

## Scientific and Information Journal

### IN THE NUMBER:

#### ECONOMIC THEORY

- Diadunov D.V.** About the reasons of great depression in military and economic aspect ..... 120  
**Idinow K.T., Rabadanova Z.M.** Regulatory problems of asymmetry information  
in the market ..... 120

#### ECONOMICS AND MANAGEMENT OF NATIONAL ECONOMY

- Shavishvili D.F., Izmailova N.A.** Reforming the pension system: options and implications ..... 121  
**Popov M.L., Ziganshina Z.R., Gerkina E.A.** The development of sectoral cooperation  
in a globalized economy ..... 121  
**Oleinik E.B., Eremin A.I.** Economic growth and problems of implementation of projects  
of priority development areas in the far east of Russia ..... 122  
**Abramov V.I., Vagin S.G., Zubkov A.S.** The key properties of modern innovative models ..... 123  
**Aloian G.K., Golovko O.I., Sharikova Iu.V.** The transformation of the innovation model  
of the company of network type ..... 123  
**Ivanov A.K., Kokh V.A., Orlova O.Yu.** Evolution of networks of small industrial enterprises  
and development of small industrial clusters: financial aspect ..... 124  
**Panibratov Iu.P., Ofin V.P.** Application of the methodology for effectiveness evaluation  
of PPP projects with foreign participation ..... 125  
**Tkachenko E.A., Ivanov A.K.** Analysis of the implementation of regional programs of support  
of small and medium enterprises in the context of the implementation of industrial policy ..... 126  
**Baurina S.B., Nazarova E.V.** Features of quality assurance in the production  
of radio-electronic means ..... 127  
**Ulybina L.K., Turaev Iu.B.** Study of the problems of agro risk management in the region ..... 128  
**Nesterov S.Iu.** Innovative mechanism of management of a transport complex  
of the automobile enterprises ..... 129  
**Sogomonian L.A.** Problematic aspects of the logistics organization in the field of recycling  
of municipal solid waste ..... 130  
**Vaslavskaja I.Iu., Rogacheva O.V.** Specifics of teaching economic courses  
for dentistry students ..... 131

#### FINANCE, MONEY CIRCULATION AND CREDIT

- Kabardokova L.A.** Evaluation of formation of financial resources of the limited liability  
companies in accordance with the phases of the economic cycle ..... 131  
**Voevodskaja P.O.** Foreign experience of bank risk assessment ..... 132  
**Grebenuk S.A.** Transnistria tax system functioning features. Urgent directions ..... 133  
**Okorokova O.A.** Features of investment policy of insurance companies in a recession ..... 134  
**Nikulina O.M.** Tax administration - the sphere of management of businesses costs ..... 134  
**Savinova V.A., Rashevskikh M.A.** Managing credit portfolio of a commercial Bank:  
the nature and content ..... 135

---

**ECONOMIC THEORY**

---

**ABOUT THE REASONS OF GREAT DEPRESSION IN MILITARY AND ECONOMIC ASPECT**

© 2016 Diadunov Denis Vladimirovich

PhD in Economics

Financial University under the Government of Russian Federation

49, Leningradskii pr-t, Moscow, 125993, Russia

E-mail: denis-dyadunov@yandex.ru

The crisis of 1929-1933 became the greatest trial in economic history, the reasons of which being not properly understood for a long time. The economists studying these reasons didn't arrive at a common opinion. According to one approach the reason of the crisis was the shortage of money supply. Other economists suggest a hypothesis that the crisis was caused by the breakdown of international financial system after the end of WWI. The third explanation is connected with the fact of the protectionist policy in this period in USA.

The fact is worth mentioning that all countries that suffered from the crisis were the leading military and naval powers (the USA, Great Britain, France and others). Since the middle of the XIX century the naval ministry expenditures in Gr. Britain outnumbered greatly all those of War Office.

In Germany on the eve of WWI the naval budget with pensions composed almost half the country's budget. In France the percent was lower but still very significant - about one third of the budget. So, it would be appropriate to mention here, as one of possible reasons of economic crisis, practically full financial suspension of naval orders from 1922 to 1936 connected with results of a number of international conferences activity on armament limitation: e. g. Washington conference (1921-1922), London conference (1930) and others. Large military shipbuilding is a result of numerous national economic branches activity. That's why artificial limitation of qualitative and quantitative perfection of the Navy caused the hardest economic crisis which first involved the USA and Britain and then other countries.

*Key words:* military budget, state defensive order, naval expenses, economic crisis, unemployment

*Received for publication on 03.06.2016*

**REGULATORY PROBLEMS OF ASYMMETRY INFORMATION IN THE MARKET**

© 2016 Idinov Kalin Takhtarovich

Professor

© 2016 Rabadanova Zamira Magomedovna

Moscow State University of Technologies and Management named after K.G. Razumovskiy

73, Zemlianoi Val, Moscow, 109004, Russia

E-mail: xalin.ajdinov@mail.ru, Zamira4288@gmail.com

Asymmetry of information is one of the most significant "failures" of the market. The article presents an analysis of information about goods and services of sources and methods of information exchange between users, allowing to make more informed choices when purchasing goods and services. The article suggests ways of solving the problems in this connection, including private-state partnership.

*Key words:* asymmetry of information, services market, information exchange, Internet.

