



**ACCOUNTING, FINANCIAL, AND ECONOMIC
SUPPORT FOR SUSTAINABLE DEVELOPMENT
OF THE AGRICULTURAL SECTOR:
THEORETICAL FOUNDATIONS
AND PRACTICAL RECOMMENDATIONS**

COLLECTIVE MONOGRAPH

**DNIPRO
2025**

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Dnipro State Agrarian and Economic University

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The monograph is focused on scientific, methodical and practical aspects of accounting, financial, and economic support for the sustainable development of the agricultural sector in Ukraine. The collective monograph was published within the framework of the state budget research topics “Innovative development of accounting, taxation and control in the system of ensuring the economic stability of enterprises” (state registration number 0121U109731), “Financial support for structural modernization and innovative development of agroindustrial production in Ukraine” (state registration number 0124U000027), “Information technologies and mathematical methods for the development of the agricultural sector of the economy” (state registration number 0120U105338).

The monograph is intended for policymakers and stakeholders in agriculture, accountants, banking and finance specialists, agricultural managers, farmers, researchers and postgraduate students in agricultural economics.

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2.2. IMPROVEMENT OF ACCOUNTING AND ANALYTICAL SUPPORT OF PAYMENTS WITH CONSUMERS IN THE UTILITY SECTOR

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Utilities are an integral part of the life of the population, and the correct accounting and control of the calculations guarantee the timely receipt of funds necessary for the stable functioning of enterprises, updating of infrastructure and improving the quality of service. Problems related to receivables, untimely payments and imperfect accounting can lead to financial difficulties, delays in fulfillment of obligations to suppliers of resources and employees, as well as the increase in social voltage among consumers.

In order to ensure a comfortable and safe life of the population, as well as the stable functioning of the economy, an important role is in housing and communal services, which is a basic infrastructure component that determines the quality of housing conditions, the availability of water, heat and energy, waste and improvement.

Housing and communal services are one of the priority sectors of the economic complex that ensures the life of settlements and significantly influences the development of economic relations in states. According to the legislation of Ukraine, housing and communal services are the result of economic activity aimed at ensuring the living conditions and/or stay of persons in residential and non-residential premises ... on the basis of relevant contracts.

Sarapina O. A., Stefanovych N. Ya., Pinchuk T. A., Shram T. V. allocate that a municipal enterprise is an enterprise operating on the basis of communal property of the territorial community, or an enterprise in which the share of communal property of the territorial community is 50 percent or more (Sarapina et al., 2023).

Teroshyna I. M. believes that housing and communal services are: "A set of economic activity aimed at providing residential and communal needs of consumers, creating the necessary conditions for the normal life of the population and the functioning of settlements" (Teroshyna, 2016). The development of communal services is strategic, because its effective functioning directly affects the quality of life of citizens, the level of social stability and the attractiveness of regions for investment. Improvement of management, modernization of infrastructure and introduction of innovations in the field of housing and communal services can be a key to solving many socio-economic problems at both local and state levels. The value of communal services as an infrastructure component in ensuring socio-economic development is as follows:

- ensuring the basic needs of the population- water supply, heat supply, supply of electricity, maintenance of housing stock, removal of waste and landscaping of territories;
- support of uninterrupted functioning of urban infrastructure, including transport, roads, green areas, lighting and other public objects;

- economic development of the region by creating jobs, attracting investments and promoting the development of small and medium -sized businesses;
- increasing the level of environmental safety by ensuring the negative impact of human activity on the environment, disposal of waste and conservation of natural resources;
- social stability that promotes social harmony, improve the living conditions and reduce the level of social tension among the population. The study of leading scientists of Ukraine covers aspects of adaptation of modern accounting methods to the features of communal enterprises, the development of transparent reporting, which meets the requirements of stakeholders, as well as the introduction of innovations in the field of financial resources management. Their scientific contribution contributes to the formation of accounting information, which is the basis for effective management, analytics and strategic decision -making in the field of utilities.

The characteristic features of communal enterprises are that in the process of their production they do not use raw materials and basic materials and do not produce their own material products.

Today, housing and communal services are faced with numerous challenges, including poor quality of services, physical and moral wear of infrastructure, imperfection of management processes, insufficient funding and increasing energy shortage. At the same time, increasing the level of urbanization and strengthening environmental requirements require the introduction of modern technologies, cost optimization, improvement of accounting and control systems, as well as ensuring sustainable development of the industry.

Utility companies have a negative profitability of equity and assets. They provide housing and communal services at regulated tariffs and have a high degree of depreciation of fixed assets (Prokhorov, 2020).

There are many serious problems in the field of utilities that threaten its stable functioning. Among the most urgent challenges are the loss of a large part of enterprises, lack of transparency in their activities and lack of systemic reforms, which restrains the development of the industry. The low efficiency of communal enterprises by scientists is explained by the availability of tariff restrictions and low business activity (insufficient income compared to resources spent to generate such income), the inconsistency of the costs incurred with possible income, inefficient asset management.

An important tool for the effective management and development of housing and communal services is the classification of enterprises in this area. Its value is as follows:

- management optimization;
- rational allocation of resources;
- formation of a transparent reporting system;
- development of specialized development programs;
- improving the quality of services;
- integration with legislative requirements (Zahiriak et al., 2021).

It is also important for public utilities to focus on innovations in a timely manner, the use of which will allow you to identify, in a timely manner, areas that need improvement.

This allows you to implement modern technologies and management decisions in specific sectors of housing and communal services.

