

### MINISTRY OF SCIENCE AND HIGHER EDUCATION OF THE RUSSIAN FEDERATION

Federal State Budgetary Educational Institution higher education

"Ural State University of Economics"

(USUE)

"APPROVED"
Rector of USUE

Y.P. Silin

11 2024

REGULATIONS

For the competition of scientific and practical works "DeFi AS CHALLENGES OF THE NEW FINANCIAL MODEL"



## For the Competition of scientific and practical works "DeFi AS CHALLENGES OF THE NEW FINANCIAL MODEL"

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### 1. General provisions

- 1.1 This regulation (hereinafter referred to as *the regulation*) regulates the procedure for organizing a competition of scientific and practical works "DeFi AS A CHALLENGE OF A NEW FINANCIAL MODEL" (hereinafter referred to as the competition).
- 1.2 Competition of scientific and practical works "DeFi AS CHALLENGES OF THE NEW FINANCIAL MODEL" (hereinafter referred to as the competition) is held in the form of a competition between students and graduate students in the creative application of their knowledge, skills and abilities in the field of corporate finance, banking, monetary regulation of the economy and the financial market within the framework of the Congress of Economists and Financiers of the Eurasian Economic Youth Forum (hereinafter referred to as the Forum).

### 1.3 Organizers of the competition:

Federal State Budgetary Educational Institution of Higher Education "Ural State University of Economics" (Ural State University of Economics), Ural Main Directorate of the Central Bank of the Russian Federation

1.4 Competition partners:

Sverdlovsk regional branch of JSC Rosselkhozbank

PJSC Bank-VTB

PJSC Ural Bank for Reconstruction and Development

JSC " Pervouralskbank "

OJSC "UMMC"

Closed Joint Stock Company "Investment Company "BLAGODAT SECURITIES""

LLC Center for Accounting Services "Konto"

Branch of PJSC IC "Rosgosstrakh" in the Sverdlovsk region

Joint Stock Company "ASTRAMED-MS" (Insurance company)

1.5 Purpose of the competition:

based on the study of international and Russian experience, explore the role of
decentralized finance in the corporate, banking, insurance, investment sectors of the economy and the
financial market as a whole, attract the attention of young people to new ideas, financial technologies,
tools, proposals and forecasts in the field of development of decentralized finance in financial -credit



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sector, to dialogue between countries and peoples on the assessment and promotion of new financial models, products, technologies and tools, based on historical experience and modern developments.

### 1.6 Competition objectives

- provide a study of different approaches to the interpretation of the role and place of regulatory authorities, business entities, the population and financial market participants in different countries;
- explore modern trends in regulation, functioning and development in different segments of the financial market;
- evaluate the effectiveness and feasibility of proposals summarized within the framework of applications submitted for the competition in terms of their compliance with modern economic realities of different countries.
- to substantiate the features and problems, as well as the formation of reasonable and constructive forecasts on the interaction of business, population, financial market participants and institutions that carry out state regulation of various sectors of the financial market in countries with developing economies;
- to form creative and scientific approaches among young people to the analysis of existing government levers and incentives for the development of tools and methods for providing the modern economy with financial market operations and services that ensure its progressive development.

### 2. Thematic areas of the competition

2.1 The competition is held in 2 categories:

I nomination: Research work.

Research work is carried out within the following topics:

- 1) Decentralized finance (DeFi) architecture: definition, characteristics.
- 2) DeFi currency and assets governance tokens.
- 3) DeFi in major product segments.
- 3) Opportunities and risks of DeFi for the financial market.
- 4) SWOT analysis of DeFi exit for traditional market participants.
- 5) Decentralized insurance.
- 6) Decentralized asset management.
- 7) Key DeFi infrastructure.



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- 8) DeFi ecosystem.
- 9) Decentralized exchanges (DEX).
- 10) Decentralized derivatives.

2nd nomination: Scientific and practical project.

A scientific and practical project can be carried out within the framework of the following topics:

- 1) Approaches to DeFi regulation: scenarios and challenges for the regulator and experts.
- 2) DeFi schemes are insurance of smart contracts.
- 3) Decentralized project management.
- 4) Dashboards DeFi.
- 5) Decentralized layer: Ethereum.
- 6) Decentralized stablecoins.
- 7) Decentralized lending and borrowing.

