

РОЗДІЛ 4. ФІНАНСИ, БАНКІВСЬКА СПРАВА,
СТРАХУВАННЯ ТА ФОНДОВИЙ РИНОК

BANK SETTLEMENTS OF TRADE ENTERPRISES

БАНКІВСЬКІ РОЗРАХУНКИ ПІДПРИЄМСТВ ТОРГІВЛІ

In the course of our research, theoretical and practical recommendations regarding the organization of accounting and cash analysis at retail enterprises were substantiated. The economic content of funds, as well as the organization of accounting and analysis of funds at enterprises, were analyzed. We also analyzed the activities of retail trade enterprises. The task was formulated and the role of the accounting and cash analysis system at retail enterprises was defined. Considered the process of accounting for cash at retail trade enterprises and offered practical recommendations he the organization of accounting and analysis of cash at retail trade enterprises. In the process of carrying out trade activities, an integral attribute and component of the entire industrial and economic complex is a set of settlement operations that accelerate the circulation of working capital, ensure the implementation of economic relations and play an important role in the process of extended reproduction. The implementation of contractual relations and the fulfillment of relevant duties and obligations takes place with the help of calculations. The analysis of general and special literature shows that there is no unambiguous interpretation of the term «calculations» today. The study of settlement relations in a historical aspect and from the perspective of the positions of various authors makes it possible that get as close as possible that their economic essence and that single out specific proposals regarding the choice of optimal forms and methods of settlements with business partners, improvement of their accounting. We also substantiated the system of cash analysis at retail enterprises. It is substantiated that the proper organization of accounting and analysis of funds is an essential aspect of financial management of the enterprise. The effective organization of cash accounting helps that ensure the accuracy and reliability of financial reporting, and control helps that ensure the reliability and correctness of accounting records and technical calculations he the accounts of retail enterprises.

Key words: accounting, analysis, management, cash, trade enterprises, document flow, bank accounts, legal entities and individuals.

У ході нашого дослідження було обґрунтовано теоретичні та практичні рекомендації щодо організації обліку і аналізу грошових коштів на підприємствах роздрібно торгівлі. Ми розглянули економічний зміст грошових коштів, а також організацію обліку та аналізу грошових коштів на підприємствах. Також ми проаналізували діяльність підприємств роздрібно торгівлі. Сформульовано завдання та визначено роль системи обліку та аналізу грошових коштів на підприємствах роздрібно торгівлі. Ми розглянули процес ведення обліку грошових коштів на підприємствах роздрібно торгівлі та запропонували практичні рекомендації щодо організації обліку аналізу грошових коштів на підприємствах роздрібно торгівлі. Також ми обґрунтували систему аналізу грошових коштів на підприємствах роздрібно торгівлі. Для забезпечення ефективного функціонування підприємства необхідно мати безперервний рух грошових коштів. Однак, у фінансовому обліку виникають труднощі, пов'язані з організацією контролю за наявністю та збереженням грошових коштів. Облік грошових коштів і їх еквівалентів регулюється законодавчими та підзаконними нормативно-правовими актами. Однак, з розширенням форм і видів розрахунків, а також змінами у властивостях та функціях грошових коштів, необхідно провести детальне дослідження з метою коректного формування інформаційної бази для бухгалтерського обліку. Це дослідження допоможе вирішити проблеми, пов'язані з організацією контролю за грошовими коштами, забезпечить точність та достовірність облікової інформації. Бухгалтерський облік є основою для формування інформаційної бази, яка є необхідною для ефективного управління фінансами підприємства. Обґрунтовано, що належна організація обліку та аналізу грошових коштів є суттєвим аспектом фінансового управління підприємством. Ефективна організація обліку грошових коштів сприяє забезпеченню точності та достовірності фінансової звітності, і контроль допомагає переконалися в достовірності та правильності бухгалтерських записів та технічних розрахунків на рахунках підприємств роздрібно торгівлі.

