



IQTISODIYOT&TARAQQIYOT

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FINANCIAL CONDITION OF THE ENTERPRISE AS OBJECT OF RESEARCH AND EVALUATION

Ismailova Makhbuba Mirkhalilovna

Tashkent State University of Economics
"Financial Analysis" department, Assistant professor PhD

Abstract. Maqolada xo'jalik yurituvchi subyekt moliyaviy holatining mohiyati va mazmuni o'rganildi. Kompaniyaning moliyaviy holatini baholash mumkin bo'lgan ko'rsatkichlar tizimi aniqlandi.

Key words: moliyaviy holat, to'lov qobiliyati, moliyaviy barqarorlik, likvidlik, daromad, rentabellik.

Annotatsiya. The article studied the essence and content of the financial situation of the economic entity. A system of indicators has been determined by which it is possible to assess the financial condition of the company.

Kalit so'zlar: financial condition, solvency, financial stability, liquidity, income, profitability.

Аннотация. В статье рассмотрены сущность и содержание финансового состояния хозяйствующего субъекта. Определена система показателей, по которым можно оценить финансовое состояние компании.

Ключевые слова: финансовое состояние, платежеспособность, финансовая устойчивость, ликвидность, доход, рентабельность.

INTRODUCTION

The purpose of financial analysis is to provide information to financial managers and analysts to make thorough decisions about their business. Assessing the financial position and performance of an enterprise is a skill that every manager needs to have in order to make the best and most informed decisions for the company. The analysis of financial statements is a method of comparing, judging, or evaluating the situation of particular parts of the balance sheet, based on which important decisions are made. Therefore, financial analysis involves analyzing the balance sheets of an enterprise for its past, present, and future. The individual values of balance sheet positions do not hold high analytical significance, but when compared to the values of other balance sheet positions, their comparative value increases.

Financial analysis is a study of the company's financial statements by analyzing the reports. Report analysis is a tool that easily calculates and interprets reports used by investors, creditors, enterprise executives, and others [1].

Achieving high performance in management depends on the competitive financial status of enterprises under economic conditions, with the determination and analysis of their activities' efficiency being of great importance not only for the enterprises themselves but also for creditors and investors.

In financial analysis, not only the financial situation of the enterprise is clarified, but also its future prospects are shown. To actively attract investments, it is necessary to analyze and calculate the investment attractiveness ratings of business entities [2].

One of the most important conditions for successful financial management of an enterprise is the analysis of its financial condition. The financial condition of an enterprise is characterized by a set of indicators that reflect the formation and use of its financial resources.

In a market economy, a company's financial position essentially reflects its final operating results. These results are of interest not only to its employees but also to its business partners, government bodies, financial institutions, and tax authorities [3].

All of this predetermines the importance of conducting an analysis of the financial condition of an enterprise and increases the significance of such analysis in the economic process.

Financial condition is a complex concept characterized by a system of indicators that reflect the availability, placement, and use of financial resources of an enterprise. It is a characteristic of its financial competitiveness (i.e., solvency and creditworthiness) and its ability to fulfill obligations to the state and other economic entities.

The financial condition of a business entity reflects all aspects of its activities, as the movement of any inventory and labor resources is accompanied by the formation and expenditure of funds.



LITERATURE REVIEW

Financial analysis is a method for assessing the retrospective and prospective financial condition of an economic entity based on the study of the dependence and dynamics of financial information indicators.

In a market economy, the role of financial analysis has not only increased but also qualitatively changed. This is primarily due to the fact that, under market conditions, financial analysis has evolved from a routine component of economic analysis into the primary method for assessing the entire economy. In other words, financial analysis has evolved from an appendage of economic analysis into a comprehensive analysis of the entire economic activity of any industry, business entity, or individual entrepreneur [4].

Any type of economic activity begins with the investment of funds, proceeds through the movement of funds, and ends with results that have a monetary value. Therefore, only financial analysis can comprehensively examine and evaluate all aspects and results of cash flow, the level of relationships associated with cash flow, and the potential financial condition of a given entity. Ultimately, this means only one thing: in a market economy, financial analysis is one of the main tools for influencing the economy.

The growing role of financial analysis in a market economy is primarily due to the market's fundamental principle: rigidity. The market operates by a very strict law: the strongest survives. And the strongest economic entity in the market is the one with good financial standing and competitiveness.

Financial analysis reflects the process of studying the financial condition and key performance results of an enterprise with the aim of identifying and mobilizing reserves to increase its market value and ensure sustainable economic growth [5].

RESEARCH METHODOLOGY

In conducting the study, various research methods were employed, including comparison, analysis, and synthesis of data. The data grouping method was applied to organize the information effectively, while induction and deduction were used to draw conclusions and establish general principles based on specific observations. These methods collectively enabled a comprehensive evaluation of the financial condition and performance of the enterprise under investigation.

