

Кроме того, стоит учитывать возможные риски и проблемы, связанные с использованием информационных систем, и принимать меры для минимизации этих рисков. Это может включать в себя регулярное резервное копирование данных, установку системы безопасности и обучение сотрудников безопасному использованию системы.

Информационные системы для составления финансовой отчетности представляют собой мощный инструмент для автоматизации процессов и улучшения качества финансовой отчетности. Однако, их применение требует грамотного подхода и внимания к потенциальным рискам и проблемам.

Список литературы

- 1 Информационные системы бухгалтерского учета: Учебник/Под ред. В.И. Подольского - М.: Аудит, ЮНИТИ, 2021. - 420с.
- 2 Компьютерные технологии обработки информации / Под ред. С. В. Назарова. М.: Финансы и статистика, 2021.
- 3 Дик В.В. Информационные системы в экономике. - М.: Финансы и статистика, 2020. – 294с.
- 4 Дэниел О’Лири. ERP-системы: выбор, внедрение, эксплуатация. Современное планирование и управление ресурсами предприятия. - М.: Вершина, 2020. – 345с.
- 5 Трубилин И.Т., Семенов М.И., Лойко В.И., Барановская Т.П. Автоматизированные информационные технологии в экономике. - М.: Финансы и статистика, 2021. – 376с.
- 6 Карминский А.М., Карминский С.А., Нестеров П.В., Черников Б.В. Информатизация бизнеса: концепции, технологии, системы. - М.: Финансы и статистика, 2020. - 624с.
- 7 Автоматизированные информационные технологии в экономике. / Под ред. Г.А. Титоренко. М.: ЮНИТИ, 2019.

IRTI 06.35.31

Khishauyeva Zh.T., A.Zh. Mazhitova, D.E. Tokimbayeva
Khishauyeva Zh.T. - Candidate of Economic Sciences, Professor
Karaganda Buketov University, Kazakhstan, Karaganda city
Zhanat-t2007@mail.ru, aruzhanchlk@mail.ru, dikowa1200@mail.ru.

THE MAIN PROBLEMS OF ANALYSIS AND TAXATION OF THE FINANCIAL CONDITION OF SMALL BUSINESSES

One of the main tasks of the enterprise management process is management decision-making. Economic analysis, occupying an intermediate position between data processing and decision-making, has a direct impact on the quality of management decisions. The analysis represents the content side of the organization's management process. In the conditions of market relations, the role of analyzing the financial condition of an enterprise is extremely important, since this analysis characterizes the provision of the enterprise with financial resources necessary for the normal functioning of the enterprise, the reasonableness of their placement, solvency and financial stability.

Recently, there has been an increased interest in financial analysis of organizations, as the range of users of this information is quite extensive. These include founders, competitors, partners, suppliers and buyers, credit institutions, etc. It is clear that with a daily routine, financial analysis is time-consuming. Moreover, it requires completed reporting documents. Financial condition indicators make it possible to determine the financial stability of an enterprise, which should form the basis for its strategic management decisions. In the development of any organization, there is a possibility of a crisis. The severity of the crisis can be reduced if we take into account its features, recognize and see its onset in time.

Any situation in which an enterprise does not have time to prepare for changes can be considered a crisis. To prevent this from happening, it is necessary to understand in time the reasons why the company's economy is in crisis, and take measures even before the external manifestation of difficulties. The economic aspect of the problem lies in the fact that, when continuously monitoring the financial condition of an enterprise, a possible financial crisis can be detected at the early stages of the phenomenon. If the analysis of the financial condition is not carried out periodically, and attention is not paid to indicators signaling the onset of a crisis situation, then this can lead the enterprise to financial insolvency, which will be a consequence of the inefficiency of financial management [2, p. 24].

Y. A. Adamenko defined financial analysis as the process of researching the financial condition of an enterprise, its main results and the effectiveness of financial and economic activities based on the study of the dependence and dynamics of financial information indicators in order to ensure further effective development of the organization. The financial condition of the organization is characterized by the provision of financial resources necessary for the normal functioning of the enterprise, solvency, visibility and financial stability, and is determined by a system of indicators reflecting the real and potential financial capabilities of the enterprise as an object of capital investment and the taxpayer. The financial condition of an enterprise is expressed in the ratio of the structures of its assets and liabilities, i.e. the company's funds and their sources. The main purpose of any type of financial analysis is to identify and assess the internal problems of the company in order to justify, prepare and make various management decisions. Financial analysis plays a particularly important role in the diagnosis of initial crisis phenomena and the planning of measures aimed at improving the financial condition of the enterprise, as well as to attract investments (borrowed funds). The results of the financial analysis show how effectively the available resources of the enterprise are used, how additional resources can be allocated or attracted. The results are also the basis for making management decisions and, importantly, developing a strategy for further development of the enterprise. They make it possible to identify vulnerabilities that require special attention and develop measures to eliminate them. Therefore, financial analysis is an integral part of financial management department [1, pp. 142, 143].

