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IMPROVEMENT OF FINANCIAL ACTIVITIES OF SMALL ENTERPRISES

УДОСКОНАЛЕННЯ ФІНАНСОВОЇ ДІЯЛЬНОСТІ МАЛИХ ПІДПРИЄМСТВ

The key points of the financial activity of small business development are justified. It is noted that entrepreneurship in the field of small business is determined by the activity of business entities, which is characterized by both features that are characteristic of business structures in general, and specific features that determine the peculiarities of such functioning of business entities in the sphere of the implementation of business tasks and goals. It was determined that the success of small business is determined by the conditions of the environment in which business structures function. It is clarified that such conditions should include economic, legal, socio-cultural, demographic, technological, natural-geographic and organizational conditions. It has been proven that ensuring the existence of all enterprises depends on its financial resources. The sources of formation of financial resources are distinguished. FG "Iryna – O.T" was chosen to evaluate the structure of sources of small enterprises. This is a farm, the main activity of which is grain and technical crops. During the studied period, the amount of financial resources is increasing. Having evaluated the financial management of the FG "Iryna – O.T" using various indicators, we came to the conclusion that the FG under study is profitable and financially independent. Having evaluated the formation, placement and efficiency of the use of financial resources, they came to the conclusion that the FG "Iryna – O.T" had a good financial condition, as evidenced by the relevant indicators: the amount of net profit increased by 469.8 thousand hryvnias; liquidity indicators of the FG indicate the liquid balance of the enterprise; the state of the FG in 2020–2022 is characterized as financially stable; the financial independence of the FG is high, which indicates a good state of financial resources; profitability indicators of FG had positive values. In general, FG "Iryna – O.T" has positive indicators of filling financial resources, their volume increases over the years, however, the FG has become completely independent of obligations and avoids a crisis situation associated with a lack of funds to pay debts. Farms are an important component of the market of economic relations between the world and Ukraine. In the conditions of hostilities, farmers and private peasant farms provided food for the local population and internally displaced persons, thus proving the stability and possibility of ensuring the existence of small producers.

Keywords: small enterprise, express analysis, forms of financial support, financial management, farm "Iryna – O.T", tax casting, financial resources.

У статті обґрунтовано ключові моменти фінансової діяльності розвитку малого підприємства. Зазначено, що підприємництвом у сфері малого бізнесу визначається діяльність суб'єктів господарювання, якій притаманні як риси, які характерні для підприємницьких структур загалом, так і своєрідні риси, які визначають особливості такого функціонування суб'єктів господарювання у сфері реалізації завдань та цілей бізнесу. Означено, що успішність здійснення малого бізнесу визначають умови середовища, в якому функціонують підприємницькі структури. Роз'яснено, що до таких умов варто віднести економічні, правові, соціально-культурні, демографічні, технологічні, природно-географічні та організаційні умови. Доведено, що забезпечення існування всіх підприємств залежить від його фінансових ресурсів. Джерела формування фінансових ресурсів є основною ознакою їх класифікації. На практиці виділяють власні та залучені групи джерел формування. Для оцінювання структури джерел малих підприємств було обрано ФГ «Ірина – О.Т». Це фермерське господарство, основним видом діяльності якого є зернових та технічних культур. За досліджуваний період обсяги фінансових ресурсів нарощуються. Провівши оцінку управління фінансами ФГ «Ірина – О.Т» за допомогою різних показників ми дійшли висновку, що досліджуване ФГ є рентабельним та фінансово незалежним. Здійснивши оцінку формування, розміщення та ефективності використання фінансових ресурсів, дійшли висновку, що ФГ «Ірина – О.Т» мало добрий фінансовий стан, про що свідчать відповідні показники: сума чистого прибутку збільшилася на 469,8 тис. грн; показники ліквідності ФГ свідчать про ліквідний баланс підприємства; стан ФГ у 2020–2022 роках характеризується як фінансово стійкий; фінансова незалежність ФГ є високою, що свідчить про гарний стан фінансових ресурсів; показники рентабельності ФГ мали позитивні значення. Загалом ФГ «Ірина – О.Т» має позитивні показники наповнення фінансових ресурсів, з роками їх обсяг збільшується, проте ФГ є цілком стала незалежним від зобов'язань і уникає кризового становища пов'язаного з нестачею коштів на сплату боргів. Фермерські господарства є вагомою складовою ринку економічних відносин світу і України. В умовах воєнних дій фермерські та особисті селянські господарства забезпечили продовольством місцеве населення та внутрішньо переміщених осіб, чим довели стійкість та можливість забезпечення існування малих виробників.

Ключові слова: мале підприємство, експрес-аналіз, форми фінансового забезпечення, фінансовий менеджмент, фермерське господарство «Ірина – О.Т», податковий кастинг, фінансові ресурси.

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Formulation of the problem. In connection with constant change conditions market economy, domestic to enterprises every time more difficult adapt and to survive in sphere small business, and exactly financial stability and independence is the basis of a stable state and a guarantor of survival in the conditions of current politics. Large international financial markets, capital and services

markets, to a greater extent affect on change conditions and make your corrections in internal the situation in as a whole "Global competition" forces answer new standards, installed leaders industry, in independence from places Location their in the world.

All more obviously, what necessary creation new ones or reorganization existing enterprises in

accordance to criteria, which answered the world level efficiency and productivity.

Problems formation and using financial resources becomes extremely relevant in a period of economic instability, primarily due to that, what activity enterprises in such conditions leads to to reduction values turnover assets, poor quality using resources proper enterprise, reduction production capacities, and also magnification probabilities bankruptcy Rational formation, and also effective use of financial resources of the enterprise in order to obtain the planned volume of income serves as the basis for the financial stability of the country's economy crisis conditions management.

Analysis of recent research and publications.

Economical essence and features formation financial resources enterprises researched in your scientific works such domestic and foreign economists: Berdar M., Filimonenkov O., Gudz O., Poddyerogin A., Bilyk M., Beet L., Tereshko O., Volkov O.N., Kropivtsova N. and others.

Setting objectives. The purpose of the article is to conduct a study on improving the financial activities of small enterprises on the example of the FG "Iryna – O.T".

Presentation of the main research material.

World economic experience indicates on existence many needs, opportunities and other factors, which affect dimensions entrepreneurial activity According to the scale of activity, entrepreneurship is classified into micro, small average and big Coexistence these four link balancing their quantities is a sign developed market economy countries. Difference in classification is determined production and technological processes, specialization and distribution labor.

In many countries practice existence entrepreneurship different size indicated positive trends. The smallest enterprises are the main and dynamic part of folk economy, ago their multiplicity significantly prevails over other types of enterprises. They form additional workers places that reduce unemployment in general; develop active, rational competition on the market; differentiate him filling; are asked pace economic development; characterize structural filling

GDP; provides active restoration costs; supports social class entrepreneurs-owners; lowers level monopolization.

Small enterprises are a basic component in the development of market flexibility relations Modern market economy is free to choose and implement different ideas of its subjects. The main and significant feature of a market economy is support initiatives in implementation and independence activity enterprises. Such kind management is dynamic, adaptive and expedient in questions using resources.

Apart from driving strength in development, small entrepreneurship in the past laid the foundations for the creation of a structural market economy. As for many countries Yes and for of Ukraine, in conditions transformational economy support formation small enterprises is key task on the first stages Under definition small entrepreneurship has to on in mind independent activity that fits the defined qualitative and quantitative criteria. The purpose of this activity is making a profit. In Ukraine, the criteria for determining the classification enterprises according to with 2 Art. 2 of the law from 16.07.99 p. No. 996-XIV is (Table 1) indicators of the number of employed workers, book value of assets, net income from implementation.

According to with hereby the law subjects small entrepreneurship is legal and physical (registered in established by law of order as physical persons – entrepreneurs) individuals – economic entities of any organizational and legal form and form of ownership, in which the average number of employees for the reporting period (calendar year) does not exceed 50 people and the annual income from any activity does not exceed an amount equivalent to 10 millions of euros [1]. The subjects also include business collectives and associations; employees; government institutions when they are part of business processes.

