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Dnipro State Agrarian and Economic University

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

Collective Monograph

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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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2.4. OPTIMIZATION OF THE ACCOUNTING AND ANALYTICAL SUPPORT SYSTEM AND CONTROL OF THE ENTERPRISE'S ACCOUNTS RECEIVABLE

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Consideration of the economy at the state level can be interpreted as a set of economic entities and methods by which a person creates goods to meet his own needs. This is a rather complex economic organism, which in turn relies on a huge variety of both production, commercial, and financial and information structures, connected by an extensive system of social and legal norms and united by a single concept of the market. Economic relations between different business entities are formed in different markets: markets of final goods and services, financial markets, markets of factors of production, credit markets. These relationships are mediated by the movement of cash and financial flows.

In different markets, economic relations between business entities, whether they are buyers, customers, contractors or suppliers, objectively cause the emergence of various types of debt. Their occurrence is associated not only with the peculiarities of the sphere of circulation, but also with the organizational features of production, financing and cash flow turnover. The formation of debt is associated with the immediate duration of the production cycle and the seasonality of production, which may also imply a certain time interval between production and the final sale of products. Consequently, the occurrence of debts is an objective process in the system of relations between enterprises and its counterparties. Moreover, with the growing scale of social production and the complication of economic relations, their size will certainly grow, which requires special attention to the effectiveness of the management of receivables.

The primary task of researching the relevant topic is to establish the essence of receivables. On this occasion, the positions of accountants, financial analysts, economists and lawyers differ somewhat due to different approaches to understanding these phenomena. Consider these concepts from a historical point of view. The appearance of the term "debtor" in the VI century. BC is associated with Ancient Rome, which introduced concepts such as "expensilatio" (the creditor's mark in his code with the consent of the debtor, who was the first to issue the latter a certain amount of money or value) and "acceptilatio" (mark of payment of debt). A debtor was a person who was given a certain amount of money or value. These amounts were considered receivables.

Jacob van der Schuer in 1625 called the debtor the one who has (the owner), who receives, who is supplied, sold or from whom they hope to receive payment, or, finally, the one who must pay. The creditor was called the one who gives (spends), with whom they pay, from whom they receive, with whom they deal, who sells, delivers, from whom they buy, the one to whom they have to pay. That is, the understanding of the "debtor"

and "creditor" was initially identified only with the person.

The first publication on the accounting topic and a kind of pioneer in accounting was the book by Luca Pacioli "The Sum of Arithmetic, Geometry, the Doctrine of Proportions and Relations," which was mainly devoted to mathematics and at the same time contained a whole section on double accounting with the title - the treatise "On Accounts and Records." A significant achievement of L. Pacioli is the introduction of the first classification of sources of debt coverage for goods: cash; credit; exchange of goods for goods; repayment of accounts receivable by accounts payable, as well as a statement of the purpose of accounting in the first section of the Treatise. L. Pacioli wrote: "This is the conduct of your affairs in the appropriate order and as it should be, so that you can get all kinds of information about both debts and claims without delay..."

And already in the first accounting work it was highlighted that accounting is conducted in order to quickly identify the amount of debts and claims (the legal nature of accounting) and, in accordance with this, conduct their business (the economic nature of accounting). Pacioli Luca formulated a rule that remains relevant in modern economic conditions: "no one can become a debtor without his consent."

In the late nineteenth and early twentieth centuries in German-speaking countries, G. Simon and P. Gerstner became interested in the issue of receivables. For example, when determining the assessment of receivables, G. Simon recommended reserving funds to cover possible losses (delcreder account). The debts themselves, according to Gerstner, in "accounting should be divided into secured and unsecured. The scientist also considered unacceptable the balance of receivables and payables. "The Dutch scholar Simon van Stevin (1548-1620) believed that accounting is a combination of micro- and macro-accounting, the latter "must provide data on the immediate state of settlements with accountable persons, materially responsible persons, as well as the state of settlements with creditors and debtors."

And only in the 20s. already the twentieth century. accounting practice has come to the division of the current account into separate active (debtors) and passive (creditors) accounts, which over time were also divided into a number of accounts. The beginning of the registration of doubtful debts and the accrual of a reserve for them is described in the works of scientists, starting from the 19th century. In particular, scientists such as K. I. Arnold, I. I. Babenko, A. Gilbo, G. Simon propose to create a reserve of doubtful debts and maintain a special account for them (the Delcredere account).

Subsequently, the "debtor" and "creditor" were already identified not only with the person, but also with the goods, money, accounts. According to the works of J. Luzzato notes that "the double aspect of each transaction became possible because not only people but also objects began to appear as debtors and creditors."

Already at the beginning of the twentieth century, S.I. Koretsky noted: "the relationship between two people entering into an agreement can be represented by the Latin terms" debit "(should) and" credit "(trust someone). So, in the case when the one who lends money to someone believes that this is a loan, and then he (the person) is called a creditor. The person who receives the loan becomes a debtor - this is a debit, and then he (the person) is called a creditor."

Professor Bodie Z. and Professor Merton R.K. of Harvard University defined

receivables as accounts receivable, believing that this is the amount that the buyer of the products must pay to the enterprise.

Some Ukrainian scientists consider receivables as cash withdrawn from the company or held by others for a certain time. We believe this approach is not entirely correct, because not always withdrawn from the company funds are converted into receivables. According to legal scholars, to characterize receivables, it is more correct to use the term "property claims" - the property of the subject includes its property claims to other persons acting as debtors in legal relations arising in other circumstances.

As for modern domestic scientists, Stepanenko A.I. notes receivables as unpaid by individuals and legal entities goods (works, services) and/or funds withdrawn from circulation of the enterprise, which document the right to receive debt in the form of cash and their equivalents or other assets (Stepanenko and Dubovik, 2022). Consequently, in scientific research there is no unambiguous definition of receivables. The study of modern scientific approaches to the interpretation of receivables revealed a number of shortcomings that need to be clarified, namely the narrow content direction and the lack of an integrated approach to the definition of this concept. Accordingly, according to international and national accounting standards, receivables are defined as the amount of debtors' debt to the enterprise on a certain date. But it should be noted that the term "receivables" according to international accounting standards has significant differences.