Classification of utilities is carried out according to different criteria, depending on their activity, organizational and legal forms and functions. In our view, the basis of their classification should be types of services offered. The main approaches to the classification of services provided by utility companies are:

1. By type of activity:

- housing and communal services of heat, water, gas and electricity supply, maintenance of housing stock.
- transport services - city bus, trolleybus, tram depot.
- communal services for the improvement of territories, sanitary purification, funeral bureaus.

- communication information services, telecommunications and Internet services.

- cultural and leisure services - theaters, museums, parks of culture.

- educational and social services- educational institutions, kindergartens, rehabilitation centers.

2. By scale of activity:

- local: serve one settlement.

- regional: cover several administrative units or regions

3. By technological direction:

- infrastructure: maintenance of urban infrastructure.

- resource supply: supply of resources (heat, water, electricity).

- service: providing services to the population (for example, cleaning of territories).

This classification helps to clearly structure the functioning of communal enterprises and determine their role in the life support system of territorial communities.

The activity of communal enterprises is characterized by specific features that are conditioned by the terms of contracts with resource supplies, consumers of services, as well as legislative norms governing the procedure for payments in this area. Information systems in such enterprises are used not only for interaction with the population, but also for the organization of accounting, management and tax accounting. At the same time, these functions are universal and have much in common with similar processes in other enterprises. Thus, the development of housing and communal services not only meets the basic needs of the population, but also creates the conditions for raising living standards, improving the environmental situation and economic stability of the regions. The development of this area is a strategic task that requires a comprehensive approach and coordinated actions of all stakeholders. The main problems of utility companies are identified such as poor quality of services, physical and moral wear and tear of infrastructure, imperfection of management processes, insufficient funding and increasing energy shortages.

In market conditions, economic relations between enterprises are based on cash payments, where enterprises can simultaneously play the role of both suppliers and buyers. The presence of debt is an objective result of such relationships. The limited

financial resources increase the impact of debt on the financial condition of the enterprise and its economic results. In particular, receivables lead to temporary withdrawal of working capital, which negatively affects its turnover.

The national accounting standard (standard) 10 “Receivables” provides the following definition of receivables: “Accounts receivable – the amount of debt of receivables to the enterprise on a certain date”. Regardless of the economic situation, each utility faces significant investments in current assets, in particular in receivables. Its existence is a natural consequence of economic activity, and the task of optimizing its volume remains one of the most important challenges for management. The intensification of inter - economic relations between enterprises emphasizes the need for effective management and control of the level and structure of receivables.

Increasing or decreasing the amount of receivables affects the financial condition of the enterprise. The increase in receivables is negatively reflected in the turnover of assets, can cause loss of liquidity, inhibition of investment activity, and, in the end, the loss of the enterprise. Conditionally, all receivables can be divided into two types: acceptable and unreasonable, which is of great importance in management. Permissible receivables are not the result of deficiencies in the economic activity of the enterprise and arises as a result of the use of forms of payments for goods, works, services. Unreasonable receivables arise as a result of shortcomings in the activity of the enterprise, for example, in the detection of defects, theft of TMCs, cash.

This classification of receivables reveals the nature of its various types and allows it to be more detailed.

Depending on the occurrence of receivables is divided into:

- receivables for work, goods, services;
- promissory notes received;
- accounts receivable;
- other current receivables.

Receivables for goods, works and services arise when the enterprise sells goods on credit, that is, with a deferral payment.

The promissory notes received are the debt on payments with buyers, customers and other debtors for shipped products (goods), works performed and services provided, which are provided with the promissory notes received.

When selling goods on credit, an enterprise has a risk of repayment of all receivables. Therefore, the enterprise always has receivables for which there is doubt. Dubious debt is the current receivables for products, goods, services, for which there is uncertainty about its repayment by the debtor. Doubtful debts overstate the real result from sales, therefore, according to the principle of prudence, the enterprise must determine the possible costs of non-repayment of part of the debts by buyers at the time of determination of income from sales, and not in the period when buyers were unable to pay the goods.

In recognition of receivables with hopelessness, that is, receivables, which there is a confidence that the debtor is not turned or for which the statute of limitations has expired, it will be written off at the expense of the reserve.

It is known that in the general sense of management - it is an integrated process of planning, organization, coordination, motivation and control that is necessary to achieve

the goals of the enterprise. The management process is an information process, that is, the process of formation, perception, transmission, processing and storage of information.

Department of receivables is one of the functional areas of enterprise management. The proper organization of receivables contributes to the effective management of its size and terms at the enterprise and strengthening control over timely calculations. The key to the management of receivables is to determine the terms of loan provided to buyers who have an impact on sales volumes and money (Zhulyn and Zeniuk-Dzhun, 2020).

In general, in our opinion, the main tasks of management of receivables are:

- determining the degree of risk of non -payment of accounts by buyers;
- calculation of the forecast size of the reserve of doubtful debts;
- providing effective recommendations for reducing the number of potentially insolvent buyers.

- control over the implementation of financial plans for a month and quarter regarding the repayment of the accounts receivable.

The main purpose of accounting management management is to minimize its volume and duty collection. The following tasks are solved in the management process:

- determining the amount of investments in receivables by commercial and consumer credit;
- formation of principles and conditions of credit policy on buyers of products;
- determination of the range of potential debtors;
- ensuring the collection of receivables;
- acceleration of payments with the help of modern forms of refinancing receivables.

Therefore, the accounts receivable management policy is part of the overall management policy of non -current assets and marketing policy of the enterprise aimed at expanding the volume of sales (performance of works, providing services). Its value is to optimize the total amount of debt and ensure its timely collection.

Studies testify to the combination of legal and economic content of the concept of “calculations”. A narrow understanding of the concept of “calculations” is conditioned by a visible part - payment in accordance with pre-accrued obligations, which leaves the reason and conditions of payment. The following interpretations are ignored by cases such as partial calculations, payment without obligations, etc.

