УДК 336.64(477):339.13(477)”2023/2024”
DOI: 10.60022/2(6)-18S

Різдв’янецький Гліб Олександрович
здобувач другого (магістерського) рівня вищої освіти
Державний торговельно-економічний університет, Україна
Rizdvyanetsky Glib
higher education applicant at the second (Master’s) level
State University of Trade and Economics, Ukraine
ORCID: 0009-0004-5376-7720

Гордополов Володимир Юрійович
доктор економічних наук, професор
професор кафедри фінансового аналізу та аудиту
Державний торговельно-економічний університет, Україна
Hordopolov Volodymyr
Doctor of Economic Sciences, Professor
Professor of the Department of Financial Analysis and Auditing
State University of Trade and Economics, Ukraine
ORCID: 0000-0002-3151-8035

ANALYSIS OF THE PROPERTY AND FINANCIAL POTENTIAL OF A TRADE ENTERPRISE

Abstract. *The article examines the theoretical foundations and practical aspects of analyzing the property and financial potential of a trading enterprise. The structure of assets, the level of financial stability, liquidity, and solvency of the business entity are analyzed. The efficiency of the use of the property complex is assessed, and the main trends in the enterprise’s financial condition over time are identified. Special attention is paid to identifying internal reserves to strengthen financial stability and increase the enterprise’s competitiveness in the market. Based on the research results, practical recommendations are proposed to improve the management of financial resources and assets.*

Keywords: *financial, property, potential, asset, efficiency.*

АНАЛІЗ МАЙНОВОГО ТА ФІНАНСОВОГО ПОТЕНЦІАЛУ ТОРГОВЕЛЬНОГО ПІДПРИЄМСТВА

Анотація. *У статті розглянуто теоретичні засади та практичні аспекти аналізу майнового і фінансового потенціалу торговельного підприємства. Проаналізовано структуру активів, рівень фінансової стійкості, ліквідності та платоспроможності суб’єкта господарювання. Оцінено ефективність використання майнового комплексу, а також виявлено основні тенденції зміни фінансового стану підприємства в динаміці. Особливу увагу приділено виявленню внутрішніх резервів для зміцнення фінансової стабільності та підвищення конкурентоспроможності підприємства на ринку. За результатами дослідження запропоновано практичні рекомендації щодо удосконалення управління фінансовими ресурсами та активами.*

Ключові слова: *фінансовий, майновий, потенціал, актив, ефективність.*

Formulation of the problem. In the context of the full-scale war currently ongoing in Ukraine, trade enterprises face unprecedented challenges: disruptions of logistics chains, a decline in solvent demand, instability of the financial environment, and increased business risks. Under such circumstances, the need for an in-depth analysis of the property and financial potential of trade enterprises acquires particular significance. This makes it possible to identify internal reserves, optimize the use of available resources, ensure resilience to external shocks, and maintain competitive positions in the market. Therefore, the study of the financial and property condition is extremely relevant and has important practical significance for ensuring the viability and further development of trade enterprises in times of crisis.

Analysis of recent research and publications. To date, a significant number of works by both foreign and domestic economists have been devoted to studying various aspects of the analysis of a company's property and financial potential: Akimova O. V. [1], Verzun A. [3], Zakrevska L. M. [4], Kurylina O. V. [6], Partyn H. O. [7], Piletska S. T. [8], Rylieiev S. V. [9], Tereshchenko A. M. [10], Shvarts I. V. [11] and others.

Their studies cover a wide range of issues related to determining the structure and dynamics of an enterprise's assets and liabilities, as well as assessing its financial stability, liquidity, and profitability. The researchers emphasize the importance of a comprehensive approach to analyzing the property and financial potential of a trading enterprise, which is especially relevant under the conditions of the war in Ukraine, when businesses face increased risks, the need to adapt quickly to market changes, and to ensure financial stability.

The purpose of the article. The purpose of the article is to scientifically substantiate theoretical and methodological approaches to analyzing the property and financial potential of a trade enterprise in order to assess its economic stability, the efficiency of resource use, and development prospects.

