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**ANTI-CRISIS MANAGEMENT BY
AGRICULTURAL ENTERPRISES ©**

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In the article on the basis of literary and Internet sources, the information on various points of view on electronic money - cryptocurrency is summarized and systematized.

The development of money and money systems has never stopped. With the development of public relations, financial and economic relations and monetary systems were developed and improved. First of all, this is due to the progress in scientific and technological progress and breakthroughs in scientific and technological revolution. Especially fast pace the society began to develop in the twentieth century - access to space, the study and use of atom energy, the creation of electronic devices in semiconductors and chips. All this has absorbed the development and spread of computer technology and technology, which in turn expanded the rate of exchange of information to lightning fast.

Liberalization of interstate ties, free exchange of information, the introduction of common international standards in all spheres of life, the separation of currency standards (based on the US dollar and the euro of the European Union) are all stages of global globalization.

Cryptocurrency arose not spontaneously and not in the rocks, it is quite logical, another turn of development of money in the conditions of globalization, but somewhat in another dimension.

The article outlines its points of view on some problems and prospects of development of monetary systems in the conditions of globalization and development of cryptocurrency.

Key words: electronic money, economy, cryptocurrency, globalization, liberalization of interstate relations, international standards, information.

Lit.: 12.

Formulation of the problem. The instability of the functioning of agricultural enterprises in a dynamic and changing market environment leads to various negative phenomena that lead to a crisis. The main reason for the emergence of crisis states is, first of all, the lack of preparedness of management personnel for the timely identification of crisis phenomena or the lack of timely response to them, which often leads to bankruptcy of enterprises [5]. Sustainable functioning and development of business structures are possible only in the conditions of protection of the subject of management at all stages of its existence and depends on the influence of many factors. They are specific to each business entity, operate systemically, thus increasing the negative impact on the activity of the enterprise. Depending on the factors of occurrence, crises are objective (logical), caused by changes in the phases of the life cycle of the enterprise, as well as situational, caused by the action of external and internal circumstances [6].

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To ensure sustainable operation and development of enterprises, it is necessary to use such important functions of management as analysis, forecasting and planning of their activities, which will ensure not only the outline of the future development prospect, but also the ability to prevent a crisis, prevent its deepening and prevent bankruptcy. All this determines the relevance and practical significance of the substantiation of the theoretical and methodological principles of monitoring factors and the diagnosis of crisis phenomena, the development of mechanisms for crisis management for agricultural enterprises.

Analysis of recent research and publications. The problem of economic crises is the subject of scientific research by many foreign scientists. The question of the crisis, as a natural phenomenon in the development of the economic system, is conceptually grounded in the writings of domestic scientists: M. Avramenko [1], N. Babina [2], I. Brizhan [3], S. Burius [4], K. Golovach [5], Y. Grinchishin [6], M. Demyanenko, M. Malik [7], I. Epiphanov [8], O. Krapko [9], L. Maslovskaya [10], V. Mahvova [11] and etc. Despite the considerable amount and robustness of the research carried out, some issues related to the creation of a mechanism for crisis management in agricultural enterprises are not sufficiently highlighted. In particular, there is a lack of comprehensive research focused on the development of effective tools and mechanisms for preventing crises in the functioning and development of agricultural enterprises.

Formulating the goals of the article. The purpose of the study is to deepen theoretical and methodological foundations and to develop practical recommendations for improving the mechanism of crisis management in agricultural enterprises.

Presentation of the main research material. The complication of economic conditions under the influence of destabilizing factors of uncertainty of the external environment and the intensification of competition in the market result in the emergence in the functioning of economic entities of crisis phenomena of different nature and genesis. External influences are exacerbated by the imperfection and lack of flexibility of enterprise management, the deterioration of reproductive processes, the shortcomings in the organization of production and the motivation of labor, which leads to the emergence of crisis phenomena and situations in the enterprise. Since the concept of "crisis" is multifaceted and interpreted in scientific literature in different ways, it is expedient to analyze approaches to refine its essence, timely recognition and prevention [1].

In contemporary scientific literature, controversy continues to determine the nature and nature of crises in the development of the socio-economic system. There was a point of view that crises are a hallmark of the capitalist mode of production and should be absent from the socialist system. In the past, there were even such theoretical concepts that substantiated the impossibility of crises under socialism, and the existing problems of ensuring sustainable development were explained only by the "difficulties of growth". The state, interfering in the economic activities of one or another enterprise, did not allow and could not allow its bankruptcy (there was not even such a concept). However, the practice of social and economic development in all periods of history shows that the crisis cannot be avoided so far.