Let us consider in more detail the legal essence of the concept of “calculations”, in particular the difference with the terms “settlement relations” and “settlement payments”, “monetary obligation”. Estimated legal relations as the only object of legal regulation act as a separate subject for civil, economic, financial, banking law.

In the legal literature, the interpretation of the concept of “calculations” depends on the field of law, in particular in terms of civil law, the basis of the calculations is the contract and the will of the parties in these relations, instead the financial and legal aspect of payments lies in the broad organizational and legal approach from the state of state. That is, the contract is an important, but still only one of the components, an element of economic, economic relations of exchange and monetary circulation, the form of implementation of which in economic relations is calculations.

Great approaches to understanding the concept of “calculations”, which indicates its ambiguity as follows:

1) any way of termination of liabilities (both monetary and non-monetary) between the parties, including fulfillment of obligations in kind and enrollment of homogeneous counter-(consistent) requirements (broad value of the term “calculations”);

2) monetary liabilities (obligations) of the parties, payments (narrow value of the term “calculations”), which is often limited to the sphere of non-cash payments made by economic entities through financial and credit institutions

However, the range of payments outside the contract is quite wide, since the monetary obligation may arise not only on the basis of a civil transaction or on other grounds provided for by civil law, but also on the grounds caused by labor relations and administrative subordination, in particular, tax, customs, financial relations, etc. Scientists also consider monetary payments as part of monetary turnover. There are a group of relationships in which the movement of money both in cash and in non -cash form is not related to the payment duty (i.e. calculations), namely: production, release, storage, transportation, transportation, withdrawal and collection of cash, cash transactions, replacement of damaged banknotes and coins. The listed relationships are not related to payments as a payment obligation, but reflect the public-legal nature of financial and legal regulation-the rules governing these relations, the rules of conduct on public funds are defined. In some cases, in particular payments in the exchange of currency (sales), the calculations are in some way related to the obligation of payment, but they do not derive from the obligation but the will of the payer.

In any case, the calculations are within the legal field defined by the state, and the state establishes its norms of law, based not only on reasons of the need to regulate civil and legal relations, but also from the tax and other interests of the state. The same public need makes it necessary to establish certain restrictions, benefits or special calculation regimes that are exclusion from the general regime of payments in the country.

In this case, the main task is to create a certain environment, a regime in which civil relations occur, the participants of which do not resolve many issues (in particular, the principles of calculations), but perceive this environment as something given, pre-determined, what cannot be changed. By their nature, such an environment is public requirements, conditions, principles and others, which are compulsory in nature, in which some will of the subjects of settlement relations are allowed. In other words, one of the main criteria for the distribution of civil and financial-legal regulation can be taken as follows: all relations of a contractual nature, which allows free expression of subjects of entities, are civil-legal, and other relations that are established for them are financially legal.

The term “settlement legal relations” translates the concept of “calculations” from a broad socio-economic category into a specific legal and details components of the concept under study, in particular the range of participants, their rights and responsibilities, to reveal the subject of relations.

The subject of settlement legal relations differs from the subject of calculations, and if the calculations are intended to fulfill obligations, then the subject of payments for each

of the participants exists separately: for the debtor (payer) to pay the obligation, for the creditor - to maintain funds in a proper amount in a timely manner, and for the bank. Accordingly, the calculations are made between the parties, and the settlement relations are between all their participants. Calculations, as an object of legal regulation, are a complex structure that includes parties, participants in settlement relations, the object, their rights and responsibilities and a number of other elements. The list of elements that ensure the fulfillment of debt that arise in the process of economic activity are as follows:

- subjects (participants) of settlement relationships: non -financial sector (inter - economic calculations of enterprises, etc.); personal sector - population; financial sector (banks and other institutions that make interbank payments);
- object of calculations a) goods and services; b) contributions to the budget, etc.);
- place of calculations: domestic (single and non -origin) and interstate (international);
- principles of organization of non -cash payments - the basic principles of their conduct;
- payment time (term, early, planned, deferred, overdue payments);
- communication systems of money transfer (postal communication, special services (communications, couriers, paramedic service, collection service), telegraphic telecommunication, telephone communication, electronic communications, international communications SWIFT;
- the form of calculations - the specific form of motion, inherent in a certain payment instrument in payment turnover: transfers (credit, including postal, debit) open account (planned payments), letters of credit, collection;
- payment method - a way of repayment of debt (gross method, credit of mutual requirements and liabilities (clearing);
- payment instruments: credit transfers tools (payment requirements-orders, payment requirements), tools of debit transfers (promissory note, check, collection), intermediate instruments (letters of credit, plastic cards (banking and non-banking);
- availability of payment guarantee; guaranteed payments (promissory notes, checks, letters) and non-guaranteed payments (payment assignments, payment requirements-orders, payment requirements);
- the presence of intermediate units (intermediaries) in calculations (with the participation of intermediaries - direct, and without their participation - transit);
- the order of payments;
- payments (wholesale (large) and retail (small)).

According to the above elements, the role of the bank's institution, as a necessary element of the subjective composition of this legal relationship, should be considered as a specific feature of the calculations. In the process of economic relations, calculations appear as an element of an economic contract, but acquire relatively independent value, moving into the plane of monetary relations and are carried out only in the forms established by law.

