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THE "ACCESSIBLE LOANS 5 7 9%" PROGRAM, ITS BENEFITS AND FEATURES.
(ПРОГРАМА “ДОСТУПНІ КРЕДИТИ 5-7-9%” ЇЇ ПЕРЕВАГИ ТА ОСОБЛИВОСТІ)

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Розглянуто зміст державної програми підтримки мікро та малого бізнесу в Україні “Доступні кредити 5-7-9%”. Виявлено основні переваги та особливості програми. Досліджено розміри процентних ставок та умови їх встановлення. Доведено важливість програми “Доступні кредити 5-7-9%” у підтриманні мікро та малого бізнесу в Україні під час пандемії та війни.

Ключові слова: *кредит, державна підтримка, ставки, термін кредиту, мікро та малі підприємства.*

The content of the state program for supporting micro and small businesses in Ukraine "Accessible loans 5 7 9%" was considered. The main advantages and features of the program have been revealed. Interest rates and the conditions for their establishment were studied. The importance of the "Affordable loans 5 7 9%" program in supporting micro and small businesses in Ukraine during the pandemic and war has been proven.

Keywords: *credit, state support, rates, loan term, micro and small enterprises.*

Micro and small businesses in Ukraine often face the problem of insufficient access to financial resources, which complicates their active development. In order to facilitate access to bank

lending for small and micro businesses, in February 2020, the President and Prime Minister of Ukraine introduced the state credit program "Accessible loans 5-7-9%" [2].

The main goals of the program are to strengthen the competitiveness of small and micro businesses in Ukraine, create new jobs and return labor migrants [2]. The uniqueness of the program lies in the fact that it provides an opportunity to obtain a loan under state guarantees, which reduces risks for banks and provides entrepreneurs with a lower interest rate.

According to this program, the received loan funds can be used for the following purposes:

- Purchase of new and used equipment, its renewal;
- Purchase of land plots and real estate, without the right to lease;
- Construction and reconstruction of premises, except office premises;
- Acquisition of intellectual property rights (franchising);
- Replenishment of working capital up to 25% of the total cost of the investment project [2]

The maximum loan amount that can be obtained is UAH 50 million. For minor state aid, the maximum amount cannot exceed the equivalent of EUR 200,000.00 for a three-year period, and for permissible state aid - no more than EUR 400,000.00 from the moment quarantine is established until the expiration of the credit agreement [2].

The program "Accessible loans 5 7 9%" sets limits on the term of using loans. For investment loans, the maximum term is up to 5 years, and for loans to replenish working capital - up to 3 years [2].

The amount of rates and conditions of their application:

1. 0.00% per annum:
 - 1.1 for sowing;
 - 1.2 for business relocation, prevention and overcoming the consequences of Russian aggression (during martial law on the territory of Ukraine and within one month after its termination or cancellation, after - 5.00% per annum);
 - 1.3 under state guarantees;
 - 1.4 for new working credits;
 - 1.5 for new investment loans related exclusively to the production of medicines, medical products and/or medical equipment, as well as for the refinancing of debts for loans granted for the specified purposes;
 - 1.6 for the refinancing of existing debts for loans in banks.
 - 1.7 For the period of quarantine and within 90 days from the date of its cancellation.
2. 3.00% per annum:
 - 2.1 for new loans issued at 0% after the expiration of 90 days from the day of lifting the quarantine until the end of the loan term.

2.2 for loans issued for the refinancing of existing debt - from April 1, 2021 until the end of the loan term.

3. 5.00% per annum:

3.1 for businesses with an annual income of up to UAH 50 million, provided that at least two employees are hired during the first quarter.

4. 7.00% per annum:

4.1 for businesses with an annual income of up to UAH 50 million, each new workplace – a rate reduction of 0.50% per annum (min. 5.00% per annum).

5. 9.00% per annum:

5.1 for businesses with an annual income of UAH 50 million or more, each new workplace will result in a rate reduction of 0.50% per annum (min. 5.00% per annum) [1].

Resolution №229 of the Cabinet of Ministers of Ukraine dated March 14, 2023 "On Amendments to Certain Resolutions of the Cabinet of Ministers of Ukraine Regarding the Provision of Financial State Support to Business Entities" provided for:

