

SUMMARY

URGENT PROBLEMS OF ECONOMY

Dakhov I.G., Ph.D. in Economics, Professor, Chairperson, Union of Municipal Control and Auditing Organs, Auditing Chamber of the Russian Federation

Teplov V.I., Ph.D. in Economics, Professor, Rector, Belgorod University of Consumer Cooperatives

General Trends in the Development of the Russian Federation Consumer Cooperation. P. 5–17.

The paper provides the results of the analysis of the Russian Federation consumer cooperation activities during 2002-2007, dwells on the changes in the organizational structure, volume and financial indices of the activities of the organizations by the branches of cooperative sector and on separate results of the investment activity.

Key words: consumer cooperation, retail trade, public catering, agricultural produce purchases, consumer goods production, services.

Tarasova E.E., Ph.D. in Economics, Professor, Vice-Rector for Research, Belgorod University of Consumer Cooperatives

Boichenko N.A., Junior Researcher, Research Center, Belgorod University of Consumer Cooperatives

Improvement of Consumer Cooperation Organizations Commerce and Marketing Activities on the Basis of the Application of Modern Information Technologies. P. 18–25.

The paper substantiates the necessity of improving commerce and marketing activities of consumer cooperation organizations on the basis of the application of modern information technologies; offers the application of marketing information system and the system of information and analytical assurance of marketing activity; reveals the factors of external and internal medium of the organization, determining the necessity of application of information technologies; determines the stages of the implementation of the organization marketing activity information and analytical assurance system; shows the results of their innovative activity on the implementation of information technologies while carrying out commerce and marketing activities.

Key words: marketing information system, marketing activity information and analytical assurance system, information technologies, consumer cooperation organizations.

Rosdolskaya I.V., Ph.D. in Economics, Professor, Head of the Chair of Marketing and Management, Belgorod University of Consumer Cooperatives

Ledovskaya M.E., Scientific Degree Applicant, Chair of Marketing and Management, Belgorod University of Consumer Cooperatives

Methodical Foundations of Management of Consumer Cooperation Organizations Social Potential Development. P. 26–33.

The paper dwells on the main approaches to the management of consumer cooperation organizations social potential on the basis of the definition of such categories as creative, intellectual, innovation and scientific potential of organization, defines social reserves to increase the efficiency of management in consumer cooperation organizations.

Key words: consumer cooperation social potential, creative potential, innovation potential, scientific potential, social reserves.

Shalanov N.V., Ph.D. in Economics, Professor, Head of the Chair of Statistics and Economic Prognosis, Sibirsky University of Consumer Cooperatives

Vasechko L.I., Post-Graduate Student, Sibirsky University of Consumer Cooperatives
Economic Analysis of the Trading Company Mobile Resources. P. 34–37.

The paper provides the authors' approach to the assessment and optimal management of a trading company mobile resources; worked out conceptual model of the operative analysis of mobile resources, which makes it possible to assess their availability, flow and the efficiency of application.

Key words: mobile resources, conceptual model, optimization, analysis, management.

Bakajeva V.V., Ph.D. in Economics, Professor, Head of the Chair of Commerce, Sibirsky University of Consumer Cooperatives

Yagudina V.B., Assistant, Chair of Commerce, Sibirsky University of Consumer Cooperatives

Formation of Consumer Loyalty in the Process of Personal Retail Sales. P. 38–45.

The paper dwells on the role of the personal sale process in the formation of consumer loyalty, which ensures individual approach to consumers and increases the probability of another purchase.

Key words: consumer loyalty, personal sale, personal sale model, consumer behavior, types of consumers, retail trade.

Meshechkina R.P., Ph.D. in Economics, Professor, Head of the Department of Customs Studies, Belgorod University of Consumer Cooperatives

Nekhotina V.S., Assistant, Chair of Information Technologies and Systems, Post-Graduate Student, Belgorod University of Consumer Cooperatives

Methodical Approaches to the Solution of the Personnel Training Problem in the Sphere of IT Services. P. 46–49.

The paper reveals the problems of personnel training, dwells on the peculiarities of the requirement to personnel, its selection and attraction in the sphere of IT services and offers methodical approaches to the process of the personnel training on the basis of the method "ZaMOK" and optimal final result (OFR).

Key words: technology, personnel, optimal final result (OFR), scheme ZaMOK.

Zhuravleva L.A., Ph.D. in Economics, Professor, Chair of Management, Sibirsky University of Consumer Cooperatives

Yalina N.V., Post-Graduate Student, Sibirsky University of Consumer Cooperatives

Formation of the Cellular Communication Market of Zabaikalia: Theoretical, Methodical and Practical Aspects of Study. P. 50–56.

The paper dwells on the fundamental notions and distinctive peculiarities of the cellular communications market study, modern world and Russian trends of its development; provides general and comparative characteristics of the Zabaikalsky cellular communications market formation.

Key words: trends, cellular communications market development study.