Settlements with customers are a set of financial and economic relations that arise between the enterprise and its customers (consumers) in the process of providing goods,

works or services. These relationships cover the processes of accounting, receipt of payments, control over the timeliness of payment and debt settlement. The main characteristics of payments with customers can be distinguished as follows:

1. Grounds for calculations - contractual obligations between the enterprise and customers;
2. The form of payments is monetary (non-cash or cash);
3. Accounting for accounting operations to control receivables and income;
4. Documentation- consumption accounts, acts of work performed, invoices, etc.

The need for information on the status of payments with customers is conditioned by the need to ensure efficient management of financial resources of the enterprise. Thus, in general, information on the status of payments with customers is a key element to maintain financial stability and improve the efficiency of the enterprise. Effective organization of payments with customers helps to provide timely receipt of funds, reduce the level of receivables and reduce the risks of its repayment.

Regulatory support of the organization of accounting and control of payments with customers is a key element in ensuring the transparency and efficiency of financial and economic activity of housing and communal services. The basis of such security is the laws, regulations, regulations and sectoral standards that regulate the procedure for organizing accounting processes, control and interaction with customers of services. The value of regulatory regulation is as follows:

1. Provides a single approach to accounting and control organization.
2. Minimizes the risks of financial loss and contributes to the development of the industry.
3. Promotes confidence in utility companies.
4. Guarantees the observance of the rights and interests of both businesses and customers.

Therefore, compliance with regulations on accounting and control is a prerequisite for ensuring financial stability, legal protection and successful functioning of the enterprise.

In modern economic conditions, the legislation is quite dynamic, which requires a systematic analysis of the provisions of regulations. Features of formation of market relations require a harmonious coordination of international legal norms, provisions of the Tax Code of Ukraine, provisions (standards) of accounting, current legislation of Ukraine and other normative documents with challenges that accompany the process of formation of receivables. The formation of developed systems and models of accounting, as well as the legal framework of accounting, is not easy and difficult. It requires the highest level of theoretical training of scientists and practitioners who develop recommendations for improving accounting and its system. The assessment of legislative documents made it possible to form key aspects of regulatory support for the organization of accounting and control of payments with consumers of services in the utility:

1. The need to conclude with customers (consumers) of written contracts that clearly regulate the procedure for payments, conditions of payment and provision of services.

2. Exercise control of receivables.

3. Protection of personal data in accordance with the Law of Ukraine “On Protection of Personal Data” in the context of information processing related to the personal accounts of customers.

4. The need for inventory of payments, regular control of accounts and documents, including acts of verification of payments, to confirm the accuracy of financial indicators.

5. In case of disputed issues regarding the settlements with the customers of the enterprise are guided by procedural norms to resolve disputes in court.

Comprehensive compliance with regulatory requirements ensures the transparency and efficiency of the processes of accounting and control of payments with customers of services. The accuracy and promptness of providing economic information are decisive factors for the successful development of the enterprise and the country's economy as a whole. The crucial importance in solving this problem is the automation of accounting, which greatly expands its capabilities. With all the variety of accounting programs available on the market today, the user of computer systems must make the right choice based on specific needs, requests and software. It is necessary to take into account the existing differences in the construction of domestic accounting and countries with developed economy (Orel, 2013).

If in Ukraine until recently accounting was limited to accounting and registration tasks, then in developed countries these issues are not a major part of accounting. The main attention is paid to financial analysis and rapid processing of information. Therefore, it is very important to properly evaluate the task and purpose of accounting automation. The task of automation is to improve the quality of accountants and accounting as a whole. A computer is just a tool that allows you to use a specialist qualification as fully as possible and simplify the daily routine work of an accountant.

The transition to automated accounting requires not only desire and money, but also significant preparatory work, both organizational and methodological. Such a transition to the enterprise should be organized in stages, it is advisable to start it before the start of the reporting period (from the quarter, year), since as the source information for entering it in the computer is a balance (form № 1), balances under the relevant articles (accounts), reporting for the previous period.

For the enterprise, one of the important stages of accounting automation is to evaluate the composition and volume of the required document circulation, to determine the list of documents that should be conducted in electronic form and which in paper. In this regard, it is necessary to clearly identify the automation task. As practice shows, the highest number of accounting errors, without the use of computer technologies (ie in paper technology), occurs at the stage of transferring accounting data from one accounting register to another, as well as when compiling various certificates and reports. The use of automated accounting allows you to fully free itself from this kind of errors due to the fact that, as a rule, only one accounting is maintained with automated accounting, and all others are automatically formed, so the risk of error when transferring data between accounting registers is minimal.

“The BAS Small Business program” greatly simplifies and optimizes the documentation management process, providing automation of transactions related to the discharge of primary documents and contracts. It helps to avoid errors in requisites and arithmetic calculations, which is especially important for improving the accuracy and reliability of accounting.

The basis for regulating the legal relationship between the utility and the consumer, as well as the protection of the interests of both parties, is a contract with consumers of services. The contract is a legal agreement that regulates the rights and obligations of the parties: the utility providing services and the consumer that receives them. This Agreement determines the conditions, order, volume, quality and cost of utilities, as well as mutual obligations of the parties. The main provisions of the contract are:

- parties to the contract;
- the subject of the contract;
- the rights and obligations of the parties;
- cost of services and payment procedure;
- the procedure for accounting for consumed services;
- responsibility of the parties;
- the term of the contract;
- force majeure;
- the procedure for resolving disputes;
- details and signatures of the parties;

When concluding a contract, it is important to follow the following aspects:

-the contract must comply with the rules of the Law of Ukraine “On Housing and Communal Services” and other normative legal acts.

- It can be concluded in writing or in public (through accepting standard conditions).

The process of contracting with the help of software involves the creation of contracts based on standard templates using pre -prepared texts loaded from external files. Due to the integration with the information database, the counterparty data are pulled out of the database automatically, and it is possible to adjust the parameters manually if necessary. After all data is entered, the contract is automatically formed in a given format, ready for further action - either printing or sending the counterparty e-mail.

