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**LOANS TO SMALL AGRIBUSINESS:
PROBLEMS AND PROSPECTS OF DEVELOPMENT**

The study notes that the priorities of improvement of the mechanism of preferential crediting of agriculture lie in the area of availability of credit resources for small agribusiness as economically and socially significant element of the agrarian structure. The necessary adaptation and improvement of implemented approaches to the specific needs of small agribusiness entities, which today is focused primarily on major agricultural organizations. Based on a systematic approach and the use of such scientific methods as analysis, synthesis and modeling, the problems of lending to small agribusinesses in the context of the internal contradictions of the economic mechanism of agroindustrial complex and development trends of the credit market. Conducted strategic analysis of external and internal environment of development of the market of microcredit in agriculture, which allowed to identify the main variables that determine its dynamics: the organizational maturity of the microcredit institutions, the degree of information asymmetry, availability of infrastructure (first of all guarantee funds) and the level of budgetary support. The ways of development of the credit market in the segment of small forms of agricultural production, structured in the form of a model of credit mechanism.

Keywords: agricultural loans, small business, state regulation, the mechanism of preferential crediting.

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[1; 2; 3; 4],

) (()),

(34,8 %) (.1).

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	2012 .	2013 .	2014 .	2015 .	2016 .
(%):	100,0	100,0	100,0	100,0	100,0
•	47,9	47,6	49,5	51,5	52,8
•	43,2	42,6	40,5	37,4	34,8
• ()	8,9	9,8	10,0	11,1	12,5
(%)	95,2	105,8	103,5	102,6	104,8
•	94,9	108,4	106,7	104,6	107,7
• ()	89,2	118,4	110,4	107,6	114,3
, %:					
•	23,2	25,5	26,3	27,3	28,6
•	27,9	29,5	29,9	29,7	31,3
•	86,9	89,1	87,9	86,2	86,4
•	82,9	83,7	83,5	82,1	81,1
•	33,1	29,7	27,6	25,5	27,2
•	53,5	54,0	53,3	52,2	51,0

* [5; 6]

2016 . (.2).
 2017 . (2016 .) — 14,3 % (17,6 %, 15,5 % 14,9 %)
 2,4 % (4 % [5]) 7,4 %

2017 . 16,1 %
 13,6 % 2015 . 15,5 % 2017 .

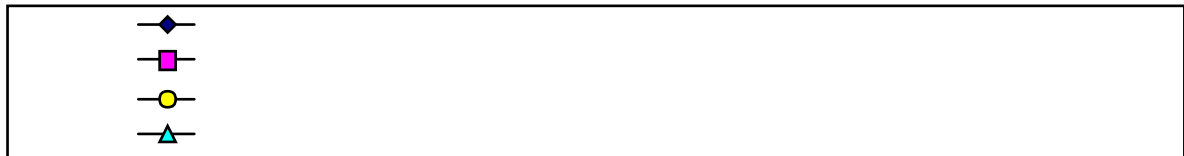
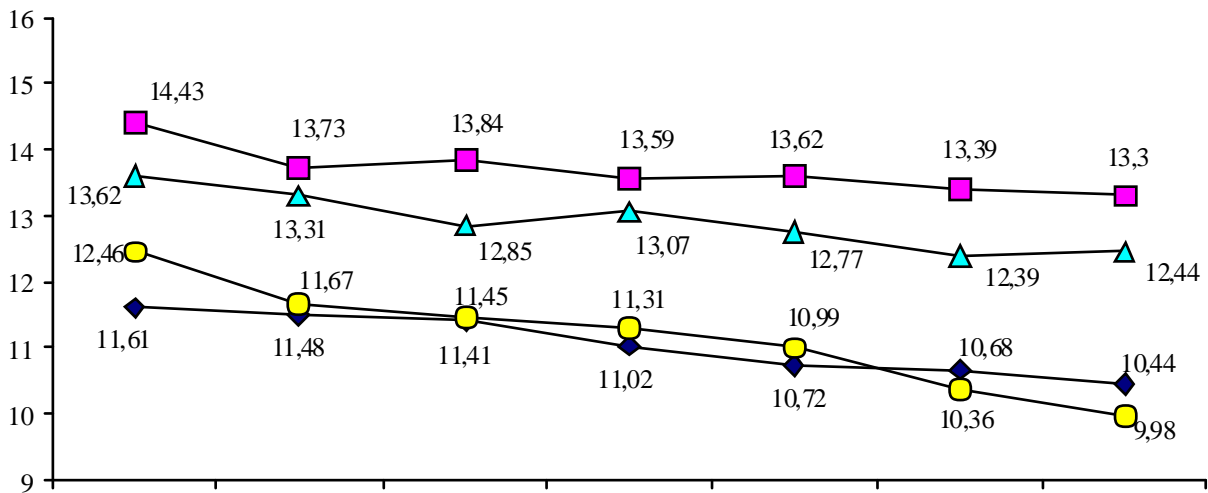
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	2015 .		2016 .		2017 . (8 .)	
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—	30262260		35579659		24418122	
•	28975839		28204095		22432559	
•	2070133		1947563		1850311	
•		7,2		6,9		8,2
•	712447	2,4	822540	2,3	585621	2,4
•	1595822	5,5	1625654	5,8	1651547	7,4
•	164175	7,9	164473	8,4	150673	8,1
•		10,3		10,1		9,1
•		—		—		—
•	5460273	18,0	5302625	14,9	3932013	16,1
•	4885336	16,9	4468880	15,8	4019330	17,9
•	666199	32,2	636001	32,7	622124	33,6
•		13,6		14,2		15,5
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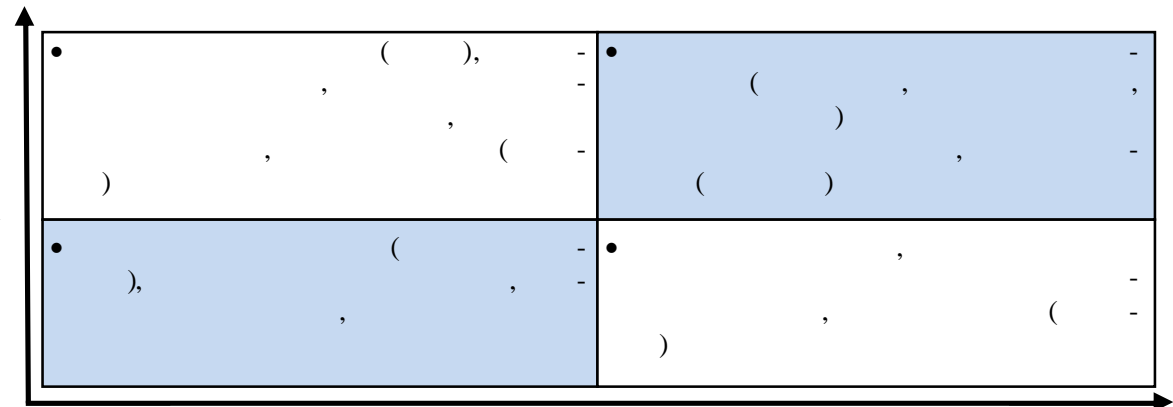
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2015 . 2,5 , 3523,5 (2016 . [10]),

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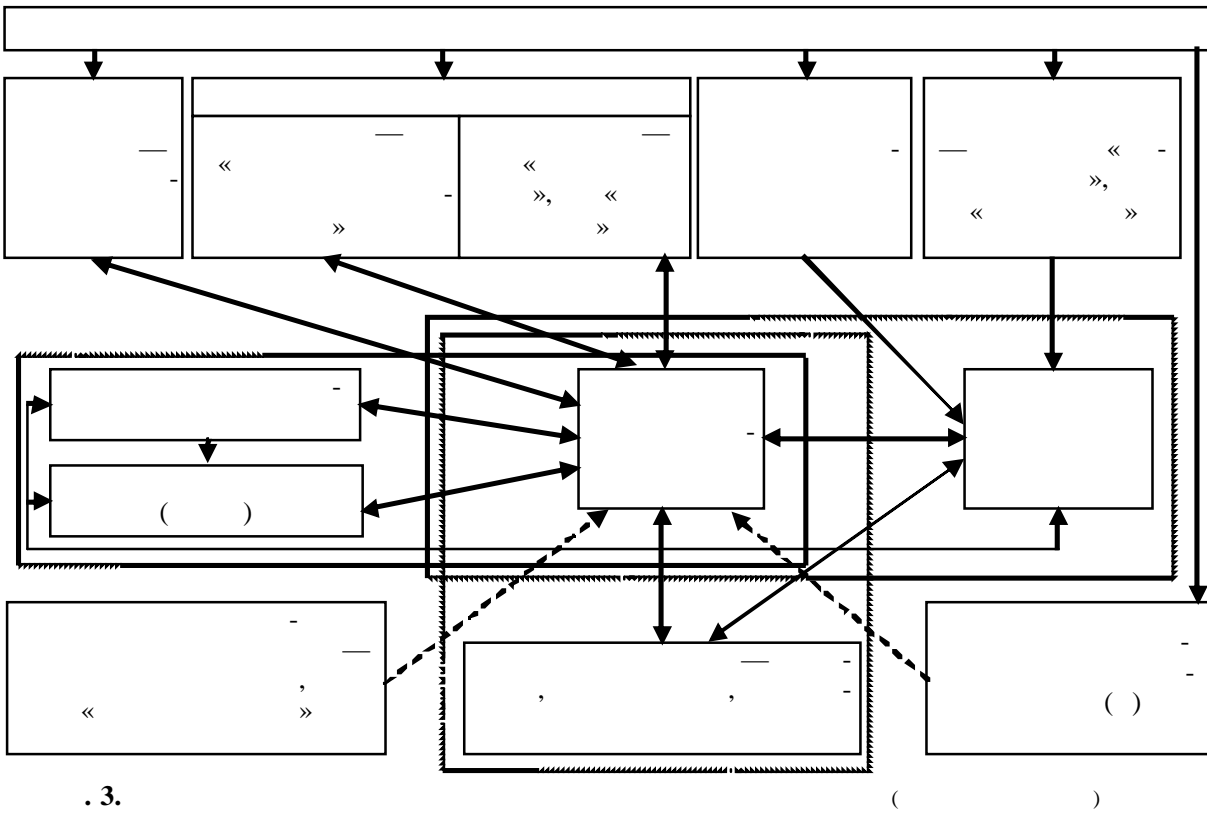
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5. 2016: / — ,2016—725 .

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(10.10.2017).
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- 29 2016 . 1528 []. —
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