Glaz V.N., Ph.D. in Economics, Professor, Director of the Stavropol Cooperative Institute (Affiliation), Belgorod University of Consumer Cooperatives

Glaz Y.A., Ph.D. in Economics, Associate Professor, Head of the Chair of marketing and Management, Stavropol Cooperative Institute (Affiliation), Belgorod University of Consumer Cooperatives

On the Question of the Organization Personnel Labor Activity Management Methodology. P. 57–62.

The paper studies the essence of labor activity as the inseparable unity of the process (type of activity) and labor potential (type of economic resources), dwells on the fundamental principles, functions and methods of management of the personnel labor activity.

Key words: labor activity, labor activity management, management principle, management function, organization personnel.

Panin A.U., Ph.D. in Economics, Professor, Chair of Company Economy, Voronezh Affiliation, Russian State University of Trade and Economy

Semenenko S.V., Ph.D in Science, Associate Professor, Director, Voronezh Cooperative Institute (Affiliation), Belgorod University of Consumer Cooperatives

Pavlova S.A., Post-Graduate Student, Voronezh Affiliation, Russian State University of Trade and Economy

On the Interconnected Logistics and marketing Tasks Solution While Ensuring Market Needs. P. 63–67.

The paper analyzes the notions of logistics on the basis of which it defines the said notion in accordance with the rules of formal logics, shows the connection and influence of logistics on the complex solution of the company tasks.

Key words: marketing, logistics, material flows management, goods flows logistics, interaction of marketing and logistics mixes, price, product, place, encouragement, logistics integral paradigm.

Glagolev S.N., Ph.D. in Economics, Professor, First Vice-Rector on Social Development, Belgorod State Technological University named after V.G. Shukhov

Adjustment, Economic Sustainability and Competitiveness of Manufacturing Company. P. 68–73.

In the given paper the author examines the notions of equilibrium, sustainability and development, provides characteristics to the elements of economic sustainability, dwells on the distinctive features of competitiveness and economic sustainability.

Key words: economic sustainability, equilibrium, sustainability edge development, competitiveness.

Bogomolova I.P., Ph.D. in Economics, Professor, Head of the Chair of Management, Production Organization and Branch Economy, Voronezh State Technological Academy

Troitskaya O.N., Senior Teacher, Chair of Further Education and Professional Training, Institute of Taxation Consulting

Improvement Priority Directions of AIC Processing Companies Competitiveness. P. 74–78.

The paper reveals main problems of the domestic foodstuff industry companies functioning, develops conceptual notions and priority directions of the technological processes improvement for production of high quality ecologically pure foodstuffs.

Key words: healthy nourishment, food safety, innovative processes, technological processes, competitiveness of producers.

Itkulov S.G., Ph.D. in Economics, Chairperson, Council of the Kemerovsky Regional Consumer Union

Nagovitsina L.P., Ph.D. in Economics, Professor, Chair of Theory and History of Cooperation, Sibirsky University of Consumer Cooperatives

Formation of the Cooperative Sector of Russian Economy. P. 79–82.

The paper substantiates the need for integrating all types of cooperatives into a single sector of economy; offers a system of measures, which can provide for the official recognition of the existing cooperative sector; states that the foundation of the National Cooperative Union Association corresponds to the general trend of social development.

Key words: cooperatives, cooperative sector, general trend of social development.

Chechenina I.V., Associate Professor, Chair of Industrial, Civil and Urban Construction, Belgorod State Technological University named after V.G. Shukhov

Chizhova E.N., Ph.D. in Economics, Professor, Head of the Chair of Theory and Methodology of Science, Belgorod State Technological University named after V.G. Shukhov

Economic Methods of Housing and Communal Utilities Management in the Region. P. 83–87.

The paper offers economic methods of management, which make it possible to set up full scale market mechanism of the housing and communal utilities functioning with ensuring almost 100% level of private entrepreneurship on the market of housing and communal services.

Key words: housing and communal utilities, home owners partnership, housing and communal services, managing company, municipal organization.

Khodyrevskaya V.N., Ph.D. in Economics, Professor, Head of the Chair of Management, Kursk State University

Zheludkova I.Y., Teacher, Kursk College of Trade and Economy

Methodics and Logics of the Terminological Study of the Notion “Human Resources Management”. P. 88–92.

Human resources management is an important component of modern management, the conceptual foundation of which is the system of viewpoints, requiring thorough analysis and creative interpretation. The paper dwells on the main stages of the methodics of terminological study and analysis of the priority of scientific approaches to the study of the human resources management.

Key words: human resources management, stages of the methodics of the notion terminological study, groups of methodological (institutional) and scientific and practical definitions, peculiarities and differences of the notions “human resources management” and “personnel management”.

Bogomolova I.P., Ph.D. in Economics, Professor, Chair of Management, Production Organization and Branch Economy, Voronezh State Technological Academy

Amrakhova O.S., Senior Teacher, Chair of Economics and Management Foundations, Institute of Economy and Law

Grain Storing Technological Process Improvement as the Factor of the Elevator-Type Companies Economy Stabilization. P. 93–97.

