


MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE
SIMON KUZNETS KHARKIV NATIONAL UNIVERSITY OF ECONOMICS

"APPROVED"
Deputy head
(vice-rector for scientific and pedagogical work)


Mykola AFANASIEV

Financial aspects of creating an idea and starting a business

syllabus of the academic discipline

Field of Knowledge	All
Specialty	All
Educational level	First (bachelor's)
Educational program	All

Type of discipline	selective
The language of teaching, learning and rating	English

Head of the Finance Department



Irina ZHURAVLYOVA

Kharkiv
2020

МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ
ХАРКІВСЬКИЙ НАЦІОНАЛЬНИЙ ЕКОНОМІЧНИЙ УНІВЕРСИТЕТ
ІМЕНІ СЕМЕНА КУЗНЕЦЯ



"ЗАТВЕРДЖУЮ"

Заступник керівника
(проректор з науково-педагогічної роботи)

Микола Афанасьєв
Микола АФАНАСЬЄВ

Фінансові аспекти створення ідеї та відкриття бізнесу

робоча програма навчальної дисципліни

Галузь знань
Спеціальність
Освітній рівень
Освітня програма

Всі
Всі
перший (бакалаврський)
Всі

Статус дисципліни
Мова викладання, навчання та оцінювання

вибіркова
англійська

Завідувач кафедри фінансів

Ірина ЖУРАВЛЬОВА

Харків
2020

APPROVED
at the meeting of the Finance Department
Protocol № 2 dated 04.09.2020

Compiled by:
Dobryn S. V., PhD., Ass. Professor
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**Letter of renewal and re-approval
of the syllabus of the academic discipline**

Academic year	Date of the meeting of the Department	Protocol number	Sign of the Head of the department

Introduction

Abstract of the discipline “Financial aspects of creating an idea and starting a business”: in the current conditions, it is becoming increasingly important to solve the problems of opening domestic businesses to their businesses in an unstable economy. Of great importance are the theoretical aspects and practical recommendations for the formation of the idea of business, organization and opening of one's own business. As well as choosing a form of doing business, generating start-up capital for business, applying the basics of financial calculations and identifying sources of additional funds. In this regard, the process of creating an idea and opening your own business requires a deep knowledge of the theory and practice of decision-making in the field of business strategy justification, choice of directions and forms of doing business, and the search for ways to improve relationships in the financial sphere in the conditions of market transformation of the economy is not only an actual but also an important task of theoretical and practical importance.

The purpose of this course is the formation of students' theoretical knowledge and practical skills in the field of business organization, the formation of theoretical and methodological basis necessary for free ownership of the use of financial instruments, developing the ability to evaluate the effectiveness of business ideas, to analyze the current market situation, observed in the country, make financial calculations to choose the most effective way to raise capital.

Tasks of the course:

mastering the basic principles of organizing and implementing your own business at macro and micro levels;

applying methodological approaches to the analysis of the expediency of attracting additional borrowing funds in their own business project taking into account the risk factor;

mastering the skills of self-assessment of financial efficiency of implementation of business ideas with the use of computer equipment and software-mathematical complexes.

Financial aspects of starting and developing business is a discipline that studies the tools of economic justification and decision making in the system of starting one's own business, taking into account the uncertainty of the environment.

The object of the course is the organization of their own business at the macro and micro levels.

The subject of the course is theoretical, methodological and methodological bases of financial activity of business entities in the conditions of organization of their own business.

Characteristics of the discipline

Academic year	2
Semester	3
Number of credits ECTS	5
Final assessment	pass

Structural and logical scheme of studying the discipline:

Prerequisites	Pastrequisites
Macro and microeconomic	Finance
Money and credit	International finance
Financial mathematics	Financial management
Statistics	Enterprise cost management

