

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.*

Geyer E.

Influence of tax legislation and use of IFRS on the national accounting system

The article determined the directions of accounting system development under the influence of tax legislation and International Financial Reporting Standards, investigated the influence of IFRS on the accounting and tax accounting interdependence.

Key words: *International Financial Reporting Standards, accounting, taxation, reporting.*

Golovashchenko O.

Account by enterprises of small business in obedience to requirements of internal revenue code and position (standard) of account 25

In for some time past the changes took place in forming of the financial reporting by the enterprises of small business, predefined by the requirements of internal revenue code and integration to European Union. Taking it into account in the article the actual questions of account and accounting by small enterprises are examined taking into account the changes which acquired action in 2011.

Key words: *simplified account financial statement.*

Grinko A., Kvasha O.

Model construction management accounting subsystem for enterprises restaurant management

The article deals with the subsystem of management accounting in the restaurant business enterprises, proposed stages of their organization and a model of managerial accounting

Key words: *restaurant management, company, management accounting, responsibility centers.*

Kozak G.

Tax Planning as a method of control the effectiveness of commercial bank

The article deals with tax planning as a method of control the effectiveness of commercial bank. The author studied for the planning level of tax burden by commercial banks.

Key words: *tax planning, planning level tax burden, efficiency of commercial banks, deductions of taxes.*

Kononenko A., Kononenko E.

The development of private banking services in Ukraine

The article presents an analysis of private banking services in the Ukrainian and international banking markets, problems and recommendations of their introduction in Ukraine.

Key words: *private banking service, individual investment management, personal financial planning, lifestyle management.*

Koryagin M.

The problems of transformation of financial statements according to IFRS

The problems and peculiarities of transformation of financial statements in accordance with international accounting standards, which allowing further substantiate solutions to existing problems of this process are researched in the article.

Key words: *accounting, financial reporting, international financial reporting standards.*

Kosogov V.

The estimation of liquidity and risks of assets of commercial banks of Ukraine

The problems of management by liquidity in the bank sector of Ukraine are generalized. A dynamics and structure of assets of commercial banks of Ukraine are analyzed in the set of separate groups. The conformities to law of change of liquidity and risk of assets are educed on the separate groups of banks, scientific and practical recommendations are produced in relation to management by liquidity of commercial bank.

Key words: *assets, liquidity, risk, commercial bank, groups, management.*

Loucashova I.

Problems of integration of the fiscal and book-keeping accounting on the questions of purchase-sale foreign currencies

In the article the problem questions of methodology and method of consideration of operations are considered from the purchase-sale foreign currencies according to P(C)BECAUSE, tax legislation, concrete suggestions in relation to perfection of consideration of operations, that are explored are made.

Key words: *consideration of operations, purchase-sale, foreign currency.*

Nesterenko S., Yolghina K.

The principles of consistency and comparability as a base formation and appreciation of influence of changes in accounting policy on the analytical activities in the restaurant business

The article examines changes in accounting policy in relation to accounting principles in the restaurant business. It gives the analysis of changes in accounting policies with the principles of consistency and comparability of accounting and reporting in the restaurant business. The article deals with a retrospective approach to reflect changes in accounting policy, the algorithm of changes an accounting policy formation and interdependent phases and tasks of analysis and changes in accounting policies in restaurant business.

Key words: *accounting policies, analysis, reporting and accounting.*

Omelyanovich M.

Financial inequality and social polarizes of society

In the article there is the considered essence of financial inequality in society, its consequences and ways of softening.

Key words: *financial inequality, social justice, budget, law.*

Orlova V., Nesterenko A.*Modern approaches are to adjusting of bank risks: theoretical aspect*

On the basis of generalization of scientific literature the problems of adjusting of bank risks are discovered and systematized in the modern terms of crisis, and also the methods of their removal are analyzed. During introduction of new agreement of Basel in relation to a capital («Basel II») on the first plan the problem of choice of approach comes forward to the calculation of norm of sufficientness of capital for coverage of risks. A question of choice of method is especially actual in relation to operating risks, to the estimation and management which the Ukrainian jars are not enough prepared. Different approaches, offered the committee of Basel on a bank supervision for the estimation of operating risks, are compared in the article. The special attention is spared the improved approaches, to based on application of internal models of bank.