The paper provides the analysis of the elevator industry companies by the operations of the technological cycle and gives recommendations on the improvement of the quality of services and baked products on the grain market.

Key words: food additives, baking properties of flour, grain quality, grain storage, additives improvers, costs for grain quality improvement.

Matvejeva O.P., Ph.D. in Economics, Associate Professor, Head of the Chair of Customs Studies, Belgorod University of Consumer Cooperatives

Risks Management System as a Factor Ensuring Result of the Customs System Service Activities. P. 98–104.

The paper dwells on the reasonability, necessity and result of risk management system application while providing services to the participants of foreign trade activities in the process of customs clearance on the basis of random customs control.

Key words: customs services, export, import, false declaration, risks management system, customs system.

Itkulov S.G., Ph.D. in Economics, Chairperson, Council of the Kemerovsky Regional Consumer Union

Methodical Foundations of the Integration Processes Efficiency Measuring. P. 105–109.

The paper substantiates the necessity of the integration development in the system of consumer cooperation, singles out methodical prerequisites for the assessment of the effect and integration processes efficiency; offers calculation algorithms of the local and synergetic effect of

the integration project; singles out the main directions of integration with the participation of consumer cooperation.

Key words: integration, consumer cooperation, effect, integration projects, synergy, integration directions.

Abakumov R.G., Ph.D. in Economics, Associate Professor, Chair of Finance and Credit, Belgorod University of Consumer Cooperatives

Investment tax Credit as an Instrument Stimulating Investments in the Expanded Reproduction of Fixed Capital. P. 110–115.

The paper dwells on the importance of the investment tax credit in the process of stimulating investments in the expanded reproduction of assets from theoretical and practical point of view; provides comparative characteristics of the peculiarities of the investment tax credit, bank credit and tax pay back delay; singles out the goal, tasks, importance and the mechanism for the implementation of the investment tax credit; reveals the reasons for the insufficient use of the investment tax credit as the instrument stimulating investments in fixed capital.

Key words: investment tax credit, investments stimulation, enlarged reproduction, assets.

Alyokhina E.S., Ph.D. in Economics, Associate Professor, Chair of Finance and Credit, Belgorod University of Consumer Cooperatives

Essence of Social Insurance, Principles of its Organization and Importance for the Development of National Economy. P. 116–115.

The paper discloses the author's interpretation of the essence of social insurance, provides aggregate list of the main principles for the organization of social insurance both in compulsory and voluntary forms; dwells on the functions of social insurance and the mechanism of its influence on the development of national economy.

Key words: social insurance, social insurance organization principles, social insurance functions, influence of social insurance on the development of national economy.

Ternovsky D.S., Ph.D. in Economics, Associate Professor, Chair of Statistics, Belgorod University of Consumer Cooperatives

Improvement of the State Support of Cooperative Organizations. P. 122–127.

The paper provides substantiation of the necessity of the state support of consumer organizations development, singles out its principles, forms and methods, offers the system of general economic, special and specialized measures on the state support of the functioning and development of cooperatives.

Key words: state support, social and economic development, cooperation.

Pasechko L.A., Ph.D. in Economics, Associate Professor, Director, Kursk Affiliation of the Belgorod University of Consumer Cooperatives

Genesis of the Categories and Concepts of Marketing. P. 128–137.

The paper substantiates the predetermination of the development of marketing, determined by the development of production relations; discloses the genesis of the category of "marketing", singles out the main aspects of its interpretation and offers the author's interpretation; clarifies the essence of the term "marketing concept" and provides main notions of the fundamental and new concepts of marketing, substantiates their interconnection from the positions of the emergence sequence.

Key words: marketing, marketing concept, evolution, genesis.

Bunejeva R.I., Ph.D. in Economics, Associate Professor, Director, Lipetsk Cooperative Institute (Affiliation), Belgorod University of Consumer Cooperatives

Social Foundations of Marketing in Consumer Cooperation. P. 138–142.

The notion of marketing in not-for-profit subjects includes both not-for-profit and for-profit component, direct red at reaching a certain economic effect.

Key words: not-for-profit marketing, not-for-profit sphere, social effect, consumer cooperation, shareholder, consumer.

Tinitsky V.M., Ph.D. in Economics, Associate Professor, Chair of Finance and Credit, Belgorod University of Consumer Cooperatives

Smirnykh T.A., Senior Specialist, Budgetary Liabilities Accountancy Office, Department of Finance and Budgetary Relations, city of Belgorod Administration

On the Introduction of Budgeting in Budgetary Process Oriented at Result. P. 143–145.

The paper dwells on the emergence of ideology, practice and problems of the budgeting introduction oriented at result, measures on further adaptation of program and target planning in the budgetary process of the federal budget.

Key words: budgeting, result, strategic goals, efficiency.

Yanovsky V.V., Ph.D. in Economics, Associate Professor, Chair of Finance and Credit, Belgorod University of Consumer Cooperatives

Sidorov A.S., Post-Graduate Student, Belgorod University of Consumer Cooperatives

Regional Investment Policy: Conditions and its Improvement in the Belgorod Region. P. 146–151.

