

**MINISTRY OF HIGHER EDUCATION, SCIENCE AND INNOVATIONS OF THE
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FUNDAMENTALS OF BUSINESS MANAGEMENT

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Contents

1-Subject. Economic systems and decisions	4
2- Topic: Economic activity	13
3-Topic: Business in the global economy	20
4- Topic: Social responsibility and business culture	29
5-topic. Functions of management in business	34
6- Topic: Organization of business.....	
7-Topic: Entrepreneurship and small business management	45
8- Topic: Management and leadership	52
9-Subject. Human resources, culture and activities	69
10- Subject. Career planning and development.....	80
11- Topic: Employee motivation.....	88
12- The topic is MARKETING....	110
13- The subject is BUSINESS AND TECHNOLOGY.....	115
14- Topic Financial management	172
15- The subject is PRODUCTION AND BUSINESS OPERATIONS	123
16. Risk Management	129
17. INVESTMENT STRATEGY AND SAVINGS.....	141
18. INSURANCE	155

1-Topic. Economic systems and decisions

Plan:

1. Needs and desires
2. Economic choice.
3. The content of the economic system.
4. Economic laws

Career planning in the general economy.

An economist is important in the business world takes place. They often talk like soothsayers. They try to predict economic changes. This is a very important task, as business and government officials, and even consumers, supposedly work on these predictions to influence the future economy. Many economists work in public affairs, business and business organizations, or as lecturers and professors at colleges and universities. Economists work in organizations to predict the size of the market, changes in consumer demand, changes in sales and prices that may occur in business. (a plan) recommends how. Today,

Job Title:

- Secretary;
- Product intermediary;
- Price setter;
- Economic journalist;
- Economics teacher or professor;
- Information telling assistant;
- Money making analyst;
- Accounting analyst;

Analysis of career opportunities in the general economy.

Use library and internet resources to learn more about jobs in general economics. Choose one of the job titles from the box above and answer the following questions.

1. Identify the minimum pedagogical requirements of the job. Explain that other learning or training is necessary for advancement.
2. Are you interested in this profession? Imagine how much you can use your talents, abilities and skills in this profession.

What do United economists do? Pierre Latrobe is on his way to his office every morning. Just like a United analyst, he helps prepare the morning instructions. He is responsible for monitoring changes in European economic indicators. checks information about capital markets through the Internet. It then examines key international trade in new services affecting the European economy. As soon as he arrives at the office, he updates his charts and notes before meeting with the team. His workday usually lasts until 2 a.m., but he can check economic data even during his time off.



Objectives:

- * 1. Explain the difference between Needs and Wants.
- * 2. Product and service differentiation.
- * 3. Describe the types of economic resources.
- * **Keywords:**
- * Needs 6
- * Wishes 7
- * Goods 7
- * Services 7
- * Economic resources 9

A glimpse into real life

Gina and Jerman were looking at a compact digital media player that had just come out in electronic stores. It had a super memory of 250GB that allowed the user to carry movies, pictures and music all in one small device.

They stand in line, and the German says, "I don't know if it costs \$400. You can get an old Madeleine for \$150." Gina replied, "I know, but you can watch videos and movies on a widescreen in the new model." Jerman looked around and said, "Most of these devices will drop in price if you wait a few months. I don't know. I need it now."

The German's decision is one we often face. You've seen a tip for a great new product, but you don't need and can't own it all. How do you decide which one to buy and how much to pay?

Needs and Wants

Difficult days are passing, you don't see the products and services you want to have. You see them in trade, grocery stores and schools. or if you need everything, how do you decide what to buy?

The need is important

You want many things, but do you really need them? Figuring out what you need and what you want is a key part of making good decisions. Wants are the necessities of life. Everyone needs food, water, clean air, clothing, and shelter. Other needs in today's economy are a good education, a good job, and security. Many people need transportation to go to school and work. Health Sick people need health care and medicine.

Desires add quality to our lives.

Desire adds comfort and pleasure to your life. You may believe that you can't live without brand name pants and then mobile technology, but you can and so do most people. A small house needs a closet, but people want a big house and a yard. Public transportation is available in many cities, but the expensive car of the latest model gave the driver a lucky look. It is not always easy to determine which service products are necessary and which ones are satisfying. It helps to determine whether it is necessary or not. Many things are bought because they are necessary. They make your life convenient and easier.

The needs and wants are endless.

Needs and Wants are endless. You are only limited by your imagination and the business you start selling. New fashions make you believe that what you already have doesn't meet the demand. One purchase leads to another purchase. you bought and now you need a new set of games. Your purchase of new shoes means that you want to make an additional account book. Your cravings can go on and on, and they change from day to day. The product you thought you couldn't live without for two weeks doesn't seem so important anymore, and a new craving takes its place. Everyone has endless cravings. but these desires are not the same for every person.

Products and Services

Buying and consuming products and services will satisfy your needs and desires. Products are things you can see and touch. They are things you can buy to satisfy your needs and wants. Services are activities that provide satisfaction, they are created and simultaneously consumed by others. The services you get and use satisfy your needs and wants, but different things, businesses provide you services when you want to consume them. Products and services for businesses and consumers. Goods and services are purchased by individual consumers as well as businesses. Some goods and services are unique to businesses or consumers. Others have the same but different needs and wants.

The business needs steel, plastic, gasoline, and a computer for management purposes. It has moderate electricity supply for buildings and equipment, security, and accountants keep lists and notices of refunds of fines.

Consumers buy furniture, televisions, mobile phones, and books. They eat at restaurants, continue to do what they like, and take their cars to the dealership for service and repairs.

Economic resources. What products and services do you need and want to be produced? Individuals do not create as many products and services as other people over a long period of time. Businesses produce products and services using economic resources. Economic resources are the things that are used to produce products and services. The economy is also called the resource production factor. There are economic resources: natural, human and capital resources. Businesses and individuals need to obtain the necessary economic resources in the production of products and services.

Natural resources. The provision of raw materials by nature is called natural resources. The earth is made up of oil, minerals and nutrients needed for the growth of plants and trees, for raising animals. Rivers, lakes and oceans are the source of both food and water. The air we breathe is taken from the atmosphere around us. All the products you use are made of one or more natural resources. Let's take vegetable soup as a simple example. What natural resources do we use to prepare it? Vegetables and spices are sourced from rich farm lands. Water comes from a well or reservoir filled with rainwater. Aluminum is mined from the ground and mixed with several substances to produce a container. During the abundance of natural resources around the world, in many areas, their supply is limited. The increase in consumption is the availability of too many natural resources, which damages the environment. Storage and recycling practices help to maintain more efficient product design. **Human resources.** People who produce products and services are called human resources. Let's take vegetable soup as an example. Plant workers and managers use equipment designed by engineers, and other business workers develop food preparation processes. Truck drivers, salespeople, advertising agency workers and supermarket workers participate in the preparation of soup available for consumer purchase. Another type of human resources is managers. Managers are risk takers using resources to create new products and services.

Capital resources.

People are natural resources to the product must use equipment and facilities for conversion.

Products and money used in the production of goods and services are called capital resources.

Capital resources include buildings, equipment, and supplies. They also include money needed to build a factory, purchase or lease vehicles, pay workers, produce goods and services, and provide services.

A number of people invest money for the business, so capital is needed to start the business. Such people aim to make money by profiting.

1.2 Economic Choices Explain the basic economic problem.
Stages of management decision making.

The main economic problem.

Consumers and businesses have unlimited wants and unlimited needs. However, economic resources are limited. The scarcity of economic resources and unlimited wants is called the basic economic problem. you don't In your field, you will face specific training or out-of-business operations because operating expenses will grow faster than your annual budget. A business can be expanded to produce more products, but will not have enough land for a larger building. may not be able to provide adequate health care because it does not have enough doctors or hospitals.

The main economic problems arise from scarcity. Scarcity is not having enough resources to meet needs. Scarcity affects everyone, but some more than others. they are forced to choose the most convenient way to spend money to meet their needs. Countries with few natural resources or a poor education system cannot offer enough products and services for their people. If roads, bridges and if the railways are not well maintained, people will not be able to obtain various goods and services elsewhere.

Choices

Each person makes economic decisions based on scarcity. Individuals and families are forced to decide on the distribution of their income based on their needs and desires. The city, district and social society solve the problem of providing many services to the city's residents with their taxes. because everyone has to make a difficult choice. Scarcity forces you to choose between alternatives or make a decision. Which decision do you accept as the best alternative? You usually choose most of the things you like or the ones you can afford. Suppose you have an income of \$75 a week, if you spend all your money on shoes, you won't have enough money to buy pizza or go to the movies with your friends on Sunday night. Because you have limited resources or a limited amount of money, you can't do everything at once. You have to choose which one you want more—shoes, movies, or pizza. which one is more satisfying to you? Following a logical process will help you make better decisions. This is a proven way to make most decisions, but it is useful for making more important economic decisions. Economic decision making is the process of choosing between needs and wants. As you learn the process, your decision-making becomes easier and the process guides you toward the right choices. You have to choose - shoes, movies or pizza - which you want more. How do you decide which of these two paths will satisfy you more? Following a logical process will help you make better decisions. This is a proven way to make most decisions, but it is useful for making more important economic decisions. Economic decision making is the process of choosing between needs and wants. As you learn the process, your decision-making becomes easier and the process guides you toward the right choices. You have to choose - shoes, movies or pizza - which you want more. How do you decide which of these two paths will satisfy you more? Following a logical process will help you make better decisions. This is a proven way to make most decisions, but it is useful for making more important economic decisions. Economic decision making is the process of choosing between needs and wants. As you learn the process, your decision-making becomes easier and the process guides you toward the right choices.

Ease of trade completion and pricing.

In most contests, you must be able to choose the one that will produce the result among several alternatives. When you give up one alternative, you must have chosen another. When you give up something and choose another, you are considered to have completed a commercial transaction. you decide to go and get a pizza.

The decision-making process helps you choose the best and most productive choices among choices. Economists teach you how to evaluate alternatives by looking at the most affordable choices. giving up something is part of your choice. The benefit you get from choosing something must be greater than the benefit you get from the next best choice.

Enterprise money Before spending on any one decision, they carefully calculate all the most affordable decisions. What choices do they have to give up if they use their money to buy land to build a house?

If they're spending their money on a faster, more reliable new device, is there necessarily a greater benefit? In this case, the enterprise can have new equipment for a fraction of the money spent on the building.

Decision making process.

Unlike emotions when you make quick choices deep you will be able to make better decisions based on thought processes.

The resulting decision-making process consists of 6

stages. 1. Understanding the problem.

2. Familiarize yourself with the choices.

3. Evaluating whether each choice is useful or not. 4.

Choosing the best alternative.

5. Execution of the selection.

6. Review of the decision.

Understanding the problem.

For each decision, the problem must be clearly understood in order for the decision to lead to a good result. If you are given two hours for three tests, your problem is how best to allocate the limited time for the tests.

Familiarize yourself with the choices.

It's only natural that you're faced with choices among alternatives. There are other options out there than spending \$75 on shoes or pizza and a movie, maybe you can put it toward your regular day-to-day expenses or save it for college. What's important is that you look at all the alternatives when making a decision and choose the best one. it is in your choice of good.

Evaluating whether each choice is useful or not.

Before writing your decision, you should be familiar with the pros and cons of each choice. If you buy a pair of shoes, you'll probably wear them for a long time, but you'll have to give up the pleasure of having pizza with your friends. can determine a convenient way.

Choosing the best alternative.

When choosing a choice, you have to believe that it is the best for you at a given time. Although you may have done a good job in the first three steps, the next step may be difficult. Your choice has consequences now and in the future. you need to be sure.

Execution of the selection.

First you have to decide which is the best choice and you have to make the choice even if . If you have decided to spend your money on a movie and pizza with your friends, you should do it and enjoy it. You should not worry about the decision you made. Rethinking the choice or regretting the decision you made will negatively affect your future decisions. Life is full of choices. It doesn't matter what you do, you have enough time to carefully consider the alternatives. The last step allows you to get rid of such situations.

Review the decision.

It is important that you reconsider your choice when you have the opportunity to examine the outcome of your decision. On a scale of 1-10, how would you rate your enjoyment of your decision? What is bad and what is good on this scale? If you could do it over again, would you do it again? Do you know what it's like and have you thought of a better alternative? Are you not satisfied with the previous result?

How would you use this stage of the decision-making process based on reconsidering your decision? This stage allows you to think about your decision and

next time you are faced with the same decisions, it may give you comfort or it may help you to make different decisions based on what you have learned.

Some decisions have to be made quickly and some lack sufficient information. But in either case, the decision-making process will help you make an informed decision.

Three economic issues

Every country in the world has to deal with a major economic problem. No country has unlimited resources, and every country has citizens with essential basic needs for food, shelter, education, and health.

To determine how useful resources are used to satisfy needs and wants, each country must answer 3 economic questions.

1. What products and services are produced?
2. What products and services are produced?
3. What needs and desires are satisfied with the products and services produced?

How these questions are answered will show what kind of economic system exists in that country.

What should be produced?

Just as each person has different skills and abilities, each country has different types and amounts of resources. Some have rich soils and regular rainfall that provide large food reserves. Still others have desert regions or cold and long winters that make farming difficult. While some countries have large reserves of oil, coal and other energy resources, some countries have only limited reserves. In determining what a country can produce, the available resources are important. A country trades some of its resources with other countries in order to obtain the resources it needs from other countries.

Today, countries differ in the type and quantity of products and how they define their important wants and needs. One country may build roads and bridges, while another may focus on the production of various consumer goods. Some economists focus on the development of agriculture, while others build every military sector. Some nations have exemplary colleges and universities, while others have only schools and many inexperienced workers.

How to use resources and what to produce has never been an easy decision. If a country spends too many resources on one sector or one group of people, there will not be enough resources to meet other needs.

If most resources are used for consumer goods, the country's infrastructure of roads, energy and water systems may be neglected.

"The law is the internal, characteristic of this event or process. important, necessary, causal, constant, general, expressive of quality and quantity connection, stable recurring event".

Using this definition, economic laws can be expressed as follows: Economic laws

— are important, stable recurring, cause-and-effect, qualitative and quantitative connections between economic events and processes, requiring economic necessity. Economic laws apply regardless of the will of other people. In this respect, economic laws are similar to natural laws. But it is necessary to distinguish economic laws from natural laws. There are important and principled differences between them:

1. Natural laws are laws specific to nature, they are common to both nature and society. Economic laws are the development of the social life of the society, the laws of economic behavior of people.
2. Natural laws are eternal and economic laws are historical in nature.
3. Discovering, learning, learning, and using the laws of nature is relatively smooth and smooth, and the consequences of human violation of the laws of nature appear quickly. Economic laws are the opposite in this regard. The reason is that the person himself is complex, besides, each person comes to the field with his own individual and group needs and interests. As a result, the economy

ordinary laws face resistance from the forces of the "expiring" society. Violation of economic laws by human activity is difficult. It comes to the surface only after a certain period of time. If the classics of political economy recognized the objectivity of economic laws, the representatives of the school of marginalism, on the contrary, attach more importance to the subjective aspects of human participation in economic processes. When every person engages in some economic activity, he weighs what he should do and how he should act in terms of satisfying his needs. Of course, the psychology of people plays a big role here. If more than half of a person's life is spent with economic work, then economic psychology is definitely formed. Economic thinking to economic psychology, economic interests that are the reasons for economic activity and human participation in production, distribution, exchange and consumption. Business management, especially in the conditions of a market economy, cannot be carried out without the intervention of economic psychology. When people come to a decision under conditions of free choice, they draw conclusions based on economic considerations and interests. As a result, certain psychological laws are applied in the process of economic management. Economic laws are manifested through the purposeful activity of people. If the same subjects understand the objective sequence of economic processes and act in this direction, on the contrary, other subjects act against it based on their own interests. As a result, objective economic laws act in the form of trends that reflect the general direction of the economy in relatively low or high stability. There are various groups and types of economic laws, which together form the system of economic laws of social development. They are divided into the following groups:

Special economic laws— this is valid within a specific socio-economic system. They are clearly the laws of development of the historical economic form. For example, slavery, serfdom, "socialist" law of distribution and others. Separate or periodic-intermediate laws. These include laws specific to historical periods in which the conditions for their application have been preserved. These laws are characteristic of the relations that unite and connect different socio-economic systems without being related to special systems. For example, the laws specific to the market economy literally belong to this group.

Universal economic laws. These are the laws that apply at all stages of the development of society, regardless of the specific social form of the economy. They usually represent the process of society's forward development. For example, the law of increasing needs, saving time, the deepening of the social division of labor and surpluses. In economics, certain ancient concepts-categories are relied upon when studying various phenomena, processes, and the relations between them. It is necessary to distinguish economic categories from economic laws. Theoretical (logical) concepts representing the most important aspects of the economic life of the population are called economic categories. They are a scientific expression of real economic reality. For example, supply and demand, market, credit, etc. Economic categories are divided into special separate (periodic-intermediate) general categories similar to economic laws, some are specific to a specific historical stage of economic development, some are specific to a long historical period, others are specific to all stages. Economic relations develop, one relation is replaced by another. Although another relationship is not fundamentally renewed, it is enriched, its new aspects appear. Because of this, new categories appear in economic theory. The content of the categories used will expand. For example, diversification, infrastructure, integration, etc. It studies theoretical categories and laws as a whole, regardless of which group they belong to. A system of categories and laws is characteristic of the economy, all interdependent, is a complex of interrelated laws and categories. In the process of running an economy, economic relations and connections are established between people. These relations are manifested in the form of a certain system. According to the well-known economist V. Leontev, the economy of each country is a big system that includes various types of activities. Economic activity takes place in the conditions of a certain economic system. Economists define the economic system in different ways. For example, according to P. Gregory and R. Stewart, an economic system is a decision on production, income and its distribution within a certain geographical area. According to the well-known economist V. Leontev, the economy of each country is a big system that includes various types of activities. Economic activity takes place in the conditions of a certain economic system. Economists define the economic system in different ways. For example, according to P. Gregory and R. Stewart, an economic system is a decision on production, income and its distribution within a certain geographical area. According to the well-known economist V. Leontev, the economy of each country is a big system that includes various types of activities. Economic activity takes place in the conditions of a certain economic system.

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between them, distribution of the created products, consumption relations.

List of used literature Main literature:

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Internet sites

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Topic 2: Economic activity

Plan:

1. Measuring economic activity
2. Change of economic climate
3. Measurement units of entrepreneurial activity

Measurement of economic activity

Objectives	Key Phrases	A look at real life
Gross Domestic the product determinati on	Gross Domestic Product (GDP) 34 GDP per capita 35 Unemployment rate 36 Efficiency 36 Personalbenef it 37 Retail merchandiser otation 37	We use measurement characteristics in many aspects of life we use For example, the recent basketball game in the game, Rosa Rivera is a Middletown High School student He got 19 points, 8 steals and 7 assists did After that day, the school's band orchestra
Cocktail economic measureme nt units study		they took part in the competition and showed an indicator of 88.3. Compared to average results, this is a good indicator was
Determination of economic indicators for buyer's expenses		As for you, how much have you grown in the last 10 years? You can say "I'm 10 years old". Or "I gained 50 pounds." Or, "I currently wear a size 10C." Different methods can be used to measure personal growth. And as an analogy, entrepreneurship and economic activity is also shown as an indicator of development.

Gross Domestic Product (GDP)

Economic growth depends on the stability of production and services in the economic system. Just as there are different ways to measure your personal growth, there are different ways to measure economic growth. can be applied. One such way to determine the state of the economy is to compare production results from year to year. The state collects information from producers and calculates the national production. One of the most widely used methods is the measurement of gross domestic product. Gross domestic product or GDP is the sum of all products produced or services provided in the country during the year.

CIA World Factbook

What is the highest GDP per capita country? and the worst? Section 2

Economic activity

Features of YIM:

Work as a team

The country's GDP is the sum total of information about the country's economic production. When calculating the economic development of the nation, make a list of obstacles using only the results of the GDP as a team. Which aspects of economic growth are reflected in the country's GDP can not find the opposite?

Comparison of GDP

It has been proven that the more products and services are produced, the healthier the economy will be. Looking at the monetary unit of GDP as a measurement unit of the economy does not give us complete information.

Another way to measure economic growth is the ratio of GDP per capita or the ratio of manufactured goods to the population. GDP per capita is determined by the ratio of GDP to the population of the country. For example, compared to last year, this year's GDP there was no change in. It should be assumed that the population has increased. The same amount of product must now be divided by a larger population.

An increase in GDP per capita indicates the growth of the economy, while its decrease indicates that the economy is facing difficulties.

Which economic activities are not included in GDP?

CALCULATION OF GROSS DOMESTIC PRODUCT			
Country	Canada	USA	CHINA
Area (sq km)	9,984,670	9,826,675	9,596,961
Population	33,212,696	303,824,640	1,330,044,544
YIM	1,285,000,000,000	14,260,000,000,000	8,789,000,000,000
GDP per capita	38,690	46,935	6,608

How did this table help you calculate GDP per capita?

Determining the economic measurement units of cocktails

Labor is active - Workers contribute to the country's economy in various ways. First of all, their work creates the desired products and services. In addition, their wages are spent on leaving satisfaction on various things.

Employment- This means that members of the Labor Force are engaged in more than a thousand occupations. They produce thousands of products and services. The labor force consists of those who are working and looking for work over the age of 16. Students, pensioners and other people who cannot or do not want to work are not considered as the labor force.

One of the economic statistical problems is the unemployment rate. The unemployment rate is the share of unemployed people in the labor force. If people want to work and look for work, but cannot find a job, they are considered "unemployed".

Unemployment rate of the country from year to year measured in different areas. The main cause of unemployment is the expansion of demand for products and services by various workers. For example, the fewer people who travel by bus, the less bus companies need bus workers.

Productivity - One of the main sources of economic growth is the development of the productive capacity (efficiency) of each worker. Efficiency is the amount of output produced as a function of input (such as workers). In the development of the company's capital (technique and technology), increasing the qualifications of each employee and the availability of management skills leads to achieving more results in production.

Over time, the indicator of the effectiveness of the cocktail may increase or decrease. The increase in efficiency can take years, and the amount of development is usually smaller. At times, performance may decrease. If the amount of wages increases faster than the amount of growth of production, the cost of production of the product and the price of the body will increase. Although workers earn more money, they cannot improve their lifestyle due to rising prices. For this reason, the focus on motivating workers to increase their efficiency is very important. In this way, workers contribute to the improvement of the nation's lifestyle and the development of their personal lives.

More types of services and the ability to produce products allow for shorter working hours on business days. In the 1890s, the average working hours of a worker was 60 hours a week. Currently, most factory and contract jobs are reduced to less than 40 hours. At the same time, some people decided to stay in the process of working more than 40 hours a week. In the industry of other countries, the working hours of workers have decreased, production efficiency and wages have increased compared to other times. Production capacity has increased despite the reduction of time due to technology and efficient working methods.

Buyer's costs

The money you earn and spend is one of the main reasons for economic development.

Personal benefit.

Every day, people receive money for their participation in production. Personal benefits are in the form of monthly wages and income, profits from investments and government payments to individuals.

These funds serve as the basis for the purchase of products and services that need to be satisfied. In most countries of the world, the labor force is not well protected. The poor economic climate forces all members of the family to work on farms or in factories to cover daily expenses.

Monthly turnover

These monthly turnover indicators are the results of total consumer spending in the economy. An increase in monthly turnover usually leads to economic growth. As the main goods of Kim's domestic circulation, it includes cars, construction materials, furniture, gasoline, and clothes, and they buy them from restaurants, market stalls, food stores, and pharmacies.

Change of economic climate

Objectives	Keywords	Life example.
1. Business 4 of the activity stage study		You know more now than we did 5 years ago more? With sports compared to you 10 years ago are you better at doing things? Yours As your skills and abilities increase, it will be shared with your family
2. Inflation and causes of deflation	Business activity cycle duration 38 Development 38 Decrease 39 Depression 39 Return 40 Inflation 40 Price index deflation	Dependence is reduced and you can plan your future you start You begin to worry about spending money and saving it. You start thinking about making plans to continue your studies. A lot in your life
3. Determinin g the importance of the amount of interest		things change. This stage of yours is new to unlock abilities and challenges in courses will be based. The size of your deposit will be based on your withdrawals, savings and spending. Change is the right way for the economy. Growth and decline are frequent in business. If the economic climate develops, the conditions in the country will also develop. In comparison, the decline in the economic trend, causing difficulties for customers and workers emits

Learning the 4 stages of business activity

Business activity cycle.

Economic and business activities tend to move in cycles. As the experience of all nations shows, there are good and bad periods in the economy. Fortunately, with the passage of time, the bad climate disappears and the good climate returns.

If we pay attention to economic changes in the past, we see that good days are followed by bad days and then good days. The rate of change of this economy from one climate to another is called business activity cycle.

The business cycle is the repetition of increases and decreases in GDP. Business cycles have 4 main phrases: growth, decline, depression and recovery.

Development

The activity at the highest points of the business activity cycle is called development. Development is a period of time in which whoever wants to work works, and business produces products and services at record levels, wages are good, and GDP growth accelerates.

The demand for products and services has increased. During this period of time, business activity is usually at its peak. Development does not last forever. The economy slowly begins to cool and activity slows down.

Decline

This phase of slowing down of the economy and business activity is called the recession phase. A recession is a time period during which demand decreases, unemployment increases, and GDP growth slows down for 2 or more quarters of a calendar year. This step is not very important or

It doesn't last long, but it's a sign of trouble for workers in related businesses. For example, if people buy fewer cars, workers who produce batteries, cylinders and other parts will go out of work. This situation is called the ripple effect in business activity.

Over time, production will weaken in all sectors of the economy, then the total production will decrease by a quarter. Some declines last longer because fewer aspects of production are used and overall demand declines. Directions of ethical analysis

Many business decisions are made in different ways. In some countries, the companies where people work employ family members more than others. Elsewhere, payments and gifts are expected to be received before starting a business.

These and other situations raise ethical issues. Ethics are principles of right and wrong that guide personal and business decisions. When discussing ethics in a business situation, these 3 clarifying questions are asked:

1. Is the activity legal? Laws vary by country and state. Most companies make international decisions based on the laws of their countries. When a problem arises, managers consider other reasons, professional standards and the impact of the activity on society.

2. Is the activity professional and consistent with company standards? Professional or company standards that often go beyond the limits are reviewed by the law. This ensures that decisions are made taking into account the interests of both parties, the company and society.

Who is motivated by the activity and how?

Decisions can be legal and professional or in the form of company standards. Decision makers should not ignore changes in the growth of employees, customers, competitors, and the external environment.

Re-stitching

An economic downturn does not last forever. A pleasant phase of the business cycle begins with recovery. In the recovery phase, unemployment decreases, demand for goods and services increases, and GDP begins to grow again.

People start working. Buyers start buying again, believing in their future and themselves. Recovery can be fast or slow. If it continues, the nation will prosper.

Prices of purchase items.

Have you ever noticed that the size of the item you are buying has decreased, but the price is the same? Have you bought new technological products at a lower price than before? All this is the purchasing power of your national currency.

Inflation

One of the problems that many countries face is inflation. Inflation is an increase in prices over general levels. During inflation, purchasing power decreases. If the prices have increased by 5% compared to last year, you will be able to buy \$100 worth of items this year for \$105. This requires more money to purchase services and products. Inflation has a noticeable effect on a fixed monthly income. Due to inflation, retired people and those whose wages are fixed will have to limit themselves to fewer products or services than before.

Causes of inflation

A type of inflation occurs when the amount of demand for goods or services is higher than the ability to supply them. When large amounts of borrowed money or hard-earned money are spent on limited goods, prices rise. Regardless of the increase in monthly wages, the prices of products and goods usually increase so fast that the wage earners can never catch up. Many people think that inflation is harmful. Buyers will have to pay a higher price for the goods they are buying. Therefore, workers have to earn more money to maintain their normal lifestyle. Work

producers can charge higher prices for the services and products they sell. If wages begin to rise faster than prices, businessmen will have to hire fewer workers and unemployment will begin to rise.

Measuring inflation

Inflation changes frequently. Between the end of the 1950s and the beginning of the 1960s, the rate of inflation abroad was 1-3% per year. Between 1970-1980, the average lifestyle of the population increased by 10-12% annually. Average inflation (2-3% per year) can be the cause of economic growth. In times of moderate inflation, wages rise more slowly than the prices of goods or services. Product sales prices are high due to labor costs. Due to the increase in profits, manufacturers produce more products and start hiring more workers. Newly hired workers increase spending and aggregate demand in the economy increases. Abroad, the most common measure of inflation is called the Cost of Living Index (CPI). The cost of living is a measure that is determined by comparing the cost of living in the current year with the cost of living in the previous year. There are different views of the cost of living indicator. The inflation index can be misleading because the cost of living index is based on selected groups. Many people have the misconception that they can't buy what they estimate using the index calculation. Prices of consumer goods (food, gas, health care products) may increase faster than non-essential goods. The above inflation results are lower than the cost of living estimates by consumers. There are different views of the cost of living indicator. The inflation index can be misleading because the cost of living index is based on selected groups. Many people have the misconception that they can't buy what they estimate using the index calculation. Prices of consumer goods (food, gas, health care products) may increase faster than non-essential goods. The above inflation results are lower than the cost of living estimates by consumers. Many people have the misconception that they can't buy what they estimate using the index calculation. Prices of consumer goods (food, gas, health care products) may increase faster than non-essential goods. The above inflation results are lower than the cost of living estimates by consumers. Many people have the misconception that they can't buy what they estimate using the index calculation. Prices of consumer goods (food, gas, health care products) may increase faster than non-essential goods. The above inflation results are lower than the cost of living estimates by consumers. Many people have the misconception that they can't buy what they estimate using the index calculation. Prices of consumer goods (food, gas, health care products) may increase faster than non-essential goods. The above inflation results are lower than the cost of living estimates by consumers.

Deflation

The opposite of inflation is deflation. Deflation is a decline in general price levels. This condition usually manifests itself in periods of decline and depression. Product prices are higher, but people don't have enough money to buy them. Significant deflation was observed abroad during the Great Depression of the 1930s. For example, between 1929 and 1933, prices fell by approximately 25%. Deflation can be manifested in the sale of special goods. In recent years, the price of computers and other electronic devices has decreased significantly compared to advanced technologies.

Interest rate

Simply put, the interest rate represents the price of money. Like anything else, money has a price. Interest rate is very important in business activity.

Borrowing companies and countries may suffer from interest rates. Higher interest rates mean higher business costs. As a buyer, you are also affected by the interest rate. The amount of interest (profit) you receive as an investor or saver is reflected in the current interest rates. Such buyers also borrow money. People with low credit scores pay higher interest rates than those with high scores.

Interest rate types of foreign countries

Percent Many types of rates exist in every economy. These rates represent different prices in different environments. Some of the interest rates are given below:

- **Base rate**- it is offered by banks for the best buyers - large corporations.
 - **Account rate**-Percentage of loans granted by the Federal Reserve Bank to the funds of Financial Institutions
 - **T-ticket rate**- Short-term interest rates (13 weeks) on US government bonds.
 - **Long term rate**- US government bond, long term (up to 30 years) interest amount.
 - **Mortgage rate** -Loan percentage for new home.
 - **Corporations rate**- A loan for large corporations in the USA
- perc entage.

- **Certificate of Deposit Rate-Interest amount for keeping deposits of institutions.**

Changes in interest rates

The price of money is different every day it changes due to reasons. The need for money and its reserves are of the greatest importance in the stages of interest rates. If the saved amount increases, the interest rates will also start to fall. This is due to the existence of different types of funds. As the amount of debt borrowed by consumers, businessmen, and the government increases, so does the interest rate.

Other measures of business activity

Objectives	Key Phrases	A look at real life
1. Economic investment activities that promote growth	Capital project 44 Reserve 45	"Eddie, are those new shoes?" - asked Fritz. "Yes" - answered Eddie, "Did you like it?" "Yes, but I thought you were saving up to buy a new car." If you spend all your money, buy a car in the future even if you don't expect to have enough money to get it
2. Government, business, customer indebtedness to explain the activity	Communication 45 Budget Surplus 46 Budget Deficit 46	Your savings today will help you make future purchases. Simply put, savings and investments are the basis of the country's economic growth. Governments, businesses and consumers need to save and invest for their future. The government meets the needs of the population and they need it
3. Economic of growth future problems describe	National debt 46	There should be funds that will be available. Companies, equipment and others in organizing a useful future from useful resources They should use it. Other individuals should use current expenses and know the balance between future economic security need

Investment activity

Investing in the future can be done in a variety of ways. Your time in school is an investment in your future. When companies buy buildings and equipment, they are investing in the company's future. Capital expenditures are money spent on business and long-term items. Capital projects include land, buildings, equipment and products purchased through business. Funding for capital projects comes mainly from 3 sources: personal savings, equity investments, and borrowing money.

Personal reserves

An important part of investment funds is personal savings. Companies use money to open accounts at banks or other economic institutions. These funds are used to create new products or purchase expensive equipment. In return, depositors are paid interest depending on the amount of money they keep. Bank depositors are very important in the economic growth of the country. In recent years, the number of foreign bank depositors has decreased slightly, usually below 1%. This may lead to economic problems in the future.

Adapting to economic challenges and modern markets

Developed economic production results from a large number of goods and services. The development of global business is focused on developing markets - places where customer profits and sales force develop due to economic growth. With more jobs and higher wages for workers, living standards will improve. Despite the lack of technology, education and business systems of most countries, they need economic development. Nowadays, Businessmen and other organizations are helping the weak economies. Through the use of training, technology, loans and other assistance, problems of hunger, disease, and clean water are solved.

Along with adapting to the markets, companies must be aware of the needs of buyers' behavior. In the perspective of business activity, it is important to be aware of the culture, economic climate and political situations. No one knows exactly what the economic situation will be in the future.

It is necessary to focus on the development of the unemployed, the government, businesses, workers and consumers in maintaining or developing the lifestyle in the country. These joint efforts will help to create new jobs and satisfy people's needs and desires.

List of used literature Main literature:

1. LRDabay and others/Principles of business/2012.600p.
2. Jeff Madura/ Introduction to business/ Florida Atlantic University/ Paradigm Publishing Inc. 2010.694 p.

1. Additional literature

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Topic 3: Business in the global economy.

Global business activities create many employment opportunities. Duties may include foreign trade, signing deals with foreign distribution centers, arranging shipping, and planning product placement to suit both American and foreign needs. While international business skills are critical to these tasks, they may not be affected by job status, as the worker often has duties unrelated to export and import. For example, in order to protect the United States from prohibited imports and exports, agents of the United States Customs Service inspect foreign and domestic vessels, persons, and products passing through the sea.

Careers in Related Work:

- Customs Inspector;
- Translator;
- Global Procurement Manager;
- Shipping inspector;
- International marketer;
- International Marketing Manager;
- Coordinator of export and import;

Trade between nations

Many business activities take place within its own country's borders. Business within a country is the production, sale and purchase of goods and services within that region. International business refers to trade and services across national borders. International business is often referred to as the foreign or world market. Examples of foreign trade can be found everywhere. Although the United States has abundant natural resources, a skilled workforce, and modern manufacturing capabilities, American companies and consumers are moving beyond the borders of the United States to acquire many things. The United States maintains cooperative relations with more than 180 countries. At first, the economy was considered within national borders. As international trade continues to grow, it is no longer possible to protect these borders from the economy. As countries are interdependent, so are their economies. Consumers have learned to use products and services from around the world.

Absolute superiority

In different countries Among many companies, two economic principles are understood - sale and purchase. An absolute advantage exists when a country can produce goods or services at a lower price than other countries. This can occur as a result of the country's abundance of natural resources or raw materials. For example, some South American countries have an absolute advantage in coffee production and Arab countries in fuel production.

Comparative advantage

A country may have a comparative advantage over another region. If so, it must decide how to maximize its economic wealth. A country is better able to produce computers and clothing than others. The world market for computers may be stronger than that of clothing. This means that the country would be better off producing computers, but would have to buy clothes from other countries. Comparative advantage is the situation in any country that specializes in the production of a service or product that is more efficient than another.

Import

Imports are things bought from other countries. Without foreign trade, many things you buy would be more expensive or useless. Other countries produce some products at low prices because they have the necessary raw materials or cheap labor. If they are of better quality than domestic goods,

some buyers also buy them at high prices and buyers may prefer foreign products. French perfumes, Norwegian sweaters, Swedish watches are among them.

To export

Products or services sold to other countries are called exports. Imports are good for you, while exports are good for consumers in other countries. Workers around the world use US-made machinery. They feed on US agricultural products and use US-made chemicals, fertilizers, medicines and plastics. Foreign countries like US movies. They also watch CNN and ESPN. They read books, newspapers and magazines published by US companies. 1 in 6 jobs are related to international business in the United States.

Evaluation of trade relations.

The main reason people work is to earn money to buy things. First, they sell their labor power for wages. Then they spend a large part of their salary on products and services. People usually try to keep their inputs and outputs in balance. People know that if they spend more than their income, they will have financial problems. People worry about spending their income. When consumers buy more than their income, they become debtors. When a country has enough If they conduct trade in a small amount, then they owe money to others. A certain amount of the state's debt to other states is considered foreign debt.

Balance of trade.

The difference between a country's total exports and imports is called the trade balance. If exports are greater than imports, this is a trade surplus. This is a positive trade situation. If imports are more than exports, a trade deficit is created and the trade situation is negative. If a country has a trade surplus with one country, it may have a trade deficit with another. That is why countries try to keep their international trade balance in balance.

Balance of payments.

Other forms of exchange based on the export and import of products and services can be carried out between different nations. Money flows from one country to another through investment and tourism. A citizen of one country can invest in another country through a corporation. A business can invest in a firm in another country. One government can give financial or military aid to another. Banks have the opportunity to deposit funds in foreign banks. While traveling, tourists bring money from their country to the country they are vacationing in. In some countries, those who want to travel can take money out of the country, not exceeding a certain amount. The balance of payments is the difference between the amount of money entering and leaving the country. When the government receives more money than it pays, it is a positive balance of payments. Otherwise, a negative balance of payments occurs.

International currency.

In international business the only problem that arises is the different exchange rates used around the world. Each nation has its own banking system and currency. For example, Russia uses the ruble, the European Union uses the euro, Brazil uses the real, India uses the rupee, and Saudi Arabia uses the riyal.

International exchange rates.

The process of exchanging this currency for another is carried out in the international exchange market, which includes banks involved in the trading of different currencies. Many major banks provide foreign exchange services to businesses and consumers. Comparing the value of one country's currency to that of another determines the exchange rate. The value of a currency is affected by supply and demand.

Travelers and businessmen need to exchange currency in order to travel from one country to another. Travelers in the territory of another country can go to the currency exchange office and buy the desired amount of local currency. The amount of local currency they receive will depend on the current value of both currencies. Currency values will be displayed in the exchange sections. Although locations vary around the world, currency exchange offices can mostly be found at airports, train stations, hotels and local banks. Operators at currency exchange offices are paid for their services.

Factors affecting currency values.

3 main factors affect the exchange rates between countries: the country's balance of payments, economic situation and political stability.

Balance of payments. When a country's balance of payments is positive, the value of its currency is usually rising or unchanged. This is due to the increased demand for the country's products and currency. If a country has a negative balance of payments, its currency usually depreciates.

Economic conditions. When prices increase and the purchasing power of the state decreases, the demand for its currency disappears. Inflation reduces the purchasing power of a currency. For example, hyperinflation in Brazil reduced the demand for the real. Political instability. Companies and individual entrepreneurs try to avoid risk when doing business in another country. If there is a sudden change in government management, this can create a bad situation for foreign business. In addition, political stagnation can occur when new laws are developed. These laws do not allow to operate on the basis of previous laws and regulations.

international business environment

Doing business in other countries requires knowledge of the differences between people and places. An enterprise must consider four main factors - geography, cultural influence, economic development, political and legal issues.

geography

Location, climate, land supply, ports, as well as the country's natural resources influence business activities. Very hot weather limits the types of crops that can be grown. Rivers and ocean ports are where people can easily ship products for foreign trade. Limited natural resources are closely related to countries' imports.

cultural influence

In some cultures, a hug is considered a reliable guarantee of business cooperation, while in other cultures, a handshake is sufficient.

Culture general behavior, character of people and value of society. Folk culture has a strong influence on business. For example, in Mexico, all work is stopped at noon, because it is customary to enjoy lunch and rest at lunch time.

the influence of cultural and social factors, language, religion, values, and customs is the main factor in international business. This includes cooperation between relationships, families, unions and other organizations.

economic development

Countries and individuals face the challenge of limited resources to meet their needs and wants. You are always thinking about making decisions about the use of time, money and energy. Similarly, each district plans to use its land, natural resources, wealth and work to meet the needs of its people.

In other countries, people live in a straw hut in their village, to operate a manual loom for their own people. These differences reflect the level of economic development. the main factors affecting the level of economic development of the country:

- implementation of the best educational system
- more and better services and goods for its citizens. that there

is no production to provide.

Infrastructure is another factor that supports international trade in industrialized countries. Infrastructure refers to transportation, communication, district and nation engineering systems. If we take Germany as an example, we can see that it is a good factor for international business compared to other countries with an efficient railway system, highways, as well as computers and weak infrastructure.

Political and legal issues. Every day you can see the impact of government on your business. The government is responsible for fair enforcement of advertising and contracts. They are inspected and required by the Food and Drug Administration. In the United States, people have more freedom in their work activities. This is not true in all countries. In many places, there is limited interest among consumers and operators.

If the government wants to, it can completely stop exporting or importing products. This is called an embargo. Governments can force an embargo for many reasons. They can protect their industry from international competition over any quota or tariff flow. The government can prevent the fall into the hands of hostile groups or nations of national defense sensitive products, which are of vital importance, especially. The government sometimes imposes an embargo on the actions of another country or its policy.

Facilitate international trade.

Certain actions by the government can promote international business ties. The government sees export as an effective way to create jobs and promote economic prosperity. The common efforts to promote international trade include free trade zones, free trade agreements and common markets.

Free trade zones.

development of international business In order to promote, governments often create free trade zones in their countries. A free trade zone is a special area where products can be collected and/or used in production, imported duty-free and then stored. A free trade zone is usually located around a port or airport. Only import duty payments when the product leaves the zone.

Mobile financial services in developing countries

Africa has many villages In places, mobile phones are changing the way farmer-ers business is changing and economic development is improving. For Kenya, Senegal provides access to financial services such as savings accounts, current accounts and loans, mobile phones. These services are needed, especially in rural areas, since banks are rare. Farmers can use mobile phones to pay for livestock, agricultural machinery, seeds, and other work expenses. and a mobile phone banking system was created to serve farmers, business owners and entrepreneurs in Asia. Consumers use their phones to control account balances, pay expenses, maintain savings accounts with debit cards, and also receive small loans. These loans are often used to start a collective business. In some cases, banks help people create a food store, open a cafe or rent phones to start a weaving business. Funds employees and other businesses available on the phone to pay the expenses. Farmers and entrepreneurs have business success, they think critically to create jobs that provide food, clean water, health and education to families. 1. What are the benefits of mobile phone banking for people in poor and rural areas? 2. Use the internet to find detailed information about mobile banking services in developing countries. Free Trade Agreement. Many countries have free trade agreements with other countries. In accordance with the free trade agreement, the member states agree to remove import taxes and tariffs, which are known as trade barriers among them. This leads to increased trade between members. For example, the United States, Canada, Mexico, and the North American Free Trade Agreement (NAFTA) began to be implemented in 1994. This agreement is a quotation between the three countries.

Tariff checks on goods and facilitate the movement of goods. NAFTA is designed to expand the markets and economic bases of participating countries. Common markets. In general, in the market, members get rid of tariffs and other trade barriers. They allow companies to freely invest in the country with each member. They allow workers to move freely across borders. common market is also called economic community. Common market participants have a common external debt on products imported from non-member countries. Examples of common markets include the European Union (EU) and the Association for Latin American Integration (ALADI). duties of member countries

Real life spotlight

Six months into my position, Cory sat down with his colleagues and asked, "How was Italy?" "I've been working really hard, but I found time to learn about Italian culture and eat some Italian food. . Living and working in another country is a good qualification and I would do it again. In any case, I must admit I'm glad to be home," Dunkin replied, putting the tube into his drink. They made it easier for me to find my own brand, but they weren't the same.

Multinational companies

A lotA multinational company is an organization that does business in more than one country. Multinational companies usually consist of two companies in their home country and separate companies in one or more other countries. The country where the company does business is called the "host country".

Strategies of multinational companies

Multinational corporations use a global or multinational strategy.

A global strategy uses the same product and marketing strategy worldwide. The same product is sold in essentially the same way around the world. For example, we can take the "coca-cola" you know.

A multinational strategy saturates each country's market differently. Firms develop products and marketing strategies that are suitable for sales. Many restaurants follow a multinational strategy. For example, they use this strategy when they change their menu according to the preferences of the local population.

Achievements of multinational companies

Many achievements are related to international business. Consumers have a large amount of goods available. Usually, the prices of these products are lower than home-made products. Career opportunities expand the company to do business in different countries.

Global business activities are the basis for the development of understanding, communication and mutual respect among different nations. Business partners usually try to maintain friendly relations in economic relations.

Disadvantages of multinational companies

Multinational companies can be an important economic force in a foreign country. Workers in that country depend on multinational companies for their jobs. Consumers need these companies for goods and services. Multinational companies can influence or control the political power of a country.

Ways to enter the global market

As companies expand to other countries, they discover several methods for themselves will be done. **Licensing**

Some companies want to produce products in other countries. Foreign companies allow them to use their own procedures. Licensing is the granting of permission to sell a certain intangible property (production process, trademark, brand name) using the correct use. Gerber company in Japan

started selling licensed baby food products. Use of television or logos on sports team uniforms, jackets, notebooks, luggage and other items will definitely require a license agreement. There is also some financial investment in the license, so the potential financial change is usually low. Also, the risk of the company will be low.

The right to vote

Another way to expand to other states is suffrage. An election is the right way to use a particular business process or company name. Joint venture A business partnership is a joint operation of two or more companies. Such agreements are very common in manufacturing. Business cooperation between Japan and America in the production of cars is a clear example of this. For example, we can see the business cooperation between Ford Motor Company and Mazda. International trade organizations. International business activities are complicated. As a result, organizations are created for several companies to conduct international trade.

World Trade Organization The World Trade Organization was established in 1995 to promote trade around the world. With more than 150 member countries, the World Trade Organization organizes trade agreements and free trade agreements. Other goals of the World Trade Organization include:

- a) Decreasing values that affect free trade.
- b) Loss of import contribution
- c) Reducing barriers affecting banks, trust companies and other financial institutions
- d) Providing economic assistance to poor countries

International Monetary Fund The International Monetary Fund was established in 1946. The International Monetary Fund helps more than 150 countries establish economic relations with each other. It supports world trade and exchange rates. World Bank The International Bank for Reconstruction and Development is called the World Bank. It was established in 1944 after the Second World War, with the aim of providing assistance for recovery. At present, the bank's function is to provide economic assistance to low-developing countries. These funds contribute to the strengthening of communication systems, information exchange and technology.

The World Bank has more than 180 member countries, and it mainly consists of two parts: the International Development Organization and the International Monetary Union. The International Development Organization provides loans for the development of countries. Internet activity Coca-Cola is one of the most famous names in the world, which is sold in more than 200 countries. By visiting the company's website, we gain information and insights into how the company makes its products.

Critical thinking

1. Find a website that has information about the culture of a specific country. Write about an element that Coca-Cola should consider in its business in this country.
2. Visit the website of another popular American manufacturer and find out about its international operations. Write about the basis of the company's efforts in serving the world's culturally diverse customers. Describe your work with multiple images on the website.

