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INVESTIGATION OF THE ENTERPRISE'S FINANCIAL SECURITY BY THE EXAMPLE OF THE COMMERCIAL ORGANIZATION

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Financial security is the state of the enterprise's financial system, in which possible threats of damage to its resources, loss of liquidity, stability and independence of business, as well as property rights are reduced to a regulatory level.

The foreign experience of developed countries was studied and, proceeding from it, promising activities were selected, taking into account the special features of the national economy of Belarus.

It is important that the banking system of the state should keep smooth, fix and effective. From its persistent development depends the success of the economic activity of enterprises, therefore, an analysis was made of the financial stability of the partner bank of the enterprise under survey.

The research of the commercial organization PTUE "AST" was carried out by the indicator method. The grade of the financial security the PTUE "AST" includes the analysis of paying capacity using financial multipliers.

Analysis of financial security of PTUE "AST" showed that the paying capacity indicators in 2015 did not meet the normative values and indicated the insolvency of the enterprise. The critical liquidity ratio corresponds to the norm. This indicates about high paying capacity of the organization. The dynamics of profitability ratios shows an increase in all indicators in 2016 and a slight decrease in 2017. According to the rating of the financial state, PTUE "AST" refers to the third class, and by the end of the analyzed period, the financial state of the organization has improved.