The methodological basis for the formation of information on receivables in the accounting is indicated in the National Regulation (Standard) of Accounting No. 10 "Receivables", according to which receivables are the amount of receivables to the company as of a certain date (National Accounting Regulation (Standard), 1999). It should be noted that IFRS does not have a special standard for receivables, but in the preparation of any statements it is necessary to adhere to the principle of conservatism. In foreign and national practice, there are no significant differences in the definition of receivables. Methodological approaches to accounting for receivables in accordance with international standards do not have a specific standard, as noted above, but should be guided by IFRS No. 1 "Presentation of Financial Statements," IFRS No. 18 "Income," IFRS No. 39 "Financial Instruments: Recognition and Measurement," according to which receivables are "the amount of debtors' debt at a certain date."

For a holistic understanding of the concept of "receivables" and "debtor," these categories should be considered not only from an economic point of view, but also from the legal content inherent in them. Regulatory documents regulating receivables are divided into 5 levels, namely:

1. Constitution of Ukraine, Codes, Laws.
2. Decrees and orders of the President of Ukraine, Resolutions of the Cabinet of Ministers of Ukraine.
3. National and international accounting standards.
4. Guidelines, instructions, explanations of the Ministry of Finance of Ukraine.
5. Internal documents - administrative documents, accounting policy.

If the enterprises of the first four levels cannot change and must adapt to existing conditions, then the internally developed internal documents are manageable, which allows flexible enough to regulate their own economic activities.

The ability to navigate between various contradictory regulations helps to correctly maintain accounting records at the enterprise and timely analyze and manage receivables. Summarizing the above, it can be noted that the concept of "receivables" has many interpretations, both in scientific and economic literature, and even in normative sources. There is no regulated classification of receivables, which in turn causes discrepancies in international and national accounting. The very fact of the occurrence of receivables at the enterprise of any form of ownership is a fairly objective process. The direct presence, value and its composition differently affect the results of the enterprise's management, since they have both positive and negative features (Fig. 2.4.1). Thus, the formation of receivables at enterprises is associated with direct and alternative costs: diversion of funds from circulation, the risk of non-return, the risk of losses from inflationary processes. At the same time, this brings significant benefits - lending to consumers increases sales. Without proper control, the debt can significantly exceed the permissible levels, which in the future will lead to a decrease in cash flows and a significant decrease in profits.

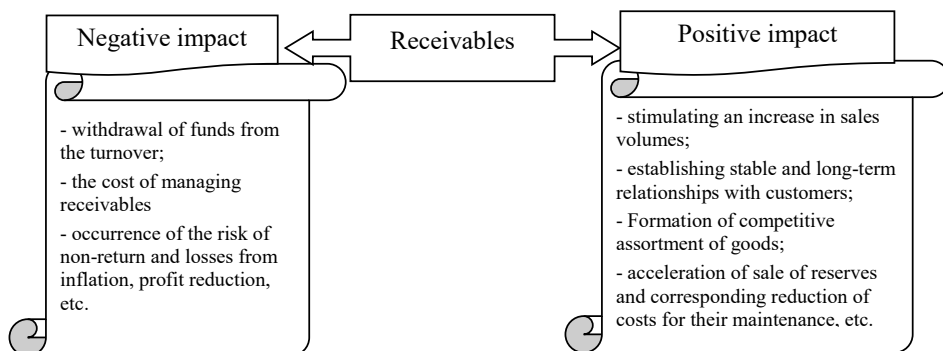


Fig. 2.4.1. Disadvantages and advantages of receivables.

As already noted, the basic document that regulates the procedure for recognizing, evaluating and reporting accounts receivable is an emergency National regulation (standard) of accounting No. 10 "Receivables," which determines that receivables are the amount of receivables of debtors on a certain date, and debtors, in turn, are individuals and legal entities that in the past owed the company certain amounts of cash, their equivalents or other assets (National Accounting Regulation (Standard) No. 10 "Receivables", 1999).

The emergence in general of receivables, as noted earlier, is a fairly objective process, due to the presence of risks during mutual settlements between counterparties in relation to business transactions. The formation of receivables is shown on the principle of accrual, according to which the shipment of products, goods, the provision of services, the execution of work to buyers or customers is considered an event that causes the current debt of debtors (in the absence of prepayment or immediate payment). Usually the debt of debtors to the enterprise arises from two events (inherently diametrically opposite), namely:

- shipment of manufactured products or goods, performance of works or provision of services in case of delay in payment of their cost;
- advance payment for products or goods, works or services in case the supplier fails to fulfill its obligations.

Receivables can also occur when calculating:

- with suppliers of resources, buyers of goods (products, works, services);
- budget for taxes and payments, insurance firms, banks, related parties (in the case of joint activities or participation in capital);
- other organizations (research, consulting, legal; provision of services - security, communications, information support, mail, etc.);
- individuals (for remuneration, settlements on accountable amounts, compensation for material damage).

It should be noted that the main risk in the formation of receivables is the risk of non-payment, may arise for the following reasons:

- 1) the customer is dissatisfied with almost not fully satisfied with the products or services of the company, and the delay in payment is the best way to pay attention to it;

- 2) the customer has enough funds, but the payment schedule drawn up by him does not coincide with the expectations of the company, that is, the budgets of both counterparties are not agreed;

- 3) the customer does not have enough funds to fulfill all obligations.

Consequently, there are many interpretations of the term "receivables" both economically and legally. The first mention of this term refers to the VI century. BC and remains relevant to this day. Summarizing the definition, it can be noted that receivables are receivables on a specific date that arose in the process of contractual relations with counterparties or with employees of the enterprise. This is an important part of operating activities that affects the size and structure of cash flows of enterprises. A sharp increase in the amount of receivables and the lack of quality control can adversely affect the solvency of the enterprise, its credit policy and indicate insolvency and even possible bankruptcy of buyers. As a system of relations, receivables are quite heterogeneous in their composition, which is why, from a theoretical point of view and in economic practice, it is divided into separate types. "Classification is a system of subordinate concepts (classes, objects), a means for establishing links between these concepts or object classes" (Zinchenko and Krutykh, 2018). "The purpose of classification is to determine the place in the system of any unit (object) with its properties" (Zinchenko and Krutykh, 2018). From the qualitative classification of receivables and payables, as well as optimally defined classification characteristics, not only the order of their accounting as a whole or individual components, but also the level of efficiency of their management, depends.

