



EUROPEAN CONFERENCE

Conference Proceedings



VII International Science Conference
«Science, trends and modern methods
of solving problems»
February 20 - 22, 2023
Lisbon, Portugal

SCIENCE, TRENDS AND MODERN METHODS OF SOLVING PROBLEMS

Abstracts of VII International Scientific and Practical Conference

Lisbon, Portugal

(February 20 – 22, 2023)

UDC 01.1

ISBN – 9-789-40368-856-5

The VII International Scientific and Practical Conference «Science, trends and modern methods of solving problems», February 20 – 22, Lisbon, Portugal. 286 p.

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The recommended citation for this publication is: Seliukova N., Morozenko D. The effect of maternal fetoplacental insufficiency on the reproductive system of male offspring. Abstracts of VII International Scientific and Practical Conference. Lisbon, Portugal. Pp. 23-25.

URL: <https://eu-conf.com/ua/events/science-trends-and-modern-methods-of-solving-problems/>

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SMALL AND MEDIUM BUSINESS OF UKRAINE IN CRISIS PHENOMENA

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Small and medium-sized businesses in Ukraine are facing significant challenges due to crises such as epidemics, natural disasters, and wars, which can cause both supply and demand crises in the economy. Let's examine these phenomena through the lens of Ukraine's ongoing conflict.

The supply crisis occurs when economic entities reduce their operations. This was particularly evident in the first and second quarters of 2022, when companies faced a mass exodus of employees who became geographically dispersed not only within Ukraine, but also in other countries. This halted many operational processes and threatened the physical destruction of businesses and their personnel.

In addition, the supply crisis is caused by the disruption of supply and sales chains. It takes time and resources to build new ones, which can be especially challenging for small and medium-sized businesses with limited financial reserves.

To help compensate for the losses incurred by entrepreneurs and small and medium-sized businesses during crises, the state can implement the following measures:

1. Fiscal measures

Cancelling liability for non-payment of certain taxes and fees, temporarily shifting reporting deadlines, and providing relief for failure to submit tax returns can help businesses maintain their operations.

2. Monetary measures

The state can increase market liquidity by lowering interest rates and facilitating access to credit for businesses. Although this may require public spending, the positive effects of these measures can have a long-lasting impact during times of crisis.

3. Regulatory measures

Institutional improvements aimed at reducing bureaucracy in business services and administration procedures can help to remove some of the barriers that impede entrepreneurial activity.

The demand crisis is characterized by a reduction in buyers' solvency, which is often the result of economic difficulties. This reduction in income or consumer confidence can lead to a decline in entrepreneurial activity in the state. Therefore, attracting investments and creating favorable conditions for doing business are crucial not only for mitigating supply and demand crises, but also for sustaining economic growth in the long term.