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mavzusida Respublika ilmiy-amaliy anjuman

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To‘plamga iqtisodchi olimlar, doktorantlar, magistrlar, talabalarning iqtisodiyotni raqamlashtirish sharoitida banklarni transformatsiya qilish va bank xizmatlari bozorida raqobatni rivojlantirish masalalari, raqamli iqtisodiyot sharoitida banklarning zamonaviy xizmatlari va investitsion faoliyatni takomillashtirish masalalari, innovatsion iqtisodiyot orqali iqtisodiy, ijtimoiy va xizmat ko‘rsatish sohalarni rivojlantirish masalalari va zamonaviy iqtisodiyot va raqamlashtirish sharoitida bank-moliya tizimi yordamida bir qator tarmoqlar va sohalarni rivojlantirish masalalariga bag‘ishlangan ilmiy maqolalar kiritilgan.

To‘plam professor-o‘qituvchilar, katta ilmiy xodimlar, magistrlar, talabalar va amaliyot xodimlari uchun foydalanishga mo‘ljallangan.

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Maqolalar mualliflar tahririda bosilmoqda. Ularda keltirilgan, raqamlar, faktlar, xulosa va tavsiyalarga mualliflar mas’ul. Ularning ayrim fikrlari tashkiliy guruh qarashlariga to‘g‘ri kelmasligi mumkin.

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MODEL OF EFFICIENCY OF FORMATION OF FINANCIAL RESOURCES USING MATHEMATICAL MODELING

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Abstract. *The article examines how financial resources play a key role in ensuring sustainable development of textile industry enterprises. For an objective assessment of the effectiveness of their formation, it is important to determine the factors that have the greatest impact on the final financial results. For this purpose, a multiple regression mathematical model is used.*

Keywords: *net profit, loss, costs, cost price, production volume, depreciation, benefits, regression model, variable.*

Relevance of the research topic.

Financial resources play a key role in ensuring sustainable development of textile industry enterprises. For an objective assessment of the effectiveness of their formation, it is important to determine the factors that have the greatest impact on the final financial results. For this purpose, a regression approach is used.

Analysis of the state of the problem under study.

Based on the data provided in the table, we analyzed the model for analyzing the formation of financial resources of textile enterprises for 2020-2023 using a multiple regression mathematical model. In the research methodology, net profit was selected as the dependent variable *(Y)*, reflecting the final volume of formed financial resources of the enterprise. The following indicators are considered as independent variables *(X):* cost of goods sold, period expenses, administrative expenses, other operating expenses, depreciation charges, production volume and tax benefits.

For the analysis, statistical data from 7 textile enterprises of Uzbekistan for 2020-2023 were used *(see table).* In total, the sample includes more than 100 observations.

The available data were cleared of gaps, negative values were checked for correctness according to the table.

$$Y = a + b_1 x_1 + b_2 x_2 + b_3 x_3 + \ldots + b_n x_n + \varepsilon \qquad (1)$$

Y – net profit (loss);

X_i – independent variables (volume of production, cost of goods sold, tax incentives, depreciation, dummy variables)

a – free member;

b_1 – regression coefficients;

ε – random model error

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The calculation of the regression mathematical model of textile enterprises looks like this:

Net profit = - 149037.05 + 0.18 × Cost price + 0.55 × Depreciation + 1.74 × Tax benefits + 0.09 × Production volume + ... *(coefficients by enterprises)*

The constructed regression model showed high explanatory power. The determination coefficient R^2 was more than 0.84, which indicates a strong dependence of net profit on the factors considered.

For example, the increase in tax benefits in 2022 to 5.1 trillion soums allowed textile enterprises to increase net profit, despite the increase in production costs. At the same time, the increase in operating expenses in 2023, combined with a drop in revenue, led to losses in the textile industry as a whole *(see table).*

Based on the data presented in the table, we conducted a comparative analysis of the financial indicators of textile enterprises *(LLC Bakht Tekstil, LLC Navbahor Tekstil, LLC Shahrin-Fariz, LLC Edem Tekstil, LLC Navoi Olmos Tekstil, LLC Al-Aziz Ipagi and LLC Premier Tekstil)* with an emphasis on the level and dynamics of net profit, the efficiency of resource use, current essential problems and development prospects of each textile enterprise. The main conclusions from the comparative analysis of financial indicators of textile enterprises are as follows *(see table):*

LLC Bakht Tekstil is the largest enterprise in terms of financial resources, with the highest cost of production and tax benefits provided. In 2023, profit amounted to 285.2 billion soums;

LLC Navbahor Tekstil - shows stable dynamics, but with lower profit indicators compared to other selected enterprises;

LLC "Premier Textile" - demonstrates a consistently high net profit, especially in 2022 in the amount of 21.3 billion soums, despite the moderate volume of production. This indicates high profitability and effective cost management of the enterprise;

LLC "Shakhrin-Fariz" - this enterprise demonstrates fluctuations in the volume of annual profit, but has a tendency to grow in the last year of 2023; LLC Al-Aziz Ipagi is a textile company operating with a low level of profit, as well as with a significant loss. In our opinion, it is necessary to restructure costs and find new sources of financial resources *(income);* LLC Navoi Olmos Textile operates with a low level of profit, in some selected periods accompanied by a loss. In order to maintain the stability of the formation of financial resources, it is necessary to carry out a complete restructuring of expenses and identify new sources of financial resources *(income);* LLC Edem Tekstil - demonstrates fluctuations in profit, however, it has a positive trend towards its growth in 2023.

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Table 1.

