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BASICS OF FORMATION AND WAYS OF OPTIMAL UTILIZE OF BUDGETARY ASSETS WITHIN THE COMPANY

In the conditions of the market model of economic management, the company needs to have financial resources to achieve financial stability, solvency, and systematically increase them, using advanced methods of building them. To attract external financial resources, it is necessary to develop a potentially successful and efficient company for investors. Also, one of the conditions for sustainable development here is the adequacy of its own financial resources and the ability to use financial market instruments in creating the company's financial resources. Currently, there are various ways of external financing of the company's financial and economic activities, but it is also necessary to improve internal financing. Due to a reduction in investment financing, that is, a lack of financial resources, there is a forced stagnation.

The authors focused on the basic principles of implementing the company's financial sources: individual financial and economic activities; systematic implementation of independent financing and management in the company; confidence in the actual result of the work performed; reproduction of achievements in production; creation of a fund of financial reserves in the company.

In this article, the authors consider ways of using the company's financial resources, namely: current costs associated with the production and sale of products (works, services); inclusion in the capital of funds invested in increasing production and its technical modernization, the use of intangible assets; investment of financial resources related to securities; financial, bank payments, payment of relevant contributions to extra-budgetary funds; creation of various monetary funds and their reserves, issuance of gifts and other similar social payments; providing sponsorship and other assistance for charitable purposes.

Keywords: *finance, capital, financial resource, equity, debt capital, funds, financing, income, expense, loss, product.*

Кілт сөздер: *қаржы, капитал, қаржылық ресурс, меншікті капитал, қарыз капиталы, қаражат, қаржыландыру, табыс, шығын, залал, тауар.*

Ключевые слова: *финансы, капитал, финансовый ресурс, собственный капитал, заемный капитал, средства, финансирование, доход, расход, убыток, товар.*

JEL classification: D24, L22

Introduction. The spread of the COVID-19 pandemic in the world and its impact on financial markets were noticed in the company during the basics of formation and ways of optimal use of financial resources. Many companies, frankly speaking, lived only for today, i.e. they forgot to accumulate a reserve fund for the future, and during quarantine measures they found themselves at a dead end. Enterprises with their accumulated reserves, without waiting for any support from the state, together with the team withstood all pandemic measures and emerged from the financial crisis. Therefore, first of all, the company should pay special attention to the basics of the formation of financial resources. This is one of the urgent problems of today.

The purpose of the article is a theoretical and practical consideration of the formation of financial resources of the company of the Republic of Kazakhstan in the conditions of the modern business model and the definition of optimal ways. Achieving this goal involves solving the following main tasks: studying the content and role of financial resources in the financial and economic activities of the company in the conditions of the modern business model; explaining the importance of basic financial resources in increasing the financial potential of the company using optimal ways; development of measures to improve the creation of financial resources of the company.

The history, theory and experience of the company's development, the methods used in it are fully studied, their application depending on the current conditions and new models of their use are developed.

In addition, the issues under consideration should be fully resolved and thoroughly discussed on the consolidation of new effective solutions for the management and organization, regulation and control of the company's finances.

In a market economy, significant changes are taking place in the organization of the company's finances. Horizontal ties between different companies are being strengthened, and their interaction with the banking system is being strengthened. These processes are manifested in the abandonment of sectoral structures and the creation of a new type of structures – on the basis of similarity, as well as multi-sectoral structures associated with economic interests, single shares and the combination of the state in property. These structures are becoming more viable in market conditions.

In the conditions of the market economy of the country, companies and Industrial Organizations of all industries use these methods and techniques and adhere to these recommendations in the course of their activities, according to their organizational and legal identity, their production activities will undoubtedly make a significant contribution to improving the economic and financial situation in Kazakhstan.

The basis of the study were the works of domestic economists, several works of Kazakhstani scientists published in Russian, Russian textbooks, data from the World Internet and other articles. In this paper, an examination of the money related condition of the company was carried out on the premise of logical and hypothetical data, as well as existing administrative reports, utilizing the information of the LLC.

