FEATURES OF DISPROPORTIONAL DEVELOPMENT OF SYSTEM OF MORTGAGE HOUSING LENDING IN THE REGION (FOR EXAMPLE OF THE BRYANSK REGION)

Zherebov K.V.

Moscow State University of Economics, Statistics and Informatics, Moscow, e-mail: kost44@rambler.ru

In the Russian conditions the two-level system of mortgage housing lending functions disproportionally. It is brightly expressed on the example of certain regions of the Russian Federation, in particular in the Bryansk region. Disproportional development of system of mortgage housing lending is shown in lack of coordinated actions between participants of the mortgage system, expressed in activity of the first level (banks) and functional lag of the second level (regional operators) in this system. The main disproportions arise between level of banks and level of the regional operators interacting with Agency for housing mortgage lending. The condition of a functional imbalance of system of mortgage housing lending in the Bryansk region is considered. Factors of an imbalance of system of mortgage housing lending depending on social and economic conditions of development of the region are revealed. Research of a problem of disproportional development of system of mortgage housing lending in the region in the long term will allow to improve its adaptation and functioning.

ANALYSIS OF INSTITUTIONAL CONDITIONS OF INNOVATIVE MODERNISATION OF THE SOUTH-EUROPEAN REGION

Zhertovskaya E.V.¹, Pankratova N.D.², Yakimenko M.V.¹

1 Southern Federal University, Taganrog, Russia (347928, Taganrog, Rostovskaya oblast, GSP-17A, per. Nekrasovski, 44), e-mail: jertovskayaev@yandex.ru
2 Educational and scientific complex «Institute for Applied System Analysis» National Technical University of Ukraine «KPI» NANSU and MONU, Kiev, Ukraine, m. Kyiv, ave. Victory, 37, Bldg. 35, e-mail: natalidmp@gmail.com

In this article the results of evaluation of the institutional environment of innovation and modernization analysis of prospects of innovative development of the UFO as a geo-strategically important macro-region of the Russian Federation. The findings are based on a study of the legal framework implementing the innovative development of the regions, adopted at the federal and regional levels, and the study of statistics that characterize innovation in the UFO. As part of the analysis were identified leaders of innovative development of the UFO and formulated the basic problem in the development of innovative institutional frameworks modernization of the county. It should be noted that the article reflects only the number of findings that were the basis for the development of the concept of innovation development strategy of the region in its interaction with the neighboring regions.

COMPARATIVE ANALYSIS OF THE ENTREPRENEURIAL ACTIVITY OF SMALL AND MEDIUM BUSINESS IN RUSSIA AND GERMANY ON THE EXAMPLE OF THE BELGOROD REGION AND HAMBURG

Zavatski R.¹, Shilenko S.I.², Shilenko S.M.²

1 Hamburg University of Applied Sciences, Hamburg, Germany, e-mail: rainer.sawatzki@haw-hamburg.de
2 ANO VPO «Belgorodskiy universitet kooperatsii, ekonomiki i prava», Belgorod, Russia (308023, Belgorod, ul. Sadova, 116-a), e-mail: shilenko@yandex.ru, goldsir@yandex.ru

In the economy of any country entrepreneurship plays a large role and contributes to the development of material and spiritual potential of society. In the article are considered in a comparative context os-
COMPARATIVE ANALYSIS OF SMALL AND MEDIUM BUSINESS ACTIVITY IN BELGOROD REGION, RUSSIA AND HAMBURG, GERMANY

Zavatsky R.1, Shilenko S.I.2, Shilencko S.M.2

1 Hochschule für Angewandte Wissenschaften Hamburg (HAW Hamburg), Berliner Tor 5, 20099 Hamburg, Deutschland, e-mail: rainer.sawatzki@haw-hamburg.de
2 Autonomous Non-Profit Organization of Higher Education «Belgorod University of Cooperation, Economics and Laws», Belgorod, Russia (308023, Belgorod, ul. Sadovaya 116A, e-mail: shilenko@yandex.ru, goldsir@yandex.ru

Business plays a great role in every country’s economy. It contributes physical and spiritual potential increasing. The paper compares the main ways of small and medium business activity support in Belgorod region and Hamburg. There was made a comparative analysis of business activity, discovered the common development regularities in the context of globalization of economics and overcoming the world financial crisis. Nowadays the public observes the problems, prospects and the role of small businesses in the developed economies. Small business is the most effective form of entrepreneurship during the crisis. It is due to the major advantages of small business: fast adaptation to changing market conditions, great action independence, flexibility and efficiency in management decisions; relatively low costs for activity; possibility of self-realization; low demand on the initial capital; rapid response to changing market demands.

PROFESSIONAL EXPERIENCE, PROFESSIONAL MENTALITY AND MORALES AS A REASON OF ECONOMIC DEVELOPMENT

Zavoychinskaya I.G.

Vyatka State University, Kirov, Russia (610000, Kirov, ul. Moscow, 36)

A strategy rise methods of economic competition is one of the main direction present state politics of our country. At the same time we must bring up new personnel, who understands this state politics. In this article I analyze, how professional and morality trait people have influence on the quality of work. Morality regulate professional activity of people, also the sphere of the economic attitude about process of production, distribution and consumption materialistic and spiritual welfares. Professional problems of person are very important, because this sphere comprises the most part of the people life. University education plays the fundamental role in this process. Now many spheres professional activity of people have standards of the ethics behavior. Professional and morality trait people plays a great role in business. The combination of professional and morality trait people is a condition of success in improvement of economic activity as one institution, as the whole country and national economy.