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LENDING OF ENTERPRISES IN HEALTH-RESORT SPHERE

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Summary. In the article throws the light upon the problematic aspects of enterprises lending taking into account field specifics of functioning health-resort sphere. The author analyses key factors of slowdown

and decline of the scope in bank lending. Current trends, problems and prospects of intensification of non-bank enterprises lending of health-resort industry are outlined.

Key words: *health-resort sphere, lending to enterprises, bank credit, financial leasing, corporate bonds.*

In the process of establishment and development of market relations in Ukraine takes place strengthening of economic sovereignty of enterprises in health-resort sphere. Market economic system generates enhanced opportunities of involvement financial resources in comparison with the model of a planned economy in which the health-resort establishments were primarily funded from public funds of consumption.

In the article we can observe urgent problems of theory and practice of lending enterprises in health-resort sphere of Ukraine. The focus is on the disclosure economic nature of credit leverage and its financial capacity to stimulate the development of health-resort and recreation field.

Enhancing bank lending of enterprises in health-resort and recreational fields is associated with investment processes, construction of new facilities and modernization and reconstruction of existing ones of resort infrastructure, financing current financial needs for working capital due to seasonal shortages.

International leasing can promote innovation and investment development of resort and recreation industry in Ukraine. Modernizing technical and technological base through modern imported equipment, manufacturers of resort and recreational services thus can strengthen competitive position in domestic and foreign markets.

Potential of credit lever can be effectively used in the mechanism of state regulation of health-resort sphere, and as the means of stimulating its sustainable development.

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