The occurrence of unemployment

Every day, people cross the border from Mexico to the United States in hopes of finding work. Some enter legally, but most enter illegally and violate federal laws. The United States has an illegal immigration problem. The root causes of this problem are competition for jobs, terrorism, and trafficking in illegal substances. There is also the problem of the cost of education and access to medical care. Cities and states affected by illegal immigration are proposing legislation to regulate the legal status of residents and the entry of illegal workers. Research the issue and prepare to argue for both sides of the issue.

Two or three participants from each team must collect information about the problem to defend their opinion. Teams are allowed to bring prepared materials with them. Each participant is given a piece of paper that can be used during the preparation and demonstration process. 15 minutes before the demonstration, the teams choose to explain the positive or negative side of the problem. Then the teams are given 15 minutes to complete their preparations. The duration of each demonstration should not be less than 5 minutes. Based on the oral demonstrations, the judges will conduct a question-and-answer session for the demonstrator to defend his opinion for 5 minutes.

Authority

Accountants, journalists, restaurant supervisors and engineers are the sectors with the most jobs in the government. More than 18 million people are employed in central, city and regional agencies. As you can see, government is the largest employer in the US economy. Sixty percent of federal workers hold management, business, finance, and professional positions. Although business and government jobs require the same training, some government jobs require special training. Food production authorities and responsible persons need relevant scientific and practical experiences in their areas. Increases in job opportunities in some central agencies are largely masked by slower growth in other central sectors. Despite the increased demand for services offered by local authorities and the city, the working class remains affected by economic conditions and taxes. Government employees are influenced by the budget situation and management established by legal entities.

Study the possibilities of the work process in the authority

Work in power Use library and internet resources to learn more about the process. Choose one profession from the list and answer the following questions.

1. How would you describe the nature of your work? Describe situations that might occur during your work day.
2. Are you interested in this profession? Explain how your profession relates to your interests. What is it like to work as an employer of authority...?

Kazlin works in a special school, but his work lasts the whole year. He is an assistant in the processes related to money matters. His work is similar to the process related to money in business. Kazlin is responsible for compiling expense and payment reports. He should make sure that the balance sheet is accurate and done on time. Kazlin also works with the district's chief accounting officer to develop expense reports and budgets. During this year, Kazlin helps the chief accountant to present the report for the school year. Kazlin uses computer software for his job. He could earn more money by using his accounting knowledge in the private sector. Despite the high salary, Kazlin enjoys his work and is happy that he chose this profession.

What do you say?

What government jobs might you be interested in? How might the state of city or county finances affect your desire to work for them?

Joint venture A business partnership is a joint operation of two or more companies. Such agreements are very common in manufacturing. Business cooperation between Japan and America in the production of cars is a clear example of this. For example, we can see the business cooperation between Ford Motor Company and Mazda.

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- a) Decreasing values that affect free trade.
- b) Loss of import contribution

- c) Reducing barriers affecting banks, trust companies and other financial institutions
- d) International Monetary Fund to provide economic assistance to poor countries

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It supports world trade and exchange rates. World Bank

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The World Bank has more than 180 member countries, and it mainly consists of two parts: the International Development Organization and the International Monetary Union. The International Development Organization provides loans for the development of countries. International Monetary Union

Fundamentals of international business

- Domestic business is the production, purchase and sale of goods and products within the country. International business is a business activity conducted for the purpose of creating, transporting and selling goods and services on a global scale.

- A country achieves an absolute advantage when it is able to produce goods and products at lower prices than others.

If a country specializes in the production of more efficient goods and services, it is considered to have a comparative advantage.

- Imports are products bought from another country. Exports are goods and products sold to other countries. Nations do business with both of them in order to increase the variety of goods and services for their consumers.

- Trade balance is the difference between a country's imports and exports. The difference between the total payments of the state to other countries and the total income from them is called the balance of payments.

- Exchange rate is an indicator of the value of one country's currency compared to another country's currency.

- There are 3 main influences on the value of global currencies: balance of payments, economic conditions and political stability.

3-2. World market

- The international business environment consists of 4 main components: geography, cultural influences, economic development, political and legal relations.

- 3 legal barriers to international trade: quotas, tariffs, and embargoes.

A quota is a limit placed on the amount of export or import products during a given period of time.

A tariff is a tax imposed on a certain imported product. An embargo is a complete stoppage of import and export of a product.

- International trade encourage in order to open trade zones, open trade announcements and common markets will be established.

3-3. International business organizations

- Multinational companies do business in many countries and have the ability to do business on a global scale.

- The main methods used for global business are: licensing, franchising and joint ventures.

- The World Trade Organization was created to promote trade around the world.

The International Monetary Fund helps maintain the international trading system and the exchange rate by keeping it in balance.

The World Bank provides economic assistance to developing countries.

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2. Additional literature

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4- Topic: Social responsibility and business culture.

- Plan:**
1. Social responsibility and business ethics.
 2. Activities aimed at protecting the state

Issues of social responsibility.

Social responsibility refers to the well-being of a society's duties in business. Given his responsibility, Your business interests and many groups should be covered. Social responsibility is an expanded view of business, focusing more on social concerns. This includes environmental protection, the employment of physically challenged and older people, and the creation of healthy and safe workplaces.

Environmental protection.

Conservation is the preservation of rare natural resources. This is the goal of many companies. For example, timber companies have reforestation projects in areas that consume trees. Some natural resources are non-renewable. Non-renewable resources are those that cannot be replaced once they are used up. Examples are gas, oil, and minerals such as copper and iron. Pollution occurs as a result of human activities. Some production methods cause pollution of lakes, rivers and air. Socially responsible work tries to change the actions that cause pollution and to improve the situation. For example, engineers design new devices that reduce pollution.

Differences in workplaces.

Business women, ethnic groups, people with physical disabilities and the elderly should be sensitive to the work forces of the business. One of the biggest problems facing the business is to manage civilized people in different communities. The next problem is the obstacles in the retirement of women, for example, employers are forced to give work to women who apply from the outside without being able to prove that women are not physically suitable for certain work. . Also, the employer is obliged to provide accommodation for physical defects

The Americans with Disabilities Act and other federal and local laws play an important role in providing accommodations for people with disabilities. It also prohibits employers from taking age into account in hiring decisions, such as promotion and firing. This law protects those 40 and older.

LABOR SAFETY

A safe workplace requires every employee to work in factories and offices that are free from the possibility of life-threatening accidents. To ensure safety, many employers have many programs to protect workers. Federal and local governments have enacted workplace safety laws. Safety standards are regulated and monitored by agencies such as the Occupational Safety and Tax Administration.

WORKER HEALTH

A healthy workforce is a productive one. A physically fit workforce is a valuable asset. Businesses today do a number of things to improve the health of their workforce, including smoking cessation and dieting. Your good looks need to be protected just like the workers' health. These articles are working conditions that concern the health and safety of the worker during work. Many companies offer programs

to encourage a healthy worker. In the seminar, an example was given, such as eating a healthy diet, exercising properly, and so on.

SOCIAL RESPONSIBILITY EVALUATION

Social responsibility situations are a reason for reflection. These social responsibility activities include: Enhanced justice Improve company image for groups in society Reduce need for government situations Improve community life around the world

COSTS

Prices are also involved in obtaining social status in business. Money must be used by companies for pollution-free equipment and various workforce improvements. In business, profits must be made to stay open. If the business is not profitable, it will close and lose its business. Social programs should be at the appropriate level just like making good profits in business.

BUSINESS ETHICS

Community responsibility business is busy, polite business exercises. Ethics are rules of etiquette or management rules. Business ethics are rules that govern the behavior of businesses and their employees. Ethical behavior is acting in accordance with these rules. Indecent behavior violates these rules. In business, it is known through this ethics that the behavior of the employee and this is the code.

CODE OF ETHICS

This code of ethics is established to guide the actions of employees and members of the organization. The code of ethics can be address names, for example, the reliability of business information. In part 4-1, we can see developing codes of ethics. First of all, established ethics rules should guide employees in the company.

Code should be memorably timed and verbose. Codes of ethics should not cause problems in business decision-making, even if they are chosen in such a way. Below are some examples of ethical problems:

--In order to expand the profitable market in the country, which company is doing business, will it be necessary to give valuable gifts to the government?

--Should a company continue to produce even a minor defect in its famous product after it has been developed?

POLITE CONDUCT INFORMATION:

Business ethics is the pinnacle of management. Business executives demonstrate strong ethical character and make ethical business decisions based on established norms. Companies become aware of the ethical behavior of their employees, or establish training methods to create ethical behavior. These styles are designed to encourage employee generosity and honesty. These styles are modified when employees make personal calls about personal topics. Servants are re-educated about how to make ethical decisions while on the job.

Here are some tips on etiquette for business situations:

1. Is the procedure legal?
2. Does the process violate company standards or excellence?
3. Who and how can affect this process?

Information for writing codes of conduct:

1. Determining the purpose of the code.
2. Prepare the necessary and valuable code in the organization.
3. All levels of employees in the company are writing code.
4. Adherence of all members of the organization to the rules and regulations.
5. Entry of reference for code compliance.
6. Definition is about how the code is continued and where it is displayed.
7. Clarity is about how and when the code is re-examined.

Life plan

Do you have your own personal code of ethics? Even if you have never thought about it, there are laws that govern your life. Take the time to think about your personal ethics and write it down! Explain how your ethics affect your goals. Common ethical decision-making involves a conflict of opinion. This is reflected when a company or individual receives an illegal benefit. For example, there is a conflict of interest when a person serves on the board of a company that only pressures the board member to sell the goods of the business that the board member owns or manages. In addition, professional culture, many workers, such as accountants and engineers, must adhere to the professional culture established by the professional association.

Work in a team

Every day, thousands of people decide to work in a team business venture and submit written applications. The ability to work in a team is considered a very important skill by many employers. People's ability to work in a team is more important than their ability to work alone. Consider the following:

- Be prepared for minor disagreements in the early stages of a project. Differences of opinion will surface. Be prepared for other people's personalities, behaviors and actions.
- Agree on project goals, missed meetings, location, conflicting decisions.
- Clearly demonstrate leadership and other roles. Some team members take notes and carry relevant information. Others conduct research and input visual information for presentations.
- Control the decision-making process. Usually, these things are done based on agreements that come after a long discussion of various problems and conflicting opinions.
- Focus only on your goals. Avoid distractions and opposition due to various shortcomings. Maintain a team atmosphere by using the words "we, us, ours" and avoid using words like "I, me, mine".
- Be kind to others. Respect different opinions, personal views and decision-making methods.

Teamwork is your life These skills are enjoyable and productive. Good team members take responsibility for the team's work and take pride in its accomplishments. Some projects are difficult and boring. very important. Some very effective experiences arise from conflicts in worldviews.

Think critically.

1. How do you feel about teamwork? Are there any aspects of working in a team that you don't like? Describe them.
2. Describe a problem that arises in teamwork. Explain how this problem can be solved.

4.2. Protective actions of the state.

Purpose:

1. State the level and role of the state.
2. Explain the legal system of business.
3. State the types of intellectual property. An example from real life.

Brenda Hiam finds out that her commute to work is getting worse. He thought it would be bad and he would lose control. Brenda wanted a state agency to be contacted to report the dangerous road. He asked his neighbor Kevin if he knew the road department. Kevin replied that we should contact the road department and ask questions. He said that the office will have information about the roads here. Brandy said let's call and if they can't help we'll call the commissioner.

The role of the state in society The state has its role in all economic spheres. You only have influence as a citizen and voter in state-organized actions. The role of the state in the field of entrepreneurship is less than in other economic activities. But this participation is also an important part. The role of the state in the economy is changing.

The role of the state

The state also changes under the influence of changes in society. Basically, the state depends on:

- Providing services to members of the community;
- Protection of citizens, consumers, businessmen and workers;
- Legislation of household services and strengthening of competition;
- Protection of funds and information of businessmen;
- Purchase of goods and services;
- Employment of workers;
- Increase income;

Each of these has an impact on economic growth, consumer rights, and business expansion.

Establishing a contract

An example of a government protection is contracts. A contract is an agreement to exchange goods or services for something of value, usually money. A contract can be written or verbal. It is a fundamental part of doing business. Certain elements must be included in the contract to make it enforceable.

Patents

Individuals or companies can obtain a patent when they create a new product. A patent gives the creator the sole right to create, use, and sell an object for 20 years. Companies that develop new techniques for recording television programs can obtain a patent for the process. This prevents other companies from selling or creating audio (video) recordings used in the process.

Copyright

Copyright protects the creative works of writers, composers, and artists. Copyright protection lasts until the end of the life of the person who received the right. It can be extended up to 70 years after the death of the person. Copyright information is displayed on the front of most books. Copyright is identified by the symbol ©.

Trademarks

A trademark is a word, letter, or symbol associated with a specific company or product. Firms register company names, team marks, and label designs through the government. A trademark can be very valuable. Many world-famous companies are represented by a logo. Think of the logos you see most often?

Doing business in Vietnam

If you look around, you will see animals pulling carts in quiet villages. Just take a look

You'll see busy streets with motorbikes, which 7 out of 10 Vietnamese families use as their primary mode of transportation. Vietnam is a country of contradictions, a mixture of traditional production methods and modern business activities. The nation has been developing since long decades of capitalist development. Even during the transition to a new modern market economy, the Vietnamese people still cherish their traditions and family ties. Several generations lived together in the same houses. Young children respected the older members of the family, even their brothers and sisters. Vietnam's business situation has evolved rapidly from a group to a more capitalist business. This was done by the WTO and the United States - BTA, which tried to unify Vietnam's rules and regulations.

In Vietnam, business cards appeared before the start of a business meeting. Cards had to be shown and accepted in both hands. If your card is 2

In English and Vietnamese, it is considered a sign of respect by the Vietnamese. Whether you are older or younger than the Vietnamese will help you find the exact address.

Business the meal consists of tea and some unusual food. You can also eat bat meat, grill, dog or snake meat and many other seafood. You will enjoy all the dishes offered to you. Be careful not to rush through your agenda as it is considered disrespectful. Use low voice gestures. Do not show your host the soles of your shoes.

Think carefully

What cultural factors influence Vietnamese business activities. How does business in Vietnam differ from other countries?

You can find more information about Vietnam's economy and business activities in libraries and on the Internet.

List of used literature Main literature:

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Topic 5. Management functions in

business Plan

- 1. The object and subjects of management**
- 2. The purpose and tasks of management**
- 3. Management functions**
- 4. Principles of management**

1. The object and subjects of management

Management object when talking about, first of all, it is necessary to pay attention to the dictionary meaning of the word object. In this sense, the object is:

- an organization is a group of people whose activities are consciously coordinated to achieve common goals;
- a being that exists outside of us and independent of our consciousness;
- reality, material world, existence;
- an event, object, person to which a person's activity, attention is directed;
- an enterprise, construction, some plot, etc., of economic or defense significance



So, the concept of object includes the meaning from micro reality (person and his activities) to macro reality (material world, society). For example, the driver left the road because he could not control his car. Here, the control object is the machine. Or a person can control himself very well. Here, the object of management is a person. Management of football team or city transport, management of district, region, country, etc. are objects of management or management. Management agencies and their leaders are considered to be subjects of management, that is, management bodies or managers - managers. From this point of view, objects and subjects can be described as follows:

The object and subject of management

Management		
No	Object (controller event object)	Subject (governing body, management)
1. At the macro level		
1	Country (Republic)	- legislative power (Supreme Assembly) - executive power (Cabinet of Ministers) - Judiciary
2	Province	- Dzhokhargi Council of the Kyrgyz Republic and regional deputies - Council of Ministers of the Kyrgyz Republic, regional authorities - Supreme Court of the Kyrgyz Republic, regional courts
3	Fog	- District (city) people's offices - District (city) administrations - District (city) courts

2. In Meghodaraja		
4	Concert (many network corporation)	- Committees and their chairmen
5	Sector (Network)	- Ministries and ministers
3. At the micro level		
6	Enterprise (firm) corporation	- Community council and chairpersons, president
7	Employees	- Heads of the enterprise (firm), department heads
8	Production	- Heads of the enterprise (firm), department heads
9	Efficiency	- Heads of the enterprise (firm), department heads
10	Self-management	- Citizens meeting, chairman (elders).

Thus, the basis of any event or process consists of controlled object and controlling subject systems

2. The purpose and tasks of management

The goal- this is muddao, murod, that is, a common dream intended to achieve one or another intention. It is this goal that directs a person's activities and dreams. We first define our goal, and then our goal:

- predicts our future actions;
- determines the priority direction of our activities;
- directs our activity to a specific field, work;
- determines the level of necessity of this or that activity;
- determines the standard of evaluation of our final result, etc

The main goal of management- to ensure the usefulness and profitability of the organization by rational organization of the activity process, effective use of personnel potential,

and the use of new technologies.

The purpose of management- it is precisely this goal that directs a person's activities and dreams. We first define our goal, and then our goal:

- predicts our future actions;
- determines the priority direction of our activities;
- directs our activity to a specific field, work;
- determines the level of necessity of this or that activity;
- determines the standard of evaluation of our final result, etc

Scientifically based and correctly defined goals are essential for management.

Because it is for this purpose:

- management functions;
- management methods;
- the structural composition of management;
- important issues such as designation of positions and selection of personnel are resolved. The management objective must meet the following requirements.

Basic requirements for the purpose of management

The purpose should be unambiguous and clear.	<ul style="list-style-type: none"> • If you don't know where to go, then find a way there is no need to choose.
The goal is realistic and can be done must be.	<ul style="list-style-type: none"> • No wind can help a sailboat that does not know which way to sail.
A goal must be quantifiable.	<ul style="list-style-type: none"> • A goal is an imaginary pinnacle to be conquered with a "battle" at the next stage. This should not be forgotten. Realistically what can be done to win this "battle". the goal before us we have to put Neither more nor less than that, vassalam.
The goal should be clear to all executors.	<ul style="list-style-type: none"> • A goal that does not have a quantitative measure, a standard, is a mirage. This non-compliance means preparing the ground for failure to fulfill the planned goal in advance.
The goal by departments and in-charges detailed must be.	<ul style="list-style-type: none"> • The goal, the principles of its management, the final result should all be clearly and clearly communicated to them in writing.
The goal should be versatile.	<ul style="list-style-type: none"> • It is necessary that the goal is divided in detail for each type of activity and each responsible person. can be done.

Continuous goals means routine goals that are accepted and implemented every day. For example, increasing labor productivity, strengthening discipline, reducing product costs, and improving product quality are regular, daily goals. Opportunistic goals are goals that arise when there is a need to solve a problem. For example, re-equipment of the enterprise, updating of equipment, change of production specialization sometimes appear depending on the economic necessity of production. One-time goals may also be necessary in the management process. Such goals are usually set to solve an unexpected, urgent problem for the enterprise. This goal, for example, in the event of a natural disaster, it can be in the form of allocating funds necessary to eliminate this disaster. Proponents of the goal-oriented approach to management divide all goals into the following four groups:

- simple hardened traditional goals;
- problematic goals;
- innovative goals;
- goals for improving employee qualifications and skills;

Goals in the first group are routine goals that are accepted and implemented every day, and it is the direct duty of the leader at the relevant level to ensure their fulfillment. For example, the head of the marketing department may have the following goal: "By the end of the month, make an analysis of the goods sold in the last quarter of this year and make appropriate conclusions." This is a traditional goal.

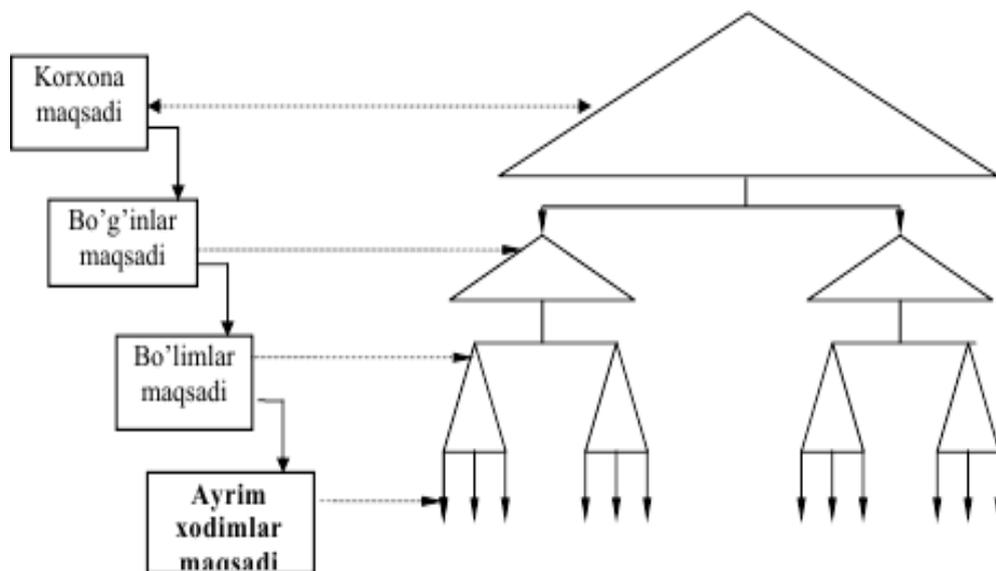
Objectives in the second group different from the usual goals. These goals create difficulties for the enterprise and some employees. For example, a sudden drop in demand for a product and a decrease in sales will naturally have a negative impact on the company's profits. In such a situation, the head of the enterprise faces a difficult task of changing the situation, increasing the volume of sales, let's say, in two months. This goal is a problematic goal. Because a sharp increase in sales in a short period of time (2 months):

- *to determine the reasons for the sudden drop in demand for the product;*
- *to carry out multi-factor correlational - regression analysis;*
- *requires making optimal decisions. It will be necessary to persevere and use the mind.*

Innovative goals- these are the goals set for the production of a new product, the introduction of a new technology. For example, the goal of the staff of the research department may be as follows: "to ensure the counting of three types of new products intended for export by July 1." The more complex the goal, the more challenging or innovative it can be for the manager. However, a goal can be simple for someone, problematic for another, or even innovative. In the first case, the leader perfectly knows the methods of solving that goal, that is, his knowledge and skills are sufficient for this, and he solves it without any difficulty. Another leader perceives the goal in a complex and problematic way. For example, if it is a simple task for a marketing department employee to "do an analysis of the goods sold in the quarter",

The fourth group of goals- these are goals in the field of improving the skills of the company's employees, which are regularly implemented on the basis of a long-term (strategic) plan. For example, "In 3-5 years, 20% of the company's employees will be trained." The effectiveness of the general purpose of the enterprise depends on how well the individual, that is, the purpose of each employee, is defined and how effectively it is fulfilled. Therefore, the following requirements are set for each employee.

- The goal of the employee should be subordinated to the goal of the higher level departments, should be consistent with it. Figuratively speaking, the goals of some employees should be under the wing (cascade) of higher level (private, local, general) goals.



Cascade of goals (stages)

Only then individual goals will serve the purpose of the enterprise effectively.

- the number of goals that the employee sets for himself should be from 4 to 8, and not more. If their number exceeds this, then the employee will not get the expected result, as a result, it will damage the overall goal of the enterprise.

- A single goal should also have an end result and a clear deadline. Otherwise, it turns to abstraction.

- the goal to be planned should be difficult to achieve, but at the same time feasible. In general, everyone should choose the hardest and most difficult way to achieve their goal. One should not always hope that one's goal will be solved very easily. Only then will he be ready for any unexpected failure, not immediately discouraged. But there is another side to the matter. If the goal is complex and it is suspected that it will be fulfilled over and over again, this situation also deprives the management of achieving positive results.

- The effectiveness of any goal depends on the correct evaluation of the achieved result and the level of its motivation. If it is customary to evaluate the achieved result in terms of fairness and to encourage it accordingly, then the management method established in this enterprise will continue to flourish.

The goal, in particular, the general (main) goal is a very comprehensive and very complex category. It has the following qualities:

- subjection;
- spread;
- to be in a relationship;

Dependency of the goal means the dependence of setting a goal and its implementation on the existing conditions, or the dependence of a strategic goal on a number of tactical goals, and a prospective goal on medium and short-term goals, and the subordination of one goal to another goal.

The quality of the target's spread is its

- by its nature;
- according to the implementation period (time);
- by steps;
- it is understood that it spreads to a number of local and private purposes in terms of joints and hokazas.

The quality of being in a relationship (connection) of the target it is understood that it is ranked and ranked according to its importance. This aspect of the goal is all local,

it allows to prioritize private and individual goals, as well as to develop specific practical measures for the implementation of these goals. The fact that the goal has a certain hierarchy, that is, one goal is subordinate to another goal (subordination), a higher goal has lower goals (distribution), goals interact with each other their presence creates the need for some kind of regulation. To perform such a task, a special method called "goal tree" is used in management science.

1. Management functions

"Function" - this is a Latin word that means the work, sphere of activity, task of someone or something. 1

"Task" is an issue that needs to be implemented, solved, a goal that needs to be achieved. Or some assignment, service, work, service position, career, action. 2

The concept of "function" has a narrow meaning compared to the concept of "task". After all, the function includes only the tasks within its scope of activity. For example, performing the work of a marketer does not belong to the function of an enterprise engineer, because it is a work within the scope of this direct marketer's activity. "Duty" can be outside the scope of one's activity. Management function means a set of tasks aimed at solving specific tasks related to the management of this or that object.

So, management is carried out through certain functions. Determining the functions, uncovering their essence and studying them is an important condition for the correct organization of the management process.

Management performs the following functions:

1. **Planning**
2. **Organizing**
3. **Motivation**
4. **Control**

Planning -determining the goals of the activity, the necessary resources for this, developing the methods of achieving the goals, forecasting the future development of the organization.

Organize -forming the organizational structure, providing it with resources (material, financial, labor).

Motivation -motivating employees to work effectively in order to achieve the goals of the organization by creating conditions for the activation of employees, economic and moral stimulation, and the development of creative potential of employees.

control -quantitative and qualitative assessment of work results and calculation, correction of plans, standards, decisions.

Management represents the process of continuous functioning of the entire management system. It has all the features of the labor process. In general, the management process can be described in terms of technology (how it is carried out), organization (who and in what order). Three aspects of the content of the management process can be distinguished: technical, production, economic and social. Technically - this is the management of product production, metal or oil extraction; in production - this is the process of organizing production, that is, managing the interaction of departments, workshops, enterprises, economically, leading production, labor and the entire system of economic relations, socially

- it is to meet the social needs of the labor team, to educate a person. The management process technology consists of operations and actions performed by management employees. Thus, the management process is the purposeful action of the leader and the management apparatus to coordinate the joint activities of people to achieve the set goals. According to the procedure for implementation of management activities

it can be divided into the following stages: goal, situation, problem, decision making. Before implementing each influence, its purpose should be determined, because management is carried out to achieve a certain goal. The next stage of management is to analyze the situation in the management process. It describes work related to assessing the state of the system, looking for ways to improve it, or eliminating negative feelings in it. At the problem stage, it is envisaged to determine the contradictions of the current state of the system in relation to its development goal. The decision-making stage represents the transition of the leader to the actual organizational activity, and the decision-making begins to influence the controlled system. The management process can also be divided into the following periods: goal setting, information activity, analytical activity, organizational-practical activity and selection of action options in the management system. Management operations

- are simple actions of the leader and management apparatus, and as a result of their order and combination, the management process is formed. For example, for analytical activities, it is necessary to receive annual and monthly reports of the enterprise, to develop measures based on them and to apply them to the management process. A large part of management operations consists of working with information. Among them are the technical tools that are widely used in the work of the control apparatus. These are means of obtaining and processing information and traditional organizational tools. The methods of management operation are information-analysis and organizational activities. Information-analytical activities include information collection, storage, distribution and processing, analysis, calculation, consists of working out decision options. Organizational activities include methods of explaining, persuading, motivating and distributing tasks, controlling activities, coercion, etc. For management, it is necessary not only to decide what to do, but also to organize, interest, convince, explain, and control. The organizational activity of the manager is formed from the sum of these operations. In the organization of the management process, it is necessary to ensure the connection of the business plan and supply, financing and business plan, pricing and lending functions, some elements of the management system (goals method, goals and personnel, decisions and methods, methods and content) coordination, training of management personnel, implementation of scientific and technical achievements. An important problem related to the organization of the management process, which should be solved by giving freedom and independence to enterprises, is the implementation of horizontal relations between management organizations that are not officially related to each other (for example, , between the enterprise and product consumers, suppliers of raw materials and the enterprise, etc.). The essence of management as a process is expressed in its tasks. Management tasks mean a set of actions aimed at solving certain management issues. Management tasks, first of all, arise from the specific nature of the managed object. In accordance with the composition of production, there will be tasks that reflect the following:

- sectoral structure of the economy;
- its territorial composition;
- individual elements of production.

The structure of the network of the national economy puts the task of management of material production and management of non-material production before the management. In the first sphere, management of production and circulation spheres is divided. Management of the production sector includes management of industry and its branches, management of construction, transportation, communication; the tasks of management of the sphere of circulation include the management of trade, finance, material and technical support, culture, education. Management of the initial link of production is an important task. Management tasks determine the tasks of management organizations, executors and management apparatus.

Bjarkaruvanalysis of the process by the tasks to be performed, determining the scope of work in each task, the number of management personnel, and finally, the composition of the management apparatus

serves as a basis for design. The main and specific tasks of the management organization are distinguished. The main tasks are typical for every enterprise and all levels of management. They include:

- a) marketing;
- b) business plan;
- d) regulation;
- e) organization;
- g) encouragement;
- g) control and accounting;
- h) encourage;
- i) planning.

Today's modern Western management when categorizing management functions, the following main (general) functions are given priority:

- *planning*;
- *to organize*;
- *regulation and coordination*;
- *control*;
- *encourage(motivation)*.

The content of management functions comes from the organization of this or that activity.

Take manufacturing for example. In its early stages:

- designing;
- constructor;
- functions related to the execution of tasks such as scheduling appear.

Preparation for production of further functions, i.e.

- development of production technology;
- determination of cocktail standards, consumption of materials;
- functions related to performing tasks such as preparing equipment appear.

Now let's take a closer look at the management functions below:

Planning	<ul style="list-style-type: none"> • is the main and primary function of management. Any management starts with planning. <p>In this plan:</p> <ul style="list-style-type: none"> • management goals and tasks, the terms of their realization are determined; • methods of task implementation are developed; • interrelationships of the links of the national economy are established; • The general feature of planning is that each management employee plans his personal work, develops performance indicators of his workplace, organizes control of how the plans are carried out.
Organizing	<ul style="list-style-type: none"> • This function ensures the organization of all controlled and controlling processes within the control object. From this point of view, organization means improving the structure of the current system or creating a new one depending on the changes in internal and external conditions. <p>is This function is the first step in ensuring the execution of current and strategic plans.</p>

<p>Coordination and regulation</p>	<ul style="list-style-type: none"> • While planning is the strategy of management, coordination solves the tactical issues of management. The main task of this function is to ensure the coordinated operation between the parts of the controlled system by establishing intelligent connections. • Coordination allows for the elimination of parallelism and duplication of management in order to save money. In addition, it establishes the ratio and balance, the relationship between production and consumption, by allocating resources between different sectors. • Regulation is a continuation of coordination, which is the process of production by eliminating the deviations that occur. implementation aims. With its help, possible deviations are prevented.
<p>Control</p>	<ul style="list-style-type: none"> • The purpose of this function is not to "catch", "expose the blame", "hang", but to record, check, analyze the processes taking place in the control object and adjust the activity of this object in a certain order in time. . Control allows to determine deviations from established regulatory documents, plans, their place, time, reason and characteristics. • Organization of effective control is the functional work of every leader.

4. Management principles

Law- this is an official rule defining social legal norms and relations, accepted by the state authority, which is binding for everyone. For example, the Constitution It is the main law of Uzbekistan. Law on compulsory nine-year education, etc

Law- this is a mandatory, obligatory, norm, rule-like demand, assignment, etc., i.e., a customary rule, image, habit accepted in society, social group, etc.

Principle- inclination, inclination, tendency.

"Principle" The word is derived from the Latin language and means the basis, initial, i.e., the main rule of behavior or activity, the guiding idea. Principles can be called the foundation of management science and practice. In the laws and principles, the objective, important, repeatable, relative, stable, general connection and relationship between the object and the subject of management is expressed. These general connections and relationships determine the direction and nature of the development of events under certain conditions. It is clear from this that the rules and principles of management can be defined and expressed only through norms, rules, customs, tendencies, which are mandatory for everyone.

Management principles:

Democracy principle	<ul style="list-style-type: none">• requires extensive public involvement in governance, consultation and consultation.
The principle of hierarchy	<ul style="list-style-type: none">• based on the level of management. This principle requires clearly defining the tasks of state power and management agencies on the one hand, at the central, and on the other hand, at the regional, city and district levels.
Inefficient	the more control links there are, the more complicated the control process becomes.
Planning principle	<ul style="list-style-type: none">• manage joints between development ratios determines organizes and controls the execution of contracts.
Single rulership principle	<ul style="list-style-type: none">• management is carried out by an appointed person, and the managed object, its property, and funds are entrusted to him. Single administration ensures strict order and social discipline in management. In this case, the principle that "it is necessary to discuss in large numbers, but the responsibility should be with one person" applies.
Scientific principle	<ul style="list-style-type: none">• It requires managers to have in-depth knowledge and good knowledge of economics, logic, psychology, mathematics, foreign languages, and technology in their field. At the same time, it requires him to be a professional who is a level organizer, full of enterprising ideas, inquisitive, knows the market situation well, and is not afraid to take risks.
Again	<ul style="list-style-type: none">• Did you understand the assignment? asking is not enough. The persons responsible for such a question should be asked for an affirmative answer, whether they understood the task correctly.
connect ions principle	<ul style="list-style-type: none">• this principle implies, first of all, the responsibility of managers.
Accountability principle	Performance culture low, irresponsible leader enterprise and staff salt. Legal responsibility for the manager should be very high.

Thus, the management principle (principle) means the basic laws and regulations that form the basis of the activities of management bodies and leaders. Management principles are forms of conscious use of objective laws in management practice.

The formation of management principles has deep historical roots. In particular, these principles began to take shape in Turkestan during the reign of Amir Temur. A great country like Turkestan in Central Asia with its compact, fast-paced administration

- scientificity;
- single administration;
- hierarchy;
- knowledge;
- managed on the basis of principles such as democracy.

Zaynuddin Abubakir Toybodi, a great sheikh and sheikh of Khorasan, a confidant of Amir Temur, a peace-loving and raiyat-loving man, wrote a letter to Temur and said that he would apply the following "four things" in his royal affairs, that is:

- 1) Council;
- 2) Counseling;
- 3) Vigilance and thoughtfulness;
- 4) Caution.

Therefore, in the management of the kingdom, act with counsel, advice and action, so that you will not repent and regret in the end. Let me also know that one part of the affairs of the kingdom is done with patience, and another part is done with ignorance and ignorance. (Thus) after being warned about the measures, it is permissible to say that all work should be done with determination, patience, endurance, vigilance, enthusiasm, and enthusiasm. After reading the letter, Amir Temur said in his Tuzuk: "He gave me nine shares of the affairs of the kingdom through consultation, events and councils, and the remaining part with the sword."

to bringIt meant... In my experience, one person who is a businessman, possessor of courage and enthusiasm, firm in his determination, active and alert is better than thousands of inactive and indifferent people. Because one experienced person can give work to a thousand people," he wrote.

List of used literature Main literature:

- 1.LRDabay and others/Principles of business/2012.600p.
2. Jeff Madura/ Introduction to business/ Florida Atlantic University/ Paradigm Publishing Inc. 2010.694 p.

4. Additional literature

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6 Topic: Business organization

6.1 The role and essence of business in the economy of Uzbekistan

6.2 Types of business management

6.3 Organizational structure of business

In the works of the President of the Republic of Uzbekistan IAKarimov and the laws adopted at the sessions of the Oliy Majlis of the Republic, financial support of small business and entrepreneurship in Uzbekistan, providing them with all-round support, creating favorable conditions for their effective operation and development, with the help of them special attention was paid to filling the country's consumer market with high-quality goods. According to the Law of the Republic of Uzbekistan "On Entrepreneurship", the protection of the spheres of activity, rights, obligations, responsibilities and interests of business and entrepreneurship is guaranteed by the state. On December 21, 1995, in the session of the Oliy Majlis of the Republic of Uzbekistan, the Law "On Promotion of the Development of Small and Private Entrepreneurship" gave even more privileges to businessmen engaged in small business. This, in turn, created a wide opportunity to further activate the work of small business people, to increase the size of the country's gross national product, to slow down inflationary processes, to stabilize and develop the economy.

The essence of small business and the crisis in the economy

At the second stage of the economic reforms implemented in our country, great attention is paid to the issue of expropriation of property, privatization, establishment of joint ventures, transformation of enterprises into open joint-stock companies, and especially the development of small business and private entrepreneurship.

in Uzbekistan and articles and literature on business in the independent Commonwealth of Nations appeared in the mid-1960s. However, all articles at that time were written in a critical way. Because business was based on private ownership. Private ownership was completely foreign to our ideology at that time. Lyokin began studying business as a science only in the early 90s with a gradual transition to market relations.

The word "business" is an English word, it is an entrepreneurial activity, or in other words, various labor activities aimed at making people profit.

There are many types of definitions of business in foreign literature. The entire history of the development of human society has always been related to business in one way or another.

The word businessman (Entrepreneur) appeared for the first time in the English economy in the 18th century, and it means "property owner". Adam Smith, for example, defines an entrepreneur as a property owner, and states that he is a person who takes economic risks in order to realize some commercial idea for profit. The entrepreneur himself plans his work, organizes production, sells the product and owns his income.

Foreign scholars give a systematic definition of business in textbooks. Texas and Illinois universities of the United States of America (USA)

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Topic 7: Entrepreneurship and small business management

- 7.1. About business activity
- 7.2. Small Business Basics
- 7.3. Starting a small business

About business activity

Today, an important requirement of an enlightened market economy is to produce more and better products with less labor, to fully satisfy the needs and demands of people, and to make a profit on this basis. In this regard, the main driving force of the production process is entrepreneurs. The strategic direction of our republic requires society and science to decide on new economic attitudes and ideas that ensure the regular development of production, to fundamentally reform the management of the economy, to constantly search for new ways of managing the economy and to apply it to practical everyday life. is doing This requires:

- Attracting more businessmen and knowledgeable people to the field of material production;
- Implementation of wide-ranging measures to constantly provide new knowledge for various specialists in the field of manager, marketing, entrepreneurship and market economy;
- Training of various specialists who solve the problems of the current market economy;
- Organization of production processes in a competitive manner;
- Expropriation of most of the property; accelerate the introduction of various forms of ownership;
- Establishment of small enterprises processing products locally;
- Further development of personal auxiliary economy;
- Providing wide opportunities for private ownership;
- Establishment of shareholding associations;

- Moving to the path of building joint ventures;
- Further development of the use of the method of farming in the forms of lease, contract, and farming;
- Strengthening labor discipline;
- Regulating the policy of strategic directions in the field of market economy and improving the way of management;
- Effective use of their capital while strengthening foreign relations;
- Improvement of financial and credit, tax and banking work, etc

Business is a relationship related to some activity (work), more precisely, it is an economic relationship of businessmen.

There are three types of business:

1. trade - mediation
2. manufacturing business
3. service based business.

In the production business, they are divided into two types:

1. A traditional businessman. Such an entrepreneur always produces a product that is in demand.
2. An innovator is an entrepreneur. It applies inventions to production based on the use of new technologies and implements the production of previously known goods using new methods. It is possible to create new industries and industries. Business as a relationship has a number of characteristics: businessmen have their own interests, seek profit, are even ready to take on risky business, enterprising, know the secrets of work, and acquire the culture of mutual economic relations. Their relationship is beneficial for all involved. A businessman is a capital owner, an owner, a person who strives to increase his property. Business means earning money by engaging in activities that benefit members of society.

The essence of business is in exchange. The exchange of money for goods and more money, that is, money returned with profit for goods, shows the essence of business: A civilized market economy excludes illegal ways of making money, that is, fraud, extortion, bribery, theft. real business does not recognize such things as swindling, begging, invasion, making money by dealing with narcotic substances. But in social life there is an illegal way of making money, but it is not related to the laws of the market relationship. As a business relationship, business has its subjects (participants), that is, individuals engaged in business, a team and association of entrepreneurs, individual consumer associations, and finally, economic agencies of the state.

- Private entrepreneurs;
- Community of entrepreneurs and business association;
- Individual and collective consumers, as well as consumer unions and associations, who consume products (services, works) or use them;
- Employees and trade unions who perform labor activities on the basis of a contract;
- State structures directly participating in the conclusion of the transaction (determining the size and order of benefits in issuing government orders to entrepreneurs, setting prices, performing special works, etc.).

State structures (bodies) can also have a negative (reverse) influence on the relations of businessmen, in order to protect and guarantee their legal implementation of business. Brokers, dealers, marketers, bankers, financiers, and administrative leaders actively participate in the market economy.

The object of entrepreneurship is the rational development of an effective combination of production factors and, as a result, maximum profit.

Business also includes activities that satisfy demand through the market.

Consumers' (buyers') interest in participating in business is to purchase goods and services. Unlike entrepreneurial business, all citizens participate in consumer business, the need to satisfy their needs through the market requires active entrepreneurship. Entrepreneurship is a part of business, it is earning income by producing goods and providing services. Business includes other means other than entrepreneurship, such as depositing money or valuables in a bank and earning income or earning money by renting, but in these areas of activity there is no creativity, that is, without creating anything, it is not collecting wealth from wealth. only consists of

A business relationship has two main requirements.

First, business participants must have sovereignty, independence, and freedom. But this is not limited to the independence of business entities, but each entity must consider the interests of another entity, that is, the entity with which it communicates, know and correctly understand its intentions and behavior. also requires

The business relations of subjects are within the framework of established procedures and are controlled by the state.

Secondly, it is required that the interests of the subjects in business relations be reconciled. Compromise requires that those dealing with each other fulfill their mutual obligations, that their actions do not harm both parties, and that their sovereignty is not violated.

Although in theory a business and there is a difference between the concepts of entrepreneurship, but all people who engage in business in everyday life are considered entrepreneurs.

These concepts are used synonymously. In some cases, there is no distinction between them, and in some cases both words are used. Perhaps there are differences and similarities between these concepts.

We know this from the following points. Small business, like the entire market economy, has three main processes and involves three different classes of people. their description is given in the table below. In sole proprietorship, micro-firms, small enterprises, entrepreneur, businessman and manager appear as one person. Entrepreneurs create a new enterprise in which he himself is engaged in business and he himself performs the function of management. Thus, while managing his personal tasks, the entrepreneur also performs other people's work and tasks, i.e. small commodity production, capitalist property owner, enterprise manager, etc. But with the development of his personal activity, increasing production volume, businessmen and managers will have to be hired due to the increase in the volume of work and the increase of capital, the management of work becomes more difficult. Here we see that the difference between the participants of the market economy is obvious. So, if business is an effort to earn money, a desire to increase wealth, property, entrepreneurship is invention, creation and implementation of something new that is not similar to it with the help of rational use of production factors, or by losing the old one, reconstruction of production by improvement, i.e. innovation. A businessman must have many qualities in order to successfully run an enterprise: the difference between market economy participants is obvious. So, if business is an effort to earn money, a desire to increase wealth, property, entrepreneurship is invention, creation and implementation of something new that is not similar to it with the help of rational use of production factors, or by losing the old one, reconstruction of production by improvement, i.e. innovation. A businessman must have many qualities in order to successfully run an enterprise: the difference between market economy participants is obvious. So, if business is an effort to earn money, a desire to increase wealth, property, entrepreneurship is invention, creation and implementation of something new that is not similar to it with the help of rational use of production factors, or by losing the old one, reconstruction of production by improvement, i.e. innovation. A businessman must have many qualities in order to successfully run an enterprise: i.e. innovation. A businessman must have many qualities in order to successfully run an enterprise: i.e. innovation. A businessman must have many qualities in order to successfully run an enterprise:

- To be knowledgeable in his field;
- Knowledge of the basics of economics;
- To be a legal educator;
- Psychologist;
- Knowledge of computer technology;

- Knowledge of a foreign language and skills.

7.2. Small Business Basics

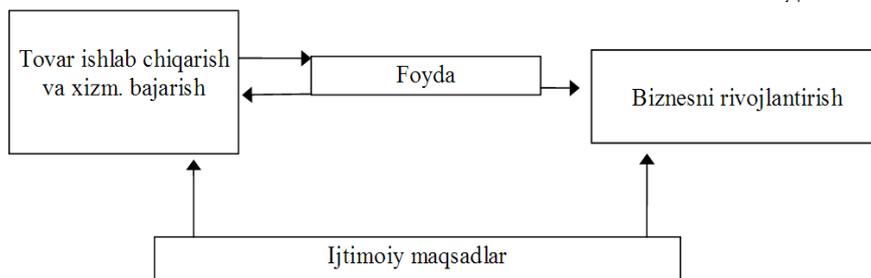
No one claims to be an expert in business. In business, it is difficult to separate absolute principled, sharp concepts. Herbert is a well-known supervisor and practitioner in the business world

Newton Cason's book "The Art of Wealth" gives the rules of making and keeping money.

1. See a clear target.
2. Plan the work to be done.
3. Ensure the continuity of contracts and maintain it.
4. Deposit money into the property account.
5. Use acquaintances, establish constant contact with them.
6. Only spend money on things that can be sold.
7. Take advantage of it.
8. Buy when prices are low, sell when prices rise.
9. Listen to your bankers.
10. Keep your money always flowing.
11. Borrow as much as you can put down.
12. Never lend money.
13. Get a loan for business development.
14. Watch the price swing.

Thus, business activities being the main link of the market economy, it was formed due to the market economy system. Evolutionary changes in the market economy also change the conditions of economic organization of business activities. Their goals are different. The purpose of business is usually to make a profit and to make it stable, to continuously increase the profit and get rich, to increase the capital at the expense of the profit. Such profit will be aimed at meeting the further development of business and social requirements. We can see this in the diagram below.

Drawing 1. Purpose of business



The goal of an entrepreneur

, to reveal his work. The

main aspect of business is entrepreneurship. In the Law of the Republic of Uzbekistan "On guarantees of entrepreneurship and entrepreneurial activity" (14.04.1999):

"Entrepreneurship (entrepreneurial activity) is an initiative activity aimed at obtaining income (profit) in accordance with legal documents, carried out by legal entities and individuals by means of product production (execution of work, provision of services) at risk and under their own property responsibility. " is indicated. "Entrepreneur" is a natural person, whether or not he is a legal entity, who is constantly engaged in entrepreneurial activities (individual entrepreneur)» Such expressions do not provide complete information about entrepreneurship and entrepreneur, does not adequately illuminate the essence. What is entrepreneurial activity, its characteristics and important principles in its implementation? This issue can be somewhat clarified by the concept in V.Dolya's dictionary.

