

Yashil IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

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- 08.00.03 Sanoat iqtisodiyoti
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TOPICAL ISSUES OF ANALYTICAL SUPPORT FOR FINANCIAL RESOURCES MANAGEMENT OF BUSINESS ENTITIES IN MODERN CONDITIONS

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Abstract: The article examines the features of analytical support for managing the financial resources of an enterprise, examines the content of the analytical support for managing the financial resources of an enterprise and the main directions for improving the analytical support for managing the financial resources of an enterprise in modern conditions.

Key words: financial resources of enterprises, analytical support, indicators of financial stability and profitability, retained earnings, working capital and others.

Annotatsiya: Maqolada korxonaning moliyaviy resurslarini boshqarishni tahliliy qo'llab-quvvatlash xususiyatlari ko'rib chiqiladi, korxonaning moliyaviy resurslarini boshqarishni tahliliy qo'llab-quvvatlashning mazmuni va korxonaning moliyaviy resurslarini boshqarish bo'yicha tahliliy yordamni takomillashtirishning asosiy yo'nalishlari o'rganiladi.

Kalit so'zlar: korxonalarning moliyaviy resurslari, tahliliy ta'minot, moliyaviy barqarorlik va rentabellik ko'rsatkichlari, taqsimlanmagan foyda, aylanma mablag'lar va boshqalar.

Аннотация: В статье рассмотрены особенности аналитического обеспечения управления финансовыми ресурсами предприятия, исследованы содержание аналитического обеспечения управления финансовыми ресурсами предприятия и основные направления пути совершенствования аналитического обеспечения управления финансовыми ресурсами предприятия в современных условиях.

Ключевые слова: финансовые ресурсы предприятий, аналитическое обеспечение, показатели финансовой устойчивости и рентабельности, нераспределённая прибыль, оборотные средств и другие.

INTRODUCTION

The organization of an enterprise's financial resources is the foundation on which its financial stability and prosperity are built. It is a key element of a successful business strategy and determines competitiveness and collaboration potential. Proper financial management allows not only to ensure the stability and reliability of the business, but also to guarantee the protection of the economic interests of both the enterprise itself and its partners.

Financial resources are funds at the disposal of an enterprise and intended for carrying out current costs and expenses for expanded reproduction, for fulfilling financial obligations and economically stimulating workers. Financial resources are also directed to the maintenance and development of non-production facilities, consumption, accumulation, to special reserve funds, etc. [6]

"For successful survival in the conditions of rapid development of market competition and to prevent financial problems, it is necessary to have in-depth knowledge of the organization of the financial resources of the enterprise, the optimal capital structure and suitable sources of its formation. The correct distribution of own funds is also important. Successful defense of an enterprise depends not only on the professionalism of employees and effective coordination of the operational process, but also on a successful combination of external circumstances."

"Moreover, according to the decree of the President of the Republic of Uzbekistan "On the development strategy of new Uzbekistan for 2022–2026", a set of measures was put in place to stimulate the development of entrepreneurship in Uzbekistan. To achieve these goals, the following measures will be implemented, such as



holding an annual “Open Dialogue” of the President with entrepreneurs, supporting entrepreneurship in regions with a difficult socio-economic situation, and eliminating problems in the construction sector. The implementation of these measures will allow Uzbekistan to create a more dynamic and diversified economy, as well as improve the well-being of the population.”

Therefore, it is urgently necessary to systematize the theoretical foundations of financial asset management and develop innovative methods for their analysis, as well as assess the efficiency of using such resources and find practical ways to improve them. As a result of this process, the current task becomes, on the one hand, abstracting the theoretical foundations for creating and tools for analyzing the strategy for managing financial assets of commercial structures, and on the other hand, assessing the efficiency of using funds and finding ways to increase it in a particular enterprise.

REVIEW OF LITERATURE.