Crisis phenomena in economic systems have always raised the interest of scientists from different countries, but they were mainly considered at the macro level. At the level of business entities, until recently, insufficient attention was given to this issue, which did not allow to effectively influence the development of crisis phenomena, to make them more manageable. But in recent decades, as a result of the aggravation of political and

macroeconomic instability, even in developed countries with a traditionally stable economy, the conditions of functioning of all business entities have been considerably complicated, due to the growing uncertainty of the external environment. Under these conditions, attention is paid to addressing crises at the level of an individual enterprise, especially in countries with economies in transition [4].

The crisis breaks the stability of the system, while radically updating it. Stable state and crisis can be permanent antagonisms in the development of any system; at the same time, the purifying force of the crisis requires a system not less than a stable existence. These two sides (crisis and stability) cannot exist without one, it is a kind of law of unity and struggle of opposites (because there is no development without struggle).

Hence, the crisis should be considered as a turning point in the development of the system, which gives space to a new round of economic change.

The function of crisis management is to adapt the enterprise or any of its subsystem to the new conditions of management by means of rational and effective application of preventive and sanitary measures for them, creation of new conditions for further development at the least expenses. Like any kind of management activity, anti-crisis management is based on certain principles (rules) for its implementation.

Strategic anti-crisis measures include analysis and evaluation of production potential, enterprise production programs, policies of its revenues and investments. Based on these assessments, the concept of financial rehabilitation of the enterprise and the plan of appropriate measures are developed.

The anti-crisis process begins with the diagnosis of the state of the enterprise, the first step of which is to establish the causes of its insolvency. Without this, the anti-crisis measures that can lead to the liquidation of promising enterprises, the reorganization of insolvent enterprises or the aggravation of the interests of debtors and creditors cannot be properly defined.

Express-diagnostics of the state of the agricultural enterprise's activity is carried out on the basis of the basic indicators on the basis of annual financial reporting and operational data, after which the problems in the internal activity of the enterprise and the depth of the crisis are estimated. Identified problems of activity are transformed into the definition of the goals and objectives of crisis management to achieve the main goal - the emergence of a crisis state. Based on the identified goals and objectives, the business plan for returning the agricultural enterprise to the pre-existing regime is being developed and outlines the timeframe for its achievement. The amount of resources required for implementation of the developed business plan is determined and is compared with available resources. At the same time, a crisis management team is formed, in which the presence of a specialist in crisis management (at least a financial manager who has increased qualifications in special courses) is a prerequisite.

An Anti-crisis Manager must possess the following skills, such as: professionalism, leadership qualities, necessary for the unification of all creative constructive forces, the ability to manage in extreme situations and the formation of an anti-crisis team. These qualities of the subject of crisis management should be complemented by support from the labor collective and the owners of the enterprise.

Recognition of crisis phenomena is based on commonly accepted indicators of management, and on specialized ones, which require development and use in the future. For

example, a decrease in labor productivity or the efficiency of production cannot but "signal" the possibility of a crisis. It can be random or episodic, but it can also testify to the tendency of crisis development.

The existing system of crisis indicators at an enterprise is not fully oriented towards its early recognition. It reflects the inertia of the planned economy, the orientation of management only to processes of consistent and "steady" development, while in a market economy, alternating states of recession and recovery, development and decline. This dictates the need to develop new synthetic indicators in order to more accurately and timely determine the probability and time of crisis situations. Not only the system of indicators, which reflects the main features of the crisis, but also the methodology of their design and practical use, is of great importance. In the modern governance mechanism, this is its weakest link, as the methodology of crisis recognition should penetrate all aspects of this process: the purpose, indicators, their use in case analysis, the practical value of anticipating crises, and so on.

The methodology for recognizing the crisis is closely related to the organization of this work, which involves the presence of specialists with certain functions of their activities, the status of recommendations for their solutions and interaction in the management system. The circle of such specialists is not limited to the preparation and availability of crisis managers or arbitration managers, but also specialist economists involved in the production of analysts who are able to cooperate in close cooperation with engineers and technologists competent in the performance of their duties.

Management's professionalism is not limited to management skills in standard terms, but must also be manifested in high risk situations, extreme situations and crises. Recognizing crises and anticipating crises in connection with the increasing complexity of management and the expansion of production activities should be put on a professional basis.

For the objective analysis, appropriate information support is required. The sources of information for the analysis of the environment are public reporting and scientific publications in special editions. The sources of information for managerial analysis and diagnostics of financial condition are the data of accounting and reporting of the enterprise, materials of production and management accounting. In the process of complex analysis, not only data of reporting information, but also techno-economic, marketing, forecast-financial information, statistical materials, audit results are used.

