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FACTORS OF ECONOMIC SECURITY OF THE BUSINESS ECOSYSTEM DURING A PANDEMIC

The reported study was funded by RFBR, project number
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Monograph

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The monograph is devoted to the problems of ensuring the economic security of business entities. This aspect of regional economic security is a key institution for ensuring an effective state socio-economic policy, including with the aim of eradicating the shadow economy. The problems touched upon in the book acquired particular relevance during a pandemic.

The monograph is intended for teachers of secondary schools, colleges, students, undergraduates, doctoral students, teachers of universities, scientists and specialists.

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INTRODUCTION

The process of transition from a command-administrative economic system to a market-based economic system in Russia, as in other countries with economies in transition, was characterized by hidden and extremely contradictory economic phenomena. One of these phenomena is the phenomenon of the shadow economy, as a hidden part of the market economy, which for a long time was on the periphery of economic research.

Shadow economic processes affect the rate of economic development of the country, determine the parameters of cyclicity and non-equilibrium states of the national economy. In the conditions of the transition period, the scale of the shadow economy and the degree of its immersion in "criminalization" are such that in the process of economic analysis it becomes necessary to change the system of coordinates of the study of this phenomenon. Illegal production of goods and services, concealment of income, circulation of unaccounted cash, laundering of dirty money, bribes and abuse of office - these and other manifestations of shadow activity are becoming invariable attributes of emerging market relations.

A new socio-economic reality has formed, the reality is not so much the transition from a centralized to a market system of management, as the formation of a steadily reproducing system of highly criminalized economic relations. The facts indicate that during the transition period, dangerous deformations took place in society: huge illegal capital was "laundered", the scale and possibilities of the shadow economy and economic crime, corruption, and criminal terror increased sharply. The process of the initial criminal accumulation of capital, the formation of a new financial oligarchy and plutocracy was formalized through the

“quiet privatization” of state property and the use of budget funds for personal gain.

In modern conditions, the criminalization of economic relations creates a real threat to the life and economic health of participants in the emerging market relations and, thereby, creates threats to the country's economic security.

In recent years, the economic literature has developed an idea of the shadow economy as a certain set of phenomena that, at the “genetic” level, are inherent in both the national and world economic systems. Within the framework of the general reproduction process, these phenomena are present in the overwhelming majority of sectors and spheres of the social economy. The economy of the transition period is becoming a priority sphere of illegal activity, since it is in it that practically unlimited opportunities for quick illegal enrichment, unpunished parasitism on costs and difficulties of economic transformations have arisen and remain.

The interests of the subjects of shadow economic relations are increasingly spreading to key sectors and areas of economic activity, including: non-economic and financial - credit spheres, the privatization process and the budget sector. The danger of the shadow economy uncontrolled by society lies not only in causing significant material damage to society and citizens, but also in its potential to destabilize the economic system as a whole. Its scale and influence on all aspects of life are such that the contradictions between official and unofficial economic activities are erased. In society, the formation and reproduction of parallel integral socio-economic structures takes place within the framework of outside legal relations,

Shadow economic activity, as a factor of forced adaptation, is actively establishing itself in the social and spiritual-value

sphere, entering the lifestyle of a modern individual, forming an appropriate subculture.

The social danger of the growth of the shadow economy is already being recorded at the institutional level. However, the lack of analytical information about its boundaries, trends and social consequences, leaves little explored the subjective factors of its reproduction. This situation dictates the urgent need for an objective assessment of the processes taking place in the country's economy.

At the same time, the versatility of the concept of the shadow economy, especially in the transition period, requires the combined efforts of many specialists from various fields of knowledge in the study of this problem. Only a comprehensive, all-round analysis of this phenomenon can make it possible to develop reliable ways to minimize and displace it. In modern conditions, only on the basis of studying and reducing the scale of the shadow economy can the socio-economic development of the national economy be promoted.

The need to study the theoretical foundations and features of the formation and functioning of the forms of manifestation of the shadow economy, and on this basis, the improvement of methods for assessing its scale, will allow timely development of scientifically based measures to counter the shadow economy at the present stage of development of the national economy. The relevance of studying the shadow economy is also due to the need to maintain the state of sustainable socio-economic development of the country and its security.

Particularly relevant is the study of the shadow economy in the context of Russia's economic security, since it belongs to countries of a transitional type, characterized by fragile institutions, which in turn become a reproductive basis for the development of shadow relations.

Chapter 1. ECONOMIC SECURITY OF THE ECOSYSTEM OF SMALL AND MEDIUM BUSINESSES

1.1. The concept and essence of the economic security of an enterprise

One of the most important conditions for ensuring sustainable growth of an enterprise and the formation of positive results of its financial activities is the existence of an effective financial security system that will protect the enterprise from external and internal threats. In the process of analyzing scientific literature, it was determined that in economic theory, the financial security of an enterprise is considered, as a rule, in two aspects, either as one of the components of economic security, or as an independent object of management.

The concept of "financial security" as an independent object of management is relatively new, introduced into scientific circulation only in the last decade. It is comprehensively and in sufficient detail considered by modern researchers at the macro level in the system of more general categories - "national security" or "economic security of the country." At the level of business entities, a comprehensive study of the essence of the concept of "financial security" as an independent object of management has not yet been reflected in the modern literature and, in general, is usually identified only as one of the elements of economic security. Thus, S. Pokropivnyh (2016) believes that among the functional components (financial, intellectual and personnel, technical and technological, political and legal, information, environmental, power) of economic security, it is the financial

component that is considered the leading and decisive, since in market conditions of economic finance is the "engine" of any economic system.

In financial management, with sufficiently in-depth studies of individual elements of economic security, the financial security of an enterprise, associated with ensuring its financial stability, neutralizing financial risks, is also not separated into an independent object of management. According to K. Goryacheva, "Financial security is such a financial condition, characterized, firstly, by the balance and quality of the totality of financial instruments, technologies and services used by the enterprise, secondly, by resistance to external and internal threats, and thirdly, by the ability financial system of the enterprise to ensure the implementation of its financial interests, goals and objectives with a sufficient amount of financial resources, fourthly, to ensure the development of the entire financial system "(Goryacheva, 2013).

Reverchuk N.I. believes that the financial security of an enterprise is protection from possible financial costs and prevention of bankruptcy of the enterprise, achieving the most efficient use of corporate resources. It is she who is the leading and decisive, since in the market economy conditions finance is the engine of any economic system (Reverchuk, 2014). Melnik L.G. also adheres to the same point of view on the definition of financial economic security, defines it as the achievement of the most efficient use of corporate resources (Melnik, 2013).

Muntiyan V.I. considers the financial security of an enterprise as the state of the most efficient use of corporate resources of an enterprise, expressed in the best values of financial indicators of profitability and profitability of a business, quality of management, use of fixed and circulating assets of the enterprise, its capital structure, the rate of dividend payments on

the company's securities, as well as market value its securities as a synthetic indicator of the current financial and economic state of the enterprise and the prospects for its technological and financial development (Muntyan, 2014).

A. Kirichenko, Yu. Kim define the financial security of an enterprise as the financial position and financial stability, capable of providing the enterprise with the normal effective development of its activities (Knrienko & Kim, 2014).

Financial security is a state in which an enterprise: 1) is in financial equilibrium and stability, solvency and its liquidity are ensured in the long term; 2) satisfies the need for financial resources for sustainable expanded reproduction; 3) provides sufficient financial independence; 4) is able to withstand existing and emerging dangers and threats that seek to cause him financial damage, change (to a more irrational) capital structure, forcibly liquidate the enterprise; 5) provides sufficient flexibility in making financial decisions; 6) ensures the protection of the financial interests of the owners of the enterprise.

The main principle of maintaining financial security is the control and balancing of income and expenses of an economic entity. The development of methods for assessing the financial security of an enterprise is of great methodological importance associated with the need for information on its financial stability. This information is necessary not only for the managers of the enterprise, its owners, but also for investors and creditors.

It is clear that an enterprise that has an unsatisfactory financial condition, and therefore an unsatisfactory state of financial security, is practically impossible to count on investment projects and loans. Therefore, an objective and timely determination of its level becomes an important element of managing the financial security of an enterprise.

The question of methods for assessing the financial security

of an enterprise is debatable. This primarily concerns the choice of criteria for assessing the financial security of an enterprise, a system of indicators (indicators) that characterize it, and the methodological approaches themselves to determining the level of financial security. The analysis of methods for assessing the level of financial security of an enterprise, given in the scientific literature, made it possible to identify several main approaches.

According to T.M. Gladchenko the indicator approach is acceptable, it consists in comparing the actual values of financial security indicators with the threshold values of indicators of its level. With this approach, a high level of financial security of an enterprise is achieved provided that the entire set of indicators is within the threshold values, and the threshold value of each of the indicators is achieved not at the expense of others (Gladchenko, 2015).

We agree with K.S. Goryacheva that this approach is correct, justified, but at the same time, the use of this approach depends mainly on the definition of threshold values, which are fluid depending on the state of the external environment, and therefore will be different for each individual enterprises (Goryacheva, 2013). In our opinion, it should be noted that the threshold values will not be different for each specific enterprise, but will depend on the industry of the enterprise. Thus, we conclude that financial security is a concept that includes a set of measures that are focused more on the category of money and in the steady state of all financial instruments.

1.2. Methodological approaches to ensuring the economic security of an enterprise

For the successful development of an enterprise and the formation of positive financial results of its activities in conditions of exposure to internal and external threats, an important task is to create a system of financial security of the enterprise and develop a strategy for its effective functioning in the long term. During the literature review, it was found that scientists consider the financial security of an enterprise, as a rule, in two aspects (Khrapkina, 2016):

1. As one of the elements of the economic security of the enterprise.
2. As an independent object of management.

Analysis of the points of view of various scientists on the concept of financial security allows us to conclude that the financial security of an enterprise is a complex concept that reflects the financial condition in which the enterprise is able to develop steadily, withstand external and internal threats, the occurrence of which can cause financial damage, it is undesirable to change the capital structure, or forcibly liquidate the enterprise.

Financial security management of an enterprise is a system of methods and measures aimed at developing and implementing management decisions related to ensuring the protection of its financial interests from various threats.

The main goal of financial security management is to ensure sustainable enterprise growth in the long term (Blank, 2014).

The most important tasks, the solution of which is necessary to achieve this goal, are (Konobeeva, 2015):

1. Establishing the main financial interests that require protection in the process of financial development of the

enterprise.

2. Identification and forecasting of threats and risks that can affect the implementation of financial interests.

3. Formation of effective mechanisms to neutralize these threats and minimize their negative consequences.

The object of financial security management is the financial activity of the enterprise as a whole. The subjects of management are the owners of the enterprise, the management and financial managers of the organization.

The financial security management system of an enterprise includes the following components (Konobeeva, 2015):

1. Formation of effective information systems that provide substantiation of alternative options for management decisions.

2. Analysis of the state of the financial security of the enterprise.

3. Formation of the system of planning the financial security of the enterprise.

4. Creation of a system of internal control of the financial security of the enterprise.

The development of methods for analyzing the financial security of an enterprise is of great methodological and practical importance. Calculation of the level of financial security will allow to timely identify gaps and shortcomings in the management of the financial condition of the organization, to develop the correct development strategy to correct them, thereby protecting the company from the negative impact of external and internal factors, to maintain financial stability and security.

The most common is the indicator method, which consists in choosing certain indicators characterizing financial security and comparing their actual values with thresholds. The highest level of financial security of an enterprise is achieved if the entire set of indicators is within the boundary values, and the boundary

value of each of the indicators is achieved without detriment to others (Vorobyov, 2013).

To develop a system of boundary values for the financial security of an enterprise, it is necessary to determine indicators that characterize security and identify their quantitative values. Many authors are of the opinion that it is necessary to determine the integral indicator of the financial security of an enterprise. But today there is no single generally accepted way of calculating it. The method of expert assessments has become widespread. Another method for calculating the integral indicator of financial security is a method based on the use of the indicator approach and determining the threshold values of the coefficients (Blazhevich, 2015).

This technique is as follows:

1. The choice of indicators characterizing the financial security of the enterprise is carried out.
2. For each indicator, a standard (threshold) value is determined.
3. The degree of deviation of the actual value of the enterprise indicator from the threshold is calculated.
4. The integral assessment of the financial security of the enterprise is determined.

1.3. Threats and risks to the economic security of the enterprise

The financial activity of an enterprise in any of its forms is associated with multiple risks, the level of influence of which on the results of this activity and the level of financial security increases with the transition to a market economy. One of the main reasons that the majority of Russian enterprises are in a difficult financial and economic condition is the low efficiency of risk management of these enterprises. The management system is directly related to the fact that at present domestic economic science and practice cannot offer such methods that would allow enterprise managers to change the financial situation in a fairly short time in a positive (for the enterprise's economy) direction (Papehin, 2017).

The risks associated with these activities and forming various financial threats are allocated to the main group of financial risks, which play a significant role in the overall "risk portfolio" of the enterprise. The increase in the degree of influence of financial risks on the results of operations and the financial stability of an enterprise is associated with the rapid volatility of the economic situation in the country and the conjuncture of the financial market, the expansion of financial relations of economic entities (Blazhevich, 2015). According to experts, the activities of an enterprise are usually exposed to various types of risks, the consolidated impact of which can lead to negative consequences and even to the bankruptcy of the enterprise. Determination of the creditworthiness of a borrower is due to the increased attention of supervisors to the assessment of credit risks by banks (Vorobyov, 2013).

Therefore, it is necessary to accurately predict the degree of risk associated with the activities of the firm as a whole and its

individual areas. For an enterprise that does not use risk management mechanisms and finds itself in a critical situation due to a negative scenario of uncertainty, effective crisis management is necessary, the most important element of which is the measurement and management of risks (Blank, 2014).

Management risk is an orderly management process that has multiple organizational, economic, informational and time parameters. The study of these issues allowed us to conclude that the information aspect may consist in the transformation of information about the sources and facts of uncertainty (Zaporozhtceva, 2016).

In addition, it should be noted that the most important role is played by information analysis, which includes work on monitoring the internal and external environment, to prevent the emergence of new sources of risk and to study known factors.