Key words: *bank risk, types of bank risks, crisis, methods of management bank risks, agreement of Basel.*

Panasenko K.*Anti-crisis policies in the roar of mortgage lending in ensuring the competitiveness of banks*

Anti-crisis policies in the mortgage market in the direction of improving the competitiveness of banks should ensure that borrowers are risks (credit and foreign exchange) must be overcome on the basis of calculating the prospects of their own ability to pay, balancing income and expenditure and prudent choice of currency and credit schemes.

Key words: *anti-crisis policy, the competitiveness of banks, credit derivative, the U.S. mortgage crisis, the U.S. Federal Reserve, the U.S. mortgage market, sales of mortgage securities, the stages of deployment of the crisis, the participants in the mortgage market.*

Papaika O., Melentyeva O.*Directions mitigation taxation as a means to optimize financial resource companies*

The article deals with concepts such as tax optimization, tax minimization, tax planning, tax optimization mechanism. Principles of tax optimization. The estimation of minimizing taxation as a means of optimizing the financial resources of enterprises.

Key words: *Tax Code of Ukraine, tax planning, tax minimization, optimization of financial resources of enterprises.*

Sorokina O.*Providing of financial safety of region: essence, principles, organizational bases*

Essence, principles and organizational principles of providing financial safety of region are observed in the article, measures on realization of regional financial policy are given.

Key words: *financial safety, financial safety of region, strategy of financial safety*

of region.

Sukhareva L., Stefkivsky V.

Methodology of formation of methodological support of the control of management decisions

On the basis of scientific justification major term formalized method of control of management decisions, the formalization of the method of control of management decisions based on the theoretical foundations of the formal methodology.

Key words: *method and methodology of control, instrumentation of control management decisions, formalization of the method of control.*

Tereshchenko K.

Genesis of Accounting Thought Respecting Economic Essence of Deferred Income and Expenses Categories

The article contains results of scientific research of deferred income and expenses economic essence in historical sequence and in cameral and patrimonial accounting. The place of the stated categories is also analyzed within limits of static and dynamic financial reporting theories.

Key words: *expenses, deferred expenses, deferred income, accrual basis and matching concept for income and expenses, static and dynamic reporting theories.*

Timchina L.

Property asset as objectively existent economic category

In the article a category is examined «property asset» in a historical aspect, educed divergences in interpretation of this registration category. The concept of informative essence of property asset and its is formed his estimation, as objectively of existent economic category which provides the process of financing of economic activity of enterprises.

Key words: *property asset, informative essence, economic activity.*

Timartsev A.

The efficiency of tax debt administration

Dynamics, structure of tax debt on State tax administration in Zaporizhzhya area are analyzed, its comparative estimation with the taxpayers overpayments is conducted. The methods, of tax debt exemption, are systematized; the estimation of their effectiveness is given. The measures, oriented to the increase of efficiency of administration of tax debt, are grounded.

Key words: *tax debt, administration, efficiency, payer, taxes, overpayment.*

Foutalo T.

Threats of expansion of foreign banks to Ukraine

In the article the influence of foreign capital is explored on the banking system of Ukraine and the basic threats of presence of foreign banks are formed in Ukraine.

Key words: *foreign capital, foreign banks, banking system, national safety of country.*

Shabelnik T.

The product range management processes modeling of the product range according marginal income maximization

The article considers the goods assortments clustering hike, according to the results of which are determined marketing management strategy of the product range and the profit optimization models of the trade activity.

Key words: *the cluster analysis, the product range, marketing strategy, the profit optimization models, the marginal income, trading activities.*

Sheremet T., Astapova I.

The technical analyses financial market software

In the article feathers technical analyses financial market software were presented; essence, basic directions, methods of that software were determined.

Key words: *financial market, software, Reuter Terminals 3000 Xtra; ELWAVE; MetaStock.*

Shukhman M.

Methodical positions are in relation to standardization of internal audit

In the article the methodical going is presented to true development and classification of standards of internal audit. This approach is instrumental in acceptability of standards of internal audit in relation to the international standards of internal audit and enables complex to engulf the objects of internal audit and process of public accountant activity.

Key words: *standards of internal audit, international standards of internal audit, service of internal audit, corporate management, corporation.*