To achieve the stated goal, it is necessary to address the following tasks:

- disclose the theoretical foundations of the concept of an enterprise's property and financial potential;
- examine methodological approaches to assessing the financial stability, liquidity, and solvency of a trade enterprise;
- analyse the structure and dynamics of the enterprise's assets and liabilities;
- evaluate the efficiency of the use of property resources in the enterprise's operations;
- identify the main factors influencing the enterprise's financial condition under martial law;
- reveal internal reserves for strengthening financial stability;
- provide practical recommendations for improving the management of the enterprise's property and financial resources.

The main material presentation. Trade is one of the core sectors of the economy that ensures the exchange of goods and services between producers and consumers, and it also lays the foundation for the development of other economic sectors. Enterprises in this field must use their property and financial resources efficiently to ensure stability and growth in a competitive environment. A high level of property and financial potential enables enterprises to adapt to market changes and maintain their resilience.

For an enterprise to function effectively, it is essential to assess its financial stability, liquidity, and resource-use efficiency — the key aspects of financial and property potential. Such an analysis makes it possible to identify both the strengths of the enterprise's operations and the reserves for further development.

In scientific literature and business practice, various approaches exist to defining the concept of an enterprise's property potential, which is due to the multifaceted nature of this economic phenomenon and the diversity of research objectives.

One of the common definitions interprets the property potential as the totality of tangible and intangible resources owned or used by the enterprise that can be employed to achieve its production and economic objectives. In this sense, the emphasis is placed on the resource component of the enterprise that ensures its production activities [4, p. 71].

Another approach views the property potential as an integrated characteristic of the enterprise's economic capacity, reflecting the availability, structure, technical condition, and efficiency of asset utilisation. This definition includes not only the resources themselves but also the effectiveness of their involvement in generating added value, profit, and competitive advantages.

According to the institutional approach, the property potential is the legal and economic basis for ensuring the enterprise's activities, formed through owned, leased, and borrowed property formalised in accordance with current legislation. In this context, considerable attention is paid to the legal aspects of asset ownership and disposal.

The property potential of an enterprise is a holistic system encompassing a set of subsystems and their interrelations, which create new characteristics and capabilities [7, p. 299].

There is also a managerial interpretation, according to which the property potential is the totality of assets that can be mobilised by the enterprise within a certain period to support production, financial, or investment activities. This approach focuses on analysing the possibilities of managerial influence on the structure and use of property.

Thus, the property potential of an enterprise is a complex, multidimensional concept that combines resources, legal foundations, technical condition, economic efficiency, and managerial capabilities. Its comprehensive assessment makes it possible to identify the strengths and weaknesses of the enterprise in terms of resource provision and to develop strategies for enhancing competitiveness.

The property potential of an enterprise includes all of its assets used to ensure the business process. The main components of property potential are:

- current assets — funds used by the enterprise in the short term. They include inventories, accounts receivable, and cash, which can be quickly converted into money;
- non-current assets — resources that serve the enterprise over a long period and include fixed assets, intangible assets, and long-term investments.

The structure of the enterprise's assets is presented in Table 1.

Table 1

Structure of the Enterprise's Assets

Type of asset	Description	Examples
Current assets	Consumed or change form within a short period	Merchandise inventories, accounts receivable, cash
Non-current assets	Used over a long period	Fixed assets, intangible assets, long-term investments

Source: compiled by the author

For the enterprise to function effectively, it is necessary to maintain an appropriate ratio between current and non-current assets, which ensures both high liquidity and long-term stability.

The specifics of asset analysis in a trade enterprise are determined by the predominance of current assets in the balance-sheet structure, particularly inventories, accounts receivable, and cash. In this regard, the main focus is on assessing liquidity, turnover, and the speed of transforming assets into cash. Due to the short operating cycle, it is important to analyse the efficiency of managing inventories and accounts receivable. In addition, the sensitivity of assets to changes in demand, seasonality, and assortment renewal should be taken into account, which requires a qualitative assessment. In the trade sector, non-current assets are typically minimised, resulting in low capital intensity and high asset mobility. The analysis should also consider the impact of the trade margin on asset profitability and the enterprise's ability to adapt to changes in the external environment.