In addition, there is such a thing as diagnosing a situation. It depends on the specifics of the task to be performed; the bulk of the work is to study the reasons that cause risk deviations. An important part of risk management is their implementation. According to experts, its main task is to implement the risk solution. Immediate control of deviations in risk parameters and adjustment often play an important role.

In addition, there are basic levers that are used to manage risk. The management strategy is actions aimed at ensuring and analyzing the tasks, functions and goals of the risk manager of the enterprise. The criteria for choosing a risk decision determine the boundaries of rationality depending on sales volume, cost, inflation and price changes (Senchagova, 2015).

This includes insurance and various other risk protections that are necessary in a crisis management environment. And at the end, an assessment of the effectiveness of the achieved level of losses to the costs of risk management is carried out. When

managing enterprises, organizational and managerial links arise. These include such as forecasting and examination of risks, consulting services.

In our opinion, the simplest solution is to purposefully consider the introduction of the position of a risk manager at the enterprise and the creation of a body that controls actions to manage the main types of risk. Professionalism in managing risk situations is of great importance in anti-crisis management. Almost always, the level of risk depends more on the understanding and definition of the situation by the manager, on his knowledge, intuition and experience, than on the development of the market and the economy as a whole.

The analysis of the issue under study allowed us to conclude that in successful financial risk management, risk is associated with a certain risk situation. It usually arises only when a decision is formed in the criteria of uncertainty or a choice is made from several difficultly comparable options. Under these conditions, it is necessary to assess the probability of achieving a given result and establish the probability of failure. Thus, the assessment of financial risks is carried out in order to determine the possible probability and amount of losses that determine the amount of risk.

When making calculations for such a base, it is convenient to take: property status (value of fixed or circulating assets of an enterprise structure); the total cost of resources for the implementation of this type of entrepreneurial activity; expected income (profit) from entrepreneurial activity. Basic economic analysis proposes the following indicators, which are measures of risk: stocks or gaps; liquidity and financial stability ratios; differential and leverage; coefficients of elasticity of various economic indicators for relevant factors, etc.

In our opinion, indirect indicators of risk are: the

importance of securities, borrowers, markets - the risk premium contained in the profitability of various assets; derivatives quotes; shortage parameters (length and duration of the queue, volume of stocks), etc. Many of these indicators characterize asset risks using static, expert, or market assessments (Yarochkin, 2014).

It is important to note that the effectiveness of management is entirely determined by the extent to which the accepted risk management methods are in conflict with the existing management principles. And the higher the level of this contradiction, the lower the efficiency of management. As for the enterprise, its financial management is a subsystem operating on the same principles on which the management of hierarchical self-organizing systems is based. Hence follows the cyclical nature of financial risk management of the enterprise.

1.4. The system of measures to counter risks and threats to the financial security of the enterprise

Financial management uses a large number of approaches to assessing (measuring) risk. In the process of such an assessment, various options for the outcome of random events are investigated, taking into account possible benefits and, first of all, possible losses. To systematize such information, existing methods of risk assessment can be divided into two large groups - methods of qualitative risk assessment and methods of quantitative risk assessment. Since a significant part of the risks cannot be measured, the assessment of such risks is carried out by experts. The performed analysis allows to identify the main risks to which the enterprise is exposed (Table 1.1).

Table 1.1.

Risk profile

Risk	Description
Inflation risk	The type of financial risks, which consists in the possibility of depreciation of the real cost of capital (in the form of financial assets of the organization), as well as the expected income and profit of the organization from financial transactions or operations due to inflation. This type of risk is permanent and accompanies all financial operations of an enterprise in an inflationary economy.
Commodity risk	This is the risk of losses associated with unpredictable fluctuations in market prices for goods and services, for traded financial instruments, for components or materials.
Marketing Risks	This group includes the risks that the entity will not be able to generate sufficient cash flows. Sales agreements significantly reduce the uncertainty associated with sales.

End of Table 1.1.

Risk	Description
Currency risk	This risk of the enterprise is associated with changes in the exchange rate: the risk of foreign exchange losses associated with changes in the exchange rate of the payment; the exporter's losses are associated with a depreciation of the payment currency; the importer's losses are associated with an increase in the exchange rate of the payment.
Liquidity risk	Liquidity risk is understood as the risk that the company may become insolvent and will not be able to fulfill its obligations to counterparties.
Political risks	These risks are associated with changes in legislation, changes in taxation, increases in excise duties and other taxes, as well as interference in the foreign economic activity of management bodies. Since the company cannot influence political risks, they are classified as external.
The risk of changes in the level of prices for manufactured products	If the level of prices for manufactured equipment changes, the business may turn out to be unprofitable. Since the price is one of the most important factors in ensuring positive cash flows for the project.
The risk of ineffective promotion of the company's products	The risk of illiterate construction of the product promotion process, incl. unsatisfactory work on participation in tenders of foreign organizations for the supply of equipment; the organization runs the risk of not reaching the planned sales volume, receiving less profit and not paying off creditors, as a result.
Risk of insufficient staffing	Orders paid by customers and accepted by the organization may not be completed on time due to the incompetence of the staff, which will undermine the company's reputation. Products can be made of poor quality, which causes additional costs to eliminate defects.
Operational risk	The risk that normal current operations do not generate sufficient cash flow to conduct business and service the organization's debts.
Interest rate risk	The risk is expressed in a decrease in the return on equity capital invested in short-term financial instruments - deposits. This will also lead to excess liquidity and a decrease in other performance indicators - return on equity, turnover indicators.

One of the approaches to risk assessment is the method of expert assessments. Evaluating the identified risks expertly, the probability of a risk event and the losses caused by it is determined.

The magnitude of the risk for the totality of these parameters is characterized by a number equal to the product of the gradation numbers. The results of the considered qualitative risk assessment are presented graphically in the form of a matrix of identified risks. Since the risks are of a probabilistic nature, the assessment of the likelihood of a negative event occurring during expert assessment is partly subjective. Essential is the need to link risks to a certain time interval and assess the losses caused by them. This is undoubtedly a difficult, non-standard task.

Therefore, to assess the company's risks, it is advisable to involve a group of specialists working in the company in the field of marketing, finance, logistics, which most fully allows to reflect the area of risk occurrence. Each specialist, in accordance with the assessment methodology, is interviewed separately using a specially designed questionnaire. In the future, the results obtained are ranked according to the likelihood of occurrence and the significance of the risk. To assess the likelihood and significance of company risks, internal experts rely on their own historical experience.

For the probability of risk occurrence, the following gradations are applied:

- insignificant probability of an event occurrence;
- low probability of an event;
- the average probability of an event occurring;
- high probability of an event occurring;
- extremely high probability of an event occurring.

To assess the severity of the consequences of a risk event, the following gradations can be used:

- minimal consequences;
- low consequences;
- moderate severity of the consequences;
- high severity of the consequences;
- catastrophic losses.

The following persons can be considered as experts who can be involved in the survey in accordance with the organizational structure: the general director, the chief accountant, the chief designer, the director of human resources, security and safety, the director of foreign economic activity, the commercial director, as well as the chief sales department. Further, a questionnaire is developed and finally agreed upon. The questionnaire is a table in which all the risks identified during the analysis of the enterprise's activities are entered. The numbers assigned to each expert are located horizontally. Accordingly, the numbers are from 1 to 7.

Vertical - the type of specific risk. Each expert puts down in the column with the corresponding number opposite each of the 11 identified risks an assessment on a five-point scale of the likelihood of a risk and an assessment of the severity of the consequences of a risk event. Table 1.2 presents a risk matrix. In the column, the average score indicates the arithmetic mean of expert assessments on the probability of an event and the severity of the consequences of such an event.

The column "rating" contains an integral risk assessment, i.e. the product of the average assessments of experts on the probability and severity of the risk. For further risk analysis, it is necessary to build a risk map of the organization (Figure 1.1) in coordinates of the significance of risks and the likelihood of their occurrence. The resulting risk matrix is divided into 3 zones.

Table 1.2.

Risk matrix (Mironova, 2027)

Risk	Expert estimates							Average rating	Ratingr
	1	2	3	4	5	6	7		
Inflation risk	1	2	1	1	1	2	2	1,43	3,88
	2	3	1	3	2	4	4	2,71	
Commodity risk	4	3	2	3	2	3	2	2,71	9,31
	3	4	4	3	4	3	3	3,43	
Risks associated with the sale of project products	1	2	3	3	2	1	3	2,14	8,27
	4	5	4	3	3	4	4	3,86	
Currency risks	3	2	4	4	3	2	3	3,00	12,43
	4	5	5	4	4	3	4	4,14	
Liquidity risk	3	4	4	5	4	3	4	3,86	8,27
	2	2	3	1	3	3	1	2,14	
Political risks	1	1	2	2	3	4	2	2,14	4,29
	3	1	1	2	3	3	1	2,00	
The risk of changes in the level of prices for manufactured products	2	1	3	3	2	3	1	2,14	9,18
	4	4	5	2	5	5	5	4,29	
The risk of ineffective promotion of the company's products	1	1	2	2	3	2	1	1,71	6,12
	3	5	4	4	3	3	3	3,57	
Risk of insufficient staffing	1	2	1	2	1	2	2	1,57	4,94
	3	4	2	3	2	4	4	3,14	
Operational risk	3	2	2	2	4	2	3	2,57	6,24
	3	2	2	2	3	2	3	2,43	
Interest rate risk	3	4	3	3	2	3	4	3,14	4,94
	3	1	2	1	2	1	1	1,57	

значимость риска	5	5	10	15	20	25
	4	4	8 (№3, 5)	12	16	20
	3	3	6 (№8, 10)	9 (№2, 7)	12 (№4)	15
	2	2	4 (№9)	6	8	10
	1	1	3	3 (№1)	4 (№6, 11)	5
		1	2	3	4	5
		вероятность возникновения				

Fig. 1.1. Risk map (Mironova, 2027)

Zone of the light diagonal upward (low significance and likelihood of occurrence): the area of risk tolerant for the organization, established by the management of the organization. This area includes risks with numbers 1, 6, 9, 11. The enterprise can take these risks upon itself. However, these risks need to be constantly monitored.

Gray area: an area of risk that must be reduced to a tolerance level, or transferred to third parties. This area includes risks with numbers 2, 3, 5, 7, 8, 10. These risks are higher than the established norm in terms of their indicators. It is these risks that the organization must actively manage. Light diagonal down (high significance and likelihood of occurrence): an area of unacceptable risk. Risks falling into this zone (risk 4 - currency risk) are catastrophic for the enterprise.

Risk avoidance is an approach to a situation that completely eliminates risk. In the structure of measures necessary to avoid financial and operational risks, there may be an impact on the company's liabilities, for example, refusal to use borrowed capital in a share exceeding the selected risk-free level. According to experts, this can reduce the risk of a decrease in the financial stability of the enterprise.

Since the main means of functioning of the enterprise in the market are loans, then from the point of view of intracorporate finance and the redistribution of financial flows, it is necessary to use a number of financial management methods. It is possible to

create a fund to maintain liquidity during a period of unexpected deterioration in market conditions or other unforeseen situations. In addition, the degree and magnitude of risk can actually be influenced through the financial mechanism and financial management strategies.

As the studies of a number of scientists working on the problems of economic security of entrepreneurship (V.K. Senchagov, A.A. Odintsov, B.N. Toryannikov, A.P. Kraskovsky) show, it was mainly those who were able to survive in the conditions of great competition and ensure financial well-being, enterprises that prioritized economic security.

The threat to the economic security of an enterprise is understood as a set of factors and conditions that pose a threat to the normal functioning of economic entities in accordance with their goals and objectives.

At present, the problem of ensuring the economic security of an enterprise comes to the fore, since the economic growth of an enterprise depends on its solution. As a result, the majority of Russian enterprises are faced with the problem of creating a system for ensuring economic security that can reduce the level of threats to enterprises' activities from the impact of internal and external factors.

Threats to the stability and viability of the enterprise, depending on the source of occurrence, are divided into objective and subjective.

Objective ones arise without the participation and without the will of the enterprise or its employees, regardless of the decisions made and the actions of the leaders. For example, the state of financial and economic relations in the country and abroad, scientific discoveries, force majeure, etc. They must be recognized and taken into account in management decisions.

Subjective threats are generated, as a rule, by deliberate or unintentional actions of people, as well as various bodies and organizations, including, unfortunately, often state ones, which, according to their status, are obliged to contribute to the economic security of an enterprise.

By their nature, threats to economic security are divided into internal and external. Almost all internal threats are real. Of the external threats, these include deliberate actions of criminals, including disruption of the functioning of external systems. Technological disruptions and non-criminal incidents are potential sources of threats. Preventing and countering threats is the main content of economic security.

The main internal threats, as a rule, include:

- - low professional level of managers;
- - violations of labor discipline;
- - excess of authority by managers;
- - selection of unreliable partners and investors;
- - outflow of qualified personnel;
- - low competence of personnel;
- - violation of the regime of preservation of commercial

secrets;

- - accidents, fires, explosions;
- - interruptions in energy, water and heat supply;
- - failure of computer equipment;
- - dependence of a number of leaders on the criminal

world;

- - significant omissions in both tactical and strategic planning.

The external threats to economic security should primarily include:

- - an unfavorable change in the political situation;

- - changes in legislation affecting the conditions of economic activity;

- - macroeconomic shocks (economic crises, disruption of production ties, inflation, loss of markets for raw materials, materials, energy carriers, goods, etc.);

- illegal actions of criminal structures;
- use of unfair competition;
- industrial and economic espionage;
- intimidation, blackmail and physical pressure on leaders and their families;

- theft of material assets;
- unfair competition;
- Infection of enterprise computer systems with various kinds of viruses;

- illegal financial transactions;
- emergency situations of a natural and technical nature;
- unauthorized access of competitors to confidential information;

- theft of funds and valuables;
- fraud;
- damage to buildings, premises.