*Received for publication on 02.06.2016*

---

**ECONOMICS AND MANAGEMENT OF NATIONAL ECONOMY**

---

**REFORMING THE PENSION SYSTEM: OPTIONS AND IMPLICATIONS**

© 2016 Shavishvili David Fedorovich  
Doctor of Economics, Professor, Chief Researcher  
© 2016 Izmailova Nuria Abdulovna  
PhD in Economics, Researcher  
Institute of Economics of the Russian Academy of Sciences  
32, Nakhimovskii pr-t, Moscow, 101000, Russia  
E-mail: tzeldner@gmail.com

The article analyzes the current pension system, the direction of reform in 2015. And its possible consequences, as well as options for reform for the next 10-15 years. Attention is drawn to the creation of such a pension system where the pension of pensioners would rise not only nominally but also in real terms. The article proposes to abandon the indexation of pensions to consumer prices and sell them at retail prices (the prices of consumer goods).

*Key words:* pension reform, pension savings, payment and indexation of pensions.

Social security reform has a formal character. The Finance Ministry's proposals to improve the pension system is based on a purely accounting approach to the stabilization of the budget and not affect social security financing. In this form the future of social security is doomed to failure. For the after reform period there were ten attempts to reform the pension system, they all had a negative effect. In this regard, social security reform, including of pensioning should have a clear concept on the qualitative improvement of social protection: do not truncate social payments and benefits, and increase per capita. Pensions should not be reduced, and increase. New approaches are proposed.

*Received for publication on 02.06.2016*

**THE DEVELOPMENT OF SECTORAL COOPERATION IN A GLOBALIZED ECONOMY**

© 2016 Popov Mikhail Leonidovich  
PhD in Economics, Associate Professor  
© 2016 Ziganshina Zukhra Rashidovna  
© 2016 Gerkina Elena Alexandrovna  
Kazan Federal University  
18, Kremlevskaia str., Kazan, Republic of Tatarstan, 420008, Russia  
E-mail: popov.m.l@mail.ru, salimaizy@yandex.ru, gerkina\_elen@mail.ru

Extremely relevant industries alliance of social-significant services based on mutual interests to achieve common goals with the equivalence of division of responsibilities and risks. This innovative structure allows the university to increase the efficiency and quality of the educational process, to develop its applied focus, maximum use of the available resources: intellectual, material, information and human resources for training, research, the development of innovative projects.

*Key words:* transsectoral public partnerships, social - significant services, University Hospital.

**References**

1. Kulubek R.R., Samoilo L.B. (2014) Institutional approach to the study of the cluster. *Young Scientist*, 4, pp. 557-561.

*Received for publication on 03.06.2016*

**ECONOMIC GROWTH AND PROBLEMS OF IMPLEMENTATION OF PROJECTS  
OF PRIORITY DEVELOPMENT AREAS IN THE FAR EAST OF RUSSIA\***

© 2016 Oleinik Elena Borisovna  
PhD in Economics

© 2016 Eremin Alexander Iurievich  
Far Eastern Federal University  
8, Sukhanova str., Vladivostok, 690091, Russia  
E-mail: oleinik.elena@gmail.com, eremin\_ai@students.dvfu.ru

The dynamics of the main macroeconomic indicators of the Far Eastern Federal district; the evaluation of the integral importance of structural changes, GDP growth and investment in the region's economy. The problems of implementation of projects of priority development areas. The mechanisms of the state support of investment projects in Far East of Russia.

*Key words:* gross regional product, economic growth, structural change, investment, the priority development areas.

From 2005 to 2014 the structure of the economy was stable, but the rate of GRP growth is reduced and the rate of inflow of investments into the economy of the region declined. To accelerate the pace of economic growth in the far Eastern Federal district was created by special zones of priority development areas (PDA). Currently manifest problems of implementation of the project PDA. One of the main problems - the lack of available for investors the mechanism to solve the problem of providing the necessary infrastructure. This problem is especially urgent for the Far East with the scale of the site To resolve this issue in 2015 launched a new mechanism of state support of investment projects in the far East - all at the expense of the Federal budget of subsidies to investors for the creation of transport, energy and other infrastructure needed to implement such projects. Another problem is the absence of detailed comparable information to the statistical agencies in absolute terms, with breakdown by year does not allow to assess performance in project implementation PDA and development investment. For the maximum positive effect from implementation of projects under the PDA necessary institutions and tools to ensure the role of these areas as a locomotive for the entire economic and social complex of the regions concerned.

#### *References*

1. Buchwald E.M., Valentine O.N. (2015) Territories of priority development: fall or illusion? *Questions of practical Economics*, 2, pp. 72-84.
2. Unified interdepartmental information-statistical system. Available from: [http://www.gks.ru/wps/wcm/connect/rosstat\\_main/rosstat/ru/statistics/databases/Emiss](http://www.gks.ru/wps/wcm/connect/rosstat_main/rosstat/ru/statistics/databases/Emiss) stock.
3. Zausaev V.K. (2014) The main thing Now is not to discredit the idea of TOR. *Far East capital*, 3, pp. 11-12.
4. Oleinik E.B., Osipov, B.A. (2016) *Methodology and instruments of structural policy in the inter-industry complex*. Moscow.
5. Statistics attracting investment to the territory of the far Eastern Federal district in 2016 (as of 1 January 2016) the Report of the Ministry of Russian Federation for Far East development. Available from: <http://minvr.ru/activities/analitics/index.php>.

*Received for publication on 04.06.2016*

---

\* Work performed under support of the Ministry of education and science of the Russian Federation. The state task № 1398.2014.

---

**THE KEY PROPERTIES OF MODERN INNOVATIVE MODELS**

© 2016 Abramov Viktor Ivanovich

Doctor of Economics

The Institute for Applied Information Technology  
43, 1, Kashirskoe shosse, Moscow, 115409, Russia

© 2016 Vagin Sergei Gennadievich

Doctor of Economics, Professor the Department of Management

© 2016 Zubkov Alexandr Sergeevich

Samara State University of Economics

141, Sovetskoi Armii str., Samara, 443090, Russia

E-mail: vsg63@hotmail.com, iwtvtgb@gmail.com

A current topic of research today is the search of approaches and concepts for developing an effective innovation-driven business models. The authors discuss key components of contemporary innovation models and their properties.