The harbinger of crisis phenomena in enterprises is, as a rule, their financial condition. The first signs of the crisis are manifested precisely in the financial subsystem. Agricultural enterprises have limited overall financial resources to ensure the economic process at all its stages, both in terms of volume and structure. In the structure of the total financial resources of agricultural producers, the main part is the current accounts receivable for goods, works, services, which is the least liquid due to the difficult financial condition of the debtors, relations with them, as well as significant amounts of balances of finished products as a result of the reduction of solvent demand. Limited cash and current financial investments, which are caused by a decrease in lending activity. Non-current and other assets of agricultural entities include fixed assets, current biological assets, inventories and incomplete production. Their value in agricultural enterprises is also negligible due to low residual value, imperfect depreciation policy and seasonal production. This situation creates a non-payment crisis, a high proportion of non-monetary payments, a decrease in liquidity and solvency, and a deterioration in the financial condition of enterprises.

The financial condition of the company as a complex, integrated in many indicators, the characteristics of the enterprise, is characterized by the following parameters: financial resources, rationality of their placement, sufficiency for the effective economic activity in the long term and for the timely carrying out of monetary payments for obligations. In order for financial resources to be sufficient to fulfill these functions in their structure should be dominated by current assets.

The presence of numerous factors of crisis phenomena, the frequency and destructive nature of their manifestation in the activities of agricultural producers cause the need for the formation and use of enterprises in the system of crisis management. In today's conditions of dynamism and uncertainty there is a tendency to inefficient use of traditional management methods. They have no real effect, since they are oriented towards enterprises that function well in the market. In today's conditions, which are not only temporary difficulties in the activities of most agricultural enterprises, but also a state of profound unparadigmatic crisis, the usual tools of management no longer help. Therefore, the current problem is the search and introduction of the wide practice of such forms and methods of management, the use of which would not lead the case to a crisis state, but would contribute to the preparation and implementation of the program of recovery of the enterprise.

Anti-crisis management is achieved through the implementation of a unified policy, a system of legal, organizational and technical measures aimed at eliminating the threats to the vital interests of the enterprise and maintaining their sustainable functioning and development. This specific type of management of enterprises is currently in the stage of formation and is presented in practice by separate isolated measures to overcome the consequences of the manifestation of various types of crisis phenomena.

The marketing strategy in the conditions of financial insolvency involves, first of all, the organization of high-quality and operational marketing policies, the use of active sales channels, the search for more profitable customers, maximum satisfaction of consumers. Pricing in conditions of instability and emergence of crisis situations should be based on such features as: setting prices for products that are optimal to cover its cost and, if possible, obtaining a minimum profit, taking into account fluctuations in demand and monitoring prices of competitors.

At the first signs of a crisis, a diversionary measure as a response to external risks may be a precautionary measure. The strategy of diversification is aimed at the production of new types of products using the latest technologies in agriculture, on improving the quality of products, and on the development of new activities.

As a lever of crisis management, we can use the restructuring, reorganization and reengineering procedures carefully. Restructuring is used in cases where the existing organizational structure of an enterprise is ineffective and can not provide for its comprehensive development. The restructuring scheme includes the following steps:

- selection of the optimal strategy of development of the agricultural enterprise (structure of the production program, structure of the markets);
- development of a financial plan (revenue and expenditure structure);
- internal management changes (organizational structure, personnel structure, production and information structure);
- changes in the structure of capital (the structure of attracted capital and equity and their ratio).

The features of crisis management depend on the organizational and legal form of the entity, the specifics of which determine the principles of the mechanism of investment, borrowing funds and state support. Common for different organizational and legal forms of management is the algorithm (sequence) of response to crisis phenomena, which includes their prevention (forecasting), implementation of anti-crisis procedures, development of a program of financial rehabilitation, development and adoption of managerial decisions, coordination and organization of their implementation, introduction of incentives, accounting and control of results.

The purpose of crisis management is to restore the stable development or operation of the enterprise with minimal reduction of its market value. Achievement of this goal is ensured through stabilization. The peculiarities of the conditions for the implementation of stabilization measures are the limited time, the psychological stress on personnel and the uncertainty of the financial state, the reason for which are the unstable conditions of the enterprise and the problems with the definition of procedures and the adoption of management decisions.

In order to eliminate the causes of insolvency of the enterprise (third step of the algorithm), the practice of crisis management has produced many different measures. Insolvency is characterized by a situation where the positive cash flow exceeds the negative. In this condition, it is allowed to take various managerial decisions that allow certain losses, which can be attained by the restoration of solvency of the enterprise.