Literature review. Professor V.M.Rodionova defines the financial resources of an enterprise as monetary income and receipts at the disposal of a business entity and intended to fulfill financial obligations, implement costs for expanded reproduction and economic stimulation of workers [1, p.119]. Another opinion is held by I.T.Balabanov, who interprets financial resources as funds available to an economic entity [2]. In our opinion, a more precise definition of the financial resources of the firm is given by V.G. Belolipetsky, defining the financial resources of the firm as part of the cash in the form of income and external receipts intended to fulfill financial obligations and implement costs to ensure expanded reproduction [3].

According to Sysoeva E.F., financial resources, being the material carriers of financial relations, mediate the exchange and distribution processes expressed by these relations in the distribution of the value of the public product (primary distribution), redistribution through budgets of various levels, extra-budgetary funds, insurance funds [4, p.7]. Financial resources of enterprises are in continuous motion. Due to the constant change of functional forms of financial resources in the process of their circulation (monetary - commodity - productive - commodity - monetary), ultimately, the return of advanced financial resources is ensured with some increase. In this regard, we believe that it is illegal to attribute to financial resources only monetary income and receipts that are directed to the purpose of expanded reproduction. Simple reproduction - the basis of expanded reproduction - is thereby deprived of sources of financing and, consequently, the very fact of its existence is called into question. Therefore, it seems fair to say by L.N. Pavlova that "financing and crediting of enterprises is a set of forms and methods, principles and conditions of financial support for simple and expanded reproduction with a limited amount of financial resources" [5].

In the textbook of A.D.Umbetaliyeva, G.E.Kerimbekov, K.B.Satymbekova "Enterprise Economics" defines "Financial resources of an enterprise are funds at the disposal of the enterprise itself, which are created in order to reimburse current costs and costs of expanding production, performing tasks related to finance, and economic incentives for employees. Including financial resources are used: for the development of non-production facilities; for the development of consumer funds; for the reproduction of accumulative funds; special reserve funds" [6].

In addition, domestic scientists A.Meirbekov, R.K.Niyazbekova, K.Sh.Dyusembayev, A.A.Nurymov, Zh.M.Bulakbay and other authors in their works gave clear definitions of the financial resources of the enterprise, defined the main activities and tasks.

The victory of overseeing budgetary assets straightforwardly depends on the company's capital structure. The capital structure may compare to or check the company's exercises to extend its assets. It too features a coordinate affect on the rate of salary, since the steady intrigued wage paid on obligation commitments does not depend on the anticipated level of movement of the company. In case the share of obligation installments of the company is tall, at that point there may be troubles in finding twofold capital. The ideal portfolio of merchandise and administrations is shaped on the premise of the examination of all blended sorts of items and administrations that the company can deliver. The optimal assortment portfolio allows you to easily adapt to changes in market conditions, regulate seasonal changes and make full use of the production potential. Increasing the means that lead to an increase in the company's

own financial resources depends on the amount of income obtained by increasing the volume of production, reducing costs [7].

Main part. Accordingly, today the main task of the company is to improve the quality of products along with reducing production costs. The selection is carried out using specific criteria: compliance with the payment procedure for the past period compliance with the intended financial capabilities of the buyer to pay for the required volume of goods; compliance with the level of solvency on the resource, the level of financial stability and compliance with the economic and financial condition of the seller company (availability of goods, capital requirements, etc.). Payment of goods to regular customers is made on credit. The most widely used model in economically developed countries consists of the following: if the buyer pays for the received goods, he receives a two-percent discount within ten days from the date of lending; if the payment is made within 11-30 days of the lending period, the buyer pays the full cost of the goods; if he does not pay the payment within one month, the buyer will have to pay an additional fine, the amount of which varies depending on the payment period.

The main problems facing the company are: the search for partners; the formation of effective production; the formation of a creative nature of work; obtaining a useful synergistic effect; the completeness of the implementation of missions. When attracting partners, two strategies are used: search for stable, reliable and proven partners; search for partners in accordance with a given market situation. The first strategy allows you to save on the transaction costs of finding and checking reliable partners, as well as on the legalization of contracts, on losses caused by non-fulfillment of obligations by partners, on the costs of protecting their interests in court; the second strategy allows you to work with partners who offer better conditions. The negative aspects of the strategy are losses caused by the failure of colleagues to perform their duties.

