

ABSTRACTS

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GUERILLA MARKETING: DEFINITION AND CHARACTERISTICS

This article shows the results of PhD study “Guerilla marketing in small and medium business” and is dedicated to description of guerilla marketing as a phenomena of economical and social life, discussion about term and setting up new definition. It shows connections between different problems and contradictions. The main idea of this article is that new definition will improve practical and scientific use of this term. The article contains new author’s definition as the result of the work done.

Key words: guerilla marketing, definition, creativity, effectiveness, efficiency, budget, competitors, communications, strategy.

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SMALL BUSINESS AND MIGRATION IN THE NORTHWEST FEDERAL DISTRICT THE RUSSIAN FEDERATION

The article is devoted to small business and the migration processes in the Northwest Federal District (NWFD). The article examines the place of small businesses in the labor market in view of labor migration. With the help of statistical methods and analysis of variance to determine the effect of migration on the performance of small business development in NWFD Russia.

Key words: small business , migration , analysis of variance.

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**CONTEMPORARY RUSSIAN INVESTMENT AND REGIONAL POLICY:
A COMPARATIVE ANALYSIS AND FORECAST**

The article focuses on the role and the scope of the investment policy, its changing trends and content of the target during the formation of a national innovation model. Comparative analysis of investment policy is used as a research tool. Vertical analysis deals with the Russian Federation and the Sverdlovsk region, horizontal one is – a comparison of the investment dynamics in federal districts and regions of the Russian Federation. In the forecasting process the necessity of priority investment of "innovative core" areas, sectors of the knowledge economy, terms of economic growth, extension of bottlenecks is proved.

Key words: investment, innovation, national investment policy, regional investment policy, innovative core, knowledge economy, terms of economic growth.

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**SMALL INNOVATIVE ENTERPRISES AT UNIVERSITIES
AND SCIENTIFIC ORGANIZATIONS: IS DEVELOPMENT POSSIBLE?**

The article shows that the main formal obstacles to the creation of small innovative enterprises in Russia were resolved. Analysis of the structure of ownership of these firms, conducted with the use of information-analytical system FIRA-PRO leads to the conclusion that a significant part of small enterprises has is integrated in business environment. Therefore, the claim that small enterprises are established by higher education and research institutions solely for the purpose of receiving state subsidies is inappropriate. However, the scale of cooperation with external companies depends not only on the regional facilities of the enterprise, but also on activity of the university-owner.

Key words: small innovative enterprise, FL-217, commercialization of innovations.

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IMPORTANCE CREATIVE ECONOMY IN STRATEGIC DEVELOPMENT RUSSIA

In the article questions, that are connected with the concept "creative economy" are considered. Definitions connected with creativity are given, the creative industries are described, global and national tendencies in the sphere of creative goods production are analysed. Consequently positions for on creative economy development in Russia are put forward.

Key words: creative class, creative economy, creativity, creative industries, development.

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ENHANCING ECONOMIC GLOBALIZATIONNNOGO PROCESSES IN THE GROUP OF THE BALTIC REGION

This article reflects the method of calculation of economic globalization (the volume of foreign trade, foreign direct investment) of the countries of the Baltic region, on the basis of which an analytical study of the design values for 2008-2011. The author on the basis of summarizing the technique of calculating the index of globalization of the economy of the region through the introduction of index investing and trading of quotas, weighting coefficients of investment and trade quotas, applying the method of the total product obtained intermediate calculations in terms of foreign trade and foreign direct investment.

Key words: globalization, Baltic region, index, economic indicator.

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**CLASSIFICATION AND ANALYSIS OF INSTITUTIONS
OF RATIONAL NATURE MANAGEMENT**

In this article the institutions of rational nature management as a key factor of balanced ecological and economical development of enterprise are considered. Our opinion about norms and sustainable rules, which regard the ecological aspect of economical activity and play a great role in the process of environmental protection, decreasing negative influence to the territory and rising efficiency of production is outlined. Author's classification of institutions of rational nature management is outlined. Main feature of this classification is that the institutions of rational nature management are considered on the level of enterprise, as a key participant of economical activity. On the base of this classification author's model of influencing of main groups of institutions of rational nature management to the enterprise is proposed. As a measure of balanced ecological and ecological activity of enterprise we propose to use economical category "payment for negative environmental impact".

Key words: institutions of nature management, classification, model, rational nature management, ecological strategy, balanced ecological and economical development.

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INVENTORY OF GREENHOUSE GASES EMISSIONS AS A TOOL OF REGIONAL ECONOMIES MANAGEMENT

The article presents the results of greenhouse gases emissions inventory in the Khanty-Mansiysk region, calculation of the carbon intensity of the main products / services in the region, and shows the impact of this indicator on investment decisions making, and choice of the region's innovation development priorities.

Key words: inventory, emissions of greenhouse gases, carbon intensity, investment projects, carbon finance, selection of investment projects, the management of the economy of the region.

