

SUMMARY

REGIONAL AND SECTORAL ECONOMICS

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Cooperative Agricultural Markets: The Current State and Ways of Revival. P. 3.

The purpose of the article is to characterize the current state of agricultural markets. The transition to the market economy and development of new market legislation led to the transformation of collective farm trade and then agricultural markets into commercial enterprises, the main function of which was to provide jobs for the sale of agricultural products to intermediaries, but not to direct producers. The lack of publications on research related to the current state of retail trade in agricultural markets and ways of their revival determines the subject, relevance and scientific novelty of the article. In the course of the study, the authors assess the current state of cooperative agricultural markets in the Russian Federation, identify the reasons hindering their development, outline ways to revive and increase the sale of surplus agricultural products, protect the interests of sellers and buyers in cooperative agricultural markets.

Keywords: cooperative, collective farm trade, form of trade, agricultural market, cooperative agricultural market.

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Unemployment as a Dynamic Indicator of the Russian Labor Market in the Context of the Global Crisis. P. 16.

The article analyzes an urgent topic of unemployment in crisis Russia and stimulating measures of state support for both the employer and the unemployed applicant. The recent global crisis changes in the Russian economy have led to the declining number of professionally qualified jobs. The purpose of the research is to evaluate the financial statistics of the current state of the unemployment rate and the trends of the labor market in crisis Russia, as well as to identify stimulating measures aimed at increasing the employment rates. Objectives of the research are to assess the dynamics of unemployment benefit payments in Russia for 2019-2022; to trace trends in the level of unemployment and employment in Russia by areas of economic activity; to identify factors and causes affecting the growth of unemployment from 2019 to 2022; to evaluate the financial statistics of state programs subsidizing the unemployed and the employer in Russia; to propose measures for social protection, financial and economic support for the unemployed in Russia. Research methods involve identifying approaches to increasing the business activity of employed population and propose measures to stimulate economic relations for improving the status of the unemployed in Russia. Research results and conclusions: the authors analyze the current state of unemployment, the amount of payments for the unemployed (benefits and subsidies) and make a conclusion that each country has its own fundamental approaches, methods and mechanisms for influencing employment, which further affects the amount of monetary compensation from the state and the financial well-being of the country. The crisis situation in the country and the whole world provokes the search for new economic and social solutions within the framework of unemployment management. The actions of the Government of the Russian Federation comply with the recommendations of the ILO on anti-crisis decisions, which allows reducing costs related to a decrease in business activity and employment in the labor market.

Keywords: unemployment, employment, labor market, unemployment benefits, incentive measures, Government of the Russian Federation, global crisis.

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MONDRAGON Corporation: Contribution to Economic and Social Development. P. 29.

This article analyzes the activities of the largest business group in the Basque region of Spain, the MONDRAGON Corporation. This cooperative group has focused on its corporate values of collaboration, participation, social responsibility and innovation. The data of the World Cooperative Monitor testify to the huge potential of the Corporation. Despite the crises in the global economy, MONDRAGON has retained its leadership for over 10 years in the TOP-10 Industry and Utilities rating. The purpose of the study is to determine the Corporation's contribution to economic and social development. Research objectives: to consider the efficiency of the Corporation's economic activities, its business model, which guarantees transparent decision-making, effective management and accountability for all participants, the relevance of the problem of maintaining commitment to cooperative values, and the practical implementation of the Sustainable Development Goals. In the course of the study, the authors used data collection methods that include processing, summarizing and interpreting the data obtained, analytical, graphical and tabular methods. Based on the study, conclusions were drawn about the contribution of the MONDRAGON Corporation to the economic and social development of society and the possibility of using the experience of the Corporation in cooperative organizations of various types.

Keywords: cooperative, World Cooperative Monitor, MONDRAGON Corporation, commitment to co-operational values.

FINANCE

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Digitalization of Mortgage Lending in Russia: Current Trends and Prospects. P. 45.

The article discusses digital technologies, which are the fundamental driving force of change in the current century, transforming key sectors of the economy. The purpose of the study is to identify priority areas of digitalization of mortgage lending; to characterize the advantages of digital mortgages, to identify factors constraining their development in Russia and to propose measures to stimulate the development of digital mortgages. The research hypothesis is that digitalization of mortgage lending is a prerequisite for simplifying, reducing the cost and increasing the availability of the mortgage lending process for citizens. The research methods are the systematic approach, analysis, synthesis, methods and tools of statistical data processing: tabular method, methods for calculating average and relative values, methods for analyzing dynamics. The authors determine the directions of digitalization of mortgage lending in Russia. The research results can be applied by mortgage market participants to improve digital mortgage processes.

Keywords: digitalization, digital technologies, banking sector, digital mortgage.

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Quality of the Budget Policy of the Municipality. P. 57.

The article examines the conditions for the development and factors influencing the implementation of budgetary policy at the municipal level of the budgetary system of the Russian Federation. The paper discusses the boundaries of decision-making on the formation and execution of the local budget within the established order of the budget process. With the help of the analysis of budget statistics data, the author determines the degree of independence of the decisions made and their final efficiency. The purpose of the study is to develop ways to improve the efficiency of the formation and execution of the budget of the

municipality. In modern conditions of a difficult economic situation caused by Western sanctions and a decrease in export revenues of the federal budget, the problems of balance, including local budgets, are significantly exacerbated due to their heavy dependence on centralized resources. All this requires new approaches to the development of conditions for the implementation of the budgetary policy of regions and municipalities. The article provides a critical review of the methodology and indicators for evaluating the effectiveness of municipal finance management, and suggests measures to improve the quality of the budget policy of municipalities in Russia.

Keywords: budget policy, local budget, budget execution, budget security, budget efficiency, criteria for the quality of budget policy.

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Financial Condition Analysis Based on Refined Criteria of Organization Sustainability. P. 79.

The article discusses the results of the analysis of the financial condition of organizations with accelerated asset turnover. The authors analyze the structure of current assets and liabilities, determine the priority of current assets in the overall structure of assets, make a conclusion about the lack of own working capital and the need for the efficient use of borrowed funds. The purpose of this article is to show quantitative and qualitative parameters in the analysis of trade organizations that distinguish them in the assessment of financial liquidity, operational efficiency, autonomy, profitability and sustainability. In addition to the new predictive analysis function, generally accepted methods of analysis are used. The main element of the fundamental analysis is the analysis of the company's performance coefficients, which allows measuring the results and assessing the financial position of an organization. For this purpose, the normative quantitative parameters of liquidity, operational efficiency, autonomy, profitability and sustainability are refined, taking into account the assortment of a company producing and selling perishable goods. The combination of traditional and predictive analysis of financial stability and business activity indicators is used as a research tool. The scientific novelty lies in the proposal to refine the reference evaluation measure for non-typical trade organizations, and to use an additional predictive function in the system of economic analysis.

Keywords: financial condition, financial ratios, financial stability, economic analysis, predictive analysis.

MANAGEMENT

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Approaches to Managing the Competitiveness of Commercial Banks. P. 95.

The article deals with managing the competitiveness of commercial banks on the basis of strategic, process, regulatory approaches and taking into account the specifics of the activities of regional banks. Effective management of the competitiveness of commercial banks is the basis of the successful business. The purpose of the study is to improve the management of the competitiveness of commercial banks in Russia based on the regulatory approach and the specifics of the managing regional banks. The authors provide the classification of approaches to managing the competitiveness of commercial banks: traditional, based on a strategic approach; process, based on business modeling of processes; regulatory and legal approach based on the specifics of managing regional banks. The paper also includes the comparative characteristic of the concept "competitiveness of banks". In the context of anti-Russian sanctions, the Central Bank's policy is aimed at ensuring the stability of the country's financial system. This increases the importance of improving competitiveness management not only in systemically important banks, but also in smaller regional banks. The results of the study can be used by commercial banks, as well as in scientific research.

Keywords: commercial banks, regional banks, competition, competitiveness, competitive advantages, competitiveness factors, competitiveness management, competitive strategies, regulatory approach.