Integration-allows you to consolidate relationships with colleagues, reducing the risk of damage as a result of improper behavior of colleagues, as well as the departure of old colleagues and the search for new colleagues. Creating an effective business is the effective use of existing opportunities and the search for new opportunities. The problem of effective use of existing opportunities is solved by rational organization of the production process. Activities for rational organization of the production process: vertical organizational structure; vertical integration; scale saving. Effective search for new opportunities: horizontal organizational structures; horizontal integration; adaptation to changes and search for new opportunities; qualitative competition; accumulation of experience. Accumulated experience-knowledge, skills, methods and practices acquired in the production process. The accumulated experience allows us to produce rich products with minimal resource consumption [8].

The problem of improving production efficiency continues in the issue of social attractiveness of employees. The social attractiveness of employees makes it possible to: involve employees in the production process; solve some of the problems that arise as a result of the inertia and formality of the vertical organizational structure; accelerate the process of gaining experience. Economic units are of great importance in the formation of social attractiveness of employees. The social well-being of employees makes the company more resilient in times of crisis. Formation of a creative nature of work when competition is strengthened, various remuneration and monopoly rents of the company become of great importance [9].

A company that produces goods of high quality and reliability can raise prices and receive an additional premium for quality. A company with its own source of cheap resources will receive additional income as a result of their low cost. During the development of the market, all types of monopoly rent begin to be taken into account in prices. The reward for the accumulated experience, which is expressed in the low cost of the product, is one of the most important factors of competition. The creative nature of employees' work accelerates the process of accumulating knowledge.

Obtaining a beneficial synergistic effect. A modern company is a complex self-organizing system. This is often due to the reality that in a showcase economy, the company must decide in progress the alter in showcase conditions. Currently, many companies have clients in the public and commercial sectors. Focusing on synergistic actions between the execution of the state order and the satisfaction of commercial demand allows us to gain an additional competitive advantage: low cost and high quality of products. The company can produce mixed types of products and get a synergistic effect, for example, by quickly accumulating knowledge and experience, using single devices and using all channels for promoting Zero products on the market [10].

Completeness of Mission Implementation. The mission of the company is to meet some needs, for example, the mission of ABN LLC is to meet the needs of the consumer by providing office equipment repair

services. A clear understanding of the mission allows you to form an assortment portfolio that provides a very strong and long-lasting effective synergistic effect. The ideal portfolio of merchandise and administrations is shaped on the premise of the investigation of all blended sorts of items and administrations that the company can deliver. The optimal assortment portfolio creates conditions for easy adaptation to changes in market conditions, regulation of seasonal changes and full use of production potential. In order to improve solvency and liquidity, the company needs to take the following measures: improvement of marketing, research and segmentation of the consumer market, expansion of the sales market; efficient and cost-effective distribution of the company's funds; stimulation of timely repayment of receivables of buyers of products; sale of invoices, i.e. sale of receivables (factoring).

ABN LLP, for example, implements the above-mentioned measures on time and improves its liquidity and solvency. According to Table 1, according to the dynamics of changes in profitability of ABN LLP, the amount of revenue in 2018 amounted to KZT 75,227.5 million, in 2019 KZT 94,993.8 million, and in 2020 – KZT 129,608.1 million. In 2019, compared to 2018, an increase of KZT 19,766.2 million or 26.3%, and in 2020, an increase of KZT 34,614.3 million or 36.5% compared to 2019. The cost of sold products in 2018 amounted to KZT 41094.1 million, in 2019 – KZT 56,087.2 million, and in 2020 – KZT 68356.4 million. In 2019, compared to 2018, an increase of KZT 3,085.0 million or 36.5%, and in 2020, an increase of KZT 24,033.2 million or 64.6% compared to 2019. Operating income amounted to KZT 18,603.2 million in 2018, KZT 24,082.3 million in 2019, and KZT 22,186.4 million in 2020. In 2019, compared to 2018, there was an increase of KZT 4,651.5 million or 24.0%, and in 2020 – a decrease of KZT 1,895.9 million or 7.9% compared to 2019.