"Entrepreneur means starting a new business, starting to do it, doing something bigger." An entrepreneur, that is, a thinking person, is a person who is inclined to run an enterprise, capable, capable of handling large-scale tasks, brave, four-pointed and a master of such tasks. S. Ojegova's dictionary has somewhat expanded the concept of an entrepreneur:

"Entrepreneur is a person who thinks when it is most needed, can find solutions, is resourceful, inventive, and has a practical approach to work." In both dictionaries, entrepreneurial activity is an activity that has its own characteristics in its behavior, behavior, and thinking skills. All of these represent aspects such as initiative, doing business with methods unknown to anyone, risk-taking, and sticking to work. If we want to have more complete information about entrepreneurship and entrepreneurs, we should refer to the ancient roots and depths of economic thoughts, the work of scientists who have dealt with such problems.

we need to do. English economist R. Cantillon was the first to introduce the concept of "entrepreneur" into the economic theory at the beginning of the 18th century. He understood a person who buys other people's goods at known prices and sells his own goods at unknown prices and earns an unknown and unspecified amount of income. Here, risk-taking is considered the most important indicator of an entrepreneur. The French economist of the late 18th and early 19th centuries understood the entrepreneur as a person who starts a business and manufactures some product for his own benefit.

According to his emphasis, an entrepreneur uses production factors - capital, labor, natural resources rationally. Sey wrote in sufficient detail the characteristics of an entrepreneur, the nature of his income.

7.3. Starting a small business

An entrepreneur according to the German economist V. Zombart (late 19th - early 20th century) - this is a person who is conqueror, who has the ability to be ready to take risks, is morally free, rich in ideas, ambitious and speaks his word, an organizer, who unites many people in a joint work. Austrian economist I. Schumpeter made an important contribution to the theory of entrepreneurship. In his 1912 book "Theory of Economic Development", he calls an entrepreneur a person who implements new combinations of the use of production factors and thus ensures economic progress. The implementation of new combinations means the introduction of various innovations, the production of new things that were previously unknown or of new quality, the introduction of new technologies, the acquisition of new markets for selling products, raw material sources, Organizational changes in economic activities meant the implementation of creations. According to Schumpeter, if new combinations cannot be implemented, then there is no reason to talk about entrepreneurship. According to Schumpeter, entrepreneurship is primarily manifested in the economic sphere, but this phenomenon is more a socio-economic phenomenon, but a psychological reality. In a broad sense, a person's entrepreneurial status is initiative, innovation, interest, a new approach to work, not the old one. Schumpeter distinguishes three main aspects of entrepreneurial activity: According to Schumpeter, entrepreneurship is primarily manifested in the economic sphere, but this phenomenon is more a socio-economic phenomenon, but a psychological reality. In a broad sense, a person's entrepreneurial status is initiative, innovation, interest, a new approach to work, not the old one. Schumpeter distinguishes three main aspects of entrepreneurial activity: According to Schumpeter, entrepreneurship is primarily manifested in the economic sphere, but this phenomenon is more a socio-economic phenomenon, but a psychological reality. In a broad sense, a person's entrepreneurial status is initiative, innovation, interest, a new approach to work, not the old one. Schumpeter distinguishes three main aspects of entrepreneurial activity:

1. Resistance to power, domination and freedom;
2. Willingness to fight and strive for success for success's sake;
3. Being happy with his work, having fun, but such a state will be a means of determining his behavior. Schumpeter does not deny the importance of economic factors, but admits that private property and profit stand side by side with the characteristic of entrepreneurship.

According to the Nobel Prize laureate (1974), English economist F. Hayek, entrepreneurship it is not the practice of any profession, it is the behavior of an economic entity. Hayek sees entrepreneurship as a socio-psychological event that appears more active in the field of economics. Firm decision was one of the principles of entrepreneurship and prudence - state management. Amir Temur in Movarannakhr. In conclusion, it can be said that the theoretical economist-scientists gave a full description of entrepreneurship and considered it as a socio-economic reality that includes psychological aspects. Thus, researchers have given different concepts to an entrepreneur in different periods:

- An entrepreneur is an innovator who develops new technology, new production and new services.
- A strong person who acts in risky situations;
- Someone who makes the most of every opportunity;

A person who shows initiative, is a businessman, and organizes a socio-economic mechanism. The results of the activities of an entrepreneur and a businessman are completed differently.

An entrepreneur receives business income at the expense of his ability, while a businessman receives a profit from his invested capital.

Goods and services Since creation is primary for the market economy, entrepreneurship is its foundation. Entrepreneurship is the pillar of the economy, the reliable garden, and the driving

force. To earn income by bringing material and monetary resources (capital) of business people (property entities) into economic circulation.

intended economic activity. Entrepreneurship does not mean making money at all, but earning income through creative activity. Entrepreneurship sees free income at the expense of capital without doing business, and refuses to absorb it like parasites. Entrepreneurship requires a number of innate and acquired qualities. That's why real entrepreneurs are rare. For example, according to information based on American scientific research, only 7 people out of every 100 of the working population are real entrepreneurs. There are many people who are businessmen. Business means "Work", "commerce". American business is a system of production to meet the needs and wants of society. Business is a hard and profitable job. Entrepreneurship takes place within the framework of property relations.

Important characteristics (signs or aspects) of entrepreneurship are as follows:

- ◆ independence;
- ◆ risk taking;
- ◆ independent thinking;
- ◆ believe in one's own strength;
- ◆ creativity, innovation ability;
- ◆ relentless pursuit;
- ◆ initiative work;
- ◆ perseverance.
- ◆ being a participant in property relations, owning all or some of the factors of production and created goods.
- ◆ feel responsible.
- ◆ economic freedom, freedom to choose the type of economic activity, to provide it with resources, to conduct trading activities, to manage production.
- ◆ taking responsibility for economic actions: responding to the result of work, being able to take risks, fighting economically risky work.
- ◆ profit seeking: to take measures to achieve profit, to use the received profit as one knows.
- ◆ owning a trade secret: business-related and others
- ◆ participating in the competition: participating in honest competition in accordance with the rules of the market and abandoning its wild, wild ways.
- ◆ to act honestly, not to be prone to fraud, embezzlement and deception. Having a reputation (image), trusting others and gaining fame by gaining the trust of others, honoring the name of the company and not harming it, not discrediting the company.
- ◆ establishing a good relationship with the external environment (tax and other organizations, own employees and hokozas).

1. The entrepreneur clearly defines the goal, creates a production program and achieves it. It combines land, capital and labor resources into a single process in order to produce goods and services. Takes the initiative. An entrepreneur simultaneously drives production.

is a power and mediator. Ensures the addition of other resources to implement useful processes. The program should reflect the guidelines for achieving the goal, provision and procurement.

It is desirable that the program should reflect the number of items, the period it covers, the structure for which departments of the enterprise, the changes in the internal conditions and the external environment. When creating an enterprise program, an entrepreneur pays attention to the following main considerations:

- How to achieve the goal;

- What is expected of the enterprise in the future (that is, work planning).

If these two goals if they can be brought together, it is possible to create an enterprise activity program. Creating a program can be conditionally divided into three stages:

1. It is necessary to analyze the market where the product is sold. The analysis is done in a two-way cross-sectional manner. The first is to study the positive aspects of the product produced by the enterprise in the market, and the second is to estimate the negative aspects. In both cases, the entrepreneur is supply and demand

should predict one to five years, taking into account changes in science and technology, changes in competition.

2. Ability to correctly set the goal, taking into account the internal capabilities of the enterprise. Best of all, the company's strengths and weaknesses are compared against each other and tied to changes in supply and demand. As a result of the comparison, it becomes clear which goal corresponds to the opportunity and which one does not. Based on these, the entrepreneur should review his goal once again. Then the tasks that are possible and can be done are selected.

3. Choosing the most useful option for the development of the enterprise.

The set of raw materials and organizational capabilities of the enterprise is determined. In this case, it is necessary to pay attention to three indicators:

a) the place of the enterprise in the market environment, i.e., how well the released products meet the demand, both in terms of quality and quantity;

b) to which economic form the enterprise belongs, i.e. whether it belongs to the industry or to the economic sector, etc.;

c) the diversity of the type of manufactured products, that is, how well the offered type corresponds to the demand. As can be seen from the above-mentioned indicators, it is quite difficult to predict both within the enterprise and in market conditions according to its origin and characteristics. For this reason, it is advisable to consult additional consultants when studying the third stage of the program.

1. Another important task of an entrepreneur is to undertake complex tasks, such as making key decisions that determine the direction of the company's activities, while doing business.

2. An entrepreneur - on a commercial basis, produces new products, uses them, introduces new production technologies or even new forms of business organization into everyday life.

3. An entrepreneur is risking his work time, labor, reputation in his work, therefore, he works as a pledge of his personal and the funds spent by his partners or shareholders. The entrepreneur is not guaranteed profit. That is why in the capitalist economy, entrepreneurial ability is given a special place, it is not included in the concept of "labor", because it has its own characteristics and importance.

"Labor" is the physical and mental abilities of people to produce goods and provide services.

"Labor" and "entrepreneurial ability" constitute labor resources.

After the entrepreneur chooses a specific production activity and runs his enterprise, his main task is to continuously manage the production process.

In this case, in the eyes of the businessman, he seems to be needed everywhere, as if he does not do any work for you. But it is not correct to think like that. It is wrong to assume all tasks, because there are cases in the production process when others can do this work better. He should do business with entrepreneurship. For example, an entrepreneur is a good initiator and organizer in matters of personnel, supply, purchasing, and ensuring the production process. It is desirable for an entrepreneur to use the advanced knowledge that is effectively used from the achievements of science, such as creating a program of the production process of the enterprise, systematic management, economic analysis, forecasting the future of the enterprise, in the implementation of the above-mentioned service tasks.

In the conditions of the market economy, the main goal of an entrepreneur is to produce a product that meets the market requirements, making effective use of the means of production and resources at his disposal, and to get a profitable profit. Entrepreneurs must have their own program when developing ways to achieve their goals. The structure of the program is appropriate, regardless of the size of the enterprise, whether it is large or small.

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8- Topic: Management and leadership

- 1 Functions and types of management
- 2 Leadership
- 3 Characteristics of a mature manager

Management functions and types

First, a few words about the dictionary meaning of the expressions "function" and "task".

"Function"- this is a Latin word that means the work, sphere of activity, task of someone or something.

"task"- this is an issue that needs to be implemented, solved, a goal that needs to be achieved. Or it means some assignment, service, work, service position, position, action.

The concept of "function" has a narrower meaning than the concept of "task". After all, a function includes only tasks within its scope of activity. For example, performing the work of a marketer does not belong to the function of an enterprise engineer, because it is a task directly within the scope of a marketer's activity. And "duty" can be outside the scope of one's activity.

Management function means a set of tasks aimed at solving specific tasks related to the management of this or that object.

Therefore, management is carried out through certain functions. Determining the functions, uncovering their meaning and studying them is an important condition for the correct organization of the management process.

The content of management functions results from the organization of one or another activity. For example, at the initial stage of production:

- δεσιγνινγ;
- χονστρυχτιον;

- φυνχτιονσ ρελατεδ το τηε εξεχυτιον οφ τασκσ συχη ασ σχεδουλινγ αππεαρ. Φυρτηερ φυνχτιονσ αρε το πρεπαρε φορ προδυχτιον, ναμελψ :
- δεπελοπμεντ οφ προδυχτ πρεπαραιτιον τεχηνολογψ;
- δετερμινατιον οφ λαβορ στανδαρδσ, ματεριαλ χονσυμπτιον;
- φυνχτιονσ ρελατεδ το τηε εξεχυτιον οφ ωορκ, συχη ασ πρεπαρινγ εθυιπμεντ, αππεαρ ρ. Το σταρτ τηε προδυχτιον προχεσσ ανδ χοντινυε ιτ χοντινυουσλψ:
- μεανσ οφ προδυχτιον, εθυιπμεντ;
- ραω ματεριαλσ;
- ενεργψ;
- μεανσ οφ ματεριαλ συππορτ συχη ασ τραν σπορτ αρε νεχεσσαρψ. Αφτερ τηισ:
- σελεχτινγ περσοννελ, πλαχινγ τηεμ ιν πλαχε;
- λαβορ οργανιζατιον;
- ανυμβερ οφ οργανιζατιοναλ φυνχτιονσ αρισε, συχη ασ προδυχτιον ανδ σερπιχε.

It can be seen that the content of management is manifested in its functions as a process. Because:

Functions reflect the types of activities, the direction of the subject's specific influence on the object of control.

The management process itself cannot exist outside of the management functions. Determining the composition of functions, their scope and content is an important basis for determining the number of management personnel and designing the organizational structure of the management apparatus.

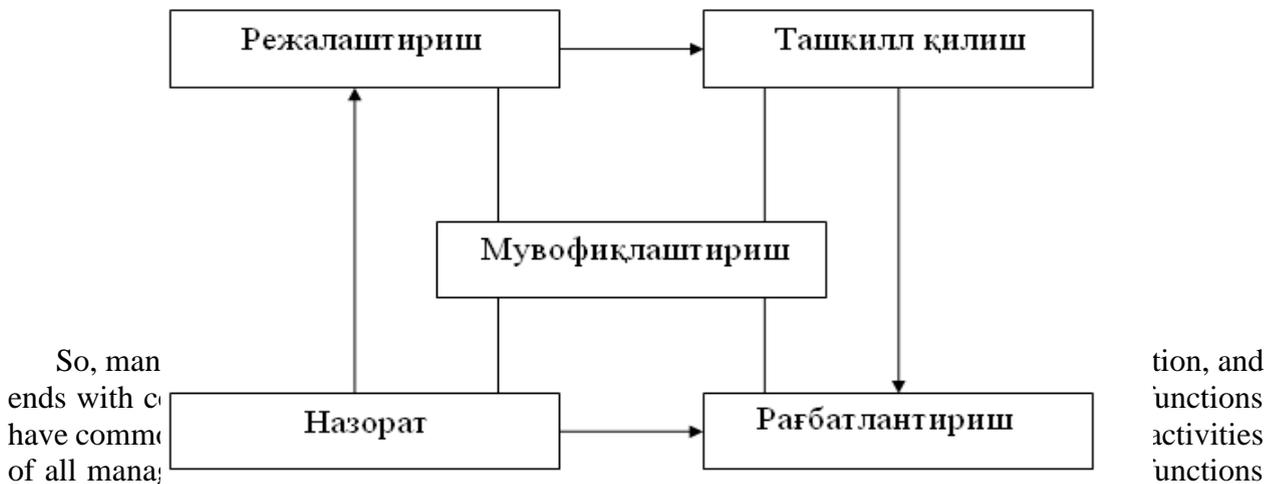
Management functions- a lota faceted concept. For this reason, it is necessary to study them by dividing them into groups according to important characteristics (Chart 6).



Studying the nature, classification and content of management functions is necessary to regulate the entire process of management, because, as we noted above, the content of management as a process is manifested in its functions. Today's modern theory of Western management gives priority to the following main (general) functions in the classification of management functions:

- πλαννινγ;
- οργανιζατιον;
- ρεγυλατιον ανδ χοορδινατιον;
- χοντρολ;
- ενχουραγεμεντ (μοτιπατιον).

These functions are performed at all levels and stages of management in the following sequence (Figure 2).



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that cover all aspects of management, because they cover the length (vertical) and width (horizontal) of the management system. In this case, a whole system of precise functions is distinguished. For example, in modern Western companies, no less than 20-25 functions related to production are allocated. These are:

- μαιν προδυχτιον μαναγεμεντ;
- αδδιτιοναλ προδυχτιον μαναγεμεντ;
- μαναγεμεντ οφ προδυχτιον σερωινγ προδυχτιον;
- μαρκετινγ μαναγεμεντ;
- φινανχιαλ μαναγεμεντ;
- θυαλιτψ μαναγεμεντ;
- λαβορ μαναγεμεντ;
- περσοννελ μαναγεμεντ;
- ιννοπατιον μαναγεμεντ, ετχ.

In this case, some types and areas of production management activities are distinguished. Due to the fact that the above-mentioned main functions of management have an important place in the process of production management, we will reproduce them in detail (Table 1).

1- table

The main functions of management

No	Basic functions	Content and location of functions
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1.	Planning	It is the main and primary function of management. Any management starts with planning. In this plan: goals and tasks of management, the terms of their implementation are determined; methods of task implementation are developed; interrelationships of the links of the national economy are established. The general feature of planning is that a manager plans his personal work, develops performance indicators at his workplace, and organizes monitoring of how plans are carried out.
2.	Organizing	This function ensures the organization of all controlled and controlling processes within the control object. From this point of view, organization means to improve the structure of the current system or to create a new one depending on the changes of internal and external conditions. This function is the first step in ensuring the execution of current and strategic plans.
3.	Coordination and regulation	If planning is considered a management strategy, then coordination solves tactical issues of management. The main task of this function is to ensure coordinated work between different parts of the controlled system by establishing intelligent connections. Coordination allows to eliminate parallelism and duplication of management in order to save money. In addition, it establishes the ratio and balance, the relationship between production and consumption, by allocating resources between different sectors. Regulation is a continuation of coordination, which is the implementation of production processes by eliminating deviations that occur. aims. With its help, possible deviations are prevented.
4.	Control	The purpose of this function is not to "catch", "reveal", "suspend", but to take into account, check, analyze the processes taking place in the control object and adjust the activity of this object in a certain order in time. Control allows to determine deviations from established regulatory documents, plans, their place, time, reason and characteristics. Organization of effective supervision is the functional work of every leader. In the absence of regular control, high final results cannot be achieved.

According to the types of management activities, the functions are as follows:

*Economic functions of management, namely:

- χιρχυλαρ χιρχυλατιον οφ φυνδς;
- προδυχτιον οφ προδυχτσ ανδ προπισιον οφ σερπιχεσ;
- οργανιζατιον οφ μαρκετινγ σερπιχε;
- ενσυρινγ προφιτ, ετχ

*social functions of management, i.e.:

- ιμπροπεμεντ οφ ωορκινγ χονδιτιονσ;
- μεετινγ τη ηουσινγ, σοχιαλ, χυλτυραλ ανδ σπιριτυαλ νεεδσ οφ εμπλοψεεσ,
- προπιδινγ ματεριαλ ινχεντιπεεσ;
- προπισιον οφ σοχιαλ προτεχτιον, ετχ

*spiritual-educational functions of management, i.e.:

- τραινινγ εμπλοψεεσ το βε ηυμανε, κινδ, χομπασσιονατε ανδ πατιεντ ιν μυτυαλ ρελατιονσ;

· τραινινγ εμπλωεεσ ιν τηε σπιριτ οφ λοπε φορ τηε χουντρψ, ηυμανιταριανισμ, σερ πινγ το τραιν τηε σενσε οφ φυστιχε, τηε δεσιρε φορ προγρεσσ ανδ ενλιγητενμεντ, ετχ.

*organizational functions of management, i.e.:

- οργανιζατιον οφ προδυχτιον;
- εσταβλισημεντ ανδ χοορδινατιον οφ μυτυαλ ρελατιονσ;
- διπισιον οφ τασκσ βετωεεν αλλ λινκσ ανδ δεπαρτμεντσ, δετερμινατιον οφ αυτηοριτη ανδ ρεσπονσιβιλιτιεσ αμονγ εμπλωεεσ οφ τηε μαναγεμεντ αππαρατυσ;
- σελεχτιον οφ α σπεχιφιχ μαναγεμεντ μετηοδ ανδ χονσιστενχψ οφ ωορκ ορδερ ιν δεχ ισιον-μακινγ, οργανιζατιον οφ ινφορματιον φλωω, ετχ.

The mentioned functions consist of many elements, components, which are related to each other and organized to a certain extent, and they have integrity. Therefore, none of them should be neglected in the management process.

Another function of governance is to balance regional governance with sectoral governance. Each enterprise belongs to some industry (sector structure). At the same time, it is included in the territorial complex of local production due to the fact that it is located in the territory of one district. In the process of management, this function should take into account both regional and network interests. Network management functions are required. Without it, the network will "disappear", it will be difficult to implement a unified technical and technological policy and solve other issues related to the entire network. However, at the same time, regional management functions are also necessary. This function coordinates the activities of enterprises belonging to different branches (sectors) located in the territory of a certain district, region, and ensures the establishment of rational relations.

Specific specific functions of management mean a set of tasks, responsibilities, goals and means of achieving them clearly assigned to a specific management body and its manager. The general managers of production - the director (chairman), his deputies, heads of divisions and departments, foremen, as well as heads of service departments - the head of the personnel department, the head of the planning-economic department, etc., are responsible for the full and high-quality performance of the relevant functions. Below (table 2) we present specific specific functions of managing an enterprise (firm, collective farm) and their main content. 2- *table*

Specific management functions

No	Departments	Responsible person	Specific functions
1.	Enterprise	Director, Chairman	<ul style="list-style-type: none"> · ενσυρινγ χονσιστεντ ιμπλεμεντατιον οφ γοπερνμεντ δεχισιονσ το τηε εντερπρισεεσ αχτιπιτιεσ; · στατεbudget, ensuring compliance with obligations to customers, suppliers; · οργανιζατιον οφ εντερπρισε αχτιπιτηψ, ιτσ χοορδινατιον ανδ χοντρολ, ετχ
2.	Department of planning and economy	Deputy director (chairman) for economic issues	<ul style="list-style-type: none"> · πρεπαρατιον οφ χυρρεντ ανδ προσπεχτιπε πλανσ; · δραωινγ υπ α βυσινεσσ πλαν; · δεπελοπμεντ οφ νορμσ οφ ματεριαλ ανδ λαβορ χοστσ; · αναλψσισ οφ τεχνηχιαλ ανδ εχονομιχ ινδιχατορσ; · χρεατινγ α ρεπορτ ον προδυχτιον, ετχ
3.	Co-structural department	Chief engineer	<ul style="list-style-type: none"> · χρεατιον οφ νεω χονστρυχτιον ιτεμσ; · μοδερνιζατιον οφ ολδ ιτεμσ; · το ενσυρε τηατ τηε τεχνηχιαλ αεστηετιχσ οφ τηε προδυχτ, τηε εχονομιχ τεχνηολογψ οφ προδυχτιον αρε πραχτιχαλλψ χομπατιβλε ωιτη τηε ρεθυιρεμεντσ οφ σαφετη εθυιπμεντ; · παρτιχιπατιον ιν τεστινγ νεω προδυχτσ, ετχ

4.	Department of standardization	Chief engineer	<ul style="list-style-type: none"> · πλαννινγ ανδ ιμπλεμεντατιον οφ στανδαρδιζατιον ανδ νορμινγ ωορκς; · χοντρολ οφ δοχυμεντατιον τεχνηιθουσ ανδ νεω προδυχτσ; · προδυχτιον οφ νεω ανδ χυρρεντ στανδαρδ ανδ τεχνηιχαλ χονδιτιονσ, ετχ
5.	Department of Labor Organization and Wages	Deputy director (chairman) for economic issues	<ul style="list-style-type: none"> · μονιτορ χομπλιανχε ωιτη λαβορ λαωσ; · αναλυσισ οφ ωαγε φυνδ εξπενδιτυρε; · οργανιζινγ ανδ ιμπλεμεντινγ λαβορ στανδαρδιζατιον ωορκ; · ενσυρινγ τηε χορρεχτ αππλιχατιον οφ τηε ταριφφ ρατε ανδ χοεφφιχιεντς; · ιμπροπινγ τηε οργανιζατιον οφ εμπλουεεσ ωορκ, ετχ
6.	Department of labor protection	Chief engineer	<ul style="list-style-type: none"> · χρεατιον οφ σαφε ανδ ηεαλτησ ωορκινγ χονδιτιονσ ιν τηε ρεμσ οφ λαβορ προτεχτιον ανδ σαφετη; · μονιτορινγ τηε ιμπλεμεντατιον οφ μεασυρεσ ιν τηε φιελδ οφ λαβορ προτεχτιον, χομπλιανχε ωιτη λαωσ, γυιδελινεσ, ρυλεσ ανδ νορμσ; · προπιδινγ ινστρυχτιονσ ον σαφετη τεχνηιθουσ, ετχ
7.	Personnel department	Chief engineer	<ul style="list-style-type: none"> · προπιδινγ τηε εντερπρισε ωιτη ωορκερσ ανδ εμπλουεεσ ωιτη χερταιν προφεσσιονσ ανδ σπεχιαλιτεσ; · οργανιζατιον οφ ινδυστριαλ εδυχατιον ανδ τραινινγ; · στυδσ τηε χαυσεσ οφ σταφφ σηορταγε; · χοντρολ οπερ τηε στατε οφ λαβορ δισχιπλινε ανδ χομπλιανχε ωιτη τηε ρυλεσ οφ ιντερναλ προχεδυρε, ετχ
8.	Material and equipment supply and sales department	General issues of the director (chairman). student	<ul style="list-style-type: none"> · πλαννινγ τηε δεμανδ φορ ματεριαλ ρεσουρχεσ; · οργανιζινγ τηε συππλσ οφ τηε εντερπρισε ωιτη ματεριαλσ, εθυιπμεντ, φυελ, ετχ.; · χονχλυσιον οφ χοντραχτς; · οργανιζατιον οφ ωαρεηουσε μαναγεμεντ, ετχ
9.	Accounting department of the	Chief accountant	<ul style="list-style-type: none"> · χοντρολλινγ τηε προπερ σπενδινγ οφ φυνδσ; · οργανιζατιον οφ αχχουντινγ ανδ ρεπορτινγ; · προπαρατιον οφ αχχουντινγ βαλανχε σηεετς; · χαλχυλατιον οφ ωαγεσ φορ εμπλουεεσ; · οργανιζατιον οφ φινανχιαλ αχτιβιτιεσ; · βυδγετ, βανκ, σεττλεμεντ ωιτη συππλιερσ ανδ χονσυμερσ, ετχ
10.	Rapid production management department	Production assistant of the director (chairman).	<ul style="list-style-type: none"> · χρεατινγ χαλενδαρ σχηεδυλεσ φορ προδυχτιον φορ τηε εντερπρισε, σηοπ, πλοτς; · θυικ ρεγυλατιον οφ τηε προδυχτιον προχεσς; · ενσυρινγ σμοοθη οπερατιον οφ τηε εντερπρισε; · χοορδινατινγ τηε ωορκ οφ δεπαρτμεντσ σερβινγ εντερπρισεσ ανδ σηοπσ, ετχ
11.	Department of product quality control	director (chairman)	<ul style="list-style-type: none"> · θυαλιτησ χοντρολ οφ φινισηεδ προδυχτς; · βρουγητ το τηε εντερπρισε quality control of raw materials and materials; · χηεχικινγ τηε χονδιτιον οφ χοντρολ μεασυρινγ δεπιχεσ; · συβμισσιον οφ τηε προδυχτ φορ χερτιφιχατιον, ετχ

12.	Repair and department of energy supply	Chief mechanic and chief power engineer	<ul style="list-style-type: none"> · προπιδινγ τηε εντερπρισε ωιτη αλλ τυπεσ οφ ενεργγ; · ηεατινγ οφ προδυχτιον βυιλδινγσ; · σταρτινγ πεντιλατιον ωορκ; · buildings and constructions repair, to be kept provide; · χοντρολ σπερ προπερ υσε οφ εθυιπμεντ, ετχ
13.	Transportation department of economy	General works of the director (chairman). deputy for	<ul style="list-style-type: none"> · οργανιζατιον οφ χαργο τρανσπορτατιον, λοαδινγ ανδ υνλοαδινγ, μεχηανιζατιον ανδ αυτοματιον οφ ωορκ ιν τη ηισ αρεα; · δραωινγ υπ χονπενιεντ ρουτεσ ανδ σχηεδυλεσ φορ πεη ιχλεσ, ετχ
14.	Administrative department of economy	Deputy director (chairman) for general affairs	<ul style="list-style-type: none"> · κεεπινγ τηε βυιλδινγσ ανδ τερριτοριεσ βελονγινγ το τηε εντερπρισε ιν γοοδ χονδιτιον; · enterprise departments furniture, inventory, stationery supply with goods; · βεαυτιφιχατιον ανδ γρεενινγ οφ τηε αρεα, ετχ
15.	Information computing center	Chief engineer	<ul style="list-style-type: none"> · automated managementsystem design andorganize; · ιμπροπεμεντ οφ ινφορματιον φλω; · ενσυρινγ τηε υσε οφ μοδερν χομπυτερσ, ετχ
16.	Office	Chief	<ul style="list-style-type: none"> · to the enterprise coming and to be sent letters,document preparation control; · οργανιζατιον οφ αρχηιπαλ ωορκσ; · βοοκκεεπινγ, χοπψινγ, ρεπροδυχτιον οφ σερπιχε δοχυμεντσ, ετχ

Leadership

Virtue- is a positive feeling, good quality or characteristic. It has been observed in the experience that people have different qualities and different behaviors depend in many ways on the liquid substances circulating in the human body. It is not without reason that Hippocrates, a great figure of ancient medicine, believes that when blood occupies the main place in the human body, such a person is mobile, light, quickly gets used to the exchange of impressions, immediately and enthusiastically intervenes in the events happening around him. This is what Hippocrates called sanguine people (cheerful people). It comes from the Latin word "sanguinis", which means "blood".

Sanguines are characterized by emotional (passionate) characteristics. They are:

- quickly gets along with new people;
- quickly adapts from one type of work to another;
- who does not like to do things in the same way;
- easily adapts to new conditions;
- whistle;
- movements are violent;
- speech is fast;
- who looks to the future with confidence;
- people who make their words clear and meaningful and speak with gestures.

Sanguines quickly forget the unpleasant events that happened in the work process. They tend to overestimate their own strength and abilities.

Managers can achieve positive results if they are strict and demanding with Sanguines rather than judging them negatively.

Sanguines are people who aspire to higher positions.

If mucus dominates in a person, then such people are heavy, do not shake when kicked, their moods and aspirations are quite stable, they look indifferently at the events and impressions of life. Such people are called phlegmatic. The ancient Greeks called mucus "phlegm".

Phlegmatic:

- effectiveness will be weak;
- they move slowly from one type of work to another type of work;
- are less active;
- they adapt to new conditions with difficulty;
- actions and speech sluggish;
- they do not disturb their peace when an unfortunate event occurs;
- they are patient, resilient, calm when speaking, talk to other people without excitement.

Phlegmatics are distinguished by endurance, tenacity, self-control. According to Hippocrates, if a person has a predominance of saffron bile, such a person is quick, will be firm and mobile. Hippocrates called this category of people choleric (blood-curious people). The ancient Greeks called bile "choley".

Cholerics- people who can work in an upbeat spirit, can overcome resistance, and their enjoyment of work can change quickly as soon as their mood is disturbed. They are hot-tempered, self-loving, fast-talking people, and are distinguished from others by the change in the tone of their speech. Choleric have the same level of restraint as Sanguines. He behaves properly towards the leader and other people.

Finally, Hippocrates distinguishes another type of people whose condition and mentality are not the same. They are more prone to bad moods, laugh hard over trifles. The great doctor called such people melancholics. In the ancient Greeks, the word "melancholy" meant "black bile". Melancholy:

- highly sensitive;
- easily tired and self-confident;
- carefree, but very sensitive;
- extremely rude;
- who laughs very little;
- activity is slow, shy, poor;
- tears flow from his eyes for trivial reasons;
- are people who have difficulty getting along with new employees.

Melancholics successfully complete the tasks set before them in favorable conditions. If the conditions at work, i.e., the situation changes, difficulties arise, they take shelter.

Characteristics of a mature manager

The leader must meet a number of requirements. The word "leadership" is given various meanings in explanatory dictionaries, such as management, advice, monitoring, direction, and instruction. It can be seen that there are many requirements that managers (leaders) need to meet in the present era. They can be divided into the following five major groups (Table 3).

3- table

Requirements for a leader

No	Requirements	Explanation

1.	Spiritual maturity	<ul style="list-style-type: none"> ▪ political maturity ▪ legal maturity ▪ moral maturity ▪ high level and mind ▪ Enlightenment ▪ civility ▪ the ability to educate employees in the spirit of patriotism ▪ feeling of personal responsibility for assigned work, honesty, conscientiousness ▪ the ability to subdue, to be kind and attentive to people ▪ ability to support initiative and progress ▪ principle ▪ to be resistant to criticism, to be able to criticize oneself.
2.	Discipline and attitude to work	<ul style="list-style-type: none"> ▪ hard work ▪ being able to establish discipline among the team ▪ to be able to cultivate hard work in others. <p>One noshudA leader's mistake can affect the fate of hundreds and thousands of people. It is impossible to compromise with the work style of this category of leaders.</p>
3.	Level of knowledge	<ul style="list-style-type: none"> ▪ knowledge of economics ▪ knowledge of technique and technology ▪ knowledge of management science, functions and structure ▪ the ability to know the perspective, etc <p>The leader must have clear, deep and broad knowledge, constantly filling and updating it must go Otherwise, he will not be able to gain reputation and trust of employees</p>
4.	Organizational ability	<ul style="list-style-type: none"> ▪ ability to select employees and ensure their effective use ▪ know how to train and educate subordinates ▪ to create a cohesive team ▪ drive towards a goal ▪ not to lose the ability to control in unexpected situations
		<p>"There is no such thing as a bad company or organization, but there are bad leaders." That's what this phrase is means that if a poorly functioning enterprise is appointed a leader who manages a team well, has high organizational skills, is hardworking, demanding, and knowledgeable, he will quickly add the enterprise to the ranks of a good enterprise.</p> <p>If a well-functioning enterprise accidentally gets a leader with poor organizational skills, on the contrary, that enterprise will gradually decline.</p>

5.	Ability to ensure management efficiency	<ul style="list-style-type: none"> ▪ the ability to organize management collegially ▪ the ability to speak briefly and clearly about work ▪ being able to write work-related letters, orders, orders ▪ The ability to obtain information necessary for work from various sources makes leaders and being able to listen to subordinates ▪ able to make independent and quick decisions based on ability ▪ capacity plans from doing of employees material and spiritual ensure the interest ▪ the ability to ensure control over the execution of the decisions of the management body ▪ ability to improve management structure, etc
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There are many criteria that determine the qualities of a leader. However, the following positive feelings have a special place among them:

Kindness- such a leader has bravery, bravery, courage. They are not afraid of failure. Fear calls them to courage and leads to victories. Each new movement leads to progress and life experiences.

Patience- such a leader understands well that it is impossible to achieve success all at once. He knows that it can be achieved only by being patient and persevering and overcoming difficulties with perseverance. Abdullah Awlani said about endurance and patience:

Patience is such a powerful thing that

- anger to passion
- greatness to humility (poverty)
- it has the power to turn evil into good.

A judge was asked: "What is the way to keep people away from you?" He said: "Patience and gentleness." They asked him again: "How to solve difficult things?" He answered again, "With patience and gentleness!"

Good intentions- such a leader is benevolent and gracious, always has good intentions towards people. Ghirram tries to overcome his dissatisfaction not by competing but by benevolence. His motto in life is not envy, but:

The motto is "Thank you when you see one, think about it when you see one".

At this point, it is appropriate to emphasize the following words of wisdom. There is no cure for three ailments:

- * to poverty from laziness;
- * to enmity born of envy;
- * disease caused by the owner.

Healthy skepticism- although such a leader often follows the motto "be skeptical of everything", but unhealthy doubt is a traitor, he knows very well that it scares people from trying and deprives them of the good things they can achieve. At the same time, they understand that self-confidence and healthy skepticism encourage them to make responsible decisions and empower people to make them.

Humility- such a leader understands that humility is almost always in direct proportion to talent, and lack of humility is a sign of ignorance. They are:

"Humility is the crown of courage."

"Perfect for the humble, miserable for the proud."

"Humility takes you to heaven, pride brings you to earth." "It is not humble, it is not given to the world."

"Humility is excellent, pride is evil."

they follow folk proverbs like They are a humble leader:

- that he does not put himself above others;
- that he is not proud of his achievements in the field of science or work;
- that he respects the big and the small equally;

- to lighten people's burdens;
- to be polite;
- that he always behaves modestly no matter what he is in;
- they know well that they will not be famous.

Sincere courtesy- such a leader is honest, open-minded, speaks from the heart. He serves his subordinates with devotion and dedication. They understand very well that sincerity is a difficult and delicate matter, it requires intelligence and deep moral decency, and also, if someone is used to being insincere with others, he will not be sincere with himself as a result.

According to the sages, there are ten signs of politeness. They are: honesty, intelligence, knowledge, hilm (gentleness), nobility, good deeds, kindness, patience and gentleness.

Compassion -such a leader will be compassionate to all. They forgive others for many things, but they do not forgive themselves for anything. They understand well that compassion is one of the highest human qualities, that a compassionate person always lends a helping hand to people, and that it is necessary to take care of the weak and weak.

Good manners- such a leader believes that the basis of a person's beauty is his beautiful character. He understands well that cheerfulness leads a person to greatness, that everyone, big or small, will be happy with the person who has a pleasant behavior, that the person who has this kind of behavior will not only make others happy, but he will always be happy himself, and he will receive love and kindness from others.

According to the sages, there are ten signs of happiness:

1. To always be with people in good deeds.
2. Do not indulge in lust.
3. Don't find fault with others.
4. When something bad happens to someone, to make it better.
5. If the guilty one apologizes, the guilt is forgiven. "To be able to forgive is bravery, not being able to forgive is considered cowardly" (from the teachings of Amir Temur).
6. Helping the needy.
7. To care about others without thinking about yourself.
8. Confession of guilt.
9. Being open-faced.
10. Being polite.

Satisfaction- such a leader is well aware of the calamities caused by dissatisfaction, i.e. lust, envy, selfishness, avarice, and greed. They understand very well that the evil of lust makes a person happy, that he finds respect and lives carefree, and that contentment is the foundation of honor, an eternal treasure that does not die, a tree that does not wither, and wealth that does not suffer. Greed also comes from dissatisfaction. A greedy leader does not back down from various vices to make his dreams come true, he is not afraid of any sin, he does not lie, he takes false oaths to prove a lie. Those who have a lot of greed have little integrity and are greedy. Of course, it is very difficult for one person to fully possess all of the above-mentioned positive emotions characteristic of people. But all leaders should strive to have such qualities. But the virtue of being authoritative is undoubtedly necessary for any leader. Reputation is the necessary trust and shield for a leader, recognized by everyone and earned through hard work. At the moment, every leader should have a good reputation in front of his superiors, in front of his subordinates, and in front of other leaders who have equal rights with him. Reputation is gained by honest work, initiative and responsible attitude to one's task, demandingness and care for team members, deep knowledge of one's work. It should be remembered that the position of service does not bring prestige by itself. A leader should not look at the position of service only as a way to enjoy certain benefits. He must not forget that

therefore, he may allow the following negative events in his leadership method, and ultimately, it may cause him to lose his reputation and be out of the public eye (Table 4).

4- table

Elements damaging the leader's reputation

T/r	Negative elements	Explanation
1.	Bureaucratism	<p>Bureaucrat:</p> <ul style="list-style-type: none"> - the developed rule does not go beyond the guidelines, it considers it as its only purpose; - he treats people in groups; - increases red tape; - approaches management in a rigid, old-fashioned way; - buries the essence of work with formality; - avoids solving the problem and personal responsibility.
		<p>Bureaucracy:</p> <ul style="list-style-type: none"> - stifles the initiative and bold ideas of the team and the individual; - gathers personnel suitable to his criteria, tries to get rid of intelligent and capable personnel.
2.	Locality	<p>Leaders suffering from this "disease":</p> <ul style="list-style-type: none"> - they approach work from a narrow network, narrow functional point of view; - the lack of political and spiritual maturity; - they cannot see far; - they seek to take advantage at the expense of others; - seed breeding, familiarization, familiarization they allow.
3.	Stuttering	<p>Such a leader:</p> <ul style="list-style-type: none"> • cannot independently solve even the most uncomplicated issues, seeks to agree with higher management; • he is lazy in everything; • huddles in the office and is busy with paperwork.
4.	High flying	<p>Such a leader:</p> <ul style="list-style-type: none"> • his little exaggerated shows, makes noise and drums; to the eye continuous success • likes to hear praise from higher authorities; • wants to be mentioned, written in the press, seen on TV; • tends to make a fuss about false initiatives, organize work instead of creative research; • instead of working, he is engaged in painting and writing. <p>Such category leaders for shortcoming and problems boasting, exaggerating one's merits, and self-aggrandizement.</p>

5.	Another negative defects	<p>There are other negative aspects of the leadership style, although rare, which are always encountered and which are detrimental to the overall work, and these are:</p> <ul style="list-style-type: none"> • selfishness; • arrogance; • boasting; • greed; • evil, cruelty; • flattery; • carelessness; • greed, selfishness; • trickery; • jizzaki; • parenthood; • malice; • lack of evidence; • stinginess; • careerism, etc <p>Even if we realize and see such negative defects, it is often difficult to get rid of them.</p>
		<p>Because to anyone, in particular, if the leader is told about his virtue or the inaccuracy of his work style, he will be naturally displeased. Therefore, the struggle to eliminate such defects is not easy and smooth. This requires daily work, consistency and perseverance.</p>

Yes, it is necessary to eliminate negative defects in leadership style. For this, it is necessary to pay attention to all elements of management. First of all, the leader should be free from the above defects and organize his work style on the basis of the following positive qualities:

- It is necessary for the leader to skillfully use his rights and authority to coordinate the interests of the whole state with the personal interests of the team and employees. However, personal interests should be subordinated to public interests without harming the interests of the state.

- Production can be managed well only by a leader who has a reputation in the team. At the same time, it should not be forgotten that reputation is gained not only by the position of the service, but first of all by knowledge, experience, attitude to work and employees.

- The leader should be calm, able to control himself in any situation, polite and courteous. He is obliged to be able to control his behavior, control his moods and emotions, and set an example for his subordinates.

- Not everyone likes the order. Therefore, the order given to subordinate employees should not only be in the form of a direct order, but also in the form of assignments and tasks, advice. At this point, it is useful to know the following exemplary procedure.

Owen Young despite holding the right position, he never gave orders to any of his subordinates. He preferred to advise rather than to give orders. Such gentle treatment, first of all, brought Owen great honor, and secondly, ensured that the work of the office was always successfully carried out. Young never said, "Do it this way or that way," or "Don't do it this way or that way." Instead, they are used to dealing with things like, "If you think about it," or "Do you think it would work better if you did this?"

- The leader should listen carefully and respectfully to the opinions and suggestions of subordinates, even if he does not personally agree with these suggestions, he should calmly listen and discuss them. A letter when you feel the need to send a letter to an organization

he would write the text from beginning to end, and at the end he would turn to his employee with the following question: "What is your opinion about the text of the letter?" If an employee has prepared the text of the letter, and after reading it, if they find something wrong or do not like it, instead of putting it in the employee's face, they think in the way of advice: "Maybe we should write the text of the letter a little differently, what do you think?" Yang never dictates what to do to his employees, allowing them to do their jobs independently. Encourages to act independently, draw appropriate conclusions from one's own mistakes and make it a habit not to repeat them again. In fact, such an attitude teaches employees to be independent, quickly correct mistakes and get used to finishing the work thoroughly and thoroughly. In addition, such a method never degrades the dignity of working employees and, in particular, instills in them firm confidence in their abilities and skills, enthusiasm for work. So, if the leader wants to arouse the feeling of warmth and respect in people towards him, he should give up negative feelings, i.e. tones of commanding and giving instructions, give advice and get opinions from them. Then it will be more beneficial to the general work. • The leader must strictly insist on discipline and discipline and should not ignore any wrongdoing of the subordinates. Demanding is the foundation of education and the strongest foundation of conscious discipline. So, the leader's ability to manage people, care for people, initiative, determination, independence, demandingness,

The leader should try not to be drawn into the trap of negative defects.

In order not to be deprived of the position he holds, he must observe the following ten rules:

1. Bury yourself up to your ears in work. Do everything you can to increase your company's customers.
2. Learn about computers.
3. Learn a foreign language.
4. Organize your archive. Write down the addresses and telephone numbers of necessary organizations and people. They are needed in emergency situations.
5. Always say yes. Try to do everything. Try to do something you haven't done before, even if you don't have enough opportunities or skills. The shortest way to lose your job is to say, "That's not my job." Refrain from saying such a word.
6. Know how to make a nice gesture. Show that you are ready to spare no time to help the company out of this situation even when it is in crisis.
7. Keep improving your skills.
8. To be with people Be polite and courteous in your dealings. A unique, gentle, friendly mood improves the atmosphere in the team, strengthens mutual trust, encourages people to cooperate.
9. What others don't know and can't do try to know and do this or that thing. It will be a great light upon light.
10. Working hours should not be only, for example: 800 to 1700. If you're at work in the morning before or after work, know that it won't go unnoticed either.

In addition, not to be deprived of the position For this, the manager should not consult with the following people.

They are:

- Ignorant - leads you astray.
- The enemy thinks you will be harmed.
- Jealousy - only admires that you make mistakes. They are like flies that stay on a healthy part of the body and aim to land on a wound.
- Coward - will hold you back from boldness.
- A miser is greedy for wealth and does not benefit anyone.
- Indulging in lust is a captive of lust, unable to escape from the net of lust.

- False - distorts your opinion.

One of the most important aspects of human personality is its individuality. This individuality is manifested in a person's temperament, feelings, abilities, character, will, memory, etc. Under the influence of these, the leader can be capricious, quarrelsome, combative, wise, etc. Accordingly, the relationship between employees and managers is formed (Table 5).

5- table

Ways to "exit" a difficult leader

T/r	The leader verb-character	Characteristics of a leader	Employee behavior, relationship
1.	belligerent, belligerent	<ul style="list-style-type: none"> • an artist; • not bendable; • his favorite thing is to control others; • life is an endless battlefield for him. But he is afraid that he is not perfect. 	<ul style="list-style-type: none"> • treatment in doing yourself behave diligently and correctly; • speak without hesitation; • never say or show that you are excited.
2.	Fighting	<ul style="list-style-type: none"> • it's a walking bomb; • shouts a lot; • constantly attacks; • he often likes to "shoot" without aiming; • its main goal is to restore justice and take revenge 	<ul style="list-style-type: none"> • try to explain to him in a polite, constructive way; • request permission for a personal meeting; • tell Sal that it is very difficult to work with someone who can't control his temper.
3.	Gossip	<ul style="list-style-type: none"> • always laughs; • jokes; • demonstrates friendly behavior; • he is a master at using tricks; • she is straight away from talking is afraid • needs support. 	<ul style="list-style-type: none"> • do not allow yourself to accept unrealistic obligations; • according to his jokes laugh; • take a break from what he said.
4.	Hopeless	<ul style="list-style-type: none"> • unhappy in life; • satisfied with himself and others it's not; • he always complains, blames people; • respects himself; • next to despair certainty there is. 	<ul style="list-style-type: none"> • it is inappropriate to argue with him; • his their views supporting it won't happen.
5.	Bilaghon	<ul style="list-style-type: none"> • knows a lot; • very impatient too; • does not know how to hear, listen; • blames others for failures; cannot see working in a group. 	<ul style="list-style-type: none"> • don't fight him; • don't even think of being his opponent, involve him very skillfully in the solution of the problem, ask, listen and express your gratitude, offer an alternative solution in a friendly, complimentary way.

4-you can "come out" with your manager and continue your activity only if you follow the above. Otherwise, you will say goodbye to the position you hold. Leadership culture means a dialectical connection between leadership behavior and talent. This connection is reflected in the following set of qualities:

Leader culture = decency+faith+integrity+justice+talent. Manners are the support of the mind, the criterion of all virtues. It is not for nothing that our people say, "Intelligence and manners are twins". Etiquette is knowing the difference between good and bad, understanding the difference between benefit and harm. By the means of manners, a person heals his soul from bad feelings, cleanses it from unpleasant faults, and decorates it with beautiful qualities. Etiquette equips a leader with the most beautiful behavior. As a result, intelligent people agree with such a leader in everything. A decent leader gains prestige, influence, and prosperity day by day. Some judges say that etiquette is to have the most innocent and beautiful verb, while others say that it is to purify the soul from all bad habits. Therefore, the presence of decency in a leader is the presence of a rare blessing.

In general, there are two types of etiquette:

- manners of wisdom;
- service etiquette.