In a market economy, the financial stability of an enterprise, which depends on the financial condition of the enterprise, is one of the most important factors. The financial condition is the most important characteristic of the economic activity of the enterprise. A positive financial condition determines the competitiveness of a company in the market. It also helps in cooperation with creditors in the financial aspect. The attractiveness of an enterprise for investors, as well as shareholders and suppliers, depends on a satisfactory or unsatisfactory financial condition. From this point of view, one cannot but agree that the investment process largely depends on the reliability of the assessment of the current and prospective dynamics of the development of the investment object [6, p. 61].

The financial condition shows the possibility of the enterprise (firms) to finance their activities with their own funds, as well as to manage them rationally in relations with other persons. Therefore, the goal of any enterprise is to maintain a stable and satisfactory financial condition. Satisfactory financial condition is shown by such indicators as financial stability and solvency. The more stable the state of the enterprise is, the less it will depend on changes in the external environment and crises that occur quite often in Russia. The analysis of the financial condition of the enterprise makes it possible to determine such aspects as the current level of financial condition and its development prospects, the composition of the sources of the enterprise's budget formation and the possibilities of minimizing accounts payable. In a certain sense, it can contribute to the preparation of a plan of production and financial activities for the near future. The analysis also allows you to identify the "weak" points of the enterprise. To eliminate such places, it is necessary to develop certain measures. Even if the company has a stable financial condition, this does not mean that it is not necessary to take any measures and leave everything as it is. It is then necessary to conduct an analysis in relation to competitors and the economy of the country as a whole. A stable financial condition is formed throughout the entire activity of the enterprise. Also, the financial condition is influenced by the degree of fulfillment of the production plan and other indicators of a natural and material nature. If production and financial plans are fulfilled, then this has a positive effect on the financial condition of the enterprise. Therefore, a stable financial condition does not arise just like that: it is formed under the influence of

There are many factors, including the competent allocation of resources, their competent management and attraction. With regard to the effectiveness of managing socio-economic objects, it can be noted that the study of this issue has a significant foundation in macroeconomics – at the level of regional and national systems. Thus, in the work of V. V. Kolmakov, the necessity of building effective management mechanisms is convincingly proved and the consequences of violating the principles of efficiency are analyzed.

According to B. N. Khosiev and O. V. Moshchenko, one of the main and most informed methods of analyzing financial results is factor analysis of profit from sales and analysis of profit growth reserves, as well as analysis of the relationship between costs, volume of production (sales) and profit.

Profit as a generalizing, effective indicator, it is formed under the influence of a large number of factors. Profit from sales of products, in general, changes under the influence of such factors as changes in: sales volume; product structure; sales prices; prices for raw materials, fuel, energy and transportation tariffs; the level of material and labor costs.

All the numerous factors affecting the amount of revenue from sales can be summarized in the following groups of factors:

- changes in prices for products sold;
- cost change;
- change in sales volume.

In the process of analyzing the impact of these factors, it can be differentiated in the following areas: changes in the volume of sales; changes in prices for products sold; changes in the cost of products sold; shifts in the structure of products.

The most important and capacious evaluation indicator of an organization's activity is the financial result. Accounting information is widely used in the process of evaluating the financial performance of an organization. Intensive write-off of amortization of fixed assets to the cost of production occurs when applying the method of writing off the cost by the sum of the numbers of years of useful life. The generally accepted linear method is an average option. The method of reducing the balance has its own peculiarity: a more intensive depreciation write-off in the first years of operation gradually decreases. One hundred percent wear is impossible with this method of depreciation. At the same time, this is the only way to calculate depreciation that allows the use of an acceleration coefficient. Using by buildings, structures and others using a linear method for similar objects, and for the active part of the main funds, a method of calculating depreciation in proportion to the volume of output (works, services), it is possible to keep the share of depreciation charges at approximately the same level for a long time. Thus, the depreciation method affects the financial and economic activities of the enterprise.