Competencies and learning outcomes of the study

Competences	Learning outcomes
Understanding and ability to critically understand the conceptual foundations of economic theory that relate to the financial aspects of starting your own business, summarize the principles and patterns of functioning and business development	Identify the nature and main forms of doing business in the activities of economic entities and in the economy of the country
	Identify the main objects and subjects of modern business, analyze the interaction between the subjects of economic relations and take into account the peculiarities of their functioning
	To determine the essence of financial instruments, to characterize current trends and prospects of development of certain types of business.
Ability to use theoretical and methodological tools of financial, economic, mathematical, statistical, legal and other sciences to diagnose the state of financial systems	Evaluate the feasibility of financing real investment projects, evaluate the value of assets using different approaches
	Characterize innovation and the innovation process, prove the need for financing such areas of activity, identify the objects of innovation, taking into account the features of venture financing
	Analyze the legal framework for attracting investments, determine the factors of investment activity; ability to analyze peculiarities of activity of financial and credit institutions
	Conduct a comprehensive assessment of the effectiveness of the investment project
	Identify sources of financing for your own business and calculate their required size, carry out procedures for optimizing the structure of financial resources
Ability to justify, take professional decisions in the field of finance and take responsibility for them	Develop the structure of the business idea of the project and evaluate the feasibility of its financing; given the uncertainty and risk factor
	Classify business projects, determine the stages of project implementation

The program of the academic discipline

Content module 1

Business idea. Organizing and opening your own business

Theme 1. Starting your own business

1.1. Modern models of effective business. The essence and basic forms of doing business. The process of forming a business model. The main components of a business model.

1.2. Business type clustering. Main business areas and purpose. Agriculture. Tourism. Education. Medicine. Architecture and construction. Other business areas.

1.3. Analysis of the degree of market saturation of a certain type of business. Current trends and prospects for the development of certain types of business. Consumer demand and consumer expectations. Main trends of development of small and medium business.

Theme 2. Which business is more profitable? Benefit assessment of business idea

2.1. Business by income sources. Active and passive income. Income from trading activities. Income from production activities. Income from investment and credit activities. Proceeds from the sale of property and intellectual rights (property). Income from exchange rate differences of foreign currency funds and securities. Other types of income. E-commerce

2.2. Analyze and evaluate your own capabilities. Small project or large scale production. Assessment of own professional opportunities. Determining the amount of potential income.

Theme 3. Creating a new product and defining a business idea

3.1. Finding sources and generating ideas. Finding an idea for your business and your own product. Methods of finding ideas. Description and development of the project idea and definition of general directions of use of the potential product (service). Difference of own goods from competing counterparts.

3.2. Life stages of a new product. Developing a new product idea. Implementation. Adaptation of goods in the market. Growth. Maturity. Decline. Determination of factors affecting the product life cycle.

3.3. Market introduction strategy for the product. Analysis of market opportunities and market environment. Pricing policy. Develop a strategy for market introduction of a potential product (service) within a business project.

Theme 4. Costs and cost of production

4.1. Expenses by type of economic activity. The nature and types of costs. External and internal costs. Economic costs. Costs associated with normal activities. Financial expenses. Expenses from participation in capital. Operating expenses. Other expenses. Costs associated with emergency activities.

4.2. Costs associated with the production of products. The essence of production costs. Total costs and unit costs. Costs by type of products. Direct and indirect costs. Current costs. Long-term costs.

4.3. Cost of production. The essence of the cost of production. Budgeting and costing. Cost grouping when calculating production costs.

Content module 2.

Starting capital and basics of financial calculations

Theme 5. Fundamentals of financial calculations

5.1. The theory of value for money in time. Present and future cost of capital. The need and value of money over time. Factors influencing the change in the value of money over time. Extension and discounting processes. The concept of percentages, their types and classification. Interest accrual period. The future value of money, its economic content.

5.2. Capital raising and discounting using a simple interest rate. Scheme of simple interest, its content and features of use. Determining the cost of capital in the case of annual interest accrual. The concept of discounting simple interest. The current value of capital. Mathematical and bank discounting.

5.3. Discounting using a compound interest rate. The need to estimate future revenues from the current point of view. Determination of the present value with the m-fold interest calculation.

5.4. Increasing capital using a compound interest scheme. Concept of compound interest. Scheme of the simple and the scheme of compound interest, the fundamental difference between them. Floating compound interest rate. Methods for calculating the time period required to double the amount invested.

Theme 6. Forms of raising capital

6.1. Necessity and essence of credit. Credit as a form of value movement on a reverse basis. Credit as a form of social relations. The main features of the loan. Subjects and objects of credit relations. Signs of credit in a market economy. Debt capital and credit. Debt capital as a form of monetary capital. The main features of loan capital. Market of loan capital.

6.2. Forms and types of credit. Credit classification criteria. The forms of credit, the advantages and disadvantages of each form. Types of credit. Characteristics of individual types of credit: commercial, consumer, state, international, banking.