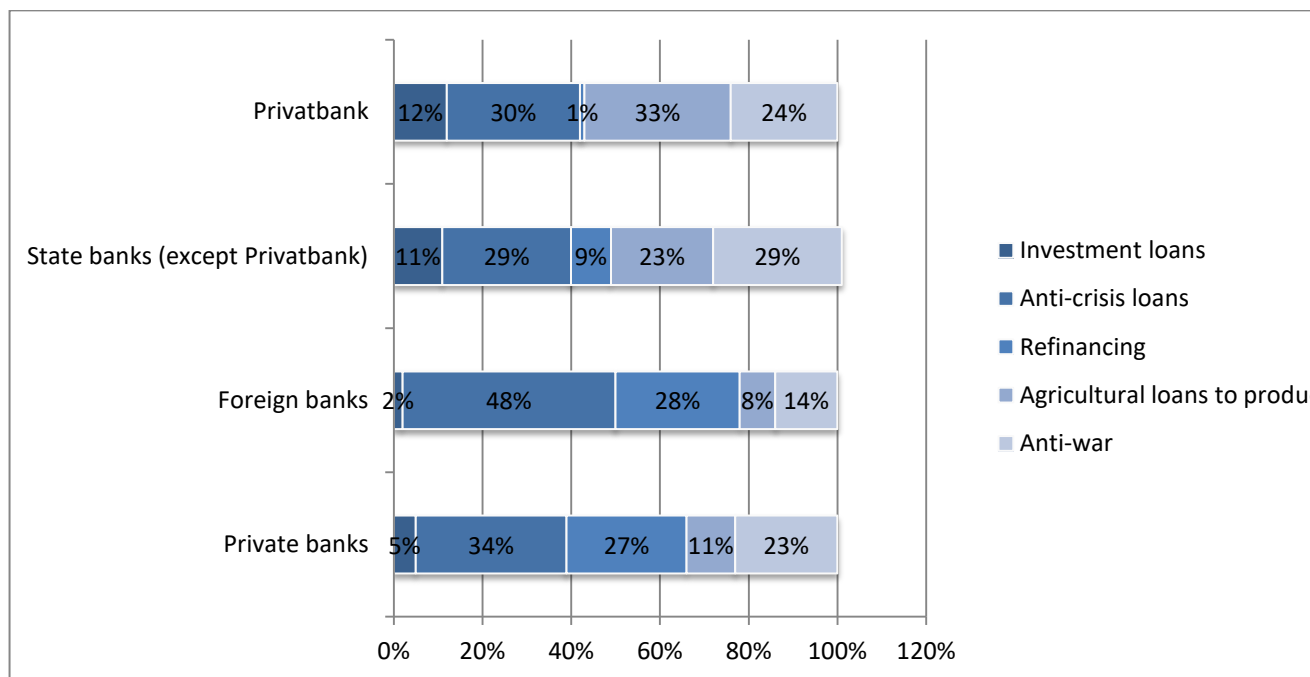
- cancellation of compensatory rates for loans and compensatory remuneration for leasing at the level of 0% per annum;

- exclusion of financing for the purpose of preventing and overcoming the consequences of the COVID-19 pandemic, including the refinancing of such loans [3].

If the Borrower received a loan under the terms of the program with an interest rate of 7% or 9% per annum, during the term of the loan, the interest rate may decrease by 0.5% for each new job created by the end of the reporting (previous) quarter compared to the date of conclusion of the Loan contract. However, the interest rate cannot be lower than 5% per annum, regardless of the number of jobs created [2].

The program became the main driver of lending, and this became evident at the end of 2020, when loans issued through this program accounted for 5% of the total portfolio of corporate hryvnia loans. During 2021, this percentage increased to 18%, and by the end of December 2022 - to 26%. In 2022, during the war, almost all loans were issued through this program. As of mid-December 2022, the total number of approved loans in all directions amounted to 52000 credit agreements for a total amount of UAH 161 billion. The size of the current credit portfolio was approximately UAH 95 billion [4].

Chart 1.1, created by the author based on the literature [4].



45 banks are currently participating in the program, of which state-owned banks provided 40% of approved loans by the amount of contracts, almost the same share was provided by banks belonging to foreign banking groups. Most banks provided mainly anti-crisis (anti-Covid) loans, but state-owned banks were more active in providing seed loans in 2022, while private Ukrainian and foreign banks had a high share of refinancing loans. [3].

The main advantages of the program:

- low interest rate (0.00%, 3.00%, 5.00%, 7.00% or 9.00% per annum according to the terms of the program);
- significant term of crediting (up to 5 years);
- the possibility of obtaining a loan for newly created private enterprises and legal entities;
- simple terms of the program, clear requirements for the borrower, the possibility to apply online [1].

Therefore, the program "Accessible loans 5-7-9%" is important for the development of micro and small businesses in Ukraine, ensuring the availability of financial resources and contributing to the growth of the country's economy.

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DEVELOPMENT OF SCIENTIFIC AND TECHNICAL POTENTIAL IN CRISIS CONDITIONS

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У статті проаналізовано які фактори та як впливають на розвиток науково-технічного потенціалу підприємства. Визначено, що період кризи є найкращим для створення чи вдосконалення наявного науково-технічного потенціалу. В процесі дослідження узагальнено шляхи та напрями розвитку науково-технічного потенціалу підприємства.

Ключові слова: *науково-технічний потенціал, криза, співпраця, інновації, можливості.*

The article analyzes which factors and how they affect the development of the enterprise's scientific and technical potential. It was determined that the period of crisis is the best for creating or improving the existing scientific and technical potential. In the process of research, the ways and directions of development of scientific and technical potential of the enterprise are summarized.

Keywords: *scientific and technical potential, crisis, cooperation, innovations, opportunities.*