By type of activity, small business is divided into mediation, service provision and production. Enterprises that provide services are becoming more and more popular, because sometimes no initial capital is needed for their introduction.

Table 1

Criteria compliance categories enterprises

Category enterprises	Criteria		
	Book value assets, euro*	Clean income from implementation, euro*	average number employees, person
*Applies official course hryvnias to foreign currency (average for period),calculated on the basis of NBU exchange rates, which were set for the euro during corresponding year			
Micro	To 350 000	To 700 000	To 10
Little	To 4 000 000	To 8 000 000	To 50
Average	To 20 000 000	To 40 000 000	To 250
Big	More than 20 000 000	More than 40 000 000	More 250

Source: created by the author based on literary sources

According to state statistics of 2019, 99.8% of all enterprises were small businesses, of which 96% were micro-enterprises, and which covered 63% of all available jobs in the country [4]. Support for the development of this type of entrepreneurship in modern realities is significant, because reformation and innovation processes are being introduced, especially in small regions. Thanks to the rapid development of computer industries – cybernetics, electronics, informatics, are realized the latest technological ideas. District named after of this, primary development small and medium enterprises are in the Association Agreement with the EU.

The consequences of the third economic crisis, caused by the pandemic, the annexation of territories and the exacerbation of military conflicts in the east, complicate the existence of small businesses. Also, entrepreneurs call ambiguity in the legislation as a big obstacle; problems with corruption and tax management; lack of funding and martial law in Ukraine.

Finance is a collection of all material resources that are in possession subject economy: individual, organization, business or state

WITH positions scientific justification financial management trace consider as phenomenon integral, which one has various forms his own manifestation financial management small business includes in himself the following the main ones principles methods, forms effective and rational management of financial resources and relationships enterprises.

The main goal of financial management of small business enterprises is software uninterrupted stable industrial and economic activity for achievement the maximum profit and increase competitiveness manager subject Important component development small entrepreneurship is system financial management [9].

Financial management on enterprises small business has number specific features. At the same time, on the organization of financial management affect the following criteria: scales enterprises; the main ones objectives enterprises; form and species activity enterprises.

To specific features financial management on small enterprises entrepreneurship should be attributed the following:

1. Enterprises small business quickly react on changes demand and offers on the market of goods, works and services. Thus, small n enterprises in own financial activity oriented on the current one profit.

2. Enterprises small entrepreneurship are characterized high reversibility capital, it means what at organizations financial activity there is no necessity buy expensive production funds to create big financial accumulation.

3. On small ones in enterprises there is no opportunities create knowledge-intensive, resource-

intensive and laborious production. At this n enterprises small business on terms in a row serve big enterprise, upon creation new products, components. Production attendant's products not can become massive and serial.

It is difficult for small business entities to get a loan from a commercial bank. Due to financial constraints, the level of liquidity of small business enterprises is always lower than the liquidity of large enterprises. Often, in small enterprises, the functions of the director of the enterprise and the financial manager are performed by the same person. In practice, the manager often does not have a special education in the field of financial management, and management decision-making is often based on his own intuition or previously accumulated experience.

4. Financial management at small business enterprises is focused on achieving break-even of the enterprise, obtaining maximum profit, and increasing the income of business owners.

5. A small business enterprise is created, as a rule, on the initiative of the owner of the enterprise, therefore, there is no system of strategic financial planning (marketing, price, investment and credit policy) at enterprises.

6. Small business owners do not want to spend additional financial resources on marketing research. As a result, these companies do not have a clear marketing policy. In the practice of organizing financial activities, the head of the enterprise is guided by personal intuition, and does not use indicators of the effectiveness of product sales in financial activities.

7. When creating a small business enterprise, the owner mainly uses his own funds (profit, depreciation deductions, personal savings). Obtaining loans from external sources is very difficult.

8. The financial manager of small business enterprises does not make an investment financial plan, which is the main source of attracting external loan funds.

9. An essential element of financial management at small business enterprises should be a financial plan that allows to increase the efficiency of the use of long-term and short-term financial resources of the enterprise.

In modern business conditions, small business enterprises are becoming the most promising sphere of development of the country's economy. When financial difficulties arise at large enterprises, when their liquidity and solvency decrease, small business becomes the main lever for supporting the country's economy. It is at small business enterprises that new jobs are created, the budget is replenished at the expense of tax deductions. Small business becomes an indicator of the general financial condition of the country's economy. Small business enterprises respond very quickly to all changes in the country's economy.

State regulation of the financial activities of small business entities consists in supporting enterprises with the help of tax deductions. Special tax regimes are provided for small businesses that can stimulate this branch of the economy.

When conducting a study of acceptance in the field of small entrepreneurship, it is possible to draw an unequivocal conclusion that all necessary measures and programs have been taken to support small entrepreneurship. However, there are many inaccuracies in the legislation, the elimination of which would allow the country's economy to move to a new level of development.

But not only state support affects the financial activity of small business entities. Managers, financial employees of these enterprises must take internal measures to organize financial activities. Taking into account the investigated features of financial management of small business enterprises, the following measures can be proposed for its improvement:

1. Creation of a working capital management system (inventories, receivables, cash and short-term liabilities) in the structure of the enterprise. An effective system of working capital management of small business enterprises will increase the solvency and liquidity of the enterprise.

2. Use financial planning in the practice of small business enterprises. At the same time, financial planning must be carried out in the following sequence: identification of existing problems at the enterprise; study of those areas of the company's financial activity that limit the achievement of set goals [1].

3. According to the technology of the planning process presented above, find out whether the sequence of all its stages is observed. If there are deviations, then the reasons for the deviations must be identified. The next step is to take appropriate measures to implement the financial planning algorithm at the small business enterprise. A process approach to financial control in financial practice. The essence of the process approach is a purposeful sequence of operations and events. For example, the process of forming a comprehensive financial plan. The final result of the process approach will be an increase in the company's competitiveness and the synchronization of the company's activities with the needs of the consumer.

4. The use of a single approach to the selection of methods and tools for all plans drawn up at the enterprise, since the system of financial planning and control should be considered as an integral element of the entire planning system at the enterprise.

5. Creation of an effective tax planning system. Tax planning as a component of tax management allows reducing the absolute rate of tax deductions to the budget by using the difference in taxable bases

and tax rates, tax benefits established by law and similar factors determined by the state. Management of the amount of tax payments is possible by changing the product range and more effective use of internal reserves, that is, influencing the amount of tax payments, managing only the factors of the organization's internal environment, the basis of its activity. This method of tax planning is called "tax costing".

1. It is recommended to use in-depth operational analysis at small business enterprises. The essence of operational analysis is manifested in the fact that part of the total fixed costs are attributed directly to this product (product, service). The principle of operational analysis is to combine direct variable costs with direct fixed costs. Then the intermediate margin is calculated.

2. Use of operational express analysis technology at small business enterprises. The main innovation is the use of operating leverage on the analyzed factor. This technique simplifies the operational analysis algorithm and allows it to be widely used for practical purposes.

3. Introduction of new production technologies, purchase of modern and modernization of existing equipment. In order to reduce costs in the financial activities of small enterprises, it is necessary to use Internet technologies. Thus, the creation of an online store will allow: to reduce the cost of renting retail space; reduce salary costs; expand the assortment.

4. Use modern technologies of personnel policy. You can create a core group of professionals who will deal with business development.

5. Distribution of duties. For example, the transfer of responsibilities for compiling and entering accounting reports to another small enterprise that specializes in providing outsourcing services [6].

Thus, the correct choice of style and methods of financial management will allow a small enterprise to achieve long-term positive results and take a stable position in the market.

