

Conclusions. Modelling the processes of tax budgeting of an enterprise is a serious factor for increasing the efficiency of management decisions. The basics are analytical models and the method of margin analysis. A logistic model of cash flows is used, which makes it possible to assess the results of the interaction of material flows with the dynamics of tax payments and, first of all, on turnover taxes. The use of system dynamics methods allows to improve the process of drawing up short-term and medium-term tax budgets. Based on results of the system dynamics model of the enterprise's cash and tax obligations flow, it becomes possible to assess the parameters of the cash flow plan and the direction of the temporary using of amounts to be paid to the state budget.

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FINANCING OF SOCIAL INVESTMENT PROJECTS THROUGHT CROWDFUNDING

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The specifics of the modern environment is that the development community as well as individual entities, depends on the ability to attract and efficient use of financial resources. Due to the impact globalization processes and development of information technology, the spread of social networking there are new forms of public finances based not on government guarantees or share capital, and on public participation. Different types of communities appears to understand that the quickest and most effective way to solve the problem of finding resources for their own development – it does not search for the cheapest credit or lobbying the authorities, and self-financing. Therefore, the question of the relevance become extremely problematic and require further theoretical and applied research.

Over the last ten years, there has been a transformation in the methods of financing investment projects. The development of technology has influenced the emergence of new business models in which the role of the digital user is increasing. Especially popular is crowdfunding, which allows a large number of people through online platforms to co-finance certain types of projects in various fields [1].

In essence, crowdfunding is the popular online financing of an idea or raising money from anyone in order to finance any project [2].

Crowdfunding is a new type of investment that appeared 10 years ago. However, according to experts, this is the most dynamic type of financing of investment projects. In just a few years, from 2015 to 2019, global funding for investment projects through crowdfunding increased 13 times from \$ 2.7 billion to \$ 34 billion. And by 2025, experts estimate its growth to \$ 90 billion. The growing attractiveness of crowdfunding to finance investment projects leads to an increase in the number of crowdfunding platforms in the world. There are more than 1,300 crowdfunding platforms in the world, which differ in geographical location, types of individual entrepreneurs, fundraising principles and reward schemes.

In Ukraine, crowdfunding is just beginning to develop and is not as popular among users abroad. The most famous crowdfunding platform in Ukraine is the Spilnokosht platform, which was established in 2012. Any projects in the field of education, healthcare, sports, scientific research, etc. are accepted for placement on the site. The scheme of financing "Leave everything to yourself" is used. The non-financial remuneration scheme is used as a form of reward for crowdfunding investors. The author of the project must provide complete and accurate, complete information about the project, as well as at the end of the project to show a financial report on the use of funds received. In February 2014, another Ukrainian crowdfunding platform NaStarte started its work. It is designed to raise funds for projects in the field of research, sports, art. Works on the principle of "All or nothing", projects must be the result of personal work of the author and as a form of reward is not used financial reward. In favor of the platform "At the start" of the total amount is deducted 8% plus taxes. In 2015, the platform "My City" was created, which is a platform for discussion, creation and implementation of projects to improve the urban environment of the city of Odessa. The Ukrainian crowdfunding platform GoFndEd for educational projects was established in 2016, where all interested teachers have the opportunity to publish their project and select those projects that are trustworthy. Upon completion of the project, the authors send a financial and substantive report of the investment project. If the project has not collected the required amount, the funds are returned to the benefactors or these funds can support another project [3].

Currently, Ukrainian crowdfunding platforms focus more on social, environmental and cultural projects, the cost of which is relatively low. People are more likely to donate to charity than to start-ups.

Innovative forms of financing socio-economic development projects are beginning to create significant competition with traditional forms of raising funds, such as bank loans, government loans or the issuance of securities. It is worth noting that at the end of the XX century B. Gates called modern banks "dinosaurs", because "the development of technology will significantly reduce costs, which will destroy banks in the form in which they are now" [4].

Crowdfunding is a good option for raising funds to finance social projects, but like any technological innovation, it needs to improve various processes, mainly in Ukraine. This requires the efforts and desire of the state and necessarily the project developers to work on the problem. Summing up, it should be noted that the

crowdfunding market in Ukraine is very promising. But for further active development, a legislative field is vital (as there is no independent regulation of crowdfunding in Ukraine). The rise of crowdfunding as a more distributed way to form capital is aligned with changes in the flow and distribution of information and the creation of new manufacturing capabilities. Due to its limited size, crowdfunding cannot be expected to solve all financial problems on its own. But at the same time crowdfunding is an alternative form of financing that can complement traditional financing. The rate of crowdfunding growth in both developing and developed countries suggests that it is able to become a financial tool in the most countries worldwide.

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FORMATION OF THE COMPETITIVE SPECIALISTS IN THE EUROPEAN INTEGRATION OF EDUCATION CONDITIONS

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The existing challenges call for educational reform, modernization of higher education, the search for new democratic management models. In this context, it is very important to train competitive professionals wanted by the labor market who are capable of flexible adaptation to changing professional environment, self-assessment, self-development and career making.

Problems of youth education, economic socialization, social development and engagement in social and economic life are in the focus of attention of different sciences. Socio-economic changes and the development of a socially oriented economy in Ukraine require the development of youth economic culture, which would promote their economic activities and allow assessing these activities from the perspective of social benefit and morality, rather than economic profitability.

The essential characteristics of students' competitiveness have been addressed, among others, by I. Bogomolova, S. Borisenko, N. Dyachenko, R. Krivtsov, L. Kurzayeva, A. Romanovsky, V. Shapovalov, R. Fathutdinov, the structure and characteristics of competitive personality have been studied by T. Andriyako, L. Mitina, the distinctive features of students' competitiveness development have been investigated by a number of scholars, including V.Bondar, S. Borisenko, O. Tarakanova.

With the expansion of academic freedoms, autonomy and variability, institutions