Other external factors affecting business results include:

- political and economic situation in the country and in the region of the business sphere;

- availability of local raw materials and energy resources;
- development of transport and other communications;
- market occupancy;
- the state of competitors;
- availability of free labor resources;
- the level of their professional training;
- standards of living;
- his solvency;

- criminalization of the economy, etc.

The above are the threats that take place in macroeconomics.

When studying entrepreneurship, as a rule, the category "economic risk" is used, which means commercial, production activity in a situation of uncertainty due to a lack of information, which does not guarantee the achievement of a positive result in such conditions. An entrepreneur in conditions of economic risk must be able to choose from a set of alternative options, evaluating them from the standpoint of an acceptable justified level of risk. The quantitative value of economic risk supplemented by qualitative assessments allows one to give an integral assessment of the consequences of the implementation of a specific entrepreneurial decision (Blank, 2014).

The classification of economic risks is also a well-developed and widely covered issue in the scientific literature.

The most detailed combination of existing classifications of risks in entrepreneurship is presented in Table 1.2.

Table 1.2.

Classification of risks in entrepreneurship (Karataeva, 2009)

Classification attribute	Types of risk	Risk characterization
By the nature of occurrence	Subjective	Lack of experience, education, professionalism, unreasonable ambitions, etc.
	Objective	Lack of information, changes in market conditions, legislation, credit conditions, taxation, etc.
Depending on the stage of solving the problem	At the decision-making stage	Errors due to lack of information or its poor quality

Table 1.2 continuation

Classification attribute	Types of risk	Risk characterization
	At the stage of implementing solutions	Errors due to unexpected changes in subjective conditions
By scale	Local (enterprise)	Features of an individual firm
	Industry	Industry specifics
	Regional	Features of the territorial subjects of the Russian Federation
	National	Changes at the policy and macroeconomic levels
	International	Changes in the world market situation and relations between countries
By sphere of origin	External	Changes in the external environment of the enterprise
	Interior	Features of specialization and activities of the enterprise
If possible insurance	Insured	Quantifiable
	Uninsured	Impossibility to quantify
By area of origin (by type of entrepreneurial activity)	Financial	Stock market and banking sector risks
	Legal	An unexpected change or poor quality of legislation
	Industrial	Forced interruptions in production, loss of working capital, delays in deliveries, etc., etc.
	Commercial	Changes in the conditions of economic activity
	Investment	Investment uncertainty
	Insurance	Formation and management of an insurance fund
	Innovative	Uncertainty in innovation
	Intermediary	Specificity of intermediary activity

Table 1.2 continuation

Classification attribute	Types of risk	Risk characterization
Where possible diversification	Systematic	Specific to a specific area of business
	Specific	Associated with a specific operation and the receipt of business income from it
Classification attribute	Types of risk	Risk characterization
By degree of admissibility	Minimum	The level of possible losses of the estimated profit 0-25%
	Increased (permissible)	The level of possible losses of the estimated profit 25-50%
	Critical	The level of possible loss of estimated profit 50-70%
	Invalid (catastrophic)	The level of possible losses of the estimated profit 70-100%
From the possible outcome	Clean	Possibility of negative result
	Speculative	Possibility of positive or negative result
By the time of occurrence	Retrospective	Risks of the past
	Current	The risks of the present
	Promising	Risks that may arise in the future
By the degree of legitimacy	Lawful	Business risk is justified
	Unlawful	Business risk is not justified
By the nature of the danger	Technogenic	Caused by human economic activity
	Natural	Natural disaster risks
	Mixed	Natural events initiated by human economic activity
By duration	Short-term	For a known length of time
	Permanent	Continuously operating
Structurally	Property	Loss of property
	Production	Associated with losses from production interruptions
	Trade	Associated with losses in the organization of trade

End of Table 1.2

Classification attribute	Types of risk	Risk characterization
	Financial	Associated with the likelihood of loss of financial resources
By factors of occurrence	Political	Risks due to changing political environment affecting entrepreneurship
	Economic	Caused by unfavorable changes in the economy
By decision making level	Global	Countrywide, region, industry
	Local	One firm

But the existence of a socioparasitic type of entrepreneurship in the modern Russian economy has determined the emergence of additional economic risks. This is due to the fact that this type of entrepreneurship, as methods of achieving goals, uses the simplest and fastest ways to obtain market assets, without spending resources and time on creation and development. One of the main and most destabilizing additional risks is raiding.

Raiding is a unique threat that leads to destructive socio-economic consequences. It can be both objective and subjective, is local in nature, can arise at any stage of decision-making, appears both inside the enterprise and comes from outside, is characterized by both political and economic factors, refers to any structural feature, for reasons of occurrence it is technogenic and affects any type of entrepreneurial activity (Zaporozhtceva, 2016).

Raiding represents the risk of taking away property without the owner's consent or by forcing him to consent, using illegal or formally legal actions, but ethically unacceptable, violating the spirit of the law, which is justice, and infringing on the

fundamental rights and freedoms of an economic entity guaranteed by the Constitution of the Russian Federation.

The reason for any risk should be sought in a specific market situation. Each action is a consequence not only of subjective reasons, but also of a certain unity of objective circumstances that form a specific situation in the commission of this action. The concept of "victimology of entrepreneurship" implies prudence, correct assessment of business and other risks (Konobeeva, 2014), as well as a set of measures to counter the identified threats.

The victimology direction itself was formed in the USA in the field of criminology in the 1960-1970s. The term "*victimology*" - from lat. the words *Victima* are sacrifice. The essence of this direction is to study what the victim did to provoke the attack and what she did not do to avoid it.

The victim's action (inaction) is one of the circumstances contributing to the attackers' achievement of the result (or failure to achieve it).

Enterprise vulnerability is a state of vulnerability in terms of being a victim of existing threats, as well as an inability to resist these threats.

Prevention of victimization and victimization of enterprises is the prevention of becoming a victim of threats by taking measures to prevent, eliminate and neutralize the causes, by increasing security and protective capabilities.

1.5. Shadow economy as a factor of economic security

The spread of the shadow economy, along with the "flourishing" of corruption, are the main internal threats to the economic development and economic security of Russia. For the successful development of the country's economy, it is necessary to effectively counteract this phenomenon.

The presence of shadow economic activity in the structure of the official economy is inevitable for almost any modern economic system. As studies by many Russian scientists and practitioners show, today the spread of the shadow economy in Russia has reached a large scale and directly threatens the economic development and growth of the country. Among the negative phenomena and consequences that the shadow economy entails, first of all, one should single out the shortfall in the budgetary system of the Russian Federation and its territories of a significant part of tax revenues; shadow wage schemes that significantly infringe on the rights of employees; creation of favorable conditions for conducting corruption activities; a significant reduction in enterprise funds allocated for investment and development, and many other phenomena.

Today, the term "shadow economy" is often used to describe economic processes that, as a rule, are not associated with official or legal activities. However, the shadow economy is a complex and multifaceted phenomenon, and the boundaries of this concept differ significantly among different researchers. Some interpret the shadow economy as an economic activity that is not subject to direct taxation, others as unregistered by official statistics. Most researchers, when defining the shadow economy, also operate with such concepts as "informal", "unobservable", "criminal", "hidden", "parallel" economy. This creates terminological confusion. Firstly, researchers put different meanings into the

same term, which sometimes leads to ambiguity in its interpretation. Secondly, the interpretations given by the authors do not always have clear boundaries; therefore, the areas of definitions often overlap, which leads to the fact that the same activity may fall under different definitions.

On the other hand, the generally accepted universal concept of “shadow economy” has not been formulated. The variety of positions is due, as a rule, to differences in the nature of the theoretical and applied problems solved by the authors, as well as differences in the methodology and research methodology.

For example, the Big Encyclopedic Dictionary gives the following definition: the shadow economy is a term that denotes all types of economic activity that are not accounted for by official statistics and are not included in the gross national product (GNP).

According to V. Pravnikov's definition, the shadow economy is an economy that operates outside the legal framework. Evasion from official registration of commercial agreements or distortion of their content during registration can be considered its key feature.

According to V.Yu. Katasonova, the shadow economy is a complex of socio-economic phenomena occurring as a result of criminally and administratively punishable actions carried out through various organizational and legal forms of legal entities and without them, to obtain income by committing financial, trade, industrial and other transactions and legal and (or) illegal activities.

At the same time, it is noted that the shadow economy has the following systemic properties:

- 1) universality;
- 2) integrity;
- 3) connection with the external environment, manifested in the process of interaction with it through close intertwining with

the official economy through legal economic structures, as well as with the institutions of the state and society;

4) structure, which consists in the presence of stable ties and relations within the shadow economy, ensuring its integrity and identity with itself, that is, the ability to preserve its basic properties under various internal and external changes; hierarchy (as a special case of structure) - the arrangement of parts and elements of the shadow economy as a whole in order from the highest to the lowest;

5) ability to self-organization and continuous development, organic inclusion in world economic relations; purposefulness and the presence of a universal mechanism of functioning, consisting in the generality of standard techniques and ways to achieve the goals of functioning;

6) the presence in one whole of two opposite principles - constructive (productive sector) and destructive (criminal sector).

A number of authors express the opinion that the shadow economy is an economic activity that contradicts this legislation, i.e. it is a collection of illegal economic activities that fuel criminal offenses of varying severity.

There is a point of view that the shadow economy is production, consumption, exchange and distribution of material goods that are not taken into account by official statistics and are not controlled by society. This approach is the basis for calculations of the non-observed economy performed by state statistical offices.

The main reasons for the departure of enterprises to the shadow economy.

In the sphere of small business, "shadow" economic activity is heterogeneous, therefore, the approach to this circumstance should be differentiated. First, it is the function of law

enforcement agencies to fight "pure crime". Secondly, the need to take a number of measures to "legalize" a part of the "shadow" business is obvious, this will help stabilize the economy of the entire country and partially solve the problem of reducing the economic base of organized crime using various forms of small business.

The main reasons for the departure of small enterprises to the "shadow economy" are: severe tax pressure, the administrative nature of lease relations (underdevelopment of the real estate market), the possibility of alternative settlements, administrative and bureaucratic barriers in registration, obtaining licenses, etc. According to some estimates, the "shadow" economy in small business covers from 30 to 40% of the volume of products and services.

Small businesses that participate in the "shadow" economy can be divided into three groups:

I. Purely criminal small businesses. Initially, they were created for criminal purposes (fraud, money laundering, illegal business activities). They form a kind of framework for the "shadow" economy in the field of small business and have sufficiently large resources, power and influence.

II. Shadow companies are business executives who are largely in the shadows, since access to the legal economy will result in a significant loss of income for them or the closure of their business. They largely complement the framework created by Group I, but in the long term they are a possible basis for the middle class.

III. Entrepreneurs without a legal entity and hired workers are a kind of "soldiers" of the "shadow" economy. A significant

part of this group is made up of persons for whom unregistered activity is forced.¹

¹The main reasons for the departure of enterprises to the shadow economy.
URL:https://studwood.ru/1383671/ekonomika/pensionnoe_obespechenie#579.

1.6. Influence of the shadow economy on the socio-economic development of the territory

In some cases, the shadow economy can also lead to a positive effect; for example, increasing the competitive advantages of the enterprise by reducing tax payments, additional earnings for employees, additional employment and lower unemployment. However, the negative impact of shadow economic activity, according to many researchers and practitioners, is many times greater than the positive one.

The specific socio-economic consequences of the shadow economy are extremely diverse, as diverse and diverse as this activity. All types of consequences from the spread of the shadow economy can be conditionally divided into three large groups: economic, social, political.

Economic consequences of the spread of the shadow economy. First of all, it is necessary to highlight the damage to the tax and budget spheres associated with a significant reduction in budget revenues at all levels due to tax evasion by economic entities. As a result, there is a significant underfunding of public expenditures, which entails a decrease in the volume of financing of state-owned enterprises, the main results of which are associated with government orders, scientific, innovation and educational spheres; many tasks related to social protection of the population and the provision of social services remain unresolved. In addition, hiding a significant part of the resources from taxation and transferring them to the shadow turnover leads to an unjustifiably high differentiation of income and an unfair distribution of property.

Another side of the influence of shadow economic activity on the budgetary sphere is the ineffective distribution of budgetary resources as a result of corruption and illegal lobbying

activities, the redistribution of economic opportunities due to the illegal provision of benefits, licenses, quotas, and other privileges.

The spread of the shadow economy also has a negative impact on the effectiveness of macroeconomic policy. First of all, this is manifested in the growth of errors in macroeconomic regulation.

A situation is possible when the shadow economy is growing at a faster pace than the legal sector, and this situation is hidden from official statistics. As a result, based on the information available, the government is likely to continue its policy of stimulating economic growth by expanding the money supply and influencing demand (growth in government spending, easing of credit and financial policy). Overheating of the economy, accompanied by an increase in inflation, may become a consequence of politics.

Another possible situation is related to employment policy. Many people employed in the informal sector work without formal registration and are counted as unemployed from the point of view of state statistics bodies. As a result, the estimate of the unemployment rate turns out to be higher than the real one. In such conditions, the government will pursue a policy aimed at raising production and employment, which is associated with an increase in government spending. As a result, there will be a shortage of labor and rising inflation. An underestimation of the size of the GDP, which does not take into account goods and services in the illegal sector, will lead to an incorrect determination of the amount of money supply needed by the economy.

The decline in production can also be identified as a negative consequence of the spread of the shadow economy. At the initial stage, there is even a slight increase in output at enterprises due to the obtaining of additional competitive

advantages by enterprises using shadow schemes. This process continues to point M, at which the maximum output is reached.

After point M, a decline begins, which is due to the crowding out and bankruptcy of "clean" enterprises, a decrease in investment and innovation activity of enterprises due to the spread of shadow schemes, and an increase in shadow losses and losses in the economy.

Another negative consequence of shadow activity in the economic sphere is the violation of competition and the efficiency of market mechanisms. It should be noted that the products produced in the shadow sector have approximately the same quality level (or slightly lower) as the products of legal entrepreneurs, but are produced at lower costs due to tax evasion and social payments, etc. As a result, enterprises in the informal sector harm more efficient enterprises in the legal sector that produce higher quality products.

