

SUMMARY

REGIONAL AND SECTORAL ECONOMICS

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Cooperatives of Europe in The Conditions of the Pandemic. P. 3.

This article analyzes the activities of European cooperatives during the global COVID-19 pandemic, which has put a strain on almost all businesses. Faced with unprecedented danger, cooperatives have emerged as an essential support system for society and the economy. The aim of the study is to determine the role of cooperative organizations in the context of the spread of coronavirus in European countries. The research objectives are to consider the assistance of cooperatives to enterprises and the public in the pandemic, to determine the most important measures to support cooperatives and the importance of digital platforms for overcoming the crisis. On the basis of the study the paper provides recommendations on supporting cooperatives in Russia during the crisis and recession caused by the coronavirus.

Keywords: cooperative, social economy, COVID-19, digitalization of the economy, platform cooperatives.

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Comprehensive Assessment of Economic and Financial Activities of Cooperatives: Organizational and Methodological Aspects. P. 15.

The article considers specific features of analyzing the financial results in cooperative organizations, as well as the importance of a comprehensive assessment of economic and financial activities in the system of consumer cooperation. The paper tackles the problems of the development of cooperatives in the face of uncertainty caused by the COVID-19 pandemic. The authors assess the financial results in the context of the main types of consumer cooperation activities of the Central Union of Consumer Societies of the Russian Federation (Centrosoyuz of Russia); determine the sequence of steps in a comprehensive analysis of the economic and financial activities of a cooperative with a focus on the results obtained. In addition, the main directions of increasing profits of a cooperative in terms of its technological, organizational and economic activities are provided. The aim of the study is to develop an organizational and methodological approach to conducting a comprehensive analysis of the economic and financial activities of a cooperative, taking into account the specific features of these activities and identifying reserves for increasing their efficiency. Based on the study, the authors propose the use of organizational and methodological measures in conducting a comprehensive assessment for the purpose of systematizing the sequence of analytical steps with a focus on the results.

Keywords: cooperative organization, efficiency of activities, financial result, comprehensive assessment of economic and financial activities, reserves for increasing the efficiency of cooperatives.

FINANCE

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Assessment of the Financial Stability of Consumer Cooperation Organizations. P. 26.

This article examines the approaches to the economic essence, characteristics of the financial stability of organizations, formed in scientific and practical research of Russian and foreign economists. The authors consider as the main criteria of the cooperatives' financial stability in the current conditions a system of absolute and relative indicators that link the availability of equity funds, incl. internal sources of

funding, with financial flexibility of the consumer cooperation organization, its financial independence and constant solvency, the efficiency of the financial and economic activities. Traditional indicators of financial stability are supplemented by indicators of the adequacy of accumulated profit for the formation of current assets and the profitability of the organization.

The use of particular indicators made it possible to assess the financial stability of cooperative organizations. According to the results of this assessment, the financial stability of the consumer cooperation system in the Novosibirsk Region is determined as sufficient. In the future, it is possible to develop the proposed methodology for a comprehensive assessment of the financial stability of consumer cooperation at the local, regional and federal levels.

Keywords: financial stability, consumer cooperation, financial flexibility, solvency.

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Financial Aspects of Environmental Protection. P. 40.

This article evaluates the effectiveness of the state financial policy aimed at maintaining the ecology and environmental protection at the regional level at the expense of budget funds. Primorsky Territory (Krai) of the Far Eastern Federal District is chosen as the object of research. The paper analyzes the structure and dynamics of financial support for environmental protection measures in the Primorsky Territory, assesses the effectiveness of the state program implementation, and provides recommendations for improving the efficiency of the use of budget funds. The environmental ecological safety on the scale of the state and a separate administrative territory covers many aspects of the state policy functioning. The scope of the research is economic relations, organizational and managerial processes in the implementation of the state financial policy aimed at environment preservation at the regional level. The purpose of the study is to develop recommendations for improving the financial resource management system to increase the efficiency of state financial policy at the level of the constituent entities of the Russian Federation. The authors analyze the key budget indicators in financing environmental protection. The financial policy at the regional level is based on the development by public authorities of an effective mechanism for mobilizing and allocating budgetary funds. An important element of assessing the effectiveness of the use of budgetary funds is the analysis of differences between planned and actual indicators, as well as a comparative analysis of different constituent entities within one federal district. The paper assesses the budgetary expenditures on the protection of flora and fauna and their habitat in the Amur and Magadan regions, the Trans-Baikal, Kamchatka, Primorsky and Khabarovsk Territories, the Jewish Autonomous Region, the Republics of Buryatia and Sakha, and the Chukotka Autonomous District.

Keywords: financing, budget of a constituent entity of the Russian Federation, state financial policy, public administration bodies, program-target method, state program.

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Considering the Competitive Situation in the Banking System at the Current Stage of the Market Economy Development. P. 51.

The article examines the concepts and features of competition and competitiveness of the financial market, where the main participants are commercial banks. The general theory of competition cannot be effectively applied to them due to the great importance of the financial market and the specificity of its agents, especially in modern conditions, when major technological changes are taking place in the financial sector. Deformations in relations between banks and the state represented by the Central Bank, banks and society as consumers of financial services and, finally, between the banks themselves, are found through various crisis phenomena. This attracts more and more attention of researchers and the Regulator itself to the topic of competition. The purpose of the study of banking competition in this paper is to establish the interdependence between the objective laws of the financial market and new forms of development of competition in the banking system of Russia, to identify the most effective mechanisms of competition that contribute to the progressive development of the banking sector. The author of the article critically analyzes

new non-standard approaches to the problem of developing competition in the banking services market, believing that the formation of a new type of competition (regulated) is a challenge to the old market economy and becomes an important part of the paradigm of the new financial economy.

Keywords: competition in the financial market, competitiveness, competitive power, bank customers, monopoly, oligopoly, Central Bank.

MANAGEMENT

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Collaboration of Cooperative and Educational Organizations in Developing Corporate Entrepreneurial Environment. P. 68.

The article substantiates the need for developing an entrepreneurial environment in the system of consumer cooperation based on the interaction of all interested parties: cooperatives and educational organizations. It is emphasized that students have significant entrepreneurial potential, are ready to fulfill this potential, acquiring and developing entrepreneurial skills in a favorable corporate environment. Subsequently, such specialists will be able to put forward and implement new ideas, products and technologies into the practice of consumer cooperation. The authors propose and describe one of the approaches to organizing the process of implementing entrepreneurial initiatives of students in order to develop a corporate entrepreneurial environment.

Keywords: interaction of educational and cooperative organizations, entrepreneurship, entrepreneurial environment, development of the entrepreneurial environment, consumer cooperation.

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Managing Interactions in a Cooperative Based on Member Needs Assessment System. P. 81.

The paper deals with the topical issues of interactions of a cooperative with its members. In this regard, the authors propose a system for assessing the needs of cooperative members, including factors of influence, subjects of assessment, tools, forms and methods of conducting an assessment. The article also discusses the main advantages and disadvantages of the proposed methods for assessing the needs of cooperative members. The authors of the article set the goal of developing and proposing for practical use a system for assessing the needs of cooperative members in order to improve their interactions and to form an effective strategy of behavior in the market.

Keywords: cooperative, interactions, assessment, needs, cooperative members.