Analysis and generalization of approaches to the classification of receivables can be tried to systematize in the following areas:

1. By relationship objects that are formed when determining receivables.

Most cases can be divided into two main types of receivables: commodity and non-commodity. Commodity operations are called when it comes to payment for products (having a natural form), works or services. We can say the commodity debt of debtors arises as a result of the usual operating activities of the entity, which may include the sale

of goods, the provision of services or the performance of work. In turn, the non-commercial receivables include all other cases, except for the above.

It should be noted that if there are various characteristics of receivables classifications, most often its classification is carried out according to one specific characteristic within accounts according to a single Chart of Accounts. This is due to the modern accounting procedure that exists in Ukraine, where the actions of an accountant are strictly regulated. In countries with a market approach to the economy, the decision to place certain types of receivables in the balance sheet and the immediate degree of detailed painting of these articles is carried out by the enterprise, and therefore in each of them the structure and composition of receivables at the time of entering into the balance sheet may differ significantly.

2. Classification of receivables already in the formation of financial statements can be built on the following criteria: communication with the normal (normative) operational cycle; maturity; objects in respect of which the debtor's obligations directly arose; timeliness of payment of the debtor of his debt. The corresponding classification of receivables, which is proposed by National regulation (standard) of accounting, reflects its objective composition today.

3. In today's conditions, the most commonly used classification based on the characteristics of counterparties. In this case, in order to conduct analytical procedures, it was necessary to single out only the debts of national or foreign debtors according to the current Chart of Accounts. It is also necessary to single out a sign of debt in accordance with the relations of counterparties, namely: the emergence of debt of buyers or to buyers; the emergence of debt to suppliers or suppliers directly to us; recognition of debt of other counterparties. Which include employees, owners, budgetary organizations, extrabudgetary funds, as well as its own structural units, subsidiaries or branches. This grouping makes it possible to assess the clear "ownership" of debt and is significant for the implementation of control functions in the general management system.

4. For a qualitative assessment of the financial condition, it is necessary to conduct a detailed analytical accounting of receivables, which today has become easier in connection with the introduction of automated computer accounting programs. It is the use of the latter that will allow assessing your financial condition at a new quality level and can become the basis for making managerial decisions on receivables (Zinchenko and Krutykh, 2018). Given this new level of importance, the classification of receivables is obtained, which is used in the Anglo-American accounting system, according to which it is divided into the following groups:

- invoices to be received (this is a type of receivable that occurs when goods are sold to an "Open Account," without a written obligation of the buyer to pay the invoice);
- bills to be received;
- receivables not related to sales.

The opinion of specialists on the division of receivables into long-term and current cannot be considered unambiguous. According to some experts, such a division is an important tool for financial analysis, while others believe that the classification of receivables, like other classifications, is conditional and, therefore, optional. In our opinion, this is important for obtaining more reasonable conclusions based on the results of financial analysis, and accordingly, for developing the necessary recommendations.

Butynets F.F. provided proposals for the classification of receivables by liquidity level, namely:... " Divide the receivables on the balance sheet into long-term and short-term depending on the maturity, which fully corresponds to the classification of items of receivables on the balance sheet" (Butynets, 2009). So we observe that some authors see the classification more detailed, others - on the contrary, but in any case it must comply with the current regulatory framework.

5. Debt relations can also be divided at the place of their occurrence into external and internal. External debt - occurs with counterparties that are outside the enterprise (buyers, budget organizations, suppliers, extrabudgetary funds, etc.). Internal debt is formed within the enterprise itself in relations with employees, owners or structural units. The distribution of debt in this way makes it possible to clearly see the direction of cash flows.

6. Depending on the maturity of receivables in the balance sheet is divided into short-term and long-term:

- short-term include: short-term receivables for products, services, work; bills received short-term; other short-term receivables;

- long-term includes: long-term receivables for products, services, works; bills received long-term bills; other long-term receivables.

This approach to the classification of accounts receivable items in the balance sheet takes into account, first of all, the liquidity level of items, which is more useful for users of financial statements when assessing the financial condition of an enterprise, gives more complete information on the level of accounts receivable and the possibility of converting financial liabilities into cash.

7. The division of debt by maturity becomes important. The accounting ledgers do not reflect the expected and current periods of debt repayment. Accounts receivable on the actual maturity date would be better divided into urgent, overdue and deferred, which is reflected in the accounting on the relevant analytical accounts, where the term of execution of contracts is monitored. When determining whether the debt is doubtful for accounting, it is important to divide the collateral debt (guarantee, guarantee, bill, pledge). We believe that it is necessary to allocate secured and unsecured debt.

8. By the origin of the debt, two groups can be distinguished: payment with deferred payment and advance payments. This approach allows us to assess the degree of trust in relations with various counterparties.

9. Depending on the nature of the debt, it may be permissible (normal), arising in the process of operational and financial activities, and unjustified, associated with violation of financial discipline. This criterion is important not only for monitoring the state of debt, but also for a more correct assessment of income and expenses of operating activities.

10. On the basis of the fulfillment of the terms of the contract, the debt can be classified by the due date that has not yet come, overdue or with a deferred payment. This grouping makes it possible to strengthen monitoring of payment and contractual discipline and make timely decisions on the application or avoidance of penalties.

11. According to the probability of repayment, the debt is divided into debt, which is likely to be repaid, doubtful and hopeless. This grouping is important when establishing the procedure for settlements and repayment of debt or when it is written off from the balance sheet and income recognition.

12. By the duration of the relationship with counterparties, the debt is grouped into a constantly renewed in the process of operating and financial activities and one that occurs periodically or spontaneously. The first is formed usually during contractual relations with regular customers. All other debt can be classified as periodic or accidental. This approach to the division of debt provides an opportunity to maintain an appropriate level of stability and sustainability of the functioning of the enterprise when making managerial decisions.

To date, the scientific literature does not have a clear classification of factors that affect the receivables of the enterprise in terms of wording and complexity, although it is a basic component of the concept of "receivables management." That is why the classification should be based on a system of receivables management, which would be based on two blocks that are most often distinguished in the economic literature - credit policy and receivables management policy (Zinchenko and Krutykh, 2018).

The formation of receivables is determined by external and internal factors. External factors practically do not depend on the activity of the enterprise and it is almost impossible to limit their influence (Fig. 2.4.2).

