

Table 3. Dynamics of the bank incomes under the conditional rouble credit

№	Index	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007 prog-nosis
1	Credit rate of percent, %	49,08	28	52,35	38,45	20,8	20,8	17	13,3	11,6	10,6	10,4	9,9
2	Credit, rouble.	1	1	1	1	1	1	1	1	1	1	1	1
3	Credit with percent, rouble [3]=[2](1+[1]/100)	1,49	1,28	1,52	1,38	1,21	1,21	1,17	1,13	1,12	1,11	1,1	1,1
4	Rate of inflation, %	16,41	11,53	84,14	36,59	20,25	12,1	10,2	12	11,7	10,9	8,8	8
5	Real credit with percent, rouble [5]=[3](1-[4]/100)	1,25	1,13	0,24	0,88	0,96	1,06	1,05	0,99	0,98	0,98	1	1,01
6	Final income of the credit, rouble [6]=[5]-[2]	0,25	0,13	-0,76	-0,12	-0,04	0,06	0,05	-0,01	-0,02	-0,02	0	0,01
7	Final income of the credit, % [7]=([6]/[2])100	25	13	-76	-12	-4	6	5	-1	-2	-2	0	1

Table 4. Final annual efficiency of through rouble operation "deposit-credit"

Index	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007 prog-nosis
Rate of inflation, %	16,41	11,53	84,14	36,59	20,25	12,1	10,2	12	11,7	10,9	8,8	8
Latent income from deposit operations, %	-6	2	80	24	11	2	1	3	4	4	2	2
Income of credit operations, %	25	13	-76	-12	-4	6	5	-1	-2	-2	0	1
Final income, %	19	15	4	12	7	8	6	2	2	2	2	3

The received parities testify to unprofitableness for examined bank during 1998-2000 the crediting in rouble of real sector of economy at the usual level rouble deposit and credit rates of percent, and also inflation, available a high level, and essential risks of the credits unreturn. However, probably, the given percent-price strategy of bank is connected that the bank in the examined crisis period felt absence of economic stimulus for rouble investments, in particular in real sector of economy, and tried to avoid crediting of the industrial enterprises. An examined example of typical conditional bank during 1996-2007 reflects a general situation of bank sector of economy and confirms necessity of realization " Strategy of development of Russian Federation bank sector for the period till 2008 "¹.

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¹ The application of Government of Russian Federation and Central bank of Russian Federation about Strategy of development of bank sector of Russian Federation for the period till 2008 from April 5, 2005. M., 2005.

ECONOMIC RESULTS OF SOCIAL ASSISTANCE MEASURES PROVISION SYSTEM REFORMING WHEN PAYING FOR HOUSING AND PUBLIC UTILITIES IN TATARSTAN

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Currently, ones of the most acute problems, maybe, for all subjects of the Russian Federation remain the problems of housing maintenance and utilities and social security provision.

For the Republic of Tatarstan in both areas the year 2005 became a turning one, when concurrently with the reform of benefits, one of the factor of which the decentralization of authority for both legal and financial provision of social protection of people from the federal authority level to regions has become, resulted in a substantial increase of the fiscal load on the last and, as a consequence, the necessity of the budgetary resources mobilization, to implement a passage to the 100% payment by the population of economically sound cost of housing and public utilities' services.

The main re forming components have become:

1. Stopping the allocating investment support of the expenditures of the Republic population at large when paying for housing and public utilities' services using the compensation of the difference between

economically sound service cost and real payment by the citizens to the organizations of housing and public utilities' complex.

2. The transference of benefits to the coverage of housing and public utilities services offered in the form of discount, to real money grants.

The result of leaving governmental grants, on the one hand, has become the stabilization of the financial state of housing and public utilities suppliers, payment discipline enforcement with regard to counterparts, promotion of responsibility for the quality of furnished services and realization of economic mechanisms of organizations' management in market environment in full force and effect.