6.3. Bank credit. Classification of bank loans. Principles and methods of bank lending. The mechanism of bank lending. Forms of collateral and insurance of bank loans. Characteristics of individual types of bank credit.

6.4. Economic limits of credit. The concept of credit limits, causes and consequences of their breach. Credit relations and inflation. Percentage of credit. Percentage, types, economic boundaries of movement and factors of change of interest rate. Interest rate risk. Percentage in inflation.

Theme 7. Starting a business as a form of investment project realization

7.1. Economic essence of investment. Economic essence of investment. Features of the cycle of investment in a market economy. Investment process and its stages. Characteristics of investments by classification characteristics.

7.2. Characteristics of investment objects. The concept of investment objects. Investment objects. Real and financial investments, their main characteristic.

7.3. Characteristics of investing entities. Concept of subjects of investment activity. Businesses as subjects of investment activity. Industrial-financial groups and the legal basis for their functioning. Financial institutions in the investment market. Banks, credit unions, pawnshops, leasing companies, trust companies, insurance companies, funded pension institutions, joint venture institutions.

Theme 8. An innovative form of investment

8.1. Economic essence of innovation and innovation process. Economic essence of innovation and innovation process. Concepts and types of innovation. Classification of innovations. Model of innovation process.

8.2. Objects and subjects of innovative activity. Objects of innovation activity and their characteristics. The subjects of innovation and their characteristics. The main goal of the state innovation policy, the basic principles of the state innovation policy. Priority directions of state support of enterprise innovation activity.

8.3. Financing of innovative activity. Financial support for innovation. Venture Financing. Types of venture financing, their features. Problems of development of venture financing in Ukraine.

Theme 9. Financing of the investment process

9.1 Characteristics of investment resources. Characteristics of investment resources. Forms of investment resources.

9.2. Methods of formation of investment resources. Principles of formation of investment resources. Methods of formation of investment resources. Sources of formation of investment resources. Self-financing and sources of its financial resources. Bank investment loan and ways to attract it.

9.3. Valuation of investment resources. Valuation of investment resources. Methods of valuation of equity, attracted and borrowed capital.

9.4. Methods of optimizing the structure of sources of investment resources. Calculation of the volume of investment resources of a real investment project. Methods of optimizing the structure of investment resources.

Theme 10. Selling property

10.1. Sale of property and valuation of property. Purpose of the sale of the property. Objectives of property valuation. The subject matter of the valuation and the factors affecting its value.

10.2. The main types of property value. Types of property value. Market value. Investment value. Cost of playback. The cost of replacement. Liquidation cost. Mortgage cost.

10.3. Basics of calculating the value of real estate. Cost management concept. Factors and cost metrics. Key metrics for property values.

The list of practical (seminar) classes, questions and tasks for independent work is given in the table "Rating-plan of the discipline".

Teaching and learning methods

In the process of teaching the discipline to enhance the educational and cognitive activities of students provides for the use of educational technologies, including: problem lectures, discussions, conversations, presentations, illustrations, project method, modeling of professional situations, work in small groups, case studies, debates, brainstorming assaults, various individual and group projects, individual research work.

Distribution of teaching and learning methods on the topics of the discipline

Topic	Practical application of educational technologies
Theme 1. Starting your own business	Problem lecture "The process of forming a business model. The main components of the business model", work in small groups on "Modern trends and prospects for certain types of business", brainstorming and presentation of results
Theme 2. Which business is more profitable? Benefit assessment of business idea	Problem lecture "Assessment of own professional opportunities. Determination of potential income", modeling of professional situation "Small project or large-scale production", debate, brainstorming
Theme 3. Creating a new product and defining a business idea	Problem lecture "Search for an idea for business and own product. Description and development of a project idea and determination of general directions of use of a potential product (service)", brainstorming on "Development of a new product idea", work in small groups on product life cycle ", presentation of results
Theme 4. Costs and cost of production	Problem lecture "The essence of the cost of production. Estimation and costing", work in small groups on "Costs by type of economic activity. Costs associated with the production of products", presentation of results.
Theme 5. Fundamentals of financial calculations	Problem lecture "The need and importance of the value of money over time", work in small groups on "Factors influencing the change in the value of money over time", presentation of results, debate, brainstorming

