Здійснення соціально відповідальної діяльності сприятиме стабільному розвитку сучасних підприємств та реалізації концепції сталого розвитку, що дасть змогу збалансувати вектори економічного, соціального та екологічного розвитку та досягти їх органічного зв'язку в діяльності компанії. .

Велику увагу слід приділяти розвитку співробітників. Дослідження показали, що співробітники соціально відповідальних компаній більш мотивовані, що сприяє кращим фінансовим результатам і вищій продуктивності.

Корпоративна соціальна відповідальність формується рядом факторів, а саме операційними факторами та факторами постачання. Врахування цих факторів компаніями у своїй діяльності сприятиме збільшенню обсягів соціальних інвестицій, покращенню іміджу компаній та підвищенню їх привабливості як гравців у бізнес-середовищі.

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FEATURES OF FINANCING OF TERRITORIAL COMMUNITIES

An important role in the activity of the territorial community is played by the financial block. This block may include various types of financial and credit institutions: banks, insurance companies, pension funds, investment institutions (investment funds and investment companies), credit unions, factoring and leasing companies, construction financing funds. However, for all of them, the loud function is to raise capital for priority investment projects in TC[1]. Studies of the impact of reforms on the socio-economic development of local communities have provided for whether, as a result of voluntary association, territorial communities are able to provide an appropriate level of service provision, in particular in education, culture, health, social protection, housing, utilities, taking into account human resources, financial support and infrastructure development of the relevant administrative-territorial unit[2].

The role of these institutions in the formation and operation of the territorial communities is extremely important. Financial institutions operate in TC in three main areas that influence the specific features of their activities: accumulation of free capital of enterprises and money of the population; provision of loan capital to enterprises and the state; possession of financial capital.

In this regard, there are questions regarding the development of theoretical and methodological approaches to the assessment of incomes of enterprises, a bank, an insurance company in their joint cooperation.

During the analysis it was found that in the activities of territorial communities there was a trend in the ratio between own and borrowed sources of financing of enterprises, which is characterized by greater dependence of enterprises on financial institutions and the loan capital market. Combining capital and concentrating administrative functions in TC will allow for more efficient implementation of significant financial projects and response to changing market conditions.

The aim of the study is, firstly, the definition of the role of banks, insurance companies in the combined territorial communities, and secondly, the outline and the construction of a model that takes into account the income received by each participant territorial communities in their joint cooperation.

The purpose of the study is to develop theoretical and methodological approaches to the assessment of financial income of enterprises, banks, and insurance companies during their joint financial cooperation in the territorial community. The development of the methodology for evaluating the joint financing of development projects by the participants of the territorial community will allow to ensure the strategic financial development of the territorial community.

1 Boronos V. Otsinka roli finansovoho potentsialu rehionu v doslidzhenni stiikosti ekonomichnoho rozvytku terytorii. Visnyk Sumskoho natsionalnoho ahrarnoho universytetu. Seriia «Finansy i kredyt». 2011. № 2. S. 76–85.

2 Palchuk V. Rozvytok ekonomichnoho potentsialu hromad u ramkakh reformy z detsentralizatsii // Ukraina: podii, fakty, komentari. 2018. № 11. S. 38–50. URL : http://nbuviap.gov.ua/images/ukraine/2018/ukr11.pdf.

In this context, it is important for each participant of the territorial community to receive income during their joint cooperation for the implementation of financial development projects of the TC, taking into account the specific costs, the price of the products sold, the time period, and the amount of invested funds. Research on the assessment of the role and influence of community members on its financial activities is also necessary in order to further build an effective development strategy.

Therefore, in modern conditions, it is necessary to pay sufficient attention to the development of new, more effective and adequate to modern economic realities methods of assessing the financial income of members of the territorial community. One of the possible ways to solve these problems is the development of a methodology for evaluating the financing of investment projects for the development of the territorial community, which will take into account the calculation of the financial income of each of the participants of the territorial community from their joint participation at the appropriate time/

To achieve the goal and objectives of the research, we used general scientific and special scientific and economic-mathematical methods, in particular statistical methods, comparative analysis.