Upon completion of the reporting period, as of the first day of the following month, they are charged for consumed water supply and sewerage services. For this purpose, in the menu “Sales - sale of goods and services - to create” in the open window “Sales of goods” we indicate the counterparty and the contract according to which the sale of services is carried out. Further manually using the “Add Counter” button, the consumption amount is automatically entered, or the norm, if the subscriber does not have a meter. After that, pressing and closing, an account is formed for the subscriber, who, if necessary, can be printed immediately. The Magazine “Sales of goods and services” is intended to summarize information on accrued payments for consumption and payments received.

To account for the calculations of the utility with consumers of services use the account 36 “Payments with buyers and customers”, which systematizes information on

the available receivables (on debit) and the state of its payment (on credit.). At the same time, use the type of correspondence of accounts approved by the Instruction on the application of the account No. 291.

“The BAS Small Business Program” offers a wide range of standard reports that provide the user with flexible opportunities for analyzing balances, accounts and postings in various sections. The main ones are the following:

1. Account Card 361 Report is a standard tool for analyzing operations with maximum detail, to the level of separate accounting wiring. The account card shows all accounting postings concerning the selected account in chronological order for a certain selected period of time.

2. Report “Currently Saldo Salda Account 361” is used for a detailed analysis of accounting data on a separate accounting account. The report allows you to track changes in receivables during the selected period. The features of the report are displaying the initial and end balances of the account and turnover for the selected period.

3. The General Book is an indispensable tool for an accountant that allows you to systematize and analyze all enterprise credentials.

The consumer's personal account is one of the main elements of subscriber accounting, which accumulates all information about the subscriber, provides its anonymity and performs the function of the identifier. The personal account has a unique number that can quickly find the necessary data in accounting records and documents. Unlike personal data, such as surname, first name and patronymic, personal account number is not confidential information, which makes it a convenient means of sharing data between organizations that interact in the process of working with subscribers.

Basic rules of numbering of personal accounts of consumers of services are presented as follows:

- use only numbers in personal account numbers. Letters and other characters complicate the introduction of such numbers on mobile devices and self-service terminals when paying;

- avoid long numbers;

- if possible, include the house number and the apartment number for ease of memorization by subscribers;

- do not use slight zeros (such as “001”);

- if necessary, it is advisable to divide the personal account number into the premises of the personal account into two separate (450866.1 and 450866.2).

Housing - utilities use 2 types of personal accounts:

- active personal accounts - used for accounting and billing;

- deactivated personal accounts - are used in situations where it is no longer necessary to calculate (in cases of combining two apartments in one or termination of servicing a certain home).

Deactivated accounts, although not used for further accruals, remain part of the overall accounting of the enterprise, since in the past periods they have been recorded. It is impossible to delete such information because it is to be stored for at least three years. At the same time, deactivated accounts may have a debt, and the utility preserves the right to accept payments for its repayment.

The personal account includes the following reference information:

- data on the area of the real estate - for the billing, if the accrual is performed by area;
- data on the number of people living - for accounting if the accruals are performed by the number of persons;
- name of the account owner - for identification of the owner of the personal account, as well as for the formation of certificates, search of information, formation of specific reports;
- contact data of the owner, his passport data, INN code, pension number - for the formation of relevant certificates and specific reports;
- the address of the placement of the object by which the personal account is fixed - to identify the owner of the personal account, as well as for the formation of certificates, search of information, formation of specific reports.

The balance of personal account characterizes the financial condition of the utility:

- a negative balance indicates a debt on the personal account, when the amount of invoices exceeds the amount of payments made;
- zero balance means the absence of debt or overpayment when the amount of invoices is equal to the amount of payment;
- positive balance if the amount of payment exceeds the amount of accounts.

According to the Law of Ukraine “On Personal Data Protection”, information related to the personal account is not public and must be protected from disclosure. Violation of personal data processing requirements provides for liability. Therefore, it is important to collect and store only the information about subscribers that is really necessary for the needs of utilities.

Control in a utility is an important tool for ensuring the efficiency of financial resources management, compliance with the legislation, and maintaining the proper level of customer service. The control function is manifested when the planned and achieved characteristics of the object are compared, deviations that either contribute to the achievement of goals or adversely affect the end results. The control not only condemns, but also approves. If the control is evaded towards the detection of a violation alone, then every value will lose another, no less important side of its activity.

The main tasks of control of payments with customers in the utility company are:

1. Ensure the credibility of the credentials.
2. Monitoring of receivables and timely detection of overdue payments.
3. Control of payment discipline of customers and identification of consumers who systematically violate the terms of the contract with the further initiation of measures to eliminate debt.
4. Ensuring compliance with contractual conditions.
5. Increasing the efficiency of work with debtors.
6. Optimization of financial flows.
7. Prevention and detection of abuse and fraudulent schemes or attempts to conceal debt.

The main types of control are:

1. Internal control that includes:

- financial control - checking the correctness of accounting, the state of payments with debtors and creditors;
- operational control - monitoring of the processes of accrual of services, accounting of payment and reporting;
- Administrative control - checking the performance of their duties by employees in accordance with job descriptions.

2. External control:

- audit control - an independent check of financial statements to confirm its accuracy;
- control by state bodies - verification of compliance with the rules of legislation by bodies, such as the State Tax Service or Local Self -Government Bodies.