The paper dwells on the notion and major tasks of the regional investment policy and assesses the efficiency of the investment policy in the Belgorod Region, determines the ways of its improvement taking into account the specificity of the region.

Key words: regional investment policy, investment policy tasks, investment rating of the Belgorod Region, investment policy efficiency, Belgorod Region key clusters, regional investment policy improvement directions.

Pasechko L.A., Ph.D. in Economics, Associate Professor, Director, Kursk Affiliation of the Belgorod University of Consumer Cooperatives

On the Advantages of Marketing Approach to the Commercial Activity Management. P. 152–159.

The paper discloses the essence of the marketing approach to management and singles out its advantages according to the main spheres of manifestation from the point of view of improving commercial activity management: ideological target, organizational, process, instrumental and informational; identifies and discloses modern trends of marketing development, determining the broadening of the marketing approach content and the spheres of its application with the view of marketing activity management.

Key words: marketing approach to management, commercial activity management, marketing, marketing development trends.

Prokushev Y.E., Ph.D. in Economics, Associate Professor, Chair of the organization and Technology of Information Protection, Belgorod University of Consumer Cooperatives

Ponomarenko S.V., Senior Teacher, Chair of the organization and Technology of Information Protection, Belgorod University of Consumer Cooperatives

Economic Assessment of the Organization Information Resource Vulnerability. P. 160–162.

The paper dwells on the problems of the economic assessment of the organization information resource vulnerability and defines main characteristics of the organization information system protection; analyzes scientific approaches to the working out of the model to solve the practical problem of the vulnerability threat assessment of the organization information resource.

Key words: economic assessment of vulnerability, information system protection characteristics, system information sphere confidentiality, information system integrity, system accessibility, approaches to information resource vulnerability assessment, assessments of threats, aggregate criteria indicator of vulnerability.

Vorontsova N.G., Ph.D. in Economics, Associate Professor, Chair of Accounting, Analysis and Audit, Voronezh Cooperative Institute (Affiliation), Belgorod University of Consumer Cooperatives

Vorontsov A.D., Senior Teacher, Cooperative Institute (Affiliation), Belgorod University of Consumer Cooperatives

Investment Activity Essence, Evolution of its Interpretation Approaches in Russia. P. 163–167.

The paper dwells on the notions “investments”, “investment activity”, historical and economic processes of the investment activity formation in Russia: from archaic investment market to nowadays, but despite qualitative changes in the society, profound transformations in Russian economy there still exist limited investment capacities of the financial and credit system and insufficient development of fund market.

Key words: investments, investment activity.

Maksimchuk E.V., Ph.D. in Economics, Associate Professor, Chair of Financial Management, Belgorod State Technological University named after V.G. Shukhov

Tumina T.A., Ph.D. in Economics, Associate Professor, Department of International Economic Relations, Moscow State Open University

Blokhin K.A., Post-Graduate Student, Moscow State Open University

Osadchuk I.V., Post-Graduate Student, Moscow State Open University

Economic Aspects of Regional and Municipal Organs of Power Interest in the Development of Innovative Productions. P. 168–175.

The paper dwells on the questions of providing high technology development through the application of the mechanisms of interest of local organs of power in the creation of innovative productions; states that the local organs of power cannot solve the main problem of the organization of high technology production – attraction of financial resources, which can be solved by the introduction in the law of provisions permitting local organs of power to provide guarantees on investment projects.

Key words: innovative production, local organs of power, development, provision, resources.

Gomelko T.V., Ph.D. in Economics, Associate Professor, Head of the Chair of Goods Expertise and Commerce, Smolensk Affiliation, Russian University of Cooperation

Nikitina A.A., Senior Teacher, Smolensk Affiliation, Russian University of Cooperation

Foodstuffs Market Capacity, Factors, Assessment Methods, Preliminary Assessment, Smolensk Region Milk Market. P. 176–179.

The paper dwells on the notion of the foodstuffs market capacity, defines its formation factors and the methods, which make it possible to assess the market capacity; the paper reveals that the main determinants of the foodstuffs market consumer potential are the costs and consumer behavior.

Key words: foodstuffs market capacity, factors, methods of assessment, preliminary assessment, Smolensk Region milk market.

Korotkikh I.Y., Senior Teacher, Chair of Commerce Activity and Advertising, Belgorod University of Consumer Cooperatives

Advertising as a Form of Communications: Applied Aspect of Development. P. 180–186.

The paper provides the substantiation of the communicative essence of advertising, characterizes mechanical and operational approaches to its content, dwells on the peculiarities of the formation and functioning of advertising communications.

Key words: advertising, communication, advertising communications, communication channel, communication sender (communicator), advertising consumer (recipient), mass communication, interpersonal communication, internal communication, communication functions of advertising.

Ivanitskaya T.Y., Senior Teacher, Chair of Service and Tourism, Belgorod University of Consumer Cooperatives

Methodical Approaches to the Choice of a Travel Company Development Strategy on the Basis of its Competitiveness Level. P. 187–194.