In the framework of scientific research, it is important for the financial development of the TC to receive income by each participant of the territorial community with their joint cooperation, taking into account the specific costs, the price of the sold products, the time period, and the amount of invested funds. When forming a toolkit for analyzing and forecasting the activities of TC participants, there is a need for a theoretical and methodological approach to the assessment of financial revenues of enterprises, banks, and insurance companies in their joint financial cooperation in the territorial community.

It is proved that close cooperation between banks and insurers is facilitated by: the need to accumulate all cash flows in one system, the possibility of significant expansion of the client base, the possibility of providing a full range of services, diversification of capital, increase the rate of profitability of investment resources, the possibility of using the regional network of institutions, increase bank profits in form of commission on the sale of insurance products, etc. Practical experience shows that crises in integrated financial and industrial capital associations are not only possible, but they reflect own innovation development rhythms of each individual entity. It should be noted that the business structures create favorable conditions for development and implementation of various innovations, since it is easier to solve issues of financing, material support for searches, accelerated implementation of new developments in a business structure than as an individual member of the association. In this context, it became necessary to develop theoretical and methodological approaches to assessing the incomes of different participants in territorial communities. Based on scientific papers (Vasylkivskyi D., Voinarenko M., Nyzhnyk V. (2020)[3]; Krainyk O., & Fedorchak O. (2022)[4]; Matveieva, O (2012)[5]; Kneysler , O., Spasiv, N., & Marynchak, L. (2022)[6]; Krippner G. The financialization of the American economy (2005)[7]; Serhii Kolodii, L. Gariaga, M. Rudenko, & S. Kolodii. (2021)[8]) the authors of the study modeled this process as follows. In the scientific literature, there are no studies on the assessment of financial income from joint investment of territorial community development projects. It is the joint investment of various participants at the expense of external and internal funds.

However, in the econometric analysis of indicators of the real and financial sectors of the economy, S. Kolodii claims that it is important to take into account the following approaches. In the Keynesian theory, in order to assess the interaction between the real and financial sectors of the economy at the given time, they use the model of simultaneous equilibrium in the commodity and money markets, often referred to as the Hix-Hansen model, or the model IS-LM. The «IS-LM» model is the mainstream macroeconomic model, the use of which can reveal how simultaneous interaction of commodity and money markets will affect real GDP and interest rates. The foregoing serves as the starting point for an econometric analysis of modern interaction and development of sectors of the domestic economy. The econometric analysis of the indicators

3 Vasylkivskyi D., Voinarenko M., Nyzhnyk V. Klasterna polityka yak chynnyk pidvyshchennia efektyvnosti funktsionuvannia sotsialno-ekonomichnykh system // Visnyk ekonomichnoi nauky Ukrainy, 2017.

4 Krainyk O., & Fedorchak O (2022). Financing the development of territorial communities in conditions of decentralization. Financial and Credit Activity Problems of Theory and Practice, 2(43). https://doi.org/10.55643/fcaptp.2.43.2022.3558

5 Matveieva O. Instytutsionalizatsiia finansovoho zabezpechennia mistsevoho samovriaduvannia v umovakh detsentralizatsii upravlinnia // Derzhavne upravlinnia. 2012. № 2 (38). S. 10–16.

6 Kneysler , O., Spasiv, N., & Marynchak, L. (2022). Modern tools for forming the optimal structure of revenues of territorial communities' budgets. Financial and Credit Activity Problems of Theory and Practice, 3(44), 110–121. https://doi.org/10.55643/fcaptp.3.44.2022.3789

7 Krippner G. The financialization of the American economy // Socio-Economic Review. 2005. № 3. P. 173–208.

8 Serhii Kolodii, L. Gariaga, M. Rudenko, & S. Kolodii. (2021). Econometric analysis of indicators of development of financial and real economic sectors // *Financial and Credit Activity Problems of Theory and Practice*, *4*(31), 279–290. https://doi.org/10.18371/fcaptp.v4i31.190917

of the development of the sectors of the economy requires systematizing the representation of the place of the real and financial sectors of the economy in the general economic system of the state, as well as the identification of key performance indicator (KPI) that characterize the development of the studied sectors of the economy. A noteworthy econometric study of the main KPIs of the development of economic sectors was conducted on the basis of real (actual) values adjusted for inflation and presented in the classical theoretical model of Hicks-Hansen mutual equilibrium on the commodity and money markets (IS-LM). Undoubtedly, this study deserves attention when only participants of the territorial community are used in the work. However, the study does not take into account joint participation in the financing of development projects of territorial communities.