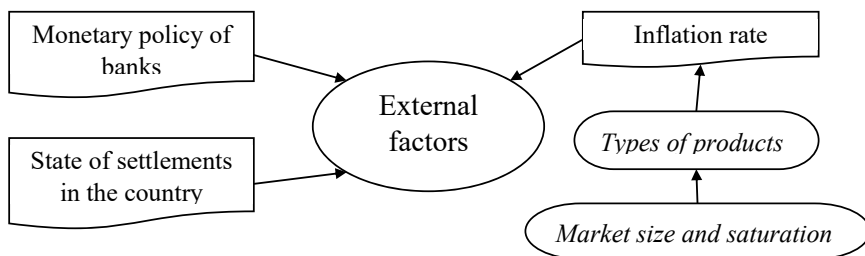


Fig. 2.4.2. External factors affecting receivables.

Therefore, external factors of influence also include:

- the general state of the economy in the country - in conditions of a general decline in economic activity, entities usually receive less profit, the liquidity of assets in general of the entity itself decreases. In connection with the late receipt of payment for their products or services, a consequential reaction of non-payments is created, which lead to the formation of receivables and delay in settlements with existing creditors;

- transport and logistics tariffs - too fast and often uncontrolled growth of prices or tariffs entails an increase in the volume of receivables;

- seasonality of production and seasonality of sales - the production of seasonal products (performance of work or provision of services) is associated with an increase in the amount of receivables, because before the onset of the season, organizations practically live in debt at the expense of future sales volumes;

- income level of the population. This factor can be explained by the following pattern: with the growth of incomes of the population and the invariability of tariffs - the probability of full and timely repayment of debts to the enterprise increases; and vice versa, with the

growth of tariffs and the immutability of incomes of the population or their growth at a slower pace, the probability of not timely payment for goods or services increases.

Internal factors can be much more controlled and the enterprise can independently influence them by making managerial decisions (Fig. 2.4.3).

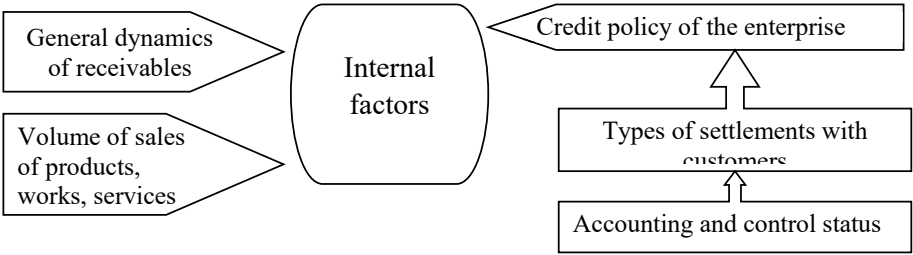


Fig. 2.4.3. Internal factors affecting receivables.

Internal factors affecting the volume of receivables include: credit policy of the enterprise; professional and personnel qualities of the financial manager for receivables; types of calculations used; status of receivables monitoring.

Blank IA also adds to the classification not only factors that directly affect receivables, but also factors that have such an impact through the mechanism for implementing credit policy indirectly. So, in the process of polemics, a vision of the classification of factors that directly affect the formation and size of receivables is proposed. Analysis of these factors and their consideration significantly affects management decisions and makes it possible to study and optimize receivables.

Legal regulation of accounting in the national legislative and regulatory field can be called a system of acts, according to which the entity conducts its activities and provides quality management of its accounting and reporting. Therefore, of course, a necessary condition for legally correct accounting of receivables, like any other link, is the study and development of the regulatory framework governing settlement operations.

First of all, it is worth noting that the accounting of receivables in our country is regulated by economic legislation. Thus, economic legislation acts as a normative base of economic law and order, namely the rules of organization and direct implementation and management of economic activity.

Legislative documents in the Ukrainian legislation regulate all settlement operations, dictate the order of their direct conduct and control the process of their observance. According to the Commercial Code, section 4, "an economic obligation is recognized as arising between an entity and a second participant (or participants) of economic relations on the grounds provided for by this Code, according to which one entity (obliged party, including the debtor) is obliged to perform a certain economic or managerial-economic action in favor of the second entity (pay money, transfer property, perform work, provide information, etc.) or refrain from such actions, and another entity has the legal right to

require another person to perform his duties" (Commercial Code of Ukraine, 2004).

Economic and property obligations that may arise between economic entities or between economic and non-economic entities - legal entities according to economic agreements are called economic and contractual obligations.

In Ukraine, the Tax Code regulates the relations that arise in the field of fiscalization of taxes and fees, in particular, defines the full list of taxes and fees paid in Ukraine and the procedure for their collection, defines their taxpayers, as well as the rights of taxpayers and their duties (Tax Code of Ukraine, 2010). The methodological basis for the formation of information on receivables in accounting is determined by National regulation (standard) of accounting No. 10 "Receivables" (National Accounting Regulation (Standard) No. 10 "Receivables", 1999) and National regulation (standard) of accounting No. 15 "Revenues" (National Accounting Regulation (Standard) No. 15 "Income", 1999). Accounting for settlements with customers and buyers is directly regulated by the Law of Ukraine "On Accounting and Financial Reporting" (On Accounting and Financial Reporting, 1999).

According to the Instruction "On non-cash payments in Ukraine in national currency" "non-cash payments are the transfer of a certain amount of funds from the accounts of payers to the accounts of recipients of funds" (Instruction "On cashless payments in Ukraine in national currency", 2004). These calculations are made by the bank on the basis of settlement documents in paper or electronic form. The specified instruction also regulates all types of non-cash payments and the procedure for their conduct, debiting funds from a bank account, document circulation rules, the procedure for calculating penalties.

For the qualitative organization of accounting for all receivables at the enterprise, it is worth using the Order on Accounting Policy, the working chart of accounts, and the primary documents developed for their own features. The accounting policy as a whole is a set of principles, procedures and methods for organizing the accounting system of a certain process. The order on accounting policy is the internal regulations of the organization of accounting of the enterprise. This document should take into account the following features: - the form of ownership of the enterprise and its organizational and legal structure; types of economic activity that determine the features and conditions of accounting; entity's scope of activities, product range, number of employees, etc.; selected taxation system, availability and conditions for obtaining benefits (Vasilyeva, 2013).

