

of citizens. In the future, the natural sciences will play a key role in solving global problems of humanity. Their continuous development and new discoveries will determine the future of human civilization. An in-depth understanding of the laws of nature and its phenomena will not only allow us to better understand the world around us, but also to offer solutions to a number of pressing problems. The natural sciences remain a driving force for progress and a source of inspiration for new generations of scientists and researchers.

### References

1. [https://kegt.rshu.edu.ua/images/dustan/2020/pl\\_1\\_03.pdf](https://kegt.rshu.edu.ua/images/dustan/2020/pl_1_03.pdf)
2. <https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fessuir.sumdu.edu.ua%2Fbitstream-download%2F123456789%2F12519%2F1%2F1.doc%3Bjsessionid%3DE72C643D82C616E3D1A7F942F2DCC833&wdOrigin=BROWSELINK>
3. <http://www.dy.nayka.com.ua/?op=1&z=1051>

*Inna Berzhanir,  
Valeriia Samborska*

### WAYS TO IMPROVE THE ACCOUNTING OF SETTLEMENTS WITH BUSINESS ENTITIES

The proper organization of settlement relations between business entities is ensured by their compliance with the relevant settlement principles. The negative consequences of market reforms in Ukraine include the emergence of conditions that violate such principles, in particular:

- the independence principle is violated by restricting business entities from choosing more efficient forms of settlement by other counterparties with a monopoly position in the market;
- the principle of timeliness is violated by the existence and growth of unjustified receivables and payables of enterprises;
- the failure to comply with the liquidity principle is due to the two previous factors, as well as insufficient planning by enterprises of cash inflows to accounts, their write-offs, and planning of the need for loans;
- insufficient control over the fulfillment of contractual obligations of enterprises by the state and banking institutions [1].

This requires the development of measures aimed at improving the efficiency of the internal control system at enterprises, the effectiveness of which is dependent on the level of organization of accounting at the enterprise. Therefore, the issue of accounting for settlements with business entities is quite relevant at this stage of formation of the national economy of Ukraine.

According to the Tax Code of Ukraine: “A debtor is a person who, as a result of past events, has a debt to another person in the form of a certain amount of funds, their equivalent or other assets” [2]. In accordance with UAS 10 “Accounts Receivable”: “Debtors are legal entities and individuals who owe the company certain amounts of cash, cash equivalents or other assets as a result of past events, and accounts receivable is the amount owed by debtors to the company as of a certain date” [3].

The main objectives of accounting for settlements with business entities are:

- timely documentation of settlement transactions;
- maintaining analytical and synthetic accounting of settlements with suppliers in compliance with the accounting principles;
- timely and accurate reflection of settlement transactions in tax accounting;
- timely reconciliation of settlements with creditors and debtors;
- prevention of accounts payable and receivable [4].

In a crisis of non-payment, the role of effective management of receivables, timely return and prevention of bad debts is especially important. The receivables management process is based on a certain mechanism that includes elements of external and internal regulation, namely:

- state, legal and regulatory regulation of the process of accounting for the company’s receivables;
- market mechanism for regulating the company’s work with counterparties;
- development of an information support system for the process of managing the company’s receivables;
- development of credit policy and adaptation of its terms to each debtor of the enterprise;
- accounting and assessment of the state of the company’s receivables.

To overcome these problems, it is necessary, first, to develop reporting in accordance with the provisions and norms of IFRS to avoid double work. It is also worth creating an effective quality control system for accounting for settlements with debtors, for which it is necessary to develop a clear and perfect classification of receivables. The UAS could also be amended to clearly distinguish between long-term and short-term receivables. The solution to the problem of avoiding or reducing bad debts lies in the creation of a reserve fund to cover losses related to debtors. This reserve will enable the company to function (not to reach the bankruptcy stage) and will help not to worsen its image in the eyes of investors. However, in our opinion, in the future, it is necessary to avoid debtors who do not fulfill the terms of the contract, which results in a loss of profit.

Thus, having analyzed the problems of accounts receivable accounting and management, we offer the following ways to overcome them:

- amendments to UAS 10 “Accounts Receivable” to clearly distinguish between the long-term and short-term periods;
- improving the methods for determining the amount of the allowance for doubtful debts and taking measures to encourage the creation of this allowance;
- providing only reliable information;
- ensuring the effective operation of intermediary activities in the form of “enterprise – bank – customers”.

#### Список використаних джерел

1. Бержанір І. А. Напрями удосконалення обліку розрахунків з контрагентами. *Стратегія розвитку України: фінансово-економічний та гуманітарний аспекти*: матеріали VI Міжнародної науково-практичної конференції. Київ: «Інформаційно-аналітичне агентство», 2019. С. 25–27.
2. Податковий кодекс. URL: [http:// www.rada.gov.ua](http://www.rada.gov.ua).
3. Положення (стандарт) бухгалтерського обліку № 10 «Дебіторська заборгованість», затверджено наказом МФУ від 08.10.1999 р. № 237. URL: <http:// www.rada.gov.ua>.
4. Бержанір І. А. Особливості організації та напрями удосконалення обліку дебіторської заборгованості. *Актуальні проблеми розвитку економіки регіону*. 2022. Вип. 18. Т. 2. С. 15–23. DOI: 10.15330/apred.2.18.15-23.

*Даріна Біньковська*

### ПОЧАТКИ ЖІНОЧОЇ ОСВІТИ У НАДДНІПРЯНСЬКІЙ УКРАЇНІ (ДРУГА ПОЛ. ХІХ СТ. – ПОЧ. ХХ СТ.)

У даному періоді, а саме у другій половині ХІХ – на початку ХХ ст., жіноча освіта в Наддніпрянській Україні стала одним із найважливіших чинників суспільних змін. Цей період в історії України характеризувався не лише політичними та соціальними трансформаціями, а й розширенням можливостей для жінок у сфері освіти. Жінки стали активніше брати участь у навчанні, що сприяло їхньому розвитку та важливим змінам у культурному та громадському житті.

У першій половині ХІХ ст. уряд Російської імперії дотримувався консервативної політики щодо жіночої освіти. Жінкам було заборонено навчатися в університетах, і їхня освіта обмежувалася початковими школами та гімназіями. Натомість, вже у другій половині ХІХ ст. ситуація почала змінюватися, завдяки освітній реформі наприкінці 1850-х рр. Уряд