

**PJSC 'Higher Educational Institution
'Interregional Academy of Personnel Management''**



МАУП

**SYLLABUS OF THE ACADEMIC DISCIPLINE
'FINANCING AND ORGANIZATION OF OWN BUSINESS (STARTUPS)'**

Speciality: D3 Management
Educational level: first (bachelor's) level
Study programme: Management

General information about the academic discipline

Name of the academic course	Financing and organization of own business (startups)
Code and name of the speciality	D3 'Management'
Level of higher education	first (bachelor's) level of Higher Education
Status of the discipline	Optional
Number of credits and hours	3 credits / 90 hours Lectures: 20 Seminar classes: 14 Independent work of students: 56
Terms of study of the discipline	semester
Language of instruction	Ukrainian
Type of final assessment	Credit
Page of the discipline on the website	https://ks.maup.com.ua/en/pro-nas/akredytacija/akredytacij-a-menedzhment-2026

General information about the lecturer. Contact information

Course annotation
«Financing and organization of own business (startups)». The course «Financing and organization of one's own business (startups)» is aimed at the formation of

Name, surname	
Scientific degree	
Academic title	
Position	
Disciplines taught by NPP	
Areas of scientific research	
Links to identifier registers for scientists	https://scholar.google.com/citations?user=Vdvg5GgAAAAA=ru https://orcid.org/0000-0002-1651-9750
Contact information of the lecturer :	
E-mail:	
Contact phone number	
The teacher's portfolio on the website of the department /Institute /Academy	

students' knowledge and practical skills in creating, organizing and financing one's own entrepreneurial activity in the conditions of a modern market economy. Within the course, the stages of starting startups, choosing the organizational and legal form of business, developing a business model and business plan, as well as sources and mechanisms for financing entrepreneurial projects are considered.

Special attention is paid to venture financing, investment attractiveness of startups, financial risk management, attraction of grants and crowdfunding resources, as well as practical aspects of commercialization of innovative ideas. The course combines theoretical provisions with practical

cases and project work, contributing to the development of entrepreneurial thinking and readiness to implement one's own business initiatives.

The subject of the academic discipline is the processes, mechanisms and tools of creating, organizational support and financing of one's own business and startup projects, as well as the management of financial resources, investments and risks at various stages of the development of entrepreneurial activity.

The purpose of the educational discipline: to form theoretical and practical knowledge and skills in the problems of organizing and financing one's own business, as well as to understand the regularities of mutually beneficial cooperation and investment activities of the entrepreneurial and financial and credit sectors, as the basis for making professional decisions in the field of financial and economic activities of economic agents. Studying this selective discipline will allow applicants to acquire additional general and professional competencies that will expand their opportunities for professional self-realization, in particular when organizing their own business and attracting financial resources

Tasks of the academic discipline «Financing and organization of own business (startups)»: to form theoretical knowledge among education seekers about the essence, stages and features of creating their own business and startups; familiarize with organizational and legal forms of entrepreneurial activity and the peculiarities of their choice; to teach how to develop business models and business plans of startup projects; to form the ability to determine and attract sources of financing for business and startups (own funds, investments, grants, venture capital, crowdfunding); develop skills in managing financial resources, assessing investment attractiveness and financial risks; promote the development of entrepreneurial thinking, innovation and readiness to implement own business initiatives.

Prerequisites of the academic discipline. The academic disciplines required for a higher education student to study before starting work on the course «Financing and organization of own business (startups)» are «Economic theory» and «Admission to the specialty». Studying the discipline «Financing and organizing your own business» is the basis for mastering other selective disciplines.

Post-requisites of the academic discipline «Financing and organization of own business (startups)». The learning results obtained during the study of the discipline are the basis for further mastery of the following educational disciplines and areas of professional activity: entrepreneurship and business planning; financial management; investment and venture management; management of startups and innovative projects; strategic management; risk management; development of small and medium-sized businesses.

Acquired knowledge and practical skills are used during practice, coursework and qualification work, as well as in the process of starting and developing one's own business or startup projects.

The educational discipline ensures the formation of general and special competencies by students and the acquisition of learning results determined by the educational and professional program «Management», namely:

IC. 3 The ability to solve complex specialized problems and practical problems, which are characterized by complexity and uncertainty of conditions, in the field of management or in the process of learning, which involves the application of theories and methods of social and behavioral sciences

General competences	GC4. Ability to apply knowledge in practical situations. GC11. 3 Ability to adapt and act in a new situation.
Special competences	SC 1. Ability to define and describe the characteristics of an organization.

