

АННОТАЦИИ СТАТЕЙ НА АНГЛИЙСКОМ ЯЗЫКЕ

P. 3 *Zemtsov A.A.* Tomsk State University. **Household finance in Russia: general and particular**

The article describes general positions and particular features in Russia of the household finance science.

Key words: household, government

P. 7 *Ischenko I.A., Zemtsov A.A.* **Energoservice contract as a new type of investment agreements**

The article considers the features of a new type of investment contract – energoservice contract. Energoservice contract is an investment agreement concluded by institution – customer with the organization – executor and stipulating services and (or) works of energy-saving character.

Key words: energoservice contract; investments; energy saving; energy efficiency

P.10 *Zemtsov A.A., Osipova T.Y.* Tomsk State University. **The methodology of a household practical budgeting**

The article discloses range of practical issues related to budgeting in the households. The process of budgeting is described by building of a household life form, the local directory-price list of the territory and the monthly budget. These terms define conditions of the household existence and the impact on its finances.

Key words: household finance, budgeting, financial planning

P. 13 *Belyaev Yu.A.* **Labor activity behind the pension threshold: the time of decision making**

Reduction of the birth rate, increase of life expectancy are the problems already faced by all countries in varying degrees. It means that all countries have to learn wise and careful treating to growing up and sinking numerically human resources, efficient using of human potential increasing in price

Key words: increase of life expectancy, working age, pensioners.

P. 18 *Sorokin M. A., Sorokina G. V.* **Legal framework for creation of long-term funds aimed to make capital repairs of a multi-unit residential building**

The paper focuses on the problem of accumulating monetary assets aimed to make capital repairs of a multi-unit residential building taking into account operational legislative framework. The authors also propose recommendations about changes in normative documents.

Key words: capital repairs, long-term funds of monetary assets, Home Owners Association, financial plan of the building.

P. 22 *Li M.N.* **High-tech medical care and optimization of implementation costs.**

The features of high-tech medical care and priority problems of its standardization are analysed in the article. Account problems of financial expenses for one treated patient on profiles and high-tech medical care types in the medical organizations are considered. The necessity of the personified accounting of the actual expenses by high-tech medical care on each case of treatment is shown.

Key words: high-tech medical care, standards of financial expenses, standards of the medical care, the personified account

P. 27 *Fedorovich V.O., Fedorovich T.V., Kontsyenko N.V.* Novosibirsk State University of Economics and Management. **Problems of financing of innovative activity large industrial corporations.**

Base approaches to management of financial streams of large industrial corporations are considered, their modern updatings are analysed. Approaches which consider possibilities of formation of the consolidated group of taxpayers with the indication of the quantitative restrictions operating since January 1, 2012 are offered. Modern methods of control over sources of financing of innovations are stated. Types and forms of innovative activity of industrial corporations, and also sources of its financing taking into account features of development of the market of leasing services are defined. The detailed characteristic of features of venture financing of innovations with author's specification of factors influencing size, intensity and time of formation of cash flows is given.

Key words: large industrial corporations, the financial streams, the consolidated group of the taxpayers, the consolidated profit, the saved-up amortization, innovations, financing sources.

P. 35 *Lychagina L.L., Palchikova E.S.* Tomsk State University. **The accounting policy of enterprise as an instrument of the profit tax payments optimization**

The impact of the accounting policy as a tool for entity tax planning on the enterprise taxation system is analysed in the article. The options of the accounting policy elements reflecting to optimally calculate the taxable profit are examined on the examples of separate elements and objects accounting. The urgency of accounting policy properly formed is emphasized. The accounting policy, which allows to secure and justify the choice of the appropriate method of tax base calculation in order to minimize tax risks and optimize tax liabilities when combined strategy of business development and legal requirements of the state is very important for companies.

P. 41 *Chernyavskaya E.A., Zemtsov A.A.* Russian state social university, Tomsk state university. **The rate investment components calculation modernization of natural monopolies subjects**

The necessity for the transition from a situation of price regulation of natural monopolies to the regulation on the basis of a long-term strategy of development of industries, introduction of new principles of regulation of prices and rates is proved by authors. The plan of measures needed for implementation of such a transition is suggested.

Key words: natural monopoly, investments, state price regulation, activity efficiency of natural monopolies, the investment components of rate.

P. 46 *Sagaidachnaya N. K.* Tomsk State University. **Nonequivalent and equivalent relationships in the financial and budgetary systems**

A more extensive use of equivalence and nonequivalence signs for separating financially from other cash and distribution relationships is offered in the article. That would prevent broad interpretation of finance and financial resources, the use of certain funds as funding entities and the state (eg, delays in salary payments employers may not be a financial resource). The possibilities of equivalence use to improve budget classification and practice of inter-budget relations are shown on the example of analysis of subvention as a inter-budget transfer form.

Key words: finance, financial resources, monetary and financial flows, financial management, budget legislation, nonequivalence, equivalence, compensation, subvention.

P. 51 *Bespalova O. V., Ilina T.G.* Tomsk State University. **The notion and essence of the central bank: modern look to problem.**

The article is presented analysis of modern domestic and foreign scientific economic literature (research of west and Russian economist; the economic dictionary, including electronic; and other) on problem "notion and essence of the central bank". The diversity of modern standpoints is shown. The accent is made on new term - "European central bank", come up for scientific economic literature. The new approach for study of the central bank's essence is offered.

Key words: Central Bank, notion of the central bank, essence of the central bank.

P. 56 *Bespalova O.V.* Tomsk State University. **General Characterization of the European Central Bank monetary policy in 2011.**

The article is dedicated to analysis of the European Central Bank monetary policy during 2011, for period since January on December. Basically our research is founded on official report and material ECB, which are regularly published on official put ECB.

Key words: Eurozone, European Central Bank, monetary policy.

P. 62 *Eliseev D.V.* **The taxation of enterprises in the sphere of housing and communal services: financial and legal regulation issues**

The article considers live issues of enterprises taxation in the sphere of housing and communal services: the peculiarities of taxation subjects (on the example of the condominium), the lawfulness of payment collection for communal services including value-added tax by resources supply agents and other issues. All the legal situation are analyzed from the point of view of the current Russian legislation and taking into account the legal position of the Ministry of Finance of the Russian Federation.

Key words: tax, housing and communal services; taxation.