The analysis of the financial condition can be carried out by managers and relevant services of the organization to assess all aspects of the organization's activities; founders, investors to assess the effectiveness of the use of resources, determining financial results and financial stability; banks to assess creditworthiness; suppliers to assess solvency; tax authorities to determine financial results. In general, the analysis of the financial condition of the organization includes a number of actions: collection of information for the analyzed period of time, its analytical processing; classification of the indicators used; calculation of the resulting indicator; ranking by rating. The main method of assessing and forecasting the financial condition of an organization according to accounting reports is financial analysis, according to which it is necessary to calculate groups of indicators characterizing visibility or solvency, financial stability, sustainability or business activity, profitability and labor efficiency [4].

Yu. V. Truntaeva and A. N. Kamdin suggests the following measures to improve the financial situation of the enterprise:

- monitor the ratio of accounts receivable and accounts payable. A significant excess of accounts receivable poses a threat to the financial stability of the enterprise and makes it necessary to attract additional sources of financing;
- if possible, focus on increasing the number of customers in order to reduce the risk of non-payment by customers;
- monitor the status of debt settlements. Therefore, it is necessary to expand the system of advance payments;
- timely identify overdue debts to suppliers, to the budget, etc.;
- timely identify overdue debts to suppliers, to the budget, etc.; accounts payable on claims; excess debts on stable liabilities; goods shipped, not paid on time; suppliers and buyers on claims; arrears on calculations of compensation for material damage; arrears under the article "other debtors".

In modern conditions, it shows that the deterioration of their situation is due to the lack of professionalism and a systematic approach in financial management, leading to a lack of effectiveness of the methods used to the dispersion of available financial resources. To avoid these disadvantages, any enterprise in a market economy needs to build an effective financial management system.

The content of the analysis of the financial and economic activities of the enterprise consists in a comprehensive study of the technical level of production, the quality and competitiveness of the manufactured products, the provision of production with material, financial and labor resources and the effectiveness of their use. It is most advisable to start analyzing the financial condition by studying the formation and placement of the company's capital, assessing the quality of management of its assets and liabilities, and determining operational and financial risks. After that, it is necessary to analyze the effectiveness and intensity of capital use, assess the business activity of the enterprise and the risk of loss of its business reputation. Then, to study the financial balance between the individual sections of the asset and liability of the balance sheet on a

functional basis and assess the degree of financial stability of the enterprise. At the next stage of the analysis, the liquidity of the balance sheet (the balance of assets and liabilities by terms of use), the balance of cash flows and the solvency of the enterprise are studied. In conclusion, a generalizing assessment of the financial stability of the enterprise and its solvency is given, a forecast for the future is made and the probability of bankruptcy is estimated. This sequence of analysis allows for a systematic approach to the presentation of the course and a deeper understanding of its basics.

It is currently very acute the problem is insolvency. In this regard, the following acute problems arise: rational organization of financial activities, improving the efficiency of financial resource management, conducting a diagnostic analysis of the financial inconsistency of the organization, developing an effective credit, investment, accounting, and dividend policy of the organization. Special analytical procedures make it possible to detect events indicating the threat of bankruptcy, to assess the impact of internal and external factors on the financial stability of the organization. These events include: decrease in sales volumes, repeated loss of income from the most significant transactions, constant debt obligations, etc. The application of the analysis will allow you to reveal and assess the consequences of the influence of negative factors, to assess their impact on the financial performance of the organization. The main purpose of the preliminary diagnostic analysis of financial insolvency is the early detection of signs of crisis development of the organization, ongoing monitoring of changes in the financial condition of the debtor [3, pp. 10, 11].

S. A. Kamsha and M. G. Kudinova believe that it is necessary to apply early anti-crisis management mechanisms that prevent the emergence of a crisis state of the enterprise. In the field of improving the financial stability of agriculture, it is necessary to monitor the financial condition of agricultural enterprises and improve measures to optimize their financial and economic activities [5, p. 158].

To summarize, we note that we share the opinion of the authors, who emphasize the high importance of determining financial results for the correct reflection of profits in organizations. Thus, the topic of our research is relevant, it is researched and developed by many economic scientists in scientific papers.

Taxes are one of the most important components of the revenue side of the budget. Therefore, their importance for the economic, social and political life of the country cannot be overestimated. The timely and full payment of taxes is mandatory for every taxpayer, both an individual and a legal entity. On the other hand, taxes are one of the main items of expenditure of business entities.

