

SUMMARY

REGIONAL AND SECTORAL ECONOMICS

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Integrated Complexes of Consumer Cooperation Organizations as a Factor of Socio-Economic Development in Rural Areas. P. 3.

The purpose of the article is to substantiate the prospects of implementing forward-going integration by creating intersectoral complexes that combine traditional branches of economic activity within the framework of one cooperative business entity, which make it possible to successfully implement product innovations and effectively use modern high-performance equipment. The objective of the study is to propose a new format for the integration of cooperative industries based on a reverse vertical integration strategy – a catering complex. In the course of the study, the author applies the methods of structural and logical constructions of the dependence of socio-economic development of territories on the introduction of integrated growth strategies, which are the basis for the creation of intersectoral complexes. The result of the integrated complexes functioning is a synergetic effect, which implies meeting the needs of intermediate and final consumers, transforming the communication and leisure environment of rural areas. The paper provides recommendations on organizing intersectoral catering complexes in the cooperatives where integrated economic entities combining procurement, production and trade have not yet been created, but function as independent branches of economic activity of cooperative organizations. The author argues that it will have a positive impact on the level of socio-economic development of rural areas.

Keywords: integrated complexes, consumer cooperation, territorial diversification, driver, product and technological innovations, socio-economic development, rural areas.

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Will Retail Become a Driver of Gross Regional Product Growth? P. 13.

The article attempts to identify the factors that influence the consumer market of the Gomel region of Belarus. In this regard, the authors analyze the share of trade in the gross regional product (GRP), the growth of retail turnover in comparable prices, the dynamics of real disposable incomes of the population and average wages, the indicators of e-commerce, trade infrastructure for 2020–2021, i.e. during the COVID-19 pandemic. The authors further develop a model of consumer behavior of the regional population and provide recommendations for the development of e-commerce as a promising retail area of the consumer regional market and a driver for ensuring the quality of trade services and the growth of GRP in the region.

As a result of the analysis, conclusions are drawn about the slowdown in the purchasing activity of the population of the region with the growth of disposable income, capital migration to other regions of the country and beyond, as well as about the prospects for the development of online commerce.

Keywords: consumer market, retail turnover, shopping driver, retail, real incomes, e-commerce.

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Development of Crop Production in the Krasnodar Region: Ways of Intensification. P. 27.

The article examines the criteria of legal acts regulating the activities of small businesses, analyzes the sectoral focus of agricultural producers in Krasnodar region, the share of cultivated land by agricultural organizations and peasant (farmer) households and the share of crop production for the period 2010–2020. One of the problems of small agricultural producers identified is the lack of free access to credit resources.

The authors carry out the calculation of the final cost of loans and identify the constituent features influencing it. As a result of studying the issue, it is revealed that the share of peasant farms in the total sown area has increased in recent years, which indicates that the share of small business in agriculture is becoming more significant and it is necessary to resolve the issue of providing this segment with credit funds by making relevant amendments to the credit legislation and a number of interrelated documents to reduce costs and simplify the procedure for obtaining a loan.

Keywords: agricultural products, crop production, peasant (farm) households, efficiency, sown areas, lending, land pledge.

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Assessment of the Potential of the Dairy Industry of the Siberian Federal District. P. 36.

The article analyzes the dairy industry in the Siberian Federal District for 2013–2021. The purpose of the analysis is to assess its potential. The potential of the dairy industry is considered in the aggregate of interacting spheres of production, processing and consumption, the purpose of which is to provide the population with high-quality milk and dairy products, and producers – with stable revenue. The state and potential of the dairy industry is evaluated with the use of balance, technical (graphic), correlation and regression methods of analysis. A balance model is proposed in the form of two ratios: dairy cattle breeding (milk producers), as well as processors (dairy producers), and consumers. Correlation analysis is used to evaluate the relationship between the parameters of the balance model, and the regression model of their impact on the level of consumption of milk and dairy products per capita. An analysis of the dairy industry in the Siberian Federal District and an assessment of its potential showed that both production and consumption of milk are at a very high level for the Russian Federation. The level of self-sufficiency of the population with milk and dairy products is one of the highest in Russia, although it is below the established medical standards.

Keywords: district, region, dairy industry, potential, analysis, evaluation.

FINANCE

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Crowdfunding as a Modern Project Financing Tool. P. 48.

The purpose of the study is to highlight the distinctive features of crowdfunding as a modern project financing tool. The authors identify the following approaches to the concept of crowdfunding: a financial mechanism or tool, social technology, social and financial instrument. The paper defines the main terms related to crowdfunding, discusses the reasons for the population to support the projects, and shows the social significance of crowdfunding as a modern financial instrument initiated, used and supported by the population. The authors compare the types of financing: charitable donations, loans, grants or subsidies, investments and crowdfunding, and describe the main types of crowdfunding according to the project goal and the result obtained. The development of crowdfunding in Russia is examined on the basis of the statistical data.

Keywords: crowdfunding, types of financing, attracting the population, financial instrument, social significance.

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Methodological Approaches to the Assessment of Investment Audit Indicators. P. 57.

This article discusses methodological approaches to assessing the results of investment made. The main task of the investment process is to make a profit, and the investor is faced with the problem of choosing the type of investment, which ensures the maximum effect with an acceptable level of risk. Evaluation and selection of investment projects, as a rule, is carried out with the help of investment analysis. To assess the expected efficiency, a number of indicators have been developed and are applied that allow, with the help of discounting, to bring planned indicators to current goals. But the investor is also interested in the actual results achieved after the investment stage, when the project begins to pay off. The calculated indicators used in the assessment are practically not comparable with the indicators of accounting and management accounting. It is necessary to assess the chosen type of investment and the economic effect as part of an investment audit. The author proposes to use the ratio of the effect to the investments made as the main indicators. When evaluating the efficiency of equity securities, the author considers it appropriate, in addition to profitability, to determine the effect of participation in the management of the enterprise by the issuer.

Keywords: investment project, financial investments, economic efficiency, investment audit.

MANAGEMENT

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Commercial Risk Management System: Analysis and Development. P. 70.

Companies always work in conditions of the external environment uncertainty. However, at the present stage of active transformation of the economy and society, even successful enterprises can face crisis situations. Therefore, the issues of analysis and management of commercial risks are relevant today. The purpose of the study is to analyze the existing approaches to commercial risk management and to provide recommendations regarding the analysis and development of risk management system of an enterprise.

The article describes in detail various methods of commercial risk management, provides criteria for the analysis and evaluation of the risk management system. The author considers the main types, indicators and measures for managing commercial risks, outlines the goals of implementation, tasks and functions of the risk management service at the enterprise.

Keywords: commercial risk, analysis, assessment, methods, risk management system.