The etiquette of wisdom leads to purity and the right path. Service ethic leads to wealth and prestige. Both are great virtues, and if one makes one dear, the other makes one mighty.

Etiquette encourages the leader to be the owner of intelligence and morals, to be conscientious, honorable, pure volunteer, and trustworthy.

Faith is an Arabic word meaning trust. A person of faith, especially a leader, can be briefly described as follows:

- **religious**, that is, to firmly and firmly believe in one's own thoughts and views, and to consider others as one's own and sincerely believe in their word. Belief requires courage, bravery, self-sacrifice;
- **professional**, i.e., the owner of a social, political, scientific, ideological and religious path, distinguished from others by his unique beliefs;
- **pious**, that is, one who does not betray someone's rights;
- **the ghost of shame**, that is, one who can refrain from any inappropriate behavior;
- **polite**, that is, one who is embarrassed by inappropriate or inappropriate work or things;
- **worried**, that is, one who thinks about the consequences, knows what is happening, is prudent;
- **conscientious**, i.e., those who are angered by unfair and unjust actions, oppose them, are satisfied and happy with the good aspects of their activities, are dissatisfied with the bad aspects and are mentally oppressed, i.e., suffer from conscience. Simply put: Faith is formed by the totality of three things: belief, confession and action. Faith is trust. Confession is verbal acknowledgment of this. Action is to prove it by good deeds.

Honesty- this is the feeling and ability to act according to the dictates of justice and conscience, honesty, correctness, equality, honesty and truthfulness in work and in relation to people. Putting others in their place and imagining others in their place also leads to honesty. If you put the poor, the rich, the poor, the happy, the unhappy, the lucky, the unlucky, the healthy patient in their place, and vice versa, the world will be prosperous - the number of honest people will increase. Honesty is an expression of the moral responsibility of any person, especially the leader, towards society and the people around him.

Justice- this is the highest quality among all qualities. The moral feelings of a righteous leader can easily replace the law. The great Allama Nasiruddin Tusi emphasized that there are three main requirements of social justice and that it is an important factor determining the development of society:

The first requirement of justice:

- is to ensure the mutual harmony of different classes of the population.

The second requirement of justice:

- proceeding from the capacity and capabilities of the individual in appointing people to the service, while ensuring equal rights of the people.

The third requirement of justice:

• while protecting the equal well-being of all, it consists in making it possible for each person to receive his share according to his service and right in creating this well-being.

Like this Eight centuries later, the ideas confirmed by the era and life experience are expressed in a unique way in the leadership activity of President Islam Karimov. To be sure of this, let's pay attention to this statement in one of the speeches of our head of state: "The state should not allow the sharp stratification of society - the division between the rich and the poor." In addition to taking the reins of those who do not find a place to put themselves and "get full", creating opportunities for honest workers, supporting them, and if necessary, encouraging them should become important directions of the state policy.

"Selfish and greedy leaders who are indifferent to the pain of the people, who think of nothing but their own interests, are an obstacle to the development of our country and the well-being of our people. They cannot be compromised anymore. We need such leaders, so that they burn for the sake of my people, for the sake of my country, and work hard!

As long as honest, pious, knowledgeable, and experienced leaders do not lead at all levels, the reputation of our independent country, if we do not work for its benefit with bravery and passion, our work will not be as we wish. people who can show. Talented people do not spare their energy and achieve the expected result - their goal. They have qualities such as courage, endurance, self-control, initiative in work, they always look at their actions with a critical eye, they always strive to move forward, the results they achieve are never limited to Talented people with their activities benefit the society even more than some inactive great talents. The leader who does not embody the mentioned qualities got to the leadership position either by acquaintance, or by nepotism, or by bribery. This is not only a problem of the state, but also of the entire nation.

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9-Topic. Human resources, culture and activities.

Plan:

- 1. Fundamentals of human resources.**
- 2. Organization of human resource management.**
- 3. Organizational culture and workforce diversity.**

The leader must meet a number of requirements. The word "to lead" is given different meanings in explanatory dictionaries: to manage, to advise, to monitor, to direct, to instruct. Eliminating negative defects in the leadership style means increasing attention to all elements of management. First of all, the leader should be free from the above defects and organize his work style on the basis of the following positive qualities: interests skillful in carrying out harmony with use necessary. However, private interests should be subordinated to public interests without harming the interests of the state. Production is only focused on the reputation of the team have has been leader only well managed. At the same time, it should not be forgotten that reputation is gained not only by the position of the service, but primarily by knowledge, experience, work and attitude to employees.

The leader is calm, calm in any situation catch it is necessary to be knowledgeable, polite and polite. He is obliged to be able to control his behavior, control his moods and emotions, and set an example for his subordinates. Not everyone likes the order. For this reason to subordinate employees The order given is only a direct order rather than in the form of assignments and tasks should also be in the form of advice. At this point, it is useful to know the following exemplary method of operation. Owen never commanded any of his subordinates in a commanding tone, despite the fact that he held a position of honor. He preferred to advise rather than command. On the one hand, this kind of gentleness brought great honor to Owen, and on the other hand, it ensured that the work of the office was always carried out in a harmonious manner. Young never said, "Do it this way or that way," or "Don't do it this way or that way." Instead, they are used to dealing with things like "If you think about it" or "Do you think it would work better if you do it this way?"

- that the leader listens carefully and respectfully to the opinions and advice of subordinate employees, even that's it in case of not personally agreeing to the proposals to them too should listen and discuss calmly.

Whenever Yang needed to send a letter to an organization, he would write the text of the letter from beginning to end, and at the end he would turn to his employee with the following question: "What do you think about the text of the letter?" If the text of the letter was prepared by an employee, and after reading it, they find something wrong or do not like it, instead of pointing it at the employee, they think in the way of advice: "Maybe we should write the text of the letter a little differently, what do you think?" ?".

Yang never gives instructions to his employees about what to do, he allows them to do their tasks independently. Encourages to act independently, draw appropriate conclusions from one's own mistakes and make a habit of not repeating them again.

In fact, such an attitude teaches employees to be independent, to quickly correct mistakes and to complete the work thoroughly. Moreover, such a method never degrades the dignity of employees and especially instills in them firm confidence in their capabilities and skills, enthusiasm for work.

So, if the leader wants to arouse warmth and respect in people, he should give up negative qualities, i.e. the tones of commanding and giving instructions, give advice and get opinions from them. Then he will enjoy the general work more.

- The leader must strictly insist on discipline and order and not ignore any misbehavior of subordinates. Demanding is the foundation of education and the strongest foundation of conscious discipline.

So, the positive qualities of a leader, such as the ability to manage people, care about people, initiative, determination, independence, demandingness, the ability to consult with subordinates, go beyond his word, help to get rid of negative defects in him. .

The leader should try not to be drawn into the trap of negative defects. In order not to leave the position he holds, he must follow the following ten rules:

1. Bury yourself up to your ears in work as much as possible. do everything you can to increase your company's customers.

Learn the computer.

Learn a foreign language.

Organize your archive.

Write down the addresses and telephone numbers of the necessary organizations and people. They are needed in emergency situations.

5. Always say yes.

Try to do everything. Even if you don't have the ability, try to do something you haven't done before. Leaving work

the shortest way to stay is to answer, "It's none of my business." Refrain from saying such a word.

6. Nice imo, know how to point.

Show that you are ready to spare no time to help the company out of this situation even when it is in crisis.

7. Keep improving your skills.

8. Be kind and courteous in your dealings with people.

A unique, gentle, friendly mood improves the atmosphere in the team, strengthens mutual trust, encourages people to cooperate.

9. Try to know and do something that others don't know and can't do. It will be an excellent light upon light.

10. Don't just have "from and to" working hours.

If you in the morning if you're at work before or after working hours, know that it won't go unnoticed either.

2 Human Resource Management

Objectives:

1. Explain the importance of collective and planned actions. 2. Describe compensation and benefit plans.

3. Recognizing the goals involved in management. A real story in the spotlight:

"How was your day?" Jacqueline asked from a business partner when he comes home from a busy day and sits down in his chair.

"It was a good day, until Esme came to see me," Leo replied, reading something. "He wants to work for opponents"

"It's a shame," Jacqueline said, "He was great with customers, and he has a great work ethic. Did he say why he was leaving?"

"The usual reasons: better benefits and more opportunities for advancement," Leo replied.

"We need to find a replacement," Jacqueline said. "I will call the labor office tomorrow"

"Maybe we have better plans, working hours are current we have to do it, so that we can get rid of the hired workers

, carrying another instead," Leo said.

"Leo, you're right, we need to rethink our human resource management strategies. I'm sure there are many things we can do to be more competitive, and especially we need to focus more on our talent and retention. to them".

In human resource planning and teaming:

Human resource management ensures that our employees are fit, engaged, paid, and satisfied with their jobs.

If the management of human resources is well organized, the employees of the company will also perform their work properly. Such gifts are the key to a successful, profitable business.

Planning and analysis of work

Management of human resources (capabilities) begins based on the analysis of the current business process of employees. The decision to hire workers should be very careful and careful. First of all, it is necessary to know whether the monthly salary paid to the employee is related to the company's profit or not. should bring more profit.

Classification of workers into groups: The company must decide whether the employee to be hired is temporary or permanent. A permanent employee is hired by the company for a long term. Such employees are expected to be happy with the business benefits and their participation even when the business is booming. Temporary employees are hired.

for a certain period of time or to fill a vacant position. Since permanent employees are considered part of the business, they are more diligent and motivated than temporary employees. On the other hand, more control is placed on the company's capabilities when hiring temporary workers. Permanent or temporary, part-time or full-time workers are employed. A full-time worker works 30 or more hours per week. A part-time worker works fewer hours each day or fewer days per week. Specified Job Requirements Before starting the hiring process

, workers learn the work they have to do during work. Each job requires specific information about the job in order to hire people with the skills that are suitable for that job. This information is gathered by completing a job analysis. A job analysis is a job-specific knowledge of job duties and experience requirements. First, workers review the job in detail on a regular basis by studying the job and interviewing employees and managers. Then, they add new planned activities to the analysis for the job.

Effective resources for recruiting prospective employees are
the company's employer's office

Company websites

Employment agencies

Administrative Recruitment Officer

Job Search Sites

Online press

Radio and TV ads Social network

An application and resume are required from the applicant for a good degree job. Applicants are separated according to whether they are good specialists or not specialists for this job. When the applications are reviewed, the applicants are carefully studied. The data is clearly checked. The recommendations are reviewed. The employer calls the few applicants for an interview. special tests are requested. During the interview, information is given about the job, the manager, and colleagues. Finally, the applicant who meets the job requirements is offered the job.

Location of the new employee

The new employee is helped to get a good start in the company. As part of the placement, the new employee is trained by professionals to fill out loss and profit receipts. In the end, the company will have a good employee. Usually you have to do this several times. The worker will be equally strong with experienced workers.

Employment as a substitute

The company always has a good labor force problem while controlling the prices. 30-50% of the company's expenses are monthly wages. Managers look for ways to lower costs and hire better staff. In tough economic times, these problems are magnified. The company should be careful to hire a new employee who differentiates between profit and loss. On the other hand, it is necessary to be ready for economic changes. Today, employers are using substitute workers to create additional labor force. A temporary worker is important for urgent and short-term work. Mainly, temporary workers are hired for special projects. As they say try something before you buy, temporary workers are called for a trial period. If the company needs a permanent employee and the substitute performs well, the substitute becomes a permanent employee. According to the American Labor Association, about 2.5 million people are temporarily employed or unemployed in one day. This is 2% of the total labor force. During the year, this figure reaches 11 million.

Compensation and assistance money

1. One of the reasons for a person to work is to earn money. Compensation is the money given to the worker for his work. Compensation consists of two parts. Salary and salary are the amount of money given to the worker for the completed work. Compensation

The next form of income is income. For example: insurance, pension contributions, health care payments.

Compensation methods

2. Hourly wages are for these workers money given according to the time worked. The monthly salary is given for each month worked. None of these payment methods depend on the quality of the produced products, instead, they are paid according to the time spent on production. Therefore, it is a very simple method of management.
3. The incentive system depends on the quality of the worker's work and the size of the support money. Some entrepreneurs also pay commission payments as a percentage of the sold products. Sellers often receive such commission money. The second type of payment is work pay. *lov*. A worker is paid based on the amount of work completed. Worker fees are often paid in the manufacturing, farming, and service industries. *for grapes*, is paid for each answered call.
4. Some companies use a mixed form of payment. This method is a combination of time and work methods. One of its types is the method of income distribution.
5. This system encourages commitment, teamwork, and useful work to increase profits.

Employee benefit.

6. Awarding employee benefits the price can be an expensive addition. On average for all jobs, an additional 20 to 40 percent of an employee's salary is spent on benefits. If a worker makes \$11 an hour, 30 percent of the profit is the value added wage
Raises to \$14.30. If a worker works 40 hours a week, the added value reaches \$6,864,000 per year.
7. State and federal laws require certain interests. Many jobs must offer and pay for the benefits claimed. Benefits include overtime, Social Security, Medicare, and payments for injured workers and unemployed workers. Full-time employees can expect their companies to provide insurance plans, including health, life, dental, and disability insurance. Rapidly increasing health insurance has created unique challenges in getting a job. As a result, many companies are reducing health insurance benefits or requiring employees to pay more of their premiums.
8. The cost of profit is very high and continues to rise. Each employee may prefer different benefits. As a result, cafeteria plans were developed in the human resources department. The cafeteria plan gives employees a clear amount of money to spend on benefits. The employee chooses the type of benefit he prefers. If prices are high, the worker pays the difference

Management quality

9. Managers work closely with employees to successfully complete planned work goals. Each worker is expected to monitor quality levels with work efficiency. According to it, employees must demonstrate effective working relationships with colleagues, managers and customers. New technologies and new ways of working are introduced when changing tasks. Workers should improve their skills based on the requirements of changing their duties. Many companies offer training and development programs to help employees improve their performance.

Studying workers

10. Managers regularly review the work of their employees. Human resources department is responsible for researching work methods and forms. Managers are trained to study workers objectively and conduct effective employee conferences. Human resources keep work learning methods in the personal lives of employees.

11. **Learning process.**The effectiveness of learning is reflected in the tasks assigned to each employee. They consider the quality of work expected of employees. These qualities include communication, handling, volume and quality of work, and behavior. Managers will be given a study form to complete. The results of the study are based on the examination of the volume and quality of the work, and observations of the efficiency of the workers. Some companies also ask colleagues when making general conclusions. Employee learning helps managers identify the strengths and abilities of their employees.
12. **Board of Studies.**After the managers fill out the forms, the board creates a staffing schedule. The purpose of the board is to discuss and revise learning outcomes to improve performance. Both workers and managers are concerned about this board. It may not be convenient for them even after discussions of efficiency. Human resources officers should work with all employees in establishing supervisory boards. The board should be important and thoughtful. The board should provide the necessary results in the future plans, goals and performance of the employees. It shows the support of managers in improving productivity in the company.
Promotion, transfers, and the end.
13. Employees expect that if they work effectively for the company for a long time, they will be rewarded with promotion opportunities and higher pay amounts. Promotion is the promotion of employees to higher positions with more responsibility. Companies want to retain good employees.

.Companies want to hire good people. They want to put good employees in positions that will benefit the company as much as possible. If possible, companies will need to fill vacancies with current employees. They get to know the company and see promotion as a reward. They are encouraged to do excellent work in the company. In some cases, there is no opportunity for promotion and workers want to change professions. When a company has a new job, it is not always the case that another one is terminated. Accordingly, workers may accept a transfer to another job. Transfer is a sign of transferring employees to another job with the same level of responsibility in the company. A new job can give employees a new opportunity to improve their skills. If this change does not bring the expected result of the company, or if the positions of the workers are reduced, the company can release the workers. Another type of layoff is the reduction in the number of temporary or permanent employees due to a change in the business situation. The company must carefully complete all layoffs. This can sometimes happen to an employee who wants to leave the business and it is legally required. Another type of layoff is the reduction in the number of temporary or permanent employees due to a change in the business situation. The company must carefully complete all layoffs. This can sometimes happen to an employee who wants to leave the business and it is legally required. Another type of layoff is the reduction in the number of temporary or permanent employees due to a change in the business situation. The company must carefully complete all layoffs. This can sometimes happen to an employee who wants to leave the business and it is legally required.

3 Organizational culture and workforce diversity.

Objectives:

1. Knowing the factors that contribute to an effective organizational culture.
2. Describe the various benefits based on organization, personality and society.

A real story in the spotlight

3 years of work experience required.Josh recently graduated and read the job description and was convinced that even though he was qualified, he was not hired. Josh doesn't think his employer knows about the culture of leadership and communication he's developed.

Must be energetic and enthusiastic. Medeline, 58, saw the phrase in a job ad on a career website. She didn't rush to apply because she knew the employer was looking for young people.

"A strong lift is required." Kamala was surprised to see this requirement in the job description because the friend who told her about the job, Ed, told her that she would have to move boxes from time to time, but would not get paid more than 50 pounds. Developing an effective culture. The organization and management of business lines has changed dramatically over the past few decades. Some changes are sure to happen. Technology has reduced the need for unskilled workers and the current

increased the demand for skilled workers. The Internet has changed the way we do business, the way consumers and businesses interact, and the way they buy and sell. Globalization of business has created tremendous competition. It has also created opportunities for every business to reach many new consumers. Businesses are responsible for all changes and maintaining a positive organizational culture! Some groups are based on auto security or consumer credit. Others deal with consumer issues. The Better Business Bureau has encountered problems with unexpected products and services or false advertising. Fees were paid by the firms supporting the BBB. They work to maintain ethical practices and prevent consumer fraud. If you know that your consumer rights have been violated, you can seek help from one of the 120 BBBs across the country. After your complaint is recorded, the agency will try to explain the business importance of the problem. Many Firms follow the BBB's recommendations.

Right to treatment.

The Fair Packaging and Labeling Act, the National Traffic and Transportation Safety Act, and the Debt Collection Act all protect consumers. These and other laws are insurable and can provide legal remedies when a problem arises.

Guaranteed consumer protection. After some purchases, the consumer receives a warranty card. A warranty is a written statement from the manufacturer or dealer that indicates the quality of the product. The guarantee is given for a certain part of it or for the whole object. If there is a problem with it for a certain period of time

, if there are defective parts, it is written that they will be replaced. warranty does not cover damage caused by misuse. At the time of purchase, a qualified consumer will ask for a guarantee. Similar forms of guarantee: "The operation of the watch is guaranteed for 1 year." "A sweater won't shrink more than 3 percent." These types of warranties are sometimes called special warranties. Special warranty papers are drawn up orally or in writing and guarantee special qualities. You

Before purchasing a product, you must write a warranty. You can ask for a written guarantee even if they give a verbal guarantee. A written warranty is useful when returning counterfeit products. Carefully read what is written in the warranty for how long. Some warranties are not written. These are called fixed guarantees. Implied warranties are implied by law, even implied.

In general, the law requires specific standards. For example, health products are bought in pharmaceuticals, they are known if used in the direction it is harmless.

Right to consumer education.

While individual purchasing decisions are important, educated consumers must understand how important choice is in the economy. Consumer education should consider the relationship between the consumer and the producer, how to buy. An educated consumer is knowledgeable in their decisions not only in their personal situation, but also in their economic and social involvement.

Service right.

This right offers the convenience, flexibility, and accountability that consumers expect. The right to service is supported by firms in ensuring the quality of products and services.

Your Consumer Responsibilities.

Now some firms do not meet their responsibility in consumers, some consumers are trying to outdo the firms. Even consumers have become more immoral and unscrupulous than firms expected. Consumers also have business responsibilities.

Be honest.

Many people are honest, It's not because they pay a lot of money. Shoplifting losses are estimated at billions of dollars every year. Firms have suffered as a result of major thefts.

Be impartial

As a customer, you are also always responsible in business. If you are not satisfied, you should complain in a reasonable way.

You are the first. First, make sure you have a reason to complain. Be sure to use the product correctly. After you have confirmed your complaint, calmly explain the problem with your purchase to the person responsible for the case.

Be informed.

Be aware of your responsibility as a consumer. You need to find and use valid information.

You should also know your rights as a consumer. Laws and agencies that protect your rights and notify you of violations. Being an informed consumer is hard work, but you'll do yourself a disservice to go the extra mile to get the benefits.

Consumers Association

Imagine 24 different washing machines working in one room. 32 cameras being used by small groups of several people. These are all typical views of the 50 laboratories of the Consumers Association of Yonkers, New York. The Consumers' Union was founded in 1936 to provide consumers with information about products. Today, this organization helps people choose high-quality products. The results of monthly surveys are published in the Consumer Reports magazine and on the association's website. The consumer association also conducts a wide survey on cars. Every year the association buys cars. That is, the association negotiates with dealers every year. After checking the car's configuration, the car is tested at a speed of 195 km/h. In recent years, as consumers spend more money on services, the association has expanded its scope of research. The association publishes monthly information on consumer banking, health care, law enforcement and other economic services.

Consumer Affairs protects consumers in other areas as well. Offices in Washington, DC, California, and Texas have enacted laws to protect consumer rights. The Washington office covers telecommunications, product safety, food safety, financial services, health care, energy, international trade, and other consumer issues. works on it. The Consumers' Association conducts various programs on consumer issues. The association also publishes reports and organizes conferences within the government.

Be critical.

1. How a consumer association can help consumers.
2. Conduct research to compile a list of consumer issues from the consumer association sectors.

Consumer rights protection work. Keywords:

Mediation, arbitration, court of economic affairs. Real story:

Monica was very nervous when she left the stairs of the shopping complex, but she understood that it is not a good idea to be upset or angry in this situation. She took a deep breath and went to the seller. "Hello, I bought this six weeks ago," Monica politely showed me the expensive wallet. "I really like the wallet, but the strap is broken." The seller smiled and took the wallet and asked, "Do you have the receipt?" "Here it is," Monika answered, taking the check out of her pocket. Looking at the check, the seller said, "No problem." "With this check, you can either exchange it for a new product or get your money back." "I can exchange it, but I haven't seen anything but this wallet," replied Monika. "Let me check the warehouse. If I can't find the same product, we have other products that you will definitely like. they were delivered this morning, but they have not been put on the counter yet," said the seller. "Thank you," Monica replied. Common consumer problems

Consumers always want to feel satisfied with what they buy. Even now, problems in this direction are increasing. The product may be damaged during delivery. Clothes may be delivered in the wrong size. These types of problems are much easier. is solved with Sometimes the problems can be more serious. For example, your credit card is written incorrectly, or the product you bought may not work after a few weeks. False business activities. False news about the product on TV, e-mail through even on the street in the announcements even let's seeIt's possible. Fraud, deception, and extortion have been going on in business for a long time. According to reports by federal government agents, billions of dollars are spent every year on fraudulently advertised products. The Internet has become the main source of advertising for such products. Consumers do not know the exact name or address of all sellers, which makes it more difficult to get your money back. The most common online fraud is observed in Internet services and sales. Online auctions, credit and loan services and Home work offers are also sources of false information.

Internet scams also come in the form of false gifts, rewards, and credit offers. Consumers can lose more than \$10,000. Be careful when shopping online.

Purchase protection.

The rise of e-commerce has led to consumer rights issues. The federal government has made Internet and TV purchases the same as telephone purchases. The seller must ship the product to you within 30 days. Otherwise, you will have the right to cancel.

If you are charged for a canceled product, you can file a complaint within 60 days. The credit card company will then refund your money within 30 days. Don't forget to submit your check on time to avoid financial problems.

The whole organization must be organized differently for important changing situations.

The following steps have been used successfully by several businesses and other organizations to increase diversity.

1. Develop a written commitment to diversity. Prepare a mission statement in line with the company's assets.
2. Owning the full complement of leaders. CEOs in business should make diversity a priority in their verbal and written communications and actions.
3. Commenting on the evidence of company diversity.
4. Collect diverse demographic data on all customers, managers, and employees. If any part of the organization is not meeting diversity expectations, identify what's standing in the way and make changes.
4. Update layout and management. Ensure compliance with recruitment, hiring, performance appraisal, and diversity promotion practices.
5. Provide continuing diversity education. Managers benefit from a better understanding of employee input and diversity.
6. Recognize and celebrate diversity. Divide the culture of organizational parts into types. Worker and consumer consumption and language types music, art, holidays should be significantly evidenced.

Coffee and honesty

On a ski trip in 1981, Robert Stiller went into a coffee shop to drink coffee. He liked the coffee so much that he decided to buy the business. It has spread widely as a wholesaler in Internet businesses due to its unique properties. Kapania is America's Best in Forbes magazine Recognized as one of the 200 Smallest Companies, one of Fortune's 100 Fastest Growing Companies in the World, and one of Corporate Responsibility Magazine's 100 Greatest Corporations.

Mr. Stiller is not only interested in the development of a temporary business, but also believes that the company is profitable and still has social value. It is a company coffee

added 6 new employees starting with Both parts of tuition increased by 10 percent this year.

- a) What is the total cost of last year?
- b) What percentage of it was spent on the training of new employees?
- c) As the offer increases, each experienced and how much was spent on training new employees?
- d) How much will it be if he adds up all expenses with the four new hires this year?

27) Technology. Use the spreadsheet to describe the following characteristics of the United States labor force. A) Full-time versus part-time workers. B) Gender of workers. C) Racial classification of workers.

28) Companies participate in community activities to showcase their diversity.

29) Advertising. Internet and newspapers should be used for advertising for the convenience of workers.

30) Mathematics. Nicholas works as a salesman for \$7 an hour and earns 2% of every \$500 in sales per day. His sales for the past week are shown in the table.

- a) How much did he make from the sale and the extra profit?
- b) How much is his weekly salary?
- c) What is his additional weekly profit?
- d) How much does Nikolay earn in a week?

Monday	6 hrs	\$735 total sales
Tuesday	4 hrs	\$320 total sales
Wednesday	5 hrs	\$570 total sales
Thursday	3 hrs	\$450 total sales
Friday	0 hrs	\$0 total sales
Saturday	8 hrs	\$1,050 in total sales

International business plan event.

Starting a business in another part of the world requires a detailed business plan. A business plan is used in international business to convince an investor that the business can be financed. This activity can be completed by one to three students. Participants conduct research in specific international locations to explain to investors the situations in countries where the specified job/product/service is needed. Participants create a business plan limited to 30 pages, which includes an introduction, sales territory, and cultural analysis, planned activities, etc. Participants will be given 10 minutes to present their presentations and another 5 minutes will be allocated for decisions and answering questions from audience members. Critical thinking.

- 1) Why is it important to research the culture of a place for a potential international business?
- 2) Why is it difficult to get domestic financing for an international business idea?
- 3) What demographics should be considered when placing another business in the world?
- 4) What sources international business development when strong financial can be used to find data?

Why might investors be reluctant to support an international business idea during a recession?

List of used literature Main literature:

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Topic 10. Career planning and development

Plan:

- 1. Career opportunities**
- 2. Plan your career**
- 3. Submission of documents for employment**
- 4. Employment**

1. Career opportunities

A profession is a task or set of tasks aimed at providing a product or service. People are hired to fill vacancies and are paid according to the work they do. An achieved position is a goal achieved through a profession or a series of professions to fulfill a job. You probably have a real goal of success right now: "to graduate well and prepare for the future." »

Success planning is the process of planning for success during your studies, discussing your overall suitability in the field you want to succeed in, and deciding on your future career. This process begins with an assessment of personal merit. Your interests and abilities will be the basis for your choice of profession, and new interests and abilities will be formed in order to succeed in this profession. It is a long time before you make the right decision in choosing a profession

may continue. In the coming years, some of your goals and plans may change as you may discover new interests and abilities. Career learning is an ongoing process. New skills are always emerging and developing in professional learning. You cannot learn any profession in a day or a week, of course. It is important that you understand that this process is lifelong. This process continues even after you are successful in your career. Your first choice is an uncertain choice, because if you get new interesting information about another profession over a period of time, you may change your decision. Such temporary decisions are better than no decisions at all. It is much better. Such a choice to you direction choose to get help will give. Starting from school, there are many useful aspects of personalization. One thing is that you will already have some ready-made information about the career you are interested in. Most importantly, the first choice will help you decide which courses to prepare for. You will be more motivated if you are interested in organizations related to your field and study their activities. Organizations teach you how to succeed in business and in business.

Vocational training

Successful completion of many occupations requires additional education and training in addition to formal education. These are the following educational choices:

- Two-year schools, primary schools, provide training in many areas.
- Four-year colleges and universities can be either public or private.
- Private business schools and other institutions provide training for many fields: computer technician, hairdresser, court reporter, computer technician, hairdresser or mechanic.

Currently, various types of financial assistance are provided to pupils and students in educational institutions. For example, favorable opportunities such as scholarships, loans and additional jobs are provided. The financial aid program is awarded to young people who are successful in their studies.

Others are grants for children of families in need of financial assistance.

You can know how to choose the right career, you know? There is no reason to say that your choice is the best. Those who follow the correct sequence of steps make good decisions.

CAREER ACCESS PLANNING PROCESS
Step 1 Personal analysis Identify your interests and opportunities Discover your talents and abilities
Step 2 Labor market analysis Geographic influences Business and economic orientation
Step 3 Application process Application form Resume and cover letter
Step 4 Interview process Preparation for the interview Follow-up training
Step 5 Recruitment Salary and financial factors Organizational environment

Step 6 Career Development Experiencing
the key to success
Development of sustainable operations

Career Information Resources

It's easy to find a variety of resources that teach career planning. Your institution may also have a career resource center with a variety of newspapers, magazines, books, and other information sources. Some resources can provide you with detailed information on jobs and career opportunities in your area. Print and mass media sources. See extensive information and advertisements in many newspapers and magazines about hundreds of jobs, job benefits, education and training courses, employment requirements and development opportunities. you can reach These resources are also available online.

Related to businessarticles, local companies and a variety of interesting information about career success secrets are provided in the business section. Advertisements will highlight what skills and abilities are in demand in the current job market. Online Resources There are many websites that help with career planning. These sites are interesting for their information related to career opportunities, resumes, impactful interviewing and career development.

Interviews for more information. A very useful way to get a position is to have an interview to get more information.

An informational interview is a scheduled interview with an employee, where the employee can help you with information about the work you do, what kind of preparation it takes, and other people's reactions to that type of work. the person giving. These conversations will give you an in-depth and long description of the path to the position.

Most workers speak from their own work experience. At this point, prepare the questions you always ask the speaker. Some questions might be:

- How did you land your current job?
- What made you satisfied with this job?
- What tasks and activities does your job entail?
- What is the most important quality to work in this field?
- What advice would you give to a young person considering this line of work?

Briefly write down information that you discovered as new for yourself during the interview. If the pursuit of a particular position is of great interest to you, you can become a job shadow by listening to and following the words of a mentor or other responsible person, an employee of that enterprise, that affects your interest. The most effective way to learn how to perform certain job activities is to be a job shadow. Business relations. The process of talking to someone who works in the field you are studying about their work is called networking. It is a good advantage that your communication is not limited during the interview process. Every partner you talk to is a potential source of communication that shows you how to move forward in your career. These connections can help you as a support force when you get a job.

Career fields with a high probability of growth

<p>Business Services: Data Analysts Managers Language translators Web consultants</p>	<p>Economicalservice s: e-commerce investment advisorsrisk managers</p>	<p>Management and human resources: administrators interviewreceiving journalists supervisors</p>
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<p>Computertechnologies: computer operators, technicians system analysts web developers</p>	<p>Health care: health care administrators home nurses, laboratory technicians, therapists</p>	<p>Trade and retail: e- commerce representatives, economic service representatives, medical product sales managers</p>
<p>Training: corporate trainers are training administrators special education teachers</p>	<p>Hotel and food services: customer service representatives food service managers meeting planners resort and hotel administrators</p>	<p>Social services: child health workers are workers who care for adults family lawyers, social service agencies administrators</p>

PERSONAL CALCULATIONS FOR SUCCESS PLANNING (EMPLOYABLE OR UNEMPLOYABLE)

Do you not doubt that you have chosen a career that will satisfy you throughout your life? Your plans should start with your own desires, abilities and possibilities. These three fields will help you make the best choice. After personal questions and answers, you will find a position (mansab) that will give you complete satisfaction and good luck.

Interests. Currently, information in the form of answers to the questions of young people is available both in written form and online. Your passions are the foundation for achieving your goals at work.

People with strong social skills may be more suited to interacting with people. It is no exaggeration to say that if you are interested in observing and investigating events, then their investigations will suit you. What area of interest do you have? Do you know?

Opportunities

It is very important for you to know your capabilities and always take them into account. It is enough to try the work of your chosen field in practice or in exercises to know your capabilities. It shows how comfort, money, power, achievement, independence, security, belonging, or service to others is worthy or unworthy of your position. Each of these will not fail to affect your vital work process.

You can determine your limits by answering some of the following questions. These will help you know what is important to you. Sample questions:

- Is it important for me to earn a lot of money?
- Am I interested in serving others?
- Is having a job as important to me as it is to others?
- Do I want a job that is very complex and may require additional training?
- Am I willing to start a job that pays less than somewhere else that is complicated and offers better amenities in the future?
- Is setting aside money for education or extra courses as important as spending money on other things? An additional question to understand this is: "If someone gave you a lot of money, what would you spend it on?" Would you like to start your own business? Would you travel around the world? Would you start an organization that supports disadvantaged children? He bought the most modern wardrobes

would you be Would you spend your money to cover an expensive education? Your answers will show your personal values.

Talent and abilities. Everyone has some talents and abilities. A talent is an innate, natural, and obvious tendency to do something. That's why it's called "naturally gifted". Ability is the quality of being able to perform a mental or physical task. It is important to consider these when planning your approach to the position.

You have the opportunity to define your abilities in different ways. Think about the grades you got in school and the extracurriculars you participated in. What extra clubs did you go to? Which one did you learn best? Which were considered easy and which were difficult? What were your favorite subjects? Your answers to these questions will reveal your talents and abilities. Skills can be developed and should be kept in mind. If you're more inexperienced in a certain area, you may want to join clubs that help you increase your knowledge in that area. For example, many workers increasingly believe that being able to write, read, and use a computer is very important. kidding If you are not good at preparing reports, take extra classes in English or Business Administration. If reading is difficult, get help with it. If fractions or decimals are difficult to deal with, it can be said that studying math lessons will pay off well. Try to strengthen your weaknesses in that field of work before starting your own business. Plan the training and workshops you need to grow in your chosen field. If you have difficulty working with decimals or decimals, it can be said that studying math lessons will pay off. Try to strengthen your weaknesses in that field of work before starting your own business. Plan the training and workshops you need to grow in your chosen field. If you have difficulty working with decimals or decimals, it can be said that studying math lessons will pay off. Try to strengthen your weaknesses in that field of work before starting your own business. Plan the training and workshops you need to grow in your chosen field.

Job qualification. Some people have the skills to reach a higher position (success) than they think. Your activity in team work will be the basis for your experience in the work process. You can enrich the skills required by your profession in 4 ways: master classes in your field, part-time work, volunteering and school activities.

Resources for finding a job

For job seekers, there is always the challenge of finding a job that suits them. There are several resources that have become popular in solving this problem. Finding job vacancies is like finding the key to success.

Public information. Vacancies are also given along with information on planning to achieve the position (success) given in the public information. The announcements in the one where workers are needed can be considered as a starting point.

Newspapers and their websites also have new job search engines. However, please note that vacancies in some of the most important areas of community life are prohibited from being advertised to the public.

Personal connections

It's best that people know you're looking for a job. Counselors or business teachers at your educational institution can also help you with this. If there is an employment agency in your studies, be a member of that agency as well. Your relatives, friends, neighbors and others can also be a useful resource in your job search.

Business contacts. You should meet business people in your field and ask them when new jobs are opening. Some businesses and others may post job openings in their windows. In some restaurant-like places, applications may be submitted on an ongoing basis. You can also apply for jobs online at the kiosks. In the process of job search, you get to know the environment. I mean, you get to know different situations and workers in the work process. It can also make it easier for you to connect with the right people. Job Vacancies you can find out through websites or business directories when searching for the names of non-publicized organizations. Connecting with these businesses or organizations can bode well for your future success.

Industry exhibitions

It is well known that many educational institutions and community centers hold exhibitions related to various fields. At these exhibitions, you can get answers to your questions in a short period of time during your communication with the representatives of the organization or enterprise, and you can show your talent and be invited to work in their organization or enterprise. Therefore, demonstrating that you have some knowledge of that organization or business during the interview process will help you stand out from the crowd.

Government organizations for employment

Local and state employment agencies are another source of job vacancies. These organizations support you in learning to work with qualified professionals and finding jobs.

These organizations can provide up-to-date information on the job market for your industry. They can help you find a full-time, part-time or summer-only job.

Rely on a variety of sources in your job search. The more people you talk to about jobs and job search strategies, the more positive results you'll see. It is important for them to see you as a strong and competent worker.

Application for work. Application process

The application process can begin in several ways. You can fill out the application form that will be delivered by the worker. Applications may be in paper form, or online applications are also common. You can also collect your resumes and submit them in an envelope. You can send these documents to the recruiting organization or company via email or website.

Personal information sheet

Before filling out the application form, you should prepare your personal data sheet. A personal information sheet is a collection of information about your profession. This is a list and description of your education and work experience. This information will ensure that you have all the necessary documents to complete your application.

Application form. A recruiter always asks job applicants to fill out an application form. An application form is a request for information related to employment. The application form provides the employer with standard information related to the work performance of each job applicant. The application will ask for your name, address, education, work experience, the type of job you are applying for, and a description. Pay special attention to the direction indicated when filling out the form. If you are writing on a paper version of the questionnaire, pay attention to the fact that each of your words is written in an orderly manner. If you are filling in the online version, type the letters carefully. Answer all questions completely and concisely.

Resume. A resume is a document that provides information about you to a potential employer. Two of the most common types of resumes are experience-based and skill-based. In an experience-based resume, your experiences are usually listed in chronological order of your work history. A competency-based resume focuses on skills and experience that are relevant to the job you are applying for. * Figure 9-4 shows a sample resume form. The resume includes the following sections:

- Personal data: Name, address, phone number, e-mail
- Career Goal: Your goal in a clearly focused career
- Education: name of educational institutions, along with fields of study, duration and level
- Experiences: work activities and volunteer activities with dates and responsibilities
- Certificates of honor received in the field of career, etc.: achievements, activities in the educational process and team work

It's important to make sure your finished resume looks professional—clean, organized, and error-free. Limit your resume to one page. Use this format to highlight how you can contribute to the company's needs by applying your skills.

Keep in mind that resumes are usually skimmed over quickly. Some companies even use crawlers that search for keywords. Relate your experience to the job requirement. For example, fluent in Japanese, proficient in Adobe Illustrator, Cisco network certification, research skills, team projects, leadership skills, foreign education and international experience.

Use status words to describe what you have accomplished. As an example, consider the word list in Figure 9-5.

In the process of preparing your resume, give real information about your qualities. Do not forget that employers will check your written information. If you give false information, you will lose your job. Once you get hired without false information, it will be exposed and you will face long-term conflicts and problems at work.

Descriptions are usually not included in resumes. This information will be made available to the recruiter upon request. Make a list of people who can interview you about your personality, background, and qualifications. These may be your mentors, your former boss, colleagues. It's a good idea to make sure these people can describe you.

Career portfolio. Individuals who are applying for a job prepare a career portfolio. Your career portfolio serves as evidence of your skills and abilities. This may include:

- Resume, cover letter and answers to common interview questions
- Minutes, presentations and research developments of projects
- Custom website designs and artwork
- Skills from articles or conferences attended
- Cover letters

A career portfolio gives employers the opportunity to see your skills and talents in real life. In addition, it will help you to show your initiative and unique side.

Questionnaire volume

A cover letter demonstrates your interest in a specific job. For example, think of it as a letter explaining what the purpose of the interview is. Like all such letters, let this one arouse great interest and attention in the reader. Let this letter make you eager to meet, inspire you to ask for a conversation. The letter should be well-written, organized and to the point.

Introduction part

The beginning of the letter should be able to attract the attention of the reader. Again, clearly explain the reason for your appeal in the letter. Emphasize the type of work or career you are interested in. Provide a brief description of your experience and qualifications. If applicable, mention the name of the person who invited you to this organization.

Your development

This is important in the evaluation for admission to the department. Therefore, you should highlight your education and experience in it. Refer the reader to your resume for more information. Here, summarize your experience and preparations. Also include the skills and knowledge you have for organizational work.

In the last part, ask them to give you a chance to discuss your knowledge and skills one-on-one. In other words, ask to be invited to the interview! Also include your contact information, phone number and e-mail address. Make sure all information is correct. Complete the letter by summarizing how you can positively benefit the organization.

A letter aimed at a specific target

In recent years, some employers are preparing a targeted letter instead of a resume and cover letter. This is a brief summary of your skills that justify your suitability for the organization's needs. This letter includes a list of your most important skills and abilities. Your primary goal is to highlight your accomplishments and skills that will warrant an interview.

online form filling process

Most people use internet, mass media, mobile applications to run their careers. Online job applications and online interviews are now available.

Online application

Many organizations have the option of applying online. Additionally, you'll be able to review previous Q&As and talks about possible job placement. When sending your e-mail or online resume, consider the following:

- Use a simple format. Stay away from italics, underlines, twists, and tabs.
- Do not use files that are difficult to open.

Resume samples are posted on various websites. They scan resumes for keywords to identify candidates with the right qualifications and skills. The words and phrases that indicate that you are a qualified professional vary by company and profession. For example, some companies focus on words like leader, team, and others on words like database, large format table. Online chat

Most organizations conduct interview processes through video conferencing. Some of them ask for videos of the questions asked during the interview. Such "e-interviews" can include the following questions: "Do you work in a specific structure at work or do you adapt?" " and " How do you go about solving difficult problems? "

Online interviews can also be used to test a person's abilities in a job-related activity. For example, the applicant may be asked to respond as if they were acting as bank or retail officials.

4 EMPLOYMENT INTERVIEW PROCESS

"We want to meet you face to face. "This is your goal after submitting your resume or application. The interview is two-way, in which the interlocutor you find will get detailed information about you, and you will get detailed information about the company, job functions.

Before the interview Before the interview, gather more information about the duties of the job you are applying for and what can be done in the development of the job. Prepare the questions you want to ask during the interview. They can be:

- What are the conditions for training workers?
- What are the qualities of highly successful professionals in your company?
- What new amenities does your company have planned for the next few years?

In order to succeed in the interview, it is necessary to practice the interview more. Record and listen to your voice to see how fluent and calm your speech is. Think of meaningful, beautiful answers to the questions you might be asked. Ask a friend to test your conversation skills. Practice planning your thoughts in a rhythm. Speak fluently and without excitement. Most importantly, enter the conversation with enthusiasm.

List of used literature Main literature:

- 1.LRDabay and others/Principles of business/2012.600p.
- 2.Jeff Madura/ Introduction to business/ Florida Atlantic University/ Paradigm Publishing Inc. 2010.694 p.

8. Additional literature

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40. Robert C. Appleby. Modern business administration. Manual.– M: Gardarika, 2009

Internet sites

www.cbu.uz
www.gov.uz
www.lex.uz

2.	Depending on the classification	<ul style="list-style-type: none"> • nationality • history • geographical location • gender and age • social status needs
3.	Depending on the history	<ul style="list-style-type: none"> • hunter • for now • future needs
4.	Depending on the level of satisfaction	<ul style="list-style-type: none"> • fully satisfied • partially satisfied • unmet needs at all
5.	Depending on the level of prevalence	<ul style="list-style-type: none"> • geographical: general, regional • social: stratification by income, general, social group
6.	To the formation	<ul style="list-style-type: none"> • main • secondary • *curved, indirect needs
7.	Depending on the repetition	<ul style="list-style-type: none"> • was a one-off • from time to time, periodic, recurring • constant needs
8.	Depending on the application	<ul style="list-style-type: none"> • only one area • several areas • all industry needs
9.	of society to the relationship looking	<ul style="list-style-type: none"> • negative • neutral, stable • positive needs
10.	Depending on the method of consumption	<ul style="list-style-type: none"> • alone • group • needs for social consumption
11.	Depending on age and income level	<ul style="list-style-type: none"> • needs whose elasticity is loose • needs with high elasticity (high level needs)

From the point of view of individual and society, needs can be grouped as follows (Table 2).

2- table

List of needs

T/r	For the person	T/r	For the community
1.	Basic needs: <ul style="list-style-type: none"> • to food, clothing and housing • to rest and health 	1.	Basic needs: <ul style="list-style-type: none"> • to labor • to safety • to by-product • to manage

<p>2. Social needs:</p> <ul style="list-style-type: none"> • to creative work • to family and love • to knowledge and information • obedience, courage • to continue the progeny • to order and stability • to leisure and recreation • to self-awareness 	<p>2. Social needs:</p> <ul style="list-style-type: none"> • to stability • trust • to independent development
<p>3. Incentives and Requirements:</p> <ul style="list-style-type: none"> • material • social • aesthetic 	<p>3. Incentives and Requirements:</p> <ul style="list-style-type: none"> • to modern production • to spiritual and educational development • to mercy

In world practice, there are different theories of encouraging productive work through motivation. These include:

- "X" (*iks*) and "Y" (*igric*) theory;
- *expectancy theory*;
- *boisiy* (*hygienic*) *purification* *theory*;
- *theory of fairness (fairness)*;
- *theory of primacy of needs*.

The principle of the primacy of needs is based on the motivation of people's work through their interest in their needs.

here,

- 1 - the leader influences the subordinates by ignoring their needs and interests (no one is interested in the execution of decisions here);
- 2 - subordinates are influenced only taking into account the needs and interests of the leader (here, the execution of decisions is only in the interest of the leader);
- 3 - management is carried out under interaction. Here, both parties are interested in the execution of the decision;
- 4 - influence is based only on the needs and interests of subordinates.

Approaches 1, 2 and 4 lead to adversarial action between the leader and the employees. As a result, there is a mismatch between the needs of the leader and the team, the leader and some employees. Therefore, the leader should motivate only with the help of needs and interests.

Predominance of needs the theory also requires leaders to manage only through needs and interests, i.e. through the 3rd approach. Because the other approaches (1, 2 and 4) are counterproductive and can lead to conflicts between employees and the team and management.

Based on the theory of motivation, various models of it have been developed and are being used in practice. The main ones are:

- *rational (rational) model*;
- *motivational model of human relations*;
- *complex motivation model*.

Here financial leverage rewards and punishments are used to motivate people. This is a "sweet cake" and "whip" tactic. In some cases, this approach will be correct, but its effect will be very short-lived. In other cases, it can damage the relationship between people and cause long-term damage.

The author of this model is the American psychologist Emerson Mayo, based on the following idea.

Internal factors: gaining popularity, improving performance, and satisfying social needs lead to job satisfaction. Job satisfaction increases labor productivity. Such an approach does not take into account the most important external factor, namely wages. Supposedly "satisfied (need

A satisfied person is a productive person. Such thinking is certainly wrong and naive.

This model is based on Maslow's and Herzberg's approaches, and not only internal factors, but also external factors are considered important as factors that provide long-term motivation.

2.2. How do firms improve job satisfaction and motivation?

There are three approaches to choosing a motivation strategy:

1. Encouragement and punishment strategy: that is, people work to get rewards:

- *whoever works hard and well will be well paid;*
- *the more he works, the more he is paid;*
- *whoever works poorly will be punished.*

2. Motivation through work: if you give the employee a job that he is satisfied with, the quality of performance will be high.

3. Constant communication with managers strategy: define the goal together with the subordinates, allowing him to give positive feedback, even when he is right or wrong, or when he is mistaken. This motivation model is based on the analysis and prioritization of the relationship between the leader and the employee.

