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**МАТЕРІАЛИ
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**"Обліково-фінансове, інформаційне та мовно-комунікаційне забезпечення
сталого розвитку аграрного сектору: перспективи та реалії"**

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Збірник містить матеріали за такими тематичними напрямками:

1. Фінанси, банківська справа та страхування.
2. Облік, аудит, оподаткування та управління фінансово-економічною безпекою.
3. Інформаційні системи і технології.
4. Мовно-професійна підготовка фахівців: лінгвальний, соціальний, когнітивний, комунікативний, культурний аспекти.

Обліково-фінансове, інформаційне та мовно-комунікаційне забезпечення сталого розвитку аграрного сектору: перспективи та реалії: тези доповідей науково-практичної конференції 28.03-31.03.2023 р. : – Дніпро : Друкарня «Стандарт» (ПП Бойко В.В.), 2023. – 81 с.

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ФІНАНСИ, БАНКІВСЬКА СПРАВА ТА СТРАХУВАННЯ

THE REALITIES OF THE FORMATION OF BANKING RESOURCES IN MODERN CONDITIONS

*S. Khalatur, Doctor of Economics, Professor,
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In the management of the financial resources of a commercial bank, it is necessary to consider the spatial-time and information aspects of their manifestation. In addition, it is necessary to consider in what conditions the bank's capital is formed and used. From this point of view, not only the bank's own management, but also the macroeconomic and socio-political situation in the country is important. In recent years, the economic and socio-political environment in Ukraine has all the characteristics of aggressive. Among the most significant threats to the functioning of all economic agents of Ukraine in general and banks in particular in the modern period 2008-2022.

- the world financial crisis of 2008-2009, the consequences of which were destructive for financial and credit systems of all countries of the world, and for open and unstable economies are still observed;

- the Covid-19 pandemic, which led to a decline in economic activity in all world economies and has led to a decrease in reserves of most countries;

- limited aggression of Russia against Ukraine 2014-2022, which determined a significant loss of national wealth, even more economic fall and increased burden on the budget;

- open unprovable aggression of Russia against Ukraine in 2022, which led to direct losses of national wealth, a fall in GDP production by more than 31.5 % (according to the NBU), accelerated restructuring of the economy, deterioration of the social situation and the occurrence of other systemic threats.

The main directions of improving the mechanism of bank management of the bank are considered:

- increased trust in the bank by potential depositors and investors;

- development of a system of banking services, expansion of their spectrum and ensuring the flexibility of interest policy;

- reduction of the amount of capital involved in foreign currency;

- improving the level of capitalization of banks and compliance with their capital with international standards;

- ensuring the stability of banks by optimizing the capital structure.

These directions of improving the mechanism of bank management of the bank are fully implemented in the conditions of an aggressive environment. However, their totality will lead to an increase in the volume of obligations. When systemic threats exist, priority in managing their own resources become:

- prevention of washing of equity by accumulating losses;

- reducing the cost of attracting financial resources from individuals and legal entities;

specialist blogs and numerous Internet-based resources that can be used freely. Also, forums created by and visited by ESP practitioners represent a useful resource that can help resolve issues, offer guidance, exchange information and provide advice.

The role of an LSP practitioner as the evaluator of our students' knowledge and proficiency is especially demanding. Evaluation in itself is a complicated and long-lasting process which begins even before the start of the course by the evaluation of students' needs. It spans for the duration of the course itself, via the monitoring of class advancement, depending on different methods of teaching and, in the end, by the evaluation of achievements of our students, the effort and work they invested and their performance through different kinds of written and oral examinations.

"MENTIMETER" AS A TOOL FOR CREATIVE LANGUAGE LEARNING

O. Kazakevych, lecturer of Philology Department

Mentimeter is an online service for creating and conducting instant polls in the classroom and during webinars.

Main features and limitations of the free version of the service are:

- with one access code, you can give students access to no more than two general or advanced quizzes, as well as up to five questions in Quiz mode;
- a teacher can create an unlimited number of surveys of different types with different access codes, as well as organise them in their profile into folders;
- Mentimeter requires an uninterrupted internet connection to create and display surveys or slides;
- to take part in the surveys, participants must log in from their device (mobile phone, tablet, computer) to menti.com or enter the digital survey code in the pre-downloaded application;

Since the service works as an interactive presentation, you can ask questions about the topic right on the slide and ask students to answer on their smartphones. This task format can be used at the beginning of a lesson and ask a few questions on the grammar or vocabulary you learned in the last lesson.

You can also create short quizzes with Open ended questions, Q&A or student voting. In this way you can choose a topic for the next session, check vocabulary and comprehension of new words, suggest filling in gaps in sentences with one or more words of your choice.

Word cloud is a cloud of words that participants write. It is suitable for all levels and can be used for a quick vocabulary check or to warm up before a new topic.

It is also possible to create a Multiple choice test slide or an opinion battle using Ranking or Scales. This is best for topics where you need to explain advantages and disadvantages or to practice speaking English and teaching students to defend their opinions. In all of these modes students, as participants, choose or answer questions and you, as the organiser, can see and share the results. You can also comment on the answers, and explain mistakes.

ШЛЯХИ ЗАПАМ'ЯТОВУВАННЯ АНГЛІЙСЬКОЇ ЛЕКСИКИ