

Чтобы еще больше оптимизировать работу рынка ипотечного кредитования в России, происходит процесс объединения Агентства по ипотечному жилищному кредитованию (АИЖК) и Федерального фонда содействия развитию жилищного строительства (Фонда РЖС), которые в дальнейшем будут функционировать в качестве единого института поддержки строительной отрасли, рынка недвижимости и ипотечного рынка. Также целями нового агентства является повышение доступности жилья и создание комфортных условий проживания и благоприятной среды жизнедеятельности для граждан РФ, улучшение качества жилищного фонда, привлечение инвестиций в жилищное строительство, строительство инженерной, социальной и транспортной инфраструктуры и производство строительных материалов, изделий, конструкций для жилищного строительства, а также капитальный ремонт жилищного фонда и модернизация объектов коммунальной инфраструктуры. Помимо этого, за агентством будут закреплены вопросы обеспечения утилизации и переработки промышленных и бытовых отходов, повышение доступности ипотечного кредитования и иных форм кредитования в жилищной и жилищно-коммунальной сферах, в том числе за счет развития рынка ипотечных ценных бумаг, облигаций с залоговым обеспечением и иных финансовых механизмов.

Итак, в стране сформирован ипотечный рынок, работающий по унифицированным правилам и стандартам. Далее необходимо увеличивать его эффективность, оптимизировать происходящие на нем процессы, сокращать риски, совершенствовать технологии.

#### **Список использованных источников**

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### **FORMATION OF THE COST ESTIMATES ON EMPLOYEES BASED ON MOTIVATIONAL PROFILES**

***I. Kaminska***

*Ivano-Frankivsk National Technical University of Oil and Gas  
Ivano-Frankivsk, Ukraine, OA@nung.edu.ua*

**Introduction.** In forming the cost estimates on employees it becomes necessary to examine the question of satisfaction level of the employees interests or the coming true of their expectations from working on their company. The main task of manager is to identify the staff needs and every worker and to develop an adequate system of motivation that would be able to satisfy these needs.

**Statement of the problem.** We have been tasked to investigate the functional relationships of the company and employees in part of coming true the expectations each of the parties.

**The aim of the study.** Research purpose is the development of motivational profiles by the coefficients of expectations, the implementing expectations and the coming true expectations.

**Presentation of main material of research.** An employee development is accompanied by the expansion of its potential capacity and needs, primarily psychological. If we consider motivation as a process of the needs satisfaction, it is endless, so you need constantly to monitor the dynamics of employees motives and needs. It is very important to have full and timely economic, sociological and psychological information, to conduct motivational monitoring.

The needs of employee should determine before its hiring and constantly correct them during the work period. Determining the staff needs, it is also important to take into account the stage of company development: formation, functioning, development or crisis, since tasks being solved by company, are different at each stage. So employees must be chosen whose needs is matching with company tasks on a particular stage of its life cycle. The next step consists in ranking of detected needs based on the results of socio-psychological analysis and incentive-nonincentive system as the most effective in the needs satisfaction for some time.

For this purpose we propose to develop the profiles of three levels at the companies: the profile of expectations – while taking the employee to work, the profile of implementing expectations – after some time his work in the company, the profile of coming true expectations of employee – calculated profile.

By default, we assume that every potential contender for the job in the first place always put forward factor of a high earnings. Among the main demands-expectations of employee to the company we have selected:

- attractive motivational program;
- normal pace and work schedule;
- working conditions;
- a guarantee of work stability;
- fair assessment of work results;
- a healthy social and psychological climate and recognition of employee as a personality in the team;
- satisfactory leadership style;
- compliance position and the real labor opportunities of employee;
- opportunity for career growth;
- the acquisition of appropriate work skills.

Interviewed respondents were asked to sort the listed expectations by rating with assigning each of them from 1 to 10 points. In this case expectations could not occupy the same place in the rating. Further the employee was offered to form a new ranking of these same factors in terms of their implementation in the company.

For each expected factor we offer to determine the coefficients of expectations ( $C_E$ ), the coefficients of implementing expectations ( $C_{IE}$ ) and the coefficients of coming true expectations ( $C_{CTE}$ ) by developed formulas.

If  $C_{CTE} \geq 1$ , the expectations came true.

If  $C_{CTE} < 1$ , the expectations did not come true.

Based on the calculated values of the coefficients the appropriate profiles are formed.

### **Results and discussion.**

The study was conducted by using questioning method through anonymous survey of employees of oil and gas departments of PJSC "Ukrnafta". By using built motivational profiles the expectations of employees was

differentiated in two groups: workers and engineering and technical personnel. It was found that the hierarchy of influence factors on a working in these groups was different. Therefore detected unrealized expectations of employees were taken into account in the formation of cost estimates on employees for next planned year by redistribution of funds between articles of cost estimates on employees and attraction of intangible motivation instruments.

**Conclusions and recommendations.** By using this development we can identify the causes of labor productivity reduction and influence factors on it. If administrative link will own an information about employee expectations from working at this company, it will allow to build flexible and the most effective system of motivation by forming a rational cost estimates on employees.

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#### АСПЕКТЫ ФОРМИРОВАНИЯ ПРОФЕССИОНАЛЬНОЙ КОМПЕТЕНТНОСТИ СТУДЕНТА – ЭКОНОМИСТА

*С.В. Кэпэцынэ,*

*КТУМ, бул. Ю. Гагарина, 8, г. Кишинэу, Республика Молдова, 2001, e-mail: capasofia@yahoo.com*

Тип научного знания остается тот же от одной науки к другой и на основе проверенных фактов и доказательств относятся к природным