Theme 6. Forms of raising capital	Problem lecture "Credit as a form of value movement on a reciprocal basis. Credit as a form of social relations", brainstorming on "The concept of credit limits, causes and consequences of their violation", work in small groups on "Credit relations and inflation", presentation of results
Theme 7. Starting a business as a form of investment project realization	Problem lecture "Peculiarities of the investment cycle in a market economy. Investment process and its stages", work in small groups on "Industrial and financial groups and the legal framework for their operation", presentation of results
Theme 8. An innovative form of investment	Problem lecture "The purpose of the state innovation policy, the basic principles of the innovation policy of the state", work in small groups on the topic "Priority areas of state support for innovation of enterprises", presentation of results
Theme 9. Financing of the investment process	Problem lecture "Principles of formation and sources of investment resources. Self-financing and sources of its provision", modeling of the professional situation "Calculation of the volume of investment resources of a real investment project", debate, brainstorming
Theme 10. Selling property	Problem lecture "The purpose of the sale of property. The subject of evaluation and factors influencing its value", work in small groups on "The concept of value management. Factors and indicators of value", presentation of results

During the practical classes, higher education students take part in solving competence-oriented group and solving individual problems.

The procedure for evaluating learning outcomes

The system for assessment the effectiveness of the training of specialists in the discipline provides that the results of the academic discipline should take into account lectures and practice classes, as well as the performance of independent work. Assessment of the developed competencies among students is based on a 100-point accumulation system.

Current control is carried out during the semester during lectures and practical classes and is estimated by the amount of points scored (maximum amount - 100 points; minimum amount that allows a student to get credit - 60 points).

Modular control is carried out in the form of a colloquium taking into account the current control of the relevant content module and aims at an integrated assessment of student learning outcomes after studying the material from the logically completed part of the discipline - the content module.

The final / semester control is conducted in the form of a test, according to the schedule of the educational process.

Lecture assessment: active work in pairs (1 point for each lesson) provided that the student completes a test task on the materials of the topic and participates in the discussion of the issues considered. The total number of points is 15.

Assessment of practical classes: active work in pairs (0.5-1.5 points for each lesson) provided that the student performs practical tasks and participates in the discussion of their implementation. The total number of points is 22.5.

Independent work: general criteria for evaluating extracurricular independent work of students are: depth and strength of knowledge, level of thinking, ability to systematize knowledge on individual topics, ability to make sound conclusions, mastery of categorical apparatus, skills and techniques of practical tasks, ability to find necessary information, to carry out its systematization and processing, self-realization in laboratory classes.

Criteria for evaluating independent work:

Practical control work. Maximum score: 7 points, which can be obtained for solving competency-oriented tasks placed on the PNS. Number of tests – 2. The total number of points – 14.

Competence-oriented task. Maximum score: 4.5 points, subject to the full solution and implementation of the competency-oriented tasks posted on the PNS, and discussion of the results obtained by students and teachers at the PNS environment forum. Number of competency-oriented tasks - 3. The total number of points – 12.5.

Colloquium. During the semester – 2 colloquia, the maximum score for each - 18 points. The structure of the colloquium – 20 theoretical questions, designed in the form of open and closed tests. The total number of points is 36.

Final control: is carried out on the basis of a test, the task of which is to test the student's understanding of the program material as a whole, logic and relationships between individual sections, ability to creatively use accumulated knowledge, ability to formulate their attitude to a particular problem.

A student should be considered certified if the sum of points obtained from the results of the final / semester performance test is equal to or exceeds 60.

The final grade in the discipline is calculated taking into account the points obtained during the current control of the accumulative system. The total result in points for the semester is: "60 or more points – credited", "59 or less points - not credited" and is entered in the test "Statement of performance" of the discipline. How to calculate the final grade for the discipline.

The final grade is set according to the scale given in the table "Grade scale: national and ECTS". Forms of assessment and distribution of points are given in the table "Rating-plan of the discipline".