Small entrepreneurship in Ukraine is at the stage of initial development and has significant factors of difference with similar foreign entrepreneurship, for example: lack of skills in conducting market relations in management levels; the advantage of total independence, in contrast to widespread franchising; innovation lacks high-level technologies; mixing types of activities in one enterprise, which disorients the development strategy, low level of trust among foreign partners and among the own population; problematic state financial support.

And although the transition economy has its positive trends, its competitiveness has not increased in recent years, which indicates blocked competition in the market of small enterprises. According to the calculation of the policy index for small and medium-sized enterprises in Ukraine for 2020, we lose to

the members of the Eastern Partnership – in terms of innovation policy, institutional structure, operating environment, bankruptcy procedures, eco-orientation of the economy, business development services, internationalization, access to finance. The advantage is present in the areas of women's entrepreneurship development and standardization and technical regulation. As it was mentioned, the state of market relations in Ukraine, where small entrepreneurs exist, differs from that abroad.

Developed market relations are characterized by the dominant influence of demand and a quick response to it, the priority of private property, developed market infrastructure, the effectiveness and stability of legislation, financial stability, the availability of means of production, the tradition of contractual relations, and informational openness. At the same time, domestic enterprises suffer from complex systems of taxation and activity regulation. Positive points in running a small business can be noted easier adaptation to a transitional economy. The consumer market of goods prefers individuality and uniqueness to ordinary goods from the mass market; production processes are developing and becoming more flexible. In addition, small businesses do not have debts, high costs, problems with the efficient use of financial and labor reserves, and other problems present in state-owned and large enterprises.

In the situation that has developed in Ukraine, the development of small business should become a decisive factor in improving the economic mechanism. Only by energetically developing small businesses, it is possible to ensure the adjustment of the social structure of society and the transition to a civilized market. However, for successful business there must be a proper environment in which it exists. This requires the correct setting of both educational institutions, where future specialists are trained, and legal norms to ensure transparent communication.

Small business is the largest and most effective component of the entire field of entrepreneurship, with the help of which the entire economy exists and develops. Usually, with a market economy in developed countries, small business is a flexible base of economic relations.

At this stage, in Ukraine, a significant impact on the transformation, restructuring and growth of economic activity from the existence of small enterprises has not yet been observed.

Annually, the European Business Association within the framework of the Unlimit project Ukraine, conducts a survey of small business owners and determines the mood index of entrepreneurs, their views on further economic development.

Thus, in 2021, the situation improved in all parameters compared to the previous year, but

the impact of the coronavirus still underestimates the indicators of the pre-crisis period. More than half (52%) of the surveyed entrepreneurs were not satisfied with their own activities and their results, but this is 6% less than in the previous year. The assessment of the economic situation in the country still has negative indicators, 75% of respondents describe unfavorable or catastrophic conditions for doing business. Despite everything, 65% prefer to expand their own business, half of them due to an increase in the number of employees. But despite the growth of businesses, only 26% will revise their wages higher. Attracting financial resources is preferred by 69% of respondents for the planned year of 2022. Among the sources of financing, the leaders are own funds (49%) and loans (32%). As we determined, there is a problematic situation with the availability of bank loans, and statistics confirm this – 40% of entrepreneurs rated loans as unavailable or difficult to obtain. Also, the negative trends in the assessment include the doubling of tax and fiscal pressure in comparison me until 2020, low purchasing power and rising rental prices, goods. The owners believe that simplification of taxation, reduction of taxes and change of government will help to improve the economic mood of businesses. In addition, electronic services introduced by the state are evaluated positively and there is a desire for their further expansion, namely for transparent payment of taxes and creation of online state document circulation.

The dynamics of the development of activities in the field of small entrepreneurship for the period 2017–2020 are shown in Table 1. A stable increase in the number of enterprises per 10,000 people of the population is observed. The indicators of the number of employed workers and the number of hired workers in these years have fluctuated, but have an upward trend. Small enterprises provide a significant number of jobs out of the total number of 26.8%. Thus, for 2020, the most filled employees from small enterprises are the spheres of operations with real estate, construction, education and professional, scientific and technical activities. There is an increase in the share of the volume of sales of small enterprises to the total volume of sales in 2020.

Changes over the years are gradual and not very significant, due to the growth in the number of small businesses it is important to continue to implement improvements in financial management. To improve the operation of the financial management system of enterprises, it is necessary to apply all modern computer technologies that facilitate business processes. The use of information technologies and systems allows storing large arrays of economic data, quickly transferring, processing and correcting them. The implementation of modern programs in one's own activities and constant monitoring of updates on the market are the key to maintaining strong

Table 1

Indexes activity small enterprises in Ukraine

Indicator	Years			
	2017	2018	2019	2020
Number of enterprises based on 10 thousand persons of the existing population, units	76	80	86	85
Number of employed workers, thousands of people	1658.9	1641	1746.6	1703.1
Number of employees, thousands of people	1562.4	1553.8	1583.3	1626.9
The share of the volume of products sold is small enterprises to the total volume of sales, %	19.2	19.2	19.1	20.5

Source: compiled according to the data of the Ministry of Finance of Ukraine

competition, labor efficiency and the distribution of involved management resources. Information provision of small enterprises is the work of the State Statistics Service, the Tax Service, mass media, the State Committee on Regulatory Policy and Entrepreneurship, local government bodies, etc. Courses on business management, seminars on consideration of taxation and legal formalities are conducted. Involvement of business owners in the discussion of further development of the sphere of entrepreneurship, introduction of new bills.

Small businesses have an advantage in controlling information because the owner is always in the business process. This is a forethought of the operative receiving and responding to different news, and this explains the plus of all small businesses in fast transformation according to the environment their existence. In modern the world technologies which help manage finances called "fintech" – with English Financial technology abbreviated FinTech, and "technical engineer". The difference in these concepts is simple, the first aim is to improve quality service and granting services to customers in sphere financing. Examples there is internet banking, mobile applications, electronic wallets, online exchanges, chat bots etc. Others using available technologies are implemented their in financial sector for expansion interaction between a client and industry Examples such is world famous organizations with their implemented payment systems such as Google, Amazon, Facebook and Apple (GAFA) in the USA and Baidu, Alibaba & Tencent (BAT) in China.

In Ukraine enough developed level granting financial services in compared with European countries, so PrivatBank in collaboration with VISA in In 2019, he implemented a biometric payment system in the country's supermarkets for using face scanning. This technology is not popular by inappropriate marketing, but in modern the world biometrics enough a widespread phenomenon and the development of this possibility is a matter of time. Popular system Portmone provides possibility carry out payment decision the most diverse structures, among whose and small entrepreneurship data companies on market enough many and they all

help not only more effective activities, and and filling analyzed information for operational management finances Compatriots enterprises not they can to show sufficient level implementation informative systems, or their effective using. Usually a problem stands out absence necessary of knowledge in employees, low interest and motivation in updates, and obsolescence equipment.

One of the key branches of the national economy of Ukraine is the agricultural industry. Before the start of military operations, the annual growth of the industry was 5%, the share of agricultural production in GDP was 10%, and together with the processing of agricultural products, according to the Ministry of Economy, it was 16%. Trade in agricultural products brought Ukraine approximately 22 billion dollars annually. USA and accounted for 41% of all exports. With the beginning of hostilities, there was a blockade of sea ports, which led to a significant reduction in exports from 6–7 million tons per month to 1.5 million tons, which caused a drop in domestic prices for the sale of agricultural products. Additional economic losses of the industry from the war in 2022 alone, according to the estimate of the National Research Center "IAE", amount to about 22 billion US dollars, and the decrease in the income of agriculture and related sectors is from 10% to 30%.

Small agrarian business plays an important role in solving pressing social and economic issues of the development of the economy of Ukraine, which forms the basis of small-scale production, ensures freedom of market choice, etc.

Since the beginning of the war, farms have demonstrated their key role in maintaining and developing local markets and food supply chains. What proved the possibility and sustainability of ensuring the existence of small producers.