ANALYSIS AND RESULTS

In modern conditions, the importance of financial analysis in assessing the production and commercial activities of enterprises, and, above all, in the formation and use of their capital, income, and cash funds, is objectively increasing.

The key functions of financial analysis are:

- Objective assessment of the financial condition and financial results of business and market activity of an economic entity;
- Identification of factors and reasons for the achieved state;
- Preparation and justification of management decisions in the field of financial and investment activities;
- Search and mobilization of reserves for improving the financial activities of the enterprise.

These functions express the core essence of financial analysis as an integral part of an organization's overall financial management system. It represents a process of organized actions to establish a rational management structure, create a unified information field, and establish a technology for accounting, analyzing, planning, and monitoring cash flow and financial results. It should be noted that all procedures for building an overall management system should be guided by the idea of their rational impact on increasing the value of the enterprise or the profitability of its business operations with a minimal level of commercial risk.

The primary goal of analyzing an organization's financial condition is to promptly identify and address deficiencies in its financial and economic performance. Particular attention must be paid to identifying opportunities to improve its solvency and financial stability.

During the analysis process, the following tasks must be solved:

- Based on the study of the relationship between various indicators of production, commercial, and financial activities, assess the implementation of the plan for the receipt of financial resources and their use from the perspective of improving the financial condition;
- Build models for assessing and diagnosing financial condition, conduct a factor analysis, determining the influence of factors on changes in the financial condition of the organization;
- Forecast possible financial results based on the actual conditions of economic activity, the availability of own and borrowed resources, and developed models for assessing and diagnosing the financial condition under various options for the use of resources;



•Develop specific measures aimed at more efficient use of financial resources and strengthening the financial condition.

The content and main objective of financial analysis is to assess the financial condition and identify the possibility of increasing the efficiency of a business entity through rational financial policy (Figure 1).

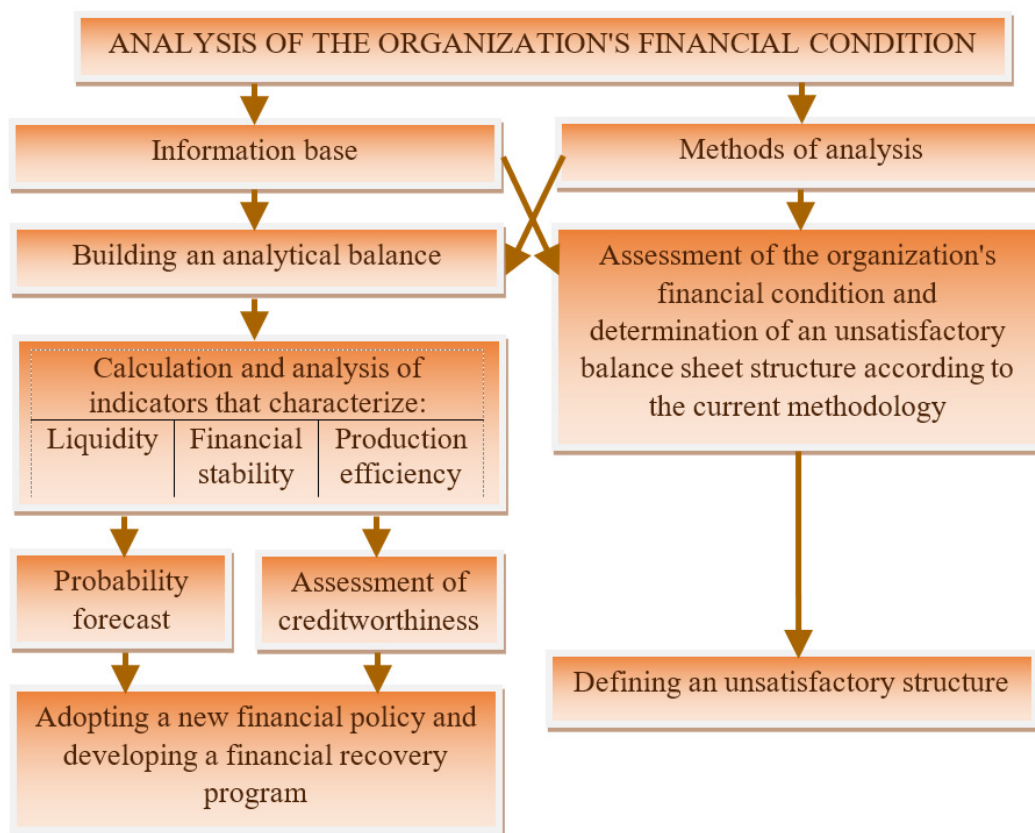


Figure 1. Analysis of the Financial Condition of the Organization

The analysis of the financial condition of an enterprise aims to improve the efficiency of its operations through a systematic study of its activities and the generalization of its results. This process is vital for identifying strengths, weaknesses, and areas for potential growth.