On the other hand, - on the average in the Republic the tariffs' growth for the population in 2005 made more than 60%, in a range of municipalities sizes of monthly payments grew several times. For the purpose of the population life quality heavy drop a decision of additional subsidization of citizens depending on their income was taken by the managerial authority of the Republic.

Currently, additionally to the ill-prosperity subsidy prescribed by the Russian Federation Residential Code two more subsidies are introduced - the subsidy for the restriction of payment growth (maximum permissible housing and public utilities services growth in 2005 compared to 2004 depends on the family income. For example, at per capita income fewer than 2000 rubles per month the payment growth couldn't make more than 20% of 2000, up to 2500 - 30%, etc. Factual charging beyond the maximum permissible one is offset for the citizens from the republican budget) and the aid grant for heating of the over-norm dwelling space (at per capita income fewer than 3200 rubles per month the expenditures connected with the over-norm dwelling space heating are also offset in accordance with the established procedure).

Although the housing allowances program today occupies the main place in the republican system of social protection both in population coverage (the receivers are 9,4% of the families of the Republic) and in expenses - in the budget of the Republic for the year 2007 1,4 billion rubles or 28% of the overall volume of funds channeled by the Republic for the welfare payments financial package have been prescribed for the housing allowances program carrying out, the stopping the allocating investment support of the housing maintenance and utilities enterprises has lead also to cutting down the budget cost on rendering support for the general population while paying for dwelling and public facilities. For 6 months of 2004 the total cost on granting ill-prosperity subsidies and transfer payments for suppliers of housing and public utilities services made 879,2 million rubles, for the same period of 2005 730,0 million rubles (149 million or 17% less) were ordered to pay ill-prosperity subsidies only, including the republican segment, for the

analogous period of 2006 - 538,0 million rubles, 2007 - 460,5 million rubles.

A constant reduction of cost volumes is conditioned by both anticipating, compared to the growth of tariffs on housing and public utilities services, growth of people's incomes (for the period of 1999 real population income of the Republic grew by 55%), and by the toughening of requirement to claimants.

The major part of the population has lost the governmental support when paying for the dwelling, but at the same time the saved assets were redistributed to cover the "republican" aid grants - the enlargement of help to the most disadvantaged group of Tatarstan people.

By the 1st of January 2007 from 258 thousand people- members of the families receiving subsidies 104 thousand (40%) were retirees, 75 193 persons of them - lonely pensioners and more than 59 thousand - non-adults. At that, the carried out analysis testified that 75,3% of the total number of grants recipients were families with the income of fewer than 3 200 rubles per capita monthly (the living minimum wage per capita of the population is 3 023,0 rubles per month). 82,4% of the subsidy bill fell on them, 31% of it making additional "republican" guarantees.

Owing to the use of the compensation factor at the per capita income of a family less than the substandard income, the amount of the maximum permissible part of the citizens' intramural expenditure decreased, in the mean, from 21%, established in the Republic, to 15%. And at the expense of additional republican subsidies, really, it made for the substandard income families not more than 9%. At that, 10% of "the poorest" didn't spend their own funds to pay for housing and public utilities services at all.

When analyzing the situation as a whole, the expenses for dwelling and utilities services in total income of the population of the Republic at large taking into account granting of all kinds of subsidies without benefits in 2004 made 5,9%, under the conditions of payment for services on economically sound cost the given part runs up to 6,7%. In 2005, under the condition of households' total income growth by 133% (on the data of statistical service bodies the average republican amount of the population income made 5 345 rubles per month in 2004, 7 111 rubles - in 2005) the quota of expenditure dropped up to 6,1 %, and inclusive of granting separate families with ill-prosperity subsidies on payment restriction growth and over-norm dwelling space made 5,7%. The specified tendency remained in the subsequent years as well.

