

Annotation

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Financial and credit supply to agricultural commodity producers under the conditions of the European integration processes

Applicability of searching the instruments of finance and credit supply of agricultural commodity producers increases with the necessity of elimination of finance crisis influence and the increase of tempo of the economic growth.

The goal of the following research is the foundation of alternative sources of finance and credit supply of agricultural commodity producers for their further use in the course of simple and widened agricultural production.

During the investigation the following scientific methods were used: monographic – for examining the sources of finance and credit supply of agricultural commodity producers; statistic and economic – for evaluation of modern state and tendencies of development of crediting; abstract and logical – for theoretical generalizations and the formation of conclusions.

It was identified that the necessity of finance resources, without which agricultural commodity producers cannot function, is caused by: unstable and unpredictable state policy; absence of effective and available infrastructure of agrarian markets and the system of marketing etc.

Crediting is one of the main constituent parts of the mechanism of finance supply of agricultural commodity producers' activity.

Analysis of credit supply in 2000-2015 shows that the size of crediting enterprises of an agro industrial complex had unstable tendency; they increased as well as abruptly decreased.

During the research it was found that compensation of interest rate from the budget of Ukraine is provided for subjects of agro industrial complex economy by tender.

It was identified that the agricultural branch has remained attractive for investors even in spite of the economic crisis. So, the total sum of money for realizing investment projects in 2015 was 30.7 bln UAH, that is for 12.5% or 3.4 bln UAH more as comparing with 2014.

It was set that the problem of finance and credit supply of agricultural commodity producers may be successfully solved with the help of credit cooperation.

They offer for finance and credit supply of agricultural commodity producers to use several alternative finance resources which will not exclude each other and may be used simultaneously. Its basis is the systematic combination of sources, forms and methods of financing. Only constant cooperation of different forms and sources of financing and state support will cause qualitative shifts in agrarian sphere.

Key words: *finance and credit supply, bank crediting, agrarian receipts, state financing, external loans*