As a result of this violation of the rules of competition, many legal enterprises lose sales markets, incur losses and go bankrupt. This encourages their owners to cut prices. As a result, there is a general decline in prices initially, which is beneficial to consumers. However, in the future, after the ruin of legal enterprises, the market comes under the full control of shadow structures, which monopolistically regulate the price, raising it to much higher levels than it was during the operation of competitive mechanisms. At the same time, the market essence (equality of economic entities and competition between them) is almost completely distorted.

An extremely negative consequence of the spread of the shadow economy is the deformation of the structure of the economy, which is expressed in the following:

- 1) an increase in investment risks and a decrease in investment activity, which stimulates a decline in the sectors of

the investment complex. This, in turn, leads to underinvestment of enterprises, aging and degradation of fixed assets, stagnation of scientific and technological development, scientific and technological potential;

2) shadow economic activity is concentrated mainly in the financial and trade and intermediary sectors of the economy, stimulating their development to the detriment of real production.

3) an increase in the cost of ensuring safety and security with a simultaneous diversion of economic resources from the production of other goods.

The consequences for the monetary sphere are primarily associated with the deformation of the structure of payment turnover, the stimulation of inflation, the deformation of credit relations and the increase in investment risks, causing damage to credit institutions, investors, depositors, shareholders. In addition, the shadow economy causes significant damage due to the export of capital abroad.

Social consequences of the spread of the shadow economy. An extremely dangerous result of the negative consequences of the spread of the shadow economy is the degradation of the social sphere (education, health care, pensions, social protection of the population, etc.) due to the fact that the budgets of all levels do not receive a significant part of income and the reduction in funding for social programs.

Shadow economic activity is associated with the redistribution of cash income in favor of persons close to financial and material flows, to the detriment of the rest of the population. As a result, on the one hand, incomes of the majority of the population decrease; on the other hand, this leads to strong property stratification and an increase in social tension.

As a negative consequence of the spread of the shadow economy in the social sphere, it is necessary to single out a significant infringement of the rights of workers. First of all, this is expressed in the absence of employment guarantees, wages, and social insurance. In addition, the opportunities for workers with shadow wages to obtain loans, free medical care, and various types of social assistance are significantly reduced.

The political consequences of the spread of the shadow economy are as follows:

- 1) strengthening the resource provision of corruption, which leads to an increase in its scale;

- 2) increasing control by shadow structures of state policy, the media and election campaigns at various levels. This, in turn, leads to a decrease in the trust of the authorities and their alienation from society;

- 3) the decline in the country's prestige in the international arena, the threat of its economic and political isolation.

The shadow economy causes quite serious damage to the state in various areas, creating threats to Russia's economic security. Shadow economic activity conflicts with the state's ability to maintain normal living conditions, which, in turn, hinders the implementation of state priorities for economic and social development (Krivorotov, 2014).

The Republic of Mari El is a small region of Russia in terms of territory and population. Therefore, the scale of corruption in the Republic in comparison with other, larger regions is significantly less. Nevertheless, it does exist, as evidenced by the systematic detection of corruption-related crimes by law enforcement agencies. The fight against this kind of crime is one of the priority directions of all law enforcement agencies of the republic, including the Mari police.

Analyzing the problem under consideration, we can conclude that the following factors influence the existence of the shadow economy in the region:

1) Legal:

a) insufficient efforts of law enforcement agencies (police, prosecutors, courts) to disclose and punish participants in criminal economic activity;

b) legislative (for example, it is extremely difficult to prosecute judges, prosecutors, deputies for bribes);

2) Economic:

a) imperfection of tax legislation (it is necessary to create such a tax and administrative climate in which it would be profitable to pay taxes in full, and it is extremely unprofitable to hide your income and pay salaries in "envelopes");

b) the activities of unregistered business entities;

3) Social:

a) the high level of unemployment in the region, which prompts people to look for any, including illegal, ways to generate income;

b) the low standard of living of the population, which activates various hidden types of economic activity (for example, in the Republic of Mari El, many teachers, artists of local theaters, retirees and other low-income people earn extra money as a private cab driver, tutoring, caring for other people's children, sell mushrooms collected in the forest, etc. berries, etc.) (Shulman, 2013).

1.7. Fundamentals of state policy in the field of countering the shadow economy

The negative consequences that the spread of the shadow economy entails requires a special state policy to neutralize it and minimize negative consequences. Today, not only purely criminal elements, but also ordinary domestic entrepreneurs, strangled by taxes, tortured by the constant change of the rules of the economic game, are included in the category of shadow entrepreneurs. In the shadow economy, huge capital is bogged down, which is sorely lacking to revive investment activity and modernize the country's economy.

When forming the conceptual framework for countering the shadow economy, three circumstances should be borne in mind. First, a return to the monopoly of state property and the administrative distribution system is already out of the question. Second, it is necessary to change the model of reforming the economy as a whole, and the new reform model must take into account the interests of domestic producers and consumers. Thirdly, in order to implement this change, it is necessary to bring into action all the interested forces, including those involved in the shadow economy.

Taking into account the foregoing, it is required, on the one hand, to change the general conditions of management, and on the other hand, to implement a special program of integration on a sound basis of the shadow and legal economy. In other words, a comprehensive legal approach aimed at the simultaneous solution of these two tasks is needed, associated with the improvement of legislation in the direction of ensuring the proper conditions for the development of entrepreneurship.

In modern conditions, the legalization of shadow capitals directed to the official economy can be considered as a key source

of large-scale investment in the country's economy. Therefore, punitive measures against shadow entrepreneurs will lead to an irretrievable loss of huge capital for the country.

The main direction of countering the shadow economy is associated with the creation of a favorable economic and legal space for conducting legal economic activity. At the same time, on the one hand, the subject of economic activity must ensure the optimal tax burden and equal opportunities for doing business. On the other hand, it is necessary to minimize the participation of government officials at all levels in the economic activity in the establishment of administrative barriers or regulation of various markets.

Analysis of the recent history of counteraction to the shadow economy in Russia makes it possible to single out at least two basic models of legal support for such counteraction.

The first, the model of pinpoint strikes, consists in finding several of the most significant, usually key, links of the legal system, which can be created or corrected to trigger a mechanism to counter the shadow economy. The legal interpretation of such a model is usually the introduction of partial amendments to the existing regulatory legal acts, but sometimes, in order to implement a targeted strike, a fundamentally new law has to be adopted.

The second is a model of systemic interaction, for the implementation of which a program-targeted approach and complex (intersectoral) regulatory legal acts are usually used. For many reasons, the Russian legislator from the very beginning of the targeted struggle against the shadow economy by legal means gravitated towards this particular model.

When forming the concept of counteracting the shadow economy and minimizing the negative consequences of its spread, the principle of dividing economic entities (legal entities of all

forms of ownership and individuals) into three groups is widely used:

1) unconditionally law-abiding economic entities that comply with legislation and do not transfer resources into the shadow circulation regardless of external conditions (legal framework, general economic situation, intensity of activity of regulatory bodies);

2) conditionally law-abiding economic entities that comply with or violate legislation and transfer or do not transfer resources into the shadow circulation, depending on external conditions. Can also target the behavior of most subjects;

3) undoubtedly illegal subjects of economic activity, seeking to transfer resources to the shadow turnover to the maximum extent (how economically efficient it is).

In accordance with this grouping, for each of the groups it is possible to determine the following directions of state policy aimed at countering the shadow economy.

For the first group of subjects of economic activity - the creation of economic and social benefits, in particular:

- reliable protection by state bodies of legitimately acquired property and business interests of legal entities and individuals;

- enabling the enterprise to offset against the payment of taxes or fees part of the expenses incurred, for example, for the purpose of social protection of the company's employees, ensuring environmental measures;

- publication of ratings of enterprises conducting transparent and law-abiding business in order to facilitate their attraction of investment resources;

- removal of administrative barriers and the maximum possible reduction of administrative pressure on law-abiding participants in economic activity;

- providing enterprises with high budgetary efficiency with advantages when participating in tenders for the supply of goods or performance of work for government needs.

For the second group of economic entities - creating conditions for running a private business, economic interest in obedience to the law, which may include:

- improvement of tax legislation in the direction of reducing the costs of the taxpayer for tax accounting;

- simplification of legislation governing economic activity and taxation, since small and medium-sized businesses that do not have their own legal services and departments of accounting methodology are not even able to track the entire volume of regulatory documents;

- simplification of access to regulatory documents, creation of a site with free access and the most clearly presented information on legal issues;

- ensuring a thorough examination of legislative acts before their adoption, publication of legislative acts on taxation issues at least 6 months before their entry into force; preventing the adoption of legislative acts that are not supported by the procedure for their application and automatically classify the majority of participants in economic activity as violators of the law;

- reduction of tax rates without harming budgets of all levels based on the principle of the optimal tax rate.

For the third group of economic entities - the creation of conditions for a high risk of conducting shadow business. Implementation of such a policy may include the following steps:

- legislative support for effective tax control; adoption of a law regulating the procedure for controlling the expenses of individuals and comparing them with declared income; providing tax authorities with information from the Central Bank of the

Russian Federation, the Federal Service for Financial Monitoring, necessary to counter the activities of fly-by-night firms;

- destruction of the infrastructure of the shadow economy, for example, a large-scale cashing system, creation of alternative legitimate and effective settlement instruments for market participants;

- ousting shadow institutions from the sphere of ensuring business security by creating effective protection of the interests of entrepreneurs by the state;

- ensuring high efficiency of on-site inspections by means of their targeting;

- improvement of analytical work, widespread implementation of decision support systems in regulatory bodies.

Among the specific measures aimed at countering the shadow economy are the following.

Measures to prevent shadow operations in the process of organizing and carrying out production:

- reforming legislation in order to ensure equality of all subjects of economic activity, creating conditions and opportunities for the exit of entrepreneurial activity from the shadow;

- simplification of the process of registration of an enterprise, transition from a permitting to a notification system;

- monitoring of price dynamics, prevention of violations of regulations;

- counteraction to laundering of illegally acquired funds by investing them in entrepreneurial activities;

- suppression of abuse by business entities of the dominant (including monopoly) position in the commodity and financial markets aimed at restricting competition;

- creation of conditions for the development of competition in monopolized commodity markets.

Measures to prevent shadow transactions in the field of economic and financial relations:

- creation at the level of world uniform standards of legal, financial and accounting regulations and documents;

- Creation of a regulatory framework for the process of legalizing shadow income and repatriation of capital exported abroad (general amnesty of shadow income in a clearly defined time frame, at the end of the term - strict control over the compliance of income and expenses with the application of adequate penalties to violators, including confiscation of property);

- ensuring the protection of all forms of ownership (in conjunction with a higher rate of return on capital invested in comparison with the foreign market, this measure is the main incentive for activating the investment process);

- providing the opportunity to invest funds (without declaring them) in the economy-forming sectors - agriculture, construction, innovative and high-tech industries, etc.

- development of software for control over expenses and their compliance with income;

- creation of special operational services with powers of economic and legal analysis and continuous monitoring of financial activities;

- joining efforts of law enforcement agencies with financial, tax, control and auditing and other bodies and associations to coordinate activities in the field of prevention, identification and prevention of criminalization of the financial sector and the fight against shadow phenomena;

- creation of a national payment system with the support of the Central Bank of Russia, which will significantly increase the transparency of the financial system of the Russian Federation;

- an increase in the volume of services returned by the state to taxpayers, which will encourage taxpayers to declare their income;

- maximum transparency of information on the expenditure of budgetary funds with the possibility of detailed detailing of individual items of expenditure.

One of the central places in the field of countering the spread of the shadow economy is the improvement and qualitative improvement of the activities of law enforcement agencies working in this area. Among the main directions should be highlighted:

- 1) development of a unified state policy on the fight against economic crimes and offenses;

- 2) improving the regulatory framework for countering the shadow economy;

- 3) strengthening interaction between law enforcement agencies to counter the shadow economy;

- 4) fight against corruption in state and law enforcement agencies;

- 5) improving the resource provision of law enforcement agencies.

In general, it can be stated that the neutralization of the shadow economy is a priority task facing the Russian state, the success of the economic transformation and the future development of the country's economy directly depend on the success of its solution (Krivorotov, 2014).

Chapter 2. PROBLEMS OF THE PRACTICAL APPLICATION OF ANALYSIS AND ASSESSMENT OF THREATS TO THE ECONOMIC SECURITY OF AN ENTERPRISE

2.1. Methodological foundations for the analysis and assessment of threats to the economic security of an enterprise

Each business entity in the course of its activities strives to realize its interests and maximum efficiency, that is, to obtain maximum profit. However, the fulfillment of its tasks is hindered by the factors of the internal and external environment, the conditions of which are especially unpredictable.

When it comes to "enterprise security", one speaks not only of the absence of threats that damage the enterprise; also imply the presence of opportunities for their prevention, prevention of damage beyond the critical limit. In particular, economic security is required.

To ensure the financial security of the enterprise, the management develops a concept for assessing the level of economic security of the enterprise, within which a methodology for assessing the level of economic security is determined, which is determined through identifying threats to the sustainable development of the enterprise.

In modern practice, a system of various methods has developed, each of which is definitely useful in determining the level of economic security. However, when using them, difficulties arise that complicate the application of both the technique itself and its results.

First, during the study, the concept of economic security becomes blurred, since indicators that are not related to this concept can be used. Secondly, as a rule, these methods are distinguished by a high degree of complexity of the analysis carried out; certain knowledge is required. Thirdly, in some cases, the assessment is carried out by experts, which leads to subjectivity and a decrease in the reliability of the analysis. Fourth, there is a difficulty in determining the qualifications of the experts conducting the research. Fifth, the indicator of economic security is determined with a low degree of accuracy. Sixth, the practical implementation of the analysis results is difficult, which reduces the usefulness of the applied method.

In this regard, it is advisable to identify the most multifaceted, reliable, effective and practical methodology for assessing threats to the economic security of a particular enterprise. The degree of suitability of assessing economic security depends on the system of indicators for analysis, that is, the criteria on the basis of which a conclusion is made about the sustainable development of the enterprise.

