

## MONEY, FINANCES AND CREDIT

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### FINANCIAL STABILITY OF CORPORATE ENTITIES AND HOW TO IMPROVE THEM

This article deals with issues concerning the economic essence and methodical fundamentals of assessing the financial sustainability of the enterprise, the theoretical aspects of factors on the growth or reduction of the financial sustainability of enterprises. Also in the article we analyzed the basic approaches to the definition of „financial stability” of the enterprise, the main indicators that ensure the financial stability of the company.

Condition of Ukrainian economy for today is connected with new stage of reformations, strengthening of economic and politic crisis, increasing of uncertainty and instability of management conditions and requires rapid and elastic reaction from subjects of management to the changing in factors of external environment. All of these conditions foresee the implementation of effective mechanisms of entertainment managing with the help of which entertainment might to be able to quickly get changes, identify them and then in a way to provide cor-

respond adaptation of commercial, financial and investment activity.

That is why, the ensuring of financial stability is the important question for entertainments.

The main purpose of this article is the researching of economic essence of financial stability, its' major factors and also the development of recommendations about improvement of methodology of its regulation.

Basing on the said above purpose, the follow tasks will be admitted:

-To discover the theoretical questions concerning essence of financial stability and its value for subjects of economic activity;

-To characterize the types of financial stability and major factors influencing it

-To consider approaches to an assessment of financial stability;

-To consider the factors causing decrease and factors which provide growth of financial stability of the enterprise.

Financial stability – is an ability of enterprises or organization to fully functioning and develops and also to hold the balance stability as in external as in internal environment which assures the possibility of enterprise to get investment attraction and settle with credits in time.

For estimating of financial stability level, there are used follow indicators:

- Coefficient of a ratio of the raised and own funds.
- Coefficient of autonomy (solvency).
- Coefficient of manoeuvrability of own means.
- Effectiveness ratio of use of own means.

- Efficiency of financial resources of all property.

- Coefficient of concentration of own capital (autonomy coefficient, independence coefficient).

So, financial stability displays the condition of financial resources and such level of its using when the enterprise is able to provide the non-stop process of functional production and also its expenditures for diversification and modernization. The process of financial stability providing of enterprise should be directed on the minimization of negative influence of external and internal environment to the activity of enterprise.