### 3. Conditions of participation in the Competition

- 3.1. Students of all forms of education are invited to participate in the Competition, including undergraduates, graduate students, applicants for academic degrees, young scientists, as well as young specialists under the age of 35.
- 3.2. Completed works performed individually or collectively (by a team of up to 5 people) are submitted to the Competition.
- 3.3. One participant/team can submit only one competitive work within one independently chosen direction from the approved list.
- 3.4. Works of participants that do not meet the requirements of the Regulations are not allowed to participate in the Competition.
- 3.5. Scientific supervisors are allowed to participate in individual and collective project developments.
- 3.6. There is no registration fee for participation in the Competition. Expenses for accommodation of non-resident participants, food and transportation expenses for participation in the full-time stage of the Competition are paid by the participants themselves or by sending organizations.
- 3.7. Participation in the competition is also possible using remote technologies registered participants and speakers get access to USUE cloud resources based on the MS Office 365 platform and connect to interactive sessions during events through teams created in Microsoft Teams.



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### 4. Stages and timing of the Competition

- 4.1. The competition is an annual event and is held within the framework and timing of the EEFF. The final dates for the Competition, as well as its main stages, are established by order of the rector of the Ural State University of Economics and are published on the Competition pages of the EEFM website.
  - 4.2. The competition is held in three stages.
- 4.2.1. First stage (until April 1, 2024 inclusive) registration of participants and verification of compliance with the requirements for participants in the Competition (section 3 of these Regulations).

The first stage is conducted by the organizing committee of the Competition (the USUE site and foreign/regional sites that have chosen this Competition) within the time frame established by the directorate of the Eurasian Economic Youth Forum and published on the EEFM website.

4.2.2. The second (preparatory) stage (from April 1 to April 10, 2024) – examination of competitive works registered and admitted to the Competition based on the results of the first stage; determination of the finalists of the Competition.

The examination of competitive works is carried out by the Expert Commission of the Competition. The expert commission includes the teaching staff of the university and curators within the framework of the topic from the Ural Main Directorate of the Central Bank of the Russian Federation and the partners of the Competition.

A list of participants who qualified for the finals of the Competition is being compiled. The list of finalists is published on the Competition page of the EEFM website.

4.2.3. The third (final) stage (April 24-25, 2024) – presentation and public defense of the finalists' competition works; determination of the winner (first place) and prize-winners (second, third places) of the Competition separately in two nominations: research work, scientific and practical project, as well as 1,2,3 places in separate nominations from the partners of the Competition.

The third stage is held between the finalists of the Competition through public defense of competition works.

Based on the results of the Competition, a collection of abstracts of the finalists' works is published. The collection is published in the form of the corresponding chapter of the annual collection of EEFM materials no later than three months after the Competition. The collection of EEFM materials is posted in the RSCI, on the websites of USUE and EEFM.



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On April 25, 2024, an in-person awards ceremony will take place for the winners and runnersup of the Competition as a whole and the qualifying rounds of foreign/regional sites. The simultaneous awards ceremony will be broadcast via video conferencing.

## 5. The procedure for holding the finals and the criteria for evaluating participants' competition tasks

- 5.1. At the first stage of the Competition, participants submit to the Organizing Committee of the Competition electronically through a special registration form on the EEFM website www.eurasia-forum.ru. the following package of documents:
- 1) the author's application for participation in the Competition (Appendix 1) submitted by filling out the participant's registration form on the EEFM website;
  - 2) file with the competition work attached to the participant's registration form.

If the file is created in \*. doc or \*. rtf, then the title of the work is issued in accordance with Appendix 2;

if in \*. pptx – then on the first slide you must indicate the information contained in Appendix 2; if in video format, then you must attach a file in \*. doc with the title of the work, formatted in accordance with Appendix 2, and a link to YouTube, where the video is posted.

If the work is prepared by a team of authors, one of the authors is registered as the team captain and attaches the work, the remaining participants are registered as team members without attaching the work;

- 3) a file with abstracts of the competition work, reflecting the main provisions and results of the work attached as a second file in \*. doc to the participant registration form.
- 5.2. All documents are submitted as a single package within the deadline specified on the Competition page of the EEFM website. The absence or failure to provide any of the documents specified in this paragraph within the prescribed period means refusal to participate in the Competition.
  - 5.3. The competition entry must meet the following requirements:
  - 1) the work must correspond to the theme of the competition and its scientific areas;
- 2) the competition work must be the author's, the originality of the text (the text of the competition work itself, created in \*.doc or \* .rtf formats , or the text of abstracts for works created in other formats) is at least 70%;
  - 3) reference material must be available.