As for the rationalization of the organizational components of accounting, the Order on Accounting Policy, in particular, indicates the mandatory need to inventory assets and liabilities. Given that the Chart of Accounts has been developed for the purpose of application in all segments of the national economy, it is quite clear that in different enterprises only a separate part of accounts is used, which have more practical use for economic entities. Accordingly, each firm implements for itself an appropriate working chart of accounts, which optimally takes into account the features of its activities. Approval of such a work plan passes only through the head of the enterprise, since it is he who is fully responsible for the entire organization of accounting. In this case, the procedure for applying each individual account, established instructively, the

management has no right to change. It is also important to understand that the maximum stability of the chart of accounts used directly at the enterprise ensures a stable quality of accounting, and therefore it is important to thoroughly approach the issue of forming such a work plan and form it in the optimal way.

Information resources at the present stage have become an integral factor in the growth of the economic well-being of the enterprise. The use of reliable information has a significant positive effect - on its basis, effective accounting and analytical support is formed, which contributes to effective management.

Sources of information on receivables are primary documents, synthetic and analytical accounting data, financial statements. Using information, you can get a lot of data about receivables: determine the structure of receivables; training conditions; the state of debt; reasons for formation and nature of debt repayment; provision of receivables.

The study of information systems of the enterprise showed that, on the one hand, some of the information is redundant, and on the other hand, the necessary information is not enough. Based on this, we can conclude that the issue of reliability and quality of accounting and analytical information remains relevant. In this regard, management needs to move away from the old system of "concentration on accounting" and think ahead, using audit, planning and analysis. Accounting must interact with management, and this approach also covers the receivable aspect.

In a market economy, accounting and analytical information must meet certain requirements, in particular:

1. information should be useful for a wide range of users - external and internal;
2. information must be flexible so that it can be used in decision-making;
3. modern accounting and analytical information should be not only informational, but also economic in nature;
4. information should be intended to provide predictions for the future.

First of all, to improve the quality of accounting and analytical information, it is necessary to eliminate the shortcomings in the organization of accounting for receivables, which were described in the second section of the work. You need to start with the initial link - the organization, because it is there that the foundations for building the "correct" accounting are laid, which will allow you to obtain reliable, high-quality information about receivables.

An important aspect in the formation of accounting and analytical information on receivables is its classification, evaluation and recognition, a scientific approach to its definition. There are many contradictions in this issue, since there is no single interpretation of the term "receivables," as well as a single classification. The practical development of a single classification and a single interpretation could contribute to a more appropriate formation and functioning of the accounting and analytical system. Also a significant step in improving the quality of information is the connection with international accounting standards. This concerns their use in national accounting, reducing contradictions between aspects of international and national standards. This will help reduce discrepancies, bring accounting to a new "international level" and improve the existing "national" system.

A modern prospect for improving accounting and analytical information may be the introduction of a new form of reporting at the enterprise - integrated. Since traditional financial reporting often does not reflect the real value of modern enterprises and does not give a holistic view of their activities, reflecting only certain aspects, there is an urgent need for the emergence and formation of new integrated reporting.

The purpose of integrated reporting is to provide information that allows interested users to assess an enterprise's ability to generate future economic benefits over a specified period of time (Butynets, 2009). It is focused on the strategic course and prospects for the future. Integrated reporting is mainly used for management needs. At the present stage, integrated reporting is not used or little used in the domestic "accounting space"; there is no clear form and structure. However, the introduction of this form of reporting has its advantages: reporting data better meet the needs of investors; information providers have access to more accurate non-financial data; a higher level of trust in relations with key stakeholders; better resource allocation solutions, including cost reduction.

Settlements with buyers and customers are the most important direction of accounting work, since at this stage the main share of income and cash receipts of enterprises is formed. And calculation is one of the most massive phenomena in the economic life of any enterprise. Carrying out an uninterrupted production process, each enterprise, on the one hand, buys raw materials, fuel, containers, goods, and on the other - sells finished products. Untimely settlements create mutual debt between the manufacturer and consumers of products, lead to untimely payment of wages in cash, which causes dissatisfaction of employees and worsens the social situation.

An important condition for the successful functioning of production and economic relations between enterprises and the service sector is the rational use of the cashless payment system. The threat of a non-payment crisis requires an increase in the accounting discipline of business entities.

The primary document for settlements with buyers and customers is a contract, which in modern conditions is an important object of control and regulation of accounting activities of enterprises. We believe that when concluding a contract, special attention should be paid to its essential conditions. The main features of the materiality of the contract as an object of accounting supervision are its subject matter, price, form of payment and sanctions in case of unlawful behavior or violation of the terms of the contract. The essential terms of the business contract reflect the interests of its parties and can be general and personal. Thus, the contract price expresses the general interest of the subjects of contractual relations.

Therefore, essential conditions are a list of individual features of an economic contract that express the interests of its compilers and the totality of which is able to ensure the transition from possibility to reality. Recognition of an economic contract as an object of accounting requires the development of ways of its reflection in the accounting system.

It is advisable to use registrars of settlements with each buyer or customer separately, which will allow for more informative and transparent accounting and the ability to quickly monitor the status of settlements with buyers and customers.

A separate and rather frequent problem at enterprises is the lack of current systematic accounting of claims, which complicates the control over the correctness of settlements

with buyers and customers, leads to the omission of the deadlines set by the bank for partial or complete refusal to pay due to non-compliance with the terms of supply contracts and the occurrence of other violations of contractual discipline.

To eliminate this disadvantage, it is advisable to use a card for operational accounting of settlements with buyers and customers. Entries in this card should be regularly made by the chief accountant who keeps records of banking operations. The basis for display in the card are settlement, payment and bank documents. Maintaining an operational accounting card requires insignificant additional labor costs of accounting employees, but it becomes possible to increase the control functions of accounting and improve the state of calculations, prevent fines for violation of accounting discipline.

Also, one of the disadvantages of the organization of settlements of enterprises is the non-operational formation of a reserve of doubtful debts, despite the fact that National regulation (standard) of accounting 10 "Receivables" provides for the reflection in the balance of receivables for goods, services or works at net realizable value, which is calculated as the difference between the initial indicator of the value of receivables and the amount of the reserve of doubtful debts (National Accounting Regulation (Standard) No. 10 "Receivables", 1999).