The farm "Iryna – O.T" is located in the village of Kryvoshii Khmilnytskyi district of Vinnytsia region. Closeness economy to the district center allows him enough full implement your competitive advantages in production and commercial activities. Distance placing farm to the district center – 14 km.

Considering the natural climatic conditions and soil structure of the FG, it should be noted that most

of the lands of the FG are lands whose absolute heights reach 220–230 m. The temperature climate is moderate – continental, which favors the cultivation of agricultural crops.

By types of economic activity, FG is engaged in the cultivation of grain and industrial crops.

The main ones directions activity farmer's of farms "Iryna – O.T" is:

1) organization production commercial agricultural products and raw materials for it further implementation;

2) processing agricultural products own production, a also products purchased on markets or through other channels;

3) granting agrotechnical and service services on a paid basis contractual basis private owners, in particular farm, private farms, a also farms others organizational and legal forms of management.

For any agricultural n enterprises the main means production is land. Earth is spatial limited, therefore necessary effective her use. For the economy enough what matters is the use land according to purpose. Let's consider the composition and structure of agricultural lands of FG "Iryna – O.T" In land use

economy is located 275 hectares of agricultural land lands that are leased. It should be noted that for the studied years the general area agricultural land increased by 94 hectares. It is connected with the fact that household grows, increases volumes production constantly joining land shares citizens.

As can be seen from this Fig. 1, most of the agricultural land is plowed, and all land is leased. Fraction pastures and perennials plantations is insignificant that provides big security economy riley.

The analysis of the table allows us to draw conclusions that during 2020–2022 the FG is successfully carrying out its activities. This is evidenced by the fact that all income indicators are growing. Thus, FG "Iryna – O.T" increases its net income during the studied period, which is a consequence of the increase in sales revenue by 25.6%. At the same time, the cost of manufactured products increased

for UAH 4,015.3 thousand. or 24%. During this period, the amount of net profit fluctuated from UAH 3,032.5 thousand. In 2020 up to 4,007.8 thousand hryvnias. in 2021 and 3,502.3 thousand hryvnias in 2022. At the same time, during this period, the

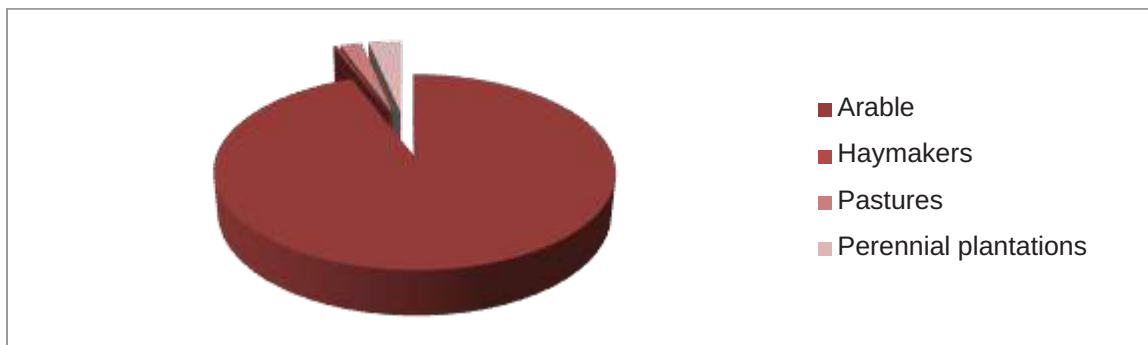


Fig. 1. Land use structure of the FG "Iryna – O.T" in 2022

Source: generated by the author

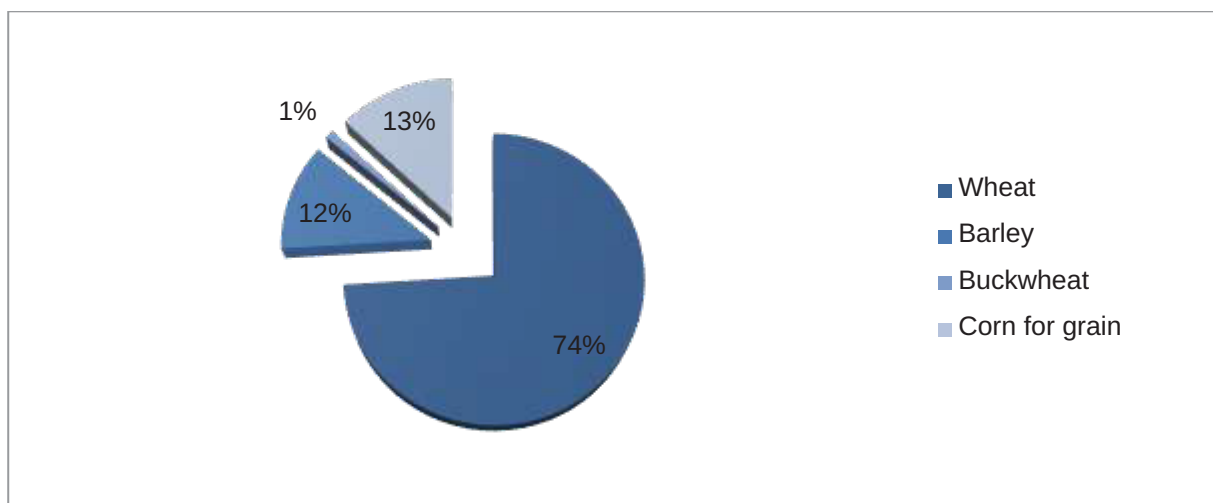


Fig. 2. The structure of sown areas of the FG in 2022

Source: generated by the author

Table 2

Dynamics of financial indicators of the activity of FG "Iryna – O.T"

Indicator	2020	2021	2022	Deviation of 2022 from 2020, (+; -)
Net income from product sales	15484.9	18337.2	20832.5	+5347.6
Cost of goods sold	12056.2	14325.8	16071.5	+4015.3
Net profit	3032.5	4007.8	3502.3	+469.8

Source: generated by the author

FG increased the amount of net profit by 469.8 thousand hryvnias.

In the production structure of FG products, material costs occupy about 70–78% of the total cost, the rest is paid for labor – more than 10%, social deductions – more than 5%, payment for works and services – 3.5%, depreciation of fixed assets – 2% and other expenses – more than 5%. The biggest share in the sum materials expenses constitute seeds, petroleum and mineral products fertilizers – 29%, 21% and 17%, respectively.

Let's analyze the dynamics of financial resources of the FG in Table 3.

The equity capital of the FG increased by 7835.5 thousand hryvnias during the researched period, while the amount of borrowed capital increased by 9591.6 thousand hryvnias. In 2021 and 2022, the FG uses short-term bank loans. The capital structure of the FG throughout the period of analysis is satisfactory, as the equity is 72% of the total capital in 2022, although in 2020 it was 96% of the total capital amount. During the studied period, the value of non-current and current assets increases. These indicators testify to the positive dynamics of financial resources of the FG, which in the future will provide an opportunity to obtain a positive financial result.

To achieve tall indicators development production big value has level economy and armaments labor main funds. The material and technical base, its structure and quality form the basis of the agrarian sector of the economy.

The indicator of absolute liquidity shows that for every hryvnia of current liabilities there is 0.13; 0.023 and 0.003 hryvnias of cash and their equivalents. When normative a value of 0.2 is possible put forward assumptions about ineffecti-

veness strategy administrations financial resources. The calculated indicator shows a low value of the coefficient of absolute liquidity for FG.

Ambulance liquidity for each hryvnia current obligations falls UAH 5.5 in 2020; UAH 0.74 in 2021 and UAH 0.83. In 2022 hryvnias highly liquid turnover assets. With a normative value of 0.5 and above the conclusion that in the studied period of FY there were no problems with solvency, and FG had plenty of working capital funds for settlement with all obligations.