Income before tax in 2018 amounted to KZT 18,603.2 million, in 2019 – KZT 23,661.2 million, and in 2020 – KZT 19115.7 million. In 2019, it increased by KZT 5,057.9 million or 27.2% compared to 2018, and in 2020 – by KZT 4,545.4 million or 19.2% compared to 2019. The amount of net income in 2018 amounted to KZT 10,530.0 million, in 2019 – KZT 14,180.0 million, and in 2020 – KZT 20,058.0 million. In 2019, compared to 2018, an increase of KZT 3,650.0 million or 34.7%, and in 2020, an increase of KZT 5,878.0 million or 41.5% compared to 2019. The amount of income allocated to the parent company in 2018 amounted to KZT 10,530.0 million, in 2019 – KZT 13,562.6 million, and in 2020 – KZT 20,058.0 million. In 2019, compared to 2018, an increase of KZT 3032.6 million or 28.8%, and in 2020, an increase of KZT 6,495.5 million or 47.9% compared to 2019. The amount of income allocated to the subsidiary in 2019 amounted to KZT 617.4 million, and in 2020 there was no amount of income, that is, in 2020 compared to 2019 there was a decrease of KZT 617.4 million or 100%.

Table 1

Dynamics of profitability changes of ABN LLP for 2018-2020, mln. tg*

Indicators	2018	2019	2020	Changes during 2018-2019 (+,-)		Changes during 2019-2020 (+,-)	
				Amount	%	Amount	%
Revenue	75227,5	94993,8	129608,2	+19766,3	+26,3	+34614,4	+36,5
Cost of sold products	41094,1	56087,3	68356,4	+14993,2	+36,5	+12269,1	+21,9
Gross income	34133,4	37218,5	61251,7	+3085,0	+9,0	+24033,3	+64,6
Income from operating activities	19430,8	24082,3	22186,5	+4651,6	+24,0	-1895,9	-7,8
Income before tax	18603,2	23661,2	19115,8	+5057,9	+27,2	-4545,5	-19,2
Net income	10530,0	14180,0	20058,0	+3650,0	34,7	+5878,0	+41,5
Income allocated to the parent company	10530,0	13562,6	20058,0	+3032,6	28,8	+6495,4	+47,9
Income allocated to a subsidiary	0	617,4	0	+617,4	+100	-617,4	-100

*Compiled by the author according to «ABN» LLP

One of the ways to save working capital and increase its turnover is to improve inventory management. Since the company invests funds in creating a fund, storage costs are associated not only with warehouse costs, but also with the risk of destruction and obsolescence of goods, as well as the temporary cost of capital. To accelerate the turnover of working capital, the company purposefully conducts the following activities: planning the purchase of necessary materials; implementing strict production systems; using advanced warehouses; improving demand forecasting; fast delivery of raw materials and materials.

The most measures to reestablish the dissolvability of a non-payment company with certain budgetary bolster are: presentation of modern shapes and strategies of administration; transformation, move to unused administrations, making strides their quality; making strides showcasing effectiveness; decreasing in general costs; diminishing accounts receivable and payable; expanding the share of value in working resources through the support for conducting short-term money related speculations; changing over credits by changing over short-term advances into long-term advances; finding openings to grow trade effectiveness; other exercises. In order to effectively create financial resources, it is necessary to systematically monitor financial resources in the company. To do this, you can use the example of monitoring financial resources, which is presented in Table 2 below, consisting of several stages. When monitoring the company's financial resources, measures are taken to select methods and tools for creating financial resources [11].

