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## CREDIT MECHANISM OF FINANCIAL SECURITY OF ENTERPRISES IN AGROBUSINESS

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**Abstract.** *At the heart of the economic development of the enterprise is the proper construction of financial relations. The mechanism of distribution and control of financial resources and funds is called a financial mechanism. However, in the structure of sources of financial security lending occupies a leading place, and therefore is an integral part of the financial mechanism. The effect of the credit mechanism of agribusiness enterprises is manifested in the relationship between economic entities and credit institutions (commercial and state banks), credit unions and more. At the heart of each financial security of the enterprise the credit mechanism with accurately defined conditions of formation and use of financial resources takes the proper place.*

**Keywords:** *financial resources, financial security, credit, agribusiness, entrepreneurship.*

Modern economic conditions of agribusiness are characterized by the rapid change of environmental factors and the rapid intensification of competition in the market. That is why enterprises face the question of a real assessment of their capabilities, the ability to quickly adapt to change and find prospects for further development.

In modern economic relations, credit is the basic concept and determines the economic basis of the lending mechanism, along with ways to forms and

methods of organization of credit relations. Basically credit relationship is the essence of credit, which is revealed through its functions. Thus, the lending mechanism is designed to ensure the practical implementation of the functions of credit. Given that credit is an independent category and not included in the category of finance from this point of view should consider the essence of the lending mechanism.

In modern business conditions, each company must not only ensure the effi-

ciency of all components of the financial mechanism, but also be able to gain competitive advantage and develop them in the long run under the influence of external threats. Competitive advantages are formed, maintained and increased due to the effective implementation of the financial mechanism, the provision of which guarantees the stability of the enterprise. The formation and implementation of the credit mechanism is a complex and integrated process, the correctness of the choice of which depends on how any company seeks to use its own and borrowed resources and opportunities to achieve its goals. Thus, the problem of finding directions for the devel-

opment of credit mechanism of agribusiness in the region, as a prerequisite for their effective functioning and ensuring the competitiveness of agricultural production in the market. The solution of these issues for agricultural enterprises is associated with a list of organizational, economic and political and legal obstacles that can be overcome by finding and attracting financial resources. Thus, this is the reason for the need to deepen the theoretical and methodological and development of practical recommendations for the formation and development of a financial mechanism in the field of regional agribusiness

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