The following methods of motivation are used:

- *using money as incentives and rewards;*
- *to punish;*
- *increase competition;*
- *motivation through work;*
- *recognizing and rewarding achievement;*
- *training and promotion of employees;*
- *limiting and moderating negative impact;*
- *rewarding and encouraging group work;*
- *involvement of employees in management work etc*

American psychologist Abraham Maslow created his theory of dominance of needs in the 40s of the 20th century and said that people rely on 5 types of needs and interests in the process of their motivation. Primary needs are basic needs, that is, the needs necessary to ensure survival. According to A. Maslow, a person works primarily to satisfy these basic needs. When the basic needs, that is, the need for food, clothing, housing, and sleep, are satisfied, the needs of other levels gradually become important. For example, the need for security, that is, peace, order, protection, is also a need at a new level of primary stage need. The need to be in a social group, to connect with other people, belongs to the third link of the hierarchy. Needs in this group are also called social needs. The need for esteem forms the fourth link of the pyramid of needs. These needs are the need for a person to be recognized by others, that is, status, prestige, fame, success, attention. The need to prove oneself, the highest level in Maslow's hierarchy, is the realization of hidden potential, the achievement of what is possible. These needs are reflected in the growth of the individual. A. Maslow said that people are "greedy creatures" who seek to satisfy their unsatisfied needs. fame, success, attention. The need to prove oneself, the highest level in Maslow's hierarchy, is the realization of hidden potential, the achievement of what is possible. These needs are reflected in the growth of the individual. A. Maslow said that people are "greedy creatures" who seek to satisfy their unsatisfied needs. fame, success, attention. The need to prove oneself, the highest level in Maslow's hierarchy, is the realization of hidden potential, the achievement of what is possible. These needs are reflected in the growth of the individual. A. Maslow said that people are "greedy creatures" who seek to satisfy their unsatisfied needs.

Once primary needs are satisfied, other needs drive people to act toward higher-order needs. So, what methods and approaches should a leader use to meet these needs? We present some of them in the table below (Table 3). These needs will never be fully met. Therefore, the process of need-based motivation is endless.

Frederick Herzberg The theory of motivation is called "motivational hygiene", based on the idea that satisfying work contributes to mental health. It focuses on the following two groups of factors

Ways to satisfy higher level needs

T/r	Needs	Ways to meet needs
1.	Social needs	<ul style="list-style-type: none"> • give work to employees in such a way that they have the opportunity to communicate with each other; • create a spirit of solidarity, a sense of commonality in workplaces; • hold periodic councils with subordinates; • do not try to "pacify" informal groups (if it does not affect the position of the enterprise); • allow employees to be socially active outside the enterprise.
2.	The need for respect	<ul style="list-style-type: none"> • offer subordinates more meaningful work; • provide feedback on employee achievements; • appreciate and encourage employee achievements; • employees to determine goals and make decisionsmake an offer; • give authority and authority to subordinates; • raise subordinates to the ladder of action.
3.	Needs for proof of identity	<ul style="list-style-type: none"> • create conditions for the training of subordinates so that they can fully use their capabilities; • give subordinates difficult and important work so that they give their whole beinglet it work; • develop and encourage the initiative of subordinates.

4- table

Factors of job satisfaction

T/r	Factors (sources of dissatisfaction)	T/r	Motivation (sources of high satisfaction)
1.	Enterprise and administration	1.	Achievements
2.	policy Working conditions	2.	Promotion through the service ladder
3.	Salary	3.	High responsibility
4.	Interaction with workersLabor	4.	Achievement recognition and support
5.	security	5.	Opportunity to grow creatively and within
6.	The level of control of labor discipline		service

The first group factors are called "hygienic factors". If the workplace is dirty, dark, and out of sight, it weakens the desire to work. On the contrary, if the workplace is clean, perfect from an ergonomic point of view, clearly oriented motives for work appear. Money is also important here. But it is also dangerous to look at money as a measure of human worth. If the desire for money completely takes over a person, it will create a tendency to multiply and lead him to prove his superiority over others. As a result, he is separated from people and the community. Hersberg's theory does not contradict Maslow's theory, but complements it.

Expectancy theory developed by the American psychologist W. Vroom in 1964. Its essence is that motivation is not only to satisfy the need, but also to the goal

also depends on the desire chosen to achieve. The interaction of 3 important factors plays a key role in the expectancy theory:

- Expect the difference between labor costs (MH) and the result (N) (MH-N);
- expectation (NR) of the difference between the outcome (N) and the stimulus (R);
- incentive value (Q), that is, a relative measure of satisfaction or dissatisfaction. The

relationship between all three factors can be expressed as follows:

$$\text{Motivation (M)} = (\text{MH} - \text{N})(\text{NR})\text{Q}.$$

The more the expectation leads to satisfaction, the stronger the motivation. This means that in addition to the concept of need, the leader must create situations in which complex, difficult work and hard work are well paid and motivated. The essence of the waiting theory also requires this. According to equity theory, people compare the level of incentive they receive with the level of incentive received by other people employed in the same system. Dj. According to Adams, the cost includes not only the labor spent by the employee to perform this work, but also his seniority, qualification level, age, social status, etc.

If, as a result of all evaluations and comparisons, it is known that injustice is not allowed, then motivational factors work in a positive direction. If he is treated in the same way as others are treated, then the employee will work harder and work harder, and vice versa. That is, if the employee feels that there is injustice here, if there is inequality in incentives, then a state of nervousness will arise in the enterprise, which will cause conflicts to occur. The scales of justice will be broken.

Whoever strives for more than he can, he is deprived of justice.

As long as people are not rewarded according to their work, ability, knowledge, they will not try to increase productivity and intensity. The atmosphere of harmony in the enterprise is not settled. X (ix) and Y (igric) theories also occupy a special place in motivation. The author of these theories is the American psychologist D. McGregor, who represents the attitude of managers and employees to work.

X (ix) theory workers do not want to work, avoid responsibility, they are lazy and unmotivated by nature. Therefore, they should be constantly pushed, forced, controlled and threatened with punishment. Only then will they work well for the enterprise.

Y (igric) theory It is said that it is possible to bring great benefits to the company only if people believe in them, develop their abilities, feel their usefulness and importance, and are satisfied with their work. This theory suggests that cooperation contributes to employee job satisfaction:

- *recognition of services;*
- *growth in service;*
- *increase in qualification;*
- *high responsibility* interprets such factors as motivating factors.

According to this theory, the manager not only gives instructions, but directs the abilities of each person. A leader who knows how to do things gives his subordinates freedom in making decisions.

In general, the leader should have the following two goals:

- *reducing the level of dissatisfaction of subordinates by improving motivation tools;*
- *to fully satisfy the needs of employees by using powerful tools of motivation that arouse the initiative of employees.*

We present such tools (regulators) of motivation in the table below (Table 5).

Motivation regulators

T/ r	Motivation regulators	Motivational factors
1.	Labor force	<ul style="list-style-type: none"> • compact workplace • low noise • ergonomics, design condition • clean, tidy level • the presence of a kitchen, etc
2.	Encouragement	<ul style="list-style-type: none"> • good salary • fair incentives commensurate with work • awarding, giving dividends • creation of social conditions (housing, kindergarten, medical service, free food, sports and cultural recreation).
3.	Safety	<ul style="list-style-type: none"> • feeling that you are needed by the enterprise • respect, recognition by colleagues and leaders • good attitude towards the team.
4.	Personal growth, rising	<ul style="list-style-type: none"> • opportunity to study • possibility of promotion • increasing responsibility and influence • initiative, opportunity to show oneself and try.
5.	Affection feeling	<ul style="list-style-type: none"> • feeling the usefulness of your work • you have information about the company's activities, plans and prospects • taking into account the opinion of employees by the management.
6.	Interest and motivation	<ul style="list-style-type: none"> • fun, interesting, enjoyable work • complex work that requires skill development • increasing responsibility • anticompetitive effect • an interesting and challenging goal.

To success based on these regulators and factors, an aspiring leader leads others with his confidence, convinces the customers he serves through them of victory, gathers promising employees around him, wins their respect, loves subordinates, solves their problems he understands that it is his problem, he takes an entrepreneurial approach to doing the work at a high level.

Here are the suggestions of German scientists W. Ziegert and L. Langer on the organization of work and its motivation:

- every action, especially the action of the person demanding the execution of this action, must be well thought out;
- people should enjoy their work, they should be responsible for their work, they should fight together for the result;
- everyone wants to show what they are capable of at their workplace;
- it is necessary to know people's opinions about improving their work;
- people should be allowed to realize their identity;
- an employee who feels his commitment to achieving the goal tries to work harder and show himself;
- people who work well have the right to be recognized both materially and spiritually;
- to each employee should have access to all information, and it is important to be fast;

- the decision to change the direction of the employees' work should be made with their participation, based on their experience and knowledge;
- must have self-control;
- employees should be able to acquire new knowledge in the course of work;
- it is necessary to support their initiatives, not to squeeze the water out of employees;
- employees should have information about the quality of their work;
- each employee as much as possible must be boss, boss;
- everyone wants to succeed.

According to the opinion of American experts, these tips increase the creative power and initiative of employees, help to create a creative situation, a situation of benevolence and ultimately increase labor productivity.

Demotivation- this is a set of undesirable behaviors, such as doing the opposite of motivation, stifling the initiative of employees as much as possible, not counting on them, forcing them to behave in a state of constant fear and hesitation.

List of used literature Main literature:

1. LRDabay and others/Principles of business/2012.600p.
2. Jeff Madura/ Introduction to business/ Florida Atlantic University/ Paradigm Publishing Inc. 2010.694 p.

Additional literature

41. Pereverzev M. P., Shaidenko N. A., Basovsky L. E. Management. - 2-e izd., pererabotannoe. - M.: INFRA-M, "Vysshee obrazovanie", 2011. - 330 p.
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Internet sites

www.cbu.uz
 www.gov.uz
 www.lex.uz
 www.mf.uz

12- Topic: Marketing

Plan:

Basics of marketing

Product and service efficiency development Product pricing and delivery

Move the plan

Focusing on real life

MJ Support Solution offers 2 main services. We help consumers set up small businesses with targeted email communications and provide service delivery, Malcolm explains to his new hires. "Okay, I understand the target email. I have received advertisements from online booksellers by email with recommendations based on books I have previously purchased. What do you mean by full service?" Janice asked. "We are creating a distribution strategy," Malcolm said. Online wholesalers contract for warehouse space/storage and send us that information every night electronically." "Why does your organization have such a large call center?" "The thing is, Janice, for other customers, we really we operate as a customer service department. "Let me show you around the barn.

1 task. Identify important marketing concepts. Marketing concept

Marketing is the most visible type of business activity to customers. It may also be the most abstract and elusive function of a business. When asked to rate the word marketing, people often use the words advertising or sales. Both of these terms are important, and other activities are part of effective marketing. The American Marketing Association shows how complex this tariff is: "marketing is an activity, a set of organizations and a process of creating, communicating, i, as well as delivering, exchanging offers and it has a certain value for the consumer, customer, partner and society as a whole." These words is a complex, yet extremely important part of any business. Marketing encompasses many types of activities and many businesses in the US economy. As a consumer, you are highly visible in marketing activities. You will be involved in many of these activities. You will see and hear advertisements for services and products. You see the brand name on the packaging of the food you eat, the clothes you and your partner wear. You read the product description on the company's website. You interact with salespeople at your favorite retail store. These are all examples of marketing. You interact with salespeople at your favorite retail store. These are all examples of marketing. You interact with salespeople at your favorite retail store. These are all examples of marketing.

There are many important activities involved in marketing. This includes warehousing products, distribution centers, and transporting products to the point of sale or use. Marketing activities include establishing or accepting loans and ordering online purchases. Businesses use marketing to gather information about consumer needs and use that information to improve products and test new products before they are sold. Most marketing isn't just aimed at end consumers. Entrepreneurs sell products and serve other entrepreneurs. These businessmen then use the goods and services in their own businesses or sell them to end consumers.

All businessmen need to do some marketing activities, even if it is not their focus. Many businesses are directly involved in marketing. The marketing business includes advertising agencies and research firms. Transportation companies such as trucks, railroads, and air transit transport products from producers to consumers. Merchant fleets and shipping companies ensure the delivery of documents and cargo. Financial services companies issue and manage credit cards.

dealership or when the salesperson visits the potential customer's residence. Sales can also be made in direct contact with the consumer using telephone or other technologies such as regular messaging or video conferencing.

Marketing information management refers to the acquisition, management and use of marketing information for decision-making and marketing activities. Marketing information management includes marketing research and database creation about products, customers, and competitors. Financial analysis is the process of financing marketing activities, obtaining necessary financing for processes, and providing goods and services to consumers.

is to provide financial support for their purchase. Consumers must have access to sources and methods to pay for their purchases. Entrepreneurs need to accept payments on time in order to operate. Pricing refers to the cost of products and services. Consumers need to be able to easily find out the price of the product they are interested in, otherwise they may buy another product. Consumers want to buy goods at a price suitable for their spending. The price of the product should be cheaper for consumers to buy, but more expensive for the business to make a profit. Advertising and other promotional activities are used to increase consumer purchase of a product. Advertising can be done in different ways: TV, newspapers, magazines, radio, news and internet. Other methods include product demonstrations, sponsorships, and other public relations considerations.

Marketing Ethics Some people think of the term "marketing ethics" as an oxymoron or a contradiction in terms. Many people have a low opinion of marketers. People receive calls, junk mail, and spam about illegal sales. They see ads that don't provide full product information. They are faced with sellers who only care about their commission money. However, marketers play a very important role in society. They provide living standards. They identify new products. They find ways to get products to consumers in convenient and affordable ways. If marketers did not work with society, consumer choice would be very limited. Ethical marketers are monitored by a set of standards established by the American Marketing Association. These standards do not require marketers to undermine or strictly adhere to these regulations and laws. Marketers must produce valid products, and advertising must not be purposefully false or misleading. These standards do not require marketers to undermine or strictly adhere to these regulations and laws. Marketers must produce valid products, and advertising must not be purposefully false or misleading. These standards do not require marketers to undermine or strictly adhere to these regulations and laws. Marketers must produce valid products, and advertising must not be purposefully false or misleading.

Marketers must be honest, responsible, fair, respectful of others, open, and cooperative with citizens.

Critical thinking

1. Describe a reason why people have a low opinion of marketers.
2. Describe why marketers play an important role in society.
3. Describe the ethical standards that marketers must adhere to. Identify the 7 functions of marketing and marketing

Marketing strategy

Marketing is very important in the business process and is a valuable part. Marketing activities often account for 50% or more of the price of a product or service. Marketing must be carefully planned for a company to make a profit. It must be well made and affordable. Consumers typically have many choices of services and products. If they are not satisfied with a company's offer, they will turn to a competitor that meets their requirements. Carefully planned marketing understands the needs of consumers and helps to satisfy them. Offers a successful mar. Marketing ends with a satisfactory exchange between businessmen and consumers. Businesses offer products and services that satisfy consumer needs.

Marketing planning

Marketing planning is aimed at meeting the needs of consumers better than competitors. And that results in more sales and profits. A company's plan for determining how to use marketing to achieve this goal is called a marketing strategy. Creating a marketing strategy is a two-step process. Step 1: Identify your target market. A target market is a specific group of customers with similar wants and needs. Many companies try to market their products to a wide audience with completely different needs and wants. It is not easy for the company to meet all the needs. As a result, many people do not want or are not satisfied with the company's products. Focus on your target market,

makes it easier. The stage of marketing strategy development is creation of marketing mix. The marketing mix is the combination of four market elements: product, product distribution, pricing, and sales. A successful marketing mix satisfies the wants and needs of the target market. It also provides profit to the company. Objective Two Identify the stages of a marketing strategy. Creating a successful marketing strategy. Many business people think they know what consumers want. They first produce the product and then start planning how to sell it to consumers. This approach to marketing usually ends with an emphasis on advertising to gain the attention of potential consumers and convince them to buy the product. If the product does not attract buyers, the businessman is forced to lower prices, resulting in less profit or losses. The company adapts to the marketing orientation in order to increase the possibility of creating services and products that meet the needs of consumers and to profit from sales. The marketing direction focuses on the needs of customers in the development of the marketing mix. With a marketing orientation, entrepreneurs consider themselves ignorant of customer preferences. They do research to know the customers and their preferences. The results of the research are used in planning the marketing mix designed to meet the needs. A company that owns cruise ships collects information about people who want to travel on a ship. Families with young children, singles and retirees typically want different travel experiences. First-time tour operators need different information than experienced tour operators. Menus, entertainment, travel times, and payment methods all need to be planned in order to attract important customers. The company first studies potential customers and their likes and dislikes. Then it selects the most suitable and profitable target market for the tour. The company develops the marketing mix using the information gathered about the target market. The finished product will be a fun and enjoyable trip. The cruise includes fun onboard activities and excursions to coastal towns. The distributor provides all necessary documents for the travelers, the arrival and departure of the customers to and from the port city, the carrying of their luggage and in the process a guaranteed efficient service for the customer. The pricing decision offers tours at a price that fits the budget of the target customers. Advertising provides information that engages customers and convinces them that cruise travel is the best choice for their vacation.

A travel company makes every marketing mix decision that meets the expectations and specific needs of its target consumers. Decisions will be different if the cruise is planned for different groups of consumers.

What are the 2 stages of developing a marketing strategy?

Consumersto understand

Effective marketing starts with the customer. Think about the last product you bought and why you bought it. There are probably several products that meet your needs. You may believe that this option is the best value for the money you paid. Many new businesses fail because their owners think about the product and not about the needs of the consumer and the user. if the product can attract a group of consumers who receive a product that does not meet their needs, then it has a clear chance of success. a product will not succeed if consumers do not feel the need for the product or believe there is another better and cheaper product. Entrepreneurs create products for two types of consumers. The final consumer, these are often people who buy products or services for themselves. Business customers are the people, companies, and organizations that buy these products or services to do business and/or incorporate them into other products or resell them.

Consumer decision-making

The specific sequence of steps that consumers follow when making a purchase is called the consumer decision-making process. The stages and sequence of decisions are both the same for all consumers. It goes to complete the process

the time and information used to complete each step will be different for each consumer. The 5 stages of consumer decision making are shown in Figure 10-2.

Decision making starts with needs. Maybe you're hungry or thirsty, or you've planned a night out with friends. Maybe you need a summer job or you want to go to college. If your need is urgent, you will try to satisfy it quickly. If it's not that important, you can push it to the back or ignore it. If your need is familiar to you and you've met it before, your past experience will often help guide your decision. If it's a new need, you may have a hard time deciding because you haven't tried anything like it before. People use information to make decisions. You can consult a friend or trusted adult. An ad, magazine article, or website may grab your attention because it delivers information that is relevant to your important need. You choose sources that you trust and that provide information that you understand. Using this information, you will select the very few products that seem to fit your needs. As the choices narrow down, you'll compare them to see which one is the best choice or if the price is better than the others. You make a decision based on the information you have and the urgency and importance of the need. You usually make the decision to buy the product that is best for you. It is possible that the decision not to buy this product is due to the fact that you could not find a satisfactory choice or did not have the necessary funds at the time. From 2007 to 2010, 6 companies were included in Fortune Magazine's 10 Best Companies list. They are Apple, Microsoft, Google, Johnson & Johnson, Procter & Gamble and Toyota. You can then go back to the previous step to look at other choices or gather information to learn more. If you decide to purchase a product, you will make the sale and use the product of your choice. Based on this experience, you will know if you made a good decision. If you like the product, the next time the need arises, you will probably make the same decision again. This time you can make a decision faster and easier. If the product is not as you expected,

Purchase motives

Why do you shop at a particular store, or why do you prefer one brand over another? The reasons why consumers decide which products or services to buy are called purchase motives. Understanding consumer motivations helps businesses plan their marketing mix. Some purchases are driven by emotions. Emotional buying motives are reasons for buying based on feelings, beliefs, and attitudes. If you are concerned about protecting your family and property, you may want to consider purchasing a home security system. Shopping for gifts and greeting cards for holidays and important dates is driven by feelings of love and intimacy.

Reasonable purchase motives are driven by evidence and logic. You may want the cheapest car, so you need to consider the fuel consumption and maintenance costs of different models. When choosing a college to attend, you will compare the cost of education and the reputation of the college for the major you are planning to study.

What are the stages of the consumer decision-making process? Evaluation

Basic concepts

Find the best answer

1. The best rate for marketing is:
 - a. Advertising and sales
 - b. Production of products and distribution of services to consumers
 - c. Finding and persuading consumers to buy your product
 - d. None of the above is correct.
2. Two steps in marketing strategy:

- a. Product production and advertising to consumers.
 - b. Identify the target market and develop the marketing mix
 - c. Conduct marketing research and plan product development
 - d. Product pricing and distribution to consumers
3. Which of the following is a valid purchase motive?
- a. Love
 - b. Fear
 - c. Economy
 - d. Self image

Make academic connections

4. **Marketing.**List 7 marketing functions. Use a business directory or phone book to identify businesses that specialize in providing each service to the end consumer and other businesses. Briefly describe what the business does and the type of customers it serves.

5. **Technical writing.**Choose one from your last purchase. Create a graph or picture of the decision-making process using computer software and complete the steps in how you make a purchase decision.

Effective product and service organization

Goal

- 1. prove the importance of marketing research.
- 2. prove the composition of the product.
- 3. describe how services differ from products.

Important terms

Marketing Research 239

Product 241

Services 242

Intangible 242

Inseparable 243

Unbearable 243

243 of various kinds

Focusing on real life

Eli and Tedra started a new tradition of opening a hat shop and selling it online. They knew that there would be competition with other companies in online sales. "We need to decide what advantages our product has over the products offered by other companies," said Tedra. "I think we need to find a new name for our products," Elini said: "I think we need to find differences between the way we design our products and the features we offer to customers. We can also offer a few unique conveniences in our design." "We don't want to overcomplicate the ordering process," Tedra replied. "We need to help customers sort through their choices. We have to offer additional services to help customers find a design that can meet their requirements. We should do research on how Extimol customers choose."

Objective 1. Prove the importance of marketing research.

Creating and improving products.

How do entrepreneurs create new products? In many cases, products advertised by companies as new are not really new. This could be a big news if there are some changes to the product. Small changes in products also benefit customers. Entrepreneurs call it a new product in order to attract the attention of customers and attract them to buy this product. Brand new products that customers have never seen before are rarely presented. Before they were introduced to the Internet, airbags in cars, check machines in retail centers, and artificial hearts.

They are a product of engineers' researches and scientists' attempts to find answers to important questions. Many of the products you use today are major or minor modifications of existing products. Mobile phone technology that stores and plays music, takes pictures and videos, or has computer applications is an evolution of earlier featureless phones, mp3 players, and digital video cameras. Innovations in many such products occur due to the development of new technologies or redesign of existing products. Scientists and other researchers make frequent changes and additions to products. Many changes in products are caused by customer suggestions or experience in using these products. It is called marketing research to find solutions for products by carefully studying the demands and offers of buyers.

Marketing research planning

Many types of research processes can be used to solve marketing problems. Figure 12-3 shows which scientific problem each study relates to.

Stages of marketing research	
1.	Defining a marketing problem
2.	Case study
3.	Create a data collection process
4.	Gathering and analyzing information
5.	Suggest a solution

Figure 12-3. Why is problem identification the first step in marketing research?

All marketing research studies involve data collection and analysis. Much information about customers and competitors can be obtained without conducting new business research. Analyzing existing information collected for another purpose and using it to solve a current problem is called secondary research. Information collected specifically to directly address the current problem is called primary research.

Types of scientific research

The most common types of marketing research involve customer surveys. Surveys are the collection of people's responses to a carefully structured set of questions. Surveys are often sent to people via email or the Internet. They can also be done over the phone. Another less structured method of collecting ideas, experiences, and opinions is the group-based method. In this research method, a small group of buyers participates in a group discussion. An effective group leader should clarify disagreements among group members and generate new ideas. Target group members can participate in discussions based on their experience with a given product, or provide feedback on a new product or suggestions for product improvement. Customer research provides useful information for marketing research. Learning is collected by recording consumer behavior, not by asking them. A store may be interested in how consumers learn about a product, for example, by showing it to them or by seeing it for themselves while shopping in the store. A product development team can find a solution to any problem by improving the design of the product used by consumers. The final method in marketing research is pilot testing. An experiment presents two carefully examined alternatives to a problem to see which one is preferable or better. A marketing experiment can compare two sizes of packages to see if the first size performs better in sales. Studies can determine the effect of 50-cent coupons on bakery choices when offered at a grocery store.

List the stages of marketing research education.

Net BOOKMARK

Note: The US Censorship Bureau provides detailed information to help businesses make marketing decisions.

website login Click on the section 10 reference below. Click on the American Fact Finder link and post the censored information on your association. Go through the data and put the number of 15-19 year olds in your association, then 20-24 year olds, then renters and those in private homes. How can this information be used by businessmen?

Product planning

Every part of the marketing mix is important when you decide to buy a product. The product must be readily available through effective distribution and must be affordable and reasonably priced. You must have learned about the product through effective advertising and know how it meets your needs better than others. However, one mix element is more important than the other three. If the product isn't the product you want, the effectiveness of other mixes doesn't matter. A business must carefully plan each of its products to ensure that it meets the needs of the target market better than other competitors' products.

Product parts

A product is everything a business offers to satisfy a consumer need. The product consists of several parts. It starts with the basic product, which is the simple form of the product. The main product is unique and unique. It can usually be obtained from several different companies. Additions and enhancements to the base product are known as product features. One model of the cell phone offers a built-in digital camera, voice dialer, web browser as its features. When consumers are offered features, these choices are called options. Autopilot, engine size, manual or automatic transmissions are offered as options when cars are purchased. A brand name provides a unique identification of a company's product. Companies try to create images that are memorable and grab people's attention. Packaging is also part of the product. Packaging ensures protection and safety of the product before it is consumed. It also provides product storage and ease of use. A new container for ground coffee is made with grooves for easy access by the consumer. Some consumers try to use the original round containers. Packaging is the most convenient way for consumers to get the information they need to make a purchase decision and use the product. Convincing the consumer about the company's product is done by giving a guarantee. If the product breaks or does not perform as expected by the consumer, the company will repair it and

Product planning

Planning a new product is an expensive and time-consuming process. It is not surprising that a company spends millions of dollars and years to create a new product. Many people are involved in providing feedback on the product, determining how it will be produced and sold, analyzing prices, and forecasting sales. If that money is pledged, the company needs a process that ends up creating a product that meets the consumer's desire and that should bring the company profit for several years. The planning process includes several steps.

Create an idea. The idea of creating a new product is a creative process. Ideas come from the work of scientists, from vendor and employee consultations, from company surveys, and from focus groups. Many ideas are about improving existing products.

Idea Research Companies support many ideas for new product development. They then evaluate these ideas to determine which product will be the most successful. Ideas are reviewed to determine if this is a new product. Other companies offer similar products

do they Is the product developed at reasonable prices? Is the product legal and safe? Create a strategy. If the product idea seems promising, the next step is to create a complete market strategy. This involves carefully researching the target market for the product. marketing mix alternatives are created and tested with potential customers. The prices of the alternatives are compared to determine which one is the most expensive.

Production and financial plans.

Next, the company creates a production process and determines the facilities, equipment, and people needed to produce the product. Product costs and marketing are determined and a financial plan is created to ensure product success.

Limited production and trial marketing.

If a new product idea is implemented through planning, the company produces a limited number of products and tests them in the market in small quantities.

This step allows the company to make sure that the product will be manufactured and sold as planned before investing heavily in the finished product.

Large-scale crop production. If each previous step is successful, the new product is mass produced and sold. To make sure that the company's financial projects are carried out again will continue to collect information about product manufacturing and sales. Competitors are also being watched because if your product is successful, chances are they will have a product to compete with. A few failed products must be discarded. Full inspected products planning from the procedure did not pass new to the product than more likely to be successful. What are the components of a product? will receive

material are things. Marketing applies to both products and services, but services are more difficult to sell. Services are activities that are consumed as soon as they are produced. Services are intangible, meaning they do not have a physical form. Because services are intangible, it is more difficult to test the service and determine whether it meets your needs. Marketers must find a way to describe the service in a way that prospective customers can understand. Amarali service the market is done like a product market. In a two-step market strategy, service sellers first target the market for their services. After that, they create a marketing mix that attracts customers. In addition to the service itself, the marketing mix includes distribution, pricing, and service promotion. Comparing the nature of services with the nature of products requires a change in the way they are sold. Services cannot be stored for later consumption like many products. Everyone in the concert hall seats if it's full, no one else will be able to hear the show. Again, imagine that if the barber doesn't have any customers, the service becomes unnecessary. The service is multi-level, which means that the type and quality of the provided service will be different. Because usually people provide service only when they need it. It contains less than in control products. the readiness, readiness and motivation of the provider affect the quality of the service. Services are indispensable. This means that they are consumed at the same time as they are produced. A service created by a person or technology must be provided to customers at the right time and place. Marketers need to anticipate when and where customers will need a service, and provide that service at that time and place. service It is necessary to meet the demand at the right time. How are services different from products?

Evaluation

Basic concepts:

Identify the best answer?

1. **True or false.** Many of the new products that campaigns offer aren't brand new. They are an improvement of an existing product.

2. **True or false.**The first step in marketing research is: Creating a data collection process.
3. Services must respond to demand where it is needed, when it is needed, because it is a multi-stage instant indivisible intangible

Make academic connections.

4. Critical thinking.

Write an article on the Internet about a new product that failed. Identify the possible reasons for the failure and review the information.

5. **Research.**Identify a product that your classmates use regularly? Prepare a 5-question questionnaire to elicit your classmates' opinions about the product's strengths and weaknesses, and ways to improve the product. Give the questionnaire to at least 10 students. Present the results in the form of a short report, including at least one table, graph or diagram.

Product pricing and distribution

Objectives:

1. Discuss how the selling price of the product is calculated.
2. Differentiate between direct and indirect channels of distribution. Basic concepts

The price is 245

Distribution 246

Channel members 247

Retailer 247

Focusing on real life

Max was starting his summer job at the local shipping terminal. His new boss, John, explained his duties. "We help a lot of companies fill their orders to buy products online. If the product is not delivered at the time and place desired by the consumer, if it is damaged during transportation. Or if the shipping cost is higher than what the customer wants, these companies will lose their future customers."

Max said, "When I buy products online, I can track them in transit." John: "We are watching everything. We write reports on how long the product was left in the warehouse, how long it was taken, what percentage of the product was damaged in transit, and a few other things. We will discuss based on these comments. Objective 1. Discuss how the selling price of the product is calculated.

Value and price

How do you determine what to pay for a product? Do you always pay the seller's price? Do you compare the prices of several companies and try to find the lowest price? Do you calculate how much money you have to pay the exact amount? Are you wondering if the seller is making a profit, low or high? Buyers usually try to pay the lowest price possible, while sellers try to get the highest price possible. Determining the best price for a product is the most difficult marketing process. an acceptable price may not be acceptable to other consumers. Extimol, this price is very different from the price that is acceptable to the seller.

Supply and demand. The price of ready-to-use products is much lower than the price of limited products.

If the demand for the product is high, the price will rise.

Products with low demand will have relatively low prices.

Scarcity.If there are few similar competing products close to the product, its price will be higher than the product with many similar ones.

period When the product is first introduced to the market, its price is slightly higher. Over time, its price will slowly decrease.

A season is a season. Many products are used at exactly the same time of the year. In the winter, clothing, air conditioners, and holiday decorations are on sale for a short period of time, but during the rest of the year they are not. .

Prices go up just before the sales season and at the beginning of the season. The rest of the time it decreases. Complexity - very complex technical products are necessarily more expensive than simple products. A product with more features and options will be more expensive. Convenience – Customers usually pay for convenience. If the product is easy to find and the selling customer provides high quality service, the price will go up. If customers are inconveniently located, wholesale places and in places where the level of service is very low purchase kilsa aims to pay less money.

Product pricing

Price it is the money given by the buyer for a product or service to the seller in exchange for the product. Product price may vary from seller to buyer. The manufacturer usually assigns a price to other businesses that supply the product to the end customer. The price is the sum of the cost of producing the product, operating costs and profit. Figure 10-4 shows the formula for calculating the selling price. The selling price is the amount paid by the buyer.

Product price- the price paid for the product by production or other businesses.

Operating expenses- all costs related to product production. It includes monthly salary, product storage and display devices, utilities, taxes, etc.

Benefit- money left over after all taxes and expenses have been paid.

Gross profit- a very important factor in determining the price. Gross profit is the difference between the selling price and the product price. It shows the amount of money you have on hand that pays for production and provides profit.

Additional cost. A pricing concept related to gross profit is markup. The markup is the amount added to the cost of goods sold. The markup is equal to the expected gross profit. The additional price is determined as a percentage of the product cost or product sales price. If a product costs \$15 and its markup is 100%, the markup is \$15 and the product costs \$30. That \$30 item will have a 50% markup on the sale price. The calculation of cost-plus price and sales-plus price is shown in the formula in Figure 10g-5.

Reduced price. Businessmen cannot always sell products at their original prices. If the demand for the product is not as high as projected, if the sales season ends, or if the product is overstocked, businessmen have to lower prices. A reduced price is a reduction of the original price.

Additional pricing formulas
Additional cost
Cost plus price
Product price + percentage markup = markup on cost
Additional cost to sale price
Gross profit + selling price = interest plus selling price

10 – 5 pictures

What is the relationship between incremental cost and expected gross profit?

A price drop should be understood as a pricing error because it reduces the amount of money a business pays for production and profits. But original selling prices are set higher because the product is new and in high demand

Small price reductions can still result in a profit for the rest of the product being sold. The remaining product can be sold at very low prices to cover production costs and expenses. What is the formula for calculating the selling price of a product?

2 destination Distribution channels.

1. Distinguish between direct and indirect channels of distribution.

Do you have any custom products launched in India or New Zealand? If so, it's likely to be a complicated and time-consuming process before it reaches your warehouse through several countries. On the contrary, have you bought the product of the farm? where local producers produce fruits, vegetables and other home-grown products. The products are transported a short distance away and can be harvested the same day in the morning. Both cases describe the distribution process. Distribution involves defining the best methods and processes used for a consumer to find, obtain, and use a product or service. Distribution is the positioning and techniques used to make a product or service accessible to a target market as an element of the marketing mix. The route a product is shipped and the businesses involved until the product is delivered from the manufacturer to the final customer are known by the quality of the distribution channel.

Need for a Distribution Channel

In earlier economic exchanges, people bartered goods and services. if two people have something that each other needs, they agree on how much of each item should be exchanged, and a trade is made. For example, a jar of apples may be exchanged for 1 yard of cloth. The distribution process was therefore simple. In a complex economy, exchanges are more complex due to the various differences between producers and buyers.

- **Quantity differences.**

Businesses produce and sell large quantities of each product to many customers. Each customer needs a very small amount of the product at the same time.

- **Differences in assortment.** Businesses produce one type of specialty product, while customers want different products.

- **Differences in places**

In today's global economy, producers and buyers are often separated by thousands of miles. Businesses may wish to distribute their content to different countries.

- **Time differences**

Business they achieve efficiency by producing large quantities of products at the same time. Some agricultural products can be produced only at a certain time of the year. Consumers may want to buy them at a time other than when the products are manufactured.

Distribution channels are created to accommodate these differences. Effective distribution channels get the product produced in large quantities and get it to the customers in the right amount. The channel collects a large number of products from manufacturers to offer products at convenient locations for customers. Channels of distribution hold the product for as long as customers want to buy it. Channels and channel members Businesses that participate in distribution channels are known as channel members. All marketing functions and activities are carried out through channel members or buyers. Businesses join distribution channels when neither channel members nor customers want to do the marketing, or when the business can do it better or at a lower cost. Channels can be both direct and indirect. In the direct distribution channel, the product goes directly from the producer to the consumer and no organization intervenes. An indirect distribution channel involves one or more businesses between a producer and a consumer. These other businesses perform one or more marketing functions. Indirect distribution channel wholesale

may include trade. wholesalers stand between manufacturers and retailers. They divide manufacturers' bulk products into small batches, repackage them, and redistribute them to retailers and other home sellers. Wholesalers who own a reputable name or product are called merchant wholesalers. Another type of wholesaler that does not have the authority (name) is called agents or brokers.

Retail. Retailers are a well-known and important part of the consumer product distribution channel. Retailers are the latest organization in the indirect distribution channel. Retailers offer a variety of products to consumers in convenient locations. They help consumers choose the best solution. They can provide financing and delivery services. They may even offer repairs and other services. Retailers help manufacturers store, display, and advertise products, and often pay for the product before the end customer buys it. Check it out.

What is the difference between direct and indirect methods of distribution? Evaluation.

Identify the correct answer.

1. Which of the following results in a lower price than a higher price?

- a) High customer demand
- b) A large amount of useful information
- c) Non-competitive solutions.
- d) All with low cost benefits

2. When firms are based on the production of a specific type of product, it is necessary to adapt the method of distribution in

- a) set the floor
- b) place
- c) different
- d) size

Creates an academic bond

3 Mathematics. Visit the online catalog of the shopping complex or Internet business, clarify the 5 questions, determine the sale price and the real price. Prepare a table with the product, actual price, and selling price.

Calculate the recorded volume and percentage to determine the sales volume of the 5 products at the actual or selling price. The total amount in dollars and the percentage of the actual price is quite large

4 Search. 7 marketing functions write .Use the Internet in the first function on your list of business direction or business placement. Choose an indirect method of business transfer. Do this as a function.

Advertising

plan.

The goal:

1. Explain the importance of communication in marketing.
2. Expression of simple types of development.

Keywords:

Development 249

Useful communication 250

Personal selling 251

Advertising business 252

Trading of goods 253

Real life analysis.

Advertising agent Melody is trying to sell her agency service to her new client, Callista Whitford. Melody: The most powerful marketing technique to influence client behavior is promotion. Advertising awakens their emotions and forces them to buy. Kallista: How does advertising influence? In advertising, pictures are usually used.

and even colors and text theme, background decorations are found. All of this causes a person to feel happiness, pleasure, fear or sadness.

Communication and development.

Product development is delivered to you in the form of advertising by policy candidates of various business organizations, state enterprises. Every day, newspapers, television and radio programs, and postal addresses are filled with advertisements. There are advertisements on bus boards, taxis and public places, and even on billboards. They are always asking you to buy something and change your mind about something. business enterprises believe that promoting a product through advertising is a powerful method, but is it always useful? What determines the correct use of product development through advertising? Product development through advertising is a type of communication that serves to persuade or remind. This knowledge affects the opinions of the product. Marketers need to understand the communication process in order to plan profitable development. And in this way, they can provide customers with the right information and explain the useful communication method. in the form of

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13- Subject. Business and technology

Plan:

1. Computer systems.
2. Technology business application
3. Other Technology

Publications The Role of Computers in Society.

Computers are everywhere. These electronic devices handle store orders, test results and sports statistics. In business, computers are used for data exchange. Computers are also used to design buildings, control traffic, and verify medical test results. Almost every business activity uses some type of computer. Any company needs to control its prices, manage its resources and stay competitive. You understand the importance of computers when you think about daily checks, millions in transactions, school reports. Banks, markets, factories, offices, homes and organizations use computer systems every day.

Computer system elements.

Video games, smart phones and automated systems all have 4 main components. These are:

1. Data input device.
2. Data sharing device.
3. Memory and storage.
4. Data processing.

The material elements of a computer are computer devices. For example, keyboard, microphone, camera, monitors, chips, printers, etc. Computer devices are rapidly changing and multiplying. For example, many computers today can handle sound, graphics, animation, and video. Smartphones also perform some computer functions. The opposite of hardware is software. Different types of software are used in business. This includes text files, spreadsheets, database, presentation and communication software.

Generalized structure of a computer network

A computer network is considered the highest form of multi-machine association. We will show the main difference between a computer network and a multi-machine computing complex.

The first difference- size, size. The calculation complex with a cup machine usually includes two, and three EHMs with a cup, located in one building. A computing network may consist of tens or hundreds of EHMs, located several meters from each other, tens, hundreds or even thousands of kilometers apart.

The second difference- division of tasks among EHMs. If in a multi-machine computing complex, data processing, transmission and system management are performed in one EHM, then in the computing network this task is divided among different EHMs.

The third difference- the need to solve the task of routing accounts in the network. In the network, it can be transmitted from each EHM to another, depending on the condition of the communication channels connecting the EHMs with each other. Calculation The integration of technology, communication equipment and data transmission channels into one complex requires specific requirements from each element of the multi-machine association, as well as the formation of special terms.

Network subscribers -*objects that create or consume information in the network.* Separate exhibitions, exhibition complexes, terminals, industrial works, workstations controlled by digital software, etc. can be subscribers. Any subscriber network is connected to the station. The station is the equipment that performs tasks related to information transmission and reception. The subscriber and station complex is called the subscriber system. To organize mutual communication of subscribers, a material means of transmission is needed. The transmission material medium is the communication network or the bandwidth and data transmission equipment through which electrical signals are propagated. Such an approach is a system of subscribers of any computer network and

classification of the computing network Depending on the territorial location of the subscriber system, the computing network can be divided into three main classes:

- global networks (WAN - Wide Area Network); regional networks (MAN - Metropolitan Area Network); local networks (LAN - Local Area Network). In the countries where global reporting is carried out,

connects subscribers located in different regions. Mutual communication between subscribers is carried out on the basis of the telephone network, radio communication and satellite communication system. The global computing network solves the problem of unifying the information resources of all mankind and organizing access to this resource.

Regional(regional)networks connect subscribers located at a certain distance from each other. It includes subscribers in major cities and economic regions of the country. The distance between subscribers of the regional computing network is tens or hundreds of km.

Localthe computing network connects subscribers located in a small area. Currently, the local computing network is distributed in the area of the exact limit load. Usually such a network is connected to a specific place. The class belonging to the local computing network includes the network of enterprises, firms, banks, and offices. Such a network covers an area of 2-2.5 km. Global, regional (regional), local computing networks form a multi-network hierarchy. They create a powerful economic tool that processes a huge amount of information, providing access to an unlimited information resource. A local computing network can be included as a component of a regional network. A regional network can enter a global network, and finally, a global network can form a complex structure.

An example.The Internet computer network is a famous global network. It includes many loosely connected networks. Every network connected to the INTERNET has a specific communication structure and a specific management structure. Within the INTERNET, for a given user, the structure and methods of connection between different networks do not matter at all. Today, personal computers, which have become an integral part of any management system, are causing a stir in the creation of a local computing network. This, in turn, created the need to develop modern information technology. The practice of using personal computers in various fields of science and technology, production has shown that local computing networks, not separate PCs, are more effective in implementing computing techniques.

Computer networks.

In business and schools, communication is mainly through computer sets. The Internet is the largest and most popular computer network in the world. The Internet is mainly used for 2 purposes: exchange of information by mail and access to the WWW. The whole world spider web is called the web. It helps people to get information about their desired topic. The Web uses text, images, hyperlinks, graphics, animation, video, and audio. It is an infinite storehouse of information. The global Internet enables information sharing, electronic commerce, and communication between millions of people. The WWW is also an important basis for making business deals. A local computer network, sometimes called an intranet, is an organization's private computer network. It is based on the same communication standards as the Internet. An intranet is a smaller version of the internet that is used by employees. An intranet website is similar to a regular website, but it is private and only registered users can access it. An intranet, like the Internet, is used for data exchange. Intranet is an effective tool for companies to save money and time. It can bring enough benefits to the organization.

Management information systems.

Managers need information to make business decisions. Management information systems regulate the exchange of information in the organization. Computer systems and software are the main components of management information systems. A company may need information on departmental budget revenues and expenses for the next three months. Previous and future information in the budget can help determine the next one. Budgets are effective in making decisions and making plans for the future.

Departments of management information systems.

1. Financial information: budgets, sales reports and financial statements.
2. Production quantity and equipment information: production summary, equipment and supplies list, finished goods statement.
3. Marketing and sales intelligence: information about customer needs, current economic conditions, and competitor actions.
4. Human Resources Information: monthly salaries, employee benefits and employee growth.

Data warehouses.

Management information systems data is obtained from several sources. An external repository is information outside the organization. Financial institutions, government agencies, and customers are examples of external data warehouses. The opposite is internal data warehouses, which are information within an organization. Internal database includes accounting reports, equipment information and company sales volume. Capturing data may be easy, but tracking changes is the main goal of a management information system.

Technology in service delivery.

More than 60% of workers in the US work in service industries. Computers are widely used in these organizations.

Public services.

Government agencies use computers to keep records. For example, federal agencies in the US keep military and employee information confidential. Agencies are always expanding their use of computers. Medical information is found in seconds to save lives. For crime prevention, post-crime information can be sent to other departments within minutes. When someone moves to another part of the country, departments or agencies can easily share information about it.

Education.

Computers have become an important teaching tool. Computers make it possible to check the expertise of workers to some extent. Office workers use text-based software during their daily work. At the same time, they use grammar, punctuation, pronunciation and documentation. Pilots use computerized images to improve their flying skills. Computer Training Manual (CTU) refers to how people use computers to learn or improve their skills in their activities. With COQ, students can work for their own needs. Also, students are not allowed to go to the university building. Students can use computer network systems at home connected to central training centers. The demand for computer and information technology studies in workplaces is increasing. By knowing computers, you can compete for well-paid jobs in the business world.

Health care

Computers are widely used in hospitals and medical faculties. Changes in the patient's health during treatment are visible on the screen. Professor doctors can see sick patients in the village without leaving the city. The best local in different regions using telemedicine in video conferencing facilities

doctors can diagnose. This type of technology is helping to expand health care in emerging economies.

Financial services

Paying bills online, checking your debt information, making communications and shipping are just a few examples of the computerization of financial transactions. Electron ordering and other online services allow buyers to do business between regular ordering times. Payments to people, businesses, and workers are delivered over global and private computer networks. Many people are close friends with credit cards and checkbooks. You may not be aware of the existence of smart cards. These plastic cards with silicon chips are used to transmit information. The chip on the card conveys information about the history of payments, as well as your current account. It can even deliver medical information in unexpected situations. The card serves as a personal list keeper for travel and other places. In addition, a smart card can be used to start or lock your car without keys, when you are not allowed to enter your workplace, or when you are shopping. The use of mobile phones and other wireless technologies is sometimes called "m-commerce". for phones it is called m). Various hand-held devices are the enhancements and expansions of e-commerce activities. Instant messaging, shopping, ordering, and buying music and sports videos online is simple. About 70% of the world's population will use wireless technologies in the near future. may be used in exchange when you are shopping for Goods when you are not allowed to enter your workplace. The use of mobile phones and other wireless technologies is sometimes called "m-commerce" (m for mobile phones). Various hand-held devices are the enhancements and expansions of e-commerce activities. Instant messaging, shopping, ordering, and buying music and sports videos online is simple. About 70% of the world's population will use wireless technologies in the near future. may be used in exchange when you are shopping for Goods when you are not allowed to enter your workplace. The use of mobile phones and other wireless technologies is sometimes called "m-commerce" (m for mobile phones). Various hand-held devices are the enhancements and expansions of e-commerce activities. Instant messaging, shopping, ordering, and buying music and sports videos online is simple. About 70% of the world's population will use wireless technologies in the near future. Various hand-held devices are the enhancements and expansions of e-commerce activities. Instant messaging, shopping, ordering, and buying music and sports videos online is simple. About 70% of the world's population will use wireless technologies in the near future. Various hand-held devices are the enhancements and expansions of e-commerce activities. Instant messaging, shopping, ordering, and buying music and sports videos online is simple. About 70% of the world's population will use wireless technologies in the near future.