Table 2

A set of measures for the effective creation of financial resources of the Company*

№	Event names	Implementation mechanism
1	Monitoring of the company's financial resources	Application of the proposed model of monitoring the company's financial resources
2	Company revenue forecast	Creating a model for predicting the company's revenue
3	Determining the specifics of working capital formation	Based on the drawing drawn up
4	Determination of optimal approaches to the formation of the company's financial resources	Traditional and alternative approaches
5	Selection of various effective tools for financing the company	Financial instruments (securities)
6	Application of mature financial services to the formation of the company's financial resources	Leasing, factoring, etc.
7	Analysis of the company's financial resources based on balance sheet items	Use of the company's financial statements
8	Use of methods for creating a company's financial resources by implementing investment policies at different levels	Participation in regional, state and other investment programs
9	Attracting borrowed funds	Attracting bank loans and loans on a long-and short-term basis
10	Reducing inefficient expenses of the company	Improving the cost mechanism

*Compiled by the author according to «ABN» LLP

In common, there are measures to reestablish the dissolvability of the company. But their execution takes a parcel of time. Deal of portion of settled resources as a strategy of diminishing the assess base and settlements with lenders on current liabilities. Long-term credit or borrowing, but there's a certain conditionality here: in the event that the gotten advance is of a focused on nature, at that point the advancement in dissolvability agreeing to official criteria is wrong within the top esteem. The company ought to too audit its costs and spend them viably. The company's income should be completely calculated and arranged within the ideal sum for the up and coming detailing period.

When the benefit time is quickened, the pay will final longer and ended up another extra offer assistance for the buyer. For numerous companies, the most issues are financial imperatives and the steady volume of money related assets and money related soundness of the company, as the purchase of merchandise moreover features a colossal affect on the competitiveness of the company, the accessibility of working capital and working capital, and the choice of clients on the choice of brand of merchandise. As a result of the usage of measures, stores and costs, credits and advances can be assessed in fund. Claim money related assets will increment essentially. As a result of the entry of money related assets, the company's commerce stamp and productivity increment.

The most standards of the organization of the company's accounts are: freedom in monetary and financial exercises; self-financing and administration; intrigued within the last comes about of the work; maximization of the accomplished comes about; creation of budgetary saves; partition of reserves into property and obligation; need fulfillment of commitments to the state budget and extra-budgetary reserves; monetary control over the exercises of the venture.

The utilize of the company's budgetary assets is carried out within the taking after regions: current costs related to the generation and deal of items (works, administrations); capitalization of stores contributed within the increment of generation and its specialized modernization, the utilize of intangible resources; venture of money related assets related to securities; money related, bank installments, installment of suitable commitments to extra-budgetary stores; creation of different money related reserves and their saves, giving endowments and other social installments; giving sponsorship and other charitable help [12-14].

Conclusions. Currently, it is known that the result of the company's activities completely depends on the financial resources and the effectiveness of the company's management. The main ways to strengthen the financial stability of the company are the effective creation of financial resources and ensuring their sufficiency. When studying the problem of the formation of financial resources of an industrial company in the conditions of modern management, the following recommendations were made:

1. In the conditions of modern type of management, an important place in the formation of funds is occupied by a company in the field of economics with various organizational and legal forms of financial resources and ownership. On the basis of a more efficient organization of the company, the growth of financial resources is carried out, which, in turn, leads to an increase in macroeconomic indicators in the field of activity and throughout the country. High macroeconomic indicators of the state ensure the safety of investments and improve the functioning of the company.

2. In the modern business model, various ways and methods of financing the company's activities are known. In accordance with this, the company has the opportunity to systematize the methods of creating financial resources on various grounds. For example, on a debt basis – loans, loans; on an irrevocable basis – foundation contributions, leasing, investments; on a gratuitous basis – grants, grants and transfers; on an attracted basis – issue, sale and placement of corporate securities; on a financial basis – factoring, forfeiting, franchising, options, etc.; on a discount basis-interest payments on deposits.

In conclusion, if, in the conditions of the modern economy of the country, companies and production organizations in all industries use the above methods and techniques, adhere to these proposals in the course of conducting activities due to their organizational and legal characteristics, then their production activities, quality indicators, profitability in the production of products will be increased and will contribute to improving financially- the economic situation of Kazakhstan.