The economic condition of any enterprise depends on the influence of three key factors that determine the efficiency of its activity and competitiveness: the level of technology and technology, the quality of labor and motivation for work, organization and production management. These three components are interconnected and form a comprehensive approach to ensuring the sustainable development of the enterprise and the economy as a whole. The high level of each of them provides the enterprise with competitiveness and financial stability. The main need to control the status of payments with customers is explained by the following factors:

1. Financial stability:

- ensuring timely and full receipt of payments from consumers;
- reduction of receivables and minimization of risks of income loss.

2. Legal observance:

- verification of compliance of economic transactions by the current legislation;
- Prevention of penalties, sanctions and legal spores.

3. Operational efficiency:

- ensuring the correctness and timeliness of utilities;
- identification and elimination of deficiencies in the accounting and calculation system.

4. Control over the use of resources - monitoring the costs of material, labor and financial resources to ensure their rational use.

5. Consumer satisfaction is to identify problems in interaction with consumers and improve the quality of service.

Control as a management function is an integral part of management activity, subordinate to the achievement of the tasks of the management system. Its organization and forms at each stage of the development of a utility enterprise must meet the goals of management, which are determined by the peculiarities of economic and political development of a particular formation.

The control process is defined not only as accurate and consistent actions, but also in deep understanding, intuitive abilities and practical experience of the controller. The main stages of conducting control of payments in the municipal enterprise, scientists distinguish the following:

- evaluation of the results of control and decision -making;

- development of measures to improve the calculations;
- formation of registers and reports;
- evaluation of internal accounting and control procedures;
- analysis of the state of calculations;
- verification of contracts with customers;
- preparatory stage.

Each stage must be documented, and its results are brought to the management of the enterprise for further actions. Thus, control is the basis for maintaining the stable operation of the utility, as well as ensuring transparency and efficiency of its activity. The introduction of a loyalty system for consumers who are paid on time and regularly for utilities is an effective way to reduce receivables. Within the framework of this system, we invite housing and utilities to return part of the money to consumers who will comply with the conditions of timely payment during the year.

The proposed loyalty system involves the return of part of the funds paid to consumers as a result of the reporting year in the amount of 2% of the amounts paid. It works provided that the consumer makes payment for the services provided during the year, and all payments are recorded in the personal office.

According to the results of the year, if the conditions of timely payment are met, the housing - the municipal enterprise must return the consumer to a certain percentage of the amount paid. These funds are credited to the consumer's account in the personal office and can be used to pay for future receipts for the services of the enterprise. The mechanism of action of the loyalty system can be represented as follows:

1. Fixation of timely consumer pay during the year in his personal office.
2. Bonus accrual at the end of the year by returning to the consumer 2 percent of the amount paid. The funds are transferred to the consumer's personal account with the possibility of using them to pay for future receipts.
3. The discount is realized as after realization, that is, it does not reduce the original cost of sales, but is taken into account after fulfilling the conditions of the system. Thus, when implementing services using a loyalty system, it is necessary to adjust part of the income of the enterprise, since the refund to consumers reduces the actual income for the reporting period.

The main advantages of such a loyalty system can be distinguished:

- consumer motivation for timely payment for services;
- reduction of receivables;
- promoting the formation of trust between the enterprise and consumers.

The introduction of such a system requires proper technical and accounting support to avoid differences in the data and ensure compliance with the current legislation.

The use of the proposed loyalty system helps to reduce the accounts receivable of the enterprise, providing stable and continuous cash receipts. The reduction of debt has a positive effect on the ratio of its turnover, which, in turn, increases the amount of equity of the enterprise. This reduces the dependence on credit resources, ensure timely payment of wages to employees and direct funds for the modernization of equipment, increasing the efficiency of the enterprise as a whole.

The reserve of doubtful debts can be compared with a “rescue boat” for an enterprise that provides financial security in case of bad receivables. Its formation is a manifestation of the principle of prudence and allows to cover possible future losses. The calculation of the reserve is carried out by two basic methods aimed at ensuring the financial stability of the enterprise and reducing the risk of losses:

1. The absolute amount method when the estimation of questionable debts is carried out for each individual debtor.
2. The method of doubt (classification of receivables), which is based on the application of a certain amount of doubt to the total amount of receivables.

Table 2.2.1 shows the comparison of these methods of reserve accrual.

Table 2.2.1

Comparative characteristics of methods of calculating the reserve of doubtful debts

Method of absolute amount	The method of doubt
Doubtful receivables - 70 000 UAH	
<p>KP “CCL”:</p> <p>Debt - 50 000 UAH. The probability of reproduction is 30%.</p> <p>Reserve: $50000 \times 0.3 = 15000$ UAH.</p> <p>Vistula LLC:</p> <p>Debt - 20 000 UAH.</p> <p>The probability of reproduction is 10%.</p> <p>Reserve: $20000 \times 0.1 = 2000$ UAH.</p> <p>General Reserve:</p> <p>$15000 + 2000 = 17000$ UAH.</p>	<p>Total receivables - 70 000 UAH.</p> <p>The doubt ratio is 5% (determined on the basis of historical data).</p> <p>Reserve: $70\,000 \times 0.05 = 3\,500$ UAH.</p>

We propose to calculate the value of the reserve by the method of doubt, which is based on the application of a certain coefficient of doubt to the total amount of receivables. This method is convenient for mass estimation of debt.

The use of the method of doubt for a utility company has the following advantages:

1. Objectivity of calculations - the method is based on the analysis of historical data and statistics, which provides a more realistic assessment of the risk of receivables.
2. Flexibility and adaptability - the coefficient can be adjusted depending on changes in the activity of an enterprise, economic environment or policy of management of receivables.
3. Easy to use - the method is clear and relatively easy to use.
4. Financial risks - allows the enterprise to create reserves to cover possible hopeless debts, which helps to maintain stability.
5. Improving financial planning - the method helps to precisely predict cash flows and evaluate the real value of assets.
6. Provision of compliance with standards - contributes to compliance with accounting and financial statements, in particular IFRSs, which provide for care in recognition of income and expenses.
7. Strengthening trust - transparency in forming a reserve increases trust by creditors, investors and other stakeholders.