Coefficient current liquidity it is desirable to be in the range of 1–3, as it was discovered Indexes liquidity in 2020 – 15.32; in 2021 – 2.86; 2022 – 2.83. Calculated indicators answer norms and mean absence of problems with solvency, in 2020, the indicator too tall that will testify to creditors about the inefficient structure of assets that underestimates efficiency their use the dynamics of this indicator indicate a low level of financial risk.

Liquidity when mobilizing funds characterizes the sufficiency of material and production stocks to repay short-term debts in case of the need to sell them. Normative value is 0.5–0.7. The calculated indicators in the studied FG are high and amount to 1.6–2.0.

In general FG liquid, but in case necessity not able pay off your debts. WITH another parties, as the main type of activity in FG there is growing of cereals, then they are high Indexes liquidity point to an ambulance sale of goods at nominal value price. That is why it is important step in the analysis liquidity is deep consideration activity of FG, that will give be able to to create the best conditions for implementation changes.

In general, FG "Iryna – O.T" has positive indicators of filling financial resources, although their volume changes over the years, but the FG is almost

Table 3

Dynamics of financial resources of FG "Iryna – O.T"

Indicator	2020	2021	2022	Deviation of 2022 from 2020, (+; -)
Equity	18817.0	22824.8	26652.5	+7835.5
Raised capital	709.4	7798.5	10301.0	+9591.6
Non-current assets	8658.3	8245.5	7706.1	-952.2
Current assets	10868.1	22377.8	29247.4	+18379.3

Source: generated by the author

completely independent of obligations and avoids a crisis situation associated with a lack of funds to pay debts.

Impact on the existing state of the enterprise is carried out by full analysis of its functioning and development. Rating efficiency helps in shaping further plans development, determines key parties for which necessary apply changes, predicts influence further changes in activity. The main purpose of the assessment efficiency using financial resources is to identify the way of improvement business through changes in financial management and promotion plan efficiency financial resources. Cumulative property values which is owned FG and with help whose is carried out household activity are called assets and reflected in its balance. They are economic resources on as well as are spent financial resources and for which they are formed in general.

Let's consider the structure of assets in the balance sheet of FG "Iryna – O.T" in the Table 4.

It is obvious from table 4 that assets consist in their most of the turnover assets. During 2020–2022 years in Idbu increase their increasing volumes, but in parallel with the decline of irreversible assets, therefore a share in the balance sheet fluctuated a lot. In 2022 year took place mature art volumes assets by 47% compared to 2020.

Changes in volumes reversible and irreversible assets you can analyze with consideration their constituents which specified in Table 5.

Table 5 shows that during 2020–2021, 100% of non-current assets were fixed assets, their share was 44.34%. FG "Iryna – O.T" has no unfinished capital investments, long-term biological assets, long-term financial investments.

In terms of current assets, during 2022, the lion's share was occupied by stocks – 55.85%. The specific weight of receivables for products increased by 4.04 percentage points and amounted to 11.63%. Amounts of money funds FG in 2022 year, compared to 2020, decreased by 0.4 interest points and made up 0.09%. Also, during years there is a trend towards growth accounts receivable debt for products (from 7.58% in 2020 to 11.63% in 2022), which maybe to explain irresponsibility customers.

The currency of the balance sheet of FG "Iryna – O.T" increased from UAH 19,526,000. In 2020 to 36,953 thousand hryvnias in 2022, almost twice as much. This trend indicates the strengthening of the financial potential of the FG.

On The figure shows the structure of the assets of the FG "Iryna – O.T" in 2020–2022.

The overall structure of assets during 2020–2022 changed significantly. In 2020 there was almost a balance between non-current and current assets. Since 2021, the asset structure has changed dramatically due to the rapid growth of current assets by almost 2.5 times in 2021 and 4 times in 2022. Thus, the mobility of property of FG "Iryna – O.T" is high because fraction turnover assets made up 79.14% at the end of 2022.

Table 4

Analysis of the composition and structure of assets of FG "Iryna – O.T"

Indicator	2020	Specific weight, %	2021	Specific weight, %	2022	Specific weight, %
1. Non-current assets	8658.3	44,34	8245.5	26.92	7706.1	20.85
2. Current assets	10868.1	55,65	22377.8	73.08	29247.4	79.14
Balance	19526.4	100.00	30623.3	100.00	36953.5	100.00

Source: generated by the author

Table 5

Composition and structure of assets of FG "Iryna – O.T"

Indicator	2020	Specific weight, %	2021	Specific weight, %	2022	Specific weight, %
1. Non-current assets	8658.3	44,34	8245.5	26.92	7706.1	20.85
Fixed assets	8658.3	44,34	8245.5	26.92	7706.1	20.85
2. Current assets	10868.1	55,65	22377.8	73.08	29247.4	79.14
Reserves	1568.0	8.03	14384.6	46.97	20640.7	55.85
Accounts receivable for products	1481.3	7.58	3388.6	11.06	4298.0	11.63
Other current receivables	2399.0	12.2	1486.3	4.85	3540.6	9.58
Money and its equivalents	95.7	0.49	180.5	0.58	36.5	0.09
Other current assets	5324.1	27,26	2146.0	7.00	-	-
Balance	19526.4	100.00	30623.3	100.00	36953.5	100.00

Source: generated by the author

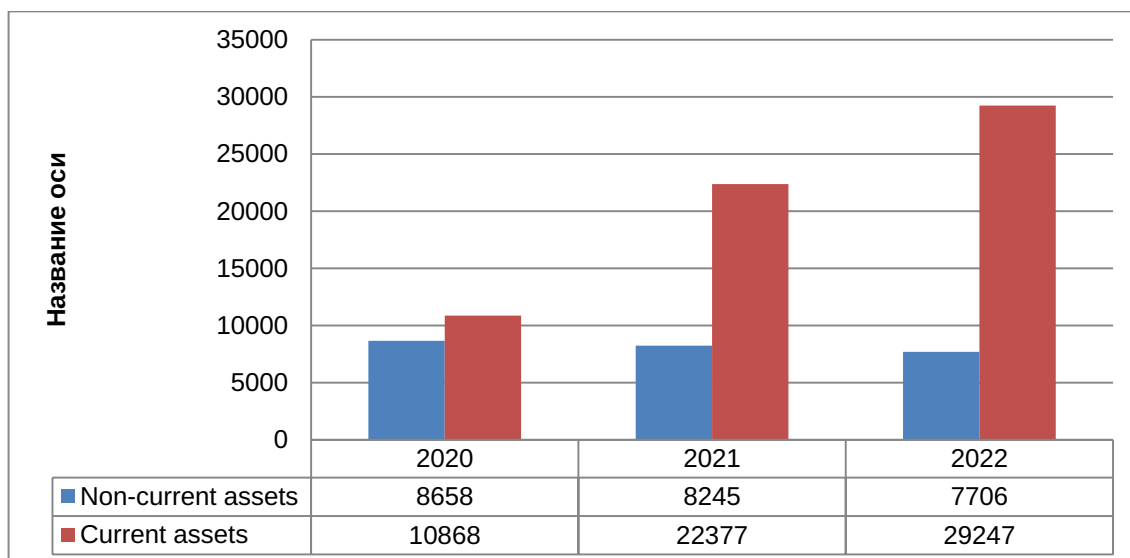


Fig. 3. Asset structure of FG "Iryna – OT"

Source: generated by the author

Indexes profitability financial resources are used in the analysis efficiency their use. They include the entire cycle of activity from investments to be received profit.

Let's analyze efficiency using resource in the example of FG " Iryna – O.T" Indexes profitability resources FG is given in Tables 6.

Table 6 data indicate an increase in 2020–2022 of net income from the sale of products (goods, works, services) by 34.4%, which occurred due to the increase in production volumes. In the future, this affected the increase in the cost of production by UAH 4,015,000.

The net profit of FG "Iryna – O.T" in 2022 amounted to UAH 3,502.3 thousand. It is also necessary to note the profitable activity of the FG during the studied period.