Ключові слова: облік, аналіз, управління, грошові кошти, підприємства торгівлі, документо-обіг, банківські рахунки, юридичні та фізичні особи.

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Aleskerova Yuliia

Doctor of Economics, Professor,
Professor of the Department of Finance,
Banking and Insurance
Vinnytsia National Agrarian University

Zhdankin Volodymyr

Master's Degree, 1 year of study,
Faculty of Accounting and Auditing,
Vinnytsia National Agrarian University

Kucher Volodymyr

Master's Degree, 1 year of study,
Faculty of Accounting and Auditing,
Vinnytsia National Agrarian University

Formulation of the problem. Cash plays a significant role in financial and economic activity, so their accounting is necessary. Organization of continuous and timely accounting of cash transactions, control of their availability, preservation and intended use are important tasks. Money has a number of functions, such as a measure of value, a medium of exchange, the formation of treasures, the accumulation of capital, and it is also a liquid asset.

To ensure the efficient functioning of the enterprise, it is necessary to have a continuous flow of cash. However, in financial accounting there are difficulties associated with the organization of control over the availability and preservation of funds.

The accounting of cash and their equivalents is regulated by legislative and by-law regulations. However, with the expansion of forms and types of calculations, as well as changes in the properties

and functions of money, it is necessary to conduct a detailed study in order to correctly form an information base for accounting. This study will help to solve the problems related to the organization of cash control, will ensure the accuracy and reliability of accounting information. Accounting is the basis for the formation of an information base, which is necessary for the effective management of the company's finances.

Analysis of recent research and publications.

Working out the conceptual foundations of the essence, origin and movement of cash flows is the subject of many studies by both foreign and domestic scientists. Therefore, it is appropriate to single out the following among them: A.H. Zagorodniy, G.L. Voznyuk, V.B. Ivashkevich, G.V. Osovska, I.E. Davydovych, V.V. Kovalev, M.I. Kuter, O.O. Myronova, Y.S. Zavadzka, F.F. Butynets, V. Bocharov, I. Blank, M.P. Lyubushyn, Y. Brigham.

Setting objectives. The purpose of research is analysis bank settlements of trade enterprises in Ukraine.

Presentation of the main research material.

Business entities that carry out settlement operations in cash and/or non-cash form (using payment cards, payment checks, tokens, etc.) when selling goods (providing services) in the field of trade, public catering and services, as well as reception operations cash for its further transfer, are obliged to carry out settlement operations for the full amount of the purchase (service provision) through registered, sealed in accordance with the established procedure and transferred to the fiscal mode of operation registrars of settlement operations with a printout of the relevant settlement documents confirming the performance of settlement operations, or in in the cases provided for by this Law, with the use of settlement books registered in the prescribed manner (Clause 1, Article 3 of the Law of Ukraine dated 07.06.1995 No. 265/95-BP «On the use of registrars of settlement operations in the sphere of trade, catering and services).

Non-cash settlements are the transfer of a certain amount of funds from the accounts of payers to the accounts of the recipients of funds, as well as the transfer by banks on behalf of enterprises and individuals of the funds deposited by them in cash to the bank's cash register, to the accounts of the recipients of funds.

These calculations are carried out by the bank on the basis of settlement documents on paper or in electronic form (clause 1.4 ch. 1 «Instructions on non-cash settlements in Ukraine in the national currency», approved by the resolution of the NBU Board of January 21, 2004. № 22).

Therefore, when carrying out settlement operations in cash and/or in non-cash form (using payment cards, payment checks, tokens, etc.), it is necessary to use the PRO.

According to the clarification of the NBU (letter dated November 28, 2019 № 57-0007/62082), a receipt received when making a settlement using electronic payment means is not a settlement document within the meaning of Law № 265 and does not confirm the fact of the sale of goods (receipt of services), but only confirms the initiation of the transfer of funds from the account of the holder of the electronic payment instrument.

So, when paying exposed accounts by transfer funds from application electronic payment means, the use of PPO is mandatory.