Many researchers pay more attention to the problem of managing the financial resources of an enterprise, such as M. E. Kulagina, K. V. Ekimova, V. N. Nezamaikin, I. L. Yurzinova, E. I. Borodina, G. F. Checheta, V. S. Istomin, I. A. Blank, O. P. Goryachevoy, O. V. Konevoy, N. P. Yakimova, etc. Among domestic scientists on priority issues of improving the management of financial resources of business entities, they directly or indirectly studied: T. Malikov, N. Khaidarov, B. Toshmurodova, N. Zhumaev, S. Elmirzaev, E. Hoshimov, N. Muminov, N. Tursunova, M. Khamidulin, V. Kotov, R. Karlibaeva, F. Khamidova, A. Taspanova, A. Shomirov. The scientific works of O.K. Iminov, T.S. Malikov and O.O. Olimjonov highlight the importance of financial resource management and some aspects of the issues discussed in it.¹

In his research, M.B. Khamidulin considered issues of corporate governance and financial mechanisms of corporate management. The scientific works of B.E. Toshmuradova, S.E. Elmirzaev, R.Kh. Karlibaeva cover such issues as the economic importance of financial resource management, functions, practice of corporate assessment of financial management, organization of tax management in enterprises. However, a comprehensive study of financial management as a separate scientific area, taking into account foreign experience, has not been carried out. This situation emphasizes the relevance of the chosen topic.

Taspanova A.K. (2019) in her study in the field of sources of financing, determined that one of the most pressing and painful problems is identifying real needs and providing working capital to joint-stock companies operating in the real sector of the economy. Its relevance lies in the fact that in order to ensure the continuity of the production process, the enterprise needs to create a source of financing for its current assets.

Khamdamov O. (2018) in his study determined that one of the important tasks of financial management to strengthen the financial security of an enterprise includes managing financial security based on modern financial instruments. Analyzes show that in our country the main sources of financial support for most joint stock companies are loans from commercial banks.

Shomirov A.A. (2019) in their research work: we think that in the management of financial resources of joint-stock companies, its strategic and tactical planning is important. When managing the financial resources of joint-stock companies, strategic planning is usually designed for at least 2-10 years, where the main focus is on ensuring balance in attracting and allocating resources over time, forming and improving the quality of the composition of economic partners, investors and shareholders, as well as diversifying foreign exchange reserves and investment portfolio, which is one of the most important problems.

However, questions remain unresolved regarding the practice of analytical support for managing the financial resources of an enterprise, the restrictions affecting their structures from the standpoint of ensuring conditions for the efficiency of their use.

RESEARCH METHODS.

The purpose of the study is to clarify the theoretical foundations and substantiate specific practical recommendations for improving the management of financial resources in modern economic conditions. The research methodology included methods of economic, comparative and system analysis, and expert assessments.

ANALYSIS AND RESULTS

To ensure continuity of economic activity, an enterprise must strategically form and effectively use its financial resources. Effective management of these funds can maintain the financial balance of an organization

¹ Savina S., Kuzmina-Merlino I. Improving Financial Management System for Multi-business Companies // Procedia - Social and Behavioral Sciences. Volume 132. – 15 April 2015. – Pages 136 – 145. (www.sciencedirect.com/science/article/pii/S1877042815056992)

Указ Президента Республики Узбекистан «О стратегии развития нового Узбекистана на 2022-2026 годы» от 28.01.2022г., № УП-60



during its economic growth. This balance is characterized by a high level of financial stability, active liquidity and reliable solvency. In addition, increased financial management efficiency can be achieved by reducing cash turnover time.

Financial resources are a set of funds that can be mobilized or frozen to meet the production needs of the company. The sources of these resources are all receipts and income available to the enterprise for a certain period of time and used to finance production costs for the production of finished products.

When managing financial resources, the rapid increase in turnover of working capital is a fundamental principle. This leads to dynamic growth of production and commercial indicators, which helps to improve the financial results and competitiveness of the organization. The main focus should be on maximizing revenue from product sales and optimizing costs in order to increase the overall profit of the enterprise.

