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MODERN ASPECTS OF FINANCIAL WORK ORGANIZATION IN AGRICULTURAL ENTERPRISES

In the article were considered that the current government financial policy on regulating the pace of development of agro-industrial production does not provide an adequate access for agricultural producers to financial resources market, formation of favorable institutional environment and aligning economic conditions.

During the studying of financial work organization in agricultural enterprises systemic method, methods of scientific abstraction, analysis and synthesis and others were used.

In the process of reformation of collective agricultural enterprises and state farms, the introduction of private ownership, agricultural land division, new forms of business in rural areas were arose. Today in Ukraine there are about 55.8 thousand of enterprises of different legal forms. They form a single structure of its production and fulfill their role in filling the food basket of the state.

The fact that governmental support is based on national priorities and is coordinated with the need to integrate Ukraine into the EU and universal economic space was established. The total state support per 1 ha of agricultural land in Ukraine gradually increases, but remains at the level of 100 dollars per 1 hectare, while in the USA, Canada and the EU this index ranges between 150 – 700 dollars per 1 hectare.

Agricultural enterprises work in quite specific circumstances, which are subject to seasonal gap between investment and proceeds, and the continuity of processes of resources biological reproduction, etc. That's why lending resources, especially long-term, play a crucial role in the development of agribusinesses. Actually, lending of this priority branches of the economy for our country becomes more profitable.

Was analyzed the fact that at September 26, 2014 bank loans involved 1928 enterprises of the industry, it's on 276 enterprises less than in 2013. Total amount of loans in 2014 was 8.1 billion UAH. Total bank loans of AIC enterprises amounted more than 103.9 billion UAH.

Accumulated international and domestic experience and the experience of countries with transitional economy show that the problem of affordable lending of agricultural enterprises can be successfully solved with the help of credit cooperative, including credit unions. A significant contribution makes an international technical assistance project 'AgroInvest in Ukraine' to provision of quality credit services to small and medium agricultural producers by credit unions, which would boost economic growth of Ukraine by developing agricultural sector, which in turn will increase Ukraine's contribution to international efforts to ensure food security.

Key words: financial support, state support, credit, credit unions.