

N. Fastovets, T. Kharchuk, O. Podolska, S. Lutkovska, T. Voronko-Nevidnycha, L. Levkivska Strategic financial management of innovatively adaptive enterprises in startup business in glocalized markets / N. Fastovets, T. Kharchuk, O. Podolska and other // **Фінансово-кредитна діяльність: проблеми теорії та практики.** – 2025. - Том 4 (63). – С. 166-179.

ABSTRACT The article examines the strategic aspects of financial management of innovative adaptive startups in the context of glocalized markets. The author considers the unique combination of global economic trends with local socio-economic and regulatory conditions that create new challenges for financial planning in a startup business. The study is based on the analysis of financial statements of five Ukrainian startups operating in various sectors of the economy, including logistics, financial technologies, and innovations. The research methodology includes an assessment of key financial indicators, such as asset structure, profitability, liquidity, tax burden, and receivables. As part of the work, a model of strategic financial management was built, which combines asset management, capital optimization, and adaptation to the specifics of the glocalized environment. Significant attention is paid to the analysis of the impact of quantitative changes in personnel on financial results, as well as the study of the relationship between costs and revenues using regression modelling. A strong positive correlation between investments in human capital and enterprise profitability was found, and the effectiveness of the implementation of financial technologies (fintech) in increasing business adaptability was confirmed. Based on the results obtained, practical recommendations were formulated for optimizing tax planning, implementing digital platforms for cash flow management, and forming financial strategies for global scaling. The proposed model has practical significance for startup managers, investors, and consultants who seek to increase the financial stability of the enterprise in conditions of high uncertainty, limited resources, and competition in glocalized markets. The article also has theoretical significance, expanding the understanding of financial management in new economic conditions, where success depends on the ability of enterprises to combine flexibility with analytical accuracy.

Keywords: strategic management, startup finance, glocalization, innovative adaptability, financial sustainability, cash flows, risk management, asset management, education, potential