## SUMMARIES

Varnality Z., Driga S. Cooperation of big and small enterprises as a factor of business competitiveness growth in Ukraine. The article considers the forms of cooperative relations between small, medium and large enterprises and development ways of different forms of their integration relations that will significantly increase their efficiency, financial stability and competitiveness. It has been proved that existence and mutually beneficial relations of small, medium and large enterprises as well as their optimum correlation is not only the necessity for the existence and development of such enterprises but also the major component of the market economy.

Medvéné dr Szabad K. Wellness and SPA tourism in Hungary now and in the future 2009–2011. The article considers dynamics and perspectives of wellness and SPA tourism in Hungary, which has rich natural geothermal resources. There has been analyzed the policy of the government aimed at achieving the highest world requirements in tourism and promoting of Hungarian resorts.

Krasnokutskaya N. Entrepreneurial potential of Ukraine in comparison with EU countries. The article deals with the results of the comparative analysis of the entrepreneurial potential of Ukraine, where the objects of comparison with the EU countries have been selected by the criteria of its availability, level and conditions of realization. The features of the entrepreneurial potential blocking its development in Ukraine and the vector of state policy support of entrepreneurship in Ukraine are identified.

Tunitskiy N. Segmentation criteria of the domestic consumer market of elite furniture. The theoretical approaches to segmentation of consumer market are analyzed and main steps of this process are offered in the article. The criteria of segmentation of domestic market of elite imported furniture as well as factors influencing the choice of furniture by consumers are researched. The expediency of segmentation of elite furniture according to technological and economic criteria is substantiated.

Berezhnytska U. Efficiency of budget programs for credit financial support of small businessEfficiency of budget programs for credit financial support of small business. The issue of efficiency determination of budget programs of small business support has been considered in the article. The set of criteria to assess efficiency of implementation of measures of state programs of credit financial support of small business by means of which the assessment of such measures was held in 2001 – 2009 on the territory of Ivano-Frankivsk region has been provided.

Bulgakova S., Mykytyuk I. Budget risk: essence, classification, factors of risk. The definition of the category 'budget risk' is considered, its essence, characteristics and peculiarities are determined. The classification of budget risks and risk-formation factors on all stages of budgeting process are given.

Tkachenko N. Experience of assessment financial stability of insurers by rating agencies. The main stages of rating developed by international rating agencies to assess financial stability and reliability of insurers are considered. The methodological approaches to assessment of financial stability of insurance companies which are used by international rating agencies are determined and described.

Glubokiy V. Economic capital nature and its function in bank's activity. The different approaches to determine the notion 'economic capital' are analyzed and its definition is offered. The functional purpose of economic capital is considered, the main differences of economic and regulatory capital of the bank are determined, the role of economic capital in bank management is identified.

Lisovska N. Financial and economic essence of leasing activity. Nature and peculiarities of the process of state regulation of the leasing activity have been defined. Present state of regulation of the domestic market of leasing has been described. It is necessary to strengthen the system of supervising and control in the sphere of leasing activity. Different approaches to interpretation of the economic nature of the leasing as a specific kind of the financial services have been analyzed.

Kucherenko V. Essence of integration of bank and insurance capitals. The definition of the notion 'integration of insurance and bank capital' has been given; this phenomenon has been characterized and analyzed; the possible forms and peculiarities of bank and insurance capitals integration have been considered.

Savchenko N. Formation and use of financial resources of social insurance of Ukraine. The article researches the peculiarities of the financial provision of social insurance system. The general trends of financing of expenditures for social protection of the people at the expense of the social insurance system have been defined. There has been carried out the calculation of economic efficiency of insurance system. The directions of optimization of financial provision of social insurance system have been grounded.

Tarasiuk M. Modeling of business activity of trade networks. The results of analysis of basic scientific approaches to developing of business models of business subjects are given. The author's definition of the term 'business model of trade network' is given. The basic static and dynamic business model of a trade network developed on the basis of combination of approaches based on the formation of structure of responsibility centers and determination of business processes.