The system of analytical support for financial resource management is a set of information and analytical information and a set of analytical procedures focused on a retrospective assessment of their movement and necessary for making financial management decisions.

When analyzing the presented table, it becomes obvious that the calculated indicators of efficiency in the use of financial resources at the Elite Textile LLC enterprise in the period from 2021 to 2023 show multidirectional dynamics. It is important to note that the investment coverage ratio for the specified period is below the established standard, which indicates a failure to comply with the principle of self-financing. A decrease in the autonomy ratio below the established level is a negative aspect, indicating a decrease in financial stability and increased dependence on external investors.

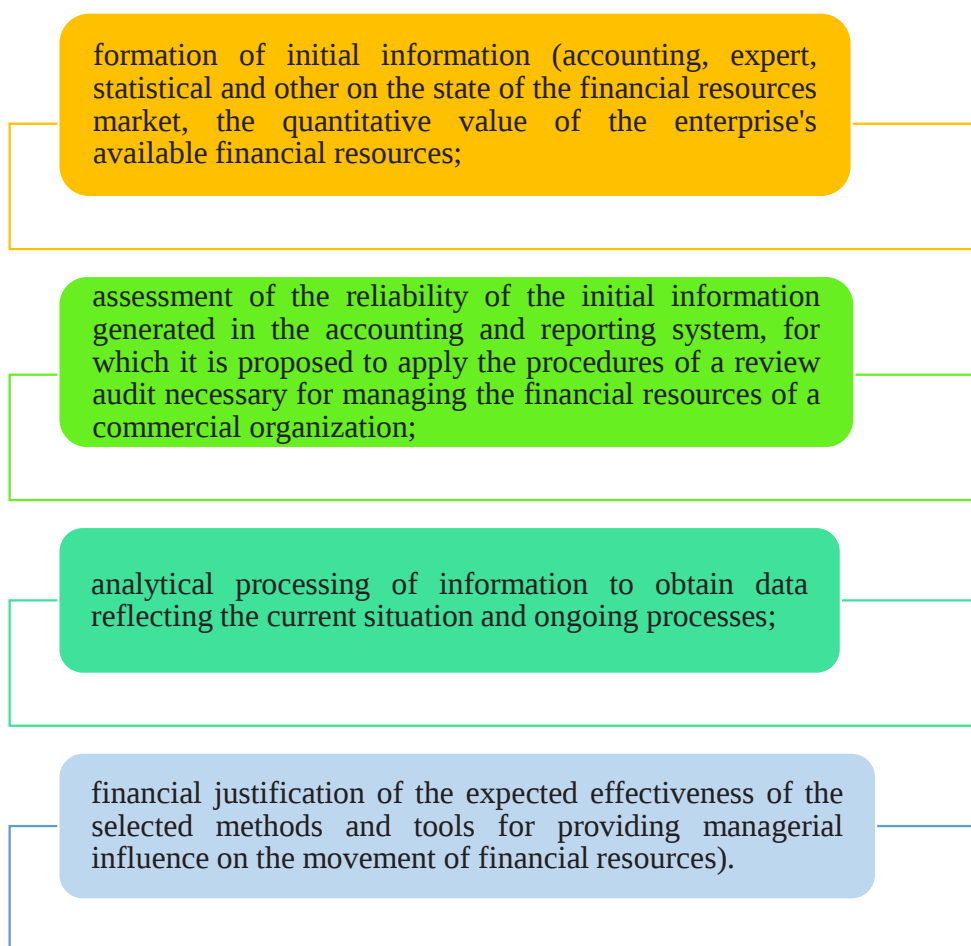


Fig. 1. Contents of analytical support for the management of financial resources of economic entities.

