

SUMMARIES

T. P. Balakina

The Economics of Tutoring: Motives, Incentives, Models

The author analyses the factors which are the main reasons for the development of the market of additional private education in Russia. The motives for increasing the demand for additional private education among schoolchildren as well as the motives for increasing the supply of this service among teachers were derived in the article. The author also analyses the state policy and reforms in the system of education, which stimulate supply and demand for private education. The positive and negative sides of private tutoring are indicated and investigated in the article. The article includes the descriptions of the basic economic models, which could be used for modeling the behavior of different economic agents of the market of additional private education.

Keywords: additional private education; private tutoring; supply and demand for private education.

O. N. Nikiforov

The Whole-Russian Population Census of 2010: Results and Lessons

The problems of the organization of the All-Russian Population Census of 2010 are considered in the article: the interaction in the framework of the system of the state statistics and statistical organizations with the government bodies, first of all with municipalities. The meaning of the work coherence of the all levels is emphasized. The problems arising at the estimation of the resident population, the effect of migration accounting, and the availability of the data provided by the All-Russian Population Census - 2010 are discussed in the article

Keywords: population census; program; completeness and accuracy of the data.

A. V. Kabachek

Identifying the Channels of Convergence of Russian Regions

The process of regional economic convergence is considered and the hypothesis of absolute β -convergence among Russian regions during the period from 1997 to 2008 is tested in the article. The methodology proposed by W. Wong was used for identifying the channels of regional convergence in Russia. The article investigates whether Russian regions have converged in terms of output per worker because of human capital accumulation, physical capital accumulation or thanks to technological catch-up. The obtained results show that the hypothesis of absolute β -convergence among Russian regions is not rejected. The economic convergence had been realized mainly through technological catch-up (total factor of productivity) and, to some extent, thanks to human capital accumulation. On the other hand, physical capital had been a factor of divergence.

Keywords: economic growth; β -convergence; channels of convergence; physical capital; human capital; technological catch-up; rate of return on education; Russian regions.

M.S. Uryasyeva

Statistical analysis and prediction of crises in construction investment networks of Russian megalopolises.

This article shows the application of “signal” approach to statistical analysis of construction investment networks in megalopolises on Moscow and Saint-Petersburg data. “Signal” approach includes developing of “signals’ ” set and their further evolution analysis to reveal and predict crises in regional construction investment networks.

Keywords: investment, construction industry, “signal” approach, regional comparative analysis.

E. V. Tikhomirova

Bank Lending of Capital Investment Projects: Peculiarities and Perspectives of Development

The evaluation of the importance of the development of long-term bank lending of capital investment projects in the modern Russian conditions is given in the article. The variants of the participation of banks in the lending of capital investment projects are considered in the article.

The technology of the organization of the work of banks in the given direction is represented, and the perspectives of credit-investment activity of banks are determined in the article.

Keywords: investment loan; bank lending of capital investment projects; project financing; capital investment; leasing; syndicated loan.

M. I. Bukhtik

The Principles of the Creation of Effective System of Deposits Insurance and Belarusian System of Guaranteeing of Bank Deposits

In the article, the maintenance and orientation of the Basel Principles for the systems of deposits insurance are considered, the increase in their current importance under the conditions of the global crisis is stressed. The specificity of the application of the Basel Principles under the Belarusian conditions is shown in the article.

Keywords: bank supervision; insurance; banks; deposits.

M. S. Tolstel

The level of the Bank Readiness to IPO: A New Approach to Estimation

The article offers the technique of the estimation of the level of the bank readiness to IPO, considering interests of potential investors which consist in increase of the bank capitalization. The integrated index is calculated on the base of the system of indices which depend on the financial and nonfinancial factors that affects the market capitalization of the bank. Based on the obtained value of the integrated index the level of the bank readiness to IPO (high, average, low) is calculated, and it could be an indicator for working-out the IPO scheme.

Keywords: commercial bank; initial public offering; IPO; market capitalization; level of readiness to IPO.

D. M. Shor

Outsourcing of Budgetary Services in the System of Productivity of an Expenditure of Means of Budgets

The essence of budgetary services, concept and features of the realization of the outsourcing of budgetary services are considered in the article, and also the methodical bases of increasing the productivity of the budget expenses are concretized at outsourcing of budgetary services. The conclusion is made that, the outsourcing of budgetary services forms the competitive conditions at rendering of services, raises the quality of services and productivity of the expenditure of means of budgets.

Keywords: budgetary services; expenses of budgets; outsourcing; productivity; financing.

N. M. Guseva, G. B. Medvedev

Opportunities for Using Benchmarking in Public Administration

The article claims that there are wide opportunities for using benchmarking in public administration with an objective of increasing effectiveness of such activities. Such opportunities appear due to an absence of motivation to hide organizational results and processes from other enterprises (which is common to private sector because of the competition for customers) in public sector due to the absence in many cases of competition for customers there. It is also claimed that the use of benchmarking may by itself increase effectiveness of public administration and control. It is due to clear displaying of results in terms of certain measures, description of processes and further analysis and discussion by experts in particular fields. Using of different kinds of benchmarking is discussed and major conditions for effective use of process benchmarking in public administration and financial control are suggested.

Keywords: benchmarking; public administration; financial control; management objectives, processes; effectiveness.

Yu. V. Neradovskaya

Russian Insurance Market: Some Characteristics of Extensive and Intensive Development

The level of insurance coverage is an extremely important characteristic of the social security of population and the valuable interests of enterprises and organizations. The analysis of the develop-

ment of the insurance market of Russia from the moment of its origin in the 1990s to 2009 is done in the article. The basic indices describing the extensive and intensive growth of the insurance market are determined; the Statistical analysis of their dynamics is done. The periodization of the development stages of the insurance market of Russia is given based on the results of the analysis.