First of all, the way out of this situation may be an increase in cash receipts or a reduction in working capital through savings. An increase in cash receipts can be achieved through the sale of finished goods, goods, unused stocks, or through the transfer of other assets of the enterprise in cash. Liquidation of the objects of basic production is allowed only in the extreme case, since the sale of fixed assets has to be carried out at a price lower than the book value.

At the same time, there are problems with creditors. Therefore, all funds received by the enterprise are blocked and written off in their favor. Thus, reserves for increasing cash inflows under conditions of insolvency may be: sale of short-term financial investments; sale of receivables; sale of finished product stocks; selling surplus inventory; sale of unprofitable productions and objects of non-production sphere.

The optimum solution for organizing and managing the crisis situation at agricultural enterprises is to maintain the speed of rotation of working capital, taking into account the fact that it is with their help that in the future, profitability will be improved. Restoration of financial stability at the fourth stage of the implementation of the algorithm includes such measures as reducing inefficient costs by reducing the production or sale of unused non-current assets. So, among the ways to restore financial stability are:

1. Termination of production of unprofitable products. In agricultural enterprises it is rather problematic, as it is possible to suspend the production of unprofitable types of crop production only at the beginning of the sowing period. A possible option is to reorient the production of crop and livestock to a more profitable area before the start of the operating cycle.

2. Removal from the company of expendable objects, if any, or transfer them to the subsidiaries. However, the specifics of agriculture require the maintenance of a number of auxiliary and service facilities in the production facilities. In this case, the optimal option could be to combine with similar neighboring farms in the cooperative.

3. . Improvement of the organization of work and optimization of employment at the enterprise. This process in agricultural enterprises also has its own specifics related to seasonality of labor and employment of employees, depending on the directions of production. Since the reduction of key employees in the enterprise - a measure unpopular in a crisis, it would be advisable to refuse additional payments and allowances, the withdrawal of certain social benefits, etc. But, at the same time, one should adhere to the advice of specialists, since a possible decrease in motivation will lead to a deterioration in the quality of work, the outflow of skilled personnel.

It should be noted that the savings of the wage fund, if carried out carefully and have effective consequences, is an effective tool for crisis management. In particular, sometimes in practice, they resort to the use of such an admission: if the salary was paid irregularly, then the administration declares a reduction in its amount, but payments are made on a regular basis.

Personnel management in crisis situations should be accompanied by activities such as psychological and antistress training, communication support and willingness to work together in extraordinary, critical conditions associated with increased mental and physical activity. In a crisis, managerial competencies have a very high significance, which is manifested in the redistribution of management functions from managerial to coordination. It is the coordination functions that require staff to make clear and decisive changes, while acquiring forms of robust management in a time-limited and overworked work schedule.

4. Reducing the amount of current funding. It is carried out by means of restructuring debt obligations in the following forms:

- assignment or sale of debt obligations with a discount;
- conversion of debts into authorized capital, which is carried out by enlarging the authorized capital by the size of the debt obligation or through the assignment by the owners of the enterprise of a part of its share (block of shares, a share) with the corresponding inclusion of the creditor in the number of owners of the enterprise;
- conclusion of forward contracts for the supply of enterprise products in the future at a fixed price, that is, the possibility to credit its debts to the lender due to obtaining an advance on long-term supplies of the enterprise's products. The main requirement at the same time - the contract price must exceed or be equal to the cost of production in the future.

Ensuring the stable development of an agricultural enterprise at the last stage of the algorithm of financial stabilization is possible with an increase in cash flow from the main activities of the enterprise. In the post-crisis period, strategies aimed at optimizing production, effective pricing, strengthening market positions and streamlining management are relevant. The prerequisites and the main characteristics of stable development at the enterprise are its ability to meet its obligations in full (providing the consumer with products at an affordable price, quality and in a timely manner at the right time and in the right place).

In order to achieve financial sustainability and stable development of an enterprise, it is necessary to effectively manage the internal factors influencing its activities.

Conclusions. The stage of crisis situations objectively requires a flexible response to the nature of their manifestation and flow, provided by the system of crisis management. The implementation of the crisis management system in agricultural enterprises is activated by means of a mechanism that regulates the length of the production, operational and financial cycles for improving the management of current assets, reducing the duration of

the financial cycle, production diversification, reengineering, etc. It is advisable to use preventive, reactive, situational and "manual" anti-crisis management, depending on the type of crisis, the nature of its occurrence and the course that provides a constructive response to crisis challenges in their systemic interaction.

The main preconditions for a crisis in agricultural enterprises are the lack of resources, primarily financial ones, and the inappropriateness of managerial decisions regarding their use and optimization.