Return on assets is not stable, and during this period was from 15.9% in 2021 to 10.3% in 2022.

In addition to the assessment profitability assets, let's estimate influence structures formation capital

according to the table that was considered in the previous one under item.

From the data in Table 7, we can see almost stability of the payback period of equity capital and maintenance of positions at a decent level.

Return on equity in 2021 is the highest in three years and is 19%. In other years, the FG also demonstrated positive indicators of return on equity.

The profitability of working capital was also at a fairly high level, so the FG demonstrated the highest value in 2021 – 24%, the lowest value in 2022 – 10.36%.

Profitability loan capital small more dynamic fluctuations so in 20 20 per year for 1 hryvnia loan capital n enterprises accounted for -4.02 UAH profit, in 2021 – 51 hryvnias, and in 20 22 – UAH 33.9 IN ago number of decreases term payback loan capital. Such dynamics of the indicator of profitability of loan capital is connected with the fact that the Federal Government took short-term loans from banks in 2021 and 2022.

Table 6

Indicators of profitability of assets of FG "Iryna – O.T"

Indicator	2020	2021	2022	Relative deviation of 2022 from 2020 (%)
Net income from product sales	15484	18337	20823	134.4
Cost of sales of products	12056	14352	16071	133.3
Net profit	3032.5	4007.8	3502.3	115.5
Average annual value of non-current assets, thousand hryvnias	8415	8451	7976	-439
Average annual value of current assets, thousand hryvnias	14880	16622	25812	+10932
Return on assets, %	13.0	15.9	10.3	-2.7
OA payback period	0.076	0.062	0.097	-

Source: generated by the author

Table 7

Dynamics of indicators of profitability of equity, working capital and loan capital of FG "Iryna – O.T"

Indicator	2020	2021	2022	Deviation of 2022 from 2020, (+; -)
Return on equity, %	15	19	14.1	-0.9
The payback period of VC	0.06	0.05	0.069	-
Return on working capital, %	21	24	10.36	-10.64
The payback period is OK	0.047	0.041	0.096	-
Return on loan capital, %	4.2	51.0	33.9	+27.9
PC payback period	0.23	0.019	0.029	-

Source: generated by the author

Table 8

Dynamics of profitability of products of FG "Iryna – O.T"

Indicator	2020	2021	2022	Deviation of 2022 from 2020, (+; -)
Product profitability, %	25	27	17	-8

Source: generated by the author

FG "Iryna – O.T", despite the various difficulties and the decrease of individual indicators in 2020–2021, is a profitable enterprise and has a tendency to improve the effectiveness of its financial activities.

Effective work of the FG is achieved thanks to the correctly chosen marketing policy of the farm. Thus, the cultivation of certain types of grain and technical crops provides an opportunity to obtain high indicators of the profitability of production.

The profitability of FG products decreased by 8% during the studied period, but the value of this indicator is quite high.

Thus, the absolute and relative performance indicators of the FG are positive, which indicates effective management of financial resources. Due to the fact that during this period there is an epidemic of COVID and military events, many small business entities stopped (reduced) their activities. At the same time, the FG "Iryna – O.T" demonstrates effective activity and increasing agricultural production.

Conclusions from the conducted research.

Ensuring the existence of all enterprises depends on its financial resources. The sources of formation of financial resources are the main feature of their classification. In practice, own and involved groups of sources of formation are distinguished. For evaluation structures sources small n enterprises was FG "Iryna – O.T" was selected. It farm economy, the main type of activity of which there are grain and industrial crops. During the studied period, the amount of financial resources is increasing.

Having evaluated the financial management of the FG "Iryna – O.T" using various indicators, we came to the conclusion that the FG under study is profitable and financially independent.

Having evaluated the formation, placement and efficiency of the use of financial resources, they

came to the conclusion that the FG "Iryna – O.T" had a good financial condition, as evidenced by the relevant indicators: the amount of net profit increased by 469.8 thousand UAH; liquidity indicators of the FG indicate the liquid balance of the enterprise; the state of the FG in 2020–2022 is characterized as financially stable; the financial independence of the FG is high, which indicates a good state of financial resources; profitability indicators of FG had positive values. In general, the FG "Iryna – O.T" has positive indicators of filling financial resources, their volume increases over the years, however, the FG has become completely independent of obligations and avoids a crisis situation associated with a lack of funds to pay debts. Farms are an important component of the market of economic relations between the world and Ukraine. In the conditions of hostilities, farmers and private peasant farms provided food for the local population and internally displaced persons, thus proving the stability and possibility of ensuring the existence of small producers.

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ЗМІСТ

РОЗДІЛ 1. ЕКОНОМІКА ТА УПРАВЛІННЯ НАЦІОНАЛЬНИМ ГОСПОДАРСТВОМ

Верстяк А.В. КОНВЕРГЕНЦІЯ НАЦІОНАЛЬНИХ ЕКОЛОГО-ЕКОНОМІЧНИХ ПОЛІТИК В КОНТЕКСТІ ЕКОЛОГО-ЕКОНОМІЧНОГО ЗРОСТАННЯ.....	3
Вонберг Т.В., Дмитрук С.М., Лаврухіна І.К. ДОСЛІДЖЕННЯ ФАКТОРІВ ВПЛИВУ НА ФОРМУВАННЯ БРЕНДА РОБОТОДАВЦЯ.....	8
Зварич І.Т., Зварич О.І. ВПЛИВ ТОРГОВЕЛЬНО-ЕКОНОМІЧНИХ ВІДНОСИН УКРАЇНИ І ЄВРОПЕЙСЬКОГО СОЮЗУ НА ВДОСКОНАЛЕННЯ ПРАКТИКИ ІНВЕСТИЦІЙНОГО ПРОЕКТУВАННЯ У КОНТЕКСТІ ЕКОНОМІЧНОГО РОЗВИТКУ ВІТЧИЗНЯНИХ РЕГІОНІВ.....	13
Сенів Л.А., Угрин М.Р. ОСОБЛИВОСТІ ФУНКЦІОНУВАННЯ ПІДПРИЄМНИЦТВА В КРИЗОВИХ УМОВАХ.....	24