The classical directions of financial analysis of an enterprise's property potential include:

1. Assessment of the composition and dynamics of property potential as a whole and by its constituent groups (horizontal analysis of assets);
2. Assessment of the composition and structure of property potential (vertical analysis);
3. Ratio analysis;
4. Assessment of the efficiency of using property potential [9, p. 302].

Specific methods of measuring property potential should take into account the phase of the enterprise's life cycle and the market in which it operates. Analytical information obtained on the basis of methods reflecting the value-based management concept makes it possible to identify the enterprise's economic position most accurately, complementing traditional methods of financial analysis [11, p. 84].

In modern economic literature, the concept of an enterprise's financial potential is considered from various theoretical and applied perspectives, which explains the existence of several definitions of this term. Each of them reflects particular aspects of an enterprise's financial capacity.

One of the most general definitions characterises financial potential as the totality of an enterprise's financial resources and capabilities that ensure its ability to carry out economic activities, develop, meet financial obligations, and achieve strategic objectives. This interpretation emphasises the overall solvency and financial stability of the company [2, p. 7].

Another definition focuses on the resource aspect, according to which financial potential is a set of owned and borrowed financial resources that can be used to support current activities, investments, and business expansion. In this case, attention is paid to the sources of financing and their structure [1].

From the standpoint of strategic management, financial potential is viewed as an integrated characteristic of the level of provision of the enterprise with financial resources, the efficiency of their use, financial flexibility, and resilience to external risks. This definition allows financial potential to be assessed in the context of long-term development and the ability to adapt to changes in the external environment.

According to the process approach, it is a complex, step-by-step process involving managerial decisions aimed at optimising financial and cash flows, the ratio of costs to results, and increasing positive financial outcomes in line with the chosen strategy [8, p. 243].

In financial analysis, potential is interpreted as the enterprise's ability to generate profit, maintain liquidity, ensure profitability of operations, and make financial investments. This approach makes it possible to quantify potential based on financial indicators.

Other authors argue that financial potential is a set of objective prerequisites (capabilities) to attract such an amount of financial resources that, under specific organisational-economic and financial conditions, the enterprise is able to repay in full from net cash flows generated by its production and investment programmes for which these resources are raised [3, p. 123].

Thus, the financial potential of an enterprise is not only the available financial resources but also the ability to manage them effectively, ensure financial stability, adapt to market changes, and achieve sustainable growth. A comprehensive approach to its analysis contributes to the formation of an effective financial policy and the adoption of sound managerial decisions.

The financial potential of an enterprise is defined by its ability to generate financial resources to support its activities and development. The main components of financial potential include:

- financial stability — the enterprise's ability to finance its operations from its own funds and ensure continuity under changing conditions;
- liquidity — the enterprise's ability to meet its short-term obligations using available liquid assets;
- solvency — the ability to fulfil all financial obligations (both short-term and long-term) on time [10, p. 9].

The indicators of financial potential are presented in Table 2.

Table 2

Indicators of Financial Potential

No.	Indicator	Description
1	Current Ratio	Characterises the company's ability to cover current liabilities with current assets.
2	Quick Ratio	Shows what portion of short-term liabilities can be settled without considering inventories.
3	Equity Ratio (Autonomy Ratio)	Determines the share of equity in the total amount of financing sources.
4	Return on Assets (ROA)	Shows the efficiency of using assets to generate profit.
5	Return on Equity (ROE)	Reflects the profitability of invested equity capital.
6	Asset Turnover Ratio	Determines the speed of asset turnover in the course of business activity.
7	Equity Maneuverability Ratio	Shows the proportion of equity capital that is held in a mobile (current) form.

Source: compiled by the author.

These indicators allow for the assessment of the enterprise's overall financial stability and its ability to maintain financial independence.

