

Thus, summing up the results of the study, it can be argued that the COVID-19 pandemic has radically changed the world order, intensifying the focus on national production and self-sediment of the country with goods and services in the context of long-term self-isolation.

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COOPERATIVE ENTERPRISES

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In modern world, where the vast majority of enterprises are based on the principle of profit distribution among a small group of business owners, and in most cases all profit from the activities of a large number of employees goes to the pocket of one person – the owner of the enterprise; a more reasonable type of distribution, which is the result of the activities of each employee is becoming topical.

This request is realized in the establishment of cooperative enterprises, whose activities are based on the democratic principles of selectivity of management positions and key decisions of the enterprise.

The idea of founding cooperatives is not new and thousands of cooperatives are already operating in the world, in particular, in the European Union. Their experience shows that compared to similar non-cooperative enterprises, cooperatives are much better able to cope with crises, in particular, the recent global crisis associated with the coronavirus pandemic.

Social investment is becoming widespread. It is important for a social investor not only to get a return on their investment, but also to understand that the money is earned honestly and benefited people. Such investors are often more comfortably collaborating with cooperative enterprises, as the social aspect is always very meaningful for the organizations based on cooperative principles.

In cooperative enterprises, the wages of lower grade employees significantly exceed the wages of the same level employees in similar non-

cooperative enterprises, and the earnings of the management echelon are often below the market indices. Co-owners themselves determine the level of the management team's salary; and the differential between the lowest and the highest salary in cooperatives does not exceed ten to one by contrast with similar companies, where the differential between the salary of a top management and a low grade employee can be up to a hundred times.

The level of job satisfaction in cooperative organizations is also much higher than in traditional companies. Co-owners understand that doing work as a team, they share in the common cause but not work for a certain person or a group of people.

Cooperatives unite in unions and associations to protect their interests within countries and internationally. The International Alliance of Cooperatives includes members from around the world. Every year, conferences and summits are held for the members of the cooperative alliance in order to further develop and disseminate the ideas of the cooperative movement.

PROVIDING THE FINANCIAL SECURITY OF THE ENTERPRISE THROUGH SUPPORT BY FINANCIAL INSTITUTION

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In modern conditions, enterprises play an important role in the development of the economy of any country. Small and medium-size enterprises of developed countries produce products which account for about 30 – 60 % of External gross product. But in Ukraine this index is not more than 15 %. This is mainly due to lack of financial resources. The interest rate on loans is high while in the European Union it is about 2 – 4 %.

Financial security of the enterprise can be characterized as a state of finance of the enterprise parameters of which are determined on the basis of its financial philosophy and create the necessary prerequisites for financial support of its sustainable growth in the current and future periods [1, p. 60]. To ensure financial security and business development enterprises can use such types of financing as bank loans on concessional terms, target financing and subsidies from trust funds and budget funding, target guarantees, insurance, franchising, leasing, etc.

Therefore, to solve the problems of affordability of financing their activities enterprises can count on the support of banks.

The problems of interaction between banks and enterprises and their financial support have been studied by such scientists as Chervanov D. M., Dziubliuk O. V., Kuzhel O. V., Lihinenko L. O., Dolyshnia M. M.,