РОЗДІЛ 2. ЕКОНОМІКА ТА УПРАВЛІННЯ ПІДПРИЄМСТВАМИ

Андріїв Н.М. ІНФОРМАЦІЙНО-АНАЛІТИЧНА СИСТЕМА ЗАБЕЗПЕЧЕННЯ ЕКОНОМІЧНОЇ БЕЗПЕКИ ПІДПРИЄМСТВА.....	31
Бабаченко Л.В., Вербицька А.В., Лисенко І.В. ТОВАРНА ІННОВАЦІЙНА ПОЛІТИКА ЯК СКЛАДОВА МАРКЕТИНГОВОЇ ДІЯЛЬНОСТІ КОМПАНІЙ НА РИНКАХ B2C ТА B2B.....	36
Жовновач Р.І., Бессонова А.В. ГОТОВНІСТЬ КАДРІВ ДО ЗМІН ЯК СКЛАДОВА РОЗВИТКУ КАДРОВОГО ПОТЕНЦІАЛУ ПІДПРИЄМСТВА.....	41
Захарчин Г.М., Гладун С.О. КАДРОВА ПОЛІТИКА НА СВІТОГЛЯДНО-ЦІННІСНІЙ ОСНОВІ	46
Кліпкова О.І. РОЗВИТОК ДИСТАНЦІЙНОЇ ЗАЙНЯТОСТІ ЯК ОБ'ЄКТИВНА УМОВА ГЛОБАЛІЗАЦІЇ.....	51
Мельник В.М., Стешенко Л.І., Савченко І.А. ПЕРЕВАГИ ЕЛЕКТРОННИХ СИСТЕМ В ГОТЕЛЬНО-РЕСТОРАННОМУ БІЗНЕСІ.....	56
Ощепков О.П., Магденко С.О. АНАЛІЗ ВПЛИВУ СТРУКТУРИ ОПЕРАЦІЙНИХ ВИТРАТ НА ФІНАНСОВІ РЕЗУЛЬТАТИ ДІЯЛЬНОСТІ ПІДПРИЄМСТВ.....	63
Палант О.Ю., Приймак В.О. ПРОБЛЕМИ ЕНЕРГОЗАБЕЗПЕЧЕННЯ СУЧАСНОГО ТА МАЙБУТНЬОГО ГРОМАДСЬКОГО ЕЛЕКТРОТРАНСПОРТУ УКРАЇНИ	68
Пономаренко І.В., Скубій О.А. ОСОБЛИВОСТІ ВИКОРИСТАННЯ ЦИФРОВОГО МАРКЕТИНГУ ТА ШТУЧНОГО ІНТЕЛЕКТУ НА РИНКУ СІЛЬСЬКОГОСПОДАРСЬКОЇ ПРОДУКЦІЇ.....	74
Сакун Г.О., Станкевич І.В., Яцкевич І.В. СУЧАСНІ ПІДХОДИ ДО ВИЗНАЧЕННЯ ЕФЕКТИВНОСТІ ІНВЕСТИЦІЙ В МАРКЕТИНГУ.....	78
Самофатова В.А., Лобоцька Л.Л. ШЛЯХИ ПІДВИЩЕННЯ ІНКЛЮЗИВНОСТІ РОЗВИТКУ ПІДПРИЄМСТВ МАЛОГО ТА СЕРЕДНЬОГО БІЗНЕСУ.....	82
Соколова Л.В., Дюжев В.Г., Аль-Фахор Ескндер Суліаман Салти НАУКОВО-МЕТОДИЧНЕ ЗАБЕЗПЕЧЕННЯ ОЦІНЮВАННЯ КОНКУРЕНТНИХ ПЕРЕВАГ ПІДПРИЄМСТВ НА ЗАСАДАХ МАРКЕТИНГУ У РИЗИКОВАНИХ УМОВАХ ГОСПОДАРЮВАННЯ.....	87
Соломіна Г.В., Роздобудько Е.В. КОНЦЕПТУАЛЬНА ОРГАНІЗАЦІЙНА МОДЕЛЬ ФУНКЦІОНУВАННЯ ІНТЕГРОВАНОЇ СИСТЕМИ УПРАВЛІННЯ ЯКІСТЮ ТА СТРАТЕГІЧНОГО УПРАВЛІННЯ НА ПІДПРИЄМСТВІ.....	94
Стрілець В.Ю., Материнко В.О., Сокіл А.А. ПОСЕРЕДНИЦЬКІ МЕХАНІЗМИ РЕКОНФІГУРАЦІЇ МОЖЛИВОСТЕЙ ЦИФРОВИХ ПЛАТФОРМ ДЛЯ СТВОРЕННЯ ІННОВАЦІЙНИХ БІЗНЕС-МОДЕЛЕЙ МСП.....	101

Тимчук С.В. ТУРОПЕРЕЙТИНГОВІ ІННОВАЦІЇ У СФЕРІ ЕКСКУРСІЙНОГО ТУРИЗМУ: ВИКЛИКИ ТА ПЕРСПЕКТИВИ.....	107
Ціщик Р.В., Котис Н.В. СТАТИСТИЧНЕ ЗАБЕЗПЕЧЕННЯ СИСТЕМИ МЕНЕДЖМЕНТУ ПІДПРИЄМСТВ ТА ОРГАНІЗАЦІЙ.....	112
Штик Ю.В., Скібіцька Л.І., Назаренко О.П. УПРАВЛІННЯ ПРОЕКТАМИ ЕКОСИСТЕМНИХ ПОСЛУГ ПІДПРИЄМНИЦЬКИХ СТРУКТУР В УМОВАХ СТАЛОГО РОЗВИТКУ.....	117
РОЗДІЛ 3. РОЗВИТОК ПРОДУКТИВНИХ СИЛ І РЕГІОНАЛЬНА ЕКОНОМІКА	
Белобородова М.В., Донченко В.В., Волобуєва Д.С. СІЛЬСЬКИЙ ЗЕЛЕНИЙ ТУРИЗМ ЯК НАПРЯМ РОЗВИТКУ ТЕРИТОРІЙ: ЄВРОПЕЙСЬКИЙ ДОСВІД.....	121
Жирак Л.М., Мальована О.Г. ТУРИСТИЧНИЙ ТА ГОТЕЛЬНО-РЕСТОРАННИЙ БІЗНЕС ІВАНО-ФРАНКІВЩИНИ В УМОВАХ ВІЙНИ – РЕАЛІЇ СЬОГОДЕННЯ.....	128
РОЗДІЛ 4. ДЕМОГРАФІЯ, ЕКОНОМІКА ПРАЦІ, СОЦІАЛЬНА ЕКОНОМІКА І ПОЛІТИКА	
Рябоконе І.О., Кравчук О.І., Варіс І.О. ЗАСТОСУВАННЯ РЕІНЖІНІРИНГУ У ПРОЦЕСАХ НАДАННЯ СОЦІАЛЬНИХ ПОСЛУГ.....	132
РОЗДІЛ 5. ГРОШІ, ФІНАНСИ І КРЕДИТ	
Абубекерова А.З. ПРОБЛЕМИ УПРАВЛІННЯ ДЕРЖАВНИМ БОРГОМ В УМОВАХ КРИЗОВОГО СТАНУ ЕКОНОМІКИ УКРАЇНИ.....	139
Aleskerova Yuliia, Kachur Iryna ASSESSMENT OF THE FINANCIAL RESULTS OF THE INSURANCE COMPANY.....	144
Богріновцева Л.М., Вергелюк Ю.Ю., Коваленко Ю.М. ДЕРЖАВНІ ОБЛІГАЦІЇ ЯК ІНВЕСТИЦІЙНИЙ ІНСТРУМЕНТ В ПЕРІОДИ ФІНАНСОВОЇ НЕСТАБІЛЬНОСТІ.....	157
Дмитренко Д.М. ОСОБЛИВОСТІ ДІАГНОСТИКИ ПРОЦЕСУ ПРИЙНЯТТЯ РІШЕНЬ В УПРАВЛІННІ ФІНАНСОВОЮ ДІЯЛЬНІСТЮ ПІДПРИЄМСТВА.....	163
Слатвінська М.О. ПОДАТОК НА МАЙНО ЯК ДЖЕРЕЛО ФОРМУВАННЯ ДОХОДІВ МІСЦЕВИХ БЮДЖЕТІВ	169
Fedoryshyna Lidiia IMPROVEMENT OF FINANCIAL ACTIVITIES OF SMALL ENTERPRISES.....	174
РОЗДІЛ 6. МАТЕМАТИЧНІ МЕТОДИ, МОДЕЛІ ТА ІНФОРМАЦІЙНІ ТЕХНОЛОГІЇ В ЕКОНОМІЦІ	
Гадецька З.М., Точальна А.А. БІЗНЕС-ПРОФІЛЬ В СОЦІАЛЬНИХ МЕРЕЖАХ – ЕФЕКТИВНИЙ ІНСТРУМЕНТ ДЛЯ ВЕДЕННЯ БІЗНЕСУ.....	186
РОЗДІЛ 7. ТУРИЗМ	
Гузар У.Є., Тихоновський М.Ю. АСПЕКТИ ФОРМУВАННЯ КОМПЛЕКСУ МАРКЕТИНГУ НА ПІДПРИЄМСТВАХ СФЕРИ ГОСТИННОСТІ В СУЧАСНИХ УМОВАХ.....	192
Самойленко А.О. ТЕНДЕНЦІЇ РЕАЛІЗАЦІЇ ІНДУСТРІЇ ГОСТИННОСТІ В ДНІПРОПЕТРОВСЬКІЙ ОБЛАСТІ.....	198