When choosing such criteria, the following conditions must be met:

- the criterion should assess the level of economic security, and not just state its existence;
- subjectivity is not allowed in assessing economic security;
- the result of using the selected criterion should be a quantitative assessment of economic security;
- the assessment should be carried out on the basis of those indicators that are used in planning, accounting and analysis of the enterprise;
- the results of the assessment of economic security should have practical application.

Taking into account the above, it is advisable to use such approaches to the methodology for assessing economic security as indicative and matrix.

The indicative technique consists in diagnosing the state of an enterprise according to a system of indicators that take into account its specific industry features that are of great strategic importance.

An assessment of the economic security of an enterprise is established by comparing actual performance indicators with production indicators, financial indicators, and social indicators. These indicators serve as threshold values of the economic security of the corporation, that is, the limiting values of financial and economic indicators, the excess of which deprives the corporation of the ability to function normally.

In accordance with the magnitude of the deviation of actual indicators from the threshold values of indicators of economic security, the state of the enterprise can be characterized as:

- normal when indicators of economic security are within the threshold values;
- pre-crisis, when the barrier value of at least one of the indicators of economic security is exceeded, while others are close to their barrier values;
- crisis, when the threshold values of most of the main indicators of economic security are exceeded;
- critical, when all the barriers separating the normal and crisis states of production development are violated.

The matrix approach to assessing threats to economic security is based on the fact that economic security is directly related to such a category as the economic efficiency of an organization's activities (Papekhin, 2017).

Thus, the economic security of a company is the state of the most efficient use of the enterprise's resources and ensuring the

sustainable functioning of the corporation in conditions of negative environmental impact.

A comprehensive assessment of the efficiency of production and economic activity is based on a generalizing indicator of the level of efficiency according to the formula of the arithmetic mean indices of the target elements of the matrix:

$$I_0 = \frac{2 \sum_i \sum_j I_{cij}}{n^2 - n}$$

where I_{cij} – the elements of the index matrix located under the main diagonal; n is the number of initial parameters of the matrix.

Exceeding the value of index 1 indicates an increase in the efficiency of the organization's economic activities. At the same time, in order to determine the generalizing indicator of the level of efficiency of enterprises' activities according to the above formula, it is necessary to build a dynamic matrix model, the elements of which are indices (growth rates) of characteristics of enterprises' activities.

The above methods characterize the financial condition of the object of analysis in a rather multifaceted way, allow taking into account quantitative information about the assessed organization, while the calculation procedure based on economic and statistical data is quite simple. To confirm this, an analysis was carried out based on the indicative and matrix approaches.

For research, we took an abstract campaign.

For an indicative method for assessing the economic security of an enterprise, from the whole set of indicators of the level of threats, it is necessary to single out those that reflect critical "pain points" in the development of activities (Khrapkina, 2016).

It is the correct selection of indicators that will ensure the correct determination of the threshold values of the economic

security of a particular enterprise. For the analysis, economic indicators were calculated that most fully characterize the financial condition of UC RUSAL - Sayanogorsk, as well as evidence of the presence of threats to its economic security, Table 2.

Table 2.1.

Economic security indicators

Index	Standard	Fact
Production capacity utilization	$\geq 70\%$	80%
The share of innovative products in all products of the corporation	10-15%	12%
Competitiveness of the company	$> 50\%$	80%
Share of receivables in total assets, %	0	64.18
The ratio of receivables and payables	one	1.03
Funding ratio	> 0.7	0.176
Autonomy ratio	≥ 0.5	0.21
Debt to equity ratio	≤ 0.7	4.69
General indicator of solvency	1.0	0.523
Current liquidity ratio	min = 1.5, optimum 2-3.5	1.208
Capital turnover ratio, vol./year	Growth	2019 - 7.413 2018 - 7.195
Return on assets	Growth	2019 - 6.421 2018 - 6.232
Return on equity	Growth	2019 - 7.413 2018 - 7.195
Material assets turnover ratio (stocks), vol. /year	Growth	2019 - 9,091 2018 - 8,823
Net profitability, %	Growth	2019 - 4.39 2018 - 2.53

End of Table 2.1

Return on permanent capital, %	Growth	2019 - 17.87 2018 - 9.42
Product profitability, %	Growth	2019 - 65.45 2018 - 82.06
Solvency recovery rate	> = 1.0	0.513

The presented system of indicators allows an effective assessment of threats to the economic security of an enterprise and form appropriate management decisions.

Thus, according to the analysis, the management should pay attention to the following indicators: the share of receivables in the total assets, financing ratio, equity ratio, debt-to-equity ratio, overall solvency ratio, current liquidity ratio, recovery ratio solvency. According to these indicators, there is a significant deviation from the standard values, which suggests the possibility of a crisis situation.

The matrix analysis of the economic security of an enterprise from the point of view of the economic efficiency of the enterprise is based on the methodology for calculating the integral indicator of economic security characterizing the financial condition of the organization in question.

For the analysis, the following indicators of the production activity of the enterprise were taken: Net profit (PP), Revenue (V), Cost of sales (JV), Working capital (OS), Fixed assets (FA), Accounts receivable (DZ), Accounts payable (KZ), Equity capital (SK), Raised capital (PC).

These initial parameters can be combined into four groups: initial, characterizing the amount of resources used (working and fixed assets); intermediate, connecting the production process

and its result (costs); final, characterizing the result of the activity (profit, revenue); parameters characterizing the structure of funds used (accounts receivable and payable, equity and borrowed capital).

Next, a matrix model of performance indicators (Table 2.2.)

Table 2.2.

Matrix model of performance indicators

	PP	V	JV	OS	FA	DZ	SK	ST	PC
	178,81	103,03	103,76	108,53	94,19	108,68	115,17	62,65	122,02
PP	1								
178,81									
V	1,74	1							
103,03									
JV	1,72	0,99	1						
103,76									
OS	1,65	0,95	0,96	1					
108,53									
FA	1,90	1,09	1,10	1,15	1				
94,19									
DZ	1,65	0,95	0,95	1,00	0,87	1			
108,68									
SK	1,55	0,89	0,90	0,94	0,82	0,94	1		
115,17									
ST	2,85	1,64	1,66	1,73	1,50	1,73	1,84	1	
62,65									
PC	1,47	0,84	0,85	0,89	0,77	0,89	0,94	0,51	1
122,02									

Based on the data in Table 3, the following conclusions can be drawn.

The profitability of the company's sales increased by 74%, which characterizes its activity as efficient. The same can be said for product profitability, which increased by 72%; the

profitability of using working capital increased by 65%, fixed assets - by 90%; the return on equity increased by 47%.

The capital productivity of working capital fell by 5%, this is due to the excess of the growth rate of the cost of working capital over the growth rate of revenue. On the contrary, the capital productivity of fixed assets increased by 9%.

The cost of working capital also decreased by 4%, but this positively characterizes the activities of the enterprise, however, as for fixed assets, their cost increased by 10%.

The liquidity ratio, which decreased by 3%, negatively characterizes the efficiency of the enterprise, which means that the company's ability to pay for its obligations has decreased.

Similarly, the ratio of accounts receivable to accounts payable changed, which decreased by 6%, which means an even greater excess of accounts payable over accounts receivable, and an increase in the company's dependence on creditors.

The ratio of equity to raised capital decreased by half, which also characterizes the negative activity of the enterprise.

However, despite the fact that not all characteristics of the use of the enterprise's potential are positive, the generalizing indicator of the level of efficiency characterizes the economic security of the enterprise at a good level. So, in accordance with the formula, the economic security index is 1.246.

Since the index is more than one, it can be concluded that the level of efficiency of the enterprise has increased.

Efficiency is ensured by positive changes in profitability indicators due to a significant increase in the company's net profit and efficient use of resources.

Thus, as a result of the matrix analysis, an increase in the level of organizational efficiency by 24.6% was established. In general, according to the analysis, it can be concluded that from

the point of view of the economic security of the enterprise, the position can be assessed as stable.

This method allows you to take into account a wide variety of quantitative and qualitative information about the evaluated organization, while the calculation procedure based on economic and statistical data is quite simple.

Based on the foregoing, it follows that both methods can be used to build a mechanism for ensuring economic security. The main purpose of the mechanism for ensuring the economic security of the enterprise is to create and implement conditions that ensure the economic security of the enterprise. And through effective management decisions, favorable conditions are created to achieve business goals.

So, based on the results of the analysis, in order to strengthen the economic security of the company, it is proposed:

- carry out risk management by studying the entire range of external and internal threats;
- monitor the ratio of receivables and payables
- debt, as this affects the attitude towards the company as a counterparty;
- monitor the ratio of equity and raised capital, which characterizes the company's solvency;
- develop an action plan to improve the performance indicators of the use of company funds;
- to improve the work of the security service by closer interaction with other departments of the enterprise, in particular with the financial one, as well as by providing highly qualified personnel to ensure the financial stability of the enterprise. The more efficiently the economic security service works, the higher the economic efficiency of the company.

Thus, it can be argued that strategically important sectors of the economy will have a significant impact on the economic

security of the state. So, for Russia, one of the determining factors of its economic security is the aluminum industry, where since 2011 there have been unfavorable development trends due to the presence of external and internal factors. Accordingly, it is advisable to assess the economic security of aluminum enterprises in Russia.

In modern practice, a system of various methods has developed that determine the level of economic security of an enterprise.

However, the reliability of a particular methodology is determined by the applicability of the assessment results in practice, as well as its versatility. In this regard, it makes sense to use a matrix diagnostic analysis of the economic security of an enterprise. This method helps to identify threats to economic security and to develop a mechanism for appropriate measures to strengthen the company financially, taking into account the obtained integral index of economic security.

2.2. Analytical support for assessing the impact of coronavirus (COVID-2019) on the region tax security

Sustainable development of the region is directly related to ensuring its tax security. This necessitates predicting the onset of adverse situations (risks), as well as a practical assessment of the influence of factors that form the main threats to tax security. The results of such an assessment and the management decisions adopted in accordance with it make it possible to neutralize the threats to the tax security of public-law entity.

Recent events in the global economy and healthcare suggest that there are threats to tax security, which until then had not been considered in the studies of scientists, nor were they identified as risky in the legislative acts by the state. The coronavirus pandemic forced all states to take radical measures to protect their populations: closing borders, self-isolation, quarantine, and others. These measures have a significant impact on the economy. In this connection, the assessment of such an effect has been consecrated, including in the scientific literature.

Thus, the effect of a coronavirus outbreak on international trade was investigated by S. Dolgov and Yu. A. Savinov (2020). The authors note that a pandemic in the short term will inhibit the growth of the global economy. The influence of epidemics on the development of the economy is also studied by A. Egorov. (2020). Shikov P.A. (2020) describes the fall of the Russian stock market amid the coronavirus pandemic, and also analyzes the "current economic situation of Russian companies in a period of severe turbulence."

Among foreign studies, the work of Ahani A., Nilashi M. (2020), in which the authors describe the role of social networking sites in the exchange of information between customers and enterprises, is noteworthy.

The influence of the outbreak of coronavirus on the global economy amid falling oil prices is considered by Albulescu C. (2020), taking into account other macroeconomic factors in the works of Fernandes N. (2020), Karabag SF (2020), Fetzter T., Hensel, L., Hermle, J., & Roth, C. (2020), Barua S. (2020), Fornaro L., Wolf M. (2020).

The lack of resilience of the global economy to the new threat caused by the pandemic is emphasized in a study by Leiva - Leon D., Pérez-Quirós G., Rots E. (2020).

Regional implications are addressed by Ayittey, F.K., Ayittey, M. K., Chiwero, N. B., Kamasah, J. S., & Dzuovor, C. (2020), Luo S., Tsang K. P. (2020) for China; Koirala J., Acharya S. (2020) for Nepal; Rani R (2020), Koshle H., Kaur R., Basista R. (2020) - for India.

Sectoral analysis of tourism is provided by Yang Y., Zhang H., Chen X. (2020), Jamal T., Budke C. (2020), Khan, N., Hassan, AU, Fahad, S., & Naushad, M. (2020).

The strategy for further business development against the background of the epidemic is explored by Hudecheck, M., Sirén, C., Grichnik, D., & Wincent, J. (2020).

Investment opportunities and the search for unique strategies with proper risk management in the pandemic era are provided by Tashanova, Diana and Sekerbay, Ainur and Chen, Danni and Luo, Yuwen and Zhao, Shuyi and Zhang, Qingquan, (2020), Gormsen NJ, Koijen RSJ (2020).

An assessment of financial policy responses to the crisis caused by the virus is explored by Hafiz, H., Oei, S. Y., Ring, D. M., & Shnitser, N. (2020), Rae M. (2020).

However, among existing studies, there are no works that would assess the impact of a pandemic on the tax security of certain territories of the state, taking into account the peculiarities of their socio-economic development.

Materials and methods

The working hypothesis of the study is the provision that the assessment of tax security of the studied region - the Mari El Republic against the backdrop of a pandemic should be based on an industry analysis of the tax revenues structure. Moreover, the assessment of the depth of the impact of the measures taken on the stability of the budget system should be based on reasonable indicators characterizing the dynamics of changes in tax revenues.

We consider in detail the steps of the proposed method.

Stage 1. An industry-specific analysis of the structure of tax payments in the region in order to identify the sectors most at risk of tax evasion in the budget system.

In connection with the introduction of measures to prevent the spread of coronavirus infection, a large number of organizations suffered losses, including due to long-term downtime. The list of the most affected sectors was determined by Decree of the Government of the Russian Federation of April 3, 2020 No. 434. These industries include:

1. Culture, organization of leisure and entertainment;
2. Health care activities;
3. Air transportation, airport activities, trucking;
4. Sports and fitness activities and sports;
5. Creative activities, activities in the field of art and entertainment;
6. Activities of travel agencies and other organizations providing tourism services;
hotel business;
7. Activities for the provision of food and beverages;
8. The activities of institutions of additional education, non-governmental educational institutions;
9. Organization of conferences and exhibitions;

10. Activities for the provision of household services to the population (repair, washing, dry cleaning, hairdressing and beauty salons).