The evaluation of financial stability includes examining the enterprise's equity and its dependence on external sources of financing. The equity ratio (autonomy ratio) is the primary tool for determining this aspect: the higher the ratio, the lower the dependence on external sources.

Liquidity is assessed using the current, quick, and absolute liquidity ratios. The current ratio allows for evaluating whether the enterprise has sufficient current assets to cover its short-term liabilities.

Profitability analysis is important for determining the efficiency of the use of property resources. Indicators such as return on assets (ROA) and return on equity (ROE) make it possible to assess how efficiently the enterprise generates profit for each unit of resources used.

The indicators of asset-use efficiency are presented in Table 3.

Table 3

Indicators of Asset-Use Efficiency

No.	Indicator	Description
1	Return on Assets (ROA)	Determines the profitability of all enterprise assets.
2	Return on Current Assets	Shows the efficiency of using current assets.
3	Return on Fixed Assets	Reflects the yield of fixed assets.
4	Asset Turnover Ratio	Determines the turnover speed of all assets.
5	Current Asset Turnover	Reflects the turnover speed of current assets.
6	Fixed Asset Turnover	Characterises the intensity of fixed asset use.
7	Accounts Receivable Turnover	Shows the frequency of accounts receivable settlement over the year.

Source: compiled by the author

These indicators allow for the assessment not only of efficiency but also of the quality of asset and capital management within the enterprise.

The property and financial potential of an enterprise is influenced by both internal and external factors, which can either strengthen or weaken its overall ability to function effectively, develop, and maintain a stable financial position.

One of the key factors is the volume, structure, and quality of property resources. A high share of fixed assets in good technical condition indicates the enterprise's ability to maintain stable production and business operations. Conversely, asset wear or low profitability may significantly limit the potential for expanding operations, modernizing production, and increasing productivity.

The financial structure of the enterprise is also crucial. Excessive reliance on borrowed capital reduces financial stability, especially under economic instability or rising interest rates. At the same time, an adequate volume of equity indicates a strong internal base for long-term development and the ability to independently finance investment projects.

The influence of the external environment is equally important, including inflation levels, tax policy, currency stability, and overall market activity. Changes in legislation, particularly in taxation or accounting regulations, can affect asset valuation, reserve formation, or profitability. Additionally, access to bank credit, competition levels, and the general economic situation in the country significantly impact the enterprise's ability to realize its financial potential.

Managerial decisions, the effectiveness of strategic planning, the quality of financial management, and the use of modern information technologies are also crucial. Competent asset management, cost optimization, and improving the turnover of current assets all enhance the efficiency of using the enterprise's property and financial potential.

Managing an enterprise's financial potential under risk conditions is a complex task that requires careful planning and the implementation of strategies by management [6, p. 71].

The quality of the financial potential management process depends on the overall structure, the existing ethical and business rules, and the behavioral norms of the enterprise's management. Reputation affects profitability, development opportunities, capital growth, access to financial resources and strategic investors, and the stability of business relationships [5, p. 166].

Reserves for improving the efficiency of the property and financial potential of a trading enterprise can be considered from several key directions aimed at optimizing existing assets and liabilities.

First, attention should be paid to the efficient use of current assets, particularly inventories. Optimizing their volume and structure can reduce storage and handling costs, thereby increasing capital turnover. At the same time, investments in modern inventory management systems can significantly improve turnover and reduce the risk of stock stagnation. Expanding the product range is also an important step in increasing sales turnover, allowing the enterprise to broaden its customer base and reduce risks associated with dependence on a limited assortment.

Second, attention must be strengthened in managing fixed assets, as their effective use is one of the key factors for increasing productivity and reducing costs. This may include modernizing existing equipment, investing in new technologies, and implementing systems to monitor asset utilization efficiency. These measures can significantly reduce the costs of maintaining outdated or inefficient assets, creating opportunities to increase net profit.