The aim of the article Kneysler, O is to develop a scientific and methodological approach using economic and mathematical modeling tools to assess the structureof budget revenues of territorial communities and form, on this basis, proposals for their optimization in the context of permanent control of budgetary risks. The author improved the model and visualized the economic-mathematical model of the optimal structure of budget revenues of territorial communities by selected stages, using trends and results identified during the analysis of structural imbalances in their budget revenues and identification of budget risks.

Thus, this methodology takes into account the formation of the optimal structure of budget revenues of territorial communities without inter-budgetary transfers based on the results of the analysis of the level of budget risk. Undoubtedly, for our study, the consideration of risk will be used as an element in the developed strategy for the financial development of the territorial community.

The theoretical-methodological approach developed by us to the assessment of financial income of enterprises, banks, and insurance companies during their joint financial cooperation in the territorial community will be an effective tool for analyzing and forecasting the activities of TC participants. For the implementation of the financial development strategy of the TC, it is important to receive income by each participant of the territorial community with their joint cooperation, taking into account the specific costs, the price of the sold products, the time period, and the amount of invested funds.

Let the elementary TC include: enterprise A – producer of main products, enterprise B – consumer of basic products, commercial bank – B, insurance company – SC.

Enterprise-manufacturer A has the necessary resources and production capacities and produces products that have a steady demand for a stable market.

Enterprise B is the consumer of products a, which is used either as a semi-finished product for the production on its basis of its own products, which then sells to the market, or simply promotes products purchased from the company A products on the market. Revenue B depends on the conditions of purchase and the manufacturer, while the company It is advantageous to buy it in A, as it is cheaper. Therefore, it is important that the consumer enterprise B has its customers and the revenue from the sale of a, and as a result of this income the higher, the more favorable for B are the conditions of purchase of products from producer A.

Commercial Bank *B* has at its disposal free financial resources $x(t)$, which it manages at its own discretion. At the same time, the bank has different opportunities for capital investment in order to increase its profit: loan to enterprise A under interest r in order to reduce its production costs or purchase an additional share of ownership B, which allows the bank to be entitled to an additional share of profits B, or simply placing funds on capital market.

The insurance company *SK* also has available free financial resources and has various opportunities for capital investments in order to increase its profit: acquisition of additional share of ownership, granting loans to participants of territorial community, placement of funds in the financial market, etc.

As a result, the model takes into account that the market value of enterprise B and the free financial resources of the bank and the insurance company are constant at any time t. In this context, the revenues of enterprises, the bank, the insurance company were assessed in the course of their joint cooperation in the TC. For a fixed-point t ($t \in [t_0, T]$)), the possible income of each of the participants in the TC was determined. At the same time, it has been taken into account that tax deductions for any TC do not change the results of the study, therefore, tax deductions are not considered for simplification of the conclusions of further research.

Let $y_0(t)$ - be the optimal volume of output at time t. A part of this product in the volume $y(t)$ ($y(t) \le y_0(t)$) company A sells to consumer B, and the rest of products a in volume $a \square y(t) = y_0(t) - y(t)$. It is necessary to find the relation between the volumes *y(t)* and $y_0(t)$), which at time *t* is the most advantageous for all participants of the TC.

The income of the manufacturer A at the moment *t* from trade with the enterprise B is $D_1(t) = c_1 y(t)$, and the income from trading on the market is – $D_2(t) = c_2$ □$y(t)$. At the same time, c_1 – the selling price to the consumer *B*, and c_2 – the selling price and on the market.