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If the file with the competition work is created in \*. doc or \*. rtf, then it is necessary to provide links to sources, use tables and figures, and provide a list of used sources (resources).

If the file with the competition work is created in \*. pptx , then on the last slide you need to provide a list of sources (resources) used.

If the work is presented in video format, then it is necessary to provide a list of sources (resources) used in the preparation of the video in a file with a title and a link to YouTube;

- 4) the competition work must be accompanied by abstracts of 2-3 pages, created in \*. doc . Abstracts should be formatted as follows: line spacing 1.5 on A4 sheets, Times New Roman font , size 14 pt , margins 20 mm on each side;
  - 5) the competition work must be formatted as follows:

competition entry created in \*. doc or \*. rtf, must be formatted as follows: the name of the file must indicate the surname of the author(s). Font Times New Roman, font size – 14 pt, line spacing 1.5. All margins are 20 mm. The text is justified without hyphenation. All charts and tables must be inserted into the text. Footnotes in the text are given in square brackets indicating the source number in the list of sources (resources). Paragraph indent – 1.25. Sheet orientation is portrait. Volume of work: 10–20 pages. Typical structure of the work: title (Appendix 2), content, introduction, main part, conclusion, list of sources (resources) used, appendices (if necessary);

competition entry created in \*. pptx must be formatted as follows: the file name must indicate the last name of the author(s). Typical work structure: slide with information contained in Appendix 2, main part, slide with a list of sources (resources) used;

The competition work created in video format must be formatted as follows: the name of the author(s) must be indicated in the file title. Typical work structure: analogue of the title with the information contained in Appendix 2, main part. The list of used sources (resources) is drawn up in accordance with GOST 7.1-2003.

### 6. Awarding the winners

6.1.Based on the results of the final round, the winners and prize-winners of the Competition are determined. They are awarded Diplomas of 1st, 2nd, 3rd degree and large orders "Star of Eurasia" for 1st, 2nd, and 3rd place, respectively. The participants who took 4th and 5th places are also determined. They are awarded certificates for 4th and 5th places.

All participants of the Competition receive electronic certificates of Competition participants.



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Additionally, among the participants who participated through foreign/regional sites, 1st to 3rd places of foreign/regional sites are determined. They are awarded certificates for 1st, 2nd and 3rd places at the relevant Competition sites, as well as commemorative small orders "Star of EurAsia"

6.2. The winner and runners-up (2nd and 3rd place) of the final round of the Competition are awarded cash prizes within the framework of the Competition prize fund established by order of the USUE Rector and in accordance with the protocol of the Competition expert commission.

Cash prizes (including payment of income tax) are transferred by the Competition organizer within 1.5 months to the personal accounts of the winner and prize-winners using the details provided to the Competition coordinator, subject to the submission of the following documents to the Competition organizer:

- printout from the bank's personal account: bank details and personal account number for transferring money;
  - a copy of the passport page 1, 2 and page with registration;
  - a copy of the TIN or a printout of the TIN data from the website.

Cash prizes for foreign participants participating in the finals via online communication are transferred according to the details of the bank that is a partner bank of the Russian bank.

6.3. The awarding of all finalists of the Competition will take place as part of the final events of the XIV EEFM on April 25, 2024 simultaneously at the USUE site and at foreign/regional sites of the Olympiad using online communication.

### 7. Management of the Competition at the USUE site

- 7.1. The Competition is managed by the EEFM Organizing Committee and the Competition Organizing Committee.
  - 7.2. Chairman of the EEFM organizing committee, rector of USUE:
- approves the Regulations on the Competition, signs the order on holding the Competition and the composition of the organizing committee of the Competition, the order on the composition of the expert commission;
- carries out general management of the organization and conduct of EEFM events, within the framework of which the Competition is held.
- 7.3. To organize and conduct the Competition, an organizing committee of the Competition is formed, which includes:



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- scientific director(s) of the Competition;
- Competition coordinator;
- members of the expert committee of the Competition;
- representatives of organizations partners of the Competition,
- Secretary of the Competition.
- 7.4. Scientific supervisor(s) of the Competition:
- prepares the draft Regulations on the Competition, amendments and additions to it;
- is the chairman (co-chairman) of the expert commission of the Competition;
- selects the composition of the expert commission of the Competition;
- prepares topics for the Competition nominations.
- 7.5. Competition Coordinator:
- ensures the invitation of members of the Expert Commission of the Competition;
- organizes the distribution of information letters to educational, research and scientific
   organizations of the Russian Federation and Eurasian countries;
- organizes registration (through the registration system of the EEFM website) and verification of compliance of received applications with established requirements;
  - organizes and monitors the progress of the Competition;
- organizes the registration of diplomas and certificates; rewarding the winners and prizewinners of the Competition;
- organizes the collection of necessary documents for issuing cash prizes to the winners and prize-winners of the Competition;
  - draws up a report on the Competition.
- 7.6. An expert commission is created to conduct an expert assessment of the participants' testing results.

The Chairman of the Expert Commission of the Competition is the Director of the EEFM Congress, where the Competition is taking place. The expert commission includes highly qualified representatives of the scientific and business community; Russian and foreign experts in the field of economics and finance from higher educational institutions of the Russian Federation, academic science, audit companies; business practitioners. More than half of the members of the expert commission must be representatives of third-party organizations.

The expert commission may also include representatives of the co-organizing countries that have chosen this Competition for implementation at their foreign/regional sites.



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All decisions of the expert commissions are recorded and signed by the chairman (co-chairman), secretary and members of the expert commission (Appendix 2).

Information about the composition of the organizing committee and expert commission of the Competition is published annually on the Competition page of the EEFM website.

- 7.7. At the first stage of the Competition, the organizing committee selects projects for further expert evaluation according to the requirements specified in Section 5 of the Regulations.
- 7.8. During the second (selection) stage, the expert commission examines the competitive works and determines 12 finalists (6 finalists in 1 nomination Research work and 6 finalists in 2 nomination Scientific and practical project). In addition, the Competition partners independently determine the number of finalists in special nominations.

Criteria for evaluating competitive works at the second (qualifying) stage:

- 1) compliance with the issues of the Competition;
- 2) design, originality of work design;
- 3) relevance of the topic of work;
- 4) the practical significance of the results obtained for the development of decentralized finance;
- 5) logic, style and literacy of presentation.

The work is assessed separately for each criterion on a 10-point scale, where the highest score is 10, the lowest is 1.

Lists of finalists are posted on the Competition page, and information letters about reaching the finals are sent to finalist participants.

If a finalist cannot personally take part in the final of the Competition for a reason recognized by the organizing committee as valid, he is given the opportunity to publicly defend his work remotely, in the form of a webinar. If the reason for the impossibility of a finalist's appearance is not recognized as valid, by decision of the organizing committee, this participant will be eliminated from the Competition as a finalist.

- 7.9. Criteria for evaluating participants during the public defense of work at the third (final) stage:
- 1) originality of presentation material;
- 2) confident knowledge of the material;
- 3) level of communication competence;
- 4) relevance of the work/project (a clearly formulated idea why this work/project? What has been done? For whom? What result can be achieved during implementation/implementation?)
  - 4) quality of answers to questions.



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The project is assessed separately for each criterion on a 10-point scale, where the highest score is 10, the lowest is 1.

7.10. The winner of the Competition is the participant who scores the most points in the third (final) stage.

### 8. Management of the Competition at foreign/regional sites of the EEFM

- 8.1. The Competition is managed by the organizing committee of the foreign/regional EEFM site and the Competition coordinator of the EEFM site.
- 8.2. To organize and conduct the Competition, an organizing committee is formed, approved by order of the rector of USUE. The organizing committee includes:
  - Chairman of the EEFM organizing committee;
  - co-chairman of the EEFM organizing committee;
  - scientific supervisors of the Competition;
  - Competition coordinator;
  - Chairman and members of the Expert Commission of the Competition;
  - representatives of organizations that are partners of the Competition,
  - Secretary of the Competition.
- 8.3. The Organizing Committee provides general management of the organization and conduct of the Competition.
  - 8.3.1. Chairman of the organizing committee:
- approves the Regulations on the Competition, signs the order on holding the Competition and the composition of the organizing committee of the Competition, the order on the composition of the expert commission of the Competition;
- carries out general management of the organization and conduct of EEFM events, within the framework of which the Competition is held.
  - 8.3.2. Co-chairman of the organizing committee:
- carries out direct management of the organization and conduct of the EEFM, together with the scientific director of the Competition, forms the composition of the expert commission of the Competition.
  - 8.3.3. An expert commission is created to conduct an expert assessment of competitive works.