The most expedient, in our opinion, is still the formation of a reserve on the basis of the solvency of individual debtors, which involves analyzing the solvency for previous years of each of the counterparties. In this case, the amount of the provision of doubtful debts is calculated by the percentage of bad debts to the paid receivables by each counterparty and the corresponding amount of receivables for this period.

However, we note that in this method there are some controversial aspects. We mean the calculation of the coefficient of doubt, based on the determination of the solvency of individual debtors. With an increase in the volume of doubtful receivables and, accordingly, the total number of debtors, calculations by this method are quite laborious, and the qualitative determination of the solvency of debtors, taking into account the specificity of the enterprise, is subjective and complex. But in the conditions of the present and military-political uncertainty, one should not expect disciplined payments by debtors and the absence of receivables as such. Therefore, in any case, control over this aspect will require more time and effort on the part of both accountants and managers of the economy.

In today's conditions, competition is an important element of the economy, therefore, in order to sell more goods and services, enterprises use "consistent payment." This, in turn, creates debt and the risk of non-payment. Since accounts receivable are a significant part of working capital, it should be the subject of analysis and research. Particular attention should be paid to the study of the dynamics, structure, composition and causes of occurrence.

Analysis of receivables, its composition and structure has the following objectives: analysis of the share of a certain type of receivables in the total assets of the enterprise; studying the composition of debt, identifying existing types in the enterprise; assessment of the validity of the amount of receivables; correct processing of receivables; calculation of liquidity indicators; determination of the impact of receivables on the financial results of the enterprise.

Any link in the activities of the enterprise must have a well-established mechanism for its effective functioning. This is especially true of accounting, because with its help the company carries out daily monitoring of funds and sources, determines the results of activities, makes managerial decisions. The functioning of accounting is impossible without high-quality accounting and analytical support.

Accounts receivable is an important part of the economy, so ensuring rational and effective accounting and cash flow is important. We consider it expedient to note that its sharp increase may adversely affect the cash flows of the economy and its solvency - this emphasizes the feasibility of analyzing this area. So, taking into account the above, in order to improve the quality of accounting and analysis, we will outline the system of accounting and analytical support for receivables (Fig. 2.4.4). Accounting and analytical support in the broadest sense is a control subsystem that performs appropriate functions and communicates with each other through information flows.

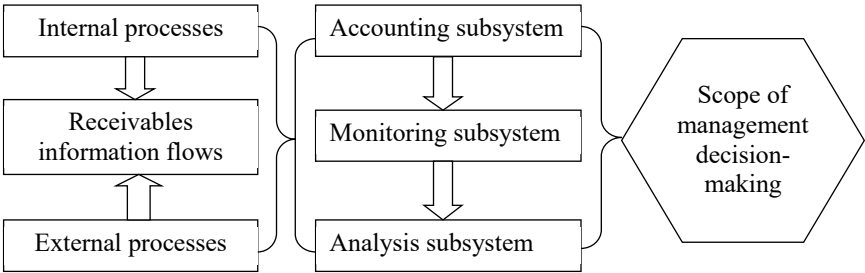


Fig. 2.4.4. Accounting and analytical support system for receivables

The main tasks of accounting and analytical support are:

- formation of an array of primary accounting information: detection, measurement;
- registration and accumulation of economic information; generalization of primary accounting information and formation of primary data;
- analytical processing of data.

The proposed system is designed to optimize the functioning of the mechanism of accounting and analytical support from the collection of primary information to decision-making and performs a number of functions (Table 2.4.1).

Table 2.4.1

Main functions and methods of accounting and analytical support

Function	Essence	Methods
Information	Providing information about the activities of the enterprise of internal and external users	Collection and processing
Accounting	Displaying the facts of economic activity of the enterprise and indicators of external processes	Accounting
Control	Control of financial and economic activities of the enterprise	Control, internal audit
Analytical	Implementation on the basis of primary data of economic analysis	Analysis of the efficiency of the sub-category

Having studied the system of accounting and analytical support of receivables and having identified their shortcomings, it is advisable to eliminate them for more rational accounting and improving the efficiency of the enterprise as a whole.

Usually, the study of accounting and analytical support of this area begins with the consideration of accounting software, because inaccuracies in the organization of the accounting process impede the effective functioning of accounting support, since it is the foundation and regulation of activities.

The order on accounting policy is an internal document that defines the principles and methods of accounting at the enterprise. This document should fully implement and reflect the accounting mechanism of the enterprise. Often the order "On accounting policy" has a number of shortcomings, the main of which is the absence of important elements of accounting, which may indicate an incomplete reflection of the main aspects of economic activity. Therefore, it is advisable to supplement it with the necessary elements of accounting, in particular, in terms of accounting for receivables, which will allow more fully highlighting the issues of accounting organization and strengthening control over settlements with buyers and customers.

Note the main elements of the organization of accounting for settlements with debtors, which should be covered in the order on accounting policy:

- classify receivables by grouping them by maturity;
- outline the recognition of doubtful and receivables;
- establish the procedure for determining the doubtful factor for the reserve of doubtful
- specify a clear procedure for recognizing current receivables as bad;
- specify the procedure for accounting and writing off bad receivables;
- indicate the form of accounting at the enterprise.

The recommended system of accounting and analytical support involves a combination of accounting, control and analysis subsystems. Therefore, we consider it appropriate to propose measures to optimize the functioning of the control.

In the current economic situation in Ukraine is characterized by a significant number of non-payments during economic activity. That is why an important factor in the financial stability of the enterprise is receivables, which arise in the process of economic relations with other counterparties. It is important to constantly monitor the actual state of receivables in order to provide minimal guarantees to users of financial reporting regarding the completeness, reliability and legality of the information provided.

In modern realities, there are significant changes in the economic, economic and social aspects of the activities of enterprises, which leads to a change in the control system. Accounting for receivables is fully regulated by law, but despite full control by the state, there are a number of problems in the system of relations with receivables, which often leads to untimely repayment of debts by debtors.