*Key words:* customer value chain, business model, innovation.

*Received for publication on 04.06.2016*

**THE TRANSFORMATION OF THE INNOVATION MODEL  
OF THE COMPANY OF NETWORK TYPE**

© 2016 Aloian Gevorg Kamoevich

© 2016 Golovko Olga Igorevna

© 2016 Sharikova Iulia Vitalievna

PhD in Economics, Associate Professor the Department of Management

Samara State University of Economics

141, Sovetskoi Armii str., Samara, 443090, Russia

E-mail: gevorgaloyan@rambler.ru, flower.of\_life@mail.ru, sharikovajv@mail.ru

The paper considers the transformation of the business model of the organization of economy during the transition from industrial to innovative development. Focuses on the dominance of carrier demand, which is a feature of innovative business models network type.

*Key words:* innovation, business model, network economy.

*Received for publication on 05.06.2016*

---

**EVOLUTION OF NETWORKS OF SMALL INDUSTRIAL ENTERPRISES  
AND DEVELOPMENT OF SMALL INDUSTRIAL CLUSTERS: FINANCIAL ASPECT**

© 2016 Ivanov Alexey Kirillovich  
the deputy chief of department of the state order and contractual providing  
St. Petersburg state establishment "Center of complex improvement"  
14, str. Sedova, St.-Petersburg, 192019, Russia

© 2016 Koch Vladimir Alexeevich  
PhD in Economics, the CEO of JSC Professional-Audit-Consulting  
46, Varshavskoe shosse, Moscow, 115230, Russia

© 2016 Orlova Olga Yurievna  
PhD in Economics, Associate Professor  
St Petersburg State University of Economics  
21, Sadovaia str., St. Petersburg, 191023, Russia  
E-mail: natalia.fomina@mail.ru

In article the process of formation and development of cooperative networks of small enterprises is analyzed. Authors open content of each stage of development of a cooperation network, consider institutional aspects of development of network structures and reveal influence of degree of a maturity of a network on possibilities of financing of small enterprises.

*Key words:* cooperation, small and medium scale enterprises, network structures, financing.

Small industrial enterprises are a necessary element of system of economic communications in the industry. Key function of small business in the industry is ensuring steady functioning of the industry in general. Thus cooperation of SME is the important instrument of increase of competitiveness of regional economy. Authors of article use the classification developed by E. Rogova and E. Tkachenko according to whom are divided by a maturity of a network on amorphous, structured and integrated

Amorphous networks are characterized informal stvyazyam, complexity of delimitation, changeable number of participants. Sometimes often such networks I have the topredelenny coordinating bodies which determine strategy of development of a network, but these bodies are not formalized.

As opposed to networks amorphous it is offered to allocate the structured networks based on forms of contractual interaction and/or on cross-country - the holding relations. The most widespread models of the structured networks are vertically also horizontally integrated networks. The structured networks, as a rule, unite the organizations connected by agreements of a subkontraktning and outsourcing. Are characteristic aspiration to vertical integration of networks of the integrated type. In the absence of large enterprise which could assume functions of a kernel the special division is created. This division assumes functions of mother company.

From the institutional point of view development of a network can come to the end with process of vertical, horizontal or heterogeneous integration in holding or cross-country - holding structure.

One of basic reasons of this sort of institutional transformations is the solution of a key problem of development of small business - overcoming of deficit of sources of financing. Results of our poll (November, 2015, 112 respondents of the companies) have shown that 76% of SME respondents have liquidity deficit, and for 15% this deficit is essential at the same time the vast majority of respondents (82%) have noted decrease in availability of bank loans as financing source subsidiary distribution of responsibility on the credits between participants of networks and clusters of SME could become the Solution of this problem. Thus, a key problem of a cooperative form of crediting in the industry is limited access to financial resources. Considering real need for credit and investment resources on small industrial enterprises and taking into account specifics of a stage

of development of credit cooperation, it is necessary to recognize insufficiency of resources of similar cooperatives for stimulation of technology development of industrial SME.

### *References*

1. Tkachenko E.A. (2007) *Teoretiko-metodologicheskie osnovy upravleniya kompleksnym razvitiem promyshlennyh predpriyatij*. St. Petersburg.
2. Gromova A.Z., Tkachenko E.A. (2009) Kooperaciya malyh i srednih predpriyatij kak osnova formirovaniya protoklasterov. In: *Ekonomika i upravlenie*. Sbornik nauchnyh trudov. CHast' II / pod. red. Prof. A.E. Karlika. St. Petersburg.
3. *SMEs and co-operation*. Observatory of European SMEs 2003, 5, Luxembourg, 2004. Available from: [http://www.iapmei.pt/resources/download/Estudos/2003\\_5\\_co.pdf](http://www.iapmei.pt/resources/download/Estudos/2003_5_co.pdf).
4. Miles R.E., Snow C.C. (1994) *Fit, failure and the hall of fame*: How companies succeed or fail. New York.
5. Gromova A.Z. (2009) Regional'naya podderzhka kooperacii malogo i srednego predprinimatel'stva kak instrument regional'noj klasternoj politiki. *Ehkonomika i upravlenie*, St. Petersburg, 3.
6. Bodrunov S., Rogova E., Tkachenko E. (2015) Evolution of the Models of Knowledge Management in the Dynamic Business Environment (Cases of the Industrial and Construction Networks in St Petersburg). *The Electronic Journal of Knowledge Management*, vol. 13, 1, pp. 29-37.
7. Federal'nyj zakon ot 18 iyulya 2009 g. N 190-FZ "O kreditnoj kooperacii" (s izmeneniyami i dopolneniyami) Sistema GARANT.
8. Sidorenko T.N. (2009) Problemy pravovogo regulirovaniya kooperativnogo dvizheniya Rossii (stranicy istorii). In: *Problemy stanovleniya pravovogo gosudarstva i grazhdanskogo obshchestva v Rossii*. Krasnodar.
9. Fonteyne W. Cooperative Banks in Europe-Policy Issues. *IMF Working Paper*. Available from: <http://www.imf.org/external/pubs/ft/wp/2007/wp07159.pdf>.
10. Rukovodstvo po finansovym tekhnologiyam, primenyaemym Evropejskoj Komissiej v kontekste regional'noj politiki. "Guide to Financial Engineering". Perevod vypolnen Resursnym centrom malogo predprinimatel'stva. 1998.

