

The corporate income tax in the United States is similar to the income tax in Ukraine (18%), but its rate is 34%. The corporation pays 15% for the first 15 thousand dollars. USD for the amount of income, 25% – for the next 25 thousand dollars. The USA, 34% – for the rest.

There is also an inheritance and gift tax in the United States. It is fixed and handles depending on the amount. Yes, if the base is up to \$ 10,000. USA, tax rate 18%, if more – 50%. The tax on the owner of the vehicle is mandatory and is already included in the price of the car at the time of purchase. Its rate is 1-7%, depending on the car and the state.

In Ukraine, a large share of revenues is occupied with customs duties and local taxes and fees. The latter is made specifically for individual regions, but their rates are regulated by the Tax Code [3].

As for the SSC, in Ukraine, it is mandatory for all and is 22%, paid by the employer from the general fund. In the United States – each year the rate changes and is paid in half (the first part of the payroll, the second – from the employee's income).

Thus, analyzing the tax system of the United States and Ukraine, it is concluded that each of them has its unique features and develops according to different scenarios.

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2021 WAS THE BEST YEAR IN THE EXPORT HISTORY OF NIBULON (2021 РІК СТАВ НАЙКРАЩИМ В ЕКСПОРТНІЙ ІСТОРІЇ КОМПАНІЇ «НІБУЛОН»)

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У цій статті я розповім про «Нібулон» про всі його досягнення та співпрацю з європейськими країнами та експорт товарів в інші країни. І як у 2021 році він став найкращим в історії експорту компанії.

Ключові слова: *Нібулон, експорт, продукція, промисловість*

In this article I will tell you about Nibulon, about all its achievements and cooperation with European countries and the export of goods to other countries. And how in 2021 it became the best in the company's export history.

Keywords: *Nibulon, exports, products, industry*

JV Nibulon LLC is an agricultural company of Ukraine, one of the largest Ukrainian agricultural producers and exporters. The company was founded on December 5, 1991. The founder and CEO was and is Alexei Vadatursky. The company ranks the 301st place among Central and Eastern European companies according to the "Top 500 - 2016" rating compiled by Deloitte auditors. In 2019 it was recognized by the British financial publication as the best investor in agriculture of Ukraine. Industry, companies: Export, shipbuilding, shipping, agriculture. Products: Grain, oilseeds. In 2021, Nibulon achieved the best results in the history of shipments of agricultural products in terms of month, quarter, half-year and calendar year. August was a record year with 700.9 thousand tons, the 4th quarter - 1.88 million tons, the second half - 3.71 million tons. This is a natural result of all-level coordinated work - a new absolute record for the year - more than 5.64 million tons of shipped agricultural products. An important prerequisite for increasing trade cooperation was the record harvest of wheat, corn and barley in Ukraine in 2021, on which the company's main focus was focused. Of the total shipment, these crops account for more than 90%, the rest is rapeseed, soybeans and sorghum. A significant achievement last year was the expansion of the geography of exports: shipments were made to 38 countries.

For comparison, in 2020 this figure was 32 countries, and in 2017 - 23 countries. According to Dmytro Furda, NIBULON's chief grain wholesale manager, China remains a key importer, with about 1.5 million tonnes of corn and barley shipped. The second place was taken by Egypt where about 630 thousand tons of wheat and corn were shipped. Third place behind Indonesia with a volume of 615 thousand tons. Also in 2021, new export destinations were opened - Africa and Asia (Nigeria, Cameroon, Ghana).

Special mention should be made of the wide geography of wheat exports, which includes 27 countries. In addition to those already mentioned, there are such unusual destinations for Ukraine as Mexico, Kenya, Oman, Tanzania, Uganda and Burundi. This is due to the fact that we managed to ensure food security in these countries and convince importers that the quality of Ukrainian wheat from NIBULON is not inferior to competitors from the US, Argentina or Australia, where there is a difficult situation with the production of this high quality crop. Developing the maritime potential of our country, the company does not only actively reorients cargo flows to waterways, but also increases the volume of raid transshipment. The share of NIBULON MAX and St. Nicholas on the external raid of the Mykolayiv Sea Commercial Port reached 67% of the company's total exports in

2021, which is another record of the company. But this is not the limit, because the company's total capacity for shipments by water today is up to 6 million tons of cargo per year.

All the results for NIBULON are unprecedented and confirm the stable upward dynamics of development over many years of operation. This success is due to the implementation of a far-sighted comprehensive investment program of the company for the revival of the Dnieper and Southern Bug as the main transport arteries of Ukraine. To implement it, NIBULON has invested more than \$ 2.3 billion in the development of the country's economy, building a unique grain infrastructure, reviving shipbuilding and shipping. Thank to the company, today our country is known worldwide as a supplier of high quality grain and a successful example of the development of state-of-the-art domestic logistics.

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INSURANCE AS A BANKING SERVICE (СТРАХУВАННЯ ЯК БАНКІВСЬКА ПОСЛУГА)

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У статті обґрунтовано поняття “bancassurance” як процес взаємодії банків і страхових компаній. Досліджено позитивні та негативні сторони від цієї кооперації – продаж страхових полісів разом із продуктами, пропонованими банками. Виявлено важливий чинник щодо утворення банківсько-страхового співробітництва – нові канали дистрибуції страхових компаній. Визначено специфіку розвитку bancassurance в Україні. Перелічено компанії-лідери на українському ринку банкострахування.

Ключові слова: *bancassurance, інтеграція, банк, страхова компанія.*

The article substantiates the concept of "bancassurance" as a process of interaction between banks and insurance companies. The positive and negative sides of this cooperation have been studied - the sale of insurance policies together with the products offered by banks. An