	<p>SC 2. The ability to analyze the results of the organization's activities, compare them with the factors of influence of the external and internal environment.</p> <p>SC 11. Ability to create and organize effective communications in the management process.</p> <p>SC 12. The ability to analyze and structure the organization's problems, to form well-founded solutions.</p>
Learning outcomes	<p>LO 4. Demonstrate skills in identifying problems and justifying management decisions.</p> <p>LO 6. Identify the skills of searching, collecting and analyzing information, calculating indicators to justify management decisions.</p> <p>LO 11. Demonstrate the skills of situation analysis and communication in various spheres of the organization's activity</p>

Content of the academic discipline (full-time education)

№	Topic name	Number of hours, of which:			
		Lectures	Seminar/Practical classes	Lectures	Teaching methods/assessment methods
CONTENT MODULE 1. Startup ecosystem and innovatively active and socially responsible small businesses					<p>Teaching methods: Methods of forming professional competence: - verbal methods (narrative, explanation, lecture, conversation, consultation); - visual methods (presentation, illustration, visualization); - work with information resources (educational and methodological, scientific, legislative and regulatory literature and Internet resources); - computer teaching aids (online resources); - independent work, including on INDZ; - distance learning using Moodle. Methods of forming practical skills and abilities: - verbal methods (discussion); - visual methods (development and protection of presentations); - analysis of regulatory documents; - performance of practical tasks from the list of tasks for independent work of students; - case method</p>
Topic 1.	Entrepreneurship and small business in Ukraine and the world. Innovatively active and socially responsible micro, small, medium and large businesses, their impact on the sustainable development of the economy	2	2	5	
Topic 2.	Institutional environment and entrepreneurship infrastructure. Concept of business incubators, business accelerators, co-working centers, technology parks, clusters, business hubs, business centers	2	2	5	
Topic 3.	Startup ecosystem. The concept of business starters and startups, characteristic features and stages of their development. Stories of successful business and famous brands.	2	2	6	
Topic 4.	Algorithms for starting your own business. Methods of finding and choosing business ideas. Design thinking.	2		6	

Topic 5.	Business model. Canvas business model. The essence of the business plan, its tasks and structure.	2	2	6	<p>Assessment methods: oral control (oral survey, evaluation of participation in discussions, other interactive learning methods); written control (control, independent works, analytical tasks, essays); test control (closed form tests: test alternative, test compliance, data and model analysis tasks); self-control and self-assessment method; assessment of case tasks; assessment of project and laboratory works (simulation of economic processes, forecasting).</p>
CONTENT MODULE 2. Financing of small enterprises and startups					
Topic 6.	Features of strategy, management, team building, marketing and branding in the world of startups.	2		6	
Topic 7.	Interaction of small businesses, including startups and the financial and credit sector: financial technologies, products, service and culture.	2	2	6	
Topic 8.	Sources of attracting financial resources: bank and non-bank loans, grants, venture financing, support for «business angels», crowdfunding, fundraising, microcredit programs, startup support funds, state and international financial support, etc.	2	2	5	
Topic 9.	The essence of investment, innovation, innovative entrepreneurship and social responsibility of business.	2		6	
Topic 10.	Presentation of business ideas and startups. Technique of public speaking.	2	2	5	
Modular test					
Total :		20	14	56	
Form of assessment: credit					

Technical facilities and/or software. In the educational process, classrooms, a library, a multimedia projector and a computer are used to conduct lecture and seminar classes with elements of the presentation. Studying certain topics and performing practical tasks requires access to information from the worldwide Internet, which is provided by a free Wi-Fi network.

Forms of control methods.

Control of the success of education seekers is divided into current and final (semester).

Current control is carried out during practical and seminar classes. Its purpose is systematic verification:

- understanding and assimilation of the theoretical foundations of economic processes;
- ability to apply knowledge to build models and analyze economic data;
- skills in diagnosis and forecasting of economic processes;
- use of specialized software for modeling and processing statistical data.