After analyzing the problematic aspects of accounting receivables, it can be argued about the negative impact on the overall quality of accounting regarding its occurrence and status of repayment. And therefore, this is an obstacle to the creation of an effective control

system for the timely repayment of debts, which reduces the competitiveness of the entity. The study of the theoretical and practical foundations of the system of internal control of receivables in farms showed the following (Fig. 2.4.5).

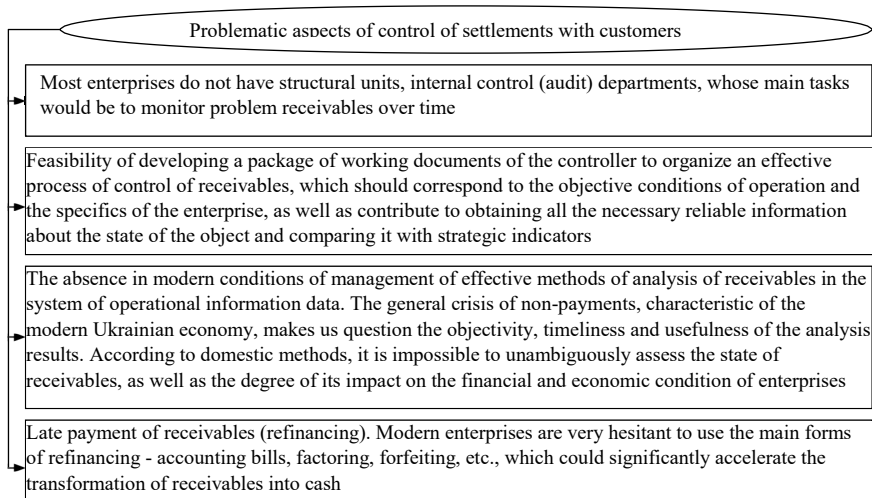


Fig. 2.4.5. Problematic aspects of control of settlements with customers

The organization of an effective system of internal control should be based on timely reporting on deviations, responsibility, balance, integration, consistency, complexity, distribution of responsibility. The purpose of control of settlements with debtors is to establish the reliability, completeness and timeliness of the coverage of data in documents, registers of accounting and reporting of the economy. Control involves checking planned indicators; formation of a monitoring system for payment terms; control over execution of contracts; search for reserves to improve the solvency of the economy and monitoring the results of the optimization decisions of management personnel.

To speed up the turnover of receivables and payables, it is necessary to establish the optimal ratio for the enterprise between them. It is believed that the situation is more comfortable in which the term of turnover of receivables of the economy is less than the term of turnover of the payables, because in this case the economy has the opportunity to pay its obligations with funds received from debtors. Important in an effective system of internal control over settlements with debtors is the ability to ensure the reliability of storage of the information base from third parties, in particular, the control of the system of preservation of documentation, the work of the archive, the algorithm of inventory of documentation in the archive and the provision of access to documents, etc. In general, effective internal control over receivables is possible with the close interaction of accounting, legal and financial departments.

In general, the possibility of wide implementation of effective internal control of

settlements with debtors will provide the management personnel of the economy with the most complete and reliable information on the state, structure and dynamics of relations with counterparties and will allow to correctly outline the main areas of activity and emerging tasks for the economy. Let's outline the priority tasks of controlling settlements with debtors:

- the need to introduce structural divisions that will monitor the composition and structure of receivables, the timing of its repayment;
- ensuring the legal validity of each amount of receivables;
- monitoring and diagnosis of the causes of debts and the calculation of their consequences;
- development of an effective methodology for analyzing settlements with buyers, customers, other debtors and development of working documents of the controller;
- active use of the main forms of refinancing: factoring, bill accounting, forfeiting, etc.; which will accelerate the transformation of receivables into cash.

The formation of a system of effective internal control over the quality of accounting in relation to settlements with debtors requires the development of a clear and perfect classification of receivables, as well as the unification of methods for its evaluation and accounting analytical documents. It is necessary to focus on the need to develop a model of the relationship between payables and receivables, which would allow qualitatively and quickly identify negative phenomena. We can agree on the need to optimize the management policy regarding receivables, since this is part of the general management approach regarding current assets and the marketing policy of the economy, aimed at expanding sales volumes and determining the efficiency of the enterprise. Consequently, qualitatively organized control over the completeness, timeliness and legal validity of settlements with debtors is the key to the success of development, stability and sustainability of domestic enterprises in the modern business environment.

Usually, enterprises carry out both external and internal control. The tax inspectorate carries out external with respect to the completeness of the calculation of value added tax. As for internal control, it is carried out through an inventory of product balances, reconciliation of payments, including counter-verification, and analysis of receivables.

The key tasks of monitoring settlements with customers are:

- checking the validity and timeliness of contracts for the sale of products, compliance with the obligations specified in the contracts;
- legality and reality of operations;
- evaluation of marketing activities;
- Search for new economically profitable markets;
- verification of potential losses at the stage of sale and responsible persons;
- correctness of determination of sales quality, justification of used tariffs and prices;
- verification of the determination of income in accounting according to regulation (standard) of accounting 15 "Income" (National Accounting Regulation (Standard) No. 15 "Income", 1999);
- justification of costs in accordance with the requirements of National regulation

(standard) of accounting 16 "Costs."

In the process of control, they check the systematic nature of operational control and accounting for the completeness of the execution of contracts, taking into account the need not only for the efficiency of applying sanctions for violation of contracts, but also for preventing them. In addition, the controllers carefully monitor the reality of operations for the sale of products, therefore, the receipt of payments recorded on cash accounts is compared with the write-off of the corresponding products, goods and material assets in correspondence on their credit debit 90 account.

Operational in-house control is aimed at the correct calculation of the volume of products sold, quality, price, compliance with the schedule (terms) of implementation, as well as compliance with the number of products received, the reliability of the pass system when selling products. For this purpose, a counter check of related documents is used: invoices, receipts, transport traffic letters, logbooks, product information, reports on the movement of goods, cash registers (when selling products and services for cash), etc. Along with this, they practice counter-checking accounts with counterparties. Consequently, when monitoring settlements with customers and customers of the enterprise, both general and special methodological techniques are used.

