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IN THE NUMBER:

ECONOMIC THEORY

Silvestrov S.N., Pobyaev S.A., Kotova N.E., Lapenkova N.V., Smirnov V.V. Approach to detecting threats and assessing economic safety status 50

ECONOMICS AND MANAGEMENT OF NATIONAL ECONOMY

Galazova S.S. Theoretical aspects of the research of category “organizational intellectual capital” 51

Staravoitova D.P., Filippov A.P. Regional contract system: problems and trends 51

Turgunbaev M.J. Corporate management system in the Agro-Industrial Complex of the Kyrgyz Republic 51

Panova T.V. Features of the attracting investment in the infrastructure of health of the Russian Federation 52

Bryksina N.V., Leontiev I.L., Oshkordina A.A., Kurdiunov A.V. Insurance medical companies in the system of management of public funds of compulsory medical insurance 53

FINANCE, MONEY CIRCULATION AND CREDIT

Ianov V.V. Retail loans are: formation of conditions of the loan 54

WORLD ECONOMY

Gusarova S.A. Development of e-commerce in BRICS countries 54

ECONOMIC THEORY

**APPROACH TO DETECTING THREATS
AND ASSESSING ECONOMIC SAFETY STATUS***

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In this article, the authors singled out the main tasks of economic security, proposed a definition of the threat to economic security, determined the life cycle of the economic threat, proposed models of economic threat and assessment of the state of economic security. Economic threats are considered in the context of internal and external threats. The authors proposed requirements for methods of studying socio-political and socio-political processes, as well as approaches to developing methods for studying and describing economic processes.

Key words: economic threat, economic security, life cycle of economic threat, model of economic threat, model for assessing the state of economic security.

* The article is based on the results of research carried out at the expense of budget funds of the state task of the financial University, 2017.

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ECONOMICS AND MANAGEMENT OF NATIONAL ECONOMY

**THEORETICAL ASPECTS OF THE RESEARCH
OF CATEGORY “ORGANIZATIONAL INTELLECTUAL CAPITAL”**

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The article described the concept of “intellectual organizational capital” of the organization in strict conjunction with the economic categories of “capital” from the position of intellectual property; the necessity of improving the use of intellectual property in Russian organizations; the directions of further development of the constituent elements of the organizational intellectual capital. In the development approach to the definition of “intellectual organizational capital” of the organization on the basis of ownership.

Key words: intellectual property, intellectual organizational capital, income.

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REGIONAL CONTRACT SYSTEM: PROBLEMS AND TRENDS

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The article shows the problems and tendencies in the formation of the institution of public procurement, as a key element of resource support, the production of public services.

Key words: public administration, contract system, contract service, budget, mixed economy, contract paradigm, resource provision.

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**CORPORATE MANAGEMENT SYSTEM
IN THE AGRO-INDUSTRIAL COMPLEX OF THE KYRGYZ REPUBLIC**

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Problems of corporate governance arose with the advent of large corporations at the turn of the 19th-20th centuries, when the process of separation of ownership and management of this property began to occur. As applied to the food industry, the basic constructions of corporate governance

are suitable and at present, including for the conditions of Kyrgyzstan. Despite the poor studying of corporate governance in the agro-industrial complex of the Kyrgyz Republic, the basic ideas of the corporate approach to management deserve interest. Therefore, the study of corporate governance is a very relevant topic. Objectives: Identification and establishment of the essence, characteristics and direction of corporate governance in the agro-industrial complex of the Kyrgyz Republic. Investigate the theoretical foundations of corporate governance, analyze the international experience of effective implementation of the corporate governance system and justify the structures and functions of corporate governance in the agro-industrial complex. In this study, using common methods of scientific knowledge in various aspects, describes directions and ways to manage the development of a modern state and development of corporate governance in the agricultural sector. Theoretical and scientifically substantiated the essence of corporate governance. The content is disclosed in its semantic, structural and functional aspects. The influence of corporate governance on the development of economic processes, such as increasing the investment attractiveness of the enterprise, attracting long-term investors, monetary and fiscal policies, as well as efficiency in the use of managerial and human resources, is examined.

Key words: corporate governance, investment, agro-industrial complex, shareholders meeting, labor resources, monetary resources, investors, integration.

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FEATURES OF THE ATTRACTING INVESTMENT IN THE INFRASTRUCTURE OF HEALTH OF THE RUSSIAN FEDERATION

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Highly depreciated fixed assets in health care, education, culture, reduced availability of social infrastructure for Russian citizens talk about the need of searching new approaches in management of infrastructure development projects. According to the Accounts Chamber depreciation fixed assets in health care is over 55 %. Health care requires about 1 trillion RUR of investments. Public-private partnership institution gives the possibility to combine experience and resources of federation and private business not only for modernization of current infrastructure but also for building new objectives from scratch. As recent experience has shown that public-private partnership in health care progresses both using the main instruments of PPP and evolving private medical organizations into the government system of obligatory medical insurance. According to expert opinion it is possible with help of PPP mechanisms to invest about 300 billion RUR from out of budget resources into modernization of health care infrastructure and about 100 billion RUR into building and maintenance of medical objects. Today over 70 PPP projects are being realized in health care sector.

Key words: public-private partnership (PPP), social infrastructure, need of investments for health care, size of attracted private investments, PPP projects in health care on federal level.

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**INSURANCE MEDICAL COMPANIES IN THE SYSTEM OF MANAGEMENT
OF PUBLIC FUNDS OF COMPULSORY MEDICAL INSURANCE**

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The article is devoted to the analysis of financial results of the activity of insurance medical companies operating in the system of compulsory medical insurance of the Sverdlovsk region. Based on the assessment of financial and economic parameters that characterize the performance of companies in the dynamics for three years, it is proved that there are differences in the economic efficiency of large federal companies and small regional insurers. The conclusion is made on the need for a detailed analysis of the economic parameters of the CHI system for making a decision to exclude QMS from the number of CHI participants.

Key words: compulsory medical insurance, medical insurance company, territorial compulsory medical insurance fund, financing of compulsory medical insurance, expenses for conducting business, complaints, examination of the quality of medical care.

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FINANCE, MONEY CIRCULATION AND CREDIT

RETAIL LOANS ARE: FORMATION OF CONDITIONS OF THE LOAN

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The formation of the conditions for granting retail loans to commercial banks take into account a number of factors: the key rate of the Bank of Russia structure of credit resources of the Bank, the demand for credit by a potential Sozopolistyle. Lending to individuals, associated with higher risk, compared to legal entities, which have to analyze the creditworthiness of available official financial statements (balance sheet, income statement), and to adequately assess the financial situation of the borrower - physical persons for the Bank is rather problematic, hence, there is a need for the formation of differentiated conditions of the loan

Key words: credit terms, credit Bureau, collection of overdue debt, the solvency of the borrower, terms of the mortgage, insurance of the borrower, the differentiation conditions of the loan.

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WORLD ECONOMY

DEVELOPMENT OF E-COMMERCE IN BRICS COUNTRIES

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University Relevance of the research is connected with the fact, that the important driver of growth of the developing economies, including BRICS countries, is the development of E-commerce. This problem is important, but still insufficiently studied. Author has revealed advantages and bottlenecks and also has defined the main directions of E-commerce in BRICS countries.

Key words: BRICS countries, e-commerce, business-models B2B, B2C.

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