The chairman of the expert commission is the director of the EEFM Congress of Financiers. The expert commission includes highly qualified pedagogical and scientific workers, leading specialists from



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among the organizers of the EEFM, as well as invited experts. More than half of the members of the expert commission must be representatives of third-party organizations. The decisions of the expert commission are recorded, the minutes are signed by the chairman, secretary and members of the expert commission (Appendices 3, 4).

### 8.3.4. Scientific director of the Competition:

- prepares a draft Regulation on the Competition and submits it to the rector for approval, prepares changes and additions to it;
  - − is a co-chairman of the expert committee of the Competition;
  - selects the composition of the expert commission of the Competition;
  - ensures the invitation of members of the Expert Commission of the Competition;

### 8.3.5. Competition Coordinator:

- organizes the distribution of information letters to educational, research and scientific
   organizations of the Russian Federation and Eurasian countries;
- organizes registration and verification of compliance of received competition documents with established requirements, sends competition works to members of the expert commission for evaluation;
  - organizes and monitors the progress of the Competition;
- organizes the final and the work of the expert commission during the third stage of the Competition;
- organizes the issuance of diplomas and awarding of the winner and prize-winners of the Competition;
- organizes the collection of abstracts of competitive works of the Competition finalists and their transfer to the USUE Publishing House for inclusion in the collection of EEFM materials;
- organizes the collection of documents necessary for the transfer of cash prizes to the winner and prize-winners of the Competition;
  - draws up a report on the Competition.
- sends information letters to the winners of the site, who took 1st to 3rd place among the site participants, about participation in the award procedure, which will take place on the territory of the site's head university on **April 25, 2024.**

### 9. Coordinates of the Organizing Committee of the Competition

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Organizer of the Competition: Federal State Budgetary Educational Institution of Higher Education "Ural State University of Economics" (Ural State University of Economics).

Address: 620144. Ekaterinburg, st. March 8/Narodnaya Volya, 62/45.

Tel.: (343) 257-91-40, fax: (343) 257-71-47

Official website of the organizer: www.usue.ru

Official website of the Competition and the Eurasian Economic Youth Forum (EEFM): www . eurasia-forum.ru

USUE departments responsible for conducting the Competition:

- Department of Finance, Money Circulation and Credit (+7 (343) 283-10-47)

The contact details of the Competition coordinator are indicated on the Competition page of the EEFM website.



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Appendix 1

### PARTICIPANT APPLICATION

Competition of scientific and practical works

### "DeFi AS CHALLENGES OF THE NEW FINANCIAL MODEL"

I ask you to accept my work for participation in the Competition of scientific papers and practice-oriented projects "DeFi AS CHALLENGES OF A NEW FINANCIAL MODEL".

I provide the following information about myself:

Participant /	Surname
Team captain/	Name
A member of the	Surname
team	Date of Birth
7-5	Place of work/study
	Position/group, course
	Faculty
	Department
57	Specialty, specialization
	Address (with postal code)
* * *	contact number
	e- mail
	Work theme
Scientific director	Surname
	Name
	Surname
	Academic degree, title
	University (organization)
	contact number
	e- mail

\*The application is submitted by filling out the participant registration form on the specialized website of the EEFM. If the work is prepared by a team of authors, one of the authors is registered as the captain of the team and attaches the work and abstracts of the work, the remaining participants are registered as members of the team, without attaching the work and abstracts.



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Appendix 2

## Competition of scientific and practical works "DeFi AS CHALLENGES OF THE NEW FINANCIAL MODEL"

Competitio	on work		
Job ti	tle		
Name of ther			
	Author:		
	-	(full full name)	
	Student	group, course	_
	Full-time (co	orrespondence) education	
	Name of	university, organization	
	Scie	ntific adviser:	
	(full n	ame, academic degree, position	)

Ekaterinburg 2024

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Appendix 3

## PROTOCOL OF THE MEETING OF THE EXPERT COMMISSION

on determining the finalists

Competition of scientific and practical works

### "DeFi AS CHALLENGES OF THE NEW FINANCIAL MODEL"

### Composition of the expert commission:

Chairman of the expert commission:

FULL NAME. - job title

Co-chairman of the expert commission:

FULL NAME. - job title

Members of the expert commission:

FULL NAME. - job title

### Agenda for the meeting of the expert commission:

Determination of the finalists of the Competition of scientific and practical works "DeFi AS CHALLENGES OF A NEW FINANCIAL MODEL" within the qualifying stage.