For business entities, the issues of tax optimization have recently become on a par with effective business planning of production.

In order to accurately formulate the problems that small businesses face with taxation, it is necessary to understand what a small business entity is.

Subjects of small and medium-sized enterprises are business entities (legal entities and individual entrepreneurs to small enterprises, including microenterprises, and medium-sized enterprises [1, p.2].

Information on special tax regimes in Kazakhstan:

1. Advantages of special tax regimes

- Reduced tax burden: Simplification of calculations and reduction of the overall tax burden.
- Simplification of reporting: fewer requirements for document processing and reporting.
- Encouragement of entrepreneurship: creating a more favorable environment for startups and small businesses.

2. Disadvantages and limitations

- Limited access: Some regimes may not be available for certain types of activities or businesses.
- Difficulties in transition: Switching from one regime to another may require additional effort and time.
- Dependence on criteria: Changes in legislation may affect the availability of special regimes.

3. Example of successful application

- Some small and medium enterprises: Provide examples of companies that have successfully used special tax regimes for their development.

- Comparison with other countries: Let's consider how similar regimes work in other countries, and what can be adopted from them.

4. Application procedure

- Registration stages: A detailed description of the registration process for the use of special tax regimes.
- Required documents: Specify what documents are required to receive tax benefits.

5. Changes in legislation

- Current changes: Discuss the latest changes to the Tax Code and their impact on special regimes.
- Future plans: Mention possible reforms and changes that may be proposed in the future.

6. Recommendations for entrepreneurs

- Choice of regime: How to choose the appropriate tax regime depending on the specifics of the business.
- Consultations and support: Mention the possibility of receiving consultations from tax consultants or government agencies.

Successful application of these regimes largely depends on understanding their features and conditions. Statistics show that small and medium businesses make up a significant part of the country's economy, and the correct choice of tax regime can significantly affect the financial results of enterprises.

Special tax regimes, such as the simplified tax system and the patent system, were designed to reduce the tax burden and simplify administrative procedures. However, despite the obvious advantages, many entrepreneurs face difficulties when switching to this regime. This may be due to a lack of information or unclear requirements.

It is important to note that taxation is not the only factor influencing business development. Government support programs such as subsidies and grants play a key role in stimulating entrepreneurship. Therefore, in addition to tax incentives, small and medium businesses should actively seek opportunities to receive additional support.

At the same time, it is necessary to emphasize the importance of compliance with tax legislation. Effective control by tax authorities helps to create a fair competitive environment and reduce the risks of tax evasion.

In addition, feedback from entrepreneurs is an important tool for improving the tax system. Suggestions and comments from the business community will help adapt tax regimes to real operating conditions, which, in turn, will increase the effectiveness of their application.

Thus, a special tax regime is not just a tax benefit, but an entire support system that requires a comprehensive approach and the active participation of both the state and the entrepreneurs themselves.

Problems of taxation of SMEs.

Despite all attempts by the state to support small and medium-sized businesses, there are problems in this sector of the economy. The main problems are the following:

1. The taxation system is currently complex and confusing. Today, paying taxes requires an entrepreneur to have professional knowledge of accounting and taxation, or to hire well-paid specialists.
2. High tax burden. The priority of state tax collection is obvious. Today, tax rates in the country are set without a full-fledged economic analysis. Meanwhile, when setting tax rates, it is necessary to take into account their impact not only on this, but also on the elimination of conditions conducive to a taxpayer's completely legal tax evasion.
3. There is practically no opportunity to enter the foreign market. Only large companies enter the foreign market. Small and medium-sized businesses are unable to go beyond the domestic market. Only 5% of all SMEs have access to markets outside the state.
4. Another problem is the volatility of the tax policy.

The main problems of small businesses are listed. All of the above problems can be solved by conducting a competent reform of the existing small business taxation system. To do this, you can use the successful experience of foreign countries. It is also important to increase the level of knowledge of entrepreneurs themselves in the field of accounting and taxation.