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THE ROLE OF BUDGET AND TAX REGULATION INSTRUMENTS IN IM-PROVEMENT OF TERRITORY'S ENVIRONMENTAL QUALITY

The paper presents an approach to the determination of the effectiveness of budget and tax regulation instruments, aimed at stimulating the processes of improving the quality of the environment. Authors propose to divide the types of human impact on the primary and secondary, with the appropriate pointing out of damages and costs, arising from these damages. Proved the use of tools to secondary type of human impact. In paper considered indicators that evaluate the effectiveness of applicable tax benefits, preferences and budget funding to maintain an acceptable quality of the environment.

Key words: quality of the environment, tax and budget regulation, economic effect, the specific damage.

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**METHODOLOGICAL APPROACHES TO DETERMINING
THE ECONOMIC EFFECT OF THE ENVIRONMENTAL
MANAGEMENT SYSTEM INTRODUCTION**

The article presents the standard procedures for calculating economic efficiency of environmental measures. A technique for determining the economic efficiency taking into account the significance factor of the environmental management system introduction, resulting in the calculation of correlation and regression analysis of the dependence of sales, the introduction of environmental management is proposed. The isolation of the new result of the introduction of an environmental management system is proposed. It is the improving image of the company. This result is a powerful factor in the success of various business areas.

Key words: environmental management system, correlation and regression analysis, the damage prevented, payments for environmental pollution, sales volume, social effect, environmental effect, economic effect, image effect.

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**PROSPECTS OF DEVELOPMENT OF ECOLOGICAL TOURISM
TO PROMOTE A GREEN ECONOMY**

Article contains some conceptual aspects of ecological tourism. Identifies the main distinctive features of ecotourism. Substantiate the prospects of development of tourist activity in the Russian Federation.

Key words: ecotourism, sustainable development, the green economy.

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IMPROVING CREDIT RISK ASSESSMENT PROCEDURES FOR CORPORATE CLIENTS OF COMMERCIAL BANK IN INDUSTRY SPECIFIC VIEW

The paper discusses the theoretical framework for the credit risk assessment of commercial banks. Justified influence industry-specific credit portfolio of commercial bank exposure to credit risk. The recommendations for improving the methodology for assessing the credit risk of commercial bank with the branch structure of the loan portfolio. A model of estimating the probability of default of the borrower based on the industry-specific example of a power generation company. The main fields of application of the developed technique in the diagnosis and prognosis of the commercial banks credit risk.

Key words: credit risk, VaR, economic capital, expected loss, unexpected loss, probability of default, credit conversion factor, power generation company.

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DEVELOPMENT OF THE FINANCIAL STATEMENTS ANALYSIS IN THE TRANSITION TO INTERNATIONAL STANDARDS

The article is devoted to the development of the financial statements analysis in the transition to international standards (IFRS). On the basis of the foreign and domestic experience's systematization the authors propose an original conceptual approach to the analysis of the financial statements that are formed in accordance with IFRS. As parts of this analysis it is possible to distinguish four consecutive and interrelated stages: the preparatory stage, the stage of interpretation, the stage of calculation and analysis and the stage of forecasting.

Key words: analysis, financial statements, IFRS.

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**IMPROVEMENT OF APPROACHES TO THE PREDICTION
OF BANKING CRISES ON THE BASIS OF THE METHOD
OF BINARY CLASSIFICATION TREE**

This paper proposes an approach to the prediction of banking crises, based on the method of Binary Classification Tree (BCT). Binary tree was constructed and thresholds occurrence of banking crises were defined for a sample of developing countries on the basis of this approach. We also found that identified thresholds indicators are statistically significant for predicting banking crises.

Key words: banking crises, indicators and factors of banking crises, classification, predicting, econometric modeling.

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**ASSESSMENT OF THE INFLUENCE OF FISCAL AND MONETARY
POLICY ON THE LEVEL OF SOCIAL LOSS IN TERMS
OF FINANCIAL STABILIZATION**

The article contains analysis of modern character of the interaction between fiscal and monetary policy in Ukraine. At the end of the analysis, the authors concludes that the modern model of interaction is Cournot's model in Ukraine, that is the least efficient and leads to significant social losses. The deep research of the interaction between fiscal and monetary instruments gives the authors a possibility to formulate a series of proposals for optimization of the existing model of interaction, that could help to increase the efficiency of the financial policy in Ukraine.

Key words: fiscal policy, monetary policy, interaction, coordination, social loss, financial stabilization.

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**IMPROVEMENT OF CALCULATION THE OPTIMUM
SIZE-QUALIFICATION OF THE ORGANIZATION'S STAFF**

The paper examines the main areas of planning and analysis numerically and qualification of staff in relation to methods of work, as well as issues of development law-making factors for evaluating the functions of workers, non-manual labor.

Key words: numerical-qualifying structure of personnel, labor rate, complexity of work, optimization of personnel costs.