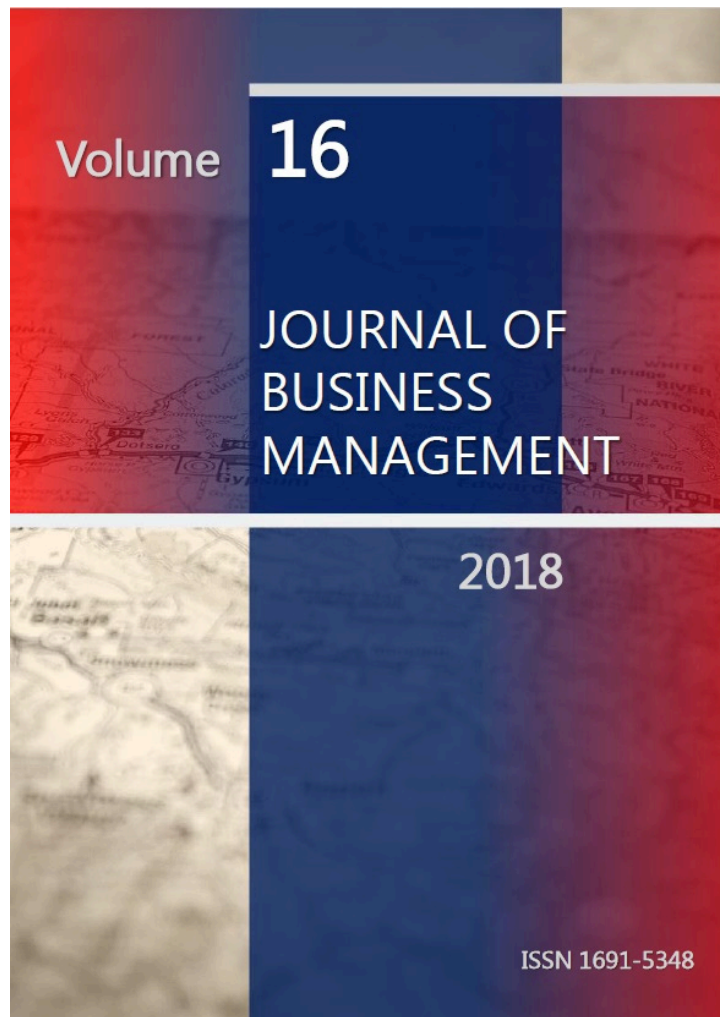




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We are living in turbulent times. Changes are accelerating rapidly. As a consequence, the instability of the entire system is growing. This situation demands from organizations quick and correct decisions which take into account changes in the external environment and utilise new possibilities.

We can observe the growing influence of the finance subsystem on the global economy as a factor of instability. Many of the problems which organizations face on a micro as well as macro level are connected with the finance subsystem. Some papers of this issue of the journal are related to these problems, for instance, validation of insolvency (methodological research on the micro level) or the impact of Basel III on the banking system and economic development.

One of the papers is devoted to long-term housing financing instruments (housing financing is one of the drivers of the entire economy).

Regional investment policy (which includes finance policy) in Russia is discussed in one of the papers. All the papers were double-blind peer reviewed. Following the necessary corrections and additions resulting from the review process, 5 accepted papers were included in the issue.

The Journal of Business Management has been indexed in COPENICUS since 2017 and in EBSCO since 2008. JBM Issues No. 17 and No. 18 will be devoted to foreseeing challenges and opportunities for organizations on the macro and micro level.

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