The property mobility indicator of Elite Textile LLC is 4.22, which reflects the enterprise's high ability to transform its asset structure in accordance with changing market conditions. The coefficient shows the possibility of converting current assets into non-current ones, that is, the ability to adapt to market changes.



Table 1. Analysis of liquidity indicators of Elite Textile LLC (thousand sums).

Indicators	Year			Deviation (+/-)	
	2021	2022	2023	2022/2021	2023/2022
Initial data for calculation					
Inventory	137 381 651,00	84 789 422,00	205 990 258,00	-52 592 229,00	+121 200 836,00
Accounts receivable	123 308 081,00	100 930 530,00	116 990 695,00	-22 377 551,00	+16 060 165,00
Cash and cash equivalents	2 605 458,00	722 933,00	602 622,00	-1 882 525,00	-120 311,00
Total current assets	264 477 744,00	187 613 430,00	324 746 620,00	-76 864 314,00	+137 133 190,00
Current liabilities	279 316 248,00	199 913 741,00	320 890 957,00	-79 402 507,00	+120 977 216,00
Performance ratios					
Total liquidity ratio (total coverage ratio)	0,95	0,94	1,01	-0,01	0,07
Quick liquidity ratio	0,45	0,51	0,37	0,06	-0,14
Absolute liquidity ratio	0,01	0,00	0,00	-0,01	0,00

The results of calculating the liquidity ratios of Elite Textile LLC for the period from 2021 to 2023 indicate that the indicators are significantly lower than the recommended standards. The current liquidity ratio remains below 1 throughout the period, the quick liquidity ratio does not reach 0.5, and the absolute liquidity of the enterprise does not reach 0.2. This means that the company may face problems in its financial security and the fulfillment of its obligations. It is possible that the company will have difficulties paying its bills and managing its finances, which increases the risk of financial difficulties and even potential bankruptcy.

The next important aspect of the analysis is the assessment of the financial stability ratios and the adequacy of the company's long-term financial resources, the results of the analysis are displayed in Table 2.

Table 2. Analysis of financial stability indicators of Elite Textile LLC.

Indicators	Standard values	Year			Deviation (+/-)	
		2021r.	2022r.	2023r.	2022/2021	2023/2022
1	2	3	4	5	6	7
Autonomy ratio	50-60%	0,21	0,20	0,16	-0,01	-0,04
Investment coverage ratio	60-70%	0,20	0,32	0,24	0,12	-0,08
Financial leverage ratio	≤1	4,81	3,58	5,56	-1,23	1,98
Ratio of own working capital	10%	-0,12	-0,17	-0,02	-0,05	0,15
Index of permanent assets	fr 0 to 1	1,64	1,53	1,23	-0,11	-0,3
Ratio of equity maneuverability	0,25-0,5	4,18	3,05	5,33	-1,13	2,28
Ratio of property mobility	-	2,55	1,20	4,32	-1,35	3,12
Ratio of working capital mobility	0,1-0,17	0,03	0,03	0,02	0,00	-0,01
Ratio of inventories	≥0,5 optimal value 0,6-0,8	1,92	2,21	1,58	0,29	-0,63



When analyzing the presented table, it becomes obvious that the calculated indicators of the efficiency of using financial resources at the enterprise OOO Elite Textile in the period from 2021 to 2023 show multidirectional dynamics. It is important to note that the investment coverage ratio for the specified period is below the established standard, which indicates non-compliance with the self-financing principle. A decrease in the autonomy ratio below the established level is a negative aspect indicating a decrease in financial stability and increased dependence on external investors. The asset mobility indicator of OOO Elite Textile is 4.22, which reflects the high ability of the enterprise to transform its asset structure in accordance with changing market conditions. The ratio shows the possibility of converting current assets into non-current assets, that is, the ability to adapt to market changes.