An analogous economic effect the "monetization" of benefits on housing and public utilities services payment gave. Until 2005, as it was mentioned above, the benefits prescribed for separate categories of citizens (invalids, veterans of work, families of dependent children) were offered in the form of payment lowering. The order worked, in agreement with which a Social Security beneficiary applied to an asset man-

agement (HUS, HC administration), presented his certificate of the right to benefits and paid the check of housing utilities with account of the corresponding discount factor. The asset managements, in their turn, presented the volumes of shortfalls in income with reference of franchising to the compensation from the corresponding budget.

The services providers were directly interested in compensations volume gaining, that in a range of cases lead, put it mildly, to the corruption of information about the amount of beneficiaries and the size of provided benefits.

From 2005 the order has cardinally changed. The determination of the right to a benefit and its size was given to social protection bodies. As a result, the quantity of citizens having the right to social assistance when paying for housing utilities services decreased by 78 thousand people (10% from the total number of the declared beneficiaries) in 2005 compared to 2004. At HUS payment tariff growth by 60% in 2005 the subsidy-benefit payment cost escalation didn't exceed 9,6%. Real budget savings made about 100 million rubles in 2005.

It should be noted that the population perceived the changes in the franchising system quietly enough. To a large extent it is connected with the fact that the housing utilities services subsidy-benefit volume (in terms of money) has not changed with the new mechanism of benefit granting. The acknowledgement of it one can think to be the preserved in 2005 high level of payment gathering from the population: in February 2005, right after the new social support mechanism introduction, it made 96%.

Probably, it might be incorrect to judge about the efficiency of the carried out reformatations without touching the expenditures connected with their preparation and realization.

The main condition to realize the "tatarstanian" experience is an active application of information technologies both in the system of social protection and in the system of HPU.

In the Republic a computer-aided system of address social protection (ASP), the uniqueness of which is in realization of the interaction with many ministries, agencies and service providers, functions. Normatively the same demands for all the participants of the interaction and also the data exchange order have been established. Today the data bank contains the information about the person (first name, father's name, last name, address, marriage status, etc.), the family (composition, family relationship to the applicant), the pensioner (kind of pension, disability, the EDV size in federal beneficiaries), the help rendered to the person (sum, kind of help), the dwelling occupied (housing facilities specific characteristics, kinds and volumes of the provided housing utilities services).

It allows social protection bodies to perform the function and social support payment according to

the principle of "one window" using information technologies. A person addresses a social protection body only, the staff of which performs the reception of addresses, the computation and provision of all kinds of social support. The existing system allows raising the efficiency of administrative costs essentially. The cumulative expenditures on experts' activity provision, inclusive of labor costs, for the year 2007 have been defined in the volume of 92,0 million rubles and it makes 1,3% of the performed by them social support measures – 7,0 billion rubles per year.

The results of the passage to a new system of housing and public utilities services payment by the population and monetization of all kinds of the state social support testify to these works real positive results:

- for the budget of the Republic – in the on-budget expenditures rationalization and the creation of the social support optimal system allowing, without the impairment of citizens' rights at public services cost escalation, keeping down the budget costs;
- for the housing and public utilities branch – in the possibility of strategic development in a competitive environment irrespective of the fiscal capacity;
- for the people – in the state guarantee of timely and full-force-and-effect social assistance provision allowing making payments for housing and public utilities services independently.

The applied in the Republic system of needy people subsidy assistance when paying for housing and public utilities services, is quite effective, in our opinion. The more especially as from 2006, according to the requirements of the Residential Code of the Russian Federation, the Republic has passed to subsidy granting with regional standards use. The payment sizing depending on the regional standard of housing utilities cost (a confirmed value, the calculation of which is carried out using average housing utilities factors for the municipal government, and not real charging of a concrete family) not only simplified the payroll schema, but also became a real motivation for the economical use of public services.