*Received for publication on 03.06.2016*

## **APPLICATION OF THE METHODOLOGY FOR EFFECTIVENESS EVALUATION OF PPP PROJECTS WITH FOREIGN PARTICIPATION**

© 2016 Panibratov Iurii Pavlovich

Doctor of Economics, Professor Department of Construction Economics, Academician  
of RAACS, Honored Scientist of Russia, Laureate of the State Prize of the Russian Federation

© 2016 Ofin Veniamin Petrovich

PhD in Economics, Associate Professor of the Chair of Construction Economics  
St. Petersburg State University of Architecture and Construction  
4, 2nd Krasnoarmeiskaia str., St. Petersburg, 190005, Russia  
E-mail: ofinv@mail.ru

The article deals with projects of public-private partnerships with foreign participation in terms of ability to attract long-term investment on their basis. The differences in the perception of PPP projects between domestic and foreign investors. It is concluded that in terms of attracting foreign investors need to realize two directions: the creation of an overall enabling environment for doing business and increasing the focus on individual foreign companies that may have the most significant effect.

*Key words:* public-private partnership (PPP) project, foreign ownership, concession.

**References**

1. Federal Law of 21.07.2005 № 115-FZ (ed. of 21.07.2005) "On Concession Agreements".
2. Gasilov V.V. et al. (2011) *Management of innovative activity in creating toll roads in the concession* : monograph. Voronezh.
3. How to ensure the success of PPP in Russia. Review of the Year 2012. Available from: [http://www.ey.com/Publication/vwLUAssets/Russian-PPP-Survey-2012/\\$File/Russian-PPP-Survey-2012.pdf](http://www.ey.com/Publication/vwLUAssets/Russian-PPP-Survey-2012/$File/Russian-PPP-Survey-2012.pdf).
4. Varnavskiy V.G. (2012) Using trust management arrangements and concessions to improve the effectiveness of the management of state and municipal property. *Property relations in the Russian Federation*, 5, pp. 19-29.
5. Barriers to the development of PPPs in Russia (2010). Moscow.
6. Maximov V.V. (2010) *Public-private partnership in the transport infrastructure: criteria for assessing the concession tenders*. Moscow.
7. Dao Tung Bat et al. (2015) *The implementation of public-private partnership projects in the construction* : monograph. Voronezh.

*Received for publication on 06.06.2016*

**ANALYSIS OF THE IMPLEMENTATION OF REGIONAL PROGRAMS OF SUPPORT  
OF SMALL AND MEDIUM ENTERPRISES IN THE CONTEXT  
OF THE IMPLEMENTATION OF INDUSTRIAL POLICY**

© 2016 Tkachenko Elena Anatolievna

Doctor of Economics, Professor of Chair of Economy and Management of the Enterprises  
St. Petersburg State University of Economics  
14, Sedova str., St. Petersburg, 192019, Russia

© 2016 Ivanov Alexei Kirillovich

The Deputy Chief of Department of the State Order and Contractual Providing  
St. Petersburg State Establishment "Center of complex improvement"

21, Sadovaia str., St. Petersburg, 191023, Russia

E-mail: natalia.fomina@mail.ru

In this article authors have analyzed programs of support of small and medium-sized enterprises in the context of realization of industrial policy, have considered approaches to an assessment of efficiency of similar programs at the regional and national level. On the basis of the carried-out analysis of the Russian and foreign experience authors have formulated recommendations about improvement of mechanisms of an assessment of efficiency of similar programs.

*Key words:* support of small and medium-sized enterprises, assessment of efficiency of programs, industrial policy.

Programs of support of small and medium-sized enterprises (MSP) are an integral part of regional and federal economic policy. The importance of MSP for effective development of economy in general and the industries in particular is confirmed by a role which small and medium business plays in economy of industrialized countries. At the same time the small industrial enterprises represent full-fledged participants of process of the international division of labor and the international industrial cooperation, assuming function of ensuring production flexibility the Role of the small industrial enterprises in the course of modernization of economy deserves the separate analysis. Small and medium-sized industrial enterprises in the Russian regions represent the most innovatively active part of the industry, often offering developments and technological decisions, competitive at world level.