The paper dwells on the results of the approbation of the suggested algorithm of a tourist company development strategy definition on the basis of the level of its competitiveness; the suggested algorithm envisages the determination of competitiveness on the basis of expert assessment of the quality indices, tourist services costs and marketing means application.

Key words: tourism, service, competitiveness, quality, price, marketing, strategy.

Klimenko A.A., Senior Teacher, Chair of Theory and History of Consumer Cooperation, Belgorod University of Consumer Cooperatives, Post-Graduate Student

Branding: Essence, Technologies, Peculiarities of Application in the System of Consumer Cooperation. P. 195–202.

The paper reveals the essence of branding and provides the author's interpretation, major notions of the branding technologies, developed in foreign and domestic practice of branding; singles out and reveals specific peculiarities of branding application in the system of consumer cooperation.

Key words: branding, trade mark, technology of branding, consumer cooperation system, cooperative organization.

Shandakova N.N., Senior Teacher, Chair of Finance and Credit, Belgorod University of Consumer Cooperatives, Scientific Degree Applicant

Main Methods of the Building Risks Insurance Protection Organization. P. 203–207.

Building market is one of the fastest developing in Russia. Alongside with this it leads to the growth of the number of different hazardous situations and catastrophes, that is why building business especially needs insurance protection. The paper dwells on the major methods of the organization of insurance fund for building companies with the enumeration of priority directions.

Key words: building risks, insurance of building and assembly risks, methods of insurance protection.

Romashkin N.B., Associate Professor, Starooskolsky Institute (Affiliation), Moscow Institute of Steel and Alloys

Process Module as the Tool of Personnel Potential Innovation System Formation. P. 208–211.

In order to achieve a strategic goal the paper offers as a methodological set of tools including all the processes directed at qualitative formation and further development of personnel resources to use process module of sustainable functioning of the company in the conditions of competition.

Key words: personnel potential, process module.

Dorenskaya I.N., Deputy Director, Kursk Affiliation of Belgorod University of Consumer Cooperatives

On the Question of Business Processes Optimization in Trading Organizations. P. 212–215.

The paper dwells on the peculiarities of the optimization of business processes; discloses the reasons for the trading organizations to seek optimization of business processes; provides the goals for the optimization of business processes in trading organizations.

Key words: business processes, trading organizations, optimization of business processes, regulation of business processes.

Prushkovskaya E.E., Senior Teacher, Chair of Customs Studies, Belgorod University of Consumer Cooperatives

Pasechko V.V., Assistant, Chair of Economics and Management, Kursk Cooperative Institute (Affiliation), Belgorod University of Consumer Cooperatives, Scientific Degree Applicant, Belgorod University of Consumer Cooperatives

Development of Marketing Activity in Consumer Cooperation Retail Trade. P. 216–219.

The paper substantiates the main directions of the market activity development in consumer cooperation retail trade; shows the reasonability of the application of merchandising methodology; reveals the essence and defines the directions of CRM-technologies introduction and implementation of the concepts of interactive management; substantiates the necessity of using the Internet technologies while organizing commerce activity in consumer cooperation retail trade.

Key words: interactive marketing, CRM-technologies, merchandising, Internet technologies.

Smirnov A.B., Senior Teacher, Chair of Trade Economy, St. Petersburg Institute of Trade and Economy

Business Processes Economic Mechanism Management Formation Problems at Trading Companies. P. 220–226.

The paper generalizes main problems of the retail trade development at modern stage and dwells on the aspects of the formation of economic management of business processes at companies; offers approaches for the formation of business processes economic management mechanism.

Key words: business process, economic mechanism, retail trade, self financing of investments, added value.

Petrov M.K., Head of the Kursk Customs, Scientific Degree Applicant, Belgorod University of Consumer Cooperatives

Foodstuffs Market of Russia: Problems of its Formation and Regulation. P. 227–232.

The paper reveals the problems of the foodstuffs resources formation, substantiates their necessity in order to meet the needs of the population in foodstuffs and processing industry in raw materials; shows the influence of agricultural production on the volumes of imports and retail turnover of foodstuffs.

Key words: regulation, import, market, formation, purchases, supplies, structure, national security, customs and tariffs policy, subsidies, prohibiting measures, agricultural market.

Smirnykh T.A., Senior Specialist, Budgetary Liabilities Accountancy Office, Department of Finance and Budgetary Relations, city of Belgorod Administration

On the Question of Transparency Principle in the Budget Process. P. 233–234.

The paper dwells on the problem of the underestimation of the transparency principle in the budget process, substantiates the necessity of the introduction of coordinated planning and accounting information on the volumes of administrated inflows of the federal budget.

Key words: administrator, budget, income, information, process, list.

Skripchenko T.L., Assistant, Chair of Marketing and Management, Scientific Degree Applicant, Belgorod University of Consumer Cooperatives

Working Out of the Balanced System of Indices of the Regional Consumer Cooperation Retail Trade Development. P. 235–238.

