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Х А Б А Р Ш Ы С Ы

ВЕСТНИК

РОО «НАЦИОНАЛЬНОЙ
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В 2016 году для развития и улучшения качества жизни казахстанцев был создан частный Благотворительный фонд «Халык». За годы своей деятельности на реализацию благотворительных проектов в областях образования и науки, социальной защиты, культуры, здравоохранения и спорта, Фонд выделил более 45 миллиардов тенге.

Особое внимание Благотворительный фонд «Халык» уделяет образовательным программам, считая это направление одним из ключевых в своей деятельности. Оказывая поддержку отечественному образованию, Фонд вносит свой посильный вклад в развитие качественного образования в Казахстане. Тем самым способствуя росту числа людей, способных менять жизнь в стране к лучшему – профессионалов в различных сферах, потенциальных лидеров и «великих умов». Одной из значимых инициатив фонда «Халык» в образовательной сфере стал проект Ozgeris powered by Halyk Fund – первый в стране бизнес-инкубатор для учащихся 9-11 классов, который помогает развивать необходимые в современном мире предпринимательские навыки. Так, на содействие малому бизнесу школьников было выделено более 200 грантов. Для поддержки талантливых и мотивированных детей Фонд неоднократно выделял гранты на обучение в Международной школе «Мирас» и в Astana IT University, а также помог казахстанским школьникам принять участие в престижном конкурсе «USTEM Robotics» в США. Авторские работы в рамках проекта «Тәлімгер», которому Фонд оказал поддержку, легли в основу учебной программы, учебников и учебно-методических книг по предмету «Основы предпринимательства и бизнеса», преподаваемого в 10-11 классах казахстанских школ и колледжей.

Помимо помощи школьникам, учащимся колледжей и студентам Фонд считает важным внести свой вклад в повышение квалификации педагогов, совершенствование их знаний и навыков, поскольку именно они являются проводниками знаний будущих поколений казахстанцев. При поддержке Фонда «Халык» в южной столице был организован ежегодный городской конкурс педагогов «Almaty Digital Ustaz.

Важной инициативой стал реализуемый проект по обучению основам финансовой грамотности преподавателей из восьми областей Казахстана, что должно оказать существенное влияние на воспитание финансовой

грамотности и предпринимательского мышления у нового поколения граждан страны.

Необходимую помощь Фонд «Халык» оказывает и тем, кто особенно остро в ней нуждается. В рамках социальной защиты населения активно проводится работа по поддержке детей, оставшихся без родителей, детей и взрослых из социально уязвимых слоев населения, людей с ограниченными возможностями, а также обеспечению нуждающихся социальным жильем, строительству социально важных объектов, таких как детские сады, детские площадки и физкультурно-оздоровительные комплексы.

В копилку добрых дел Фонда «Халык» можно добавить оказание помощи детскому спорту, куда относится поддержка в развитии детского футбола и карате в нашей стране. Жизненно важную помощь Благотворительный фонд «Халык» оказал нашим соотечественникам во время недавней пандемии COVID-19. Тогда, в разгар тяжелой борьбы с коронавирусной инфекцией Фонд выделил свыше 11 миллиардов тенге на приобретение необходимого медицинского оборудования и дорогостоящих медицинских препаратов, автомобилей скорой медицинской помощи и средств защиты, адресную материальную помощь социально уязвимым слоям населения и денежные выплаты медицинским работникам.

В 2023 году наряду с другими проектами, нацеленными на повышение благосостояния казахстанских граждан Фонд решил уделить особое внимание науке, поскольку она является частью общественной культуры, а уровень ее развития определяет уровень развития государства.

Поддержка Фондом выпуска журналов Национальной Академии наук Республики Казахстан, которые входят в международные фонды Scopus и Wos и в которых публикуются статьи отечественных ученых, докторантов и магистрантов, а также научных сотрудников высших учебных заведений и научно-исследовательских институтов нашей страны является не менее значимым вкладом Фонда в развитие казахстанского общества.

С уважением, Благотворительный Фонд «Халык»!

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WAYS TO IMPROVE FINANCIAL SUPPORT MEASURES FOR BUSINESS DEVELOPMENT

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Abstract. The aim of this article is to define business activities based on the analysis and comparison of traditional and updated approaches to financial support for business development. In a constantly changing global economy, financing remains a key element for determining the survival and growth of businesses. Exploring various financing options can help enterprises adapt to economic challenges and seize growth opportunities. With the advancement of technology, new financing platforms and tools, such as crowdfunding, P2P lending, and fintech services, have emerged. Examining these new approaches can help businesses access capital when traditional bank financing is limited. The financial support plays a significant role in the sustainable development of an enterprise. Improving the approach to financing business development is essential for stimulating innovation, growth, and economic stability. Expanding access to various financial instruments, including microfinancing, crowdfunding, and venture capital, offers entrepreneurs more flexible options for capital acquisition. The combination of digital technologies and fintech solutions simplifies financial transactions, making them more accessible and less costly for small and medium-sized businesses. Government incentives and subsidies that provide financial support for startups and projects in priority sectors also play a significant role. It is important for financing policies to be flexible and adaptable to changing economic conditions and market needs. Training and increasing financial literacy among entrepreneurs help them more effectively utilize available resources and manage financial risks. Active collaboration between the government, financial institutions, and the business community helps create sustainable and innovative financial support that contributes to the long-term development of businesses. This article defines the number of registered enterprises by regions

in Kazakhstan and the types of technological innovations in business financing. Practical steps to improve project management and contract evaluation are identified, along with recommendations for optimizing operational and financial management for construction enterprises. Additionally, construction companies should pay special attention to employee training and development. Investments in training employees in modern work methods and the latest technologies can increase their productivity and motivation. This, in turn, reduces staff turnover and lowers the costs of hiring new employees.

