

бюджету України на відповідний період, з метою започаткування нової бюджетної програми для нього і забезпечення можливості використання коштів наступному бюджетному періоді;

Неможливість співпраці ЄС безпосередньо з бенефіціарами проектів та перерахування коштів одразу на їх рахунки, оскільки це передбачає втрату для ЄС проміжного контролю за коштами та їх цільовим використанням в особі Міністерства фінансів.

Разом з тим, отриманий Україною майже десятирічний досвід співпраці в рамках роботи з програмами секторальної бюджетної підтримки, дозволяє зробити висновок про можливість вирішення перелічених проблем. Зокрема, передумовою успіху для цього та, відповідно, результативності реалізації програм секторальної бюджетної підтримки є послідовність, координованість та постійне підтримання взаємозв'язку між центральними органами виконавчої влади та Європейською Комісією.

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УДК 336

WAYS OF IMPROVEMENT OF THE PROCESS LENDING TO BUSINESS ENTITIES BY BANKING INSTITUTIONS

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An analysis of the domestic banks' lending policy with respect to SME lending shows that the reduction of the interest premium is real for them only in case of reduction of credit risk. This can be achieved by improving the quality of assets and quality of assurance, for example, property or surety (guarantees of organizations such as the Facility for Promotion of Small Business Lending).

Alternative measures may include compensation by the state for certain categories of borrowers - SME entities - for interest rates (or their parts) for servicing

the loan, involving "business angels" ready to provide financial support to SMEs; the formation of an official list of enterprises to which the state provides its support.

Also, the reduction of interest rates will be facilitated by the presence of a feasibility study, a business plan in the SME; reliable management reporting; financial reporting; reliable sales channels of products (guaranteed sales); lengthy work experience in the industry; absence of receivables; regular availability of balances on accounts; low payables to suppliers and customers; transparent business structure; availability of collateral for a loan (mortgage of fixed assets (equipment, buildings and structures), positive credit history.

An important task is to reduce credit risks, for which the state, together with the NBU, should, first of all, improve the information provision of SME lending by adopting the Law "On the Credit Register, Improving the Organization of Collecting Information on the Financial Condition of SMEs". It is possible to develop and implement a special Program for Information Support for Lending to Small and Medium-sized Enterprises (hereinafter referred to as the Program), the objectives of which are:

Collection of statistical and accounting information to assess the access problems faced by SMEs;

providing the necessary information to the employees of the ministries and departments (Ministry of Economic Development and Trade of Ukraine, Ministry of Finance) responsible for developing the state policy in the field of SME support.

Information gathering within the framework of the Program should be carried out in three directions.

1. Getting detailed information on the characteristics of SMEs in need of loans. The purpose of such measures is to identify those enterprises that are most dynamic and able to make the maximum contribution to accelerating the rates of economic growth in the country, as well as other priority groups of enterprises (for example, in science-intensive industries), to determine their needs for lending.

Gathering information on the financial needs of SMEs at different stages of its development and the efficiency of using loans will enable assessing the effects of lending for further development and characterizing the factors affecting the demand of SMEs for lending products and their supply.

2. Selection of specific groups that characterize the financial situation of SMEs, as well as the section on information on individuals - owners and co-owners or managers. After all, the entrepreneurial capabilities of the business owner are important factors that influence the decision to grant a loan.

3. An important area for collecting information is obtaining data that will assess the effectiveness of state support for SME lending.

Thus, on a regular basis, surveys of small and medium-sized enterprises in two samples (those who took advantage of state lending support and those who did not have such support) can make conclusions about the effectiveness of the measures being taken.

The information received in the framework of the Program should be accessible

to all interested persons (participants of professional associations of research entrepreneurs), as well as useful for use by ministries and departments in the process of developing a state policy on SME support.

The latter have to analyze changes in several indicators in the relationship, which will allow to identify causal relationships in the formation of demand / supply of SME loans (for example, the age of the owner of the enterprise and its existence on the credit history and the size of the interest rate or the probability of refusal to grant a loan)

Thus, it becomes possible to isolate the most vulnerable groups of enterprises that can become the object of state support.

The main subject of the program implementation should be the Ukrainian Fund for Entrepreneurship Support, which will operate on the basis of the main principle of the Program's functioning - the unification and harmonization of information coming from various sources: the State Statistics Service, the Ministry of Economic Development and Trade, the Ministry of Finance and the NBU.

The established cooperation between the state regulators under the scheme will provide collection and accumulation of statistical data, the analysis of which will reveal problems that restrain the demand for loans and limit the supply of financial and credit services.

The practical implementation of the proposed measures in close cooperation between the state regulatory bodies, the Ukrainian Fund for the Support of Entrepreneurship, the NBU, and the banks will significantly improve the conditions for the development of bank lending to SMEs, primarily in terms of information and institutional provision of this process.

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PROBLEMS OF STATE REGULATION OF WAGES IN UKRAINE

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With the transition to market relations, the essence of such a major economic and legal category and the process as pay and income generation change fundamentally. Every job requires an appropriate payment, because everyone has to dress, eat, pay for utilities, etc. The transition to market economy methods requires adequate changes in the structure of distributive relations, the curtailment of the element of the uncontrolled sector of the "shadow" economy and the restoration of the determining role of wages in the formation of cash incomes of the able-bodied population. The laws on wages adopted by the Cabinet of Ministers and the Verkhovna Rada of Ukraine in recent years provide the necessary legal basis for the development of an effective system of wage regulation in enterprises and in industries, taking into account the general economic laws of the development of