In the notes to the annual financial statements, receivables are subject to disclosure on the following maturity: up to 6 months, from 6 to 12 months, from 12 to 18 months, more than 18 months. In our opinion, such classification is inappropriate because the proposed categories cover considerable time intervals, which complicates their practical application. In addition, the duration of such intervals does not meet the requirements necessary for the effective creation of a doubtful debt reserve. Such mismatch can affect the accuracy of accounts valuation and its impact on the financial condition of the enterprise.

It is advisable to distribute the distribution on a quarterly basis, that is, to determine the periods of total receivables within up to three, six, nine and twelve months. This approach allows to provide more flexible and accurate control over the debt, responding in a timely manner to its growth. Thus, it is advisable to classify receivables on the following grounds:

1. For the needs of financial statements:

- current: current up to 6 months and initially - doubtful from 6 to 12 months;

- Long -term: high -rise from 12 to 18 months and critically overdue for more than 18 months.

2. To calculate the doubtful debt reserve:

- from 30 to 60 days;

- from 60 to 90 days;

- from 90 to 120 days;

- up to 30 days.

An important component of the strategy of improving the state of payments with debtors in housing and utilities is to make claims to debtors because:

1. Claims help remind the debtors of their obligations by stimulating them to timely payments and reducing the number of overdue debts.

2. Timely claims contribute to the stability of the financial flows of the enterprise, since it allows you to quickly resolve issues with debtors and provide funds.

3. Regular claims to reduce the overall level of receivables, which in turn improves the financial performance of the enterprise.

4. Claims help identify problem debtors in the early stages, which allows you to take appropriate measures to minimize the risk of default and bad debt.

5. Claims stimulates the responsible attitude of consumers to their financial obligations, improving payment discipline as a whole.

6. Claims may start negotiating with debtors on the conclusion of a debt restructuring agreement or other way of repayment, which avoids litigation.

7. The claims are an important part of the legal process of debt collection and provides the enterprise with legal grounds for further action in case of debt.

As a result, claims are an effective tool for improving payments with debtors, which contributes to the stability and development of utility companies.

Quarter software: the subscriber department of the utility is designed to automate the processes of calculation and accounting of consumption of utilities based on BAS Accounting products. It provides integrated settlement management with subscribers, both individuals

and enterprises. The program provides full automation of the subscriber department, including the implementation of calculations, recalculations, donations, control over debtors, as well as the formation of a complete set of regulated and internal reporting.

The main advantage of using this additional module to the main BAS Small Business Program is the ability to work with accounting devices (meters). The functionality of the Quarter: Subscriber Department of the Utilities Enterprise in the part of accounting devices are as follows:

1. Management of apartment metering devices in different measurement units and at location.

2. Calculation of losses and average consumption in the removal of meters for repair or check.

3. Accrual to subscribers who have not submitted indicators according to the chosen algorithm: average, depending on the number of residents, or in a constant value.

4. Automated reception of meters through Viber-Bot and Web Resources.

5. Keeping home metering devices with the option of connecting several houses at the same time or individual groups of personal accounts (entrance, section, floor).

6. Automated reception of meters through Viber-Bot and Web Resources.

7. Distribution of subordinate services for public places and losses on the functioning of the system depending on the surface of the building.

8. Fixation and distribution of costs for replacement or installation of a home metering device with display in subscribers' receipts.

9. Distribution of consumption by home metering with 100% of apartment devices.

Thus, key attention should be focused on providing effective payments with residents, accounting for consumed resources, forming accounts and controlling their payment. Improvement of accounting processes in the field of utilities will help to improve the efficiency of management and improve the quality of services in housing and communal enterprises.

Document management of payments with buyers is a rationally organized system of creation, verification, processing and submission to the archive of primary accounting documents, the quality of which is characterized by the use of operograms and workflow schedules by the enterprise.

There are the following stages of workflow at the enterprise: registration of primary documents and transfer to accounting, check the correctness of the document and the legality of the operation, the process of document processing, storage of documents.

With a high turnover of the enterprise, the loss of documents significantly complicates the work of the accountant, forcing him to constantly monitor the receipt of lost documents. Yes, you first need to make a sample from the issue of such lack, then find out the cause of its occurrence, interview the responsible persons about the missing documents, inform the counterparties, and after a while check the receipt of the documents for which the request was made. Distorting the amount of receivables when payments with buyers makes a real analysis of the enterprise's activity.

A long cycle of workflow in calculations with buyers can cause the loss of primary documents, which significantly complicates the work of the accounting service of the enterprise. In this regard, it is necessary to apply a rational document management of

payments with buyers, which will ensure the stability of the accounting department of the enterprise.

In order to design the document management system, it is necessary to establish the procedure for the creation and movement of documents at the enterprise, as well as to identify the number of persons responsible for filling them or making a decision on them, all this is a document management system.

The document management system at the enterprise should contain the following steps:

1. Development of the accounting service.
2. Development of job descriptions of an accounting worker.
3. Creating a workflow schedule.
4. Creating accounting information technology.
5. Development of cases of cases in the order of current storage of documents.
6. Preparing cases for long -term storage.