Rating scale national and ECTS

The amount of points for all types of educational activities	Rating ECTS	Score on a national scale	
		For exam, course project (work), practice	For pass
90 – 100	A	perfectly	credited
82 – 89	B	fine	
74 – 81	C		
64 – 73	D	satisfactorily	
60 – 63	E	unsatisfactorily	not credited
35 – 59	FX		

Rating-plan of the discipline

Theme	Forms and types of education		Forms of evaluation	Max Rating
1	2		3	4
Content module 1.				
Business idea. Organizing and opening your own business				
Theme 1	<i>Classroom work</i>			
	Lecture	Starting your own business	Work on lectures	1
	Practice session	Solving practical problems in the process of forming a business model	Participation in practical tasks	1,5
	<i>Individual work</i>			
	Questions and tasks for self-study	1. Pareto's law: essence, basic principles and the most famous examples. 2. The long tail concept: key features, real-life business examples.		
Theme 2	<i>Classroom work</i>			
	Lecture	Which business is more profitable? Benefit assessment of business idea	Work on lectures	2
	Practice session	Solving practical tasks to assess their own professional capabilities. Determining the amount of potential income.	Participation in practical tasks	3
	<i>Individual work</i>			
	Questions and tasks for self-study	1. Razor and Blade Business Model: essence, basic principles and the most famous examples. 2. What are unicorn companies? Top 10 companies in the world.		
Theme 3	<i>Classroom work</i>			
	Lecture	Creating a new product and defining a business idea	Work on lectures	2
	Practice session	Solving practical tasks for developing a strategy for market introduction of potential goods (services) within a business project.	Participation in practical tasks	3
			Tasks by topics	4
			Practical control work	7
<i>Individual work</i>				
	Questions and tasks for self-study	1. Description and development of the project idea and definition of general directions of use of the potential product (service). 2. Difference of own goods from competing counterparts.		
Theme 4	<i>Classroom work</i>			
	Lecture	Costs and cost of production	Work on lectures	2
			Colloquium	18
	Practice session	Solving practical problems in calculating the costs associated with the production. Estimation and costing.	Participation in practical tasks	3
<i>Individual work</i>				
	Questions and tasks for self-study	Analysis of the target audience (make a portrait of the buyer indicating his socio-demographic and behavioral characteristics).		

1	2	3	4	
Content module 2. Starting capital and basics of financial calculations				
Theme 5	<i>Classroom work</i>			
	Lecture	Fundamentals of financial calculations	Work on lectures	2
	Practice session	Execution of practical tasks for increasing and discounting capital when determining its value	Participation in practical tasks	3
			Tasks by topics	4
	<i>Individual work</i>			
Questions and tasks for self-study	1. Factors influencing the change in the value of money over time. The concept of percentages, their types and classification. 2. The concept of discounting simple interest. The concept of compound interest			
Theme 6	<i>Classroom work</i>			
	Lecture	Forms of raising capital	Work on lectures	2
	Practice session	Performing practical tasks to determine the cost of credit	Participation in practical tasks	3
			Practical control work	7
	<i>Individual work</i>			
Questions and tasks for self-study	1. The forms of credit, the advantages and disadvantages of each form. 2. Types of credit. Characteristics of individual types of credit: commercial, consumer, state, international, banking.			
Theme 7	<i>Classroom work</i>			
	Lecture	Starting a business as a form of investment project realization	Work on lectures	1
	Practice session	Solving practical problems to determine the peculiarities of settlements in attracting investment	Participation in practical tasks	1,5
	<i>Individual work</i>			
	Questions and tasks for self-study	1. Businesses as subjects of investment activity. Industrial-financial groups and the legal basis for their functioning. 2. Banks, credit unions, pawnshops, leasing companies, trust companies, insurance companies, funded pension institutions, joint venture institutions.		
Theme 8	<i>Classroom work</i>			
	Lecture	An innovative form of investment	Work on lectures	1
	Practice session	Completion of the task on the topic "Financial support of innovation"	Participation in practical tasks	1,5
	<i>Individual work</i>			
	Questions and tasks for self-study	Types of venture financing, their features. Problems of development of venture financing in Ukraine.		

1	2		3	4
Theme 9	<i>Classroom work</i>			
	Lecture	Financing of the investment process	Work on lectures	1
			Colloquium	18
	Practice session	Performing practical tasks to determine the value of derivative securities	Participation in practical tasks	1,5
	<i>Individual work</i>			
Questions and tasks for self-study	1. Methods of formation of investment resources. 2. Methods of valuation of equity, attracted and borrowed capital. 3. Methods of optimizing the structure of investment resources.			
Theme 10	<i>Classroom work</i>			
	Lecture	Selling property	Work on lectures	1
	Practice session	Completion of the task on the topic "Objectives of property valuation. The subject of evaluation and factors influencing its value"	Participation in practical tasks	1,5
			Tasks by topics	4,5
	<i>Individual work</i>			
Questions and tasks for self-study	1. The main types of property value. 2. Types of property value. Market value. Investment value. Cost of playback. The cost of replacement. Liquidation cost. Mortgage cost.			

