



The Problem of Ensuring Purposeful Innovative Development of Leasing Activities

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Annotation: The article deals with the problems of ensuring the purposeful innovative development of leasing activities, the search by entrepreneurs and investors for new ways to meet their growing investment needs. It is proposed to implement new tasks for the development and methods of providing new leasing services, principles and methods for managing the purposeful innovative and investment activities of leasing companies.

Key words: coordination, innovation, new services, optimization, borrower, insolvency, property, leasing agreement, business project, innovation, tools.

The innovative development of leasing activities in the direction of combined financial leasing seems appropriate in the context of forming a scheme for analyzing the resource and organizational aspects of the business project of the lessee (LP), assessing its reasonable needs for borrowed funds to replenish fixed and current assets, as well as additional services that ensure successful execution of the entire project (see Table 1).

A finance lease is subject to the following new conditions that trigger benefits:

1. Exemption of an entrepreneur from a one-time payment of the full cost of the fixed assets necessary to ensure entrepreneurial activity - financial leasing.
2. Expansion of sales areas, involvement in the number of buyers of economic entities that previously did not have enough money to purchase property - a breakthrough sale of a leasing product.
3. Reducing the risks of the investor due to the insolvency of the borrower - risk insurance.
4. Redistributive Line – Leasing triggered by risk insurance properties redistributes resources from surplus industries to cash-strapped industries.

1. Evaluation of the business project of the lessee					2. Planning services for a business project	3. Provision of services
<i>Functional sections</i>						
Production and technological	Financial	personnel	Export consulting	Informational	Selection of investment sources	Project Maintenance
Analysis of the	Analysis of the	Analysis of the	Analysis of the export	Analysis of informatio	Negotiation of	Monitoring partnership

production and technological part of the business project	financial section of a business project	personnel section of the project	consulting section	n security of the project	investment terms	commitments
Assessment of the need for production and technical conditions	Assessment of interactions with the budget (tax)	Determining the need for staff	Assessment of the need for export consulting services	Assessment of the project's need for information services	Conclusion of contracts with outsourcers	Organizational and legal support of the project
Analysis of sources and volumes of supplies of materials and equipment	Determination of the project's need for investment	Assessment of the need for outstaffing services for investments in the personnel system	Selection of organizations for the provision of consulting services	Selection of operators and providers for the provision of information services	Establishment of subsidiaries	Conclusion of necessary additional approvals
Checking the consistency of delivery schedules	Coordination of financial inflows and outflows of the project	Harmonization of labor balances	Coordination of volumes and schedule for the provision of consulting services	Coordination of the scope and schedule for the provision of information services	Calculation of the effectiveness of investments and services	Analysis of the results of the project, distribution of the effect

5. Stimulation - associated with savings for the LP on property tax, as well as with the optimization of the payment of income tax through the use of the accelerated depreciation mechanism.

The growing investment needs of entrepreneurs are forcing investors to look for new ways to meet them. Constantly changing external and internal circumstances of the leasing company's activities cause an urgent need to develop a mechanism for adapting to them.

In this context, the leasing company will be forced to improve the forms and conditions for the provision of leasing services, the internal infrastructure, and it will be necessary to increase its innovative activity.

So, the leasing company has to take into account another condition that is fundamentally important for improving its activities: coordination related to agreeing on the conditions for financing the purchase of property, the content of additional services and the composition of their performers, the schedule and form of payments, with the correction of the terms of the leasing agreement depending on changing circumstances .

Consequently, the implementation of this condition poses new challenges in the development of the content and methods of providing new services, principles and methods for managing the purposeful innovative and investment activities of a leasing company.

Innovations related to the expansion of the mission of the leasing company, a new coordinating task, according to the degree of novelty, are improving innovations, as they are based mainly on well-known methods and tools used in financial activities, stock market practice and project management. But a fundamental change in the scope and effectiveness of the use of these tools requires legal and organizational changes associated with inevitable risks, which leads to the need to use innovative regulation in their implementation.

Therefore, innovation in the provision of services should be carried out in the form of documentation for a new or improved technology, management process, organizational structure. The receipt of innovations should be ensured by a previous study of customer needs, an assessment of their effective demand, since innovation is the replacement of old technologies with new ones.

In addition to the improvement of the financial side of leasing activities proposed by many researchers - the use of reserves of insurance companies for financial lease transactions, the involvement of stock market instruments in leasing operations, in the face of a decrease in the solvency of tenants caused by constant changes, new methods of managing innovative activities are needed, radically different from the previous ones. leasing companies.

Consequently, in the activity of the enterprise as a consumer of leasing, the innovative and investment components of development are equally important. This should encourage the use of the interpretation of the term innovation: innovation as a process and innovation as a result.

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