CONTENTS

SECTION 1. ECONOMY AND OPERATION OF NATIONAL ECONOMY

Verstiak Andrii

CONVERGENCE OF NATIONAL ENVIRONMENTAL AND ECONOMIC POLICIES
IN THE CONTEXT OF ENVIRONMENTAL AND ECONOMIC GROWTH..... 3

Vonberg Tetiana, Dmytruk Serhii, Lavrukhina Iryna

STUDY OF FACTORS INFLUENCING
THE FORMATION OF THE EMPLOYER BRAND..... 8

Zvarych Ihor, Zvarych Olena

ECONOMICS AND MANAGEMENT OF THE NATIONAL ECONOMY
THE INFLUENCE OF TRADE AND ECONOMIC RELATIONS
BETWEEN THE UKRAINE AND EUROPEAN UNION ON THE IMPROVEMENT
OF THE PRACTICE OF INVESTMENT PLANNING IN THE CONTEXT
OF THE CONOMIC DEVELOPMENT OF DOMESTIC REGIONS..... 13

Seniv Lidiya, Uhryn Maxym

FEATURES OF ENTERPRISE FUNCTIONING IN CRISIS CONDITIONS..... 24

SECTION 2. ECONOMY AND ENTERPRISE MANAGEMENT

Andriyiv Nataliia

INFORMATION AND ANALYTICAL SYSTEM
FOR ENSURING THE ECONOMIC SECURITY OF THE ENTERPRISE..... 31

Babachenko Larysa, Verbytska Anna, Lysenko Iryna

PRODUCT INNOVATION POLICY AS A COMPONENT
OF MARKETING ACTIVITIES OF COMPANIES IN B2C AND B2B MARKETS..... 36

Zhovnovach Ruslana, Bessonova Anna

PERSONNEL READINESS FOR CHANGES AS A COMPONENT
OF THE DEVELOPMENT OF THE STAFF POTENTIAL OF THE ENTERPRIS..... 41

Zakharchyn Halyna, Hladun Svitlana

PERSONNEL POLICY ON A WORLDVIEW-VALUE BASIS..... 46

Klipkova Oksana

DEVELOPMENT OF REMOTE EMPLOYMENT
AS AN OBJECTIVE CONDITION OF GLOBALIZATION..... 51

Melnyk Vasyl, Steshenko Lesia, Savchenko Iryna

ELECTRONIC SYSTEMS ADVENTAGES
IN THE HOTEL AND RESTAURANT BUSINESS..... 56

Oshchepkov Oleksandr, Mahdenko Svitlana

ANALYSIS OF THE IMPACT OF THE STRUCTURE OF OPERATING EXPENSES
ON THE FINANCIAL PERFORMANCE OF ENTERPRISES..... 63

Palant Oleksii, Pryimak Vladyslav

PROBLEMS OF ENERGY SUPPLY FOR MODERN AND FUTURE
PUBLIC ELECTRIC TRANSPORT IN UKRAINE..... 68

Ponomarenko Ihor, Skubii Olha

FEATURES OF DIGITAL MARKETING AND ARTIFICIAL INTELLIGENCE USE
IN THE AGRICULTURAL MARKET..... 74

Sakun Hanna, Stankevych Iryna, Yatskevych Inna

MODERN APPROACHES TO DETERMINING THE EFFICIENCY
OF MARKETING INVESTMENTS..... 78

Samofatova Viktoriia, Lobotska Ludmila

THE WAYS TO INCREASE OF INCLUSIVE DEVELOPMENT
OF SMALL AND MEDIUM BUSINESS 82

Sokolova Liudmyla, Dyuzhev Viktor, Al-Fahor Eskender Suliaman Salty

SCIENTIFIC-METHODICAL ENSURING THE ASSESSMENT
OF COMPETITIVE ADVANTAGES OF ENTERPRISES
ON THE BASIS OF MARKETING IN RISKY ECONOMIC CONDITIONS..... 87

Solomina Ganna, Rozdobudko Ella

CONCEPTUAL ORGANIZATIONAL MODEL OF THE FUNCTIONING
OF THE INTEGRATED SYSTEM OF QUALITY MANAGEMENT
AND STRATEGIC MANAGEMENT AT THE ENTERPRISE..... 94

Strilets Viktoriia, Materynko Volodymyr, Sokil Andrii INTERMEDIARY MECHANISMS FOR RECONFIGURING THE CAPABILITIES OF DIGITAL PLATFORMS TO CREATE INNOVATIVE BUSINESS MODELS FOR SMES.....	101
Tymchuk Svitlana TOUR OPERATING INNOVATIONS IN THE FIELD OF EXCURSION TOURISM: CHALLENGES AND PROSPECTS.....	107
Tsishchyk Roman, Kotys Nataliya STATISTICAL SUPPORT OF THE MANAGEMENT SYSTEM OF ENTERPRISES AND ORGANIZATIONS.....	112
Shtyk Yuliia, Skibitska Liana, Nazarenko Oleksandra PROJECT MANAGEMENT OF ECOSYSTEM SERVICES OF BUSINESS STRUCTURES IN THE CONDITIONS OF SUSTAINABLE DEVELOPMENT.....	117
SECTION 3. DEVELOPMENT OF PRODUCTIVE POTENTIAL AND REGIONAL ECONOMY	
Bieloborodova Mariia, Donchenko Viktoriia, Volobuieva Diana RURAL GREEN TOURISM AS A DIRECTION FOR TERRITORY DEVELOPMENT: EUROPEAN EXPERIENCE.....	121
Zhyrak Lyudmyla, Malovana Oksana TOURIST AND HOTEL-RESTAURANT BUSINESS OF IVANO-FRANKIVSK REGION IN THE CONDITIONS OF WAR – TODAY’S REALITY.....	128
SECTION 4. DEMOGRAPHY, LABOR ECONOMY, SOCIAL ECONOMY AND POLITICS	
Ryabokon Ivan, Kravchuk Oksana, Varis Iryna USE OF REENGINEERING IN PROVIDING SOCIAL SERVICES.....	132
SECTION 5. MONEY, FINANCES AND CREDIT	
Abubekerova Albina PROBLEMS OF MANAGING GOVERNMENT DEBT IN THE CONTEXT OF ECONOMIC CRISIS IN UKRAINE.....	139
Aleskerova Yuliia, Kachur Iryna ASSESSMENT OF THE FINANCIAL RESULTS OF THE INSURANCE COMPANY.....	144
Bohrinovtseva Liudmyla, Verheliuk Yuliia, Kovalenko Yuliia GOVERNMENT BONDS AS AN INVESTMENT TOOL IN PERIODS OF FINANCIAL INSTABILITY.....	157
Dmytrenko Dmytro FEATURES OF THE DIAGNOSTICS OF THE DECISION-MAKING PROCESS IN THE MANAGEMENT OF THE FINANCIAL ACTIVITIES OF THE ENTERPRISE.....	163
Slatvinska Maryna PROPERTY TAX AS A SOURCE OF REVENUE FOR LOCAL BUDGETS.....	169
Fedoryshyna Lidiia IMPROVEMENT OF FINANCIAL ACTIVITIES OF SMALL ENTERPRISES.....	174
SECTION 6. MATHEMATICAL METHODS, MODELS AND INFORMATION TECHNOLOGIES IN ECONOMY	
Gadetska Zoya, Tochalna Anna BUSINESS PROFILE IN SOCIAL NETWORKS – AN EFFECTIVE TOOL FOR BUSINESS.....	186
SECTION 7. TOURISM	
Huzar Uliana, Tykhonovskyi Maksym ASPECTS OF THE FORMATION OF A MARKETING COMPLEX AT ENTERPRISES IN THE HOSPITALITY SPHERE IN MODERN CONDITIONS.....	192
Samoilenko Alla IMPLEMENTATION TRENDS OF THE HOSPITALITY INDUSTRY IN THE DNIPROPETROVSK REGION.....	198

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