Such income ($D_1(t) + D_2(t)$) has enterprise A at the time $t \in [t_0, T]$ from the trade of its products. The results of scientific research are presented in the works of the authors[9].

So, we proposed theoretical and methodological aspects of evaluating and analyzing financial income for each participant of the territorial community during their joint cooperation for the implementation of financial development projects. The role and joint financial influence of the participants (banks, insurance companies and other financial and credit institutions) of the territorial community on its finances were substantiated.

The results of the study allow for a more comprehensive assessment of the level of the financial potential of the TC and to identify the directions of its growth in the formation of sources of financial support for the activities of the territorial community.

Combining capital and concentrating administrative functions in TC will allow for more efficient implementation of significant financial projects and response to changing market conditions. In the activity of the territorial communities, a tendency has appeared in the ratio between own and attracted sources of financing of enterprises, which is characterized by a greater dependence of enterprises from financial and credit institutions and the market of loan capital. Hence, changes in the ratio of own and attracted sources of funding for territorial communities' enterprises contribute to the close integration of banking and industrial capital.

It has been established that participation in territorial communities of banks, insurance, leasing, trust, investment companies, etc., will facilitate financial cooperation within TC, as financial and lending institutions accumulate the main source of financing of the economy - money capital. It is substantiated that the

9 Bondarchuk M. Estimation of financial activity of territorial communities: [Scientific research of the XXI century. Volume 2 : [collective monograph] /[Bondarchuk M., Dzhuryk Kh.,Vivchar O.] Compiled by V. Shpak; Chairman of the Editorial Board S. Tabachnikov. Sherman Oaks, California : GS publishing service, 2021, c. 56-60 Available at: DOI : 10.51587/9781-7364-13302-2021-002; Bondarchuk, M., Voloshyn , O., Vivchar, O., & Dzhuryk, K. (2022). THE DEVELOPMENT OF METHODOLOGY EVALUATION FINANCIAL REVENUES IN TERRITORIAL COMMUNITIES. Financial and Credit Activity Problems of Theory and Practice, 4(45), 114–122. https://doi.org/10.55643/fcaptp.4.45.2022.3820

activity of banks in the TC is quite promising for the development and ensuring financial stability, since they concentrate cash, deposits, settlements, securities and other assets of the entities of territorial communities. At the same time, the presence in the TC of the insurance division will reduce the risk of operating territorial communities, in particular, increase the reliability of business operations, support the continuity of production and sales activities of enterprises.

The proposed model for estimating the financial revenues by each participant in TC with their joint cooperation will provide both scientific and practical directions for the implementation of the financial policy of territorial communities.

Therefore, in the strategic directions of the financial activity of territorial communities, firstly, active actions will be envisaged regarding the modernization of equipment, the introduction of new technologies, effective management, marketing and logistics, price adjustments, the search for new markets for products, and secondly, the involvement of state, international, local grants to obtain additional financial resources.

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ЛЮДСЬКИЙ ФАКТОР НА ПІДПРИЄМСТВІ ЯК ЧИННИК СТАЛОГО РОЗВИТКУ В УМОВАХ ЦИФРОВИХ ЗМІН

Людський фактор – поняття, яким фахівці з безпеки людей і безпеки об›єктів позначають як поведінку людей на роботі. До поняття людського фактору часто звертаються під час аналізу промислових катастроф, нещасних випадків на виробництві, а також у судових процесах чи комісіях із розслідування. Це пов’язано з ідеєю провини. Парадоксально, але ця негативна концепція людського втручання базується на непохитній довірі до технологій та на існуванні браку знань з означеної проблеми у її системному вимірі[1]. В умовах пандемії кожен працівник пережив період величезних потрясінь за останні 15 місяців: віддалена робота, закриття

1 Дідур К. М. Системний підхід до управління підприємством та персоналом підприємства. Електронний журнал «Ефективна економіка» №4. 2012. URL : http://www.economy.nayka.com.ua/?op=1&z=1079.