

PERFECTION OF FINANCIAL PLANNING AS THE PRECONDITION OF EFFECTIVE ACTIVITY OF ENTERPRISES IN THE MODERN ECONOMIC TERMS

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The article is devoted to the search for ways of the perfection of financial planning at enterprises. The effectiveness of functioning of an economic entity depends on the efficiency of financial planning. Effective financial planning will be in the case of its permanent perfection that is predefined by a changeable economic environment and hard competition. Permanent development and integration of the world economy require from subjects of ménage a change of out-of-date standards and methodologies of the financial planning. The relevance of the research theme is predetermined by this in the work. By the aim of our article comes forward a search for methods of improvement of financial planning in companies. In the process of search for ways of the perfection of the financial planning, the following methods of research are applied: analysis, synthesis, formalization, system approach, induction, generalization, and comparison. After the consideration and analysis of works of many scientists, directions and ways of the improvement of financial planning at enterprises are considered.

According to the results of research, we analysed and generalized such ways of perfection financial planning as: creation of financial service at small enterprises, application of controlling, using indirect method

for making a financial plan, introduction of budgeting and its automation, determination of a minimum volume of financial resources for the activity of the company, minimization of risks, use of innovative technologies of financial planning, making the real financial plans. There are distinguished five main directions of improving the financial planning, among which are creation of stable terms of entrepreneurial activity; intensive application of the strategic financial planning; use of economic norms, economic and mathematic methods and CASS of management with financial planning; expansion of rights for the organs of local authority; standardization of financial plans in separate industries of activity. With a scientific novelty comes forward there a ground of the financial planning in different situations in relation to complete realization of products, the realization of products in a break-even point and realization of products below break-even points.

The further prospects of researches consist in the perfection of financial planning, during the complete realization of products, achievement of break-even point and realization of products below break-even points. Corresponding researches have a large value for practical activity in the sphere of financial planning, as will help substantially to fix the financial state of the company.