The paper provides the characteristics of the balanced system of indices, substantiates the necessity of its development for the consumer unions of the consumer cooperation system; dwells on the possibility of applying the principles and methods of the balances indices system for the management of the consumer union and offers the system of statistical indices of the general strategic goal and four components of BIS of the consumer cooperation retail trade development.

Key words: balanced indices system, consumer cooperation retail trade development.

Konareva I.V., Assistant, Chair of Economics, Belgorod University of Consumer Cooperatives, Post-Graduate Student

Certain Theoretical Aspects of Human Capital Development. P. 239–242.

The paper discloses the content of the theoretical presentation of human capital, substantiates multiple aspects of the interpretation of the said term, singles out major concepts of the evolution of human capital theoretical presentation and provides the author's definition of the term under study.

Key words: human capital theory, human capital, human capital evolution.

Bolotova A.V., Assistant, Chair of Finance and Credit, Belgorod University of Consumer Cooperatives

Money Flows and Methods of Their Assessment. P. 243–247.

The paper dwells on the essence and assessment of money flows, methods for the determining of money flows and their calculation.

Key words: money flows, operational activity, investment activity, financial activity.

Zhiltsova Y.S., Assistant, Chair of Psychology and Social Management, Sibirsky University of Consumer Cooperatives

Methodics of the Personnel Structure Costs Assessment in Railway Companies of the European Union, Russia and the USA. P. 248–252.

The experience of the formation of the social package applied in the sphere of the railway transport can be also used in other sectors of the national economy. The ratio between personnel costs and consumer basket value is used as a criterion for the assessment of the work. Company costs for the reproduction of new competences are strategic costs ensuring the development of the company and the society.

Key words: income, social package, consumer basket, development of competences.

Shishchenko I.V., Post-Graduate Student, Sibirsky University of Consumer Cooperatives
Information Technologies and Their Influence on New Type Consumer Formation. P. 253–257.

The paper analyzes the place of information technologies in the system of marketing and their influence on consumers, dwells on the key factors, forming consumer behavior in the information era; provides the assessment of the practical value of the Internet from the point of view of goods and services promotion on consumer market.

Key words: marketing, innovations, Internet, speed of changes, growing volumes of information, new type of consumers.

Timoshchuk E.A., Assistant, Chair of Economic Subjects, Saratov State Social and Economic University (Balashov Affiliation)

Agricultural Companies Innovation Development Information System. P. 258–260.

Transition to the innovation model of economy signifies not only stabilization but a permanent improvement of the technical and technological level of home production with innovation activity serving as an important tool, providing for overcoming slump in production in agro industrial complex and supplying the market with various competitive products.

Key words: innovation model of economy, agro industrial complex.

Smirnova A.B., Chief State Customs Inspector, Belgorod Customs

Main Directions of the Foreign Trade Goods Lot Analysis and Assessment of the Level of its Risk. P. 261–268.

The paper dwells on the directions of the analysis of customs control objects: subject, document, transport means and itinerary, deal, product, country, customs conditions, value of goods, customs payments, with the view of revealing and evaluating the levels of risks in the process of providing services to the participants of foreign trade activities.

Key words: customs services, goods lot, analysis, risk, risk criteria, customs control, expert and statistical methods of evaluation.

Zakharov A.A., Post-Graduate Student, Financial Academy at the Government of the Russian Federation

Problems of Interactivity of CIS Countries with the World Trade Organization. P. 269–275.

The paper dwells on the problems of interactivity of the CIS countries and CIS countries members of the WTO, positive and negative consequences of the joining WTO by CIS countries as well as the reasonability and consequences of joining WTO by Russia.

Key words: problems of interactivity, countries of the Commonwealth of Independent States, World Trade Organization.

Gubina A.N., Assistant, Chair of Economics, Post-Graduate Student, Belgorod University of Consumer Cooperatives

On the Question of Trade Organizations Revenues Economic Mechanism Management. P. 276–280.

The paper provides analysis of the viewpoints of researchers on the categories: “mechanism”, “economic mechanisms”, “management mechanism”, author’s position in respect of the category “economic mechanism of trade organization revenues management”.

Key words: economic mechanism, economic mechanism of revenue management on sales of trade organization.

Korolyova N.A., Specialist 1st Category, Department of Academic Affairs and Methodics, Office of Methodical and Marketing Activities and Internship, Belgorod University of Consumer Cooperatives

Managerial Accounting of Costs and Calculation of Self-Cost at Road Building Companies. P. 281–285.

The paper dwells on the managerial accounting of costs and calculation of self-cost at road building companies as well as on the influence of the branch peculiarities on the emergence and volume of costs.

Key words: cost accounting, self-cost calculation, road building companies.

Ikonnikova M.V., Post-Graduate Student, Belgorod University of Consumer Cooperatives

Self-Service as a Factor of the Efficient Development of Cooperative Organizations Retail Trade Chain. P. 286–291.

