

their use in retail environments.

Key words: *stocks, trade stocks, commodities, commodity resources.*

Rabotkina S.

The market of hotel services in the Ukraine: the present state and prospects of development

Pre-crisis and the present state of the market of hotel services in the Ukraine have been considered in the article. Main problems of their functioning and factors which can create favorable conditions for their development have been analyzed in this article.

Key words: *a hotel service, hotel services market, a hotel operator, development.*

Sobolev V.

Key trends in retail in Donetsk region

Indicators highlighting changes in the main development indicators Donetsk region retailers: the number of companies, trading area of retail stores, total sales of consumer goods, security of the population are observed. The directions of development of retail trade in the near future are determined.

Key words: *development of retail businesses, the number of enterprises, trade area, shop, total sales, security of the population.*

Tkachova Sv., Ivanova T.

The definition of the term «restaurant business»: the nature and differences

The essence of the concept of «business» is comprehensively studied. Contact the concept of «business» with the concepts of «entrepreneurship», «commerce», «enterprise», «economy» is installed. Author's edition of the essence of the concept «restaurant business» is proposed and justified.

Key words: *restaurant industry, restaurant business, business, entrepreneurship, commerce.*

INVESTMENT AND INNOVATIVE MANAGEMENT

Veretennicova O.V., Bondarenko A.V

Financial and economic conditions interaction of social investment

In the article the financial and economic conditions of interaction of social investment, identified obstacles to forming effective policy interactions of these entities.

Keywords: *investment, social investment, social impact, business-structure, corporate social responsibility, cooperation, the financial and economic conditions of interaction of social investment*

Musaiev A.

The analysis of dynamics and modern trends of the regional investment and innovative development of agro-industrial complex

The article considers the modern trends of investment and innovative development of

agro-industrial complex of Crimea, analysis all sectors of the complex and found directions of further reform.

Key words: *the agro-industrial complex, the investment and innovation development, profitability, investment in fixed capital, an index of investment.*

Chentoucov Y.

Directions of development of outer innovative space

In the article dwell on the main characteristics of modern innovation environment, main directions of state policy aimed at developing research and education in the US, EU.

Key words: *innovation environment, innovation, technology, high-tech exports*

Cherep A., Matsyuk O.

The necessity of innovation at the trade enterprise industry

The essence of innovations and innovative activity, is studied the analysis of innovations and innovative activity of enterprises of point-of-sale industry, is conducted the necessity of innovations on the enterprises of point-of-sale industries is grounded. Certain principles of introduction of management of enterprises of point-of-sale industry innovative activity are identified. It is suggested for the increase of efficiency of activity of enterprise to use the method of determination of competitiveness of enterprises of point-of-sale industry to be evaluated by users.

Key words: *innovation, innovative activity, innovative process, point-of-sale enterprise, innovation.*

Shepkina N.

Architecture of innovative process in industrial enterprises

In the article the notion of innovative process and his constituents is explored, notion of innovative process is improved, are systematized and generalized constituents of innovative process. The matrix of choice of architecture of innovative process is developed.

Key words: *industrial enterprise, innovative process, architecture of innovative process, constituents of innovative process, matrix of choice of architecture of innovative process.*

FINANCES, RECORD-KEEPING, CONTROL AND AUDIT

Aptekar S., Poddubniak D.

The indicators of non-Performing of mortgage loans: the experience in the EU

The state of mortgage markets of countries of EU is generalized in the conditions of current financial crisis; its comparative estimation with a previous mortgage crisis is conducted. The indicators of non-fulfillment of mortgage loans are determined: debts, doubtful credits, repossessions. The individual features of definitions in separate countries are determinated. The influence of interest rates and unemployment on non-fulfillment of mortgage loans is investigated.

Key words: *mortgage market, loan, doubtful debts, real estate, repossession, financial crisis.*