In order to assess the depth of the impact of downtime of enterprises of these industries on tax revenues of the consolidated budget of the studied region, it is necessary to do a sectoral analysis of the tax revenues structure.

Fig. 2.1. Consolidated budget sectoral structure of tax revenues
(based on the materials of the Mari El Republic)

Table 2.3.

Analysis of threats to the region tax security

Timeline of events March-April 2020	Content	Threats to the region tax security	Enterprise Support Measures
in the Republic of Mari El adopted a decree of the chapter "On the introduction of high alert in the Republic of Mari El" March 17	The activities of educational organizations have been suspended - some of them continue to work in a remote format	Tax revenue from industry education is about 3%. At the same time, it is mainly possible to reduce tax revenues from private organizations providing educational services. However, their share is insignificant.	1. Беспроцентный кредит на выплату зарплат 2. Гранты на выплату зарплат и решение других неотложных задач в апреле и мае
Non-working week declared from March 30 to April 5	The work of agricultural enterprises is carried out as usual	absent	

Table 2.3 continuation

Timeline of events March-April 2020	Content	Threats to the region tax security	Enterprise Support Measures
non-working days extended till April 30	enterprises are closed, among them: restaurants, cafes, bars and canteens (they work only for delivery); shopping centers and retail non-food stores; large city parks; museums, exhibitions and amusement parks; hairdressing salons, beauty salons; spa centers, fitness clubs, saunas and baths; and other entertainment facilities	The threat of unsecured budgets of all levels with tax revenues	<ol style="list-style-type: none"> 1. A delay of 6 months for all taxes except VAT 2. Deferral for 6 months for insurance premiums 3. For organizations and individual entrepreneurs included in the Unified Register of SMEs, the total amount of insurance premiums is reduced from 30% to 15%. The contribution rate to the FIU will be 10%, to the MHIF - 5%. Contributions to the Social Insurance Fund (for disability and maternity) are not paid.

End of Table 2.3

Timeline of events March-April 2020	Content	Threats to the region tax security	Enterprise Support Measures
Based on a letter from the Ministry of Construction, Architecture and Housing and Public Utilities, the activities of construction organizations were resumed	Construction companies have resumed activities	Absent. The increase in the pace of construction will allow fulfilling obligations under the contracts on time.

Fig. 2.2. Statistics of coronavirus infections in the Republic of Mari El

Preliminary analysis shows that the greatest threat to the tax security of the region is the tax revenue received by the budget from the organizations listed in the table that have suspended their activities. Moreover, in aggregate, tax revenues from them amount to about 10%. If we assume that their downtime will last until the end of May, then the decrease in tax revenues can be estimated at 20% compared to the same period last year.

Stage 3. *The choice of indicators of region tax security in order to monitor and determine the future strategy for economic development.*

Among the indicators of the tax security of the region, for monitoring purposes, we suggest exploring the following indicators, the state of which affects the choice of the region's economic development strategy:

1. Tax revenues

It is necessary to analyze the income of tax revenues (in terms of revenues to the consolidated budget of the Russian Federation, as well as to the consolidated budget of the Mari El Republic) as of April 1, 2020, May 1, 2020, June 1, 2020 in comparison with the same periods of previous years. Particular attention should be paid to the study of tax revenues that have the largest share in the consolidated budget of the Republic of Mari El. Such taxes with a share of more than 80% include corporate income tax and personal income tax. The analysis should be based on monthly published reports of tax authorities in form 1-NM «Report on the calculation and receipt of taxes, fees, insurance premiums and other obligatory payments to the budget system of the Russian Federation».

2. Debt on taxes and fees

It is necessary to analyze the taxes and duties on debts as of April 1, 2020, May 1, 2020, June 1, 2020 in comparison with the same periods of previous years. Particular attention should be

paid to industry analysis of debt, including by type of tax revenue. The analysis should be carried out on the basis of monthly published reports of tax authorities according to Forms 4-NM «Report on taxes, fees, insurance premiums, penalties and tax sanctions to the budget system of the Russian Federation» and 4-NOM «Report on taxes and fees, insurance premiums, penalties and tax sanctions to the budget system of the Russian Federation for major economic activities».

3. Operational statistical indicators characterizing the state of the economy.

We include such indicators: consumer price index; industrial production index; commissioning of residential buildings; retail turnover.

The choice of these indicators, primarily due to the fact that they are evaluated on a monthly basis by public authorities, and the data itself are open. In this connection, they can be considered operational and relevant. It should also be noted that existing sets of indicators for assessing the impact of coronavirus, including on the economy as a whole, are almost impossible to project on some subjects of the Russian Federation. For example, Bloomberg L.P. (2020) proposes to use 5 indicators for such an assessment, which include: consumer spending, the hotel sector, box office cinemas, the theater industry, and consumer confidence. At the same time, tax revenues received in the budget system from the activities of hotels in 2019 in the Republic of Mari El amounted to about 0.5%, cultural, sports and entertainment organizations - about 1%. Consequently, the downtime of these enterprises for three to five months (based on expert assessments, quarantine measures will last a given period of time) will not greatly affect the consolidated budget of the studied region.

If we approach the assessment of tax revenues of the consolidated budget on the basis of their dependence on GDP and

GRP, then we cannot deny the decrease in tax revenues against the background of a drop in these indicators. According to the Center for Macroeconomic Analysis and Short-Range Forecasting (2020), the fall in real GDP in the optimistic scenario will be able to keep at 2.3–2.5% in 2020 and 0.5–0.8% in 2021. In two years, thus, the economy will decline by 2.8–3.3%. There are less optimistic forecasts. So, the Chairman of the Accounts Chamber Alexei Kudrin predicts a decline in GDP of 7-8%. Given the direct relationship between GDP and tax revenues, we can assume that the latter will decrease in the same proportions.

Results

The search for a strategy for ensuring tax security in the region should first of all be connected with the solution of priority tasks. These include: maintaining the financial stability of industries and sectors of the economy, as well as regional budgets. However, such support is impossible without an assessment of the economic effects of the introduced response measures. The monitoring technique developed by the author on the basis of the selected indicators makes it possible to assess the state of the tax security of the region. The first results of testing this methodology can already be obtained in May 2020, after the formation of reporting by state authorities.

Conclusion

Thus, ensuring the tax security of public-law entity under conditions of unexpected tax risks, the onset of which is a direct threat to the budgetary system's lack of tax revenues, at the first stage should be connected with the organization of monitoring indicators to assess the depth of the impact of unforeseen risks. At the same time, the reduction and prevention of such risks (leveling) is the main tool for ensuring the tax security of the region and is based on the choice of a further strategy for economic development.

Economic growth is a fundamental criterion for the development of society. This is the result of the economic activity of the state, as well as an indicator of its well-being and a guarantor of economic independence.

There are approaches in which economic growth is equated with a "quantitative characteristic of the growth of output" or with an increase in potential national output or potential real GNP, an increase in "economic power to deploy production" or "an increase in the production capabilities of society."

Economic growth is seen as an increase in real gross national product (GNP), net national product (NPP), or growth rates of economic welfare - national income per capita over a certain period of time.

The gross national product is the market value of the entire volume of goods and services created by the producers of a given country in one year, both within their own country and on the territory of other countries.

Gross domestic product is the value of all end-use goods and services created in the country in a year, estimated in market prices.

With the economic dynamics of economic growth, there is an increase in indicators that characterize the volume of national production. Such indicators can be nominal or real values of the Gross National Product, industrial production, national income, both in gross terms and per capita:

Considering economic growth from the point of view of the interests of the whole society, one can distinguish two of its main goals: increasing the material well-being of the population and maintaining national security. At the macroeconomic level, the leading indicators of the dynamics of economic growth are:

- Growth in the volume of GDP, or gross national income
 $\text{Growth coefficient} = y_1 / y_0$, where y_1 is the indicator in the base period, y_0 is the indicator in the studied period;

- Growth rate of GDP, or national income per capita
 $\text{Growth rate} = \text{growth rate} \times 100\%$;

- Growth rates of industrial production as a whole, by main industries and per capita
 $\text{Growth rate} = \text{growth rate} - 100\%$.

Table 2.4

GDP composition

Included	Not included
<ul style="list-style-type: none"> • final goods and services; • the value of only those goods and services that were produced for sale, ie the market value; • everything that is produced domestically, regardless of which country the factors of production belonged to; • the cost of only those goods and services that were produced in a given year. 	<ul style="list-style-type: none"> • financial transactions (purchase of shares, bonds, interest on government bonds); • transfers (from Lat. "Transfer", "transfer") (pensions, scholarships); • the cost of goods and services produced outside the country.

Per capita growth is widely used to measure economic growth, especially when compared at the international level. This indicator is usually used to characterize the standard of living and the dynamics of the well-being of the country's population.

If the total GDP gives an idea of the size and state of the country's economy, then the GDP per capita allows us to judge its standard of living and the damage to economic development. With

the same volume of real national product, its per capita value will depend on the population of a given country.

Economic growth itself is contradictory. So, you can achieve an increase in production and consumption, material goods due to the deterioration of their quality. Such growth is either unstable or even meaningless. Therefore, economic growth makes sense when it is combined with social stability. Such growth presupposes the achievement of a number of balanced goals: increasing life expectancy, reducing morbidity; raising the level of education and culture; more complete satisfaction of needs; social stability.

The growing volume of real production allows, to some extent, to resolve the problem faced by any economic system: limited resources with unlimited human needs.

Structural changes in the country's economy can lead to a situation where the reduction in the output of some types of products due to falling or constant demand for them is accompanied by a rapid growth in other types of products.

For all its shortcomings, economic growth remains the most commonly used criterion for economic development. Economic growth can be measured both in physical terms (physical growth) and value (growth in value).

The first method is more reliable. It eliminates the impact of inflation. But this method is not universal, since when calculating the rates of economic growth, it is difficult to derive a general indicator for the production of different products.

The second method is used more often, however, it is not always possible to completely "cleanse" it from inflation.

The ability of an economy to grow depends on a number of factors, which mean the phenomena and processes that determine the pace and scale of long-term growth in real output, the possibility of increasing the efficiency and quality of growth.

According to the method of influencing economic growth, direct and indirect factors are distinguished.

Direct factors are considered factors that make growth physically possible. This group includes supply factors:

- the amount of fixed capital;
- the level of development of entrepreneurial abilities in society;
- quantity and quality of labor resources;
- quantity and quality of natural resources;
- technology and organization of production.

The most important factor is labor costs. This factor is primarily determined by the size of the country's population. It should be taken into account that part of the working population is not included in the labor force and does not enter the labor market. In addition, the composition of the labor force includes the unemployed, i.e. those who have a desire to work but cannot find work.

All factors change over time and across countries, creating initial differences in the rates and levels of economic development. Along with quantitative factors, the quality of labor and, accordingly, labor costs in the production process plays an important role. With the increasing education and qualifications of workers, labor productivity increases, which contributes to an increase in the level and rates of economic growth. In other words, economic growth can occur without any increase in working hours and the number of employees, but only by improving the quality of the labor force.

Another important factor in economic growth is capital - this is equipment, buildings, inventories. Fixed capital also includes the housing stock because those who live in the houses benefit from the services provided by the houses.

The two largest components of capital are factories and equipment used by firms. Workers armed with more vehicles will produce more goods. Inventory also contributes to production. If the inventory is too low, production efficiency decreases.

The next supply factor is land, or rather the quantity and quality of natural resources. It is obvious that large reserves of various natural resources, the presence of fertile lands, favorable climatic conditions, significant reserves of mineral and energy resources make a significant contribution to the country's economic growth.

Scientific and technological progress is an important engine of economic growth. It covers a number of phenomena that characterize the improvement of the production process. Scientific and technological progress includes the improvement of technologies, new methods and forms of management and organization of production. Changes in all of the above factors can lead to both an increase and a curb in economic growth.

Indirect factors are the conditions that make it possible to realize the opportunities available to society for economic growth.

First, these include demand factors. To realize the growing production potential, the country's economy must ensure the full use of the expanding volume of resources. This requires an increase in the level of total spending.

Second, distributional factors influence economic growth. These include: the actual structure of the distribution of production resources by industries, enterprises and regions of the country, as well as the current procedure for the distribution of income among business entities in society. These factors affect both the ability of an economic system to grow and its efficiency.

So, indirect factors include factors such as:

- reducing the degree of market monopolization;
- tax climate in the economy;

- efficiency of the credit and banking system;
- expansion of export supplies;
- the possibility of redistributing production resources in the economy;
- operating system of income distribution.

Thus, economic growth does not mean that real gross domestic product must necessarily increase every year. Cyclical falls are acceptable, but in general, the direction of the economy should go up. To obtain a real result, GDP growth must be measured regardless of a possible rise in prices, since with high inflation prices can rise significantly, and production can decrease.

I would like to say about economic security that it is viewed as an important qualitative characteristic of the economic system, which determines its ability to maintain normal living conditions for the population, sustainable provision of resources to the national economy, as well as the consistent implementation of national and state interests.

2.3. Measures to ensure economic growth as a prerequisite for economic security

To implement positive structural and technological changes in the economy, it is necessary to develop an effective structural policy. This is a system of purposefully implemented measures to form, maintain and change the proportions in the economy for a more efficient use of all types of resources.

It involves the allocation of priorities in solving economic, environmental, social, regional, scientific, technical and other problems, and in accordance with these priorities, the development of certain industries and activities. The means of implementing structural policies include, first of all, investment policy, a system of market incentives such as taxes, loans, subsidies, and legal regulation.

The essence of an ecologically balanced change in the structure of the economy is to stabilize the growth and production volumes of nature-exploiting, resource-extracting industries with the rapid development on a modern technological basis of all industries in the natural-product vertical, associated with the transformation of natural substances and the production of the final product on its basis. That is, we are talking about the global redistribution of labor, material, financial resources in the national economy in favor of resource-saving, technologically advanced industries and activities.

Such a restructuring of the economy will significantly reduce the natural intensity of manufactured products and services and reduce the burden on the environment, and reduce the overall need for natural resources.

The most conservative estimates show that the structural and technological rationalization of the economy can free up 20-30% of the inefficient natural resources currently being used

while increasing the final results. The country is experiencing a gigantic structural overconsumption of natural resources, which creates imaginary deficits in energy, agriculture and forestry, etc.

Available reserves can be expressed by a simple formula:

$$Na = Nr + Ns,$$

- Na – total consumption of natural resources;
- Nr – rational consumption of natural resources;
- Ns – “structural” consumption of natural resources.

The “rational level” of consumption of natural resources is understood as consumption under conditions of rational economic structures oriented towards the end result, efficient use of resources, the presence of progressive technological processes, etc.

“Structural” consumption occurs with irrational economic structures, disproportions in the development of nature-exploiting industries and manufacturing, processing industries, orientation to intermediate results, backwardness of the technical base, in the absence of incentives to save resources, etc.

In Russia, the restructuring of the economy is carried out in the context of the transition from the administrative-command economic system to a market economy. The transition itself means a radical transformation of the economic system, which is characterized by profound transformations of the system of socio-economic relations, changes in the forms and methods of management, property relations, including the formation of the private sector and the privatization of the predominant or significant part of the public sector of the economy.

The need for restructuring is explained by the change in priorities in the formation of the national economic structure. The previous structure of the national economic complex turned out to be unviable and economically ineffective in the conditions of

economic liberalization and the development of market methods of management.

The existing structure was characterized by an extremely high degree of transition of all economic processes, in addition to monopolization of production, a distorted structure of the national economic complex with a significant development of the extractive industries, a hypertrophied military-industrial complex with a significant lag in industries working for the consumer market.

The specificity of structural restructuring in Russia lies in the fact that it is being carried out in the conditions of a transformational recession that accompanies any transition from one economic system to another, which in the conditions of our country was superimposed on a structural crisis. Structural restructuring is being carried out in the context of changes in the forms and methods of government influence on the economy, a significant reduction in government spending and centralized lending.

The main directions of structural adjustment are the curtailment and relocation of objectively unnecessary and incapacitated enterprises, slowing down the decline and stabilizing the output of products that are in demand in the domestic and foreign markets.

On a national scale, the state of the investment sphere determines the rate of economic and social development of the country, the technical level of production and its efficiency, competitiveness in world markets, and, as a result, the qualitative characteristics of the standard of living of the population. And investment in the production of consumer goods, construction of housing and social and cultural facilities directly affects the living conditions of the population.

In Russia, capex has consistently remained an important area of investment activity. Fixed capital investments in Russia are expenditures aimed at:

- New construction;
- expansion, reconstruction and technical re-equipment of existing enterprises;
- purchase of machinery, equipment, tools, inventory;
- design and survey work and other costs.

Modernization - investment operations related to the improvement and bringing the active part of production fixed assets into a state corresponding to the modern level of technological processes, by means of constructive changes in the main fleet of machines, mechanisms and equipment that are used by the enterprise in the process of production activities.

Investments in intangible assets - investments in intangible assets that provide scientific and technical developments in production and in the social sphere.

The restoration of fixed assets is carried out through repairs (current, medium and capital), modernization and reconstruction.

Repair of fixed assets lengthens their service life, reduces the need for direct investment in the creation of new fixed assets. It can be current, medium and capital. It is produced independently (economic method) or by the forces of a contractor (contract method). During the overhaul, modernization and reconstruction can be carried out. Usually a combined one is used (a combination of economic and contract).

Diversification of production requires investment, since the development of new technologies, new types of production, the expansion of the range of products, the development of new product markets and consumers is impossible without investment activities. It is the implementation of investment projects, primarily related to the implementation of capital

investments, that creates the basis on which production diversification is possible.

Diversification of capital investment is due to the forms in which capital is invested.

Considering the diversification of production, it is important to note that the implementation of plans and programs for such diversification is associated with the development and implementation of appropriate investment projects.

The overwhelming majority of diversification of production is associated with various capital investments. Therefore, it is advisable to consider the types of capital investments that reflect the mechanism for providing new industries and technologies.

- Investments made in the form of capital investments are distributed as follows:

- • investments aimed at replacing morally or physically worn out equipment;

- • investments in the modernization of existing equipment to reduce production costs, improve the quality of products;

- • investments in the expansion of production, with the aim of increasing production volumes while expanding the demand for manufactured products, and with the aim of mastering the release of new types of products;

- • investments in reconstruction and diversification associated with a change in the range of products, the production of new types of products, the organization of new sales markets;

- • strategic (innovative) investments aimed at introducing the achievements of scientific and technological progress, increasing the competitiveness of products;

- investments in capital construction and creation of new production facilities.

The listed types of capital investments differ not only in the direction of actions, but also in the degree of risk. The least risky

are capital investments associated with technical re-equipment, modernization and diversification of production.

2.4. Raising the living standards of the population and its purchasing power as a factor of economic security

Improving the level and quality of life of the population is a strategic direction for the development of Russia in the 21st century. Most Russians hope that Russia in the 21st century will represent a strong welfare state, with a just society, healthy people, wealthy families, and free citizens.

The attitude to economic growth in scientific and academic circles is ambiguous. Some scholars have strongly criticized economic growth, drawing the public's attention to the social and environmental problems it generates. Other scholars point to the benefits of economic growth, and also note that economic growth contributes to solving many social problems.

Arguments of opponents of economic growth:

1. Economic growth contributes to air, water, soil pollution, increased industrial noise, man-made disasters, etc.;
2. Economic growth does not allow solving international and domestic problems, which are associated not so much with the production sphere, but with the existing system of distribution of resources and income;
3. Economic growth based on technological progress gives rise to anxiety and uncertainty in the future for many employees, who fear that their professional skills and experience will quickly become outdated and therefore the problem of finding a new job will arise;
4. Economic growth means industrialization, mass production that is not creative and does not bring satisfaction to the worker, it also alienates workers from making decisions that are vital for society.

Growth advocates say:

1. Economic growth contributes to an increase in the quantity, quality improvement and expansion of the range of goods and services produced, which makes it possible to more fully and diversify the needs of people;

2. Problems of environmental pollution are weakly linked to economic growth. Moreover, economic growth provides new opportunities for environmental protection;

3. Economic growth contributes to an increase in the income of low-income groups of the population and the achievement of a more equitable distribution of income in society as a whole;

4. Economic growth for society is preferable to economic recession, since in the event of a recession, social costs will be more significant.

Various indicators of human well-being improve as countries get richer, with improvements occurring most rapidly at lower levels of wealth. There are several possible explanations for this relationship.

First, economic development does improve these indicators. Greater wealth is converted into greater resources for research and the development of new technologies that directly or indirectly increase human well-being again. Greater wealth also means increased resources for literacy and education development, which also usually lead to the emergence and wider diffusion of technological innovation. Significantly, it is easier for richer societies to afford to turn to existing but underutilized technologies.

Despite the increase in food production, the country still lacks food, thanks to trade, greater wealth helps ensure its food security. Greater wealth also encourages society to introduce and support food programs for those at the bottom of the social ladder.

Therefore, the larger the GDP, the less likely it is that you have to go hungry or malnourished.

Perhaps improving the well-being of people stimulates economic development, and not vice versa. Healthier people are more energetic, less likely to be absent from work, and therefore more productive, whatever type of economic activity they undertake.

These cycles are part of a broader “cycle of progress” in which economic growth and technological change reinforce each other. The main theory of the growth of the nation's welfare is based on the fact that it is necessary to increase aggregate macroeconomic indicators, that is, strive for economic growth. The latter is expressed in a gradual increase in production volume in accordance with the increasing needs of buyers.

Table 2.5
The consequences of economic growth

«+»	«-»
1.GDP per capita will grow 2.There will be no unemployment; 3.Since taxes will go to the treasury, there will be an increase in social transfers. 4.You can shorten the working day, increase the vacation, wages.	1.Environmental pollution due to the emission of carbon dioxide into the atmosphere, the "greenhouse effect" occurs. 2.The barbaric use of natural resources. (in conditions of extensive growth).

Nowadays they often talk about the standard of living of the population, about the quality of life. To solve the existing problems in this area, one should understand this concept, know what it consists of, and, on the basis of this knowledge, create programs to improve the level and quality of life.

The quantitative characteristic of the level and quality of life is determined by a system of indicators. which make it possible to analyze the real level and quality of life of the population, calculate their indicators by region, by socio-demographic groups of the population, and determine trends in indicators.

The system of indicators includes integral and partial, natural and value indicators.

The level and quality of life are determined by a system of indicators, and each definition uses its own system of indicators. Next, we will consider the indicators characterizing these concepts.

The standard of living is influenced by such factors as the level of education of the working-age population, the state of medicine. The main indicators of the standard of living include real income per capita, real wages, average wages, etc.

The average monthly salary in developed countries exceeds US \$ 4,000, with the highest average monthly salary in Norway (US \$ 4,650). In the countries of Eastern Europe, formerly part of the socialist camp, it exceeds 1000 US dollars. In Russia this indicator is the highest among the CIS countries and amounts to 450 US dollars. The lowest salary is in Tajikistan (\$120). The gap between Norway and Russia is \$4,200. At the same time, the average monthly salary in Russia is \$330 higher than in Tajikistan.

The average monthly salary in the Russian Federation is 36.20 thousand rubles. The highest average monthly salary is in the Central Federal District. However, this is influenced by our capital Moscow, where the salary level is 66.88 thousand rubles. per month. The lowest salaries are in the North Caucasian Federal District. The average monthly salary here is 20.46 thousand rubles, in the Republic of Dagestan - 17.27 thousand rubles. The average salary in the capital of Norway (Oslo) is 491,206 rubles:

An important criterion for public welfare is the quality of life.

One of the indicators of the quality of life of the population of different countries is the Human Development Index (HDI) or the Human Development Index (HDI). When calculating the HDI, 3 types of indicators are taken into account:

- average life expectancy at birth — estimates longevity;
- the level of literacy of the country's adult population (2/3 of the index) and the total share of students (1/3 of the index);
- material standard of living - estimated by the value of real GDP per capita.

Norway ranks first in the ranking of countries in terms of the quality of life of the population. This country has a high level of education, medicine and, as noted above, high salaries. There is no sharp distinction in the country between the poor and the very rich. there are various social programs. Life expectancy is quite high: 80 years on average.

Russia currently occupies 50th place and shares it with Belarus. An analysis of the indicators included in the HDI shows that in our country there are quite high indicators of the literacy level of the adult population (92%). The total share of students is lower (75.5%), which affects the overall value of the education index. The main reason preventing Russia from raising its HDI is insufficient life expectancy (69 years).

Thus, we can conclude that in terms of the level and quality of life, Russia is far from being the leader in the world. To raise the rating, the state's social policy should be aimed at further improving the institutions for the formation of human potential - education and healthcare. The basis of modern society in developed countries is the middle class. Therefore, state support for small and medium-sized businesses will also help improve the level and quality of life of our citizens.

Living standards indicators

Integral indicators of living standards are:

- real income per capita;
- real wages;
- receipts of income from secondary employment;
- from the sale of products of personal subsidiary plots, dividends (on shares and bonds);
- interest on deposits of the population,
- pensions, benefits, scholarships.

These indicators are used to study and forecast the level, dynamics and structure of income from various sources.

Differentiation of income and wages makes it possible to assess the ongoing social changes, the level of social tension and determine the nature of the income and wage policy.

The indicators of income and wage differentiation are:

- distribution of the population by the level of average per capita income - an indicator of the specific weight or percentage of the population in certain specified intervals of average per capita money income;

- the distribution of the total volume of monetary incomes among various groups of the population - an indicator (in percent) of the share of the total volume of monetary incomes possessed by each of the 20% (10%) groups of the population;

- decile coefficient of income differentiation - the ratio of average per capita monetary incomes, above and below which are tenths of the most and least well-off population;

- the coefficient of differentiation of incomes of the population by constituent entities of the Federation - the ratio of the highest and the lowest level of average per capita income in the constituent entities of the Federation;

- coefficient of differentiation of wages - the ratio of the highest and lowest levels of wages between industries, regions, professions, within industries and enterprises, etc.

One of the most common indicators of income differentiation is also the income concentration coefficient (Gini index), which represents the deviation of the actual distribution of the population's income from their even distribution.

Private indicators of the standard of living include indicators of consumption of certain goods and services - the per capita rate of the population, family, by social groups, regions, - indicators of the provision of durable goods, housing, household amenities. Among them, natural and cost indicators stand out.

Natural indicators directly characterize the level of consumption, provision of certain goods. In order to get an idea of the level of satisfaction of a particular need, several indicators can be used. For example, in order to characterize the level of satisfaction of food needs, data on the amount of food consumed by a person and their calorie content, and their comparison with scientifically based norms, are needed.

At the same time, the consumption of basic food products per capita is determined taking into account the consumption of both produced in the country and imported products, regardless of the type of consumption and the method of selling products to the population.

The level of satisfaction of needs for school services is characterized using data on the proportion of school-age children attending school, the number of students in paid and free schools and studying abroad. It is also important to take into account the technical condition and improvement of educational institutions, the level of education of the teaching staff.

Cost indicators reflect the costs of meeting specific needs and their dynamics. These indicators are grouped by type of need,

such as food costs, housing costs, utilities, clothing, durables, recreation, cultural satisfaction, etc.

The total consumption of material goods and services in value terms includes all expenses for the purchase of goods and services and the monetary value of the consumed goods of own production, for example, the products of personal subsidiary plots. The calculation of this indicator allows us to consider the level and structure of consumption in relation to the total income of the population and gives a fairly complete description of the satisfaction of his personal needs.

Pursuing a certain economic policy, the state changes these indicators, therefore, the standard of living improves or worsens.

These indicators can be broadly divided into four blocks.

First, the financial and economic indicators. For example, national wealth, income and expenditures of the population, inflation rate.

Secondly, indicators of the material well-being of the population, which include employment, labor, housing, utilities, etc.

Thirdly, medical and environmental indicators, including the health of the population, the level of medicine, the state of the environment, etc.

And, finally, indicators of the spiritual state of the population. This is the level of education, culture, as well as politics and general employment of the population.

Based on these indicators, measures can be developed to improve the quality and standard of living. It is impossible not to notice that these indicators are related, and a change in one will entail a change in the other. A high standard of living can be ensured by raising the income of the population, especially for workers employed in the social sphere. Each of us knows about the problem of teachers and doctors. A decent salary will at least

partially solve the problem of employment in this area. Higher incomes will lead to higher costs, therefore, the standard of living will rise.

Indicators of material well-being, such as work and employment, have a significant impact on the country's economy, so the state, first of all, should be interested in improving them. These can be measures to reduce unemployment, increase the level of employment of the population by creating favorable working conditions, maintaining long-term working capacity (reducing mortality, increasing the level of health of the population). It seems effective to raise the professional and qualification level of the bulk of specialists, especially highly qualified workers, in all sectors of the national economy. Realistically, the creation and use of various kinds of training programs, where specialists with the financial support of their firms can carry out their own research. It is mandatory to support vocational training and advanced training, especially for workers in socially significant spheres, to ensure social protection in the field of employment, and to carry out special measures to promote employment.

Over the past five years, the Russian economy has grown by 40%, and it is high time for everyone to feel this statistically impressive growth. The increase in real incomes of the population, again according to statistics, is 10% per year. If we take into account that the main income of the majority of the population is wages, then with an increase in wages, it is necessary to take into account the fact that prices for goods and services do not remain unchanged, that every year they rise in price by a certain percentage, then, therefore, in order to increase the purchasing power of the population, it is necessary to raise wages by a higher percentage than the prices for goods and services.

The state should pay close attention to low-income strata of society, primarily to public sector employees.

The main directions of improving the standard of living should include the need to accelerate the rate of economic growth, since the development of production, which ensures economic growth, determines the totality, the level of development of human needs and the degree of their satisfaction through the quantity and quality of products produced, the amount of income received. The importance of the feedback is no less significant: economic growth is possible only if the required standard of living is achieved.

In a market economy, the importance of supporting and developing domestic production is great. They require immediate implementation of measures to stimulate investment activity, to facilitate access to loans. An important role can be played by an effective antimonopoly policy, protection of domestic production through the introduction of anti-dumping quotas and technical barriers, and support for small and medium-sized businesses.

Measures to preserve and develop domestic scientific and technological potential are of particular importance. Among them, subsidizing the costs of protecting intellectual property and maintaining rights to it in Russia and abroad. The preservation of the information infrastructure of research work, subsidizing the costs of scientific and technical organizations for the use of information networks and databases is also seen as effective.

Particular importance should be attached to mortgages - loans for the purchase of housing secured by this housing itself. This is especially important for young families who are simply unable to pay in full cash for the apartment they are purchasing.

Comparative analysis shows that in terms of housing conditions, Russia lags significantly behind developed countries. In Russia, in modern conditions, in order to solve the housing

problem for people with average incomes, it is necessary to develop an affordable lending system, to bring the quality of housing and the amount of payment for it into line, and to streamline the activities of housing maintenance services. It is important to note that the rates for public transport, housing and communal services and communications must not exceed the limits set by the federal government.

The basis for the formation of a healthy and active society is the state of health of citizens. It is not a secret for anyone that the municipal health care networks are in a "deplorable state" in our country. The state should allocate sufficient funds to improve the level of medical care. It is necessary to equip more than ten thousand municipal polyclinics with new diagnostic equipment, a significant number of regional hospitals and paramedic centers. It is important to pay attention to the provision of the healthcare sector with worthy qualified personnel, continuous professional development and retraining of personnel. It is necessary to update the ambulance fleet, including the purchase of resuscitation vehicles, medical equipment and modern communication systems.

It is advisable to finance the health care system through direct payment for services by the population and targeted contributions from entrepreneurs and workers. Earmarked funding will secure a strong position of health in the hierarchy of public priorities, and contributions will go directly to health needs. In the field of state regulation, special importance is gained by targeted assistance to those in need of expensive treatment, the focus of medicine on finding new, less costly and more effective ways to prevent and treat diseases, and to ensure that the necessary set of medical services is free of charge.

The organizational and legal form of medical institutions needs to be changed. It is necessary to develop a new system of

rationing and remuneration of health workers to increase their interest in the results of work.

Citizens need not only to be well treated, but also well taught. To do this, it is necessary to allocate significant sums for the acquisition of universities and schools that are actively introducing innovative educational programs, laboratory equipment, software. This money should also be used to modernize classrooms and train teachers.

Thus, in order to raise the standard of living of the population, our government must work in these areas, since these are the components that are the most important components of the standard of living. Speaking about the quality of life of the population, we must not forget that this is the most important component of economic development. The quality of life of the population depends on the standard of living and vice versa. The quality of life can be described based on a set of certain indicators of the quality and standard of living of the population. Pursuing a certain economic policy, the state changes these indicators, therefore, the standard of living improves or worsens. And an increase in income will lead to an increase in expenses, therefore, the standard of living will increase.

The growth of a person's individual well-being is influenced by such parameters of life as an increase in personal income, the quality and level of his education, the territorial location of a person's place of residence, as well as the demographic situation in the region, which also indirectly affects the level of earnings.

CONCLUSION

The main threat to regional tax security is the lack of tax revenues to the regional budget. The main task of the tax authorities is to ensure the receipt of taxes and fees in the budget. Improving the quality of this task is possible through the development of methodological support for tax control, thereby increasing the effectiveness of the control function of tax authorities.

Tax control, as a tool for ensuring tax security, is understood as a set of measures used by authorized authorities to prevent and detect tax violations, to form a tax liability mechanism, in order to reduce the likelihood of tax security risks in regions.

The development of methodological support for tax control is necessary in order to ensure the tax security of the region. The methodological support of tax control in the work is understood as the methods and methods of tax control, the results of which are the basis for making managerial decisions in terms of ensuring the tax security of the region. Tax control instruments are components that determine the degree of efficiency of the implemented regional tax policy, the combination of which, when used rationally, leads to an increase in taxes and fees to the budget, as well as a leveling of emerging tax risks and threats. The level of tax security of the regions depends on the effectiveness of the organization of the tax control system.

The main activity of the tax authorities at present is in-house control, which involves conducting in-depth tax audits. The tax authorities of the constituent entities of the Russian Federation use automated cameral controls. The effectiveness of the on-site inspection depends on the quality of the desk audit, since a plan of the on-site audit is formed based on the results of the desk audits.

During the audit, an important place is given to monitoring, collection, analysis and evaluation of indirect information about payers of taxes and fees. In particular, information obtained from external sources (counterparties, statistical bodies, state non-budgetary funds, customs authorities, etc.) is used, on the basis of which the directions of actions of tax authorities are further determined.

It is not always possible to bring the taxpayer to justice. Under the current system of responsibility for violations of tax legislation, for many participants in tax relations, from an economic point of view, it is more profitable to apply a tax evasion scheme, if there is a risk of being held accountable. In this case, the tax authorities need to analyze tax optimization schemes in order to develop and use measures to prevent and eliminate identified tax violations.

The tasks set for the formation of a tax control system in order to ensure the tax security of the region are as follows: ensuring the established amounts of tax revenues to the budget, reducing tax arrears, increasing the effectiveness of tax control, improving the tax culture of taxpayers, implementing the principle of conscientious taxpayers, reducing the number of complaints and appeals taxpayers.

Improvement of tax control instruments and the mechanism for their use should be accompanied by a simultaneous increase in the effectiveness of field and office tax audits, which is possible through the implementation of the following measures:

- 1) consolidation in the tax code of the tax control instrument "test purchase". The introduction of this measure will allow the tax authorities to track and identify cases of unregistered activities. Currently, this is relevant, since there is an activity carried out by self-employed citizens. In order to identify

and prosecute self-employed citizens, in our opinion, in the Republic of Mari El, in particular, the test purchase method should be used, which will identify such cases and officially document them. To implement this method, it is necessary to identify responsible persons in the field tax audit departments, whose job responsibilities will include checking and tracking Internet platforms through which it is possible to carry out business activities, then make a purchase from these persons, and check for registration with the tax authority. Also, the use of a test purchase as a tax control tool will allow not only to identify cases of entrepreneurial activity, but also on the basis of information received by the tax authorities during these activities, to more accurately calculate the amount of a fine in accordance with Article 116 of the Tax Code of the Russian Federation. In accordance with this article, the amount of the fine is 10% of the income received in the course of conducting unregistered activities, but should not be less than 40 thousand rubles. Based on the information obtained during the test purchase, the tax authority will be able to calculate the estimated amount of income;

2) creation of an information base on the identified types of tax schemes. The formation of such a base will allow the tax authorities to have a constantly replenishing information array of the main revealed violations in certain time periods, which will allow, when carrying out control measures, in the future to identify and qualify, similar to those identified, cases of applying tax schemes of violation of tax legislation. This will reduce the amount of time spent on conducting control activities and replenishing information about the persons involved in the schemes, and will also help to form and accumulate an evidence base in relation to these persons;

3) tightening control measures during registration and liquidation of organizations in order to detect fly-by-night companies at the stage of registration by creating special databases that will collect information about business entities caught in financial violations.

4) ensuring the effectiveness of office and field control through modern information technologies. The provision of this measure is carried out at the present time through the introduction of the automated information system AIS "Tax-3". Completion of work related to the conversion of data from other information bases and elimination of technical problems will allow the tax authorities to quickly carry out control measures and effectively use the available information through this software.

One of the functional branches in the AIS "Tax-3" is ASK VAT-2. The purpose of using this software is to identify and suppress cases of illegal VAT refunds from the budget and non-payment of this tax.

The tax authorities also use the Risk Management System "RMS ASK VAT-2" - software that automatically distributes taxpayers - legal entities that have submitted value-added tax returns, based on the tax authority's information on the activities of taxpayers into 3 tax groups risk:

- low risk (green), providing for simplified control over taxpayers belonging to this risk group. Organizations conducting real business activities and timely transferring all mandatory payments;

- medium risk (yellow), involving routine control. These are companies with "transitional" characteristics. They commit some violations, but not to the extent that they fall into the "risky" category;

- high risk (red), which provides for enhanced control over taxpayers who fall into this risk group. This category includes firms with signs of "one-day". They do not have the assets necessary for real activities, do not pay taxes at all, or make minimum payments.

The results of the assessment of "RMS ASK VAT-2" are used:

- when defining VAT tax returns for reimbursement, requiring a timely full range of tax control measures in order to prevent VAT reimbursement to unscrupulous taxpayers, in respect of whom it is impossible to carry out an effective field tax audit in the future (insolvency, liquidation after receiving a refund)

- when determining the sequence and list of tax control measures in the course of working out discrepancies identified in tax returns for VAT payable, as well as the need to find a beneficiary in order to implement a timely full range of tax control measures for an effective cameral tax audit and the possibility of collecting additional tax amounts.

- when determining the role of the taxpayer in constructing a scheme of suppliers and buyers to find a beneficiary ("Link tree" report).

In total, there are more than 50 risk criteria, the calculation algorithms for which are closed and are constantly being improved based on the internal and external information of the tax authorities.

In general, the risk calculation criteria used in ASK VAT-2 can be classified as follows:

- general analysis of the organization;
- analysis of registration data;
- analysis of the tax history of the organization;
- analysis of beneficiaries;
- other criteria.

Distribution is carried out automatically based on the information available to the tax authority on the activities of taxpayers.

Information about the assigned levels of tax risk is displayed in the form of color indicators in the "ASK VAT-2" software package in the sections "Operational work window" and "Connection tree".

The "Linkage tree" report allows you to identify and analyze transactions concluded between taxpayers with high tax risk and their counterparties, reflected in the chain of counterparties.

It should be noted that the risk management system does not perform its functions to a greater extent, since:

1. The list of criteria by which organizations are assigned a particular risk level is included in the program and is calculated by it automatically, and the tax authorities do not know in detail their calculation algorithm when assigning a risk level to an organization;

2. When tax inspectors analyze "connection trees", it is colored by them manually, that is, the tax authority additionally assigns a risk level;

3. When assigning a risk level to a particular organization, the risk assigned by the tax authority and the risk assigned by the program may not coincide.

In this regard, we propose to change the procedure for calculating risk criteria that are analyzed by the risk management system:

- 1) A criterion characterized by the proceeds from the sale of goods according to the financial statements, which is higher than the same indicator according to the data of the value-added tax declaration, while the resulting difference exceeds the amount of receivables.

2) The criterion by which the amount of VAT paid to the customs authorities is analyzed exceeds the amount of VAT indicated in the VAT return.

3) A criterion characterized by the submission of zero reporting by the taxpayer in the presence of information about the purchase and sale of real estate, vehicles, alcohol sales, export-import operations.

4) A criterion characterizing the amount of advance payments received on account of the forthcoming deliveries of goods or the performance of work, shown in the value added tax declaration, which is less than the amount of accounts payable according to the financial statements submitted by the taxpayer.

5) The criterion for analyzing the specific weight of the amounts of deductions for VAT in relation to the amount of VAT payable to the budget.

6) The criterion for analyzing the regular submission of declarations for reduction or reimbursement from the budget (at least three times a year for one tax).

7) The criterion for analyzing the facts of submission by the taxpayer of more than three revised declarations for one tax per calendar year.

The risk management system is used by the tax authorities in relation to value added tax, in particular, its reimbursement. The use of our proposed calculation criteria for assessing organizations' risk levels will help to improve the efficiency of the risk management system software, which will allow for a better and more complete assessment of organizations, and minimize cases of assigning a low risk level to problem organizations. The implementation of this proposal can lead to an increase in the effectiveness of tax control, reduce the burden on tax officials, and, as a result, reduce the possibility of the emergence of threats associated with an understatement of the tax base by the

taxpayer, threats of growth of the tax base not identified during tax control, which entails an increase receipts of tax revenues to the budget of the Republic of Mari El.

Thus, in modern economic conditions, there is an increasing role of the control activities of tax authorities to ensure income tax revenues to the state budget. The effectiveness of tax control ensures the implementation of state functions at all levels of government, which makes it possible to reduce the possibility of risks arising and level the threats to tax security in the region.

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