The paper dwells on the application of the self-service method in a shop as a factor of successful functioning of cooperative organizations retail trade chains, which envisages offering of a wide assortment of goods and services of trade while ensuring high quality services to the population and the algorithm of transferring shops to self-service system.

Key words: retail trade chain, shop, cooperative organization, efficiency of development, self-service.

Tkachenko S.N., Post-Graduate Student, Belgorod University of Consumer Cooperatives

Balanced System of Consumer Cooperation Organizations Commercial Activity Business Processes Management Efficiency Assessment Indices. P. 292–296.

The paper dwells on the role of business processes of consumer cooperation organizations commerce activity in management; offers the models of the interaction of the balanced system of indices and business processes of commerce activity as well as the balanced system of the indices of the business processes management efficiency assessment of consumer cooperation organizations commerce activity.

Key words: balanced system of indices, business processes management, consumer cooperation organizations.

Sklyarov A.O., Post-Graduate Student, Belgorod University of Consumer Cooperatives

The paper dwells on the new opportunities for Russian enterprises in the conditions of the world economic crisis.

Strategic Planning of a Company in the Conditions of the World Economic Crisis. P. 297–300.

Key words: world economic crisis, reduction of buying capacity, goods deficit, opportunities and challenges, swat-analysis, competitiveness, strategic planning in the conditions of the economic crisis.

Kidanova N.L., Post-Graduate Student, Belgorod University of Consumer Cooperatives

Operational Accounting as Continuation of the Evolution of Accounting in the Organization. P. 301–303.

The paper characterizes the essence of the operational accounting and a brief history of its organization. Taking into account the specificity of the functioning of consumer cooperation organizations the paper provides grounds for the necessity of the operational accounting in the system of consumer cooperation and reveals its peculiarities.

Key words: operational accounting, operational accounting information, operational planning.

Chernyshov A.S., Head of the Additional Office of OSB #8592, Post-Graduate Student, Belgorod University of Consumer Cooperatives

Russian Banks: Today and Tomorrow. P. 304–306.

Based on the data obtained from the Internet sites the paper analyzes the results of the complicated financial year of Russian banks and provides brief prognosis of the development of the national banking system in the nearest crisis period.

Key words: financial crisis, assets, liabilities, deposits, inflation, refinancing rate, devaluation.

Vinakov I.V., Post-Graduate Student, Belgorod University of Consumer Cooperatives
Prognosis and Possible Consequences of the Financial Crisis in Russia for 2009.
P. 307–311.

The paper on the basis of generalization of statesmen and specialists statements provides certain prognosis and possible consequences of the financial crisis in Russia for 2009.

Key words: financial crisis, global economy revival, negative growth indicators, depression stage, GDP growth ratio, outflow of capital, oil process, crisis wave, Reserve Fund, devaluation of Ruble, inflation, bad diversification of the economy.

Voikin R.V., Post-Graduate Student, Belgorod University of Consumer Cooperatives
Consumer Behavior as a Fundamental Factor of Organization Strategy Formation.
P. 312–316.

The paper states the importance of studying consumer behavior and its factors; defines the principles and stages of the organization strategy formation; shows the necessity of taking into account the factor of consumer behavior in the process of strategy formation.

Key words: consumer behavior, consumer behavior factors, organization strategy.

Timoshenko Y.B., Post-Graduate Student, Belgorod University of Consumer Cooperatives

Improvement of Organizations Activity on the Basis of the Marketing Study Results. P. 317–322.

The paper dwells on the questions connected with the study of the preferences of consumers of canned vegetable food produced by JSC “Konprok”; provides the results of the questionnaire analysis with the view of receiving marketing information on consumer preferences, determining target groups of consumers and their main characteristics; offers directions of marketing activity improvement of JSC “Konprok”, which would make it possible to increase the volume of sale, broaden the market of products sale, improve the market position and competitiveness.

Key words: marketing activity, marketing study, segmentation, consumers.

Kazantsev A.V., Post-Graduate Student, Belgorod University of Consumer Cooperatives
Marketing Management Development Evolution and Changes of the Role of Management in the General System of the Company Management. P. 323–329.

In the paper the author provides the periods of marketing management development, which is expressed in close interconnection of marketing theories evolution, management and strategic management. According to the author there can be singled out the following stages of the marketing management evolution: preanalytical stage, marketing tools emergence stage, marketing management concepts development stage and marketing management development stage.

Key words: marketing management, marketing tools, marketing management development evolution, stages of the development of marketing management concepts.

Zhornik L.V., Post-Graduate Student, Belgorod University of Consumer Cooperatives
Peculiarities of the Use of Loan Means for the Replenishment of Working Capital in Consumer Cooperation Organizations. P. 330–334.

The paper dwells on the major sources of the formation of the working capital in consumer cooperatives of the Belgorod Region Consumer Union, factors, determining attraction of loan means, as well as a special source of the working capital replenishment – attraction of loans from the population.

Key words: working capital, consumer cooperation organizations, loan means, population loan means, working capital replenishment, own means, credit.