Keywords: insurance market; extensive development; intensive development; insurance contributions; insurance organizations; insurance agents.

G. V. Makarov

The Problems of Making Decisions in the Assessment of Investment Projects

The article represents the calculation of the efficiency of investment projects in the design company. The calculation takes into account inflation, possible risks and the influence of the time on the investment projects. The mechanism of making decisions and choice of the most efficient project is shown in the article.

Keywords: method of assessment of investment projects; inflation.

O. Yu. Borozdina, I. I. Eliseeva, K. Mertins, H. Rittinghausen

The Concept of Using Wind Energy in Russia: Tendencies, Potentials and Perspectives

The consumption of the electrical energy on the countries and continents is considered in the article, and the conclusion is that needs of energy are increasing. The possibility of radical changing of the structure of energy under the increase of the share of renewable sources, particularly wind energy is discussed in the article. Wind energy could allow to reduce the emission of CO₂ and anthropogenic load. The preliminary assessment of the potential and perspectives of using wind energy in Russia is given in the article.

Keywords: wind energy; renewable sources; nonrenewable resources; emissions of CO₂, potential, structure of energy production.

O. A. Krakashova

The Conception of “Compromise” Efficiency Functioning of Subjects of the Housing and Communal Complex

The conception of “compromise” efficiency functioning of the economic relations at the housing and communal complex of Russia is formulated in the article. The interpretations of the effective and compromise-effective behaviour of the subjects of economic relations at the housing and communal services sector are offered. The author proves the necessity of government regulation of the relations between the agents at the housing and communal complex and price regulation. The approach to the determination of “compromise” tariffs for the housing and communal services which allow us to secure the achievement of the “compromise” efficiency of the agents at the housing and communal complex is offered in the article.

Keywords: efficiency; housing and communal complex; housing and communal services.

A. V. Koroteev

International Practice of Pricing and Price Control over Medicaments.

The article contains the analysis of the medicaments' price setting in different countries. It concludes that European countries lack for a common approach to pricing of medicaments. The Canadian mechanism of price control is put under close scrutiny. The article also points out the most common methods for medicaments' price regulation in the world: setting of the profitability level for producers; setting of the markup for medicaments. The mechanisms of the compensation of medicaments' prices in the different countries of the world are described: the compensation of the fixed sum of the price; the compensation of the fixed percentage of the full price; setting of the bottom level for the compensated share of the full price.

Keywords: medicaments; state price regulation; medicament's pricing; price control; basis price; compensation of medicaments' price.

A. A. Bespalov

The History of Development of Electronic Business in Russia

The basic directions and phases of the development of electronic business in the world are defined in the article. The analysis of the stages of the development of electronic business in Russia

is carried out and the graphs and diagrams of the dynamics of the processes are constructed in the article. The author draws a conclusion on the necessity of working out the conceptual and methodological questions of the planning and organization of the statistics of information society, the composing part of which is the statistics of electronic business.

Keywords: electronic business; information society; development of electronic business; statistics of electronic business.

M. L. Pyatov

The Theory of the Layers of a Fact of Economic Life in the Works of Ya. V. Sokolov

The article deals with the theory of the substantial layers of a fact of economic life, formulated in the works of Professor Ya. V. Sokolov. The influences of the orientation of accounting methodology on the legal and economic treatment of economic facts and on the essence of the accounting reporting are shown in the article. The role of the theory of the layers of a fact of economic life in understanding the modern tendencies of accounting practice in Russia is discussed. The theory of the layers of a fact of economic life is considered as a basis of the methodology of the analysis of accounting information for the purpose of making managerial decisions.

Keywords: fact economic life; information; decision; reporting; accounting; layer; reconstruction.

N. A. Sokolova

The Problems of Definition Doubtfulness of the Debt Receivable on the Basis of the Solvency Analysis

The article is devoted to the questions of the definition of doubtfulness of a debt receivable in the international and Russian practice of accounting and financial analysis. According to the Russian legislation, doubtfulness of a debt should be defined on the basis of the results of the analysis of solvency of a debtor. However, traditional methods of solvency analysis have a lot of discussion moments. These questions are described in the article.

Keywords: debt receivable; liquidity; solvency; doubtfulness.

Z. M. Aliev

The Principles of Balance Generalizations in the Methods of Reporting Consolidation

The author considers the influence of various concepts and account principles on the methods of reporting consolidation, including on definition of «minority share», levelling of profits and losses under the within-group transactions, marks of actives and obligations, business (acquisitions) combinations and the account of goodwill in the consolidated reporting. The reasons, prevalence of one principles of the account over others in the consolidation methods are established. A number of the concrete measures concerning the application of the various registration principles are offered at recognition and estimations of actives and obligations, and also the reflections of incomes and expenses in the consolidated reporting.

Keywords: balance generalizations; consolidated reporting; accounting principles; business combinations; goodwill.

V. V. Kovalev

Financial Science in Russia (XVIII-XIX c.)

The article presents a short essay on financial science growing in pre-revolutionary Russia. It is shown that this process was significantly influenced by German scientists. The basic disputable problems that were under interest of the Russian academician are identified in the article: on the relations of financial science, law and political economy, on the subject of scientific research, on the ethical aspects of financial science, etc. The short review of the opinions of Prof. S. Desnitski's (1740–1789), who had some original notion about finance, its role in the state and measures on its implementation, is presented in the article.

Keywords: classical theory of finance; cameralistics; finance; financial law; tax theory; principles of taxation.

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