

ensures that companies comply with diverse international regulations and smoothly manage transnational business activities. The FinTech sector is characterized by rapid innovation and intense competition. Diagnosing problem situations related to market adaptation—such as lagging behind competitors, insufficient innovation, or inability to meet customer demands—helps companies to realign their strategies and respond to changes. Identifying market shifts early on can provide opportunities to innovate and remain competitive. One of the main goals of FinTech is to promote financial inclusion by providing access to financial services to underserved populations. Documenting the problem diagnosis process, findings, and solutions helps create a knowledge base for future reference.

Diagnosing barriers to economic inclusion—such as limited access to digital infrastructure or complex financial products—helps companies tailor their services to meet the needs of diverse populations. Overcoming these challenges is significant for improving global economic access and inclusion.

MANAGEMENT OF CASH FLOWS OF THE ENTERPRISE

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Effective cash flow management is crucial for any enterprise's financial health and stability. Cash flow refers to the movement of money in and out of a business, encompassing all financial transactions over a certain period. Unlike profits, which are recorded when earned, cash flows are concerned with the actual liquidity position of the company—how much cash is available at any given time to meet obligations such as payroll, inventory purchases, debt repayments, and more. For businesses to thrive, they must balance incoming cash (receivables, sales revenue, loans, etc.) and outgoing cash (expenses, loan repayments, investments, etc.). Proper cash flow management ensures the company can cover its operational costs, invest in growth opportunities, and avoid financial distress that could lead to insolvency. Estimating future cash inflows and outflows to prepare for upcoming financial obligations and identify potential shortfalls in advance. Cash flow forecasting is the process of predicting the movement of cash in and out of a business over a specific period, usually monthly, quarterly, or annual. It allows businesses to estimate future liquidity needs, plan for expenditures, and avoid cash

shortages that could lead to operational disruptions. Businesses can make informed financial decisions by projecting cash inflows (sales, investments, loans) and cash outflows (operating expenses, loan repayments, and purchases). Forecasting helps businesses identify periods when they might run low on cash, allowing them to take proactive steps like securing short-term financing or delaying non-essential expenditures. By knowing when cash will be available, businesses can better manage their obligations, such as payroll, supplier payments, and tax liabilities, avoiding late fees or damaged relationships. Cash flow forecasts provide a clear picture of the company's liquidity position, helping managers make informed decisions about investments, growth opportunities, or cost-cutting measures. Businesses with seasonal sales cycles (e.g., retail, tourism) can use cash flow forecasts to prepare for periods of lower revenue, ensuring they have enough reserves to cover fixed costs during slow times. With a well-forecasted cash flow, businesses can confidently invest in new projects, expansion, or equipment purchases without risking financial instability. Choose a time frame, such as weekly, monthly, or quarterly, depending on the business's needs. Monthly forecasts are most common for long-term planning, while weekly forecasts help manage short-term liquidity. Consider historical sales data, seasonal trends, and market conditions, and predict how much cash will be generated. Estimate when outstanding receivables will be paid, based on payment terms with customers (e.g., net 30 or 60 days). Include cash injections from loans, investments, asset sales, or any other sources of income. List all expected expenses such as rent, utilities, payroll, and taxes. Use past data and consider any upcoming changes in costs. Include loan repayments or any financial obligations that require regular payment. Account for planned investments in equipment, technology, or other major purchases. Consider any irregular expenses, such as legal fees or one-time payments. Subtract total cash outflows from total cash inflows for each period to determine whether there is a surplus or deficit. Regularly compare the forecast with actual cash flows to identify discrepancies. Update the forecast periodically to reflect changes in market conditions, customer behavior, or unexpected expenses. These are used for strategic planning, such as business expansion, large investments, or major financing decisions. They consider long-term trends, such as growth opportunities and economic cycles. Historical financial data provides a solid foundation for estimating future cash flows. Review past inflows and outflows to establish trends and seasonality. Forecasting sales accurately can be challenging, especially in volatile industries or during economic downturns. Ensuring enough liquidity to handle day-to-day operational expenses by optimizing the balance between accounts payable, accounts receivable, and inventory. Efficiently managing the collection of receivables, minimizing the lag between

sales and payment to improve liquidity. Monitoring and controlling unnecessary expenditures to maintain a healthy cash flow. Securing loans or lines of credit when needed and managing debt to ensure that financing costs don't outweigh the benefits. Enterprises are increasingly adopting cloud-based financial software that integrates real-time data analytics, AI, and automation to provide insights into cash flows, predict future liquidity needs, and streamline payment processes. With many businesses operating internationally, managing currency exchange risks and the complexities of global cash flows has become critical. Hedging strategies and multi-currency cash flow management systems are employed to mitigate currency fluctuations. More businesses are aligning their financial management practices with sustainability goals. Sustainable finance, which includes green loans and investments, is gaining traction as companies seek to manage their cash flows and contribute to environmental, social, and governance (ESG) initiatives. Companies are turning to innovative financing options like crowdfunding, peer-to-peer lending, and fintech-based credit facilities, offering more flexible and faster access to capital, which is crucial for maintaining liquidity in challenging economic conditions.

MODERN PROBLEMS IN CURRENT ASSETS MANAGEMENT AT THE CORPORATION

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Effective management of current assets is critical to any corporation's financial strategy. Current assets, which include cash, accounts receivable, inventories, and other short-term assets, are vital for the day-to-day operations of a business. Proper management ensures a corporation has enough liquidity to meet its short-term obligations while optimizing its profitability and operational efficiency. The significance of current assets lies in their role in maintaining liquidity. Liquidity refers to the ability of a corporation to convert assets into cash quickly to cover immediate liabilities. Without sufficient current assets, a corporation may face challenges in meeting its operational expenses, paying off creditors, or funding short-term investments, which can result in financial distress or even bankruptcy. Cash is the most liquid asset and is crucial for paying