E-C OMMERCE

You go to work through the alley. While you are walking through a clothes shopping mall, you see a message on your cell phone. Special Spring Jackets now \$34.95. The support offered is one of the fastest growing examples of the incredible power of e-commerce and wireless communication.

E-commerce as evidenced by the regulation of business dealings using the Internet and other technologies. It comes from the field of online business activity structures. Almost every branch of the company is adapted to e-commerce. Very basic e-commerce activities include:

- Providing product information;
- Helping the company;
- Online shopping;
- Supervise market research;
- Making payments;
- Receive offers and tasks;
- Monitoring of loading onto ships.

types of e-commerce

e-commerce opens up opportunities for companies to overcome geographical, financial and political limitations. These online economic activities cover 4 main models with 2 selling and 2 buying services: business (B), buyer (C). The first and most well-known model is business-to-consumer (business and buyer), that is, B2C. The growth of B2C creates the large-scale sale of products in different geographic markets. Online companies such as Amazon.com and Dell are examples of this. The second e-commerce model is Business-to-Business, that is, B2B. These online exchanges are the largest and fastest growing segment of e-commerce. They explain more

than 90% of internet services. Examples are Ford and General Motors purchasing their requirements online. Consumer-to-Business, ie C2B e-commerce model 3. In C2B, buyers bring online services to businesses through price quotes. Online company Priceline is the first company in this category. Priceline allows sellers to set prices for products and services like hotel and airport tickets. Airlines and hotels then decide to accept the offer. Although C2B activity is not currently the main part of e-commerce, it can expand new technologies and customer initiatives. The last one is Consumer-to-Consumer (C2C) e-commerce model 4. Exchange between consumers and Priceline allows sellers to set prices for products and services like hotel and airport tickets. Airlines and hotels then decide to accept the offer. Although C2B activity is not currently the main part of e-commerce, it can expand new technologies and customer initiatives. The last one is Consumer-to-Consumer (C2C) e-commerce model 4. Exchange between consumers and Priceline allows sellers to set prices for products and services like hotel and airport tickets. Airlines and hotels then decide to accept the offer. Although C2B activity is not currently the main part of e-commerce, it can expand new technologies and customer initiatives. The last one is Consumer-to-Consumer (C2C) e-commerce model 4. Exchange between consumers and

auctions, sales and purchases is increasing. The speed and ease of transactions between online systems greatly supports C2C. An example of this is the online company eBay.

Global e-Commerce

Internet-based computer systems make it possible to translate information from one language to another, to conduct business around the world without leaving a computer. The necessary data transfer takes place on your computer with the click of a button. Developed global business is important in the world market and international relations. Import and export can be done by computer. Goods are shipped from the nearest location to save time and money. For example, you can order something from a company using a computer from Italy. When the Italian sellers accept your order, it will be processed and you will receive the product the next day. You will pay the Italians. Later, The Italian company tells you its account number and you transfer money through a computerized banking system. Another way to do business together is video conferencing. This system allows people in different geographic locations to talk face-to-face. Commercial presentations, trainings and other types of conversations are often used in this. For example, a marketer or salesperson in Peru can make presentations to customers in Spain, South Africa, Pakistan, and the United States without leaving their office in Lima.

Workplace technology.

Computers are available in almost all business settings. They help increase work speed and productivity. Computers can be found in oil fields, warehouses, shopping malls, hospitals, offices and factories.

Robots

Most of the robots and computer systems in sci-fi movies you've seen are from outside our universe or from the future. In real life, mechanical devices programmed by robots are required to perform daily tasks, as in many factories. An example of a repetitive task that uses robots is an assembly line. Earlier robots did simple tasks like bolting a car. Today, robots have the ability to see, hear, smell and feel. Robots can work 24 hours a day. These computerized workers can work in hazardous environments such as space, underwater or underground. The use of home robots is growing, whether it's for mopping the floor, mowing the lawn, or for entertainment.

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14 - Topic: Financial management

1. Financial plan: essence, tasks and stages. 2. Types of financial planning.
3. Enterprise budget and investment budgeting. 4. Financial forecasting.
5. Principles and methods of financial planning
6. Income and expense balance.
7. Components of an enterprise business plan.

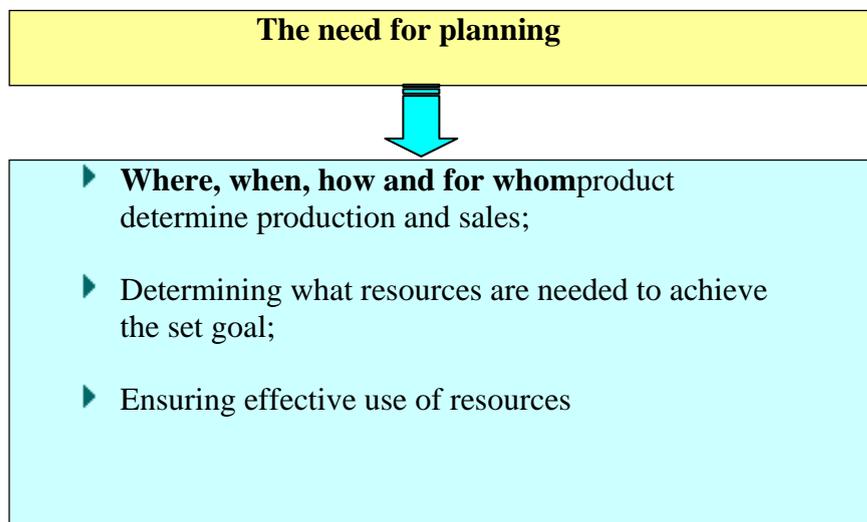
The organizational-structural apparatus forming financial management is called the financial apparatus. In all areas and links of the financial system, financial management subjects are effectively used in their directions to achieve the intended result. However, there are general methods and rules of financial management for them. In particular, there are several common functional elements in financial management:

1. Planning;
2. Operational management;
3. Control.

Among the functional elements of financial management, planning occupies the main place. Because it is precisely in planning that the entity can assess its financial situation in all aspects, that is, what is the state of financial resources, what are the indicators of the priority use of financial resources, etc.

Planning- is the process of developing and adopting quantitative and qualitative goal setting and determining the most effective way to achieve it.

The object of financial planning is the financial activity of economic entities and the state. Each economic entity prepares its financial plan, which is an important process that covers from the estimated expenses of the individual institution to the aggregate financial balance of the state. Any financial plan is intended for a certain period and is related to the financial and credit system. In general, financial plans are drawn up in all sectors and links of the financial system based on their activities. For example: business entities that operate on a commercial basis prepare a financial plan in the form of income and expense balances, and institutions that operate on a non-commercial basis.



Financial planning specific tasks are determined by the financial policy. They include the following: the amount of financial resources and their sources necessary for the execution of planned tasks; determining cost savings and increasing revenue reserves; finding optimal ways of distribution between centralized and decentralized funds, etc. Market economy does not reject financial planning. But the market

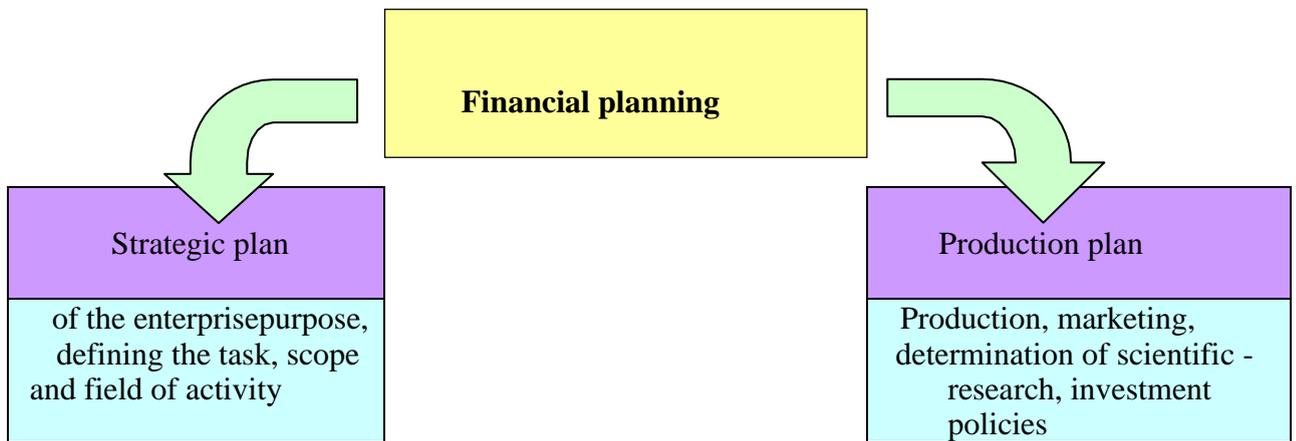
compared to the planned economy, planning is more flexible, i.e. changes according to the demand of the time. A number of approaches that form the essence of management are known to us, and we considered planning, operational management and control systems as elements of the management system above. For example, P. Durker gives the sequence of general functions of management: elements such as planning, control, organization, communication, motivation. Financial planning is done based on several methods. The main ones are:

1. Method of extrapolation;
2. Normative method;
3. Method of mathematical modeling.

*Method of extrapolation*The essence of this is that it envisages drawing up a financial plan for the next reporting year based on the financial results of the previous reporting period. Forecast and plan accounting books of financial indicators are based on the use of different methods. The extrapolation method is based on financial indicators and their dynamic changes. Financial indicators are based on the indicators of the reporting year.

*Normative method*in, it is envisaged to use the established norms and regulations. For example: how many children should study in the 1st grade in budget institutions, how many places should be in the sanatorium, etc. It is carried out by creating financial models that reproduce the real economy and social processes using the method of mathematical modeling. Financial plan and types of units. Planning includes the processes of developing and adopting quantitative and qualitative goals and determining effective ways to achieve them. Goals developed in the form of a "tree of goals" are recommended based on the possibility of calculations in the system of indicators considered important at this level of management. Management decisions in the planning process are made based on the results of the analysis of financial information. There are several reasons for the need for financial planning at the macro and micro level. The current economic situation in the Republic of Uzbekistan creates the need for certain improvements in the planning processes of state and enterprise finance. Any of the above methods are used in the planning process. For example, in the process of budget planning, the extrapolation method is used at the same time, and their balance must be ensured when planning budget expenses and income. Therefore, in order to compensate for the differences in expenses and income, sources of deficit financing are also planned. All links of the financial system have their own financial plan. In commercial enterprises, the financial plan is formed in the form of a balance of income and expenses. A financial plan is a document that describes the methods of achieving pre-set financial goals that link the company's income and expenses. In the process of financial planning, the financial goals of the enterprise are determined, the degree of compliance of the set goals with the current financial situation of the enterprise is established, a sequence of activities aimed at achieving the set goals is formed. The financial plan is characteristic of all links of the financial system. For example, at the level of public finance, a budget project is developed and approved as a balance of the main revenues and expenses of the state.

At the level of economic entities, a financial plan is drawn up in the form of a balance of income and expenses. Financial planning is based on strategic and production plans.

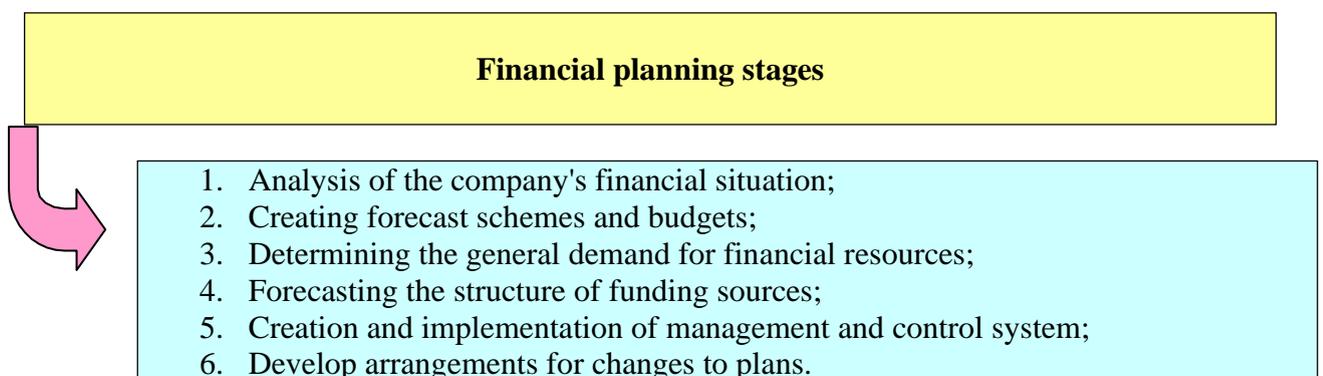


The strategic plan envisages the formation of the goals, tasks, and scope of the enterprise's spheres of activity. The production plan is based on the strategic plan and includes production, marketing, research and investment policies.

Strategic plan	
Types of goals: ▶ Market ▶ Production ▶ Financial- economic Social	Structure: 1. Content and purpose 2. Forecast and targets 3. Specialized plan and forecasts

The financial plan reflects the document describing the methods of achieving the financial goals of the enterprise and linking its income and expenses. In the process of financial planning: a) financial goals of the enterprise are determined; b) the degree of compliance with the current financial status of the enterprise to these financial goals is determined; c) a sequence of actions and activities aimed at achieving the set goals is formed.

Financial plan- this is a document that characterizes the methods of achieving the company's financial goals and interconnects its income and expenses.



2. Types of financial planning.

There are 2 main types of financial planning They are short and long term financial plan. The purpose of the short-term financial plan is to determine the rate of expansion of the enterprise from the point of view of financial stability. The purpose of the long-term financial plan is to ensure the constant solvency of the enterprise.

The following stages of the financial planning process are distinguished:

- A) financial status of enterprises is analyzed;
- B) calendar estimates and budgets are drawn up;
- V) the enterprise's general need for financial resources in the future is determined;
- G) structures of funding sources are predicted;

D) an appropriate control and management system is established;

E) procedures for making changes to the plan will be developed.

From the point of view of practice, several following options of the financial plan are recommended: optimistic, high-probability plans, pessimistic.

In general, the financial plan includes the following documents:

1. Investment policy: financing policy of fixed assets, financing policy of intangible assets, policy regarding long-term investments.

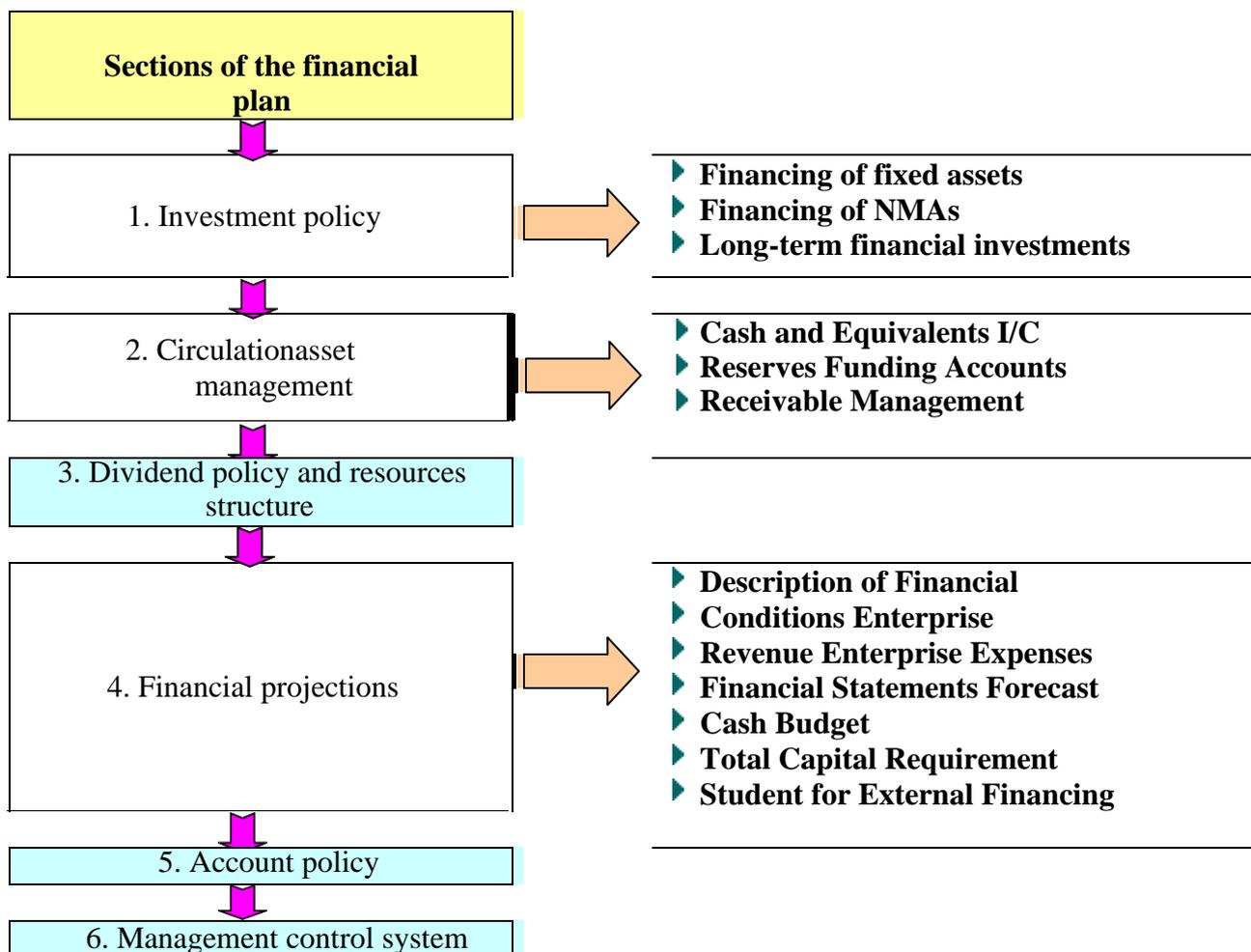
2. Working capital management: cash and cash equivalents management, inventory management, counterparty policy and receivables management.

3. Dividend policy and structure of sources of financial resources.

4. Financial forecasting: description of financial conditions, income and expenses of enterprises, forecasts of financial statements, cash budget, total capital needs, external financing needs.

5. Account policy.

6. Financial control systems.



It is known that the financial plan is sufficiently complex and comprehensively covers all the factors of the description of financial production that affect the investment activity of the enterprise. Forecasting plays an important role in financial planning. The financial manager needs to forecast the volume of sales, the sources of financing the cost of the product, and the amount of cash flows. 2 main methods of forecasting are currently effective. They are: expert assessment method, situational analysis and forecasting methods.

4. Financial forecasting.

Situational analysis and forecasting. The method is based on a model designed to study a fixed or functional deterministic relationship. Using this model and putting various factor forecast indicators into it, for example, income from sales, asset turnover, one of the main indicators of efficiency through indicators such as the level of financial dependence - the forecast indicator of private capital profitability $r_{satchik}$ can be determined. The forecast of the possible results of the planned project is carried out by the following formula:

$$\sum_{K=1}^n \Pi_k = 1; \quad (1)$$

(1) the main criteria are determined by the formula (for example, the maximization of expected profit)

$$E(R) = \sum_{K=1}^n R_k * P_k \rightarrow \max; \quad (2)$$

Using this formula, effective alternative options can be selected for the enterprise based on certain criteria. Based on these formulas, we will consider certain criteria of the investment project implemented by the private production company "Azat". The enterprise has 2 alternative options for attracting additional means of production. For this, the question of making a financial decision to buy an M1 machine or an M2 machine was put forward. The M2 machine has lower output and higher profit per unit of output.

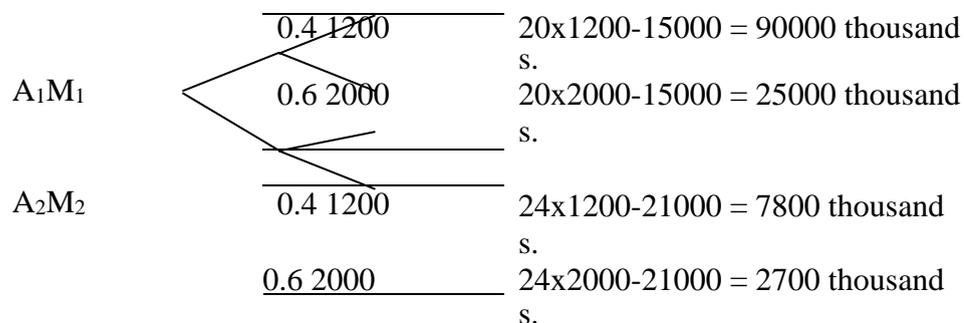
table.

Indicators	Fixed costs	Product to the unit operating income
M1 lathe	15,000	20
M2 lathe	21,000	24

The following calculations are performed using a decision tree.

The financial manager examines the demand for the annual goods produced by the machine tools, and the annual production probability is determined as follows:

X1 = 1200 units with a probability of 0.4; X2 = 2000 units with probability 0.6;



Based on the drawing data above, we can calculate the expected mathematical return for each project:

$$Y_e(R1) = 9000 * 0.4 + 25000 * 0.6 = 18600 \text{ thousand sums};$$

$$Y_e(R2) = 7800 * 0.4 + 27000 * 0.6 = 19320 \text{ thousand sums}.$$

So about the purchase of the M2 machine the considered option is more economically efficient. This method is useful in various fields of managers. For example, management accounting is effective in capital investment budgeting and in particular in stock market analysis.

One of the main goals of commercial enterprises is the calculation of profit, and it is important to determine the planned profit in the planning process.

method is widely used. Based on the following information, we will consider how to determine the income and profit from the sale of the assortment in the ledger method.

Determining income and profit from the sale of goods using the assortment account book method.

Name of the product	Realization size. in grains	1 grain g whole salecost. amount	The volume of sales at wholesale prices is one thousand sums	Buy one product plan nedcost, sum	The cost of the realized product, thousand sums	Profit from plannin g and realizat ion thou sand sums
1- product type	150000	130	19500	95	18050	1450
2- product type	40000	300	12000	220	8800	3200
3- product type	200000	215	43000	160	32000	11000
Total	-	-	74500	-	58850	15650

Source: It was prepared based on the information of small i-ch enterprise "A".

S product production and itsales volume and prices in the markets are the basis for planning sales revenue, production costs and profit.

The method of planning income, expenses and profit from the above realization is also called direct calculation in most cases. Based on market forecasts, the income of the 3 types of products planned in the enterprise under analysis is 74,500 thousand soums. The costs included in the cost of the product are planned in the amount of 58,850 thousand soums. As a result of general observations, production forecast indicators based on 3 types of products show that 2 and 3 types of products have more profit opportunities. The main reason for the lack of production units of 2 types of products is the ability to meet market demand. Of course, this type of activity requires attracting significant financial resources for the enterprise. Attracting investment resources for projects and turning them into advanced capital for the production process depends on the formation of financial resources. At the same time, there are a number of financial instruments for attracting such financial resources, with the help of which opportunities for managing debt funds for the benefit of enterprises are formed. At the end of the financial forecast, the amount of free cash flow (EPO) is also determined: At the same time, there are a number of financial instruments for attracting such financial resources, with the help of which opportunities for managing debt funds for the benefit of enterprises are formed. At the end of the financial forecast, the amount of free cash flow (EPO) is also determined: At the same time, there are a number of financial instruments for attracting such financial resources, with the help of which opportunities for managing debt funds for the benefit of enterprises are formed. At the end of the financial forecast, the amount of free cash flow (EPO) is also determined:

ЭПО = фойз ва солик турлангунча фойда * (1-солик ставкаси) – операциял капиталга соф инвестициялар

It is important to remember that EPO is the difference between additional capital expenditures and working capital needs generated in the current year.

When most companies determine their capital needs by designing balance sheets, the following formula can be used without changing the ratios:

$$\text{Need for additional funds} = \text{Demand for asset growth} - \text{Spontaneous growth of passives} - \text{Growth in retained earnings}$$

$$\text{KME} = (A^* / S_0) \Delta S - (L^* / S_0) \Delta S - M S_1 (RR)$$

Here:

A* - assets that should grow if the sales volume increases. S0 - income for the reporting year

ΔS – revenue growth: $C_1 - S_0 - S_1$ - planned
income for the next year L^* - spontaneously growing
liabilities

M - profit margin, net profit after dividends on preferred shares corresponding to 1 soum
RR – retention ratio: shows what share of profit remains undistributed (to common stockholders).

7. Components of an enterprise business plan.

Business plan- it is a document that substantiates the suitability of certain projects, reflects important indicators in a concentrated form, and provides a summary of the enterprise's activity.

is a document that clearly and demonstrably expresses the essence of the expected new direction

Sample structure of a business plan



Title page

1. Introduction;
2. The nature and status of the chosen business sector;
3. The essence of the expected business (project);
4. Determining the market quota and its size;
5. Basic activity plan;
6. Marketing plan;
7. Management (organizational plan);
8. Business risk assessment and insurance;
9. Financial department of the business plan;
10. Funding strategy.

Financial section of the business plan

- 
- ▶ Determining the size and duration of the investment necessary for the implementation of the business plan;
 - ▶ Calculation of the planned profit by years (quarters).
 - ▶ Determining and forecasting the usefulness of the presented business plan option; Creating forecast reports.

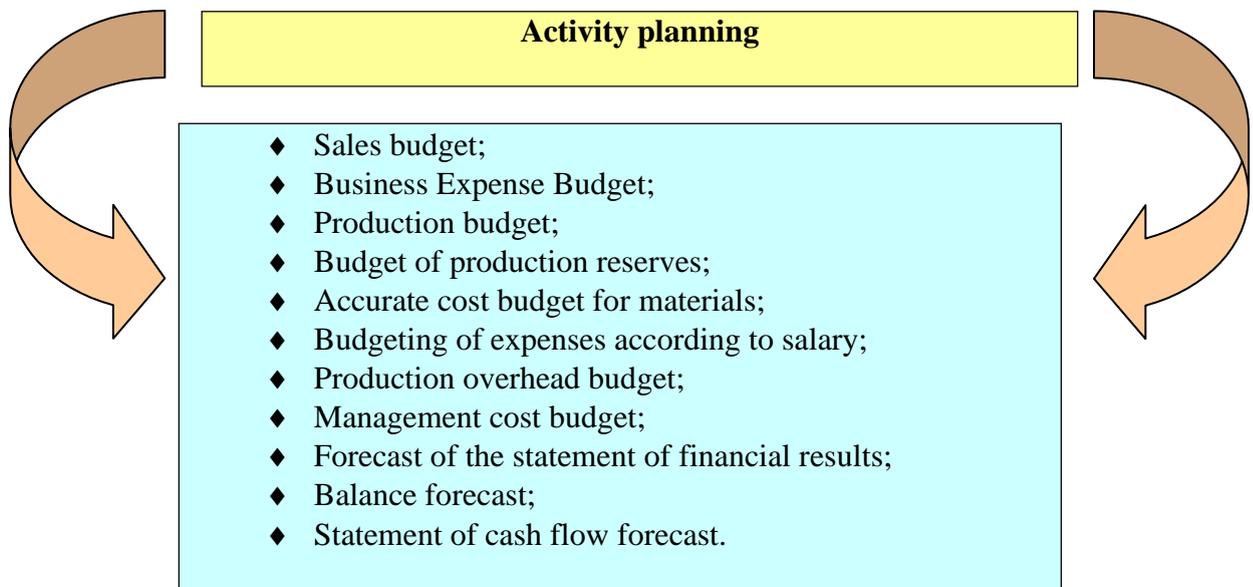
Funding strategy

- 
- ▶ Funds needed to implement the business plan;
 - ▶ Funding source, form and dynamics; Deposit
 - ▶ coverage period.

Budgeting is a financial planning tool

The difference between the concepts of "plan" and "budget".

Signs	Plan	Budget
Indicators and targets	Any, sh.j. non-quantitative ones as well	Mainly value
Planning horizon	Take care of your plan	Mostly up to 1 year
Importance	Formulation of the goal to be achieved and methods of achieving it	a) detailing the resource provision of the option to achieve the selected goal; b) current control tool of plan implementation



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- www.mf.uz

15- Subject. Production and business activities

Plan:

1. Types of production.
 2. Production plan
 3. Business management and planning
- Economic activities, production.**

Economic activity begins with production. Consumers need to use products and services to satisfy their needs and wants. Companies' products and services play a big role. This includes their production and business operations, the company's products, products and services for their use. They also need to meet the requirements of their resale customers.

Importance of producers. Manufacturers can describe their position in the business by expanding the location and categories of products manufactured and the type of products. Products used by businesses and consumers are divided into three categories: natural resources, agricultural products and processing products. Natural resources are raw materials provided by nature. Agricultural products are the presence of crops and animals grown by farmers. Recycled products are also products that have been edited to increase their value and usefulness. Here are the types of businesses responsible for the four factors of production: manufacturers, miners, farmers, and manufactures. Other business or profession products are produced for sale to consumers. Natural resources such as water, oil, coal, and gold are taken from the earth, managed and used by assimilation. Farmers then tend to the sold products, processed crops and livestock, land for cultivation and other resources. Manufacturers use other manufacturers to make a profit by selling products to consumers and other businesses. Obtaining product form and type or variety. There will be improvement and optimization of production forms, production and processing, processing and production. Extraction and cultivation, use of products or natural resources obtained from natural sources. Production and processing, necessary natural resources and field crops, livestock, Make sure that there is an available supply of fish and other agricultural products. This is the most basic form of production. Processing includes the improvement of variable and other product forms. A few products are used exactly as they occur in nature or grow on a farm. Processing in some way before they are used. Before they can be used for consumption or production of other products, they should be cleaned with water, filtered and processed. Since the establishment of logging and woodworking, or paper will have processing of other materials. Oil that is extracted from deep basins in the ground, gasoline for cars in the next work plan, heating is sent to oil processing, and this work is based on oil. They are used in the production of other products such as plastics, cosmetics, medicine and food. Plants are revived by farmers to make crops and livestock work better. They are inspected, packaged and sent to supermarkets with other products or repackaged and combined. It gives you a variety of dishes, cooked at home or in a restaurant. In production, raw materials are converted into finished products and products are combined. Or other companies or end users use these finished products. With the right tools and materials, building a carpenter entertainment center can be as simple as manufacturing. It is also Today, the construction of buildings can be as complex as a single integrated design for a computer or complex. The production of these forms will be necessary to satisfy all the goods and services demanded by each business and consumer. Each of them requires well-trained, trained and often highly qualified personnel, as well as special tools and equipment. It is difficult to understand the requirements and the equipment necessary to design the work and create artificial diamonds, or to plan and build small spaceships that can start from the Earth's atmosphere and pump oil 1-mile under the ocean. But These forms will be necessary to satisfy all the goods and services demanded by each business and consumer. Each of them requires well-trained, trained and often highly qualified personnel, as well as special tools and equipment. It is difficult to understand the requirements and the equipment necessary to design the work and create artificial diamonds, or to plan and build small spaceships that can start from the Earth's atmosphere and pump oil 1-mile under the ocean. But These forms will be necessary to satisfy all the goods and services demanded by each business and consumer. Each of them requires well-trained, trained and often highly qualified personnel, as well as special tools and equipment. It is difficult to understand the requirements and the equipment necessary to design the work and create artificial diamonds, or to plan and build small spaceships that can start from the Earth's atmosphere and pump oil 1-

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How they set up a conveyor belt for car cushions or how prescription drugs are processed and packaged for distribution hospitals and pharmacies, the inspection person's current ability has no additional importance for the quality of life than the experience of the production team. Production Workproducers get products or raw materials from other companies. You can combine them and change them into a form that can be used by their customers

. A manufacturers can use steo-plastic and other materials to make many parts of products for winter sports skiing of durable quality. Alternatively, you can use the microwave to cook your own meals, or buy farm-raised meats, vegetables, and fruits to create frozen meals. A third forest firewood giant and a contract with a wood and repair company to process it. A construction company buys materials for the construction of a house for a new residential area.

Production process.

As a rule, several producers are part of the activity necessary for the production of products that are purchased by consumers or other business entities. Think of a real-life depiction of gender. Textile factories in Brazil. The production of the product begins when the purchase of cotton grown in the Paraguayan farm. The raw materials of dyes and non-woven fabric are taken and sent to Canada. This company covers various processes, including the source used for the cotton fiber, including the yarn sent by the company. A clothing company in New York. He buys food and other necessary materials from Denmark. Retail sales for cut pieces before fabric runs out Sewage pipes will accumulate sediment before hatching. Despite the fact that the entire process is completed in A,Q.SH., it increasingly includes production around the world. Raw materials and products that are produced and prepared for sale are often traveled long distances. joint labor, each manufacturer brings unique processes of transformation of raw materials in the form of products to meet the needs of consumers.

Types and production.

A manufacturing company should develop a number of necessary ways to launch its products. The number of necessary products and product characteristics determines the type of production order. Large-scale production. A continuous, efficient rule requires the same product, a series of assembly process, which is mass production. Large-scale production is sometimes called the most important type of repetitive production. This type of plant is often used for the production of car assembly or drinking types. In terms of scale, a manufacturing business allows you to profit with very large quantities and low-cost products. Mass production, personnel, is observed to have various problems. They must be members of the production organization. They use special tools and equipment, so that they can maintain the quality of the mold training. In addition, monotonous work can lead to boredom in the worker. Using mass production, the company is testing ways to improve working conditions in factories. Mechanized equipment and computers now help with or implement multiple assembly line procedures. Production for export. To meet the needs of each customer, using a specific and unique product building custom. Limos for the expansion of the export manufacturer to the concert hall, products meet certain design standards. Each customer may have very different needs or someone may require customization, when it creates a product for a specific use. A custom manufacturing business can be established by working closely with the customer for planning and product development. This may require special materials or a unique assembly process. With products such as buildings, bridges or landscaping, construction always takes place in a new location. In other situations such as the development of a unique tool for the space program or special running shoes for a professional athlete, the design and installation of such a unique product will be on the manufacturer's site. This may require special materials or a unique assembly process. With products such as buildings, bridges or landscaping, construction always takes place in a new location. In other situations such as the development of a unique tool for the space program or special running shoes for a professional athlete, the design and installation of such a unique product will be on the manufacturer's site. This may require special materials or a unique assembly process. With products such as buildings, bridges or landscaping, construction always takes place in a new location. In other situations such as the development of a unique tool for the space program or special running shoes for a professional athlete, the design and installation of such a unique product will be on the manufacturer's site.

Sometimes, a small team of highly specialized designers, toolmakers and collectors is involved. Such a musical instrument or as a racing car, in particular, this team works closely with customers, and create each unique product. Processing of materials. Changing the form of raw materials is the processing of materials that can be used for consumption or the production of other products. Oil companies refine oil to produce gasoline and other petroleum products. to mill grain into groats and animal feed. Digital editors convert various audio and image files for movies, CDs and other multimedia presentations. There are two categories of working materials. In the case of seasonal operation, raw materials are permanent special equipment. will be held according to It can be used for human consumption or again for production, resulting in their unique product transformation. Large drying machines are required for the production of raw milk powder. Milk and grain are dry, then used in the production of feed for cattle or grain, its implementation is a difficult matter. Intermittent treatment is used in short production to get the exact number of product changes. To re-equip equipment or materials each time to ensure the necessary changes. Printing on a printer and unique design brochure collection uses a special procedure or a one-time process for stationary execution. A baker uses equipment to mix and bake wheat bread before making his specialty bread.

2 production planning. Production and sports

Production and manufacturing processes are very complex processes. They include a number of activities and resources that need careful planning and coordination in business. In order for a company to develop a product, it must first have the tools and equipment necessary to carry out active production. The company needs to get the necessary materials for production. He needs to hire enough people with the necessary skills. It is necessary to check the quality of finished products and store them until they are done. Then it is necessary to distribute products to customers and satisfy their needs.

Product development.

Before any production planning takes place, the company decides to activate the products it produces. And the business cannot rely on selling the same product every year. Customer needs change and competition, new products must be developed. Product planning includes two stages - product research and product design. The company is looking for products, new product ideas, and save a large amount of their resources. For example, in 2008 the USA. Businessmen spent more than \$330 billion on research, many scientists and engineers devoted their time to work on research and development. Their goals should be to meet the needs of their customers and to have enough demand for the company and its competitors to make offers, improve their current products, and develop new products. The company conducts two types of research to discover ideas for new products. Practical research to improve the design of existing products or develop new uses of products. work for a car manufacturer to improve the efficiency of engineering engines or increase the safety of passengers, we will consider current projects. Pure research is thus research carried out without a specific product in mind, in order to find new solutions to problems. For example, new scientists are developing pharmaceutical products and working to study diseases of the immune system. Their goal is to reveal methods of treatment and medication. Product design. If scientists develop a new product idea, businesses need to turn this idea into a product that they can sell and profit from. Design engineers create models and come up with the best design and test them. They choose materials that make the product useful and durable. Build and test engineers model After all, the work materials and parts necessary for the final product are determined. Financial experts calculate the cost of production. They get customer information and compare information about value and price, enterprises can determine whether the product can be sold or not. Production planning. The new products produced by the company meet new ideas and modern requirements. This product is good

if it is concluded that it can be sold, the company has developed plans for further production. Production planning includes three activities. First, the company develops a production process. Then he gets into practice. Finally, the company selects the desired product and the production staff prepares it for implementation. Production process. the activities, equipment and resources required to produce a product are part of the production process. If the job is to produce using mass production, it needs an assembly line organization. Individual production materials and assembly procedure changes are required for modernization of each product. Production resources. In addition, work orders or construction machinery, equipment and other equipment are mandatory for each stage of the production process. Often, new products are encouraged to configure equipment. In business, enough space should be created to find work and carry out the necessary production activities. This allows employees to work efficiently and safely. In some cases, businesses need to buy or build a new building. In other situations, old production, existing facilities can be reconstructed in such cases. Another step in planning is to determine the sources of raw materials, spare parts and consumables needed for product production. Often the manufacturing company has all the necessary resources. ladi It will be necessary to identify suppliers and include existing deals at the correct price for sufficient and continuity. The company may decide that it can produce some of the necessary items and materials. Employees are finally focused on company planning staff. It estimates the number of workers required to perform all production activities. Determines the necessary skills for each employee. If they have the necessary skills, the company will check to see if the company's employees are not enough. If not, he should hire and train a new employee. Not another option, but through its own specialists and factories, some of the production activities zi or find a separate company with the necessary skills and staff to implement all. Inventory management. Inventory of materials, consumables and finished products is a response to the requirements of companies to make a detailed exposition. Inventory management supports production and provision of all resources necessary for the product. Inventory management is an important industry activity. Most products are installed using many different details and consumables. The time and opportunity needed to assemble each product of the necessary elements must be available. If it is not from the side of the element, the assembly process should be stopped. Any more business overvaluation If you can use the supply for a short time, on the contrary, the reduction of inventory and storage costs will also be high. Record the delivery of inventory and maintain the cost of all resources used in production. They work for delivery on time and in the correct quantities and prices with this delivery method. Adequate storage space supports business items and supplies. In addition to safety, space should be allocated so that spare parts and materials can be easily and safely moved around the building. After collecting and checking the work, he moves the goods from the store or distributes them to customers. Enterprises can ensure that these customer orders can be fulfilled, the finished product, the right equipment is needed. Products can be skipped from existing tools, according to requirements. Although there should be enough inventory to meet the demand for work, it is not necessary to have too much inventory. Carrying too much inventory is also very expensive, and products that cannot be sold may become obsolete. Production procedure. Production One of the biggest changes in plants is the production method used. Old plants show long installation stages with employees stationed at workstations along the line. Employees are surrounded by tools and delivery of any items, they need to complete a part of the product assembly. Products are moved slowly along a special location of the line machines, and with additional time, this orderly movement is processed, when a problem occurs or when repair equipment is needed to make a correction, because such a factory is large-scale. In the works, equipment malfunctions often stopped work. Today, the assembly varies widely.

Xodimlarni tez-tez ishga biriktirishiga ko'plab tartibliy amalga, guruhlarda ishlash. Har bir xodim ba'zi asbob-uskunalarni yig'ish tartiblarini amalga oshirish imkoniyatiga ega bo'lish uchun ta'lim beriladi. Sarf materiallari va ehtiyot qismlar konveyer lentasi birga ko'chiriladi yoki robot-nazorat yuk mashinalari, ular ish uchun zaruriydir. Ko'pchilik muayyan mijozlar ehtiyojlarini qondirish uchun bunday mahsulotlar, ular uchun yig'ilgan, deb buyurtma asosida tayyorlangan etiladi. Ishlab chiqarish jarayonini nazorat va ishlab chiqarish ma'lumotlarni taqdim kompyuter, qarab rahbarlari, jamoa rahbarlari va xodimlari. Boshqa xodimlar tez suratlarda uskunalarni ta'mirlash yoki muammolarni hal qilish uchun yordam berish uchun aralashishlar zarur . Mahsulotlar montaj jarayonida tez harakat keltirilip. Bir necha nuqtalarida mahsulotlari sifati uchun uskunalar tekshiruv monitoringidan va ish montaj tugallangach, mahsulotlar, qadoqlangan markalangan va mijozlarga bevosita jo'natish uchun yuklash platforma ko'chiriladi . Ish joyini tashkil etish. Ishlab chiqarish jarayonining turli qanday uyushgan ish maydoni bo'lmasin. Mashtabli ish jarayonida ishlab chiqarishni, odatda, katta binolarda bo'lishi talab qiladi. Yig'ish liniyasi, uskunalar, asboblari, xodimlar, ish stantsiyalari uchun joy, shuningdek, montaj va tayyor mahsulot uchun zarur bo'lgan qismlarni saqlash uchun katta joy bo'lishi kerak. Kompaniya bunday san'at asarlari sifatida kichik mahsulotlari, xususiylashtirish tamirlansa, ixchamlashtirsa ko'pincha har bir xodim uchun ko'proq ish maydoniga ega bo'ladi. Ular har bir mahsulot yig'ish uchun zarur bo'lgan turli xil buyumlar va materiallar oson foydalanish imkoniyatiga ega bo'ladi. Har bir tuzilgan mahsulot ishlab chiqarish rejalashtirilgan bo'linib, tez-tez, bir xodim maqsadida uchun zarur materiallarni to'plash uchun tayinlanadi. Katta buyurtma , avtomobil g'ildirak bo'lsa, xodimlar qismlar saqlanadigan xonada, ishlashni davom ettirishlari mumkin. So'ngra xodimlar mahsulot ishlab chiqarishning yakunlanishda boshqa xodimlarning dala ishlari uchun yuk mashinasini harakat qiladi. Mijozning joylashgan mahsulotlari muammolarni turli xal qilish yo'llarini beradi uning o'rniga qurilish-montaj ishlari tez suratlarda amalga oshiriladi. Uy qurishda, landshaft dizayni, va telefon tizimi o'rnatish ba'zi misollar bilan keltirsa bo'ladi. Bunday ihlarda xodimlardan, asbob- uskunalarni va materiallari mijozning joyiga ko'chirib o'tishlari kerak. Transportda, xavfsizlikni saqlash va asosiy masalalarga aylangan. Qurilishda rahbarlar tomonidan inventarizatsiyadan va menejerlariga zarur materiallari va materiallar tashish uchun mas'ul kishilar bilan muloqot qilish imkoniyatiga ega bo'lishi kerak. Ko'pincha kompaniya vaqti-vaqti bilan tashrif buyurgan ofis va ish kompaniya internet saytlar ishlaydi umumiy loyiha menejerlari bor. Boshqa ish joyida rahbarlar turli lavozimlarda joylashgan. Ular bino nazorat va loyiha menejeri bilan doimiy aloqa mavjud. Ishlab chiqarishni ko'paytirish. ular borayotgan xarajatlar, jahon bozorida raqobat kuchayib borayotganligi, shuningdek mijozlar o'sib ko'payib borayotgan maxalda ehtiyojlarni qondirish va yengil ish sifatida ishlab chiqarish soxasida bugun muammolarga duch kelishlari mumkin. Muammolarni tezroq suratlarda hal etish, tez suratlarda ishlab chiqarish zarurligini, sifatini yaxshilash va xarajatlarini kamaytirishni o'z ichiga oladi. Korxonalar, ishlab chiqarish jarayonlarini takomillashtirish e'tiborni Tovar sifatiga xodimlar malakasiga ko'proq ta'lim berish va yaxshilash kerak. Ishlab chiqarish jarayonlari bir qator iborat. Ishlab chiqarish tugatilishigacha bir jarayon, boshqa quyidagicha. Bu muammo jarayonida bor edi, agar, rahbarlari va xodimlari muammoni aniqlash uchun sinash va uni tuzatish uchun harakat qiladi, o'tgan hisoblanadi. Bu juda ko'p vaqt talab etadi va bu ishlab chiqarish, ishchilar jarayonlariga ta'sir qiladi. Ishni Yaxshilash muammolar oldindan topilinip faqat ish keyin qilingan. Ishlab chiqarish hozir ishlab chiqarish jarayonlari imkon qadar samarali yakunlanishini ishonch hosil qilish uchun bir yo'li sifatida shakllarga ega bo'lishi lozim. Uzluksiz jarayon ishlab chiqarishni yaxshilashda (aniq) xatoga yo'l qo'ymaslik, va chiqindilarni kamaytirish faoliyatini oshiradi. Balki muammo yuzaga uchun kutish ortiqchadek tuyuladi, jarayonlar doimo kamchiliklarini va ishlab chiqarish xatolarni kamaytirish yo'llarini topish maqsadida qayta ko'rib chiqiladi. CPI tashkilotlari ish sifatini yaxshilash bilan o'z maqsadlariga erishish yordam berish uchun mo'ljallangan. CPI barcha ishlar bilan bog'liq jarayonlar o'z ichiga olip. Bu xodimlarni va rahbarlarni ish jarayonida jalb etishda boshqa korxonalar va hatto o'z mijozlar o'z ichiga oladi. Bu jarayonda ishtirok etgan barcha faoliyatini ro'yxati bilan boshlanadi. Ishlab chiqarish standartlari ishlab chiqilgan. Eng standartlari testlardan o'tip, hattoki raqobatchilar tomonidan ishlatiladigan eng yaxshi amaliyoti asoslanadi. O'lchov vositalari tanlanadi va o'lchovlari faoliyat etilgan

performed to determine compliance with standards. Based on these results, people are attracted to search for ways to meet and exceed the standards of further improvement of each order. They also look for ways to improve the overall process of changes in activities, equipment and resources.

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16- Topic: Risk management

1. Review of management risk.

2. Insurable risks abroad.

3. Uninsured risks abroad.

Risk Analysis

Consumers and businesses buy insurance to protect against risks. When an insured person is injured, needs health care, or suffers an economic loss, insurance companies pay some or all of the insurance. Insurance companies rely on registration to determine the amount of risk insurance companies face.

They even calculate the company's maximum cost return.

Although bookkeepers work in all sectors of the economy, many jobs are in financial services businesses. Many secretaries work for insurance companies and consulting firms. Secretaries are also employed by corporations and state and federal governments. employees, co-workers, and clients, secretaries complete a series of professional exams. Since 1988, the Job Calendar has ranked secretarial work as one of the top five jobs in America. Analyzing risk analysis job opportunities: Use library and internet resources to learn more about risk analysis careers. Choose one of the job titles above and answer the following questions: 1.

2. Are you interested in this job? What do you do to prepare yourself for this job?

Review of risk management Purpose: - Identify possible risks in business.