Currently, the preference scheme is less effective, and, first of all, it is connected with the fact that the norms establishing social assistance measures on dwelling and public service payment are contained practically in all laws affecting the interests of separate benefit categories persons. At the same time their formulations differ greatly from each other. Some contain restrictions by the public services consumption rates established by the organs of local authority. There are no such restrictions in the other, for example the Federal law "On social protection of invalids in the Russian Federation". As a result, an invalid, inscribed alone in a large dwelling space cottage, most often being not possessed by him, gets a benefit in the amount of 50% of all housing and public utilities services cost. While a low-income invalid living in a

constraint environment gets a benefit in a considerably less amount. Thereby the social justice principle is violated in the case of citizens reckoned among one and the same category.

Besides, a smooth transfer of a natural benefit into a money grant doesn't inspire the population to public service economy (the less the payment, the less the benefit size).

To our opinion, it would be rational to pass to the calculation of benefits on payment for housing and public utilities services also proceeding from regional standards of normative dwelling area and housing and public utilities cost on the analogy with payroll schema of housing and public utilities subsidies. But the solution of this problem is, first of all, in the sphere of federal authorities' legal control.

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MIXED STRATEGY OF INNOVATION'S DEVELOPMENT OF CORPORATIONS

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According to the basic socio economic processes of modern development of a world civilization there was claimed such corporate administrative model, which in an optimum degree would take into account and could realize interests of all social groups, remaining in an equilibrium condition.

The results of activity of corporations are estimated on directions: social, economic, legal and ethical. The social responsibility assumes acceptance of such decisions, which realization raises a standard of well-being of the population and answers interests of a society and corporation. On the integrated standard parameters is capitalization of human resources and increase of quality of life. Such strategy here is inadmissible, when in a favour to momentary benefit the forecasts of rather probable extreme social explosions are ignored.

On other directions of activity of corporations the satisfaction of paymentable demand for the made goods and rendered services to a society, maximum of the profit is supposed at observance of the current legislation without harm to an environment.

For our times is characteristic the beginning and development of large corporations, in particular of global scale. Such corporations are capable to invite to work of the best experts of all world, guaranteeing them worthy payment of work, quality of life, and also protection of the intellectual property, created by them, and realized in process of innovation activity. Within the framework of such corporations the struc-

tural divisions work as independent economic units, and the central body carries out consultative and coordination functions, renders service of innovation character on removal of the internal conflicts, on creation of a confidential atmosphere.

Certainly, between independent structural divisions of corporation the collision of interests, rivalry is possible. But it not wearisome competitive struggle for a survival, in which compete party essentially weaken itself.

In connection with intensive development for last decades of the theory of the human capital there was a global crisis, during which on change to traditional market values there come social, and on change to financial gamble - real investments in industrial spheres of activity.

The achievement of the theory of human capitalism considerably promote to beginning and development of a civil society in the countries and in separate territories. The modern estimation of maturity of a civil society in any concrete territory and human capital in considered corporation determines model of its management: from initial (absolute submission) up to final (democratic), characteristic for corporations of global scale.

The beginning of the mixed economy in Russia is characterized yet not quite generated, insufficiently proved social and economic interests of labour collective. Therefore corporate administrative structures, basically, work in the interests, not worrying about a transparency of received results in socio economic sphere, not having trust of labour collective and not caring about formation of creative cooperation in corporation.

If earlier business basically was under construction on skill carefully to plan activity and consistently to carry out the developed program, ability in time now is more important to adapt for changes in external environment. There was a understanding of requirement of simultaneous development of a set of the most probable scripts of development. Thus the degree of probability of each script can change rather quickly with the purpose of achievement of an equilibrium condition of corporation.

In modern conditions of innovation development of the mixed economy is claimed and mixed strategy of management. Obviously, in conditions of high uncertainty of socio economic development of this or that territory the variants of the mixed strategy can be rather approximate. But their absence is much worse; it can result to loss of management, to chaos and confusion.

In two-measures (flat) models of management the rate is done on change only of one argument. At the correct forecast of process the greatest possible prize is achieved; at the erroneous forecast - maximal loss.