

Yashil

IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

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- 08.00.01 Iqtisodiyot nazariyasi
- 08.00.02 Makroiqtisodiyot
- 08.00.03 Sanoat iqtisodiyoti
- 08.00.04 Qishloq xo'jaligi iqtisodiyoti
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- 08.00.16 Raqamli iqtisodiyot va xalqaro raqamli integratsiya
- 08.00.17 Turizm va mehmonxona faoliyati



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REVIEW OF METHODOLOGICAL APPROACHES TO ENTERPRISES FINANCIAL CONDITION ANALYSIS

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Abstract: In this article based on the analysis of domestic and foreign scientific literature on financial analysis, recommendations for improving the methodology of analyzing the financial situation of the enterprise were developed and a system of measures was presented.

Key words: Financial condition, methodology, horizontal analysis, vertical analysis, liquidity ratios, solvency, profitability.

Annotatsiya: Ushbu maqolada moliyaviy tahlil bo'yicha mahalliy va xorijiy ilmiy adabiyotlarni tahlil qilish asosida korxonaning moliyaviy holatini tahlil qilish metodologiyasini takomillashtirish bo'yicha tavsiyalar ishlab chiqilgan va chora-tadbirlar tizimi taqdim etilgan.

Kalit so'zlar: Moliyaviy holat, metodologiya, gorizontal tahlil, vertikal tahlil, likvidlik koeffitsiyentlari, to'lov qobiliyati, rentabellik.

Аннотация: В данной статье на основе анализа отечественной и зарубежной научной литературы по финансовому анализу разработаны рекомендации по совершенствованию методики анализа финансового положения предприятия и представлена система мер.

Ключевые слова: Финансовое состояние, методология, горизонтальный анализ, вертикальный анализ, коэффициенты ликвидности, платежеспособность, рентабельность.

INTRODUCTION

Today, the main problem of the effective functioning of enterprises is the lack of a comprehensive assessment system financial condition, which really helped the management of the enterprise to identify "pain points" and make management decisions. For implementation in the process of analysis and control of financial condition must be formalized in the form of a system indicators. They are an important tool for assessing, planning and managing the activities of enterprises.

The economic nature of the concept of "financial condition of organization" is quite complex, since it reflects the interaction production and financial activities of the enterprise. Lack or improper use financial resources may be the main reason for late payment of settlement documents suppliers for received raw materials, incomplete and irregular supply of production with necessary objects of labor, and accordingly, can cause a deterioration in the results of the enterprise's plan for volume, nomenclature and production costs, as well as other effective indicators.

LITERATURE REVIEW

The financial situation of the enterprise with its financial resources indicators that describe the level of security, the level of competitiveness and bankruptcy, the state of financial stability and solvency, the ability to fulfill obligations to the state and other economic entities category and includes a set of process results ^[1].

The financial condition of the enterprise as an economic category characterizes the state of the capital in terms of the ability of the economic entity to conduct its activities, develop and finance itself. That is, it characterizes the level of provision of financial resources of the economic entity, the level of their targeted deployment and effective use, financial relations with other legal and physical entities, description of the state of solvency and financial stability ^[2].



The financial condition of the enterprise, its property, financial resources level of security, financial stability and solvency, indicators such as the ability to fulfill obligations to the state and other economic entities, competitiveness and the level of bankruptcy contains the complex ^[3].

Financial condition is an integral indicator of sustainable development and functioning of an economic entity. This indicator is reflected in the system of financial and non-financial indicators, characterizes the effectiveness of economic relations with other business entities, reflects the current and future provision of all business processes with the necessary resources (material, intangible, financial) ^[4].

Somewhat similar among themselves, methods are proposed by K.S. Alekseev ^[5], L.S. Vasilyeva ^[6], A.D. Sheremet ^[7].