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КОМПАНИЯДА ҚАРЖЫЛЫҚ РЕСУРСТАРДЫ ҚАЛЫПТАСТЫРУДЫҢ НЕГІЗДЕРІ ЖӘНЕ ОҢТАЙЛЫ ПАЙДАЛАНУ ЖОЛДАРЫ

Аңдатпа

Қазіргі кезде шаруашылықты жүргізудің заманауи үлгісі бойынша компанияның қаржылық тұрақтылығы, төлемқабілеттігіне жету үшін қаржылық ресурстардың бар болуы және оны құрудың заманауи тәсілдерін қолдану керек. Қаржылық ресурстардың сыртқы көздерін тарту үшін аса пайдалы және инвесторлар үшін компанияның мықты дамыған болуы тиіс. Компанияның тұрақты түрде даму сипаттарының бірі – компанияда меншікті қаржылық ресурстардың жеткіліктілігі және компанияның қаржылық ресурстарын құру кезіндегі қаржылық нарықтың негізгі құралдарын пайдалану шарттары.

Авторлар компанияның қаржы көздерін жүзеге асырудың негізгі қағидаттарына тоқталған: қаржы-шаруашылық қызметтің жеке болуы; компанияда дербес қаржыландырудың және оны басқарудың жүйелі жүзеге асырылуы; орындалған жұмыстардың нақты нәтижесіне сенімділік; өндірісте қол жеткізген жетістіктерді молайту; компанияда қаржылық резервтердің қорын құру.

Аталған мақалада авторлар компанияның қаржылық ресурстарын пайдаланудың жолдарын қарастырған, атап айтқанда: өнім (жұмыс орындау, қызмет көрсету) өндірудің және сатудың ағымдағы шығындары; өндірістерді кеңейтуде және заманауи техникамен жаңғырту кезінде компанияның материалдық емес активтерін қолдануда инвестицияға салынған қаражаттарды капитал қорына беру; бағалы қағаздар бойынша қаржылық ресурстарды инвестицияға тарту; компанияның қаржы-несиелік, банктік төлемдерін, бюджеттен тыс қорлар бойынша қажетті жарналардың төлемін жүзеге асыру; қаржылық және резервтік қорларды ұйымдастыру, сыйақы және басқа да әлеуметтік төлемдерді төлеу; қайырымдылық, демеушілік және өзге де көмектер көрсету.

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**ОСНОВЫ ФОРМИРОВАНИЯ И ПУТИ ОПТИМАЛЬНОГО
ИСПОЛЬЗОВАНИЯ ФИНАНСОВЫХ РЕСУРСОВ КОМПАНИИ**

Аннотация

В условиях современной модели хозяйствования компании необходимо иметь финансовые ресурсы для достижения финансовой устойчивости, платежеспособности и систематически увеличивать их, применяя усовершенствованные подходы к их формированию. В настоящее время существуют различные пути внешнего финансирования финансово-хозяйственной деятельности компании, но наряду с этим необходимо совершенствовать внутреннее финансирование. Из-за сокращения финансирования инвестиций, то есть нехватки финансовых ресурсов, возникает вынужденная стагнация.

Авторы остановились на основных принципах реализации финансовых источников компании: индивидуальная финансово-хозяйственная деятельность; систематическое осуществление самостоятельного финансирования и управления им в компании; уверенность в фактическом результате выполненных работ; воспроизводство достижений на производстве; создание фонда финансовых резервов в компании.

В данной статье авторами рассмотрены пути использования финансовых ресурсов компании, а именно: текущие затраты, связанные с производством и реализацией продукции (работ, услуг); включение в капитал средств, инвестированных в увеличение производства и его техническую модернизацию, использование нематериальных активов; инвестирование финансовых ресурсов, связанных с ценными бумагами; финансовые, банковские платежи, уплата соответствующих взносов во внебюджетные фонды; создание различных денежных фондов и их резервов, выдача подарков и других аналогичных выплат социального характера; предоставление спонсорской и иной помощи в благотворительных целях.

