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## **ECONOMIC PROBLEMS AND RESOURCES FOR RECONSTRUCTION OF UKRAINE'S ECONOMY**

The war in Ukraine has been going on for four months now, leading to economic losses that will be the highest in the history of Ukraine's independence. The World Bank predicted a drop in Ukraine's GDP to 45%. They also worsened the growth forecast for the world economy - from 4.1% to 3.2% - due to Russia's invasion of Ukraine [1; 2].

The IMF announced the deterioration of the forecast of the world economy to 3.6%. In January, the fund was already worsening expectations - due to the influence of "Omicron" the forecast was reduced to 4.4% (by 0.5 points) [2; 3].

The National Bank recently gave its calculations - a drop in Ukraine's GDP by at least a third. At the end of March, the Ministry of Economy announced the

expected reduction of the economy by 16% in the first quarter and by 40% in the first quarter. According to the First Deputy Minister of Economy, the first to suffer will be air and sea transportation, the service sector, where business works directly with consumers [2; 4].

The 16% loss, named by the Ministry of Economy, relates to the first quarter. Given that there was no decline in January and February, it can be concluded that in March the fall in GDP was almost 50%. Already in April, this figure improved slightly, as production and services began to gradually revive. The situation may change in one direction or another depending on the reduction or intensification of hostilities on the part of Russia, the coverage of the territories in which they occur and the risks of shelling [2; 5].

The economy is collapsing due to the closure of enterprises and businesses against the background of destruction or inability to work in dangerous areas, as well as due to disruption of logistics and reduction of export-import operations. The key problem for exports will be the blockade of Ukrainian seaports [2; 6].

In March, only 1 million tons of corn were exported from Ukraine, which is about 20% of the monthly potential. Violation of logistics also affected the export of metallurgy, which already has limited capacity due to the destruction of enterprises - 20-25% of the pre-war volume. Consumer prices in Ukraine in March increased by 4.5% compared to February and by 13.7% compared to March last year. In the Eurozone, inflation averaged 7.5% year on year. According to the IMF, in some developed countries, inflation broke a 40-year record. However, price growth has not yet reached its maximum.

Currently, the inflation target for mid-2022 (June) is 20-22%, and it is likely that this level will continue during the second half. On some positions, in particular, food products, the situation will improve, because the food industry is resuming work and logistics are being established. Attempts to target inflation by the NBU over the past few years will be ineffective, as the NBU is unlikely to fight inflation by raising

interest rates, as pre-war monetary policy logic is irrelevant: maintaining economic and financial stability is a priority [2; 5].

As the National Bank of Ukraine imposed a number of restrictions on the foreign exchange market on February 24, in particular, the exchange rate was frozen at UAH 29.25 per dollar; the regulator also banned banks from selling foreign currency to the public. Recently, the NBU, assessing the improvement in the foreign exchange market, began to gradually lift restrictions, allowing, for example, cash sale of foreign currency by banks [2; 3].

Therefore, there is no reason to talk about a more substantial revision of the restrictions yet. The situation in the foreign exchange market is quite stable, but in the future, everything will depend on the replenishment of reserves, which are still coming in sufficient quantities. In March, new loans amounted to \$ 3.3 billion, which allowed to pay off debts and to intervene for \$ 1.7 billion, which allowed keeping reserves unchanged [2].

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## **SMART-ТЕХНОЛОГІЇ, ЯК ОСНОВА РОЗВИТКУ SMART-ЕКОНОМІКИ**

Подальший розвиток нових технологій став наступним етапом інноваційного прориву та переходом до Індустрії 5.0, в якій провідне місце займають smart-технології, що докорінно змінили життєдіяльність людей, спілкування, організацію бізнесу. Smart-технології – це «технології, які використовують штучний інтелект, машинне навчання та аналіз великих даних, щоб забезпечити когнітивну обізнаність об'єктів, які в минулому вважалися неживими» [1].

Smart-технології поділяються на: пристрої інтернету речей (IoT); розумні підключені пристрої; розумні пристрої; штучний інтелект (Artificial Intelligence); 3D-друк (3D Printing); доповнена реальність (Augmented Reality); віртуальна реальність (Virtual Reality); промислова робототехніка (Industrial