At the same time in the case implementation calculations exclusively in non-cash form (by transfer funds from calculation current account account through a bank or by making a deposit funds through the bank's cash desk) the use of PRO is optional.

Issues related to the emergence and regulation of relations formed in the process of implementation calculations, were investigated many scientists, but and it not provided the only one treatment and unambiguity their essentially (Table 1).

Calculation is important element conclusion deed, whatever it is was purchase of goods or services. Definition forms and methods making payments – separately business process Their convenience and variability for customers can be a decisive factor in the choice supplier / seller and competitive advantage.

Technological progress provides a large amount ways to make a calculation between client and seller. On the market financial services is functioning a number of payment systems, banks provide services from remittance funds and offer own solutions which aim to simplify the process itself initiation and payment.

However, legally, legislation distinguishes two forms of payment: cash and non-cash. And to cash operations is included much bigger number operations than it it seems at first glance. It importantly understand both the seller and the client.

Profile law with this issue – the Law of Ukraine «On Application registrars settlement operations in the field trade, public food and services», separate position also provided for in the Tax Code codes of Ukraine [10].

The general rule regarding settlement transactions is as follows – such transactions must be registered by the recipient using special hardware or software (registrars of settlement transactions, PRO), and reported to the tax office. However, the implementation of such a rule was avoided for quite a long time, there were a number of exceptions to this rule. Since 2019, a reform in this area has begun in Ukraine, and the application of PRO has become mandatory for most economic activities. Household business activity consists of processes acquisition, storage and sale goods, therefore the main ones goals accounting in

Table 1

Definitions concept «calculations»

Author	Definition
Squirrel M.S.	Money calculations (payments) – procedures presentation and pleasure in monetary form requirements and obligations, what arise under time implementation economic activity
Chatskys Yu.D., Lysyuk O.M., Mikhaliov T.P.	Calculations are system relationship between enterprises and citizens, founded on monetary repayable cost goods and materials values, works, services
Filimomenkov O.S.	Under calculations understands system money relations, connected with payment goods, services and performance others financial and credit obligations enterprises, organizations, people
Collective authors under ed. Chupis A.V.	Calculations – it system organizations and regulation payments of money requirements and obligations with purpose service payment turnover
Vlasov I.O.	Calculations – it system relationship between legal and physical persons what arise in moment practical implementation legally decorated financial obligations at feasible goods and non-marketable operations (art . 130)

Source: generated by the authors

trade is: preservation control goods, timely granting management enterprises information about revenue, costs related to sales goods, profit from sales, merchandise status stocks. To achieve these goals trace solve a number of accounting tasks: provision together with other services of the enterprise material responsibility employees for goods; audit correctness of documentation, legality and expediency goods operations, true reflection they are in the account; audit completeness and timeliness posting goods materially responsible persons, correctness and timeliness writing off implemented goods; ensuring compliance control regulations goods stocks; establishment of control together with other services

for compliance with the rules of conduct inventory, timely and correct detection and display in accounting her results; timely and correct detection received income.

For trade enterprises that carry out calculations in cash both with the population and with legal entities, special value has regulation driving cash registers operations – use of the cash register techniques, collections revenue, accounting revenue in the form of transfers on the way, etc. Requirement drafting primary documents at once after end the transaction does not apply to implementation goods, products, works and services from using cash register machines. In this case is allowed drafting primary

Table 2

CLASSIFICATION BANK DOCUMENTATION

Sign classification	Type of document	Example of a document
Out of place drafting	external	settlement check
	internal	memorial order
By its content	cash register	income (expenditure) cash order, advertisement for entry cash
	memorial	memorial order
By appointment	manager	order of the credit committee
	executive	memorial order
	reportable	daily current account balance, financial statement
At the time of compilation	primary	income (expenditure) cash order, payment heavy mandate, advertisement for submission cash
	accountant's register	daily turnover balance
By approval level forms	typical	payment order, cash and memorial warrants
	specialized	Financial statement
By level standardization	unified	settlement check
	standardized	daily turnover balance
By degree of protection	protected (form strict reporting)	letter of credit, savings (deposit) certificate
	unprotected	income (expenditure) cash order

