

Improving the Work of Leasing Enterprises as Part of the Placement of Leasing Equipment (Machines, Equipment) Between Consumers' Spheres of Production and Circulation

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Abstract

The article deals with the problem of improving the work of leasing enterprises in the framework of placing a leasing object between consumers in the sphere of production and circulation, the problem of increasing the validity of determining the needs of enterprises (lessors) in a leasing object, the main directions for determining the need for a leasing object, taking into account the use of cost indicators and, if necessary, its adjustments. The paper also notes the need to create conditions for the inclusion of the leasing component in the self-sufficiency mechanism.

Keywords: nomenclature, needs, norm, expense, costs, cost, total need, leasing object, self-sufficiency, stability, loan, credit.

To determine the range of leasing, classified as non-deficit, territorial economic entities can use data from enterprises - manufacturers of leasing equipment on the number of stocks of their various types, their receipt, and sale, such data are available in the reporting of enterprises. Based on these reports, it is possible to assess how the values of the balances of individual types of leasing and their implementation during each quarter correlate.

Determining the range of non-deficit equipment leasing and the resulting determination of sales volumes that can be accumulated from intermediaries should be based not only on data on the balances, receipt, and sale of leasing equipment, but also take into account the features and specific weight of the used forms of sales - warehouse and transit.

For those types of leasing equipment for which it is possible to continuously meet the demand of consumers - lessees, intermediaries may assume the obligation to provide enterprises with them and, accordingly, recommend manufacturers to reduce or increase the volume of such leasing equipment, machinery, machines, etc.

But to successfully solve the problem of reducing the total volume of leasing by moving them from the sphere of production to the sphere of circulation, certain measures are needed to improve the work of the services of leasing companies. In this regard, it is important to prevent the lessee's excess demand for leasing, since it can prevent the elimination of the scarcity of certain types of leasing and classify them as non-deficient.

It is necessary to improve the validity of determining the needs of enterprises in leasing objects. The fact is that at present, the need for leasing calculated by lessee enterprises exceeds the actual

one by 15-20%, as evidenced by the comparison of the total need for leasing, calculated by the services of leasing companies in physical units and recalculated at their cost, with data on the total need in leasing (at their cost) according to the estimate of production costs.

The possibility of determining the need for leasing in an overestimated amount is associated with the peculiarities of the applied procedure for its calculation. In modern conditions, the need for leasing is often deliberately overestimated, including obtaining scarce equipment and machines in the required quantity, even if the declared needs for such leasing equipment, equipment, and machines are not fully met.

This possibility arises since when calculating the need for leasing, only natural indicators are used (rates of consumption of each type of leasing per unit of leasing products and the quantity of output), which, moreover, are reviewed infrequently due to the high complexity of their change, and therefore are usually overestimated.

If the need for leasing, which is determined by the leasing company (in physical units), is recalculated by cost and compared with the total cost of acquiring equipment on lease according to the estimated cost of its production, then it is possible to identify an overestimation of the volume of equipment demand for leasing. At the same time, it should be taken into account that the value of the cost of funds for leasing according to the estimate of production costs can change more often than the natural consumption rates of materials. In addition, the possibility of changing (increasing) the total amount of material consumption is limited by the costs of other elements of the cost of production (depreciation, wages, etc.). This gives sufficient reliability to the indicator of consumption of materials according to the estimate of production costs, used as a criterion for assessing the validity of the calculated value of the total need for leasing equipment (equipment, machines).

When comparing the cost value of the need for leasing equipment (equipment, machines) (calculated based on the natural consumption rates of materials and their prices) with the consumption indicator according to the cost estimate and adjusting the need for materials, a balance can be achieved between the leasing plan and the plan for the production of leasing equipment (technology, machines).

Thus, the necessary direction for improving the work of leasing companies is their use by them, along with natural, and cost indicators, which in the context of the transition to a new innovative economy is of particular relevance.

Thanks to the use of cost indicators, leasing companies will be able to determine the total need for leasing objects and, if necessary, adjust it. At the same time, the use of cost indicators of the need for leasing equipment (equipment, machines) will allow leasing companies to be included in the mechanism of self-sufficiency. It is also very important that opportunities will be created for a steady reduction in excess demand for leasing and, accordingly, a decrease in the increased stocks of leasing equipment (machinery, machines).