-Illustrate how businesses deal with risk. Real-life view Jamie is walking around the mobile phone kiosks, and he has two important decisions. The merchant tells Jamie that if he signs a two-year contract with the service provider, he will keep \$100 of the price of the phone. If he cancels the contract during that time, he will pay the company \$200. Jamie isn't sure if it will work enough. Additionally, for an additional \$4.95 per month, the seller offered to replace Jamie's protection plan if Jamie's phone was damaged or lost. Jamie has never lost his phone, but he knows several friends who have. He knows he can't replace his phone. As Jamie walked around, he was thinking about the contract and the rescue plan. Identifying risk. Every day you face risk. Risk is the increase in the probability of loss. You face many types of risk and the probability of loss. have a serious impact on your life. A flood, tornado, or fire can leave homes, businesses, and even entire communities damaged or destroyed. if you get stuck in traffic

Types of risk:

There are different ways of looking at risks. Identifying the types of risk helps you plan for it. Planning for risk, if it occurs, reduces the impact of its occurrence and mitigation. Economic and non-economic risks. Economic risk shows the result of financial loss. There are three types of economic risk. Personal (personal) risk occurs as a result of personal loss of health and personal peace. to cover

The risk of liability is related to your actions causing damage to other people or their property.

Non-economic risks can have an unfavorable outcome, but not financial losses. A traffic accident is an economic risk. It causes expenses such as medical care, car repairs and high insurance prices. You decide to participate in a talent show at school with a friend. If the show doesn't go well, you'll feel uncomfortable or embarrassed, but you won't suffer any financial loss. Pure and estimated risks. Pure risk shows the possibility of loss, but no chance of gain. Stormy weather is an example of pure risk. A hurricane can pass without damaging businesses. background causes businesses to close and prices to fall. Wind and rain damage to buildings creates additional costs due to repair costs. Estimated risks provide the possibility of both winning and losing. Consider betting on a new business. If it is consistent, you will see a good profit. On the other hand, if this business fails, you will lose all the money you invested. you will lose. Controllable and Uncontrollable Risks Controllable risk can be reduced or eliminated by your actions. Businesses can reduce the likelihood of theft by installing security systems, hiring security guards, and training train workers to prevent theft. Uncontrollable risk cannot reduce your actions. .Sudden heavy rains and prolonged droughts affect farmers' crops, and damage reduction is a disadvantage. Reliable and unreliable risks.

Risk management. Imagine you and 9 of your friends each have a new set of golf clubs. Each set costs around \$600. You make decisions in the form of a GoalFriendsAssociation (GFA). is to reduce the great financial risk. To ensure protection, each member of the stolen club must agree to share the money equally for the return. You and all the return costs Agree to \$600. So each group member will contribute \$60 to reimburse the club's insurance fund. If you are not a member of the GFA and your club is stolen, you will pay a total of \$600. you pay to open a new club. When you become a member, you pay \$60 to return the club. Table 14-1 shows the prices for members and non-members. Equal distribution of the insurance fund causes some economic loss for each member. In this way, group members help each other by sharing the risk of economic loss. Everyone faces risk. Many risks result in financial loss or potential disaster if the losses are severe. Individuals and businesses must determine how to deal with the risks and potential losses they face.

<i>The cost of remodeling one type of golf club</i>	
Total price ÷ Number of people = Price per person	
GFA members	\$600 ÷ 10 = \$60
There are no members	\$600 ÷ 1 = \$600

Risk avoidance.

You may not take risks with your ideas and plans. If you believe that you do not have enough skills and experience to start a new business, do not decide to start a business alone. If the market believes that there is no demand to cover the cost of a new product, businesses will not produce that product. Risk avoidance is the risk that decision makers fear

know the decisions They must determine the costs and potential rewards of their decisions. If losses occur, they must estimate the amount of losses. If the potential risk or losses are too large If there is, they will make a decision to get out of it. Such protections will never disappear. Risk transfer.

Sometimes actions lead to great financial risks. If businesses are not able to identify the risk, they can miss it. When the risk is missed, someone guesses the risk. If the company fails to pay its debts, the company cannot avoid losses. In this situation, the company gets out of the situation by offering loans to banks or lending companies. These businesses already have their own credit operations. They can work effectively with credit consumers. They even offer loans or They can also manage their losses. Banks and loan companies can accept loan prices, they profit from the money paid by the company for loans, and they like consumer payments. Companies avoid the risk of product damage by using warehouses in other member channels and by distributing products. The risk of a significant or unsuccessful study of the manufacturer can be transferred in cooperation with experienced firms. The cost of conducting research is with other already experienced specialists. lga will be distributed by the company. If the research is successful, the manufacturer will produce and sell the product. This will then share the profit with the partners. The cost of conducting research is shared by the company with other already experienced specialists. If the research is successful, the manufacturer produces and sells the product. They then share the profit with the partners. The cost of conducting research is shared by the company with other already experienced specialists. If the research is successful, the manufacturer produces and sells the product. They then share the profit with the partners.

Risk insurance

If businesses are likely to be insured when they face the same type of risks as others, and when the amount of losses is reasonably estimated. In this case, we can imagine the Golf Friends Association, which we discussed earlier, where each club owner By giving a small amount of money to the association, they prevented theft. Businesses also prevent the risks they may face by purchasing fire insurance for their buildings, equipment, and production from other businesses. Several businesses may have losses due to fire over a specific period of time. Based on the fire history, businesses and experts estimate the total loss for several businesses over a period of time.

Figure 2.

<i>Four possible ways to solve the risk</i>	
<i>Method</i>	<i>Movement</i>
Escape	Do not choose a completely risky situation
Skip	Find another completed business case
Insurance	Get insurance to cover all losses.
Guessing	Complete the action with all commitment.

Risk estimation.

A number of companies think that they assume certain risks. This means that if they suffer a loss, they will work with the result. Usually, if businesses decide to assume the risk, it will not seriously harm them. The fund that companies have believes that it will cover voluntary financial loss.

Very large businesses prefer to allocate a small amount of money every month instead of insurance. Insured risks.

The goal:

1. Recognize important insurance concepts.
2. Consider several types of business insurance.

A look at real life

Samuel is a total value producer

business He saw his insurance agent.

"I'm so sorry about the fire, Sameel," Jake said. "Luckily, they managed to prevent major damage to the building." "Yes, the fire chief said," answered Samuyel. Although the biggest damage was smoke and water, the entire inventory will be replaced and several pieces of equipment will need to be repaired. It will take a few weeks to restart." "We'll send the insurance application to get started quickly," Jake promised. "I know you need money. I'll send you the first insurance check tomorrow." "I'm glad you convinced me to cover some of the damage, Jake. I wanted to keep paying my workers until we got back on our feet."

Getting insurance.

Many people and businesses cannot afford large economic losses. However, they can purchase insurance to protect themselves from financial losses. Insurance allows them to share the risk with other individuals and businesses. It provides peace of mind. focuses on how to cover losses in the event of an accident, injury or other loss.

Basics of insurance.

Insurance companies provide protection plans against economic losses. The company, called the insurer, supports the removal of a specific risk and pays for losses if such problems occur. Individuals and businesses if the insurer assumes that there is a risk, it is insured. The risk is removed by showing the written contract signed by the insurance company or the insurance instruction. The person or company receives the instruction from the guide. Insurance program it is confirmed in cases where the insurance company and the program manager agree. The program managers are obliged to pay the amount of insurance money to the insurance coverage. The program manager makes payments monthly, quarterly, every six months or once a year. The only requirement is that the program operator is required to pay for losses covered by the insurance program.

Insurance companies.

In addition, insurance companies are investment companies that offer financial protection for program operators. The insurance money is collected by the program operator from the money paid by insurance companies to establish a fund. these additional amounts are earned to benefit from these investments. Insurance protection is obtained in several ways. Individuals buy directly from insurance companies. Workers are insured to provide service benefits. Professional organizations and other groups offer insurance coverage to members. Businesses often offer insurance to protect consumers against potential risks. When credit cards are processed, consumers want credit insurance. Those who do business via ships are offered transport insurance. Security companies provide insurance for theft. Many people buy insurance from an insurance agency. An insurance agent is an insurance company and sells insurance policies to individuals and businesses. The main job of an insurance agent is to provide each customer with an economic quote based on the type of property and the amount of coverage. is to help in choosing from losses. Many customers get information about the insurance company from the agent when choosing the type of insurance. There are mainly two types of insurance agents. One is for large companies and deals with insurance written by companies. The other is an independent agent who deals with various companies. You can buy insurance directly from insurance companies or through the Internet. Many people choose insurance companies based on the amount and type of insurance. Always compare the quality and prices offered by the company when buying insurance. Another key factor is service in the event of a loss. When a loss is suffered, the political manager relies on the insurance company to provide the required assistance. In this case, it is easy to contact the company. Their response is quick. Full compensation for losses will be compensated as quickly as possible.

Insurance losses.

Both consumers and businesses insure against any economic loss. A violinist can insure his fingers. A writer insures his manuscripts. Businesses insure property losses from fire, products insures workers and damages. Any type of protection insurance is important to protect consumers for transportation, property, health, and life. Businesses also insure their transportation and property. Even liability insurance is important to them. Liability insurance covers personal injury. Property received or derived from a product, service, or business activity is objected to.

Business insurance	
Main sections	Examples
Office staff	Medical insurance, group insurance, disability insurance Workerscompensation Life insurance
Property	Commercial property insurance. Transport insurance
Business operations	Economic interruption insurance Liability insurance

Business insurance

Companies use financial resources to invest in land, buildings, equipment, and research. If businesses suffer losses from these types of resources, they will have difficulty replacing and recovering them. Businesses have many types of debt financing. can get hit.

Personal insurance

Health and managers and workers are important for business. If workers get sick or injured, they become unfit for work. Health care costs are very high. The costs must be paid by the company or the workers. If so, companies must cover the employee's health care costs until he or she recovers.

Medical insurance Disability insurance is paid when an employee becomes unfit for work due to a serious illness or injury during work. The cost of payment is usually 50-70 percent of the employee's salary. Special type of disability insurance is similar to work compensation. Work compensation It is an insurance system that is paid by law to those who are injured during their work. Every business is paid from the insurance fund based on the workers. Life insurance. Many businesses also offer life insurance, which pays you when you die. The payee is known as a payee. The payee is usually a family member of the insured. Ladi. Companies often insure their managers or workers who are important to them.

Property insurance.

Businesses take out insurance to cover the risks they incur. Businesses want to protect all their buildings, new equipment, and equipment they use. They also insure their cars and other vehicles.

Commercial property insurance. One In many businesses, it is difficult to move one or more buildings from one place to another. In other words, buildings consist of equipment, raw materials, finished products and organizational parts from their main assets. Insurance covers losses caused by fire, storm, disaster, theft and vandalism.

Transport insurances. Businesses have their own vehicles and use all types of vehicles, including cars, vans, heavy and light trucks, and trailers. Transportation insurance is used to cover damages to vehicles and occupants as a result of a disaster. will pay when it arrives.

Business insurance operations.

Businesses can experience financial losses as a result of actions of employees and business operations. These actions or operations can result from disasters, injuries, property damage or other types of losses. Insurance is provided to prevent these losses. Business There are two typical types of insurance for operations: economic barrier insurance and liability insurance.

Economic barrier insurance. Many businesses cannot operate for several days or weeks without economic losses. Economic interruption insurance provides compensation for current business expenses to reduce the temporary risk of businesses.

Liability insurances. Many businesses carry liability insurance to cover losses caused by operations, workers, or products. Use of products can cause physical injury, illness, or even death. Businesses must maintain financial liability for any such situations. .

4. The type of insurance that covers losses as a result of business operations, workers and products a. medical insurance

b. property insurance c.

transport insurance d. liability

insurance Insurance problems

Let's focus on real life

Outside the parking lot, Samuel saw his truck full of all his information on fire. As he saw this, his insurance agent, Jake, walked by. "I'm sorry, Samul," Jake said. "Yes, I was told about the fire by a senior public works organizer," answered Samul. It may take a few weeks to get back to business."

"We'll hire you right away to handle your insurance claims" swears Jake 'I know you need cash and we should have your first insurance check tomorrow.'

"I'm glad you put your trust in me, Jake I'd like to be able to continue paying the workers until we're back on track.

Trade insurance

Many people and businessmen cannot afford large economic losses. However, they can buy insurance to provide them with financial protection when they suffer from a loss. will give. It calms the mind and helps people focus in situations of emergency, trauma and loss. They don't think about how to pay, but to return to their previous situation.

Initial insurance

The insurance instruction confirms the insurance form and the policyholder's offer and conditions. All policyholders must pay the insurance premium for the insurance policy. Policyholders can make monthly, quarterly, semi-annual and annual payments. Policyholder application is required according to the payment of damages from the examination of the insurance policy. Insurance campaigns provide planning to combat economic losses. The form of insurance campaign contracts for specific economic risks and occurs or "money is paid for losses. In order to undertake insurance, a person or an entrepreneur is insured. It must be shown that the service is provided for the risk, campaign contract paper or insurance provides instructions on how to do it. The person or company holding the policy is called the policyholder.

insurance companies

In addition to offering financial protection to policyholders, insurance companies are also capital companies. Insurance money collected from policyholders forms a fund from fees paid by insurance companies for various complaints. This money is spent by the company. The additional amount of money generated from these expenses makes it possible for the company to make a profit in the process of resolving claims and complaints. Insurance protection occurs over several years. Everyone can buy insurance directly from insurance companies. Employers can provide insurance as a benefit to employees. Professional organizations and other groups can offer insurance policies to members. In business, when using insurance risks, buyers often ask for a credit check. Private companies can offer insurance instead. Many people buy insurance from insurance agencies. Insurance agency insurance represents companies, and provides reliable insurance to individuals and entrepreneurs. There are 2 main types of insurance agency. one of them for large companies: several companies should be compared with each other in terms of price, quality, and profitability. The second way, if a loss occurs, this factor is the service provided by the company. In the event of a loss, policyholders want to be able to make sure that insurance companies act quickly to provide them with assistance. This makes it easier to contact the company.

Insurance (social) damages.The buyer and the training purchase the insurance against all economic losses. The jumper can insure his fingers. Professionals can insure their supporters against all damages and losses. Writers can insure their handwritten articles. can under and get insurance against all thefts.

The most important items for consumer insurance are auto, property, health, and life insurance. Business owners also insure their vehicles and property. They provide health and life insurance to all their employees. They should also have liability insurance. This type of insurance can protect against various losses and legal actions. Business insurance The company uses its financial resources to invest in land, buildings, operational equipment, inventory and people. If the business suffers a serious loss, this business may face problems. Operators have different types of insurance each and every day. In order to achieve property that can be given on account of financial debt.

Employee insurance

The health and well-being of employees is very important to the business. If employees are sick or have any injuries, they cannot work. The price of medical services is very high. It should be paid by the employee or by the company. If the accident occurred at work, the employer cannot be held responsible for the cost of medical care during the recovery process. The operator purchases or permits the purchase of various types of insurance for the employees to avoid these types of defects.

Health insurance

Most employers offer health insurance because this type of insurance carries a high cost of individual care. This insurance covers the cost of certain medical services and access to hospitals and various types of treatment

. Employers often use group health insurance. This is also covered under the business insurance policy. Group health insurance covers many people and all employees covered by this insurance are covered. Therefore, the cost of health insurance can be lower when every employee is covered.

. Some companies pay full price, but many only pay a percentage, so employees pay a tip.

Incapacity Insurance

This insurance is designed for long-term illnesses of workers. The payment amount is 50-70% of the employee's income. This insurance keeps the maximum price and duration. It is popularly called "employee's employee reward". This type of insurance is approved by law.

Life insurance

Some companies also accept life insurance. These insurances provide certain amount of money. 5 years payment is known as grace period in policy insurance. It is mainly paid to the family members of the patient. This amount is paid to raise all operations. Companies are made to promote or announce their success. Employers can take out low-cost life insurance or offer low-cost life insurance to employees as a subsidy.

Property insurance

Entrepreneurs want to make buildings and equipment of a business or institution, and operating equipment. Workers also want to protect their vehicles.

Sales insurance

Many businessmen have several business premises and remodeling or relocating these premises is a problem. In addition, the premises contain equipment, legal materials, components and finished products. This insurance protects against various losses such as fire, hurricane, theft and loss. Special policies can be purchased.

Vehicle insurance

Operators help with their personal cars and all types of commercial vehicles such as trucks, trains and similar vehicles. It is the drivers of vehicles who are allocated money for certain medical services.

Identification and management of hazards in bins

Many risks faced by the business are not guaranteed. In order to be guaranteed, the risk and possible loss must be estimated in advance. If there is a chance of a risk occurring and the risk is not well thought out or the amount that can be lost is calculated, the insurance campaign is unlikely to cover the loss. Some risks cause losses so great that even insurance companies cannot cover them, in which case the business must find other ways to deal with this uninsurable risk.

Uninsurable risk factor

Many factors contribute to the cost of campaigning in business risk. Factors include economic conditions, local factors and business activities.

Insuring business transactions.

Any business can suffer financial losses, such as employee injuries, property damage, or other losses arising from business operations, and insurance can cover these losses. There are two types of business insurance: casualty insurance and liability insurance.

Liability Insurance:

This insurance covers all workplace situations. A buyer may be harmed when setting up a business. Covering the product can cause physical damage, various diseases and even death. The employee may be unscrupulous, or his actions may harm others. They may suffer from the financial side, which may leave them out of business.

Risk Identification and Management.

We face risks in business. The risk must be known in advance and the amount to be lost will need to be insured. The risk cannot be reasonably avoided, the possible financial losses in business cannot be calculated. To prevent it, he becomes a member of an insurance company. Some values may be covered. In this case, it is necessary to identify and search for other ways to overcome these risks.

Harmful risk factors.

Several factors can be very expensive for the company. These factors include economic conditions, customer demand, competitor actions, technological developments, local factors, and business operations. Economic Conditions. When the economic conditions are strong, consumers are always ready to switch to spending money on their businesses. When sales are strong and reach a profitable level. By increasing the volume of rapid trade and profit in the economy, crisis situations can be reduced. A company can reduce production costs and not solve real problems. Leaders should carefully study the economy.

Consumer demand.

Companies that produce their products to meet consumer demand according to the opinion of consumers. They should carefully study the preferences and needs of customers. They benefit from the resources they need, which is possible for the new product in advance of the change in demand. Making a change in consumption, but not inventory, leads to an unfinished product with a product, which increases the profitability coefficient.

Actions of competitors.

Mismanagement of job duties in a competitive environment. The actions of competitors can affect the success of a business environment. When you decide for a company, you will have to decide whether you need liability in the business or not. The right decision can lead to the loss of sales and profits and other unnecessary costs. Competing companies develop the necessary concepts for their work. Making the right decisions. A new competitor may enter the market, or an incumbent may introduce a new product. If the company is not ready for this type of competitive activity, its market share will be low.

Changes in technology.

Why did traditional businesses take off when other companies began to use the Internet extensively? Will customers go elsewhere if their company is not ready to accept Debit or Debit cards? If consumers can download music and movies from sites, what will be the impact on brick and mortar, music and video stores? At any time, technology is changing and the potential impact on the job is huge. Putting in new technologies and running old business activities will not solve the problem, combining these two factors will lead to good profit.

Local factors

In business food <<Fast-food>> in front to be international highway, will be temporarily closed for maintenance. The city utility company will increase the price of electricity by 5 percent. The country's governing body "requires business to expand educational facilities. Laws, regulations, taxes and local community infrastructures"

can affect business activities. Some businesses decide to move from one country or country in order to gain more exposure to other government agencies and government organizations. It depends on the law and Constitution of the country. This is a necessary factor to maintain favorable conditions for business.

Household work

Today, business operations can have a significant impact on the success or failure of a company in one day. Allowing for bad consequences, monthly expenses, reduced business operations and failure of business leads to the reduction of customers and default. Poor management of employees and insufficient and old production equipment can lead to poverty of the state, as well as problematic type of labor relations, various production accidents and injuries, safety problems and errors. The management of the company, the government office of the country. If they improve the working conditions and do not succeed, they will not improve their efficiency, satisfy the needs of customers, and also

Risk management.

The described situations are dangerous for every job. Alone, risk can cause any serious financial problems. If repeated several times at the same time, Ish may have to survive. Anticipating risks is one of the most important issues for leaders and employees. Everyone in business should be aware of the risk of many losses. Their Work Practices need to inform them of the types of risks that are particularly important to them. All employees must be alerted to changes that may cause problems. Businesses need to collect information and implement measures to solve future problems on the spot. They are not all in constant danger. should discover directions. Leaders must be aware of changes in the economy, competitors and new technologies. Collect business information and analyze information about complaints and inquiries, including from customers. This focus is necessary to monitor sales growth and profit growth and minimize losses. He needs to monitor all of his operating expenses to make sure they don't get out of control. Enterprises need to study facilities and equipment in order to create proper and safe work. Careful recruitment and continuing education are added to efficient and safe operations. It is necessary to take safety measures to prevent racism and to protect employees and customers. Important information and proprietary records must be protected from all forms of possible damage. Backup resources should be prepared and stored in a safe place. Businesses should be active locally. They must work to develop and maintain a positive image. They need to build relationships with non-governmental organizations, consumer groups, and local, state, and national government officials. Businesses should be aware of any proposed changes to laws and regulations that may affect their operations. Careful study and planning, followed by positive actions, will have the greatest impact on reducing business risks.

International business

Risks. As an international business manager, do you know when the company's cars will be ready for payment to another country? Are you willing to accept another country's currency to pay in US dollars instead of your local currency? These examples are a challenge facing every organization doing international business. .

Risk mitigation strategy.

In order to reduce the risk of international business management, experts recommend to use four strategies. First, when doing business in one country or one region, reduce the risk of doing business in many countries. If a crisis is formed in one country, as a result of the loss of sales and profits, a global company is covered by profits from other markets. Next, offer a wide range of products

we will if the organization wants to expand the nomenclature of its products, from one point of view, the decrease in sales does not mean a complete failure for the company. Successful companies in global organizations constantly find new ways to create new products, use existing products, as well as create new markets for their products. Third, involve local business partners in business decisions and work. Joint venture with local companies to help reduce political and social risk. between a global company and a local business. The deal should be supported by both organizations. If you are familiar with the company they are recruiting for. In addition, the citizens and the government of the host country made more friends abroad. And finally, use local management in key positions. your understanding of the leaders and other leaders, good, cultural and social norms and political environment native to the country or region. This knowledge can help an international company adapt to serve the needs of the market and improve its products and operations.

Protection of international property rights.

In some South American countries, local companies do not have uniforms attached by the National Basketball Association during the NBA Championship team friendly matches. In China, street vendors sell illegal copies and copies of popular movies, music videos, and books. They are an example of illegal property rights. Property rights are absolute rights of ownership and use of property and its income. This product does not contain others that interfere with use. Intellectual property refers to technical knowledge and artistic activity. This includes software, fashion design, music, books and movies. For many companies, their intellectual property is a valuable asset for sales and revenue. A patent gives the inventor the right to sell or use a product or process. An inventor can obtain a patent for a computer component, a new product design, or a prescription drug. This invention can give the company a competitive advantage. Patents are designed to encourage innovation and development. A trademark is a unique name, symbol, word, image, or combination of these that a company uses to identify its products or services. General brands known around the world include McDonald's golden belt and the red circle is our goal. Authors, composers, playwrights, artists and publishers protect their original works. In the United States, the new author gives exclusive rights to the publication and exhibition of their creative works for 70 years plus their life. Most other countries have similar laws. There may be differences in marking and type of protection. Some countries attract the products of foreign companies, especially not enough to ensure compliance with the laws on property rights. Counterfeiting refers to the illegal use of intellectual property, patents, trademarks and copyrights. For example, a company can make the smallest changes to a well-known product and sell it in other countries. They should not use illegal products, they should not pay for the cost of their products or pay for the original company's products. By using a real product name or an illegal trademark, they are trying to gain the reputation of a well-known company. If the property rights law does not apply, companies will lose profits. It does not encourage them to participate in international trade. Doing business ... Costa Rica With more than 130 protected parks, sanctuaries and reserves, Costa Rica's natural beauty is the pride of this country and the basis for its main attraction will be People come from all over the world to enjoy the forests, mountains, seas, wild life and exotic birds of Costa Rica. Part of the developed tourism industry is the natural areas of pleasure ecotourism with minimal impact on the environment. Costa Rica will be an independent, democratic republic with three branches of representative government: executive, legislative and judicial powers to the elected President. It is one of the most peaceful and stable democracies in Latin America and the world. Costa Rica has a stable political and economic environment, It is one of the most attractive places for foreign investment in Latin America. Unlike in many countries, real estate and business were fully owned by foreigners. Costa Rica's higher education standards also make it attractive to international companies. In recent years, many low-skilled workers have migrated from neighboring countries to take advantage of job opportunities. High-tech companies, including microprocessors and develop medical devices immigrated from the same country. High-tech companies, including microprocessors and develop medical devices immigrated from the same country. High-tech companies, including microprocessors and develop medical devices

We add the economic base of the exporting country. Even traditional agricultural products, including coffee, bananas, sugar and beef, continue to contribute to the country's total trade with the growth of technology exports. Business attire is more formal in some tropical climates. A good reputation will increase your credibility and respect. Men usually wear suits for important business meetings. Women often wear dresses or skirts, but pants are becoming more common. Personal relationships play an important role in business and evolve over time. important al jams using the right names and surnames. Black beans and rice are staples of the Costa Rican diet. gollo pinto for lunch, rice and beans (combination of rice and beans) breakfast can be mixed with salad, eggs or meat. Then for dinner, you can have rice with beans and chicken. Always have a business lunch and other meetings. These visits are usually arranged in advance. In rural areas of our country, life is less formal.. Often, people go without warning. When you come knocking at the door. Instead, shout "Upe" in Costa Rica, this greeting means "let me do" or "home no one?" Business Notes In rural areas of our country, life is less formal.. Often, people go without warning. When you come knocking at the door. Instead, shout "Upe" in Costa Rica, this greeting means "let me do" or "home no one?" Business Notes In rural areas of our country, life is less formal.. Often, people go without warning. When you come knocking at the door. Instead, shout "Upe" in Costa Rica, this greeting means "let me do" or "home no one?" Business Notes

1 Risk Management Overview There are many types of risk and potential loss. There are main types of risk, economic and non-economic, clean and speculative, managed unmanaged and fear, and do not get insurance. Individuals and businesses should be aware that physical or financial damage may be caused and take action to reduce possible losses. Individuals and businesses deal with the risks and possible losses they face. how to determine. There are four possible ways to solve risks: to transfer the risk, to reduce the risk, to insure the risk, or to take the risk. 2 insurance risks Many people and businesses cannot pay for large economic losses, therefore they share the risk with other persons or persons. They buy insurance for the necessary financial protection without suffering financial losses.

Businesses buy different types of insurance in order to get financial security for their assets. Business insurance can be classified into three main areas; employees, property and work process.

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17 Topic: Investment strategy and savings

1. Investment strategy and savings

2. Stock investment

3. Bond and common fund

4. Real investments

Consumer spending, which makes up the first part of gross demand, is relatively stable, while investments, which make up the second part of it, are on the contrary variable.

Investment (capital inflows) is the most important and rapidly changing component of GDP. Consumption is functionally linked to income. Changes in government spending and net exports are easy to predict, but investment is hard to predict, as it can suddenly rise or fall. For example, during the great depression in the USA, investments fell by 100%. Economists consider savings as the basis of investment. In economic theory, investment means financial resources intended for the future result: expansion or reconstruction of production, improvement of the quality of products and services, training of qualified specialists and conducting scientific research. Investments play a leading role in economic development, the reason is that through investment, capital accumulation of enterprises, as a result, expansion of the country's production capabilities and economic growth is achieved. Contribution of investments in gross expenses relatively so much a lot if not (developed in the countries 15-18%) exactly ~~to minimize~~ shifts are achieved. At the same time, the balance between savings and investment is the most important condition for achieving macroeconomic balance. But the connection between investment and accumulation is ambiguous because the subjects of savings (owners) and the subjects of investment (doers) are often different. will be. That is why it is appropriate to influence the state.

The money allocated for investment is a nominal investment. The real result obtained as a result of the use of these funds is called real investment.

Real investment can be made in the following directions:

- construction of new buildings and structures for production;
- purchase of new equipment, technology, equipment;
- construction of housing and cultural and household facilities;
- training and upgrading of specialist personnel.

Odatda ishlab chiqarish imkoniyatlarini kengaytirish uchun yangi korxonalar qurish, yangi texnologiyani joriy qilish, kommunikatsiyani rivojlantirish maqsadida kapital resurslariga investitsiya qilinadi. Kapital investitsiyalar uzoq muddat xizmat qilish, katta mablag' talab qilish, ya'ni qimmatligi, xarajatlarning uzoq muddatdan so'ng qoplanishi va investorga qaytishi bilan farqlanadi. Shuning uchun kapital resurslariga investitsiya katta xatar bilan bog'liq. Xom ashyo, materiallar zaxirasi, tugallanmagan ishlab chiqarish va tayyor mahsulotlar zaxirasi uchun investitsiya ishlab chiqarishni o'zluksizligini taminlashga yordam beradi. Ularga qilingan xarajatlar nisbatan tez qaytadi. Bir tomondan ehtiyojlarni yuksalib borishi ikkinchi tomondan, fan-texnika taraqqiyoti, ishlab chiqarish (xizmat ko'rsatishi)ni murakkablashib borishi insondan yuqori malaka va mahorat talab qiladi va borgan sari bu talab mezonlari yuksalib boradi. Natijada ma'lumot olish, tajriba to'plash, malakaga ega bo'lish, sog'lom bo'lish uchun borgan sari ko'proq kapital mablag'lar talab qila boradi. Ana shu maqsadlarga sarflangan xarajatlar insoniy kapitalga investitsiya deb ataladi.

In the economic literature, investments in accordance with these directions:

- Capital investment
- Investment in inventory
- Differentiated as an investment in human capital.

According to who will make the investment and which property owner:

Investment in the private, non-state sector (entrepreneur, joint-stock company builds a building, structure, buys equipment);

Investment in the social (state) sector (for example: construction of a road, subway, bridge, enterprise, power station by the state); It is divided into investment made by foreign investors (private, state). Investment in capital resources itself is divided into two types: pure investment and investment for modernization. Investments for modernization or replacement of obsolete fixed capital with "pure or new" investment is called gross investment.

Gross investment consists of renewal (depreciation) of old fixed capital + investment spent on increasing fixed capital to expand production.

Net investment is from gross investment equal to the difference of fixed capital amortization. If the net investment is positive, the economy will develop.

If net investment is zero (investment equals depreciation), then the economy is in stagnation.

If net investment is negative (the amount of investment is less than the amount of depreciation), then business activity declines.

An increase in real capital accumulation leads to an increase in welfare. From this point of view, today's prosperity is the result of yesterday's investment, and today's investment ensures tomorrow's prosperity of the society.

But the society always faces the problem of solving today's and tomorrow's consumption. The more a society invests today, the richer it will be tomorrow, but the more it consumes, the less likely it is to consume more in the future.

The development of a model of the investment environment by the recipient of capital from abroad is a tool that determines comprehensively based foreign economic relations. Through it, there will be an opportunity to have a clear understanding of the factors affecting the foreign investor, a comprehensive understanding of the behavior of foreign investors, and a deeper assessment of the economic situation in the country. All these processes are important in attracting foreign capital in the process of establishing the initial economic relations of our republic with other countries. In the development of projects and programs that should be implemented with the participation of foreign investment, it is worth considering the goals and opportunities of the investor, not limited only to his own interests. The concept of investment environment is considered in its complexity and perfection at the level of macro and micro economy. At the macroeconomic level, it includes the existing political, economic and social conditions in the country receiving the capital. When approached at the macroeconomic level, the state policy towards foreign investments, the fulfillment of the terms of international agreements, the nationalization of foreign property, participation in the system of international agreements on various issues, the strength of state management systems, political leadership inevitability, the level of state intervention in the economy, the perfection of economic policy, the efficiency of the state apparatus, the level of improvement of the banking system, the stability of money circulation and the state budget, the amount of the state's internal and external debts, etc. are decisive. The investment environment is adversely affected by the presence of some unclear rules and uncoordinated processes, in addition to direct costs reflected in the laws of the host country and factors that limit or prohibit the activities of foreign firms. At the microeconomic level, the investment environment reflects the bilateral relations between the investor-firm on the one hand and economic entities receiving foreign investment on the other, such as sellers, buyers, banks and trade unions and other public organizations. At this level, the general assessment of the investment climate is evident in the economic, legal and cultural aspects. Macro and microeconomic levels together form a single investment environment and determine the future relationship of potential investors and parties receiving capital. The investment environment is a category of objects that reflects the set of conditions that actually exist for investors at any given time. But in the current conditions, the investment environment is formed only under the influence of state bodies. Of course, in the implementation of these works, it is based on world experience, including foreign investment. reflect the set of conditions that actually exist for investors at any given time. But in the current conditions, the investment environment is formed only under the influence of state bodies. Of course, in the implementation of these works, it is based on world experience, including foreign investment. reflect the set of conditions that actually exist for investors at any given time. But in the current conditions, the investment environment is formed only under the influence of state bodies. Of course, in the implementation of these works, it is based on world experience, including foreign investment.

the experience of companies and firms that have achieved high economic indicators should be used more widely. National characteristics should also be taken into account when implementing this process. The effectiveness of the government is one of the factors that determine the investment environment.

Based on this, it can be noted that each capital-attracting country has a specific investment system. This system includes the foreign investment acceptance system and investment environment consisting of legal norms and institutions. The system of receiving foreign capital serves as a component of the investment environment and is organized independently of it. Because it can change the investment environment. If the system of receiving foreign investments shows the receiving side that foreign capital is easily entering the national economy, the investment environment evaluates the situation of optimal growth of the incoming capital in the country. By attracting foreign investments, the industry will be equipped with new modern technologies, it is possible to make fundamental changes in the processing industry complex in agriculture and other areas. In order to carry out such positive activities, it is necessary to create an investment environment favorable to foreign investors. The investment environment is not a new concept in the economy, but it was not developed in relation to the conditions of independent Uzbekistan. Now there are attempts to create these conditions. A number of developed countries have implemented this process positively. The importance of the investment environment, in practical terms, provides an understanding of the system of assets and orientations under which foreign investors operate, and therefore provides an opportunity to develop, in principle, how to treat foreign investors. Investment climate is a very broad concept, covers all the problems and issues that should be taken into account by the investor. The investor evaluates the favorable and unfavorable aspects of investing in a certain country, at the same time, great importance is attached to the ideology, politics, economy and culture of the country in which he wants to invest his capital. The investment risk is determined based on a thorough analysis of the investment environment. Investment climate and risk levels are inversely related to each other. The more favorable the investment environment, the lower the entrepreneurial risk of the investor, which increases the inflow of investors. Conversely, if the investment environment is unfavorable, the level of risk is high. This leads to an increase in the costs of the recipient of the investment. And so,

The direction of investment flows to one or another country, as well as their real volume, are ultimately determined by these risks.

In general, investment risk can be divided into three categories:

1. Principal (or country-specific) risk:

- political and social stability in the country of investment;
- consistency and stability of macroeconomic policy carried out by the government (inflation control, budget, credit policy, etc.);
- opportunities and conditions for transferring profits and other income from business activity abroad from the country of investment;
- other legal conditions of investment (existence of laws and legal actions protecting the rights of foreign investors).

2. Risk up to contract or investment:

- duration and efficiency of complex processes;
- the process of agreeing and approving the terms of the contract, as well as the existence and effective functioning of institutions that monitor the parties' compliance with the terms stipulated in the contracts;
- the possibility of finding a suitable local partner;
- the existence of a system for evaluating the contribution of equipment, technologies, know-how, raw materials, materials and other forms to the charter fund of the newly established enterprise;

- intellectual property protection of doing legal basics, that's it including technology transfer issues.

3. Operational or post-investment risks:

- operational procedures and duration of the decision-making process;
- the level of influence in the decision-making process on the issues of profit and its distribution;
- management organize reach issues, that's it including investment project organization of infrastructure, personnel management, financial management;
- the possibilities of using local raw materials and the length of time to decide the procedures for obtaining them;
- local market marketing;
- finding skilled local labor;
- public safety, including safe working conditions for foreign employees working in this country.

Each company independently evaluates the set of investment risks based on its investment strategy, its position in the competition, and invests in one or another country. In the following decades, differences between companies in developed countries and companies in industrially developing countries began to be clearly visible. Companies in developed countries are distinguished by their meticulousness and maturity. They study and analyze the political and economic situation in the country for a long time, and only then make a decision whether to invest in this country or not. Companies in newly industrialized countries are more active than they are. Their strategy is characterized by aggressiveness and speed. The main issue for these companies is to quickly enter new markets and take a leading position there. There are many examples of both the first and second market entry strategies. But it is difficult to answer the question of which of them is good and which is bad. These strategies are completely different, each of them was formed based on the historical experience of these countries, the traditions of the business world, and the mentality (worldview) of people. After the independence of Uzbekistan, the system of attracting foreign investments to the national economy was started. A number of laws and presidential decrees have been issued in this regard. "On foreign economic activity", "On improving guarantees of foreign investments and activities of foreign investors" Laws and decrees are among them. These laws and decrees in a certain sense form the legal basis for attracting foreign investments.

A number of factors influence the investment climate.

Political factors:

- state policy on foreign investment;
- compliance with international agreements;
- the level of state intervention in the economy;
- viability of economic policy;
- participation of the country in the system of international agreements;
- work of the state apparatus;
- political government's propensity for investment.

Economic factors:

- the general state of the economy (rise, fall);
- exchange rate stability;
- dynamics of the inflation process;
- tax benefits;
- customs procedure;
- labor force utilization procedure;
- labor cost;
- supply and demand for specific products;
- credit value etc.

Social factors:

- public attitudes towards private property and foreign investments;
- the level of ideological unity of society;
- country economic and social development main issues according to the existence of an agreement;
- organization of the working group.

When analyzing the investment environment of a country, it is not the official's point of view, but the opinions of foreign investors who want to invest their money in a profitable project that is important. According to them, the investment environment depends on a number of necessary factors, the presence of which ensures the most favorable investment environment.

First, political stability, the presence of which allows the investor to plan his future work and move forward with confidence. It is manifested in the existence of a strong legal system, external and internal military conflicts, and the absence of revolutionary changes.

The second, economic efficiency. Every investor wants to invest in the economy of a country with very high economic growth, where the government has a stable policy of economic development.

Another important factor is friendly relations of the country's government leaders, labor unions, representatives of the opposition party and the people towards foreign investors. In addition, the attitude of ordinary people to foreigners and their economic and social activities in the country is of great importance. This factor also greatly affects the activities of investors in the country. Government policy is another important factor that can have different effects on the activity of investors. Of course, the economic policy conducted by the government directly or indirectly affects the process of business, trade and investment. It is necessary to pay special attention to three aspects: level of participation of foreign investors in projects. Foreign investors are interested in what part of their business they own. It depends on the type of project: a) if the investment project is export-oriented, and the main part of the raw materials is brought from abroad, the investor claims to own the largest part of the business (sometimes 100%); b) if the investment project is export-oriented, and the main part of the raw materials is the domestic raw materials of the country, the investor will work according to the conditions of the same business in neighboring countries; c) if the investment project is intended to sell the product in the domestic market, many TNCs will try to work on a partnership basis, otherwise other competitors may seize the market before them. the investor claims to own the largest part (sometimes 100%) of the business; b) if the investment project is export-oriented, and the main part of the raw materials is the domestic raw materials of the country, the investor will work according to the conditions of the same business in neighboring countries; c) if the investment project is intended to sell the product in the domestic market, many TNCs will try to work on a partnership basis, otherwise other competitors may seize the market before them. the investor acts according to the conditions of the same business in neighboring countries; c) if the investment project is intended to sell the product in the domestic market, many TNCs will try to work on a partnership basis, otherwise other competitors may seize the market before them. the investor acts according to the conditions of the same business in neighboring countries; c) if the investment project is intended to sell the product in the domestic market, many TNCs will try to work on a partnership basis, otherwise other competitors may seize the market before them.

Labor of foreigners. Foreign investors think it's good to have their business and income under the control of their countrymen. But hiring too many foreigners will drive up costs.

Regulation of currency circulation. In addition to the possibility of bringing funds into the country and spending it, foreign investors are also interested in the possibility of converting business income into convertible currency, taking it abroad, and having a currency account number. It includes the use of land for production, the terms and duration of land lease, the connection of industrial areas by roads and railways with the main transport links (ports, airports) and markets, the availability of electricity, the level of water supply (in some cases, the level of drinking water supply). , the level of development of telecommunications, availability of

telephone, fax, telex communications,

Labor force. Cheap labor in the host country is often cited as the main reason for foreign investment. However, attracting investments is influenced by literacy, the level of skills of the workforce, work ethic, the level of labor productivity, the impact of various social movements on the production process, etc.

Banks and finance. The availability of all financial instruments used in world trade and investment in the country means the quality of services in this field. For investors, the availability of sufficient number of financial institutions operating in the country and branches belonging to the world's largest banks is of great importance. The operation of branches of the world's largest trade and investment companies in the country increases the level of reliability for investors. Formality in government structures. It doesn't matter how the government evaluates its investment policy. In this regard, the assessment given by entrepreneurs with extensive experience is important. Investors rarely spend their money in an environment where formalism and red tape are rampant. Most importantly for the government, It is to carry out an examination of the projects whose implementation has stopped due to formalities, to correct the mistakes made. Local business environment. This concept is very broad and includes: the presence of a lawyer, many consultants, skilled tradespeople, accountants, architects and designers. In addition, the experience, connections, diligence and reliability of the local partner are taken into account when opening a joint venture.

Quality of life. This factor is reflected in everything offered to foreign investors. The lifestyle and level of income of the population is reflected in the variety of products produced and the amount of labor costs. A foreign investor requires comfort in working, living, using banking and other types of services. His objects and entities participate in the organization of investment activities. Investment subjects are individuals, legal entities and the state that have property and intellectual assets participating in investment activities. Relations between investment entities are productive. Subjects of investment activities in the form of capital investments are as follows; investors, customers, contractors,

Investors makes capital investments with its own funds or borrowed funds. Investors can be legal entities and individuals, or their association, state bodies, and foreign legal entities and individuals.

Investors have equal rights to:

- in the implementation of investment activities in the form of capital investments;
- independent determination of the volume and directions of capital investments;
- when concluding contracts with other entities of investment activity;

ownership, use and disposal of objects created and purchased at the expense of capital investments;

- making capital investments through a contract or government contract and
- the right to its results to legal entities and individuals, the state and
- transfer to local government;
- combining own and attracted funds with funds of other investors to implement joint capital investments on the basis of signed contracts;
- control over the appropriate use of capital investment funds.

Customers - legal entities and individuals represented by investors for the implementation of investment projects. At the same time, they do not interfere in the business activities of investment activity subjects. Investors themselves can act as customers. Customers who are not investors have the right to own, use and dispose of capital investments in the manner and period specified in the contract.

Contractors - are legal entities and individuals who perform work on the basis of contracts concluded by customers. Contractors must have a permit (license) to carry out construction and installation works. Licensing of construction activities is carried out in order to protect the rights of consumers of construction products.

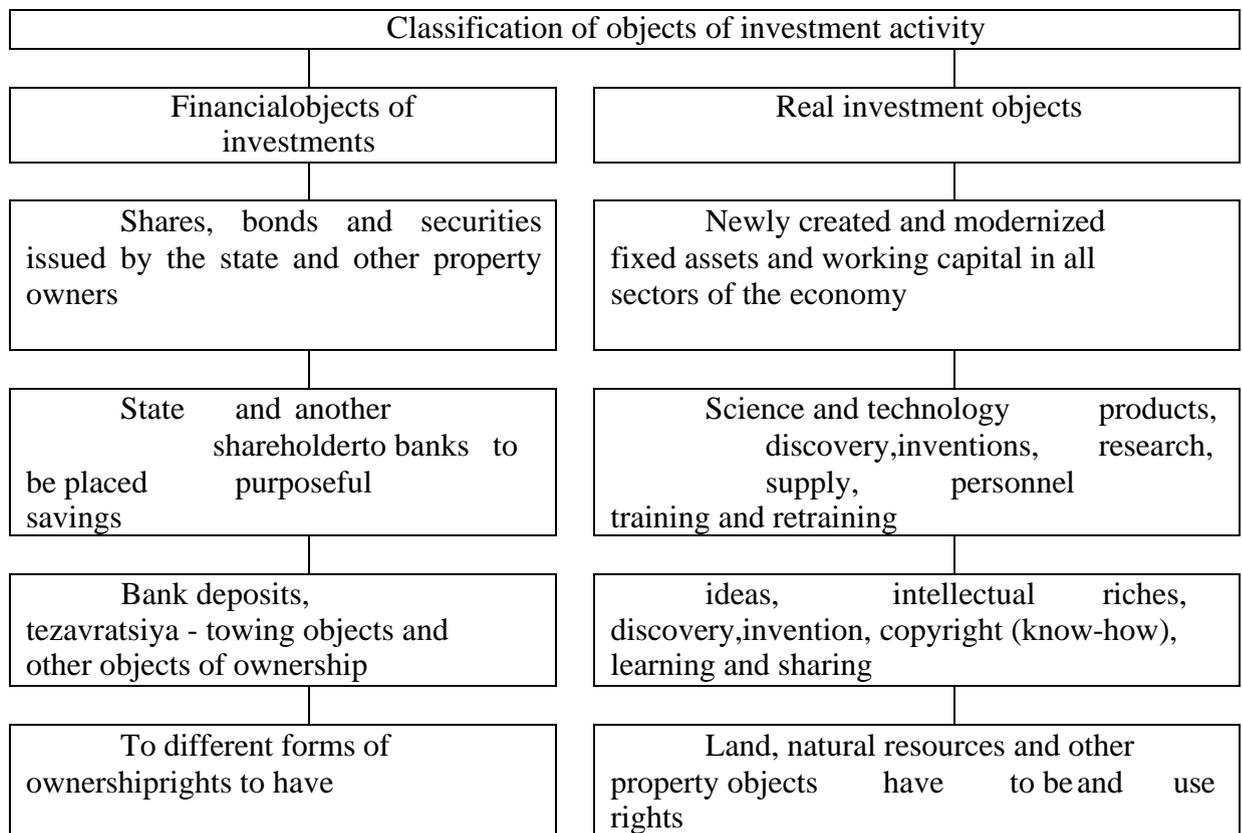
Users of capital investment facilities - These are legal entities and individuals, as well as state bodies, local authorities, foreign countries, international organizations, and these

objects are created for them. Investors can act as users of capital investment objects. The subject of investment activity provides an opportunity to carry out two or more of its functions simultaneously. Subjects of investment activity must fulfill the requirements set by state bodies and use capital investments purposefully. Investment activity is related to the fields chosen by the investor, as well as the goals for which investments should be spent, that is, investment objects. The following objects of investment activity can be distinguished according to the areas of investment, participation in production and consumption:

- newly created and modernized (updated) fixed assets and working capital in all sectors of the national economy;
- scientific and technical products, research, education, personnel training and retraining;
- intellectual property, authorship, invention, discovery rights, experience;
- high-value securities, target funds;
- other property objects;
- property rights.

It is forbidden to direct investments for tools that cannot be created and used in accordance with environmental and other standards, sanitary and hygienic requirements, prohibited by laws and regulations, and these works cannot be the object of spending investments. It is also forbidden to spend investments for activities that harm the legal interests of citizens, legal entities and the state. Based on the areas of attracting and spending investments, it is possible to create a group of investment activity objects.