Source: generated by the authors

accounting document at least once a day for his ending on the basis of cash registers checks [6]. Banks open bills registered in the established valid by the legislation of the order to legal entities and natural persons to subjects entrepreneurial activities, branches, representative offices, departments and others separated subdivisions enterprises, including structural subdivisions, individuals on the terms set forth in the contract between the bank institution and the owner account Accounts for storage money funds and implementation everyone species banking operations can be opened in any banks of Ukraine by choice the client and with his consent these banks

To open a current account, they apply to the bank such documents [8]:

1. Application for discovery account.
2. A copy state certificate registration enterprises in executive offices authorities.
3. A copy decision on creation, reorganization enterprise, certified notarized or by a body that accepted such decision.
4. A copy duly registered charter (provisions), certified notarized. Bank institution in which are opened accounts (subaccounts), makes a note on the opening of such an account on a copy of the statute (provision), on which done mark tax inspections on registration enterprises in the tax authorities, therefore this copy return to the owner account.
5. A copy of the document which confirms that the company is registered with the tax authorities.
6. Card with samples signatures of the director and his deputy, the chief accountant and his deputy and an imprint of the seal.
7. A certified copy of the document on registration with the bodies of the Pension Fund of Ukraine notarized or by a body which carries out registration.
8. A copy of the document on registration with the bodies of the Social Fund insurance of Ukraine, certified notarized or by a body which carries out registration.

Conclusions from the conducted research.

Today it is difficult to overestimate the role of trade in our lives. The trade industry is developing rapidly, and this is impossible without the participation of retail enterprises, which are intermediaries between the producer and the consumer. These retailers have implemented cost-cutting strategies. But due to the pandemic, military action, and economic and political challenges, business owners must take extra steps to make their businesses profitable again.

To stimulate commercial activity, it is necessary to introduce innovations, use modern methods of interaction, consolidation, integration and automation, which will improve the efficiency of retail trade management both today and in the future. For its part, the government should support the development of retail trade by providing state support, improving the

investment climate in the industry and promoting the growth of consumer demand among the population. The government needs to define a clear strategy for the development of retail trade in accordance with modern requirements. Based on the conducted research, it can be concluded that the activity of the enterprise depends on the proper organization of cash accounting, since the construction of a proper accounting system of funds involves the correct implementation and reflection of all stages of their movement: from compliance with regulatory and legal requirements, the formation of primary documents, grouping and systematization of information about cash in registers before reporting. Thus, state regulation of monetary relations, as a mechanism for preventing financial fraud and violations of the law, is built on a reliably organized accounting of cash flows.

Information systems of accounting, electronic document flow and electronic payment systems have become an integral part of accounting at the enterprise. Integrating them into a single entity to improve accounting and control over economic operations will provide an opportunity to improve accounting. Switching to automated cashless payments will avoid errors associated with manual transactions. The analysis of special and general literature showed that there is currently no unified interpretation of the essence of settlements between business partners as an economic category. It should be emphasized that the researchers interpret the existing mentions of calculations, limiting themselves exclusively to calculation operations – a component of calculations, thereby limiting the scale of calculations as an object of accounting. In order to solve this issue, the author proposed his own definition of settlements, which, in our opinion, most accurately and fully reveals their essence in the context of settlements with business partners.

The variety of settlements made between enterprises in the trade sector requires proper and justified classification both in terms of content and form. Considering the form of making payments due to the priority of application in the business process, it was established that the non-cash form of payments is the most used. However, it should be noted that the use of only cash and non-cash forms of payments significantly narrows their classification. In order to solve this issue, a scheme for the classification of payment forms is proposed, which allows you to choose the most optimal form of payment between business partners. The authors have successfully presented a systematized set of features of payments through banks, which, in our opinion, will make it possible to single out the most problematic areas in this area of business management of trade enterprises and the ways to solve them.

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