It is obvious that regional and federal authorities have to be interested in stimulation of development of small and medium-sized enterprises in the industry. In regions of the Russian Federation, in

territories of the cities, settlements, municipal districts more than 200 various programs of support of small and medium-sized enterprises are realized now. In these conditions the question of efficiency of implementation of these programs is natural. A key problem of the analysis of efficiency of programs of support of small and medium-sized enterprises is the choice of methodology of the analysis depending on which criteria of efficiency are set. At first sight, the program of the Ministry of Economic Development of the Russian Federation is highly effective. At the same time, in our opinion, a key indicator of efficiency are indicators of demography of the enterprises and organizations. The analysis of the international experience of development of small enterprises in the industry shows that in the leading industrial countries of the program of support are concentrated on support of the high growth firm (HGF) and providing conditions for their development. The international experience shows significantly higher efficiency of ecosystem approach. The key emphasis at the same time is placed on business climate, development of services for SME and development of cooperation of SME.

As have shown our researches, process of implementation of programs of support of SME in the industry is characterized by the following specific features:

- The Russian SME show high extent of reaction to any negative changes
- Reaction to positive changes is slow, delayed in time
- The assessment of positive has to be conducted with a temporary lag in 3-5 years.

Thus, can judge efficiency the program of support of SME in the industry realized now not earlier than 2018-2020. At an assessment administrative influences at the regional level the accent has to be postponed for indicators of formation of a value added, but not the characteristic of the budgetary efficiency of programs of support.

#### *References*

1. Issledovanie KPMG "Ocenka jeffektivnosti Programmy podderzhki MSP MJeR. Available from: <http://smb.gov.ru/statistics/navy/analitic/17621.html>.
2. Federal'naja sluzhba gosudarstvennoj statistiki Available from: [http://www.gks.ru/wps/wcm/connect/rosstat\\_main/rosstat/ru/statistics/enterprise/reform/#](http://www.gks.ru/wps/wcm/connect/rosstat_main/rosstat/ru/statistics/enterprise/reform/#).
3. Mery podderzhki sub#ektov malogo i srednego predprinimatel'stva, zaregistrovannyh na territorii SPb, ne imejushchih zadolzhennosti pered bjudzhetami vsekh urovnej i gosudarstvennymi vnebjudzhetnymi fondami v Sankt-Peterburge v ramkah programmy podderzhki promyshlennyh predpriyatij 2014-2016 g. Available from: [http://smp-spb.rf/pomoshh'\\_malomu\\_biznesu/programmy-podderzhki-predprinimatel'/opisanie-programm-podderzhki-malogo-p](http://smp-spb.rf/pomoshh'_malomu_biznesu/programmy-podderzhki-predprinimatel'/opisanie-programm-podderzhki-malogo-p).
4. Rezul'taty oprosa predstavitelej MSP v SZFO. Oktjabr' 2015 g. Avtorskoe issledovanie.
5. Mason C., Brown R. (2013) Creating good public policy to support high-growth firms. *Small Business Economics*, 40(2), pp. 211-225.

*Received for publication on 03.06.2016*

### **FEATURES OF QUALITY ASSURANCE IN THE PRODUCTION OF RADIO-ELECTRONIC MEANS**

© 2016 Baurina Svetlana Borisovna

PhD in Economics, Associate Professor in the Department of Industrial Economics

© 2016 Nazarova Elena Vladimirovna

PhD in Economics, Associate Professor in the Department of Industrial Economics

Plekhanov Russian University of Economics

36, Stremiannyi per., Moscow, 117997, Russia

E-mail: baurinaaa@yandex.ru, e.nazarova@list.ru

This article focuses on quality assurance radio electronic products. A brief description of the current state radio electronic industry in Russia, revealed its functioning problems. The reasons of poor quality and low competitiveness of the products of domestic manufacturers in the electronics

market. To propose specific recommendations for solving existing problems of quality assurance and the competitiveness of the production of radio-electronic products.

*Key words:* quality, electronic industry, the quality indicators, competitiveness, product reliability and production.

#### *References*

1. Baurina S.B. (2015) Modern production process: the concept, variety, quality control products. *Research and development. The economy of the company*, 4, pp. 18-22.
2. Baurina S.B. (2015) Infrastructure of industrial enterprise: concept, basic elements, risk factors and management methodology. *Research and development. The economy of the company*, vol. 4, 3, pp. 30-34.
3. Baurina S.B., Garnov A.P., Garnova V.Iu. (2014) *Quality products / services in the fields of material production and non-production sphere of the national economy of Russia*: a monograph. Saransk.
4. Baurina S.B., Garnov A.P. (2016) Content situational management in logistics production. *RISK: resources, information, procurement, competition*, 1, pp. 59-68.
5. Baurina S.B. (2013) Process of technological preparation of production quality management system: characteristics and main stages. *Research and development. The economy of the company*, 1 (2), pp. 31-35.
6. Baurina S.B. (2015) Methodology use of benchmarking techniques. *Bulletin of science and practice*, 1, pp. 5-8.
7. Baurina S.B., Darbisheva P.G. (2015) State's role in the development of innovative economy. *Innovations: Prospects, Challenges, Achievements: Proceedings of the International. Scient. Conf. 14.05.2015 city* / Ed. prof. M. I. Botova. Moscow.
8. Global Positioning System: fader. target program. Available from: [http://www.gpssoft.ru/fcp\\_glonass.html](http://www.gpssoft.ru/fcp_glonass.html).
9. The State Program "Development of electronic and radio-electronic industry in the years 2013-2025". Available from: <http://government.ru/programs/249/events>.
10. Report of the goals and objectives of Russian Industry and Trade in 2016 and the main results of operations for 2015. Available from: [http://minpromtorg.gov.ru/common/upload/files/docs/Doklad\\_MPT\\_072016.pdf](http://minpromtorg.gov.ru/common/upload/files/docs/Doklad_MPT_072016.pdf).
11. *Theoretical and methodological aspects of the innovation activities of the organization* (2016): the monograph / ed. O.E. Riazanova. Moscow.
12. Nazarova E.V. (2012) On the question of financial instability and economic nature of the banking crisis. *IV Smirnov's Readings - 2012*: All-Russian Conference (with international participation), dedicated to the 80th anniversary of MESI. Moscow, pp. 117-123.
13. The development of industry and increase its competitiveness in the period up to 2020: the state program. Available from: <http://innovation.gov.ru/sites/default/files/documents/2014/11065/2561.pdf>.