Rykova M.A., Post-Graduate Student, Belgorod State Technological University named after V.G. Shukhov

Endogen Approach to Investments Risk Qualimetry in Real Estate. P. 335–338.

The paper dwells on the general approaches to the optimization of the plan of cash flows of investment and construction project from the position of the risks qualimetry of the revenue part of the project through the examination of the endogen consumer properties of the real estate objects.

Key words: investment and construction project, investments in real estate, investment risk.

Elantsev M.A., Post-Graduate Student, Moscow State University of Economics, Statistics and Informatics

The Role of Bank Credits in Investment Processes. P. 339–343.

The paper analyzes the structure of investments in assets by the types of economic activities during 2000–2007, describes the reasons for positive or negative changes taking place in the main branches of the real sector of the economy, dwells on the macroeconomic indicators of the banking sector activity as one of the main participants of the investment activity.

Key words: investments, investment structure analysis, macroeconomic indicators of the banking sector activity, bank credit, bank credit structure analysis.

Grechin S.B., Post-Graduate Student, Nizhegorodsky State University named after N.I. Lobachevsky

Company Financial Situation Prognosis according to Accounting data with Application of Genetic Programming. P. 344–351.

The paper dwells on the main principles of the worked out and applied method, including the selection of the prognosis indices, implementation of the genetic search of the prognosis function and statistical processing of the outgoing data; provides the results of the said method application to make prognosis for the balance coefficients of three companies from the city of Nizhny Novgorod.

Key words: genetic programming, prognosis, financial analysis.

Borisova O.V., Post-Graduate Student, Biisk Technological Institute (Affiliation), Altai State Technical University named after I.I. Polzunov

Innovation Approach to Educational Services Market Study. P. 352–356.

The paper dwells on the problem of acquiring quality education at higher educational institutions of Russia.

Key words: educational services market, informal aspects of educational services market, “purchased tests”, specific properties of informal market.

Kuznetsov M.A., Post-Graduate Student, Moscow State Technical University named after N.E. Bauman

Certain Problems of Corporation Trade and Purchase Activity Management. P. 357–362.

The paper dwells on the notion of corporate purchases system, provides characteristics of its elements paying special attention to information assurance, studies the possibility of the application of the Accept information system to optimize company’s purchase activity management in the conditions of crisis.

Key words: competitive purchases, competition, call for offers and prices, competitive negotiations, purchases management system.

Igoshkina N.G., Post-Graduate Student, Cheboksary Cooperative Institute
Nikiforov P.A., Post-Graduate Student, Cheboksary Cooperative Institute

Petrov D.V., Post-Graduate Student, Cheboksary Cooperative Institute

Procurement Activity Development Experience Generalization in the System of Consumer Cooperation of the Privolzhsky Federal Region. P. 363–366.

The paper dwells on the main prerequisites for the growth of the role of consumer societies as the main procurement units in the countryside of the Privolzhsky Federal Region.

Key words: consumer cooperation, sustainable development, procurement activity.

Sidorova N.A., Scientific Degree Applicant, Cheboksary Cooperative Institute, Russian University of Cooperation

Formation of the Tourist Resources of the Region and Their Influence on Tourism Development. P. 367–374.

The paper reveals the notion of the tourist resources of the region, prerequisites for the development of tourist resources; provides classification of the said resources, characteristics of separate resources and their influence on the development of tourism in the region; analyzes the activity of travel agencies directed at the formation of the tourist potential of the region, reveals the problems in the formation of the resources and defines main directions for the Improvement of the tourist potential competitiveness.

Key words: tourist resources of the region, types of tourist and recreational resources, natural and climatic historical and cultural resources, unique traditions, recreational and health improving resources, ecological and agricultural tourism, sports tourism, travel agencies, problems and directions of development.

Khaustova E.V., Scientific Degree Applicant, Belgorod State Technological University named after V.G. Shukhov

Approaches to Management of Investments in Renovation of Products Taking into Account Relation Costs. P. 375–378.

The paper dwells on the questions connected with the investments in the renovation of products of manufacturing company; one of the major stages of which is the systematization and assessment of the total volume of the said costs as well as factors determining them. The author offers methodological approaches to their assessment taking into account the so called relation costs emerging in the process of business relations.

Key words: investments, innovation process, assortment, costs, transactions, outsourcing, relation costs, effectiveness, innovation strategy, project management, costs monitoring.

FOREIGN EXPERIENCE

Dr Daman Prakash, Senior Consultant, IFFCO Foundation

Management Capacity Building for Strengthening Cooperative Enterprises. P. 379–388.

The paper provides main provisions of the cooperative activity management focusing on the role of shareholders in this process; singles out factors providing for the efficient functioning of agricultural cooperatives; discloses the role of professional management in the governing of agricultural cooperatives and their experience of the activity in the frameworks of the Bharat Nirman Programme (India).

Key words: agricultural cooperative, governance, shareholders, professional management.

SUMMARY. P. 389–401.

Requirements for the publication of scientific articles in the journal “Herald of Belgorod University of Consumer Cooperatives” P. 402–406.