Equally important is the use of cost indicators to improve credit support. Thanks to the application of the considered procedure for determining the need for leasing, which provides for the calculation of the volume of turnover and the amount of the balance, as well as linking the projected volume of the need for leasing according to the plan with the production plan, a real possibility is created for the transition to loan regulation based on data on balances, but directly linked to the turnover of the credited leasing values.

The use of the possibility of transition to the regulation of the loan, taking into account the data on the turnover of leasing assets to be credited, seems to be all the more appropriate since the current procedure for granting a loan has quite significant shortcomings.

One of the biggest shortcomings of the current system of providing credit for lessees using loans on an enlarged lease object is that it is based on data on balances calculated based on their size in the base period, adjusted for changes in sales volume. The unacceptability of forecasting "from the base" has been repeatedly considered in the literature. This also applies to forecasting the size of asset balances based on data on their value in the base period.

Indeed, if the actual balances of assets in the base period, as a rule, are overestimated, then the value of such balances in the forecast period is also set at an overestimated amount. The predicted amount of the loan calculated based on such data also turns out to be overestimated, which does not contribute to the increase in the impact of the loan on the normalization of the number of stocks of leasing equipment (equipment, machinery). Therefore, it is necessary to abandon the existing procedure for establishing the projected value of asset balances and forecasting the need for a loan based on data on the size of such assets. Instead, one should move on to determining the projected need for a loan based on data on the projected value of asset balances, calculated based not on their size in the base period, but based on data on the volume of sales of credited leasing assets in the forecast period, taking into account the value of the corresponding balances of leasing equipment (equipment, machines) with the turnover - the sale of leasing equipment (equipment, machines). This will help to increase the validity of the predicted amount of balances and link them with the turnover of leasing assets (equipment, machinery, machinery).

In this regard, attention should be paid to the unreasonableness of linking changes in the size of balances with changes in the volume of sales of leasing products. Thus, changes in the main part of assets - production balances - occur depending on the regularity of deliveries under leasing by suppliers, as well as the reliability of leasing receipts, but not on changes in the volume of sales. Changes in the range of leasing products and their production technology have a significant impact on the value of asset balances. But the indicator of sales volume practically does not reflect such changes in the work of enterprises - manufacturers of leasing equipment.

The volume of sales is influenced by changes in the prices of sold leasing products, which have been growing faster than prices for leasing in recent years, which affects the discrepancy between the dynamics of the value of asset balances and the volume of leasing sales, but not the size of these balances.

The above indicates the unacceptability of linking the value and dynamics of asset balances, and, accordingly, the projected loan amount with changes in the volume of leasing sales. On the contrary, the considered procedure for determining the projected loan amount, based on the value of asset balances, which is established based on data on asset turnover, deserves attention. Under such conditions, the validity of forecasting the size of asset balances increases and it becomes possible to identify the real reasons for deviations in actual balances from their predicted value based on turnover data, which is practically unattainable with data on the projected balance size, as is currently the case.

Summarizing what has been said about the advisability of moving leasing from the sphere of production to the sphere of circulation, the need for the credit system to implement the following measures should be emphasized:

- abandon the preference for lending to leasing production only within the framework of their stockpiling and limiting the provision of loans against the balance of finished products of equipment leasing (machinery, machinery, etc.);
- use the interest rate policy to stimulate the movement of leasing on temporarily found stocks into the sphere of circulation, for which purpose apply higher interest rates when lending to stocks of leasing equipment and lower rates when lending to finished leasing products;
- to improve the predicted needs of lessee enterprises for credit, using for this not only data on the balance of assets but also data on their turnover, bearing in mind the balance of the predicted security with the volume of consumption of materials for the production of leasing equipment (equipment, machinery);
- adjust the forecast loan amount by the number of deviations of the actual amounts of accounts payable from the amounts taken into account when setting the forecast loan amount.

The above measures will contribute to enhancing the impact of the loan on reducing the volume of machinery, equipment, and machines that do not meet the needs of lessees. And the volume of such values can only lead to an increase in the remains of equipment (equipment, machines) intended for leasing at enterprises.

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