The possibility of wide implementation of effective internal control of settlements with debtors provides the management personnel of the economy with the most complete and reliable information on the state, structure and dynamics of relations with counterparties and allows you to correctly outline the main areas of activity and emerging tasks for the economy. In view of the above, we note the following recommendations for improving the system of control of receivables:

- determine a set of measures for constant monitoring of potential debtors (assessment of financial condition and solvency, reputation and image in the market).
- promptly monitor the receivables ratio. A significant excess of real receivables poses a threat to the financial stability of the enterprise. Also put into practice the management of the limitation of receivables in general and per customer and periodically review the limit amounts. In this case, it is necessary to determine the optimal amount of receivables, mobilizing the financial resources of the enterprise.
- monitor the status of settlements with debtors, while timely identifying types of receivables unacceptable for the enterprise. To organize control, it is possible to use the working document of the controller, which allows: to accumulate data on the timeliness of product shipment and documentation; analyze the status of settlements with debtors with the detection of non-repayment of debts of different periods; form a conclusion about the feasibility of working in the future with a particular buyer.
- improve the inventory system. Reconciliation of calculations can occur not only during the annual inventory. When carrying out business transactions (shipment and receipt of inventory, products, payment, etc.), it sometimes becomes necessary to verify the data with the data of a particular counterparty on a specific date. This allows you to quickly control your debt. At the same time, we suggest that the company use the recommended scheme of measures to conduct an inventory of settlements with customers.

In order to monitor the correctness of the conduct and organization of the inventory of settlements with customers, it is possible to use a working document - a control test,

which will allow summarizing information about violations that may occur in the enterprise during the organization and conduct of inventories. In the future, this document can be used to take appropriate measures to eliminate the deviations and shortcomings identified during the inspection.

It is also worth dwelling on the feasibility of the analysis, because thanks to it you can: monitor receivables, which will improve the quality of information about the debtor and reduce the risk of non-payment; calculate planned indicators of receivables; determine the optimal terms of repayment of debt by debtors; identify weaknesses (insolvent debtors, factors affecting non-repayment, risks of bad debt) for making effective management decisions. To achieve this goal, an optimization model for the analysis of receivables is proposed (Fig. 2.4.6).

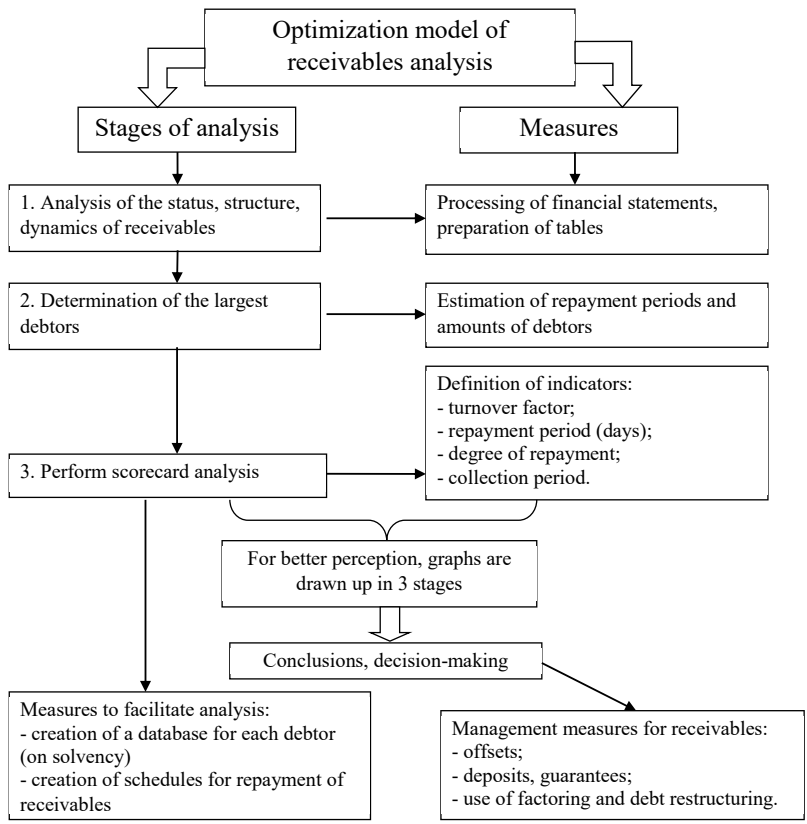


Fig. 2.4.6. Optimization model of receivables analysis.

The proposed model, in our opinion, analysis will allow:

1. Examine the composition, structure and dynamics of receivables.
2. Identify adverse factors of formation and repayment of debt.
3. Analyze trends and make necessary management decisions by identifying adverse factors.
4. Identify the largest debtors and create a database to prevent threats of "unstable repayment."
5. Build graphs based on analysis data that better demonstrate the dynamics of receivables than formulas.

Based on this model, several measures have been proposed for the effective management of receivables, such as factoring, restructuring, netting, collateral and guarantees. However, enterprises, based on the analysis, can supplement or reduce this list. Consequently, on the basis of research, the functioning of accounting and analytical support for receivables of the economy is optimized. Theoretical-methodical and practical aspects of control procedures of receivables are also investigated. In particular, the problematic aspects of control of settlements with debtors of the economy are identified and allocated to individual segments; the priority tasks of controlling the settlements of the economy with debtors are outlined; the key tasks of monitoring settlements with debtors are indicated.

The following recommendations for improving the system of control of receivables are indicated:

- determine a set of measures for constant monitoring of potential debtors (for example, assessment of financial condition and solvency, reputation and image in the market, etc.).
- promptly monitor the receivables ratio.
- put into practice the management of the limitation of receivables in general and per customer and periodically review the limit amounts.
- monitor the status of settlements with debtors, timely identify types of receivables unacceptable for the enterprise. To do this, it is recommended to use the working document of the controller, which allows: firstly, to accumulate data on the timeliness of shipment of products and documentation; secondly, to analyze the state of settlements with debtors with the identification of defaults of debts of different periods; thirdly, to form a conclusion about the feasibility of working in the future with a certain buyer.
- improve the inventory system. Reconciliation of calculations can occur not only during the annual inventory. At the same time, the farm was offered a scheme of measures for conducting an inventory of settlements with buyers.
- it is recommended in order to control the correctness of conducting and organizing an inventory of settlements with debtors using a working document - a control test that will generalize information about violations that may occur in the farm during the organization and conduct of inventories.
- optimization model of receivables analysis is proposed.

SCIENTIFIC EDITION

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

COLLECTIVE MONOGRAPH

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