The first block they propose is to conduct a general assessment of the financial condition and its changes during the reporting period. This block includes the construction of an analytical net balance, with the help of which the structure and dynamics of the financial condition are studied. In addition to this block, A.D. Sheremet also includes an analysis of the structure of the enterprise's property, that is, an analysis of the structure and state of funds (assets) and their sources of formation (liabilities). He divides assets into immobilized funds and mobile assets, the latter in turn are divided into inventories and expenses, accounts receivable, cash and securities. Liabilities are divided into own and attracted, the composition of the latter includes long-term and medium-term loans and borrowed funds, short-term loans and borrowed funds and accounts payable ^[7, p. 126].

K.S. Alekseev and L.S. Vasilyeva's analysis of the structure of property and the sources of its formation is isolated as a separate block.

Next block analysis of financial condition, common to these authors, is the analysis of the financial stability of the enterprise, however Vasilyeva L.S. This analysis is carried out using a system of coefficients, and Sheremet A.D. – using absolute indicators, the generalization of which is a three-component indicator of the type of financial stability. Sheremet A.D. identifies four types of financial stability: absolute stability, normal stability, unstable financial situation and crisis financial situation.

The next joint block of the methodology under consideration is analysis of solvency and balance sheet liquidity. The results of this analysis characterize the ability of the enterprise to make regular payments and fulfill monetary obligations using available money and funds and assets that can be easily mobilized.

Alekseev K.S. and Vasilyeva L.S. This block of the methodology is determined by liquidity ratios, and L.S. Vasilyeva defines three levels of solvency: monetary, settlement and liquid solvency. Each level corresponds to assets, grouped by decreasing degree of their liquidity (the reciprocal of the time required to convert them into cash) and liabilities, grouped by their maturity and arranged in ascending order of maturity.

Sheremet A.D. defines four groups of assets (the most liquid assets; assets that are quickly sold; slowly assets being sold; hard to sell assets) and, accordingly, four groups of liabilities (the most urgent liabilities; short-term liabilities, long-term and medium-term liabilities; permanent liabilities). To determine liquidity, the results of the asset and liability groups are compared; the balance is considered absolutely liquid if the first three asset groups are greater than or equal to the corresponding liability groups, and the fourth asset group is less than or equal to the fourth liability group. Based on these data, A.D. Sheremet determines current and future liquidity.

The next component of A.D. Sheremet's technique is an analysis of financial ratios (balance sheet liquidity, autonomy, maneuvering, etc.), on the basis of which a final conclusion is made about the financial condition of the enterprise.

K.S. Alekseev supplements the methodology for analyzing financial condition with the following blocks:

- analysis of the implementation of the financial plan (balance of income and expenses);
- accounts receivable analysis and accounts payable by drawing up a balance sheet of the enterprise;
- analysis of working capital turnover, which is performed using a number of indicators (duration of one revolution, turnover ratio and coefficient of consolidation or loading of working capital).

M.N. Kreinin ^[8] analysis of financial condition is limited only to an analysis of the solvency and liquidity of the balance sheet, which is carried out on the basis of the calculation of relative indicators.

In the methodology for analyzing financial activity, edited by V.V. Bocharova ^[9] approach to analysis is somewhat deeper – the assessment is supplemented by a direct study of the enterprise's balance sheet. This is preceded by establishing the degree of reliability of the information contained in the balance sheet by comparing it with other sources of information.

To generalize the analysis of financial activities, the proposed methodology also uses the balance of unplanned investments working capital and their sources. The analysis methodology also includes drawing up an action plan to mobilize reserves and strengthen the solvency of the enterprise.



This technique is more logical for large industries with the participation of state capital. However, this method, like the previous one, has its drawbacks, namely: limited information base, lack of adjustments for inflation.

Peculiar look on the methodology for analyzing the financial condition of commercial organizations has a team of authors consisting of N.N. Selezneva and A.F. Ionova ^[10], who believe that the financial position of an enterprise is characterized by a system of indicators that are hierarchically interrelated. At the lower level of the hierarchy there are single indicators of the financial condition of the enterprise, characterizing individual aspects of the state of finances and which can be directly calculated on the basis of the reporting data of the enterprise.