At the moment, I think the government's policy pushes small and medium-sized businesses into the "background", which forces many to go "into the shadows", hide their incomes, and play a dishonest game. First of all, small and medium-sized businesses (especially at the time of its organization). In order for the tax burden to be strong for small businesses, so that their number grows, and they sought to conduct their business in a legal, not a shadow economy, unambiguity, stability of the tax system and a fair level of withdrawal of part of the income are necessary. Measures should also be taken to combat the provision of illegal benefits and the conduct of business activities that are not reflected in accounting by tightening control over the movement of cash in the legal sector and blocking the channels of its flow to the "shadow" sector, for foreign bank accounts of legal entities and individuals (including offshore accounts), as well as for enterprises providing services for the creation of offshore companies and the opening of foreign bank accounts, for the practice of conducting transactions- payments for the products sold through the accounts of specially created structural units.

Bibliography

1. 1. Firm in the digital economy: behavior, strategies and culture: training manual Gudkova T. V., Zazdravnykh A. V., Ulupova V. L., 2024.-272 p.;

2. 2. Collection of cases and practical assignments on management disciplines for the direction "Management". Issue 2, 2024 teaching aid edited by I.P. Suslova, 2024-25 p.;
3. 3. Master's program "World Economy" Methodological manual: "Current issues of international development assistance" Under the general editorship of A. R. Markov 2023-156p.
4. 4. Microeconomics-2 educational materials Costavitels: Chakhoyan V. A., Kireev A. V., 2021- 67 p.;
5. 5. Digital economy: trends and prospects for business transformation. Materials of the IX Interfaculty Scientific and Practical Conference of Young Scientists, Under scientific ed. Doctor of Economics, prof. L. V. Lapidus, 2024 -12 p.;
6. 6. Digital economy: trends and prospects for business transformation. Materials of the VIII Interfaculty Scientific and Practical Conference of Young Scientists December 22, 2021: Reports and speeches Under scientific ed. Doctor of Economics, prof. L. V. Lapidus, 2021- 67 p.

МРНТИ 06.35.31

А. К. Кабдыбай¹, В.Ю.Бондаренко², М.Н. Марденова³
 А. К. Кабдыбай – кандидат экономических наук, профессор
 Карагандинский исследовательский университет имени Е.А. Букетова,
 Республика Казахстан, г. Караганда, kabdybay@mail.ru¹, vlada.bondarenko.03@mail.ru²,
mardenovameruert@gmail.com³

УЧЕТ ЗАТРАТ НА ПРОИЗВОДСТВО. МЕТОДЫ РАСПРЕДЕЛЕНИЯ ЗАТРАТ И КАЛЬКУЛИРОВАНИЯ СЕБЕСТОИМОСТИ ПРОДУКЦИИ

Эффективное управление производственными и оборотными издержками является фундаментальным аспектом успешного функционирования любого предприятия, независимо от его масштаба и отрасли. Понимание природы этих издержек, методов их формирования и анализа, критически важно для обеспечения прибыльности и долгосрочной устойчивости бизнеса.

Основная цель учета затрат и калькуляции себестоимости продукции заключается в формировании полной и точной информации о затратах, связанных с производством товаров, выполнением работ или оказанием услуг. Это позволяет не только определить фактическую себестоимость единицы продукции, но и выполнить ряд важных управленческих и аналитических задач.

Затраты на производство – это расходы, связанные с изготовлением продукции, выполнением работ или оказанием услуг, включающие в себя затраты на сырье, заработную плату производственного персонала, амортизацию оборудования и энергоресурсы, напрямую связанные с созданием продукта.

Все эти затраты формируют себестоимость продукции, которая в дальнейшем влияет на ценообразование, прибыль и экономическую эффективность бизнеса.

Поэтому эффективное управление производственными затратами позволяет компании не только контролировать себестоимость продукции, но и повышать свою финансовую устойчивость, а также конкурентоспособность на рынке.

Ниже представлена таблица 1 классификации производственных затрат, которая делит затраты по различным критериям:

Бухгалтерский учёт затрат занимает важное место в экономике предприятия, поскольку он основан на экономических показателях производства.

Нормативно-правовая база для учета затрат в Республике Казахстан регулируется несколькими основными законами, стандартами и подзаконными актами. Эти документы определяют правила бухгалтерского учета, составления отчетности и налогового учета затрат.

Основные нормативные акты для учета затрат:

1. Закон Республики Казахстан «О бухгалтерском учете и финансовой отчетности»;
2. Налоговый кодекс Республики Казахстан («Кодекс о налогах и других обязательных платежах в бюджет»);
3. Национальные стандарты бухгалтерского учета (НСБУ);
4. Они являются обязательными для субъектов малого и среднего бизнеса и государственных предприятий, которые не используют МСФО. Примеры стандартов: