



FINANCIAL PLANNING PROBLEMS IN ENTERPRISES

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ANNOTATION

The article deals with the essence, content, tasks of financial planning, the need for the enterprise management system of JSC "Uzbekistan Temir Yullari".

KEY WORDS: *market economy, production, financial stability, enterprise activity, financial planning, financial management.*

ПРОБЛЕМЫ ФИНАНСОВОГО ПЛАНИРОВАНИЯ НА ПРЕДПРИЯТИЯХ

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Аннотация. В статье рассматриваются сущность, содержание, задачи финансового планирования, необходимость в системе управления предприятиями АО «Ўзбекистан темир йуллари».

Ключевые слова: рыночная экономика, производство, финансовая стабильность, деятельность предприятия, финансовое планирование, финансовое управление.

In conditions of the transformation of the market economy, for the successful conduct of business activities, an enterprise needs to know when, where and in what quantities it will need funds. The more accurate these data are the more effective and stable their activity will be. Financial planning is precisely aimed at solving the problems of optimizing the capital structure, ensuring the financial stability of the enterprise, increasing its investment attractiveness for investors and creditors. In modern conditions, it has not received the proper distribution in enterprises yet. Therefore the problem

of financial planning requires careful study and implementation in the activity of enterprises.

Financial planning is an activity related to financial management and is aimed at ensuring a stable financial condition and increasing the profitability of an enterprise.

The main task of financial planning is to ensure the sustainability of orientation in obtaining optimal income and self-financing of production and technological activities, control of credit, budgetary estimates and expenses, standardization of accounting in the system of production (operational)



and financial management to achieve internal balance and dynamic balance aimed at ensuring the profitability of production activities.

In modern market conditions, there are factors that limit the use of financial planning in enterprises, namely:

- Reforms related to ongoing changes in all spheres of public life;
- Lack of an effective regulatory framework for planning in the field of internal financial planning;
- Limited financial capacity for the implementation of financial developments in the field of planning at enterprises; distrust of business leaders to the methods and techniques of financial planning.

Let us note that the directions for improving financial planning can be: ensuring stable business conditions, increasing the role of long-term financial planning, which has recently become a necessary condition for accurate calculations of financial indicators.

Solving problems creates conditions for the development and effective functioning of business, and also contributes to the transformation of entrepreneurship into one of the driving forces on the way to the market.

Financial planning of the economic activities of the enterprise at the present stage of economic development is an important direction of the management of the production and economic activities of the enterprise.

In the context of the above, you can make the following ways to improve financial planning in enterprises.

1. Development of a long-term program for the further development of the organization, taking into account all potential areas of activity, for at least 1 year (due to frequent changes in tax legislation and accounting rules);

2. Using software products, including those already available in the enterprise, to prioritize current and future payments, as well as to regularly track payments.

3. Development and regulation of a system of relationships, both with one-time and regular customers.

4. Regular monitoring of environmental changes.

5. Formation of a reserve fund for the full execution of working operations and payment of all operating expenses.

6. Conduct an audit of all economic reserves to increase the profit of the enterprise through a more rational use of financial resources.

7. Development of an action plan aimed at improving the qualifications of employees. All these areas reflect a clear strengthening of the role of financial planning in the work of the enterprise, the expansion of opportunities for using software

configurations to improve the movement of financial flows.

Thus, in terms of its content, financial planning is a special sphere of economic activity of economic entities to substantiate the effectiveness of management decisions in matters of economic activity for financial support, optimize estimated costs and obtain high financial results. Therefore, in the context of growing competition, modern methods and techniques of financial planning are of the greatest importance for increasing the stability of the enterprise.

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