1- drawing



Investors themselves have the right to choose one or several sectors in investment activity. No one can force them to choose an industry or investment objects. Investors themselves make decisions when choosing one or another sector and investing in a certain sector. Subjects of investment activity can be one investor, several participating investors engaged in business and other activities. Subjects of investment activities are investors, local and

are foreign citizens, legal entities or the state. Implementation of investments is ensured by participants of investment activity, as executors of accepted orders, on the basis of the investor's assignment. In order to carry out investment activities, they involve citizens and legal entities on the basis of contracts of their own free will. Based on the laws, investors, other citizens and legal entities can also make decisions on acquiring investments, using them and making decisions on the results of these activities. In such cases, the property of the investor is accepted as collateral for the obligation (to ensure the obligation of the investor). Only the borrower's personal property or property that has the right to conduct a full household is pledged as collateral. Investors have the right to own, use, order and reinvest investment results, investment objects. In the process of investment activity, relations between subjects are coordinated on the basis of contracts. Conclusion of contracts, selection of partners, determination of obligations and study of other economic relations, if they do not contradict the adopted laws, are the responsibility of investment activity subjects only. According to the agreement of both parties, contracts are concluded for the general period of investment activity. has the rights to issue orders and reinvest. In the process of investment activity, relations between subjects are coordinated on the basis of contracts. Conclusion of contracts, selection of partners, determination of obligations and study of other economic relations, if they do not contradict the adopted laws, are the responsibility of investment activity subjects only. According to the agreement of both parties, contracts are concluded for the general period of investment activity. shall be the responsibility of investment activity entities only. According to the agreement of both parties, contracts are concluded for the general period of investment activity. shall be the responsibility of investment activity entities only. According to the agreement of both parties, contracts are concluded for the general period of investment activity.

The adopted laws have a number of obligations of the investor. These obligations must be fulfilled in front of state offices and institutions and consist of the following:

investors must submit a declaration to the financial authorities about the amount of investments and their sources:

- in order to implement the capital investment, permission must be obtained from the relevant head and special service bodies;
- it is necessary to have an expert opinion on the compliance of the investment project with sanitary-hygiene and environmental requirements.

In addition to the above, the obligations of investment entities include:

- to compete in good faith and comply with antitrust compliance requirements;
- assessment and compliance with the requirements imposed by the state, executive officers and bodies;
- timely delivery of accounting and statistical data, as well as reports to relevant agencies in the prescribed manner.

In addition, each participant of investment activities must have a license to perform special work. The list of tasks to be performed in order to obtain a license and the procedure for their implementation are defined in the legislation as much as possible.

The main stages of investment are;

1. Converting resources into capital expenditures, i.e. investing in specific investment activity objects;
2. Posted funds capital of value to growth rotate, this is driven by the final consumption of investments and the acquisition of new consumption value;
3. Capital value growth in the form of profit, that is, the ultimate goal of investing, is realized.

In this way, the initial and final syllables merge to create a new correlation; income-resource-final result (effect), that is, the process of accumulation is repeated.

A source of capital growth and for the purpose of investment being increased income from projects.

In practice, the ratio of profit mass (F) to investment costs (IX) is taken as a percentage to

determine the efficiency of investments (IS);

$$IS = F/IX \times 100$$

The process of comparing investment costs with benefits continues until the investment is realized (during the production period of the business plan of the investment project), during the investment period (during the construction of the facility) and after the investment (during the use of the new facility).

Productive or profitable property and intellectual assets, that is, investments, can be in the following forms:

- funds, trust funds in banks, shares, stocks and other valuable securities;
- movable and immovable property (buildings, structures, equipment, and other material assets);
- copyright, proprietary rights consisting of know-how and other intellectual property;
- husband and others natural resource use rights and property rights;
- other wealth.

Based on the mentioned types and forms of investments, the sum total of the measures of entrepreneurship, business and other activities not prohibited by the state by all investors, spending funds and putting them into practice means investment activity. Investment activities in the market economy are carried out by citizens, legal entities (enterprises, firms, joint-stock companies and other types of property owners) and the state. When starting an investment activity, each property owner, first of all, plans to achieve a single goal for his own benefit, that is, to achieve profit and efficiency. When organizing investment activities, every property owner should work with a deep understanding of the essence of business and entrepreneurship. A property owner engaged in investment activities should be able to fully understand the rapidly changing market economy and its multifaceted relations. In conducting investment activities, it is of particular importance to have marketing knowledge in the chosen field of economic information on the scale of the entire economy and the country. Because in an unstable economy, an investor without deep understanding of the nature of money circulation, finance, credit and banks, and tax policy, organizing investment activities is risky and may face a crisis in a short period of time. In a mature society with developed market relations, investment activities are carried out in the following directions: In conducting investment activities, it is of particular importance to have marketing knowledge in the chosen field of economic information on the scale of the entire economy and the country. Because in an unstable economy, an investor without deep understanding of the nature of money circulation, finance, credit and banks, and tax policy, organizing investment activities is risky and may face a crisis in a short period of time. In a mature society with developed market relations, investment activities are carried out in the following directions: organization of investment activities is associated with risk and may face a crisis within a short period of time. In a mature society with developed market relations, investment activities are carried out in the following directions: organization of investment activities is associated with risk and may face a crisis within a short period of time. In a mature society with developed market relations, investment activities are carried out in the following directions:

- by citizens, non-state enterprises, economic associations, collective and cooperative farms, and religious organizations, non-state enterprises and institutions established on the basis of collective ownership;
- by administrative and management units, organizations and state enterprises and institutions of the state;
- by foreign citizens, private firms, associations, companies and legal entities and other countries;

in cooperation with local and foreign citizens, legal entities and states in the form of a joint venture. The development of various forms of ownership, establishment of entrepreneurship and business, development of global economic relations, increasing the role of joint ventures in the stabilization of the economy create the necessary opportunities for the full organization of investment activities. The emergence of different forms of ownership, the development of entrepreneurship, the inflow of foreign capital also determine the direction of investment activities. Investment activities are carried out by different owners independently of each other in four main directions. In turn, these directions of investment activities are implemented in several types and forms. Expansion and development of investment activity in market conditions is

aimed at reviving entrepreneurship, business and other activities of individuals, legal entities and the state in order to make a profit. The main goal in this regard is to organize investment activity and bring the economy out of the crisis, stabilize it, enter the world market, strengthen global economic relations and improve the living standards of the population. Funding of investment activity in the market economy is provided by investors by attracting financial resources in exchange for loans, circulation, legislation. as specified, it is carried to the account of issuing securities and bonds. Due to the privatization of state property, it is observed that the resources of the country are decreasing. Rather different property of the owners funds, again organize being carried out funds share, foreign people

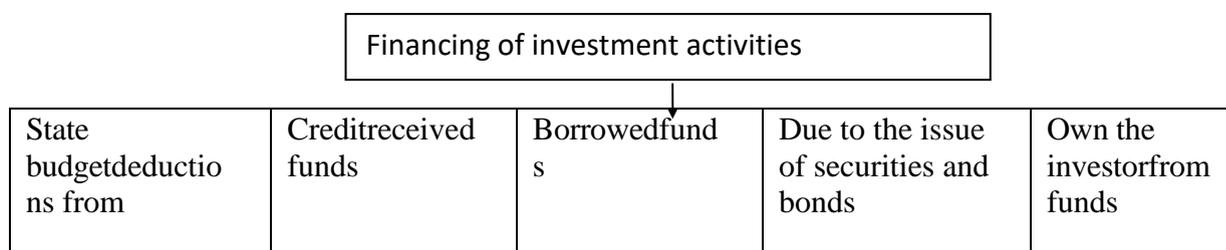
the amount of investments will increase. Of course, the investment policy of each country plays a decisive role in this regard. The stability of the country's economy, the conversion of the national currency unit, the development of foreign economic relations, the reduction of the population's foreign exchange at the expense of production, etc., play an important role in the organization of investment sources. The development of market relations is closely related to the internal financial policy conducted by the state. Distribution and redistribution of financial resources, as well as spending and saving in one direction or another, depends on the distribution system adopted and operating in the country. The development of legislation, the adoption of fair laws and their implementation in life contribute to the development of market relations, entrepreneurship, if we focus on the wide spread of business, the resources of other owners will increase due to the decrease of state funds in the structure of investment sources. It is of particular importance to establish industrial relations and conduct an effective financial policy of the state. The level of inflow of foreign capital largely depends on the country's financial policy.

Investment sources in the transition economy can be divided into the following groups, regardless of ownership:

- investors with their financial resources (profits, depreciation deductions, savings, savings of citizens, legal entities and other sources);
- financial funds borrowed from investors (debt bonds, bank loans and budget allocations); financial funds that attracted investors (funds from the sale of shares and other valuable securities, shares and various contributions of citizens and legal entities, as well as non-state funds and funds for various purposes); investment allocations of the state budget.

Chart 2 shows the composition of sources of financing investment activities in the conditions of market relations.

2- drawing



Investment process - money offerIt is a mechanism for meeting buyers (those who have temporary funds) with those who demand money (those who feel the need for them). Both parties usually meet in financial institutions or in the financial market. Sometimes, especially when signing a deal with property values (for example, real estate), sellers and buyers enter into direct transactions. Financial institutions – such as banks and credit unions – typically accept deposits and then lend the money or invest the funds with other money.

Financial markets - is a mechanism for bringing together providers of financial resources and those who need them to enter into a transaction, usually through intermediaries similar to stock exchanges. There are several types of financial markets such as stock market, bond market, auction market. Their common feature is finding the equilibrium point of supply and demand in different situations of the price of a financial instrument. Due to the announcement of new information about profitability, risk, inflation, various situations in the world, the change in the ratio of supply and demand leads to the establishment of a new equilibrium or a new market price. Figure 3 shows a diagram of the investment process. It can be seen from the diagram that the persons offering monetary resources are financial institutions, can issue through financial markets or directly. Financial institutions can participate in the financial market on both the demand side and the supply side. Financial

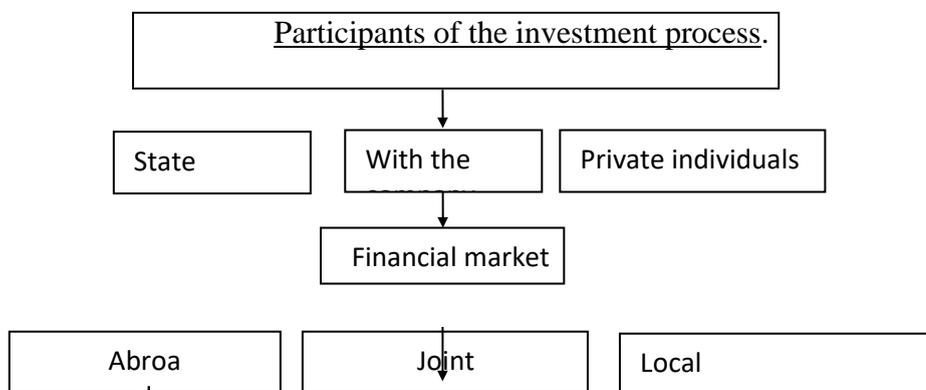
short-term sector of the market is called the money market, and the long-term one is called the capital market, in which the stock exchange plays an important role.

Participants of the investment process. The main participants of the investment process are the state, companies and private individuals, each of them can participate in the investment process on the demand side or on the supply side.

State. Each level of executive power needs a large amount of money to finance its activities. This activity is related to the capital investments that are spent on the construction of social facilities such as schools, hospitals, residences, and highways. The above projects are financed by issuing various types of long-term debt obligations - bonds. Another source of demand for money is the state's current needs. For example, the government may spend more in taxes than it pays in the state budget. or, there may be cases where taxes are not paid to the budget while the city government needs money for its current activities.

3- drawing

Investment process.



At the highest level, the authorities finance their needs by issuing short-term bonds. Sometimes the executive authorities participate in the side of those who offer the money. For example, if the city runs out of money at a certain time, instead of keeping it in the current account, the city government can invest the money in the short-term financial market and get income. affects. In most cases, the state is a consumer of funds, that is, it uses more funds than it provides funds.

Companies. Most companies, regardless of their size, require large amounts of capital to operate. Like the agencies of the executive power, their financial needs are divided into long-term and short-term. To achieve long-term goals, companies need money to build factories, acquire equipment and facilities, and develop new products. Short-term expenses arise from the need to provide stock of goods, cover receivables and other current expenses. Companies issue various types of debt securities and stocks to finance short- and long-term needs. When they have a temporary surplus of funds, they offer the money to others. In practice, many large companies have an active and sophisticated cash management strategy and are major buyers of short-term securities. Like the government, companies are generally net buyers of funds.

Private individuals. Individuals can contribute to the investment process in various ways: for example, by depositing money in savings accounts, buying bonds and stocks, and taking out insurance policies. Choosing financial instruments is often not a simple task, it depends on what goals an individual investor has in mind. Private individuals' demand for funds mainly takes the form of loans to finance the purchase of property, usually a house or car. However, the amount of such demand is very large, private individuals - money

are net suppliers, in other words they give more to the investment process than they take. As governments and companies are net buyers of money, the role of private investors in providing money to finance economic growth and development is very important.

Type of investors. There are two types of investors: institutional and individual investors.

Institutional investors - are experts and are paid to manage the money of strangers. They are hired by financial institutions, such as banks, insurance companies, mutual and pension funds, as well as large non-financial corporations, and in some cases private individuals. Financial institutions invest large sums of money in an effort to provide good returns to their depositors. For example, the bank's trust department must pay sufficient income on the funds entrusted to it; A life insurance company must invest premiums to pay premiums to customers and, in the event of the customer's death, to their heirs and beneficiaries. Nonfinancial companies, such as industry or commerce, also often have excess cash.

Individual investors - dispose of their personal funds for their own financial interests. An individual investor is often interested in seeing a return on his or her idle cash to provide income in retirement or to provide financial stability for his or her family. Most individual investors are only concerned with what to fill their personal stock portfolio with, or how to secure their personal retirement fund. Those who can invest large sums of money, due to their lack of professional training in the field of investment, entrust the management of their funds to institutional investors, for example, trust departments of banks or qualified investment advisers. The basic working principles for institutional and individual investors are the same:

Invest. Specially selected financial Investing is the process of placing money in weapons in order to increase their value or gain a positive return. This activity has great economic value, it can be performed as a logical sequence of expenses, the result of which is earning income. In recent times, a number of innovations have been introduced that encourage investment and make this process more acceptable.

The creative importance of investing. The functioning and growth of the economy depends on how easily the government and companies, as well as private individuals, can attract money to finance the growing demands. For example, if it were not for mortgage loans, many people would not be able to buy houses, and without loan funds, there would be very few workers employed in the construction of houses and the production of building materials. Therefore, if the amount of unsecured lending to real estate decreased, it would ultimately lead to a decrease in overall economic activity in this country: this is understandable, because it would be easy for those who can save money to get it, which would provide the necessary conditions for economic growth.

Investment premium. Income or profit on investments can be received as current income or growth in the value of invested funds. For example, money placed in a bank savings account will provide current income in the form of regularly calculated interest, while money invested in the purchase of a vacant plot of land will provide income in the form of an increase in the value of the plot between its purchase and sale. Those in need of funds can draw on those who have excess, and the income or profit must cover the risk of the money suppliers. To put it more simply, money suppliers need to be rewarded, and money buyers need to be rewarded in order for the investment process to go smoothly

must provide this award. The size and form of the reward depends on the variety of transactions with securities.

The sequence of costs in investing.In practice, different approaches to investing are used. One of them is the in-depth planning of expenses aimed at achieving specific goals. Another, the opposite approach, is action contingency, where decisions are made based on intuition. As experience shows, the results are usually higher when applied optimally. Therefore, an investor should first make a plan, and then implement an investment program in accordance with the overall financial goals. As a result of the implementation of such a program, it is necessary to form an investment portfolio that provides the intended income at the level of concision of risk. We will briefly describe the main steps in investing, as it helps us to consider the concepts, tools and specific technical methods of this process.

Initial investment conditions.Before depositing money, you should make sure that your life needs are adequately covered. Money should not be invested to meet current needs, the goal of investments is to use current funds to meet future needs. Plus, you'll keep a small amount of cash in your savings account to avoid unforeseen circumstances. Other conditions are protection against losses in case of death, illness, loss of working capacity, damage to property. Life, health, property and liability insurance protects against such risks. In addition, planning for sufficient income after retirement is one of the prerequisites for investing. because the result of such investment depends on how successful the investment program is. Before setting specific goals, an individual depositor should determine what minimum result he would like to achieve by the time of retirement.

Setting investment goals.Once the investor fulfills the initial conditions and clearly defines the financial tasks, he should determine the investment goals, the time scale, the forms and the exact level of risk in connection with the desired level of profitability. For example, in a given year, you might set a goal of \$15,000 for a down payment on a summer home or \$250,000 for retirement. These goals must be met, not just agreed upon, in accordance with the overall financial objectives. It is important to have an initial amount to invest and an understanding of what rate of return will ensure that the goals are met.

Evaluation of financial instruments.Before choosing a financial tool, it is necessary to evaluate it from the point of view of its purpose. It is necessary to form an understanding of the possible profitability and risk of each financial instrument, because they all require evaluation, that is, determining the intended value. The result of the evaluation process should be the scales of the risk and the price of a specific weapon.

Choosing a specific investment option. It is very important to choose an investment option, because it determines the investor's future expenses, and the success of achieving the planned goals largely depends on it. The option that simply provides the highest return is not necessarily the best; other levels such as risk and taxation may also play an important role. For example, an investor looking to buy the common stock of a company that is likely to generate the highest annual dividend and the highest rising profits. If the company that issued this share goes bankrupt, then the shareholder will lose his invested money. For successful investment management, careful selection of financial instruments is very important, because they are consistent with the objectives and profitability,

Forming a diversification portfolio.An investment portfolio is a set of financial instruments selected with the aim of achieving one or several goals. For example, Joan Smith's investment portfolio includes 20 shares of IBM common stock, \$20,000 worth of government bonds, and 10 shares of the ZDS Group mutual fund. From a set of specific methods

using it, the investor can combine his investment in such a way that the investor achieves the objective of profitability, risk and price at an acceptable level. In order to form a convenient portfolio, it is envisaged to include the sum of several financial instruments with different tariffs. By using various weapons, the investor can ultimately achieve a high return on investments or reduce the risk by increasing the number of financial weapons.

Portfolio management. As soon as the portfolio is formed, the investor should determine and evaluate the dynamics of the portfolio indicators in accordance with the expected results. For example, a portfolio may be modified if the return, risk, and value of investments do not match the investor's goals or objectives. Usually this means buying one financial instrument and buying another financial instrument for the proceeds. Thus portfolio management - this is not only creating an optimal combination of financial weapons, but also changing the composition of the portfolio in accordance with the real dynamics of one or another weapon.

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Topic 18: Insurance

1. **Vehicle insurance**
2. **Personal insurance**
3. **Life insurance**
4. **Health insurance**

Insurance More than 2 million people work in the insurance sector. The main focus of their work is to determine the insurance needs of buyers and business organizations and to satisfy them. Opportunities to engage in insurance work include sales, management, and technical work, as well as guaranteeing securities. It can be from an agent to a sales person. Different lines of personal business insurance create requirements for different experiences in the work in this field. Risk assessment and management requires knowledge of different geographical, economic, political and social situations. .

List of related professions:

- Insurance agent
- Worker on insurance mathematics
- Insurance broker
- Insured person or person in charge of the company
- The person who verifies the fulfillment of insurance requirements
- The person who calculates the damages caused by the car
- An employee checking the insurance pole process
- Representative of the department dealing with buyers
- Inspector who prevents fraud in insurance

Opportunities for professional growth in insurance

Collect information about the types of careers in insurance from sources on the Internet or in the library. Choose one of the professional activities listed above and answer the following questions.

1. How would you describe the physical cocktail environment in this industry?
2. You this in the field your interest did you wake up? This in the field activity, yours explain the fit with your interests and goals.

Working as an insurance agent...

"While we insure your life, car, and home, how about mutual funds for your retirement plan?" asked Valerie Esposito. "Wait a minute, I thought you were an insurance agent, not an investment broker," replied Jane. Conley. "Well, we do a lot more now than insurance," Valerie answered. "Our company provides all types of insurance services for companies and individuals. And on top of that, we will help you solve problems related to various economic services and investment products. We can also arrange car loans and loans, and issue credit cards." "It's good that I found out about it," explained Jane.

What a convenience!" how about you What aspects of insurance may interest you in your future professional development?

Car insurance

Objectives	Key Phrases	A look at real life
1. Fuel- discussing livelihood risks	Body injury responsibility 517 Medical fees implementation 518 Not insured car owner responsibility 518 Conflict process 518 Franchise 518 Generalized insurance 519	"What a great car Chris!" "How do you do it?" Did you manage to afford it?" "Buy a car to receive and be in school at the same time not easy Robert." Payment for the car In addition to doing, I also have insurance I have to pay for it. That's it for me it was a shock. In the summer of last year, he worked temporarily when I worked to buy a car, it that the insurance prices are so high I didn't plan. I am currently looking for a job so I can afford to have a car. Car insurance is expensive
2. Car insurance coverage explain.		possible, but that means everyone is high means that he will make payments at the level not. Risk indicator of insurance companies risk indicator compared to high ones the prices of small ones are lower.
3. Determination of the factors affecting the cost of car insurance.		

Objective 1: Discuss Fuel Hazards Transportation Risks

Owning a vehicle puts you in a position of high economic risk. You can injure yourself or other people in a traffic accident. Your car can be stolen or broken into. Someone can sue you because of an accident. Uninsured people can suffer financial losses. In recent years, the amount of money paid to injured people and owners of damaged cars has increased significantly. Car insurance protects against economic risks associated with owning and driving cars. Sometimes accidents cannot be avoided. No one can be blamed for this. But in most situations, someone is to blame. The person found to be the cause of the accident is guaranteed by the law to cover the damages and economic losses. Although you may think that you are not at fault, you may be held liable. If you are insured, your insurance company will protect your legal rights. If it is considered a failure, your insurance company will pay the sums specified in your insurance contract. Independent states make changes to the law regarding car insurance. Most laws favor responsible drivers.

Economic Responsibility

All states have different financial liability laws. These laws prevent economic losses that can be caused by drivers. If you are the cause of an accident and do not pay for your injuries and damages, the legal system will take action against you. They may withdraw funds from your property or savings. Your driver's license may be revoked or you may be fined. Financial liability laws hold you legally responsible for any harm you cause to people. You are also responsible for damages to other people's property.

Compulsory insurance

Most states require car owners to carry some type of car insurance before they can get a license for their car. In these states, mandatory insurance has been introduced for car owners to cover damage to persons and property. Laws on compulsory insurance do not allow car owners to register their cars or obtain a driver's license without having compulsory insurance coverage. What are the economic liability laws?

2 - **The goal** :Explaining car insurance coverage

Car insurance coverage

Insurance companies offer different types of car insurance coverage. Two social sections cover personal and property damage. In table 20-1, you can see the different types of car insurance coverage.

Personal injury coverage

Personal injury coverage covers physical damage, medical bills, and uninsured motorist coverage. These 3 types of coverage are the basis of the amount paid by auto insurance companies.

Protection from physical harm

Motorist personal injury insurance covers sudden injuries or deaths. This type of insurance includes people in other cars, insured passengers and pedestrians. Insured and in most cases, the insurance of close family members is not covered. The amount of compensation for physical damage is measured between the parties in 100/300 parts. First of all, it is paid by the insurance company to each person involved in the accident.

Automobile insurance covers

Types of coatings	Covered on site	
	Insured person	Others
Personal injury coverage		
Physical Damage Coverages	No	Yes
Medical covers	Yes	Yes
Not insured protection from driverscoatings	Yes	Yes
Compensation for damage to property	Car of the insured person	Property of others
Property damage rights	Yes	Yes
Collision insurance	No	No
All round physical damage	No	No

Information for you

In order to reduce accidents among young drivers, a car device that monitors seat belt, speedometer and balloon will be installed. This device gives a signal when the speed starts to exceed the limit, when you stop suddenly and when you are close to a dangerous turn. For example, the insurance company will pay \$100,000 per person in a 100/300 piece accident insurance policy.

The second is 300 - the maximum amount paid to a group of people who suffered due to an accident. If more than 3 people are injured as a result of the accident, they will be paid up to \$100,000 each.

Medical insurance protection.

Insured persons and their family members are covered by medical insurance in case of a traffic accident or related incidents.

it is done even if it is hit by. And also the insurance is covered if the injured car is insured. Medical insurance protection covers medical drugs, dental, ambulance, hospital, nursing, and condolence services. It is not important to determine the causes of disappointment when making payments based on the restrictions specified in the insurance contract. Car owners usually get personal injury insurance along with medical insurance. The causes of uninsured car accidents, accidents are usually caused by people who do not have insurance or who want to increase their wages. Insurance companies have introduced uninsured motorist coverage. This cover is only available to those who have personal injury insurance. Uninsured motorist protection applies to the insured and their families. It also applies to guests in the insured person's car. Uninsured motorist insurance covers insured persons only if they are at fault. This is different from medical insurance coverage. Insurance companies also insure uninsured cars. These insurances cover you if you are involved in an accident caused by another car. Property damage insurance. This insurance coverage is used from the property insurance if the driver collides with the property of the borrower and is insured. Damaged property is usually a car, but it can be a telephone pole, switch hydrant or structures.

Collision insurance it compensates the owner of the vehicle as a result of economic loss. This insurance does not cover damage caused by people to others or to structures. This insurance is usually drawn up together with the invoice. You must pay the amount in this calculation before the company covers the insurance. For example, if your car is insured for \$2,500, your collision coverage is \$500. You

If you pay \$500, the company will cover your \$2,000. Collision insurance usually costs \$200, \$500, or more. s insurance car damage from a collision with another car

Let's say the reason is \$6,500. If the car is only worth \$6,100, the collision coverage would be \$6,500 and only pay \$6,100. A small value of deductible coverage may not be worth a car. In some situations, the cost of a car repair can be much more than the value of the car.

Comprehensive Sizning avtomobil shikastlangan yoki boshqa yo'llar bilan yo'q qilinishi mumkin. yo'qotilgan umumiy sabablari o'g'rilik yoki zarar olovdan, bo'ron, to'fon, vandal-izm, yoki tushgan moslamalarni o'z ichiga oladi. Har tomonlama qamrab to'qnashuv yoki öteleme dan sabab magar deyarli barcha zarar yo'qotishlar qarshi sug'urtalangan himoya qiladi. sug'urta ning avtomobil o'g'irlangan yoki yo'q bo'lsa, sug'urta tomonidan to'langan summasi albatta, avtomobil uchun to'langan miqdoriga teng emas. Balki, u yo'qolgan vaqtda Avtomobilning qiymati tengdir. ning sug'urta deyluk avtomobil \$ 15,000 turadi.u sotib so'ng u tez orada o'g'irlangan bo'ladi. sug'urta kompaniyasi, ehtimol avtomobil xarajat-ehimol \$ 14.500 deyarli ko'p berur. u sotib so'ng avtomobil ikki yillik o'g'irlangan bo'lsa, sug'urta kompaniyasi atigi \$ 10,500 to'lash mumkin. avtomobil qarib va kamayib ahamiyatga ega bo'ldi.

No-fault insurance laws In order to reduce insurance costs and speed up claim settlements, no-fault insurance has been adopted by some states. Under this program, people injured in a car accident collect no matter that their insurance companies are to blame for their financial losses. These losses include their medical expenses, lost wages, and other related expenses.

3- purpose: Factors influencing the prices of auto insurance

Car Insurance Prices Car insurance is expensive. You should use this money carefully and sparingly. It is very important to choose the most suitable insurances for your insurance contract.

Insurance rate

Different companies use different factors to determine the price of car insurance. These factors include:

- Your age and other characteristics, such as number of incidents, marital status, education level and creditworthiness
- What you use the car for
- The distance you travel every year
- The type and price of your car
- The community you live in
- Coverage and account books

Drivers who have more accidents than others will pay more than others. Prices are determined based on age, marital status, driving experience, and academic level. The lowest rates are the best risk of an accident. protected for at least the possibility of If the driver in the family is under the age of 25, the insurance cost is usually higher than if all the drivers are over the age of 25. The purpose for which a car is driven and the number of miles it drives in a year affects the insurance rates. Cars that are used for work purposes are usually driven more kilometers in a year than a car that is used for pleasure. This increases the probability that the incident occurred. The value of your car has a significant impact on the cost of insurance. Collision coverage and comprehensive physical damage coverage pay only \$11,000 if the car is destroyed or stolen, the insurance runs the risk of paying more. The type of car also affects the speed. a luxury car or sports car drivers give high rates. Car insurance prices are determined differently in the states. They vary from city to city in different states. The number of people in the current area and the number of accidents in the area affect the insurance coverage. Insurance companies collect statistical data in this area. They build their statistics based on this data. 000 if a car is destroyed or stolen, the insurance runs the risk of paying more. The type of car also affects the speed. a luxury car or sports car drivers give high rates. Car insurance prices are determined differently in the states. They vary from city to city in different states. The number of people in the current area and the number of accidents in the area affect the insurance coverage. Insurance companies collect statistical data in this area. They build their statistics based on this data. 000 if a car is destroyed or stolen, the insurance runs the risk of paying more. The type of car also affects the speed. a luxury car or sports car drivers give high rates. Car insurance prices are determined differently in the states. They vary from city to city in different states. The number of people in the current area and the number of accidents in the area affect the insurance coverage. Insurance companies collect statistical data in this area. They build their statistics based on this data. Car insurance prices are determined differently in the states. They vary from city to city in different states. The number of people in the current area and the number of accidents in the area affect the insurance coverage. Insurance companies collect statistical data in this area. They build their statistics based on this data. Car insurance prices are determined differently in the states. They vary from city to city in different states. The number of people in the current area and the number of accidents in the area affect the insurance coverage. Insurance companies collect statistical data in this area. They build their statistics based on this data. Car insurance prices are determined differently in the states. They vary from city to city in different states. The number of people in the current area and the number of accidents in the area affect the insurance coverage. Insurance companies collect statistical data in this area. They build their statistics based on this data.

The cost of your car insurance varies according to the coverage you have and the freedom you choose. If you raise more coverage, the higher the cost. Lower the price of car insurance.

Planning carefully when shopping for car insurance can help you save some money. Most insurance companies place some restrictions on young drivers if they have completed their training courses. Companies in some states also look at the grades of students who have completed the course.

Choosing a company Car insurance premiums vary from company to company. Don't forget to compare prices. Companies can give discounts if a family or more than one car or other type of insurance is insured by this company. Monthly payments can be more expensive than monthly payments. Built-in risk planning The level of obtaining modern car insurance such as the level of drivers is not very good. For this reason, each state has its own risk management department. Each car insurance company in our state is assigned a certain number of high-risk drivers based on the amount of insurance each company sells. Every company should insure a fair share of high risk drivers. Drivers in high risk categories pay much higher. Insurance for other vehicles Insurance for motorcycles, recreational vehicles and snowmobiles is the same as for cars. Bodily injury liability, property damage The most important types of liability, collision and comprehensive physical damage insurance. The size and value of a car's engine is an important factor in determining the price. In general, the higher, the bigger and more expensive the car insurance value. Work with a

team The most important types of collision and complex physical damage insurance. The size and value of a car's engine is an important factor in determining the price. In general, the higher, the bigger and more expensive the car insurance value. Work with a team The most important types of collision and complex physical damage insurance. The size and value of a car's engine is an important factor in determining the price. In general, the higher, the bigger and more expensive the car insurance value. Work with a team

Car insurance can be expensive, but it's important. Work as a team to make a list of what options a car owner has for low-cost car insurance. Discuss how insurance companies inform you about low-cost offers and discounts. What are the most dangerous hazards that can harm your hive?

Home and personal property insurance

Dangers that can damage your home		
<ul style="list-style-type: none"> • Fire, lightning • Flood, flood <ul style="list-style-type: none"> • Explosion Coup or in society unrest <ul style="list-style-type: none"> • Operation • Cars • Flow of water 	<ul style="list-style-type: none"> • Freezing • Smoke • Disorderly or criminal children <ul style="list-style-type: none"> • Theft • Breaking windows <ul style="list-style-type: none"> • Volcanic eruption 	<ul style="list-style-type: none"> • Falling items • Failure of heating devices or system • Ice, snow or migration of rainy snow Damage caused by steam or electric current
Homeowners' insurance contracts		
There are different types of insurance contracts. Each of them covers damages in one of the above-mentioned events.		
HO-3	Special Form (All Risks)	Of all the above disasters, and other disasters besides them, flood, war, covers earthquakes and radioactive events.
HO-4	Form of personal property	Above, it covers damage to personal belongings from disasters.
HO-5	Common forms	Buildings from disasters in HO-3 and their compensates for the damage caused to the contents
HO-6	Joint ownership forms	Covers the insurance of joint owners
HO-7	Forms of rural houses	Insurance covering industrial houses and equipment on agricultural farms
Other main reasons include: personal affordability, making medical payments, cost of living in the place based on home insurance.		

Notice: In the past, HO-1, HO-2 and HO-7 issued insurance tariffs. Currently, the services of these tariffs are not provided. All forms of homeowners policy cover the risks listed above in Figure 20-2. Special form and comprehensive form of policy have become the most common types of home insurance. Unless the policy is excluded from these rules, insurance against most perils. Starting with this, like any other home insurance policy: special situations such as owners and landlords for intended.

Personal liability coverage includes all forms of homeowners policies. With a homeowners policy, you are protected as you would be if you got several separate policies.

Tenant Poles

Most people rent houses, shared apartments or stalls. Their living spaces are filled with people. Renters have many of the same property and liability insurance needs as homeowners. A renters policy is a worthy asset for homeowners and liability policy. This policy covers household goods and personal belongings. This coverage provides protection against the same type of risk covered by the homeowners policy. A renters policy may include personal liability coverage, but it does not protect the actual occupant. must be covered under the homeowner's policy.

Other coatings

You can also get insurance against displacements in areas where there may be displacements. You can also be insured against economic problems caused by earthquakes. Both of these disasters are not covered by other insurances.

Write a complaint

If you want to write a complaint, you need to prepare well. You need to keep a list of personal property that you have insured. The list should contain following information.

1. brand name and description of each item

2. purchase price

3. In addition to the date and place of purchase of a modern personal property inventory, insurance agents offer prescriptions for purchases. Taking photos or videos of your furniture and other property can also help to support claims. Inventory records along with photos or videos should be stored in a place that cannot be damaged by fire, water, or smoke. If the records are lost or damaged, it will be difficult to provide the insurance company with the information they need to make payments for your claim. A safe in a bank or other safe place facing your home is a good storage space for property records. The age of the element of personal property is very important. Most property gradually wears out, becomes old, and decreases in value. This decrease is depreciation. This can affect the amount an insurance company will pay if the property is destroyed.

For example, a sofa costing \$700 is expected to continue for 10 years ($\$700 \text{ price per year} \times 10 \text{ years} = \70 depreciated) that was depreciated by \$70 per year. (Total depreciation $\$420 = \$280 \text{ original cost} - \$700 \text{ total depreciation} - \$420 \text{ years} - \$70 \times 6 \text{ depreciation per year} =$) after six years it will be worth \$280. In recent years, homeowners have been trying to buy replacement insurance. In this way, he will have to replace the damaged items. Excuses will not be accepted. Items will be exchanged for a new one regardless of the current price.

Information for you (fyi)—9 out of 10 homeowners have property insurance, but only 30% have Personal Risk and Damages coverage. Many renters are mistaken in thinking that the conclusion of insurance contracts should be carried out by the lessor.

Objective 3: To determine the factors affecting property insurance

Why property insurance and what is the impact on life expectancy? What types of insurance should you get in the next 5 years and why? What sources should be used to get information about these insurance contracts?

Property insurance prices

As with any insurance purchase, it is necessary to seek the correct protection at the lowest cost. This process includes making sure you have the right amount of property insurance. In addition, attention should be paid to the factors that affect the cost of property insurance. The value of a home and furniture represents the largest investment many people make. It makes good sense to buy a carefully selected insurance plan to protect your data.

Choice of covers

Suppose a family had a house built in 2004 for \$180,000. The amount of insurance for them. If the cost of building a similar house today is \$220,000, the current replacement value of the house would be \$220,000. If the house is destroyed by fire, the insurance company still family \$180,000 to'lash mumkin. Ba'zi sug'urta kompaniyalari narx darajasi oshishi bilan mulk yoritishda avtomatik ortadi beradi. Property deb almashtirish qiymati kamida 80 foizga sug'urtalangan bo'lsa Boshqalar joriy almashtirish qiymatini to'laydi. Bino xarajatlar va mulkiy qadriyatlar deyarlihar yili oshirish. Mulk owners muntazam ravishda o'z diyorlaridan qiymatini va sug'urtalashni ko'rib kerak. Ular o'z mollarini almashtirish narxini aniqlash kerak. Ular sug'urta siyosat yetarli himoya taqdim ishonch hosil qilish kerak. Maxsus saqlash correctly shaxsiy mol-mulk qiymatinibaholash uchun olinishi lozim. shaxsiy mulk ko'p narsalarni o'z ichiga oladi, chunki, ba'zi overlooked mumkin. Eng uy-joy mulkdorlari siyosat uchun 50 shaxsiy mulk qamrovini provide Misol uchun : If your home is insured for \$100,000, your personal property must be insured for 60% of that amount, in your case \$60,000. The value of the property you own may increase over the years. yes, home

the value of the owners' personal property will be much cheaper than the insurance coverage. In addition, the insurance cover also provides for small gifts.

Insurance premiums

Premiums paid by homeowners to policyholders increase over the years. There are many types of factors that affect the amount of money that insurance pays for a house and its furniture. The most important factor is the expected loss based on the experience of the insurance company. . In addition to these experiences, insurance companies pay attention to the following factors:

- The value of personal property to the insured
- What is the building made of: brick, wood, concrete and roof material.
- The number of payments on the insurance card
- Insurance type
- The distance to the fire extinguisher and the water distribution station
- Franchise amount (minimum or maximum)
- Credit status of the insured

You should consider the above before buying or building a house. You should also keep in mind when buying insurance for your own home. In addition, home insurers, i.e. non-smokers, install smoke detectors, alarms, and purchase car and life insurance from the same company. There are discounts when buying additional insurance.

What is the main factor affecting the price of home insurance?

Opportunities of the 21st century.

Flexibility and Innovation. Enriching presentations with graphics

The audience listening to the presentation will be pleased with the visual graphic representation of the ideas and figures, and it will help them understand and attract attention more strongly. Graphics represent important selling points of the product. Maps help to manage the position of the participants. Interesting pictures attract people's attention.

create effective graphics

They usually use slides, film, poster, video, mock-up, photo, lecture posters, computer pictures, dry board, map and demonstrations to prepare an effective presentation. Follow the instructions below:

- ❖ Choose a simple design. Show the main idea on each slide.
- ❖ Limit the number of slides
- ❖ Be short and to the point. Double-check your speech and calculations.
- ❖ Use graphics that clearly represent your presentation or information.
- ❖ Pay special attention to the accuracy of the numbers.
- ❖ Increase the size of the graphics to make the presentation visible to the

audience.

❖ Find your place so that the presentation is visible to the audience. Graphs and posters increase the effectiveness of the presentation by visualizing information. They are very useful in expressing relationships and direction. Currently, posters, graphics include pie charts, organizational posters, bar charts, production charts, line posters and pictograms (figure letters). Use of presentation software. Software such as PowerPoint or Keynote is very convenient for conveying oral messages in the presentation. The template and design should be chosen in such a way as to arouse interest in the audience and attract their attention. Follow these guidelines when using presentation preparation software:

- ❖ Limit the size of text on each slide to 6 lines, and limit the words: no more than 6 in each line.
- ❖ Choose the color of the inscription and the background from the colors that are convenient for reading.
- ❖ Use consistent word size and colors for easy reading
- ❖ Use photos, maps and graphic tools to express the main ideas.

- ❖ Use animation and sound effects.

When you are presenting, don't read from the presentation or handout. Make the presentation to the audience impressive, intonation and vivid.

Critical Thinking

1. How can visualization enhance a presentation?
2. Create a graphic tool that can be used for a classroom or other appropriate presentation.

Purpose: Discuss the rules of insurance. Explain the types of insurance. Describe the process of buying life insurance.

Key words: beneficiary, term life insurance, whole life insurance. Real life view "I was shocked to hear that one of my brothers died. He was 30 years old and he had a child just as young as me. Now I am starting to worry about my family. What will they do if something happens to me?" "Rafael, don't be upset, I think you have insurance. Maybe you can make sure you have enough coverage," Steve replied.

"You won't believe it, I don't have any life insurance. I have insurance in other areas, but I thought I was too young to worry about life insurance." "Everyone should have life insurance to prevent financial loss for their family. Julia and I have to meet with the insurance agents to make sure we have the right insurances. It includes insurance and investments for us reached he said about insurance contracts. Would you like to know his phone number and name?"

This made Rafael think it was time to consider buying life insurance. Now he should think about what type of life insurance, how much and where to buy it.

Laws of life insurance

Life insurance covers economic losses related to death. Basically, it is intended to cover the economic losses of families of people who are economically dependent on another person. Life insurance can be used as an investment or savings, but the main goal is usually directed against economic loss.

Life insurance policy

Life insurance policy is a contract between the insured and the insurance company. The following are the main elements of insurance:

- Name of the insured
- The amount of coverage, as well as the nominal amount or death insurance amount.
- Price of insurance, amount of insurance coverage
- Are you the recipient of insurance coverage

Selection of the recipient (beneficiary) of insurance coverage

When you buy life insurance, you must name the person who will receive the coverage. The person who receives the insurance coverage is the person who receives the amount in the insurance contract. Such a person is usually a spouse, children or others. You should insure not only your own life, but also someone who is interested in your insurance. In order to be interested in insurance on the life of another person, you need to receive economic benefits from this person during his life. the insurance company specifies the amount of variable life premiums to cover the cost of the first insurance. This places the investment account balance. death benefit and the increase in the value of money and both investments account success with

falls. A variable life policy can guarantee a minimum death benefit. There is no guaranteed cash value. The lowest death benefit is compared to paid premiums, as well as under other types of life insurance. On the plus side, a strong rate of return on investment is value for money and scientist benefit increase possible

Universal Life Insurance Universal life insurance provides both insurance protection and a large savings plan. If you pay for universal life insurance premium is divided in three ways. part of it pays for insurance protection. the insurance company will take the second part for the expenses. The third part goes into the investment interest for the policy. Universal

The most important feature of life insurance is that it argues for a variable rate in exchange for the investment part of the policy. This figure is usually higher than the cash value paid for other types of life insurance. This part of the investment will rise or fall based on changing economic conditions. Figure 20-3 compares the features of different types of life insurance.

Which type of insurance is more beneficial in relation to the amount of death coverage?

Insurance features	Quarterly insurance	Life insurance			
		Life insurance		Variable term insurance	General term insurance
		Simple term insurance	Limited term insurance		
Premium	It starts with a small amount but eventually grows	High, but usually constant	Compared to regular term insurance, it is higher but does not change	Immutable and constant	It depends on the distribution of the contract maker
Payment time	Between special years 5, 10, 15	In the amount of life insurance	Special numbers 20,30 for years	Special period	Special period
Payment amount	No	A little	A normal bridge, but it doesn't change is less	Investment depends on increase or decrease	Payment amount depends on the interest rates at the time
Benefit from death	Don't change	Unchangeable	Unchangeable	From the payment amount there were many amount	Insurance provider indicators depends on
Useful aspects	Time-limited protection	Lifetime protection, some premiums for insurance policies	For lifesome premiums for protection, insurance actions	Ability to choose the currency value you want when managing life insurance and investments	In combination with life insurance

Group life insurance

Some people have employees and some groups have the option of group life insurance. An insurance contract that covers groups is called group life insurance. Group life insurance is cheaper than individual life insurance. The purpose of this insurance is to insure the employees of the company through one contract. Most group insurance plans are quarterly compared to personal insurance. An insurance company works with an employee or other organization as an association to develop an insurance plan. After that, every worker in the organization can buy personal life insurance.

What is the difference between permanent and temporary life insurance?

Buying life insurance

Most people need life insurance to protect them. People without insurance need to have additional funds for grieving their loved ones. A life insurance plan that fits the needs of you and your family members.

Coverage amount

If someone depends on something, you should have life insurance. A dependent person is a person who depends on someone else's financial support. In the future, you can ask the question, "If I die, what will happen to people who depend on me economically?" If they can't live as long as they did before you die, you need life insurance.

The following questions will help you understand the importance of life insurance:

- If your profit is reduced, how much will be paid to your dependents?

Health insurance

There are several types of health insurance. One of them is medical insurance. In addition, there are injury insurance, permanent medical insurance, basic medical insurance, and comprehensive medical insurance. You can arrange insurance types such as `urta.

Hospital insurance

You may need treatment if you are injured or sick. In such cases, hospital insurance covers some or all of the costs. These include surgery, medical examinations, X-rays, laboratory tests and medicines, as well as the costs of your accommodation and meals. relatively, they buy more hospital insurance because the price of hospital treatment is high. You can buy hospital insurance from insurance companies. If the costs exceed those specified in the contract, the patient must pay for these excess costs.

Injury insurance

Injury is one of the leading causes of hospitalization. Surgery insurance covers part or all of the costs of surgery. A list of the types of operations and the amounts to be covered will be compiled. Some companies charge more for surgery than others. This affects the price of insurance. Surgery insurance is usually arranged together with hospital insurance.

Permanent medical insurance

Sometimes (usually when it is expensive to get a medical check-up in a hospital) they go to a doctor's office for a check-up. Permanent medical insurance covers the costs of procedures performed outside the doctor's office, patient's home or hospital. This insurance contract covers the doctor's costs for each call or visit order. Some contracts cover the costs of diagnostic and laboratory tests. will be indicated. Permanent medical insurance is usually made together with hospital and surgical insurance. Permanent medical, hospital and surgical insurance constitutes a health program.

Business Records:

Car insurance

✚ Auto risks include accidents, theft of your vehicle, injury to yourself or another person, or damage to someone's property.

✚ Personal injury insurance provides coverage for bodily injury, medical bills, and uninsured motorist accidents.

✚ Property insurance protects against excess claims if you damage someone else's property.

✚ The amount of car insurance payment is influenced by factors such as the insured's age, type of events, living conditions, educational level, credit status, driving ability, mileage, car price, and where he lives.

Personal property insurance

- ✚ Home and personal property insurance covers 3 types of economic losses:
 1. Damage to home or personal property
 2. If your home or personal property is damaged, it is the money you need to live elsewhere

3. Your ability to recover your losses

✚ Homeowner's insurance covers a variety of damages. Renters insurance is available to anyone who rents.

- ✚ Smart buyers buy the best insurance at the cheapest price.

Life insurance

✚ Life insurance covers economic losses of loved ones due to death. It is measured by the amount of economic loss of the family dependent on someone else.

- ✚ Term insurance protects against economic losses in times of crisis.

Fixed insurance is also in the form of an amount of money and an investment

✚ To purchase personal life insurance, a person must apply to an insurance agent. He will undergo a physical examination to check his health. Life insurance premiums depend on the type of insurance, age and health of the insured.

Health insurance

✚ The main 5 types of health insurance are hospital insurance, surgical insurance, permanent medical insurance, basic medical insurance, and comprehensive insurance. Dental and eye insurance is specially designed for these medical needs. Carries out insurances.

✚ Health insurance providers operate on the basis of group health insurance, individual health insurance, health care organizations, selected organizations, and state programs.

✚ Disability insurance protects against economic losses in the event of an illness or accident. It is paid until the insured person is in working condition. Long-term health insurance has long been provided daily to the sick or the indigent.

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