

## FINANCE, TAXES AND CREDIT

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### **THE AUDIT OF THE EFFECTIVENESS OF THE USE OF BUDGETARY FUNDS: ORGANIZATION OF WORK OF DEPARTMENTS OF EXTERNAL MUNICIPAL FINANCIAL CONTROL**

*The article considers the criteria for evaluating the effectiveness, indicating what qualitative characteristics and quantitative values should correspond to the organization, processes and results of the use of municipal funds, the activities of the objects of efficiency audit conducted by the external municipal financial control.*

**Key words:** *body of external municipal financial control, audit of efficiency of use of municipal means, control and accounting chamber.*

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## **TAX ADMINISTRATION: RUSSIAN AND FOREIGN EXPERIENCE**

*The article introduces the study of the main features of tax administration in foreign countries and in Russia. The advantages in constructing the control work of tax authorities, as well as the effectiveness of introducing new technologies and the main aspects that lead to an increase in the level of voluntary compliance by taxpayers with tax legislation, are studied in detail.*

**Key words:** *tax system, tax administration, tax control, taxes, duties, taxpayer, tax administration.*

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## **THE FORMAL AND INFORMAL CHARACTER OF THE BORROWER'S CREDIT BEHAVIOR**

*The subject of the research is the borrower's credit behavior, object — lending market. The purpose of the study is to study the reasons for the popularity of informal lending to the population, in contrast to the formal one. The research objectives are to identify the advantages and disadvantages of formal (banking) and informal lending to the population. The novelty of the study: a comparison of the characteristic features of the formal and informal loans, based on which the borrowers' preferences are build when choosing a lender, is presented. Conclusions: Informal loans have the greatest popularity among bank lending products due to their more significant advantages as opposed to bank lending.*

**Key words:** *borrower, loan, credit behavior, lender, formal loan, informal loan.*

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## **THE RESPONSE TO THE LEGALIZATION (WASHING) OF CRIMINAL INCOME, SHADOW ECONOMY: NEW IN NORMATIVE-LEGAL REGULATION**

*The article is devoted to the main novelties of the Russian legislation on countering the legalization (laundering) of criminal proceeds, as well as the shadow economy, taking into account the systemic interconnection of domestic law and international law.*

**Key words:** *shadow economy, financial crimes, money laundering and property laundering, FATF.*

## ECONOMICS OF ENTERPRISES

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### THE METHOD OF ANALYSIS OF THE FINANCIAL RESULTS OF THE COMPANY

*In the article the authors substantiate the method of analysis of the financial performance of the enterprise. As the subject of the study, the authors have chosen the method of analysis of financial results of the enterprise, as the object of study, the authors have chosen an industrial enterprise that effectively operates in the domestic market. The purpose of the study the authors identified the need to improve the methods of analysis of the results of financial and economic activity of industrial enterprises. Objectives of the study: to identify and characterize the indicators that allow to assess the effectiveness of industrial enterprises; to analyze existing approaches to the formation of a quantitative assessment of the effectiveness of enterprises based on different principles. The scientific novelty of this study is to identify contradictions between the dynamics of the volume of financial resources of enterprises and the dynamics of the effectiveness of their activities, identified as a result of the analysis of financial and economic activities. Brief conclusion. As a result of the study, the authors came to the conclusion that the analysis of financial results is one of the important activities that is carried out to study the economic activities of the organization. Identification of internal reserves and capabilities of the enterprise to ensure competitive advantages and meet future market needs and economic forecasting is impossible without studying the composition and structure of profits, factor analysis of the result of the sale, the study of profitability.*

**Key words:** analysis of financial results, horizontal analysis, vertical analysis, profit, factor analysis of profit, profitability, profit management, income and expenses, losses, financial statements.

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## **THE BUSINESS ACTIVITY: ANALYSIS OF ADMINISTRATIVE RISKS OF THE BUSINESS ENVIRONMENT**

*The article analyzes the assessment of the business environment. The author offers a methodology for assessing the risks of collision with administrative barriers in the implementation of entrepreneurial activity.*

**Key words:** *business environment, administrative barriers, risks, business entities, business activity.*

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## **INFLUENCE OF GROSS PRODUCT FACILITIES AND NATIONAL INCOME ON THE LEVEL OF INTENSIFICATION OF PRODUCTION**

*With the development of social production, the reduction in capital intensity would be viewed as a regularity, since the main condition for reducing capital intensity is to take into account factors of a qualitative order, contained mainly in technical progress and ensuring faster growth rates of labor productivity compared to the growth rates of its capital-labor ratio. An important and independent factor in the dynamics of the conditions of expanded reproduction of fixed assets is capital construction, its capital intensity.*

**Key words:** *economic growth, national income, capital intensity, labor productivity, basic production assets, labor intensity, costs of living labor, intensification, scientific and technical progress, capital intensity, extensive growth, intensive growth.*

## REGIONAL ECONOMY

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### STRATEGIC MANAGEMENT OF DEVELOPMENT OF AGROINDUSTRIAL COMPLEX OF THE REGION

*This article discusses the state and problems of the functioning of the agro-industrial complex of the region. As a result of the research, it was proposed to apply the methods of strategic management of the development of agriculture and food industry enterprises, developed approaches to improve the system of measures and mechanisms to ensure the integrated development of rural areas through public-private partnership, the creation of an agro-food cluster*

**Key words:** *agro-industrial complex, strategic management, leveling, cooperation, agricultural production, agrifood cluster, efficiency.*

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### STATUS AND TRENDS OF AGRICULTURAL PRODUCTION IN THE HOUSEHOLDS OF THE REPUBLIC OF BASHKORTOSTAN

*The article investigates the current state and dynamics of development of agriculture of the Republic of Bashkortostan for the last five years in the context of farms. Studied the presence in households of acreage of crops, livestock numbers by species, the volume of production. The main problems that led to the reduction of production in households were identified. In the analyzed period, the number of rural population decreased, and urban, on the contrary, increased, that is, in the village less able-bodied population. The reason for this lies in low wages, difficult working conditions, underdeveloped social infrastructure. In addition, the system of relations between households and agricultural organizations, enterprises of processing industry and trade is imperfect.*

**Key words:** sustainable development, households, agricultural production, crop production, livestock, wages.

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## **THE ORGANIZATION OF AGRO-TOURISM COMPLEX AS A TOOL TO PROMOTE SOCIO-ECONOMIC DEVELOPMENT OF THE REGION**

*The article discusses the development of agritourism in the region. The decline of agricultural production in 1990–2000 is significantly influenced by the size, lifestyle and well-being of rural residents. The steppe region as the flagship of the agricultural production was hit hardest by such changes. Researchers see different ways out of this predicament. One of them is the development of agricultural tourism. Among the obvious advantages of rural tourism include reducing unemployment, stimulating the creation of new jobs, income growth and improving living standards of rural people at relatively low financial cost, the improvement of the landscaping of estates and villages, development of engineering and social infrastructure, development of small entrepreneurship in rural areas, and environmental attractiveness of rural areas. Expanding the range of products of subsistence farming, the implementation on the production site of private farming, in particular, prepared food, unloads the most popular tourist centres, reducing the negative environmental consequences of a too intense activity in the "prestigious" regions. For people living in big cities has its advantages — this is untouched nature, clean air, warm home atmosphere, natural products, tranquility and a leisurely lifestyle, lack of urban bustle. All this contributes to physical and psychological health of residents of cities. On the basis of the analysis of the current state of rural tourism in the Republic of Bashkortostan were offered a range of travel services for the development of agricultural tourism in chekmagushevsky region of the Republic of Bashkortostan. Agri-tourism promotes rural development, contributes to the formation of demand for recreational services, which can be generated new sources of revenue for rural entrepreneurs, respectively, increase tax revenues to the local budget, increased employment and rural incomes.*

**Key words:** ecotourism, agritourism, rural tourism, ecotourism, agro-tourism economy, tourist and recreational potential, tourist infrastructure.

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## **MODEL SYSTEM DEVELOPMENT ENVIRONMENTAL ENTREPRENEURSHIP IN THE REGION**

*The article substantiates the need to create an effective system based on the strategically beneficial interaction of nature users, local authorities, population and environmental-oriented business, which allows for a balanced solution of socio-economic tasks for the future and maintaining a favorable environmental quality, as well as enhancing the environmental components of enterprises.*

**Key words:** *environmental development, environmentally oriented economic growth, environmental entrepreneurship, environmental protection.*



## **SOCIAL ASPECTS OF ECONOMY**

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### **SOCIAL AND ECONOMIC CHARACTERISTICS OF THE DEVELOPMENT OF ORGANIZATIONAL CULTURE OF EDUCATIONAL INSTITUTIONS AND ITS INFLUENCE AT APPLICANTS ATTRACTION**

*The authors of the article carried out a research to identify the social and economic parameters of the organizational culture of the educational institution which are important for applicants by choosing the educational institution. These parameters are considered as new elements of organizational culture. On the basis of determining the degree of significance of the parameters, the directions for development the culture of the educational institution are determined to enhance its image. In this article the authors raise the issue of the need to develop the organizational culture and to use its elements for realization of strategy of the educational institutions on the basis of attracting a greater number of applicants. This fact will help to reach the effectiveness.*

**Key words:** *organizational culture, social and economic parameters, high school, applicants to academic programs, image, the effectiveness of the educational institution, the directions of development the culture of the educational institution.*

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## **PROBLEMS OF MULTIPLE FAMILIES IN THE RUSSIAN FEDERATION AND MEASURES FOR THEIR SUPPORT AND SOCIAL PROTECTION**

*The housing problem is quite topical and relevant for many groups of the population, including for large families. However, unfortunately, in our country there is no construction of social housing for large families, but state support is provided for subsidies.*

**Key words:** *state program, preferential mortgage lending, mortgage, large family, social housing.*