Forms of student participation in the educational process, which are subject to current control:

- speeches and presentations on the analysis of economic processes;
- oral reports on the analysis of economic cases;
- addendum, questions to who answers;
- systematic work in seminar classes and activity during discussions;
- participation in discussions, brainstorming, interactive forms of classes;
- analysis of economic data, statistical indicators, economic and mathematical models;
- written assignments (control papers, test papers, analytical and abstract papers);
- preparation of notes, theses, analytical notes;
- independent study of discipline topics and lecture materials.

Current control methods:

- oral control (survey, conversation, report, message);
- written control (control work, analytical report, abstract, performance of tasks for building models or processing statistics);
- combined control (oral and written combination to assess understanding and practical skills);
- presentation of independent work or case analysis;
- observation of activity and participation in practical classes;
- test control (closed and open tasks, analysis of graphs and models);
- work with problem situations (analytical cases, scenario modeling of economic processes).

Evaluation system and requirements.

Table of distribution of points received by students of higher education*

1st semester

Topics	Ongoing knowledge assessment										Final control		Total number of points
											Modular control work	Credit **	
	Topic 1	Topic 2	Topic 3	Topic 4	Topic 5	Topic 6	Topic 7	Topic 8	Topic 9	Topic 10	20	20*	100
Work in a seminar class	3	3	3	3	3	3	3	3	3	3			
Independent work	3	3	3	3	3	3	3	3	3	3			

*The table contains information about the maximum points for each type of academic work of a higher education applicant.

When assessing the mastery of each topic for the current academic activity, applicants are given grades based on the approved assessment criteria for the relevant discipline.

The criteria for assessing the learning outcomes of students and the distribution of points they receive are regulated by the Regulations on the Assessment of Academic Achievement of Higher Education Students at PJSC 'Higher Educational Institution 'MAUP'.

Modular control is carried out in the last class of the module in written form, in the form of a test.

Criteria for assessing the modular test in the academic discipline 'Financing and organization of own business (startups)':

When assessing the modular test, the volume and correctness of the tasks are taken into account:

- a grade of 'excellent' (A) is given for the correct completion of all tasks (or more than 90% of all tasks);

- a 'good' (B) grade is given for completing 80% of all tasks;

- a 'good' (C) grade is given for completing 70% of all tasks;

- a 'satisfactory' (D) grade is given for correctly completing 60% of the proposed tasks;

- A grade of 'satisfactory' (E) is given for the correct completion of more than 50% of the proposed tasks.

- A grade of 'unsatisfactory' (FX) is given for the completion of less than 50% of the tasks.

Failure to attend the module test results in 0 points.

The above grades are converted into rating points as follows:

«A» - 18-20 points;

«B» - 16-17 points;

«C» - 14-15 points;

«D» - 12-13 points.

«E» - 10-11 points;

«FX» - less than 10 points.

Final Semester Assessment

The final semester assessment in the course "Financing and organization of own business (startups)" is a mandatory component of evaluating students' learning outcomes. It is conducted within the timeframe established by the academic calendar and covers the full scope of material defined by the course syllabus.

The final assessment is conducted in the form of a test. Only students who have completed all required coursework and assessment tasks are admitted to the final semester assessment.

The final grade is determined based on the student's academic performance throughout the semester. It consists of:

- points accumulated through continuous assessment;
- incentive (bonus) points awarded in accordance with institutional regulations.

Students who have completed all required tasks and obtained 60 points or higher receive the corresponding final grade without additional testing.

Students who have completed all required tasks but obtained fewer than 60 points, as well as those wishing to improve their grade, are required to complete a final test administered during the last scheduled class of the semester.

Assessment of Additional (Individual) Learning Activities

Additional (individual) learning activities include participation in: scientific conferences; student research groups and academic clubs; problem-focused research groups; preparation of academic publications; national academic Olympiads and competitions; international competitions and other scholarly activities exceeding the requirements of the course syllabus.

By decision of the department, students who actively participate in research activities or complete additional individual academic tasks may be awarded incentive (bonus) points for the respective educational component.

Assessment of Independent Study

The total number of points obtained for independent study constitutes an integral component of the overall academic performance in the course.

Independent work for each topic, in accordance with the course syllabus, is assessed within a range of 0 to 3 points, based on standardized and generalised assessment criteria evaluating the level of knowledge acquisition and analytical competence.

Assessment scale for independent work (individual assignments) assessment criteria.

Maximum possible grade for independent work (individual assignments)	Level of implementation			
	Excellent	Good	Satisfactory	Unsatisfactory
3	3	2	1	0

Assessment forms include: ongoing assessment of practical work; ongoing assessment of knowledge acquisition based on oral answers, reports, presentations and other forms of participation during practical (seminar) classes; individual or group projects requiring the development of practical skills and competences (optional format); solving situational tasks; preparing summaries of independently studied topics; testing or written exams; preparing draft articles, conference abstracts and other publications; other forms that ensure comprehensive mastery of the curriculum and contribute to the gradual development of skills for effective independent professional (practical, scientific and theoretical) activity at a high level.

To assess the learning outcomes of higher education students during the semester, a 100-point, national and ECTS assessment scale is used

Final assessment scale: national and ECTS

Total points for all types of educational activities	ECTS rating	Assessment on a national scale	
		for exams, course projects (assignments), practical training	for credit
90 – 100	A	excellent	passed
82 – 89	B	good	
75 – 81	C	satisfactory	
68 – 74	D		
60 – 67	E		
35 – 59	FX	unsatisfactory with the possibility of retaking the exam	Failed with the possibility of retaking the exam
0 – 34	F	unsatisfactory with mandatory retaking of the course	Failed with mandatory retaking of the course

Course policy.

To successfully master the course «Financing and organization of own business (startups)», the student of education has:

- regularly attend lectures and practical classes;
- systematically, systematically and actively work in lectures and practical classes;
- practice missed classes or unsatisfactory grades obtained in classes;
- to perform in full the tasks required to be prepared by the teacher, their proper quality;
- perform control and other independent work;
- adhere to the norms of academic behavior and ethics.

The course «Financing and organization of own business (startups)» involves the assimilation and observance of the principles of ethics and academic integrity, in particular, the focus on preventing plagiarism in any of its manifestations: all works, reports, essays, essays and presentations must be original and author's, not overburdened with quotes, which must be accompanied by references to primary sources. Violations of academic integrity are considered: academic plagiarism, self-plagiarism, fabrication, falsification, write-off, deception, bribery, biased assessment.

List of issues for self-control and final control

1. Legal status and classification of business structures.
2. The essence of innovatively active and socially responsible business.
3. The role of micro, small, medium and large businesses in the development of the state economy and civil society. The specific weight of MB in the structure of GDP, employment and budget receipts: comparative analysis in different countries.
4. Taxation of small enterprises. Application of financial and credit levers to stimulate the development of the entrepreneurial sector.
5. Development of the institute of entrepreneurship through the prism of the genesis of economic science: classical, Keynesian, neoclassical, institutional theories, the theory of Y. Schumpeter, theory behavioral economics, etc.
6. The institutional environment of entrepreneurship, the influence of formal and informal institutions.
7. Infrastructure of small businesses and startups.
8. Startup ecosystem, business idea and design thinking.
9. Characteristic features and features of startups and business starters. The essence of innovation.
10. The concept of a business idea, the main sources of obtaining business ideas. Methods of finding and choosing business ideas: philosophy «ikigai», freewriting, brainstorming, sketching, etc. Thinking design and empathy building methods.
11. Concept of business starters and startups. Characteristic features of startups and the main stages (key stages) of startup development.
12. The main success factors and the main reasons for the decline of startups.
13. Functions of startup schools, business incubators, business accelerators, co-working centers, technology parks, clusters, business hubs, business centers and other elements of the startup ecosystem.
14. Startup strategy, leadership, vision, mission, values, features of the VUCA world and BANI world.
15. Startup team, financial management functions, organizational management structure. The essence of team building, headhunting, HR management, risk management, environmental management, etc.
16. The essence of marketing concepts, marketing complex (4P, 7P, 9P), types of advertising, PR, digital marketing, social networks, neuromarketing, etc.
17. Essence, functions and elements of the brand. Concept of brand book, logo book, brand management.
18. Concept of business model. Canvas of Osterwalder and Pinier business models (for a newly created company), Blanca (for a company in the process of creation): their features and structure. Business idea project information prospectus.
19. The concept of business planning, its purpose, tasks and procedure for drawing up.
20. Structure and main sections of the business plan.
21. Interaction between small business and the financial and credit sector.
22. Financial technologies, service and products for small business enterprises and startups.
23. The structure (classification) of sources of financing of small businesses, including startups and features of traditional sources of attracting financial resources.
24. Features of traditional sources of business financing: equity, «3D –financial support»,
25. Bank lending to small businesses. Types of bank loans.
26. Loans from non-bank financial and credit institutions.
27. Attracting financing by issuing a c/p.
28. Attracting resources through the use of various forms of financial cooperation.
29. Venture financing as instruments of financial support.
30. Features of leasing, subcontracting, franchising in small business.
31. Financial support «business angels».