The problem of effective management of receivables is becoming increasingly important in domestic enterprises. The state of our country's economy is characterized by an unstable political situation, unmanaged inflationary processes and other negative factors for economic development. As a result of these factors, enterprises arise a large amount of receivables, which they are unable to manage, resulting in reducing their solvency and business activity, which in turn leads to a crisis of non -payment. In such circumstances, the need for effective management of receivables, assessment of its quality, preventing the appearance of bad debt increases.

Among the methods of managing the timeliness of payment are the following:

- use of the discount system;
- development of payment collection system;
- transfer to another payment form;
- personal contacts with the counterparty;
- application of the sanctions stipulated by the contract;
- request of guarantee letters for payment with determining the payment schedule;
- referral of acts of beasts;
- coordination of payment by the Security Service.
- termination of shipment, termination of work, provision of services;

The following methods of work on debt repayment are also possible: negotiation, appeal to court, appeal to the factoring company, appeal to collectors. In the process of economic activity of the enterprise of the housing and communal sphere, they provide services and their implementation, which leads to the emergence of settlement relations. The proper organization of these calculations depends on the stability of financial support, the timeliness of supply of products and the fulfillment of contractual obligations.

Internal control over payments with customers of such services is an important tool for ensuring the financial stability of the economy. With its help, there are shortcomings in the accounting system, respond promptly to payments delays and minimize the risk of delay, and increase the efficiency of financial flow management.

The responsibility for ensuring the proper functioning of the internal control system in the utility company should rely on the chief accountant, which is responsible for the organization of control in such a way that, if necessary, to provide the manager with all the necessary data to make accurate decisions in both current activities and in strategic planning.

Control procedures are carried out with the help of two main methods: actual (inventory) and documentary (economic analysis, counter -check, mutual verification, comparison of data). These methods provide a comprehensive approach to assessing the state of financial and economic activity of the enterprise and contribute to effective management. One of the key methods of control is an inventory that provides checking the actual availability and state of assets of the enterprise, including receivables. The peculiarity of its conduct is the refusal to use accounting documents during a check, which allows to ensure the objectivity and reliability of the results obtained. The results of the inventory are recorded in special acts that are the basis for analyzing and making management decisions.

The inventory of payments with customers uses an integrated approach that combines the inventory and analysis of contractual discipline. This includes verification of the fulfillment of the terms of the contracts on the quality and volume of services rendered, the correctness of the documents, compliance of the form and the validity of the calculations. The defining features of control of payments with customers of services in housing and communal services can be presented as follows:

1. Verification of the accuracy of payments - analysis of reality and documentary confirmation of each amount of debt.
2. The state of analytical accounting is the approval of accounting with primary documentation.
3. Detection of errors - timely correction of discrepancies in documents that avoids controversial situations.

If a stable debt is found during the audit, the controller examines its validity, analyzes the causes and establishes the limitation period. In the presence of bad debt, its write -off is controlled according to the principle of prudence.

For doubtful debts in the studied economy, a reserve is created in accordance with AS 10 "Receivables" by the method of absolute amount, when the estimation of doubtful debts is carried out for each individual debtor.

The control department on a permanent basis checks the accuracy of the reserve calculation and the validity of its formation. This provides:

- avoiding overestimation of income and lowering costs;
- compliance with the principles of reliability and caution in accounting.

The introduction of the control service at the enterprise greatly facilitates the process of monitoring and management of calculations, especially in the part of receivables. Depending on the organizational structure of the enterprise, two types of internal control are possible:

1. Divisional organizational structure - is used in large enterprises, where a separate internal control department operates in each division. This is suitable for complex structures, including several enterprises.

2. Team organizational structure - used at enterprises with a simplified organizational structure. In this case, the internal control department brings together specialists in different areas to ensure a multifunctional approach (Svitlychna, 2022).

To improve the efficiency of the newly created control department, we recommend that you follow the following sequence of procedures for controlling the receivables of customers of service customers:

- verification of correctness and completeness of display of receivables in the financial statements;
- verification of the presence of acts of verification and their compliance with analytical and synthetic accounting;
- identification of large debtors and compilation of their list;
- sending requests to confirm the debt;
- belief that receivables are recognized as with income from implementation;
- control of timeliness and completeness of payment of accounts;
- verification of availability, registration and terms of contracts;
- estimation of validity of debt writing for expenses;
- analysis of the results of inventory of receivables.

For a more efficient approach to assessing the status and control of payments with customers of services in the utility, we propose to use a model that includes several key stages and control mechanisms:

1. Analysis of receivables: segmentation of receivables by terms of its occurrence, determining the level of risk of the debtor, evaluation of the causes of overdue debt.

2. Automated calculation monitoring system: use of software, adjusting the system to automatically send reminders and messages to customers on overdue payments, introduction of tools for automatic calculation of penalties.

3.Regular inventory: carrying out regular inventory, verification of documents confirming the conditions of service provision, verification of the availability of transactions and contracts, as well as their compliance with current calculations.

4. Planning and Reporting: creation of a plan for debt restructuring for problematic debtors, formation of reporting on the state of receivables.

5. Communication with customers: establishing clear conditions and terms of payment for customers, prompt response to complaints, negotiation with clients with significant debt to resolve the situation.

6. Integration with other subsystems: connection of the control system with other financial subsystems, integration of receivables and costs of performance of services for each client.

The proposed model will not only reduce the risks of non -payment, but also make the process of calculations more transparent and controlled, increasing the efficiency of management of enterprise finances. Such a comprehensive approach helps to reduce the risk of errors, more efficient management of financial resources and improve the overall financial condition of the enterprise.

Thus, the proposed measures will allow timely reflection in the accounting of the utility company from the emergence of receivables in and its repayment, as well as conducting appropriate control of its condition.