In the process of building a budget management system, analytical information is utilized by various structural divisions (branches), financial responsibility centers (income, expenses, profits, and investments), business types (production of goods, trade, intermediation), as well as activity areas (current, investment, and financial).

The information base for analyzing the financial condition is presented in Figure 2. The comprehensive nature of the information ensures a reliable foundation for assessing financial stability, improving decision-making processes, and facilitating the formulation of strategies for organizational growth (Figure 2).

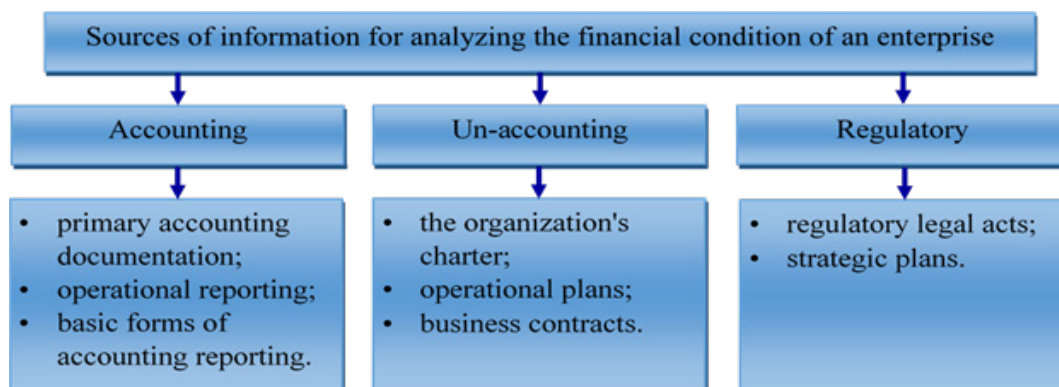


Figure 2. Information Base for Analyzing the Financial Condition of an Enterprise



The subject of financial analysis is determined by the company's management (represented by the financial director, deputy general director for economics and finance), based on the goals of financial and economic activities and the need for analytical information.

The most important tasks of analysis include:

- Increasing the scientific and economic validity of business plans and regulations during their development;
- Objective and comprehensive study of the implementation of business plans and compliance with regulations (based on accounting and reporting data);
- Determining the economic efficiency of labor, material, and financial resources (both individually and in aggregate);
- Control over the implementation of commercial calculation requirements (in their complete and incomplete forms);
- Identification and measurement of internal reserves (at all stages of the production process);
- Testing the optimality of management decisions (at all levels of the hierarchical ladder).

Financial analysis is primarily based on the ratio method (relative indicators). Relative indicators of the financial condition of the organization being analyzed can be compared:

- With generally accepted standards for assessing the degree of risk and predicting the possibility of bankruptcy;
- With similar data from other organizations, which allows for identifying strengths, weaknesses, and potential opportunities;
- With similar data from previous years to study the trend of improvement or deterioration of the financial condition.

The process of developing and making management decisions is the most labor-intensive and responsible part of management work. Its main components are the collection, storage, transmission, and analysis of data on the company's economic activities.

Financial analysis is a part of the overall analysis of business activity. Its object is the financial performance of an enterprise. The primary goal of financial analysis for each business entity is to assess the effectiveness of its economic processes and financial condition. Achieving this goal requires conducting analysis in the most important areas of business activity, which are its primary objects.

During the course of its current operations, a company incurs certain expenses, which, in turn, contribute to the generation of planned revenues. The fulfillment of these expenses largely depends on their amount.

Most revenues include income from core activities (sales of products, works, and services). With the development of the financial market, transactions related to securities and capital expansion have become more common. Enterprise revenues also include other cash receipts, such as fines, penalties, and other unplanned income.

The creation and operation of a company is directly linked to the accumulation of financial resources and their use in the form of investments in fixed and working capital. Therefore, the primary areas of analysis include the volume and structure of assets and sources of financing.

All business processes are mediated by cash flow, which has a significant impact on a company's financial health. Stable cash flows and efficient use of financial resources directly impact a company's profitability, solvency, financial stability, and independence.

CONCLUSION AND RECOMMENDATIONS

From the above, it can be concluded that financial performance indicators should be such that all parties involved in business relations with the enterprise can assess how reliable the enterprise is as a partner in these relationships. This, in turn, directly influences the very existence of the enterprise and its economic prospects.

Despite the differing, and sometimes even opposing, interests of various groups associated with a particular company, they all share one common interest: ensuring an acceptable level of its financial condition. Therefore, studying the financial condition is one of the most crucial and primary tasks of corporate financial management.

An assessment of the financial position as of a given date provides an answer to the question of how successfully the enterprise managed its financial resources during the period leading up to that date.

Further analysis of the financial position uncovers specific areas for improvement and helps identify the most important aspects and weakest points in the company's financial standing. This analysis allows for the identification of key strategies to optimize the financial position of the enterprise during a specific period of its operations.



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