*Received for publication on 06.06.2016*

### **STUDY OF THE PROBLEMS OF AGRO RISK MANAGEMENT IN THE REGION**

© 2016 Ulybina Liubov Konstantinovna  
 Doctor of Economics, Professor of the Department of Finance  
 © 2016 Turaev Iurii Borisovich  
 Kuban State Agrarian University  
 13, Kalinina str., Krasnodar, Krasnodar territory, 350044, Russia  
 E-mail: ulibinalk@mail.ru

The article deals with the problematic aspects of the formation of agricultural risk management in the regional segment. The research scope of agricultural insurance instruments of economic entities

in the region. Consider a program to subsidize agricultural insurance organizations of AIC of the Krasnodar Territory and the main indicators of development.

*Key words:* management, agro risks, region, insurance premiums, insurance compensations.

The urgency of insurance of agricultural risks in modern conditions is obvious as an important factor for sustainable development of agriculture.

The authors provide an assessment of the regional management agroriskami Russian segment of the insurance market. The basic tools for efficient development of agricultural insurance of the Russian Federation.

On the basis of the study authors suggested further improvement of the agricultural insurance system through the establishment of a multi-level agricultural risk distribution system, expanding the list of objects of agricultural insurance with state financial support, creating a peer review system damage monitoring system.

### *References*

1. Federal Law № 260 dated 25.07.2011 “On state support in the area of agricultural insurance and on amendments to the Federal Law “On the development of agriculture”.

2. Resolution of the Head of Administration (Governor) of Krasnodar Region of 14.10.2013 N1204 “On approval of the state program of the Krasnodar Territory” Development of agriculture and regulation of markets for agricultural products, raw materials and food”.

3. Okorokova O.A. (2015) The role of insurance in the reproduction process of economically developed countries. *Economy and Entrepreneurship*, 8, part 1 (61-1), pp.42-48.

4. Ulybina L.K., Buglak K.A. (2011) Innovative approaches in agroriskami. In: *The world of scientific discoveries*. Krasnoiarsk, 10.1 (Economics and innovative education), pp. 522-535.

4. Ulybina L.K., Buglak K.A. (2011) Risk assessment of insurance systems in agriculture. *Proceedings of Kuban State Agrarian University*, 33, Krasnodar, pp. 39-43.

6. Ulybina L.K., Okorokova O.A. (2013) Formation and development of the insurance sector of the financial market in the reproduction process in the region. *Problems of Economics and Law*, 64, pp. 101-110.

7. Ulybina L.K., Turaev Y.B. (2015) Transformation of agricultural insurance instruments in modern conditions. *Economy and predprinimatelstvo*, 11-2 (64-2), pp. 144-147.

*Received for publication on 05.06.2016*

## **INNOVATIVE MECHANISM OF MANAGEMENT OF A TRANSPORT COMPLEX OF THE AUTOMOBILE ENTERPRISES**

© 2016 Nesterov Sergei Iurievich

PhD in Economics

Rostov State University of Economics (RSUE)

69, Bolshaia Sadovaia str., Rostov-on-Don, 344002, Russia

E-mail: snesterov@logisticcom.ru

Article opens problems of increase of the competition in work of the cargo motor transportation enterprises (GATP) by means of use of the innovative mechanism of their management. Functions of mechanisms of management are described, the methodology of use of the mechanism of management of GATP is offered.

*Key words:* competitiveness, mechanism of management, development of the principles of management, innovative mechanism of management of GATP.

In article development of the market of transport and logistic services which led to strengthening of the competition between the cargo automobile enterprises, and need of fast adaptation of the enterprises to changes of external environment is considered. Article opens problems of increase of the competition in work of the cargo motor transportation enterprises (GATP) by means of use of the innovative mechanism of their management. Functions of mechanisms of management are described, the methodology of use of the mechanism of management of GATP is offered.

On condition of the choice of the methods and approaches described in article in management of GATP the author suggests to consider successful realization of the mechanism of management of GATP which allows the enterprise to be more flexible and adaptive to changes of external environment.

*Received for publication on 30.05.2016*

### **PROBLEMATIC ASPECTS OF THE LOGISTICS ORGANIZATION IN THE FIELD OF RECYCLING OF MUNICIPAL SOLID WASTE**

© 2016 Soghomonian Levon Arturovich  
Rostov State University of Economics (RSUE)  
69, Bolshaia Sadovaia str., Rostov-on-Don, 344002, Russia  
E-mail: Sla791@gmail.com

In the article the author proves and reveals the causes and conditions of contemporary institutional and market transformation of the sphere of solid household waste.

In the modern period, more progressive market development cycle of waste recycling industry must be accompanied by the formation of logistics chains recycling in the face of increasing regulatory influence of the state and development of public-private partnership. This will generate the necessary regulatory environment for the development of recycling and encourage the flow of private investment, the massive arrival of innovative technologies in recycling.

*Key words:* recycling, logistic chain of recycling, municipal solid waste, recycling, government regulation.

The paper presents a comprehensive study of prerequisites and conditions of the current crisis inertial transformation of the economic development model of the sphere of circulation of production and consumption waste, imperative for effective market reform which acts logistic chains organizing recycling mediated by the formation of the necessary regulatory environment of its functioning by the state.