32. Peculiarities of alternative (modern) sources of business financing
33. Crowdfunding, fundraising, crowdinvesting, crowdlanding, crowdsourcing as financial support tools.
34. Grant financing of small businesses and startups.
35. Peculiarities of attracting resources through the use of various forms of state and international financial support for business.
37. Microcredit programmes,
38. Creation of start-up support funds.
39. Organization of investment forums of startups and credit fairs.
40. Application of the mechanism of partial reimbursement of interest rates on the loan.
41. State procurement (receiving a state order), receiving subsidies and subsidies as instruments of financial support.
42. Features implementation of the microcredit program «Available loans 5-7-9».
43. Implementation of the state program «Microgrant for the creation and development of one's own business».
44. Concept of investments and investment activities of startups.
45. Concept of innovation, innovative activity, innovatively active business and innovative entrepreneurship. Relation of the small business sector to innovative activities.
46. Basic principles of presentation of business ideas and startups.
47. Technique of public speaking, rule A. Mehrabiana «7-38-55», pitching essence and recommended pitch deck structure.

Recommended sources of information.

Basic literature:

1. Blank S., Dorf B. The holy book of the startup. How to build a successful company. Kyiv: Our format. 2019. 512 p.
2. Wasserman N. Dilemmas of a business founder. How to prevent mistakes and avoid them when creating a startup. Kyiv: Vivat. 2017. 480 c.
3. Konovalenko A.S., Boltyanska L. O., Trachova D.M. From an idea to one's own business: Education. manual. Melitopol.: Publishing and printing center «Lux». 2017. 278 p.
4. Vorona TV. A startup for a million. How Ukrainians make a fortune from technology. Kharkiv.: Vivat, 2017. 224 p.
5. Havrysh O. A., Boyarinova K. O., Kravchenko M. O. Management of startups: a textbook for students of higher education in economic specialties. for general ed. O. A. Havrysha. Kyiv: KPI named after. Igor Sikorskyi, Publishing House «Polytechnic». 2020. 716 p.
6. Nikiforov P.O., Tkach E.V. Organization and financing of own business : methodological recommendations /Incl.: P.O. Nikiforov, E.V. Weaver. Chernivtsi: Chernivtsi. national University. 2021. – 56 pp.
7. Osterwalder A., Pinier I. Building business models. Desktop book of strategist and innovator K.: Our format. 2018. 288 p.
8. Organization of own business: education. manual: ed. IS. IN. Tkacha, Chernivtsi: Chernivtsi. national University named after. YU. Fedkovich. 2023. 264 p.
9. Rice E. A startup without mistakes. A guide to creating a successful business from scratch. H.: Vivat, 2018. 368 p.
10. Weaver E. IN. Financing small businesses and startups. Finance and financial intermediation : a textbook. In 3 volumes. Volume 3 /ed. P.O. Nikiforova, N.A. Buck. Chernivtsi: Chern. national University named after. YU. Fedkovycha, 2024. 452 p. P.135-186.
11. Fastovets A. A., Fisun I. V. Small business finance: education. manual. Kyiv: Condor-Publishing House. 2023. 302 p.