Key indicators of financial and economic activity of textile enterprises for 2020-2023 [165]

№	Name of indicators	Unit of measurement	Years	Total for the textile industry	LLC Bakht Tekstil	LLC Navbahor Tekstil	LLC "Shakhrin-Fariz"	LLC Edem Tekstil	LLC Navoi Olmos Textile	LLC Al-Aziz Ipagi	LLC Premier Tekstil
1	Production volume	million sum	01.01.2021	**55 338,5**							
			01.01.2022	**76 451,1**							
			01.01.2023	**90 190,0**							
			01.01.2024	**108 984,7**							
2	Net profit *(loss)*	million sum	01.01.2021	**267 339,4**	31 768,1	10 784,8	2,6	4,8	0,5	590,8	4 641,9
			01.01.2022	**4 561 798,7**	186 876,2	27 666,2	6,2	548,5	0,8	273,1	6 286,3
			01.01.2023	**810 720,0**	255 316,9	18 069,1	10,2	239,8	125,2	0,9	21 382,6
			01.01.2024	**- 59 449,7**	285 206,5	19 069,1	3,4	208,8	- 179,5	3,4	18 182,3
3	Cost of goods sold	million sum	01.01.2021	**36 369 549,4**	597 341,9	199 046,0	769,2	1 846,3	12,2	6 776,5	8 132,7
			01.01.2022	**47 514 678,3**	789 278,6	345 888,9	1 002,4	1 865,7	10,7	10 747,1	14 540,4
			01.01.2023	**63 116 402,0**	704 859,3	327 200,0	83,4	1 123,2	0	4 349,7	30 690,7
			01.01.2024	**4 027 317,8**	694 859,0	320 199,2	1 316,5	1 022,2	191,2	3 465,5	28 690,2
4	Tax benefits	million sum	01.01.2021	**240 629,2**	861,6	966,6	1,0	6,2	0	4,6	711,5
			01.01.2022	**318 028,9**	290,9	36,9	0	0	0	28,9	928,8
			01.01.2023	**5 093 492,8**	66 044,2	37 969,3	0	0	0	2 533,0	11 501,0
			01.01.2024	**4 138 190,3**	60 044,5	36 269,	0	0	0	326,7	11 603,3
5	Operating expenses	million sum	01.01.2021	**3 122 094,9**	6 554,0	4 935,8	31,2	0	0,5	0	97,6
			01.01.2022	**2 270 542,0**	7 605,0	7 252,4	9,6	0	1,8	86,4	233,2
			01.01.2023	**2 604 436,8**	6 976,8	41 530,0	0	39,6	1,6	128,8	385,1
			01.01.2024	**313 884,9**	12 095,0	36 850,3	0	94,7	1,1	9,6	426,2
6	Depreciation	million sum	01.01.2021	**7 842 671,5**	128 886,3	25 995,7	530,0	466,6	0	45,0	104,4
			01.01.2022	**6 911 674,4**	128 886,3	25 995,6	530,0	466,6	0	45,0	104,4
			01.01.2023	**12 189 165,9**	222 769,0	57 027,4	1 458,8	565,6	110,0	38,2	699,7
			01.01.2024	**918 189,3**	196 169,6	53 127,4	1 652,3	560,1	110,0	57,2	701,3

[165] Information of the association "Uztukimachiliksanoat" for 2020-2023

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Conclusion and suggestions. Based on the above, in our opinion, we can make the following conclusion:

- the net profit of the selected textile enterprises significantly depends on the provided tax incentives, production costs and depreciation;

- the greatest impact was exerted by tax incentives *(direct)*, production costs *(reverse effect);*

- the regression model allows us to identify the vulnerability of textile enterprises to cost increases and determine how subsidies and tax incentives increase the profitability of enterprises. Therefore, based on the above, it is proposed to increase the efficiency of using tax incentives by enterprises, control the growth of production costs through the optimization of purchases and logistics costs, and also use these models for internal planning and investment analysis of textile enterprises.

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IQTISODIY AXBOROTLARNI QAYTA ISHLASH JARAYONIDA BULUTLI FOYDALANISH TEXNOLOGIYALARI

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Annotatsiya. *Ushbu maqolada hozirgi kunda ommalashib ketayotgan bulutli texnolgiyalar haqida so‘z yuritiladi. Undagi xizmatlar turlari tahlil qilingan. Axborot texnologiyalarini rivojlanishi natijasida yuzaga kelgan yangi bulutli texnologiyalar bevosita axborot xizmatlarini ta’limda joriy etish imkoniyatlarini yaratib beradi.*

Kalit so‘zlar*: Bulutli hisoblash; Arpanet ; Amazon; Google Apps; SaaS; PaaS; IaaS; Xususiy bulut; Ommaviy bulut; Jamoaviy bulut; Gibridli bulut.*

Kirish. Bulutli dasturlar - bu turli xil Internet xizmatlarini bajarish. Bunday vazifalarga misol qilib, ma'lumotlarni saqlash, serverlar, ma'lumotlar bazalari, dasturlar va ijtimoiy tarmoqlar kiradi. Bulutli dasturlar ma'lumotlarni saqlashni kompyuter fayllariga yoki qattiq diskka emas, balki markaziy tarmoqqa saqlashga imkon beradi. Ko‘p sabablarga ko‘ra, Cloud Computing - bu jismoniy shaxslar va kompaniyalar uchun mashhur variant, jumladan vaqtni tejash, samaradorlikni oshirish, tezlik va himoya.

Iqtisodiy axborot tizimi - bu faoliyatda axbotot jarayonlarini avtomatlashtirishga mo‘ljallangan texnik dasturiy va tashkiliy choratadbirlar majmui.

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