Among the internal factors that cause crises are the peculiarities of the formation of cash flows of agricultural enterprises and imperfect financial management. The classification is the basis for the differentiation of means and methods of crisis management. If the possibilities of the enterprise management's impact on the challenges of the environment are limited, internal crisis characteristics are the object of targeted management adjustments.

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**АНОТАЦІЯ
ЕФЕКТИВНЕ ФІНАНСОВЕ УПРАВЛІННЯ СІЛЬСЬКОГОСПОДАРСЬКИМИ
ПІДПРИЄМСТВАМИ, ЯК МЕТОД БОРОТЬБИ З БАНКРУТСТВОМ**

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В статті на основі літературних та інтернет джерел узагальнено та систематизовано інформацію щодо різних точок зору на шляхи виходу сільськогосподарських підприємств із банкрутства, оскільки діяльність сільськогосподарських підприємств в умовах вільної конкурентної боротьби, це по суті постійний ризик банкрутства через цілу низку кліматичних факторів, які практично не можливо врахувати та передбачити.

Наведено запропоновані рекомендації, щодо стабілізації діяльності підприємств аграрного сектору, серед яких:

- постійно підвищувати кваліфікацію фахівців усіх рівнів, особливо управлінських та служби менеджменту, забезпечувати психологічну, моральну та по можливості матеріальну підтримку персоналу, ні в якому випадку не погрожувати скороченням, а демонструвати бажання разом вийти із важкого економічного становища;

- забезпечити виробництво та реалізацію не сировини, а частково або повністю готової переробленої продукції – крупи, цукор тощо. За можливості створювати самостійно або спільно переробні підприємства, цехи. Кооперуватися із аналогічними підприємства для придбання вузькоспеціалізованих засобів виробництва.

Вагомим аргументом, що свідчить про стабілізацію в діяльності саме сільськогосподарського підприємства має бути 3 місячний запас обігових коштів на мінімальні витрати із заробітної плати, комунальні платежі та забезпечення безперервності робочого циклу. Кошти, що перевищують даний ліміт доцільно інвестувати в додаткові проекти, оскільки вони перестають працювати і враховуючи інфляційні процеси, втрачають свою цінність.

В статті викладено свої точки зору на деякі проблеми та перспективи виходу сільськогосподарських підприємств із стану банкрутства.

Ключові слова: Банкрутство, сільськогосподарське підприємство, стабілізація виробництва, платіжний баланс, грошові кошти.

Літ. 12.

**АННОТАЦИЯ
ЭФФЕКТИВНОЕ ФИНАНСОВОЕ УПРАВЛЕНИЕ
СЕЛЬСКОХОЗЯЙСТВЕННЫМИ ПРЕДПРИЯТИЯМИ, КАК МЕТОД
БОРЬБЫ С БАНКРУТСТВОМ**

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В статье на основе литературных и интернет источников обобщены и систематизированы сведения о различных точках зрения на пути выхода сельскохозяйственных предприятий из состояния банкротства, поскольку их

деятельность в условиях свободной конкурентной борьбы, это по сути постоянный риск банкротства из-за целого ряда климатических факторов, которые практически невозможно учесть и предусмотреть.

Приведены предложенные рекомендации по стабилизации деятельности предприятий аграрного сектора, среди которых:

- постоянно повышать квалификацию специалистов всех уровней, особенно управленческих и службы менеджмента, обеспечивать психологическую, моральную и по возможности материальную поддержку персонала, ни в коем случае не угрожать сокращением, а демонстрировать желание вместе выйти из тяжелого экономического положения;

- обеспечить производство и реализацию не сырья, а частично или полностью готовой переработанной продукции - крупы, сахар и тому подобное. По возможности создавать самостоятельно или совместно перерабатывающие предприятия, цеха. Кооперироваться с аналогичными предприятиями для приобретения узкоспециализированных средств производства.

Весомым аргументом, свидетельствующим о стабилизации в деятельности именно сельскохозяйственного предприятия должны быть - 3 месячный запас оборотных средств на минимальные расходы по заработной плате, коммунальные платежи и обеспечение непрерывности рабочего цикла. Средства, превышающие данный лимит целесообразно инвестировать в дополнительные проекты, поскольку они перестают работать и учитывая инфляционные процессы, теряют свою ценность.

В статье изложены свои точки зрения на некоторые проблемы и перспективы выхода сельскохозяйственных предприятий из состояния банкротства.

Ключевые слова: Банкротство, сельскохозяйственное предприятие, стабилизация производства, платежный баланс, денежные средства.

Лит. 12.

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