Additional

1. Havrysh O. A., Boyarinova K. O., Kopishinska K. O. Development of startup projects: Lecture summary: education. manual. Kyiv: KPI named after. Igor Sikorskyi. 2019.188 p.
2. Gilbo K. \$100 startup. How to turn a hobby into a business. Kyiv: Our format, 2017.
3. Melnikov A.M., Kovalenko O.A., Pundyak N.B.. Basics of business organization. K.: Center for educational literature. 2013. 312 p.
6. Mauborn R. Blue Ocean Strategy. How to create a cloudless market space and get rid of competition. Kharkiv: Family Leisure Club. 2015. 288p.
7. Osterwalder A., Pinier I., Bernarda G. We develop value proposals. Kyiv: Our format. 2018. 324 p.
8. Radchenko S. G. Business ethics : education. manual 2nd ed., revised and supplemented. Kyiv. : Kyiv. national trade-economy. University. 2014. 198 p.
9. Singer S. Country of startups. The story of the Israeli economic miracle. Kyiv: Yakaboo Publishing, 2016.
10. Skibitsky O. M. Basics of business organization. Kyiv: Condor. 2015. 250 p.
11. Tkatch E. V., Bank lending for innovative development of small business [Text] : author's ref. diss. candidate of economics Sciences: 08.00.08 /Tkach Yevhen Viktorovych; Ternopil National University of Economics - T., 2009. 20 p.
12. Tkatch E. Interrelationship and synergy of entrepreneurship and culture development in modern conditions. Bulletin of economics. Western Ukrainian National University. 2025. № 2. S. 275-286.
13. Tkatch E. V., Tkach S. V., Socially responsible and innovatively active own micro, small and medium-sized businesses as the basis of economic development. Scientific Bulletin of Chernivtsi University : Economics: coll. of science works. Vol. 830. Chernivtsi: Chernivtsi National University, 2021. S. 10-18.
14. Tkach E.V., Tkach S.V. Financing of small business enterprises in modern languages. Financial instruments of sustainable economic development: materials of the III International Scientific and Practical Conference (April 14, 2021). Chernivtsi: Chernivtsi National University, 2021. S. 318-320.
15. E. V. Tkach, The need to take into account the influence of the institutional environment on the development of the entrepreneurial sector in the implementation of economic policy. Financial instruments of sustainable economic development: materials of the VI international scientific and practical conference (April 18, 2024). Chernivtsi: Chernivtsi National. University, 2024.– 440 p. S. 407-410.
16. Tkach E.V., Ukrainets I.Z. Financing of startups and business starters. Financial instruments of sustainable economic development: materials of the 4th international scientific and practical conference (May 12, 2022). Chernivtsi: Chernivtsi National University, 2022. S. 315-318.
17. Tkach E.V., Banaryk V.O. The influence of history (historical memory) as social capital and an intangible asset on the development of the economy. Financial instruments of sustainable economic development: materials of the V international scientific and practical conference (April 27, 2023). Chernivtsi: Chernivtsi National University, 2023. 496 p. S. 221-224.
18. Tkach E.V. Change in mentality (thinking) and behavior patterns as a factor in the development of the startup ecosystem. External and internal aspects of Ukraine's financial security: challenges and prospects: materials of the All-Ukrainian scientific and practical conference (May 25, 2023). Kyiv: Kyiv National University named after. T. Shevchenko, 2023. 498 p.
19. Tirpak I.V., Tirpak V.I., Zhukov S.A. Basics of economics and entrepreneurship organization. Kyiv: Condor 2015. 352 p.

Links to information resources

1. Analytics: International Center for Advanced Studies: website. URL: <http://icps.com.ua/>
2. Data and analytics: Ministry of Finance of Ukraine: website. URL: <https://mof.gov.ua/uk>
3. Legislation of Ukraine: Verkhovna Rada of Ukraine : website. URL: <https://zakon.rada.gov.ua/laws>
4. Reporting : State Treasury Service of Ukraine : website. URL: <https://www.treasury.gov.ua/ua>
5. Statistics : National Bank of Ukraine : website. URL: <https://bank.gov.ua/>
6. Statistical information : State Statistics Service of Ukraine : website. URL: <http://www.ukrstat.gov.ua/>
7. Bureau of Economic Analysis. URL: <https://www.bea.gov/>.
8. Government Finance Statistics /International Monetary Fund. URL: <https://data.imf.org/?sk=89418059-d5c0-4330-8c41-dbc2d8f90f46&sId=1435762628665>.
9. OECD. (2020). Revenue Statistics 2020. Paris: OECD Publishing, 2020. URL: doi.org/10.1787/8625f8e5-en
10. Opencorporates.com. URL: <https://opencorporates.com/>.
11. Open budget: State web portal of the budget for citizens. URL :<https://openbudget.gov.ua/>
12. UN Comtrade Database /United Nations. URL: <https://comtrade.un.org/>
13. World Development