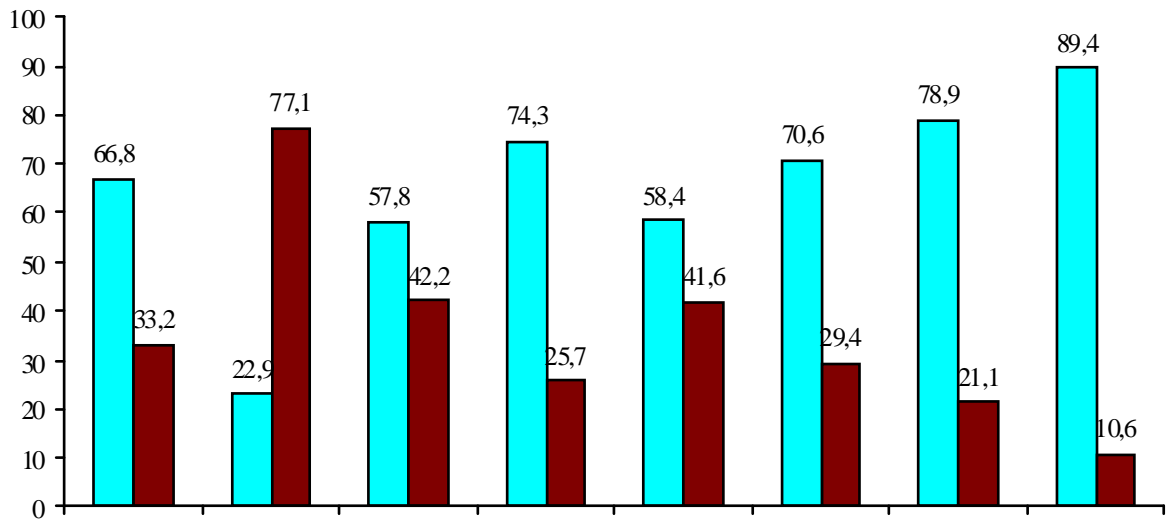
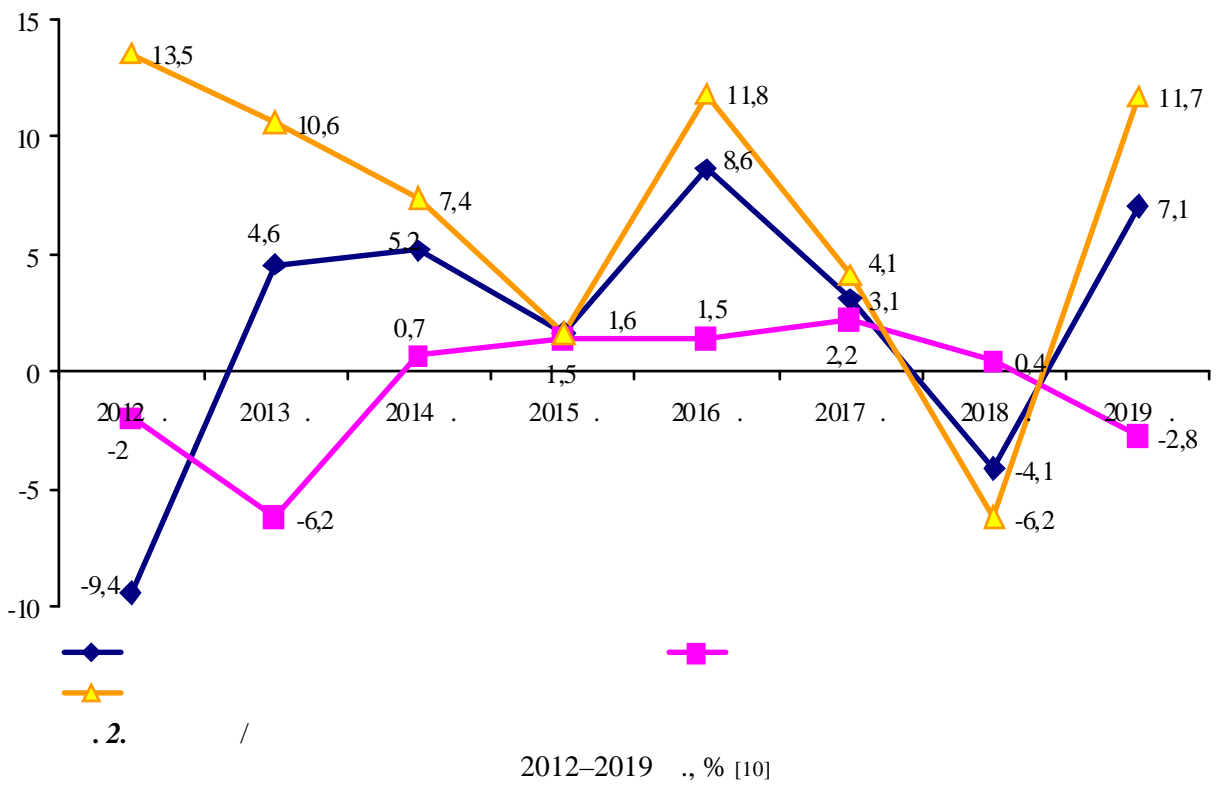
7,6

2

2012-2019 . ( . 2 3).

2018 2019 .  
2 3





.3. 2019 . [10]

( .4).

4.

2017 . 2018 .\*

			, %		, %	
	2017 .	2018 .	2017 .	2018 .	2017 .	2018 .
	2421,6	3067,8	41,2	41,8	14,2	12,9
	341,8	387,5	47,4	46,1	11,9	12,2
	11,4	14,8	60,3	52,0	5,9	19,7
	4,5	4,5	58,9	61,1	5,7	7,0
	20,0	22,9	51,1	49,3	7,2	12,2
	165,1	181,6	48,0	46,7	12,8	12,4
	8,0	8,1	51,0	51,2	21,5	5,2
	37,9	42,3	37,0	37,4	17,4	15,2
	93,6	111,8	47,7	46,4	9,1	10,5
	1,2	1,5	26,7	28,9	31,6	15,8

\* [14]

4

2018 .

( 13,3 %).

46,9 %)

( — 28,8 %).

— 61,1%, 52% 51,2%

0,7 %.

— 46,1 % ( — 41,8 %)

— 12,2 %

( — 12,9 %)

[12].



5. 2020 \*

			-	-
			(	(
			)	)
1.		(1A)	2	4
2.	-	(2A)	18	9
3.	-	(3B1)	63	59
4.		(3B1)	27	26
5.		(3B1)	69	29
6.	.	(3B2)	61	70
7.	-	(3B2)	46	75
8.	-	(3C2)	77	81

\* [4]

4,71 ...» [5].

( .4).

1. Высокие транзакционные издержки получения финансовой поддержки.

2. Отсутствие прозрачного механизма формирования аграрного бюджета.

3. Необеспеченность неизменности закрепленных в госпрограмме объемов финансирования и перечня мероприятий.

.4.

( .5).

1. Вводится субсидирование на развитие приоритетных отраслей АПК и сохранение достигнутых результатов во всех отраслях, включающее в себя "единую субсидию", несвязанную поддержку доходов в растениеводстве и субсидии на повышение продуктивности в молочном животноводстве.

2. Специализация регионов и их производственный потенциал, находящийся в прямой зависимости от климатических, экономических и инфраструктурных особенностей, определяет выбор приоритетных отраслей и целевых показателей.

3. Исходя из нормативов затрат на производство продукции рассчитываются ставки субсидирования отраслей.

4. Бюджетную поддержку получают все хозяйствующие субъекты сельскохозяйственного производства, достигшие ключевых показателей эффективности, не зависимо от их выполнения в целом по субъекту.

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2. / . . . // .—
- 2019.— 6.— .8–11.
3. : . . . //
4. : , , .—2021.— 1 (54).— .94–105. // : , -
5. —2018.— 8. 12 .— .223–230. 2016 : 8 ./ 2016 . -
6. — .2: .— : « »,2016.—383 . 2016 : 8 ./ -
7. — .3: .— : « »,2016.—307 . -
8. / . . . // : , , .—2020.— 4 -
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10. / . . . // .—2021.— 5 (130).— .459–461. -
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13. , . . . , . . . // .— ., 2019.—1204 . -
14. / . . . // .—2019.— 4.— .122–129. -
15. — ( : gks.ru/folder/210/document/13226 ( 27.07.2021). -
16. / . . . , . . . // : .—2015.— .11. 16.— .2–11. -

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332.012.23

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## MACROECONOMIC ANALYSIS OF THE SOCIO-ECONOMIC SUSTAINABILITY OF THE REGIONS

The article discusses the basic approaches to the interpretation of the terminological apparatus of the object-subject area of research. The main problems of structuring the components of the socio-economic system of the region are analyzed. The main approaches and conceptual views on the interpretation of sustainable development of regions are considered. The main factors of influence and alternative points of view on their consideration in the context of the working hypothesis of the research are revealed. The main stages of the formation of the current model of perception of the sustainability of development by interstate







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[20]

» [14, . 108]

)» [5, . 19],

( . 1).

I.

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. . [19]	« . . » ( . . )
. . [14]	— ( . . ) , —

\* [5, . 19]

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 ( ), — ,  
 » [16, .41].  
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 ;  
 » [19, .1066]. « — »  
 » [21, .24], « « »  
 » [1, .236].  
 «  
 » [1, .236].  
 « » ( 2)  
 « » McKinsey (General  
 Electric), . [11].  
 ( )  
 « » [5, .20].  
 « » / « »  
 « »  
 : [15; 18; 21 .]  
 ( )  
 • 2020 «37,5 %  
 » [12, .9];

2.

\*

	[1]
	[4]
	[6]
	[3]
	[9]
	[5]
	[8]
	[2]
	[10]
	[7]
	[11]

\* [1; 2; 3; 4; 5; 6; 7; 8; 9; 10; 11]

- « 24,3 % 463854 , - » [12, . 11];
- « 13,71 % ( , )» [12, . 34];
- « 328 56,5 % » [12, . 101].

204

), (

),

», —

30 % 1990 . 2030 . » [21, . 55].

(

(Edelman Trust Barometer, 2021):

- « 2021 34 % ( 61 % );
- 2021 33 % (49 % )» [22, . 19].

», «64,9 % » [23]

74,7 % » [24, . 12]. ( . 2), «

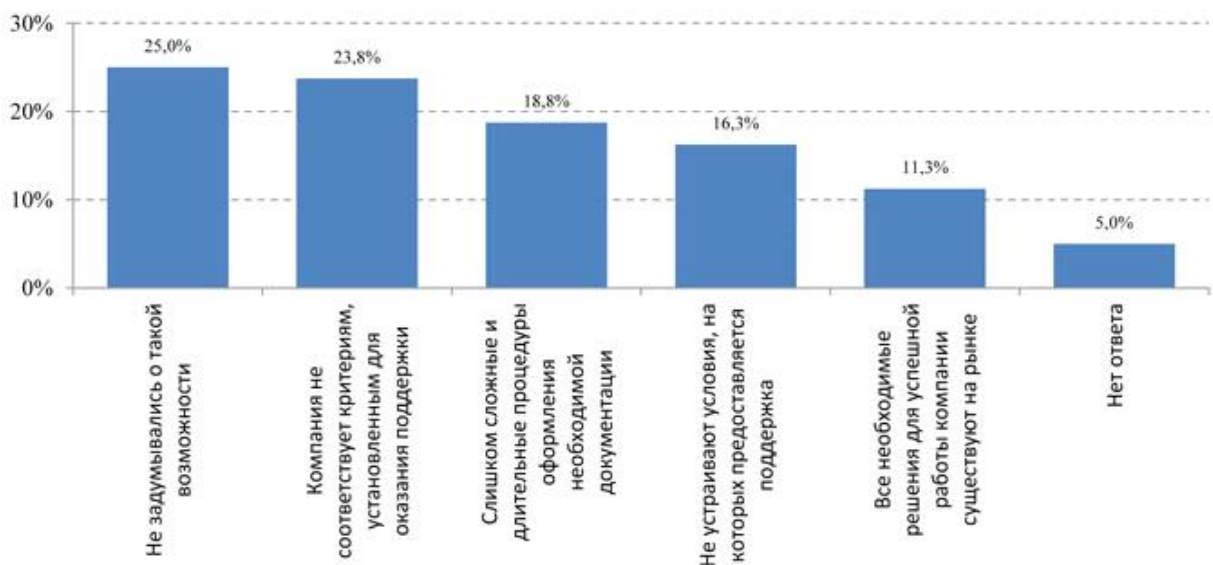
», —

( 1-2

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» [22, . 21],

**Причины, по которым компании предпочли не обращаться за поддержкой к тем или иным институтам развития**



.2.  
[23]

« ( . 3) 2020 « » « [24, . 26].  
 » 19,6 17,8 %  
 « 40,7 33,8 % [24, . 26].  
 « » [22, . 22],  
 « ( ) » [22, . 24].

« » KPI [25].



> 15 %.  
 . 3. 2019-2020 , % [24, . 26]

« », « ».  
 . [11], 19 35  
 ( . 4).  
 206



« ... » [27]. 19  
 ,35 - 4  
 (« ... )  
 » [27, . 53].  
 ( ... ). [28],  
 6 - 20  
 ( ... )  
 0,39 (« ... » [28, . 4]).

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2. ... [ ... ] // ... : elibrary.ru/item.asp?id=25061221 ( ... : 10.10.2021).
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## FOREIGN AND RUSSIAN EXPERIENCE OF ACCOUNTING PAYMENTS WITH PAYMENT STAFF

Accounting for settlement transactions with personnel in terms of wages presupposes the timely accrual of wages and other payments to the employee; compliance with the legality of including in the cost of products (works, services) the amounts of accrued wages, deductions from the personal income tax payroll fund and insurance premiums; grouping of indicators by labor and wages for the purposes of the managerial link. Foreign practice, both in calculating wages and in calculating personal income tax rates, differs significantly from Russian practice.

Today, personal income tax is defined by Art. 13 of the Tax Code of the Russian Federation as a federal tax, however, a detailed description of the entire taxation procedure for individuals is regulated in Chapter 23 of the Tax Code. Since the adoption of the aforementioned chapter, significant changes have taken place in the mechanism for calculating and paying tax, which have both positive and negative aspects. One of the criteria for assessing the social effectiveness of personal income tax is its ability to achieve the goal of rational redistribution of disposable incomes of the population, guaranteeing a decent standard of living for the entire population, social support for all those in need, and achieving social justice. It seems to us that in the formation and implementation of tax policy, due attention is not paid to the social orientation of personal income tax, only fiscal problems are being solved.





85 % 60 %

( )

75-80 %

1916

215

• «

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- 

COVID-19

2020 [1].

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2021 % [9].

22 2020

13 %.

[9].

23.11.2020 372-

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2020 .

[3].

23 2020 [9].

.23

(

) [9].

61,85 %.

10 %

10 %,

30-50 %.

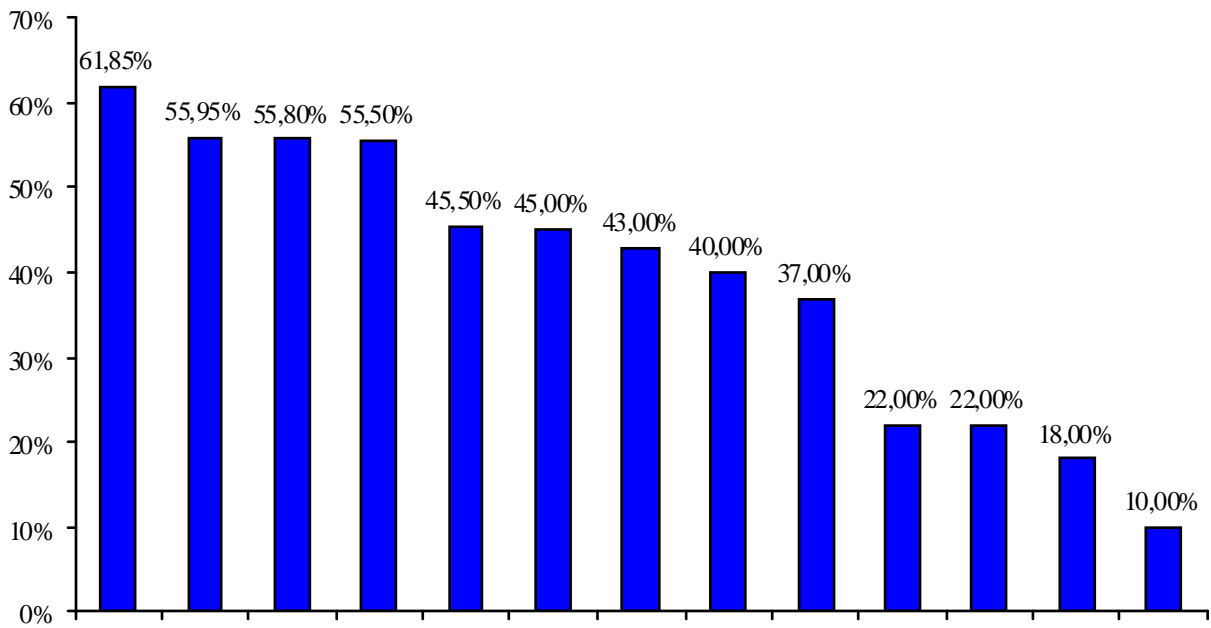
1

— 61,85 %.

45

216





. I. ( : [12])

20 %.  
61,85 %.

1 842,95 , 60 30,

2019 37 %,

I. \*

	, %
0 to 9,700	10
9,701 to 39,475	12
39,476 to 84,200	22
84,201 to 160,725	24
160,726 to 204,100	32
204,101 to 510,300	35
510,301+	37

\* [13]

1,

0 13%,

1. [ ]// : 9–11.08.2021).  
: [www.nalog.ru/rn64/business-support-2020/](http://www.nalog.ru/rn64/business-support-2020/) ( : 9–11.08.2021).
2. 5 :  
23.11.2020 372- [ ]// : 9–11.08.2021).  
2020. — 23 . — : [publication.pravo.gov.ru/Document/View/0001202011230015](http://publication.pravo.gov.ru/Document/View/0001202011230015)  
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### **FINANCIAL PROVISION OF THE INNOVATIVE ENERGY DEVELOPMENT IN THE REPUBLIC OF CRIMEA**

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