

COMPOSITE MODEL OF ASSESSMENT OF FINANCIAL POTENTIAL

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The formation of a complex financial assessment taking into account the regional characteristics, the formation of the organizational structure of the region's finances, the identification of obstacles to the formation of clusters, recommendations for the improvement of the economic and financial policy of the region will allow the development of a structural model of the region's financial potential.

The result of the research should be considered as a theoretical contribution to the development of the essence of the concept of "potential", to the development of a structural model for assessing the financial development potential of economic entities in the districts of the region. Assessing the financial potential of economic entities in the region by distinguishing the strategic directions of potential development, developing recommendations to activate the development of the financial situation of the districts of the region.

At present, approaches to the assessment of the financial potential of districts are based on the ideas developed by M. Porter, while each individual method of determining the financial potential provides a one-sided assessment of the potential. Studying the potential of development enterprises at the regional level in the context of regions requires the development of a comprehensive approach that provides a comprehensive assessment of potential, taking into account regional characteristics.

The concept of "potential" has many aspects depending on the object being analyzed. Despite the many works devoted to the study of the potential theory, the fundamental foundations of this concept have not been fully studied due to the lack of a unified understanding of the nature and directions of the use of potential in the management system.

The study of the essence of the concept of "potential" appeared at the end of the 70s of the 20th century. Scientific publications on this topic are united by a single definition of the concept of "potential", its types and lack of connection with other categories of knowledge. However, in general, the concept is interpreted as the available opportunities for the object of research to create a new economic space.

The need to study the potential as a separate category of knowledge arose in order to create a basis for the search and development of new methods and mechanisms of effective management of the economy during the Soviet period. It became the basis for increasing the efficiency of the national economy.

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There are several approaches to determining potential in the literature:

1. Resource approach;
2. Effective approach;
3. Purposeful approach;
4. Systematic (integrated) approach.

The resource approach defines the concept of "potential" as a set of resources available in an economic entity, a system of resources and opportunities used to implement practical activities. In most of the presented definitions, potential is defined as a set of resources used for the implementation of any activity and is defined by the concept of "resources". However, potential is a set of resources that are not separate from each other, but exist in interaction, forming a certain system of potential opportunities that are implemented under certain conditions to achieve goals and tasks. Therefore, the next result of the development of scientific thinking in potential theory is an effective approach to defining the concept.

Small enterprises are distinguished by their narrow specialization, work in cooperation with large companies, retain the potential for rapid re-profiling, use the advantages of intermediary logistics and product marketing with the support of all branches of state power.

To a large extent, the financial potential of economic entities depends on the policies implemented by the authorities at the regional level, because economic entities face great difficulties in their interactions due to limited access to necessary resources and methodological information.

Econometric modeling of the development and management of financial potential in our scope will be appropriate based on four objects:

- optimization of production;
- assessment of the effectiveness of potential use;
- assessment of the stability of economic growth of production;
- consists of multifactor econometric modeling.

Effective approach defines the potential in the economy as the ability of economic entities to perform certain activities that reflect the maximum possible total result of such activities.

The concept of "opportunity" includes only a part of the resources that are suitable and effective at this stage of development, as well as contribute to the achievement of a certain result. Also, within this approach, potential means a system combining real and hidden resources that require the use of effective management methods. Rivojlanishning ushbu bosqichida eng ilg'or bu yuqoridagi yondoshuvlarni o'zida mujassam etgan tizimli yondoshuvdir.

Within the framework of the systematic approach, it is considered as a sum of the resources of the economic system in the classified areas of activity in the management system in order to achieve potential goals.

The concept of "potential" changes its structure depending on the object being studied. In the literature, it is divided into economic, natural resource, production, scientific and technical, strategic intellectual, labor, entrepreneurship, infrastructure, technological potential.

In 1954 academician S.G. Strumilin introduced the concept of "economic potential" in the development of the idea of the potential of productive forces.

Financial potential has a complex, multifaceted structure that includes various potentials. V. I. Menshchikova proposed a structural model of the economic potential of the region, based on which she investigated the population of the region. This model more fully reflects the structure of economic potential and can be used to analyze potential at both the macro and micro levels. Also, this model is indispensable for determining the financial potential of the entire region, taking into account the need for conditions for the implementation of financial activities.

The scientific category "potential" used in management was introduced into scientific circulation a few decades ago, at the end of the 90s of the last century, and is usually used as a characterization of hidden possibilities. In the scientific literature, "potential" is used in the sense of "a reserve of certain resources that can be activated and used to solve tasks."