According to the author, the need for the development of the format of the PPP in the waste recycling industry is due to several reasons: the social significance of waste management, and especially the recycling of secondary material resources; more real opportunities for infrastructure development waste recycling industry based on its mixed funding; the possibility of recycling logistics organization, ensuring the construction of cross-industry production and distribution chains in the waste recycling sector; the formation of the regulatory environment as the immanent factor likely current and future development of the institutional and market transformation of the recycling chain in the field of production and consumption waste.

*Received for publication on 06.06.2016*

---

**SPECIFICS OF TEACHING ECONOMIC COURSES FOR DENTISTRY STUDENTS**

© 2016 Vaslavskaja Irina Iurievna  
Doctor of Economics, Professor  
© 2016 Rogacheva Olga Vladimirovna  
PhD in Economics, Associate Professor  
Moscow State Medical Dental University named A.I. Evdokimov  
b. 1, 20, Delegatskaia str., Moscow, 127473, Russia  
Email: kaf.ek.a@yandex.ru

This article contains a conformance analysis of the competencies laid out in the Federal educational standard of higher education for the speciality 31.05.03 “Dentistry”, as well as the structure and contents of the respective educational program, to the requirements for the basic course “Economics” and other economic disciplines (electives), included in the curriculum for training general practice dentists.

*Key words:* economics, health care, dentistry, planning, competencies, health organization, entrepreneurship.

*Received for publication on 06.06.2016*

---

**FINANCE, MONEY CIRCULATION AND CREDIT**

---

**EVALUATION OF FORMATION OF FINANCIAL RESOURCES  
OF THE LIMITED LIABILITY COMPANIES IN ACCORDANCE WITH THE PHASES  
OF THE ECONOMIC CYCLE**

© 2016 Kabardokova Liubov Anatolievna  
Stavropol University  
8, prospekt Kulakova, Stavropol, Stavropol territory, 355035, Russia  
E-mail: lubava153@mail.ru

Using the methods of analysis, synthesis, systems thinking, induction, deduction implemented by the evaluation of formation of financial resources in the context of the phases of the economic cycle in commercial organizations of a corporate type - the limited liability companies, comprising the following stages: analysis of the structure of financial resources in dynamics, definition of financial resource needs based on the assessment of financial stability evaluation of business activity and profitability.

*Key words:* financial resources, the Corporation, the phases of the economic cycle, business discrete border.

In international and Russian theory and practice of financial management, there are many points of view on the ratio between own and borrowed financial resources in commercial organizations: the Golden rule of financial management (66 % : 34 %), depending on the type of economic activity etc. However, none of the existing approaches does not answer the question about achieving optimality in the structure of financial resources. In the study the author carried out assessment of formation of financial resources in commercial organisations corporate type companies with limited liability in the context of the phases of the economic cycle, which proves the preference of such formation of the position to achieve the effectiveness in conditions of uncertainty.

The aim of the study was the evaluation of formation of financial resources of the limited liability companies in the context of the phases of the economic cycle.

Theoretical and methodological basis of research the works of Russian and foreign scientists, materials of periodicals for the formation of financial resources in commercial organizations. Methodological basis of research are: systematic, logical, process scientific approaches to the study of the process of formation of financial resources in commercial organizations.

Theoretical and practical significance of the research: the proposed approach lies in the regulatory framework, OOO Wine Prikolia 2000, JSC “Mobile mechanized column of Russian”, LTD “poultry factory”, used when creating assessment tools of formation of financial resources. The practical significance of the research is to develop a methodological apparatus for assessing the formation of financial resources in limited liability companies etc.

Developed tools for assessing the formation of financial resources in limited liability companies in the context of the phases of the economic cycle, the implementation of which is focused on achieving and maintaining a high performance of their activities in modern conditions of instability. Recommended to meet the process of formation of financial resources of phase of the economic cycle to set the border values of the indicators that are discrete in nature.

### *References*

1. Rudyk N.V. (2004) *Struktura kapitala korporatsii: teoriya i praktika* [*The capital structure of corporations: the theory and practice*]. Moscow.
2. Manuilenko V.V., Sadovskaia T.A. (2013) Metodicheskie podkhody k otsenke pribyli khozyaistvuyushchego sub”ekta: teoreticheskii aspekt [Methodological approaches to the assessment of the profits of the business entity: theoretical aspect]. *Financial business*, 3 (164), pp. 50-58.
3. Manuilenko V.V., Sadovskaia T.A. (2012) Podkhody k formirovaniyu i raspredeleniyu pribyli khozyaistvuyushchego sub”ekta: sovremennyyi aspekt [Approaches to formation and distribution of profit of the economic entity: a modern aspect]. *Finansy i kredit*, 40 (520), pp. 33-42.

*Received for publication on 30.05.2016*

## **FOREIGN EXPERIENCE OF BANK RISK ASSESSMENT**

© 2016 Voevodskaia Polina Olegovna  
PhD in Economics, Associate Professor  
Moscow State University of Food Production  
11, Volokolamskoe shosse, Moscow, 125080, Russia  
E-mail: oet2004@yandex.ru

This article focuses on the foreign methods of evaluation of banking risks. The article describes the domestic and overseas Supervisory bodies. Identified and the necessity of transformation of Bank risk assessment.

*Key words:* banking risks, financial instability, regulators, risk’s transformation.