The conducted analysis demonstrates that the return on assets at the enterprise, presented in Table 1, is insignificant due to the low economic return on assets during the reporting period. It is important to note that there was a decrease in the level of profitability from 18.9% to 8.87%, which indicates that the growth rate of asset volumes exceeds the growth rate of revenue and profit. The prospects for increasing income and profit at the enterprise under study are limited by the scope of its activities and mainly depend on the expansion of the range of services and the development of related areas. Positive aspects for the period under study include a high level of financial stability and solvency, an increase in equity and financial resources, high financial independence and increased sustainability of the core business, as well as an increase in revenue and profit. On the other hand, negative aspects include a decrease in economic return and the intensity of use of capital and financial resources with an increase in the profitability and profitability of the enterprise. Tables 2 and 3 present the results of the analysis of the efficiency of using financial resources in terms of profitability and profitability.

Table 3. Assessment of the effectiveness of the use of financial resources through indicators of profitability and cost effectiveness of Elite Textile LLC (million sums).

Indicators	Year			Deviation (+/-)		Growth rate, %	
	2021	2022	2023	2022/2021	2023/2022	2022/2021	2023/2022
Initial data for calculation							
Average annual value of equity capital, thousand soums	61134	62 438	61238,5	1304,00	-1200	102,13	98,08
Average annual value of assets, thousand soums	384478,5	325160	340895	-59	+15735	84,57	104,84
Average annual value of fixed assets, thousand soums	99528,50	90773,00	76426	-8754,5	-14347	91,20	84,19
Revenue, thousand soums	44 539,00	28 349	10 560	-16190	-17789	63,65	37,25
Net profit, thousand soums	18 901,00	313,00	190 00	-1858	-123	1,66	60,79
Profit before tax, thousand soums	22 616,00	1 022	1 400	-21594	377	4,52	136,88
Assessment indicators							
Return on capital employed	25,40	1,25	1,77	-24,15	0,52	4,92	141,60
Return on equity, %	0,51	1.42	0.31	0,91	-1,11	278,43	21,83
Return on assets, %	0,11	0.22	0.05	0,11	-0,17	200,00	22,73
Return on assets	0,45	0,31	0,14	1,85	1,24	0,70	0,44

The table reflects the decrease in such indicators as the average annual value of assets, fixed assets and revenue in Elite Textile LLC. It is important to note that evaluation indicators such as return on equity and assets and return on employed capital also show a downward trend.

During the analysis, it was found that despite the decline, the rate of increase in assets exceeds the growth rate of revenue and profit, which slows down the potential for increasing the company's financial results and



income. It is necessary to pay attention to increasing the efficiency of using financial resources, since this is a key factor in increasing the profitability and sustainability of the enterprise.

One of the positive aspects is the high level of net profit during the analyzed period and the financial stability of the enterprise. It is important to take into account that an increase in profitability and profitability can lead to an undesirable decrease in economic return and an unjustified reduction in the use of capital and financial resources.

Taking this into account, it is proposed to use traditional indicators of the efficiency of using financial resources together with the analytical indicators given in Tables 1, 2, 3 additional analytical tools.

Table 4. Additional analytical tools for assessing the efficiency of using financial resources (by the participation of assets in the formation of a certain type of income)