RESEARCH METHODOLOGY

The method of scientific abstraction, the method of induction and deduction, the method of comparison, analytical and logical methods were used in conducting the research.

ANALYSIS AND RESULTS

The above the authors propose the following methodology for analyzing financial condition:

- formation of a system of single indicators (liquidity, solvency, profitability, efficiency of use assets);
- procedure for assessing individual indicators, which involves comparing actual values with normative ones. Standard values of indicators are established in the form of a closed interval (min-max);
- development of a procedure for synthesizing single estimates. The most acceptable method of synthesis of these estimates is to apply the geometric mean of the unit estimates. However, due to the known complexity of calculating the geometric mean, in practice, weighted average values are most often used, which are determined taking into account the significance (weight) of the estimates.

When using various techniques to perform the tasks of assessing the financial condition of an enterprise, it is of fundamental importance has a set of used evaluation indicators that allows one to obtain reasonable conclusion. To carry out the analysis, it is necessary to form a group of indicators that together provide a comprehensive description of the state and prospects of a commercial organization.

Based on research and generalizations of various methodological approaches to assessing the financial condition of an enterprise, three fundamental areas are identified:

- determining the level of supply of reserves as part of the current assets of the enterprise, the sources of their formation;
- calculation of a certain set of coefficients and based on them, research in dynamics and comparison with standard values;
- application of one integrated indicator, which consists of several of the most significant coefficients, determination of the limits of its value to identify the financial condition of the enterprise.

Thus, the main problem of the effective functioning of enterprises is the lack of a comprehensive system for assessing financial condition, which really helped the management of the enterprise would identify "pain points" and make management decisions. To be implemented in the process of analysis and control, the financial condition of a organization must be formalized in the form of a system of indicators. They are an important tool for assessing, planning and managing the activities of enterprises.

We identify three main blocks of the methodology (Figure 1):

- Horizontal analysis;
- Vertical analysis;
- Analysis based on calculation of relative indicators.

Horizontal (time) analysis consists in comparison of each reporting item with the previous period. The advantage of this type of analysis is the ability to obtain the most general idea of the qualitative changes that have occurred in the structure of funds and their sources, as well as the dynamics of these changes.