Recommended literature

Basic resources:

1. Добринь С. В. Фінансові аспекти створення ідеї та відкриття бізнесу : опорний конспект [Електронний ресурс] / С. В. Добринь, І. І. Алексеєнко. – Режим доступу : <http://pns.hneu.edu.ua/enrol/index.php?id=7038>
2. Вахович І. М. Фінансовий менеджмент та фінансовий інжиніринг бізнес-процесів : магістерський курс [навч. посіб. в 2-х т.]. / І. М. Вахович. – Луцьк : СПД Ж. В. Гадяк, друкарня «Волиньполіграф», 2013. – 604 с.
3. Гербер М. Працювати на себе. Як не прогоріти в малому бізнесі / Майкл Гербер ; пер. з англ. Ірина Гнатковська. - Київ : Наш формат, 2019. – 230 с.
4. Гросул, В. А. Ведення бізнесу в Україні [Текст] : навч. посіб. / В. А. Гросул, О. А. Круглова, С. О. Зубков ; Харків. держ. ун-т харчування та торгівлі. - Харків : Іванченко І. С., 2020. – 107 с.
5. Мазнев Г. Є. Відкриття власного бізнесу : навч. посіб. / Г. Є. Мазнев, О. О. Артеменко, Н. М. Колпаченко ; Харк. нац. техн. ун-т сіл. госп-ва ім. П. Василенка, Навч.-наук. ін-т бізнесу і менеджменту. – Х. : Міськдрук, 2010. - 112 с.
6. Райз Ерік. Стартап без помилок: як сучасні підприємці використовують безперервні інновації задля створення радикально успішного бізнесу : [посіб. зі створення успіш. бізнесу з нуля : пер. з англ.] / Ерік Райз. – Харків : Віват, 2018. - 367 с.
7. Стоун Бред. Продається все. Джефф Безос та ера Amazon [Текст] / Бред Стоун ; пер. з англ. Наталія Валевська. – Київ : Наш формат, 2016. - 399 с.
8. Van Horne, James C. Fundamentals of financial management / James C. Van Horne, John M. Wachowicz. – 13th ed., 2008. – 719 p.
9. Proctor R. Managerial accounting for business decisions / R. Proctor, N. Burton, A. Pierce. – Harlow, England ; New York : Financial Times / Prentice Hall, - 2002. – 367 p.
10. Foong L. M. Understanding of SWOT Analysis [Electronic resource] / L. M. Foong. – Access mode: <http://effecta.com.au/wp-content/uploads/2010/07/Understanding-of-SWOT-Analysis.pdf>

Additional resources:

11. Авраамов Павло. Стратегія Го : давня гра й сучасний бізнес, або Як перемогти в конкурентній боротьбі [Текст] / Павло Авраамов. - Харків : Фабула, 2019. – 418 с.
12. Гнилянська Л. Й. Формування та реалізація інноваційних програм на засадах ризик-менеджменту : монографія / Л. Й. Гнилянська, В. Ю. Харчук ; Нац. ун-т "Львів. політехніка". - Львів : Зукц, 2013. - 215 с.
13. Финансовые инструменты / под ред. Ф. Фабозци ; [пер. с англ. Е. Востриковой, Д. Ковалевского, М. Орлова]. – М. : Эксмо , 2010. – 864 с.
14. Fine L.G. The SWOT Analysis: Using your Strength to overcome Weaknesses, Using Opportunities to overcome Threats [Electronic resource] / L.G. Fine. – Access mode: <http://lawrencefine.com/downloads/SWOT%20-%20PDF.pdf>

Information resources

15. Сайт ПНС «Фінансові аспекти відкриття та розвитку бізнесу» – Режим доступу : <https://pns.hneu.edu.ua/course/view.php?id=7038>
16. Офіційний сайт Державного агентства з інвестицій та управління національними проектами України [Електронний ресурс]. – Режим доступу : <http://www.ukrproject.gov.ua>.
17. Офіційний сайт Державного агентства з питань науки, інновацій та інформатизації України [Електронний ресурс]. – Режим доступу : <http://dknii.gov.ua>.
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