Name of the indicator	Calculation method	Analytical significance
Turnover indicators		
Economic return on financial resources/assets (SERF)	Total income / Average value of all financial resources	Characterizes the amount of income from all types of activities, received on average from each 1000 sum of financial resources transformed into capital and listed on the balance sheet of the enterprise
Turnover of assets used in core activities (CAoD)	Income received from assets used in core activities (plus state subsidies issued to compensate for expenses from ordinary activities – for individual economic entities) / Average value of assets used in core activities	Characterizes the amount of income from the main activity of the enterprise, received on average from each 1000 sum of financial resources used in it (the indicator can be calculated for each type of such assets)
Turnover of assets used in other activities (SApd)	Income received from assets used in other activities (minus state subsidies issued to compensate for expenses from ordinary activities – for individual economic entities) / Average value of assets used in other activities	Characterizes the amount of income from other activities of the enterprise, received on average from each 1000 sum of financial resources used in it (the indicator can be calculated for each type of such assets)
Name of the indicator	Calculation method	Analytical significance
Profitability indicators		
Return on assets used in core activities (RAoD)	Profit from the sale of assets used in core activities (plus state subsidies issued to compensate for expenses from ordinary activities - for individual economic entities) / Average value of assets used in core activities × 100%	Characterizes the amount of profit from sales received on average from each 1000 sum of financial resources used in core activities (the indicator can be calculated for each type of such assets)
Return on assets used in other activities (RApd)	Profit received from the use of assets used in other activities (minus state subsidies issued to compensate for expenses from ordinary activities - for individual economic entities) / Average value of assets used in other activities × 100%	Characterizes the amount of financial result from other activities, received on average from each sum of assets used in it (the indicator can be calculated for each type of such assets)

Thus, the analytical support system includes the following interrelated elements:

- information;
- financial analysis methodology;
- financial leverage (analytical indicators) and criteria for their evaluation;
- tools to improve the rationality and efficiency of attracting and allocating financial resources;
- algorithm for financial justification of management decisions.



CONCLUSIONS AND SUGGESTIONS

Analysis of financial resources is the basis on which the financial management system of a commercial enterprise is built. It provides the information base for developing financial policies, optimizing the use of funds and adjusting strategies in accordance with changing conditions. The key indicators that influence the efficiency of using the financial resources of an economic entity are the level of profitability of the business and its financial stability. The analysis of these indicators includes several groups of indicators: liquidity, financial stability, profitability and business activity. Such an integrated approach to assessing the financial condition of a company allows us to create a basis for optimizing the use of financial resources and developing effective management strategies aimed at increasing the company's productivity.

In 2021-2023 Elite Textile LLC achieved stable business development, which was manifested not only in an increase in total revenues and profits, but also in an increase in the financial resources available to the private enterprise. However, while the profitability of operations has increased, return on assets and capital has decreased between 2021 and 2023, and there has also been a decrease in commercial activity and the company's asset turnover rate. An analysis of the composition of the financial resources of the two objects and the efficiency of their use showed that the enterprise has the necessary amount of financial resources for sustainable operation.

The analysis of the structure of financial resources of two objects and their efficiency showed that each enterprise has an optimal level of financial resources to ensure stable operation. A significant portion of financial resources is used to form inventories of goods and provide production services, while ensuring prompt replenishment of financial resources. Elite Textile LLC relies on borrowed funds to finance its production activities.

The company demonstrates high efficiency in the use of its financial resources. Positive changes over the period under study include an increase in the volume of equity capital and financial resources, as well as an increase in the level of financial independence of the enterprise. The stability of the core business is growing, and revenue and profits are growing rapidly. However, negative trends include a decrease in economic returns and resource use intensity as income increases. To improve the efficiency of use of financial resources, companies are recommended to improve the intensity of resource use by increasing asset turnover and turnover, as well as control costs and optimize the amount of capital in accordance with business needs.

Based on the results of the analysis, specific strategies were proposed to optimize the use of available financial resources:

increasing the rate of asset turnover by developing new areas in the product range; systematic financial analysis of activities with constant monitoring; detailed planning and monitoring of all costs. These steps will help improve the efficiency of using the financial resources of the accounted enterprise, contributing to an increase in revenue, profit, and overall profitability of the main production activities within the object of analysis.

In general, we can say that the existing methodology for analyzing the financial resources of a commercial organization does not fully meet the requirements for ensuring effective management of them, since it does not allow assessing the structure of financial resources according to a number of criteria, the observance of which is a necessary basis for recognizing the management of financial resources as effective.

Signs of classification of financial resources and reasonable criteria for effective management will form the basis for supplementing the existing analysis methodology with new analytical tools in order to improve the system of analytical support for managing the financial resources of a commercial organization.

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