*Received for publication on 04.06.2016*

**TRANSNISTRIA TAX SYSTEM FUNCTIONING FEATURES. URGENT DIRECTIONS**

© 2016 Grebeniuk Svetlana Anatolievna

PhD in Economics, Associate Professor of the Department of Economics and Management

Pridnestrovia State University T.G. Shevchenko

107, October 25 str., Tiraspol, 3300, Pridnestrovia Moldavian Republic

E-mail: grebenukS1@rambler.ru

The article carries out the diagnostics of Transnistria budgetary mechanism formation, deals with the main budget forming taxes and their dynamics, identifies the problems in region's tax system functioning, substantiates scientifically and practically the need to improve tax system at the expense of prediction and planning methods development, undertakes comparative analysis of the basic taxes revenue execution actual data and science-based projections.

*Key words:* tax system, taxes revenue forecasting techniques, tax on organization income, income tax, excise taxes, tax planning development.

### *References*

1. Baglaev E.O. Faktory, vliyayushchie na prognozirovanie nalogovyh dohodov byudzhetrov. Bajkal'skij gosudarstvennyj universitet ehkonomiki i prava g. Irkutsk, 2010 [Baglaev Y.O. (2010) *Budget taxes revenue forecasting factors*. Baikal State University of Economics and Law. Irkutsk].
2. Goncharenko L.I. Nalogi i nalogovaya sistema Rossijskoj Federacii. Praktikum: Uchebnoe posobie. Moskva, 2013. [Goncharenko L.I. (2013) *RF taxes and tax system*. Textbook and manual. Moscow].
3. Gorskij I.V. Nalogovaya politika Rossii nachala XXI veka // Nalogovyy vestnik. 2012. № 4 [Gorsky I.V. (2012) Russia tax policy of early XXI century. *Tax updates*, 4.]
4. Grishenko Y.I., Shabayev R.E. About state tax policy development prospects for the period up to 2016 // Non-profit organization in Russia. 2014. № 2. [Grishenko Y.I., Shabayev R.E. (2014) About state tax policy development prospects for the period up to 2016. *Non-profit organization in Russia*, 2].
5. Klimanov V.V. Byudzhetnye sistemy Belarusi, Kazahstana, Rossii i Ukrainy: sravnitel'nyj analiz: Monografiya. Moskva, 2004. [Klimanov V.V. (2004) *Budget system of Belarus, Kazakhstan, Russia and Ukraine: a comparative analysis*: Monograph. Moscow].
6. Glavnoe - ehffektivnost' byudzhetnyh raskhodov // Finansy. 2011. № 5 [The main thing is a budget expenditures efficiency (2011). *Finance*, 5].
7. Otchet ob ispolnenii respublikanskogo i mestnyh byudzhetrov, special'nyh byudzhetnyh schetov (fondov) za 2012-2015 gg. - sayt Verhovnogo soveta PMR [The report on Republican and local budgets execution, special budget accounts (funds) over 2012-2015. The website of the Supreme Council of PMR]. Available from: <http://www.vspmr.org>.

*Received for publication on 05.06.2016*

**FEATURES OF INVESTMENT POLICY OF INSURANCE COMPANIES  
IN A RECESSION**

© 2016 Okorokova Olga Alexeevna  
PhD in Economics, Associate Professor the Department of Finance  
Kuban State Agrarian University  
13, Kalinina str., Krasnodar, Krasnodar territory, 350044, Russia  
E-mail: Okorokovaoa1986@mail.ru

The key performance indicators of the investment policy of insurance companies complementing promising areas based on factors of investment climate.

*Key words:* investment policy, insurance companies, investment climate.

Modern socio-economic conditions require the creation of an integrated insurance system that ensures the further development of the insurance market taking into account the progressive tendencies. The insurance sector is intended to cover a wide range of issues, including reproductive processes of the economy.

In the article author examined methodological approach the concepts of “investment policy”, “investment potential”, “investment process”, “investment risks”, presented the institutional structure of the insurance market, assessed the key indicators of the insurance and investment institutions of the insurance market taking into account the state of regulatory instruments.

***References***

1. Okorokova O.A. (2010) Investment potential of insurance companies in modern conditions. In: *Financial and credit problems of economic development in conditions of modernization: international and regional aspects* : collection of scientific works KubGAU. Krasnodar, pp. 45-54.
2. Ulybina L.K. (2012) Investment potential of the insurance sector of the financial market. *Terra Economicus* (The Newsletter of the Southern Federal University), 1, vol. 10, part 3.

*Received for publication on 06.06.2016*

**TAX ADMINISTRATION - THE SPHERE OF MANAGEMENT OF BUSINESSES COSTS**

© 2016 Nikulina Olga Mikhailovna  
PhD in Economics, Associate Professor of Finance and Accounting Department  
Tomsk State University  
36, pr-t Lenina, Tomsk, 634050, Russia  
E-mail: olganikulyonok@yandex.ru

One of the most acute problems in recent times in the economy is the financial relationship of the state and business on a compromise supplement their budgets. This article discusses the tax administration, which allows using the concepts of cost management used in enterprises to identify the causes of varying the share of taxes, and this, in turn, allows the development on its application in the required state action direction, that is, is the basis of the fight against tax evasion.

*Key words:* cost management, tax planning, tax administration, tax evasion.

*Received for publication on 07.06.2016*

**MANAGING CREDIT PORTFOLIO OF A COMMERCIAL BANK:  
THE NATURE AND CONTENT**

© 2016 Savinova Valentina Andreevna  
Doctor of Economics, Professor

© 2016 Rashevskikh Maria Anatolievna  
Samara state University of Economics  
141, Sovetskoi Armii str., Samara, 443090, Russia  
E-mail: SavinovaVA@yandex.ru, rashevskikh@yandex.ru

Discusses the content of management of credit portfolio of commercial banks, management approaches, elements, rules, and principles of management.

*Key words:* management, process approach, system approach, risks.

*Received for publication on 07.06.2016*