Ва	ised on the r	results of	the first	t stage of the C	ompetition	of Scientific	and Practical V	Works " D	eFi
AS CHA	LLENGES	OF TH	E NEW	FINANCIAL	MODEL	",	of the	participa	nts'
works we	re accepted	for expe	rt evalu	ation.					

### Having assessed the submitted scientific works, the commission decided:

1. Establish the following assessments of the participants' work on a 50-point scale:

Table 1 - Participants' ratings

No.	Full Name	Name of university, organization	Number of points
			scored

In accordance with the points scored, bring the following participants to the finals of the Competition:

Table 2 – Finalists of the Competition



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No.	Full Name	Name of university, o	organization	Number of points scored
Chai	rman of the expert commission			/ Full name
			Signat	ure
Co-c	hairman of the expert commissio	n		/ Full name
			Signatur	re
Men	nber of the expert commission	_		/ Full name
			Signat	ure
Secr	etary			/ Full name
			Signat	ure

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Appendix 4

## PROTOCOL OF THE MEETING OF THE EXPERT COMMISSION

on determining the winner and prize-winners of the Scientific and Practical Work Competition

### "DeFi AS CHALLENGES OF THE NEW FINANCIAL MODEL"

No
Ekaterinburg
Composition of the expert commission:
Chairman of the expert commission:
FULL NAME job title
Co-chairman of the expert commission:
FULL NAME job title
Members of the expert commission:
FULL NAME job title
Agenda for the meeting of the expert commission:
Determination of the winner and prize-winners of the Competition of scientific and practical works
"DeFi AS CHALLENGES OF A NEW FINANCIAL MODEL" within the framework of the
final (final) stage.
Based on the results of the qualifying stage of the Competition of Scientific and Practical Works
"DeFi AS CHALLENGES OF THE NEW FINANCIAL MODEL", works
of the participants were admitted to the finals.

### Having assessed the submitted scientific works, the commission decided:

1. Establish the following ratings for the final works of the competitors on a 40-point scale:

Table 1 - Competitors' ratings

No.	Full Name	Name of university, organization	Number of points
			scored



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com	petitor of the final (final)	th the points scored, assign the follow Competition	wing award documents to eacl		
No.	<u> </u>				
			cash prize size		
	3. Be recognized as the winner of the Scientific and Practical Competition "DeFi AS CHALLENGES OF THE NEW FINANCIAL MODEL"				
	(job title)  4. Be recognized as a winner ( II place) of the Scientific and Practical Competition				
	" DeFi AS CH	ALLENGES OF THE NEW FINA	NCIAL MODEL "		
		(full name)			

(job title)

5. Be recognized as a winner (III place) of the Scientific and Practical Competition "DeFi AS CHALLENGES OF THE NEW FINANCIAL MODEL"

(full name)

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. !	(job title)	
	· · · · · · · · · · · · · · · · · · ·	* W.
Chairman of the expert commission	1 Dr. 1 Mar	/ Full name
		Signature
Co-chairman of the expert commission		/ Full name
		Signature
Member of the expert commission		
	_	/ FULL NAME.
		Signature
Secretary		/ Full name
		Signature

The regulations on the competition are introduced:

Competition director

I. Yuzvovich

\_M.S. Maramygin

Approved:

Vice-Rector for Social Affairs and Youth Policy, co-chairman

Vice-rector for the scientific work

The head of the Legal department

Director of the Congress of Economists and Financiers, director of IEaF

Coordinator of Congress of Economists and Financiers, vice-director of IEaF

Coordinator of Congress of Economists and Financiers, Head specialist of IEaF

Leading economist of the DSRR, coordinator for the EEYF

R.V. Krasnov

V.E. Kovalev

huns M.I. Brill

OELB apyoryadkina

M.Y. Spichkin

Y.I. Lenisheva

Kenn O.L. Korabelshchikova