DEVELOPMENT OF MODERN FINANCIAL RESOURCES MANAGEMENT TECHNOLOGIES FOR STRUGGLING ENTERPRISES IN CRISIS CONDITIONS

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In general, the term "resource" means means that, after certain transformations and application, allow you to get the desired result. Broadly, "financial resources" are funds that can be directed to the implementation of specified tasks in accordance with a certain plan, and allow obtaining the desired economic result [1].

Financial resources of enterprises are inherently complex economic category, that is why the views of Ukrainian scientists who studied their economic essence are quite different among themselves. Therefore, in order to reflect all sides of the concept, we will give the definitions of various scientists. The most common point of view is the understanding of financial resources as money (funds, income, savings) that have a target direction [2]. There is also another approach [3], where scientists understand financial resources not only as money, but also as funds advanced in fixed and working capital. Proponents of this approach understand financial resources more widely at the expense of that part of them that is materialized in the company's assets.

So, having synthesized all the above definitions, it is possible to present a general vision of this concept. Financial resources of enterprises are a part of the enterprise's funds, which are formed in the process of distribution and redistribution of national wealth, gross domestic product and national income, which are accumulated at the expense of own, borrowed and raised funds and are at the disposal of the business entity and are necessary for it to fulfill its financial obligations, make expenses for the purpose of ensuring the process of extended reproduction, as well as for the purpose of obtaining profit from the implementation of industrial and economic activities.

The financial resources of the enterprise must perform the following functions:

- ensuring the process of establishment of the enterprise;
- formation of its starting capital;
- formation of resource potential;
- ensuring the continuity and reproduction of the trade process;
- fulfillment of financial obligations;
- ensuring its financial stability, solvency, competitiveness and efficiency of economic activity [4].

The specificity of the financial and economic mechanism of enterprise management is determined by [5]:

- formation of authorized capital, divided into a certain number of shares of equal nominal value, and individualization of corporate ownership with the help of shares;
- the issue of shares as the most important source of capital replenishment;
- dividend policy of the enterprise;
- formation of the market price of shares;
- differentiation of the mechanism of the use of shares in open and closed joint-stock companies.

Conducting financial and economic activities by the enterprise provides that funds are constantly received in bank accounts or cash registers in the form of proceeds from sales or income and are withdrawn when payments are made. In the process of formation, distribution, redistribution and use of financial resources of enterprises, a wide range of monetary relations arises, which reflect the economic content of the sphere of finance [4]. In the mentioned context, financial resources are also considered through the form of their expression, in particular, as a set of own cash income and receipts from the outside (raised and borrowed funds), cash and equivalent flows, cash, funds, profits and income at the disposal of the enterprise are intended for the fulfillment of the enterprise's financial obligations, financing of current costs and costs related to the expansion of production and maintaining sustainability financial and economic activity of the business entity. Thus, the entire set of financial relations of enterprises can be conditionally presented in the form of cash flows and have clear cost characteristics.

The composition and structure of financial resources, their volumes depend on the type and size of the enterprise, the nature of its activity, and the volume of production [2]. At the same time, the volume of financial resources is closely related to the volume of production, efficient operation of the enterprise. The greater the volume of production and the higher the efficiency of the enterprise, the greater the volume of its own financial resources, and vice versa. Availability of a sufficient amount of financial resources and their effective use determine the good financial condition of the enterprise: solvency, financial stability, liquidity [3]. In this regard, the most important task of enterprises is to find reserves to increase their own financial resources and their most effective use in order to improve the efficiency of the enterprise in general.

Therefore, financial resources are the basis of the enterprise's activity. After all, it is they who create the necessary material base for the enterprise to fulfill its function on the market - to provide for the needs of consumers. Their lack for an enterprise can become a very powerful restraining factor of development. All classifications of financial resources of enterprises have some differences, which consist in the conceptual and categorical apparatus and signs by which different types of financial resources of enterprises are grouped.

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