The third direction is improving the enterprise's financial stability, which involves optimizing the capital structure. One key reserve is reducing dependence on short-term loans, which lowers financial risks. The enterprise can actively work to increase equity through profit reinvestment or attracting strategic investors. Additionally, improving internal financial mechanisms for more effective cash flow management and reducing financing costs is advisable.

The fourth important reserve is enhancing interaction with suppliers and customers. Establishing long-term partnerships with suppliers reduces procurement costs and minimizes supply chain disruption risks. At the same time, improving customer interaction through service development and loyalty programs can increase sales volumes and improve financial performance.

Finally, the enterprise should actively work to increase its market competitiveness, including improving marketing strategies and brand development. This requires creating and offering high-quality products or services, developing innovative methods of customer engagement, and using modern digital technologies for effective product promotion. This will increase market share and improve the enterprise's financial indicators.

Thus, effective management of assets and financial flows, improving interaction with partners and customers, and implementing innovative marketing approaches can become the main reserves for enhancing the efficiency of the property and financial potential of a trading enterprise.

As an example, let us analyze the property potential of the trading enterprise LLC «Veresen Plus».

The enterprise's property potential reflects its financial stability, liquidity, and capacity for further development, as presented in Table 4.

Table 4

Property Potential of LLC «Veresen Plus» in 2023-2024

No.	Indicator	2023, UAH '000	2024, UAH '000	Absolute Change	Relative Change (%)
1	Non-Current Assets	1,515,151	2,380,048	+864,897	+57.1%
2	Intangible Assets	12,421	16,638	+4,217	+33.9%
3	Fixed Assets	1,061,383	1,722,727	+661,344	+62.3%
4	Long-Term Financial Investments	4,771	4,771	0	0%
5	Other Non-Current Assets	436,406	635,912	+199,506	+45.7%
6	Current Assets	630,059	849,461	+219,402	+34.8%
7	Inventories	448,600	574,801	+126,201	+28.1%
8	Goods	425,367	551,741	+126,374	+29.7%
9	Accounts Receivable	2,986	5,917	+2,931	+98.3%
10	Cash and Cash Equivalents	144,295	228,480	+84,185	+58.3%
11	Total Assets	2,145,210	3,229,509	+1,084,299	+50.6%
12	Equity	642,676	637,543	-5,133	-0.8%
13	Retained Earnings	642,164	637,031	-5,133	-0.8%
14	Long-Term Liabilities	443,823	1,093,586	+649,763	+146.5%
15	Long-Term Bank Loans	32,000	492,294	+460,294	+1,433.4%
16	Other Long-Term Liabilities	411,823	601,292	+189,469	+46.0%
17	Current Liabilities	1,058,711	1,498,380	+439,669	+41.5%
18	Short-Term Bank Loans	99,962	131,348	+31,386	+31.4%
19	Current Accounts Payable	743,875	963,033	+219,158	+29.5%
20	Tax Liabilities	37,867	52,429	+14,562	+38.5%
21	Other Current Liabilities	83,562	120,101	+36,539	+43.7%

Source: compiled by the author

The analysis of the property potential of LLC «Veresen Plus» for 2023 and 2024 demonstrates significant positive changes in the composition of the company's assets and liabilities, reflecting its active development and growth. One of the most notable trends is the substantial increase in non-current assets, which grew by +864,897 thousand UAH (+57.1%), primarily due to the rise in the value of fixed assets, which amounted to +661,344 thousand UAH (+62.3%). This indicates considerable investments in the modernization of production capacities, creating potential for further productivity growth and the company's ability to meet its obligations.

Current assets also increased by +219,402 thousand UAH (+34.8%), confirming the active development of production and trade. In particular, inventories grew by +126,201 thousand UAH (+28.1%), indicating an increase in production stock and finished goods, and the company's readiness to meet market demand.

The total balance of the company increased by +1,084,299 thousand UAH (+50.6%), indicating active growth in both assets and the company's market value. This reflects a positive trend in the enterprise's development and an improvement in its financial stability. However, alongside the positive changes in the asset side of the balance sheet, there is also a significant increase in liabilities. Long-term liabilities grew by +649,763 thousand UAH (+146.5%), indicating active capital attraction to finance long-term projects.

Current liabilities also increased by +439,669 thousand UAH (+41.5%), reflecting the growth of the company's ongoing operations. In particular, the increase in short-term bank loans by +31,386 thousand UAH (+31.4%) indicates greater reliance on short-term financing, requiring careful control by the company's financial managers.

Based on this analysis, it can be concluded that LLC «Veresen Plus» is actively developing, making significant investments in fixed assets and improving liquidity. The growth of current assets confirms the expansion of the company's production and trade capabilities. However, the increase in liabilities, especially through borrowed funds, creates potential risks for long-term financial stability. Therefore, it is important to continue optimizing cash flows and managing debt obligations to ensure sustainable development under increasing debt burden conditions.

Based on the analysis of the property and financial potential of LLC «Veresen Plus,» it is advisable for trading companies to focus on optimizing the structure of assets and sources of financing, improving resource management, and increasing liquidity levels. For this purpose, it is recommended to expand the financial monitoring system by implementing additional indicators, including: the Times-Interest-Earned Ratio (ICR) to assess debt-servicing capacity; Asset Turnover Ratio to measure the efficiency of asset utilization; the Absolute Liquidity Ratio, which reflects the company's ability to meet obligations immediately; and the Cash Conversion Cycle, which allows assessment of the duration of inventory transformation into cash. In conditions of active borrowing, analysis of the Debt-to-Equity Ratio will also be useful to monitor debt load and financial stability.

Table 5 presents additional financial indicators of the company for 2023 and 2024.

Table 5

Additional Financial Potential Indicators of LLC «Veresen Plus» for 2023-2024

No.	Indicator	2023	2024	Absolute Change	Relative Change (%)
1	Times-Interest-Earned Ratio (ICR)	2.55	2.49	-0.06	-2.35
2	Asset Turnover Ratio	3.40	2.81	-0.59	-17.35
3	Absolute Liquidity Ratio	0.14	0.15	+0.01	+7.14
4	Cash Conversion Cycle (days)	43.12	46.97	+3.85	+8.93

Source: compiled by the author

The analysis of additional financial potential indicators of LLC «Veresen Plus» in 2023–2024 shows mixed trends. A slight decrease in the Times-Interest-Earned Ratio (from 2.55 to 2.49) indicates an increase in debt burden or higher costs of servicing obligations. At the same time, the Asset Turnover Ratio declined from 3.40 to 2.81, reflecting less efficient use of assets to generate revenue in 2024.

A positive trend is the improvement in the Absolute Liquidity Ratio (from 0.14 to 0.15), indicating a higher capacity of the company to promptly cover its current liabilities. However, the lengthening of the Cash Conversion Cycle from 43.12 days to 46.97 days suggests slower cash turnover, which negatively affects short-term liquidity. Therefore, the company should strengthen control over accounts receivable and manage inventories more efficiently.

Conclusions. The analysis of the asset and financial potential of a trading enterprise is an essential tool for evaluating its stability, financial resilience, and efficiency in resource utilization. By analyzing assets and liabilities, it is possible not only to identify the company's strengths but also to reveal weaknesses that require improvement. Companies aiming for long-term success should continuously assess their financial and asset situation to adapt to market changes, enhance internal processes, and strengthen their competitiveness. It is also recommended to implement mechanisms for optimizing asset structure and improving the management of financial resources, which will help maintain financial stability and achieve success in the market.

References

1. Akimova O. V. (2023) Teoretychni pidkhody do otsinky skladovykh elementiv finansovoho potentsialu pidpryiemstva [Theoretical approaches to assessing the components of the financial potential of an enterprise]. Intelekt XXI, No 2, pp. 35-41. Available at: http://nbuv.gov.ua/UJRN/int_XXI_2023_2_8 (accessed September 3, 2025).

2. Vasylieva T. A. (2023) Strukturno-orhanizatsiina dekompozytsiia finansovoho potentsialu pidpryiemstv sfery turyzmu ta hostynnosti [Structural-organizational decomposition of the financial potential of enterprises in the tourism and hospitality sector]. Efektyvna ekonomika, No 10. Available at: http://nbuv.gov.ua/UJRN/efek_2023_10_24 (accessed September 3, 2025).

3. Verzun A. (2024) Upravlinnia finansovym potentsialom ahrarnykh pidpryiemstv: realii sohodennia [Management of the financial potential of agricultural enterprises: current realities]. Ahrarna ekonomika, Vol. 17, No 1, pp. 121-128. Available at: http://nbuv.gov.ua/UJRN/ae_2024_17_1_14 (accessed September 3, 2025).

4. Zakrevska L. M. (2017) Kontseptsiia formuvannia systemy upravlinnia mainovym potentsialom pidpryiemstva [The concept of forming a system for managing the property potential of an enterprise].

Formuvannia rynkovykh vidnosyn v Ukraini, No 12, pp. 69-74. Available at: http://nbuv.gov.ua/UJRN/frvu_2017_12_15 (accessed September 2, 2025).

5. Kavtysh O. P. (2023) Analiz pidkhodiv do upravlinnia finansovym potentsialom pidpryiemstv v umovakh zrostannia nevyznachenosti [Analysis of approaches to managing the financial potential of enterprises under increasing uncertainty]. Economic synergy, Iss. 2, pp. 159-176. Available at: http://nbuv.gov.ua/UJRN/econsyn_2023_2_14 (accessed September 5, 2025).

6. Kurylina O. V. (2024) Upravlinnia finansovym potentsialom pidpryiemstva v umovakh ryzyku [Management of the financial potential of the enterprise under risk conditions]. Mizhnarodnyi naukovyi zhurnal “Internauka”, Seriia: Ekonomichni nauky, No 3(1), pp. 69-74. Available at: http://nbuv.gov.ua/UJRN/mnjie_2024_3(1)__11 (accessed September 5, 2025).

7. Partyn H. O. (2013) Ekonomichna sutnist mainovoho potentsialu pidpryiemstva [Economic essence of the property potential of an enterprise]. Biznes Inform, No 6, pp. 296-301. Available at: http://nbuv.gov.ua/UJRN/binf_2013_6_52 (accessed September 2, 2025).

8. Piletska S. T. (2024) Teoretychni aspekty upravlinnia finansovym potentsialom pidpryiemstva v umovakh ekonomiky znan [Theoretical aspects of managing the financial potential of an enterprise in the knowledge economy]. Biznes Inform, No 1, pp. 241-248. Available at: http://nbuv.gov.ua/UJRN/binf_2024_1_30 (accessed September 3, 2025).

9. Rylieiev S. V. (2013) Analiz mainovoho potentsialu pidpryiemstv: rehionalno-haluzevyi aspekt [Analysis of property potential of enterprises: regional-sectoral aspect]. Visnyk Chernivetskoho torhovelno-ekonomichnoho instytutu. Ekonomichni nauky, Vyp. 2, pp. 301-307. Available at: http://nbuv.gov.ua/UJRN/Vchtei_2013_2_58 (accessed September 3, 2025).

10. Tereshchenko A. M. (2024) Porivniannia metodychnykh pidkhodiv do otsinky finansovoho potentsialu pidpryiemstv torhivli [Comparison of methodological approaches to assessing the financial potential of trade enterprises]. Efektyvna ekonomika, No 9. Available at: http://nbuv.gov.ua/UJRN/efek_2024_9_21 (accessed September 3, 2025).

11. Shvarts I. V. (2021) Osoblyvosti otsiniuvannia mainovoho potentsialu pidpryiemstva v suchasnykh umovakh [Features of assessing the property potential of an enterprise in modern conditions]. Ekonomichnyi prostir, No 168, pp. 83-86. Available at: http://nbuv.gov.ua/UJRN/ecpros_2021_168_16 (accessed September 3, 2025).