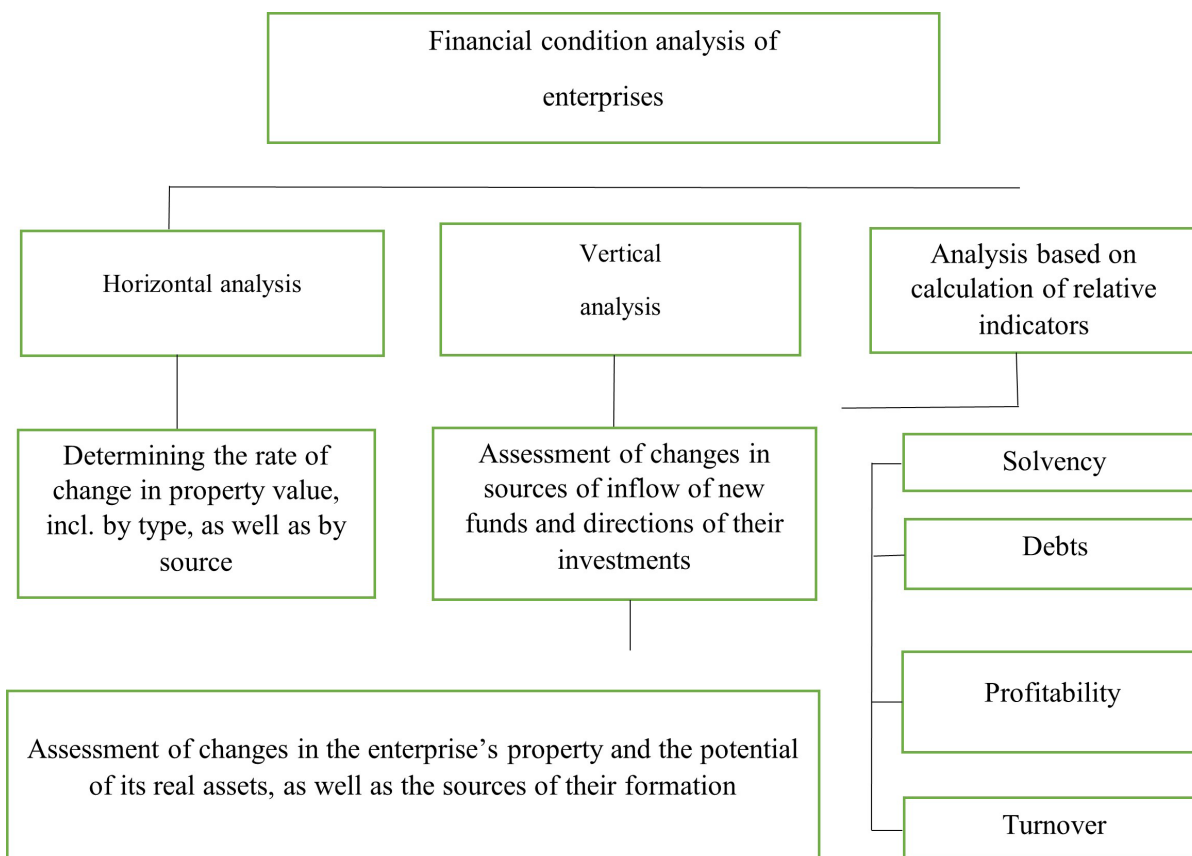


Figure 1: Blocks of methodology for analyzing the financial condition of an enterprise

The disadvantage of such an analysis is the lack of a mechanism for comparing individual economic options decisions. There is also no provision for the interchange ability of different resources, which eliminates the choice of the optimal option for the development of the economic system; accounting for inflation processes is limited.

Horizontal analysis is quite limited in the following reasons:

- the changes that have occurred characterize actions of past periods, that is, there is no reason to believe that similar trends will continue in the future;
- evaluate efficiency gains without data about the real state of the organization is quite difficult;
- the format of some reporting forms itself should be modified, presenting all numerical data in the form of positive numbers, since in horizontal analysis negative numerical data can cause difficulties in interpretation.

Vertical (structural) analysis allows you to determine the structure of the final financial indicators identifying the impact of each reporting item on the result as a whole.

Vertical financial method analysis is very useful when considering the structure of income and expenses of an enterprise (vertical analysis of the financial results statement).

Advantages: allows you to get the most general idea about the qualitative changes that occurred in the structure of funds and their sources, as well as the dynamics of these changes, such techniques are used in almost all methods.

Disadvantages: do not contain a mechanism for comparing individual options for economic decisions and do not provide for the interchange ability of different resources, which excludes the choice of the optimal option for the development of a commercial organization; limited accounting for inflation.

Based on the synthesis of the results of horizontal and vertical balance sheet analysis, an assessment is made of changes in the enterprise's property and the potential of its real assets, as well as the sources of their formation.

A deeper analysis is based on the calculation of relative indicators. The system of relative indicators includes indicators of the enterprise's solvency, debt, profitability, turnover and others.



The analysis of financial ratios is in comparison of their values with basic values, as well as in the study of their dynamics over the reporting period and over several years. The values of the enterprise's indicators for the past year, industry averages, and the values of indicators of promising enterprises can be used as basic values.

The structure of the given methodology for analyzing the financial condition of an enterprise is supplemented by some scientists with a block of analysis of development trends, which includes calculations of such indicators as the standard deviation in income, the coefficient of variation of income and others.

CONCLUSION

On based on research and generalization of various methodological

- approaches. There are three fundamental areas for assessing the financial condition of an enterprise:
- determining the level of supply of reserves as part of the current assets of the enterprise, the sources of their formation;
- calculation of a certain set of coefficients and based on them, research in dynamics and comparison with standard values;
- application of one integrated indicator, which consists of several of the most significant coefficients, determination of the limits of its value to identify the financial condition of the enterprise.

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