Keywords: bank, credit, microfinance, crowdfunding, venture capital, financial services, financial market, digitization, transformation, business, investments, subsidies, grants, capital

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БИЗНЕСТІ ДАМЫТУДЫ ҚАРЖЫЛЫҚ ҚАМТАМАСЫЗ ЕТУ ЖОЛДАРЫН ЖЕТІЛДІРУ ЖОЛДАРЫ

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Аннотация. Мақаланың мақсаты — бизнесті дамытуды қаржылық қамтамасыз етудің дәстүрлі және жаңартылған тәсілдерін талдау мен салыстыру негізінде кәсіпорынның қызметін айқындау болып табылады. Үнемі өзгеріп отыратын жаһандық экономикада қаржыландыру бизнестің өмір сүруі мен өсуін анықтаудың негізгі элементі болып қала береді. Қаржыландырудың әр түрлі нұсқаларын зерттеу бизнеске экономикалық қиындықтарға бейімделуге және өсу мүмкіндіктерін пайдалануға көмектеседі. Технологияның дамуымен краудфандинг, P2P несиелеу және финтех қызметтері сияқты қаржыландырудың жаңа платформалары мен құралдары пайда болуда. Осы жаңа тәсілдерді зерттеу дәстүрлі банктік қаржыландыру шектелген кезде бизнес өкілдеріне капиталға қол жеткізуге көмектеседі. Кәсіпорынның тұрақты дамуында қаржылық қамтамасыз ету маңызды рөл атқарады. Бизнесті дамытуды қаржыландыру тәсілін жақсарту инновацияларды, өсуді және экономикалық тұрақтылықты ынталандыру үшін маңызды. Микроқаржыландыру, краудфандинг және венчурлық капиталды қоса алғанда, әр түрлі қаржылық құралдарға қолжетімділікті арттыру кәсіпкерлерге капиталды алудың икемді нұсқаларын ұсынады. Сандық технологиялар мен финтех шешімдерді біріктіру қаржылық транзакцияларды жеңілдетеді, бұл оларды шағын және орта бизнес үшін қол жетімді және аз шығынды етеді. Басым секторлардағы стартаптар мен жобаларды қаржылық қамтамасыз ететін мемлекеттік ынталандыру мен субсидияның да рөлі ерекше. Қаржыландыру саясатының икемді болуы

және өзгермелі экономикалық жағдайлар мен нарық қажеттіліктеріне бейімделуі маңызды. Кәсіпкерлерді оқыту және қаржылық сауаттылығын арттыру оларға қолда бар ресурстарды тиімдірек пайдалануға және қаржылық тәуекелдерді басқаруға көмектеседі. Үкімет, қаржы институттары және бизнес қауымдастық арасындағы белсенді ынтымақтастық бизнестің ұзақ мерзімді дамуына ықпал ететін тұрақты және инновациялық қаржылық қамтамасыз етуді құруға көмектеседі. Бұл мақалада ҚР-ның өңірлері бойынша тіркелген бизнестердің саны мен бизнесті қаржыландырудағы технологиялық инновациялардың түрлері анықталды. Жобаны басқаруды және келісімшартты бағалауды жақсартудың тәжірибелік қадамдары айқындалды, құрылыс кәсіпорыны үшін операциялық және қаржылық басқаруды оңтайландыру бойынша ұсыныстар жасалды. Сонымен қатар, құрылыс кәсіпорындары қызметкерлерді оқыту мен дамытуға баса назар аударуы тиіс. Қызметкерлерді заманауи жұмыс әдістері мен соңғы технологияларға оқытуға инвестиция салу олардың өнімділігі мен мотивациясын арттыруға мүмкіндік береді. Бұл өз кезегінде қызметкерлердің тұрақтамауын азайтып, жаңа қызметкерлерді жұмысқа алу шығындарын азайтады.

Түйін сөздер: банк, несие, микроқаржыландыру, краудфандинг, венчурлық капитал, қаржылық қызмет, қаржы нарығы, цифрландыру, трансформация, бизнес, инвестиция,субсидия, грант, капитал

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ПУТИ СОВЕРШЕНСТВОВАНИЯ МЕРОПРИЯТИЙ ФИНАНСОВОГО ОБЕСПЕЧЕНИЯ РАЗВИТИЯ БИЗНЕСА

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Аннотация. Целью статьи является определение деятельности предприятия на основе анализа и сравнения традиционных и обновленных подходов к финансовому обеспечению развития бизнеса. В постоянно меняющейся глобальной экономике финансирование остается ключевым элементом для определения выживания и роста бизнеса. Изучение различных вариантов финансирования может помочь предприятиям адаптироваться к экономическим проблемам и воспользоваться возможностями роста. С развитием технологий появляются новые платформы и инструменты финансирования, такие как краудфандинг, P2P-кредитование и финтех-услуги. Изучение этих новых подходов может помочь предприятиям получить доступ к капиталу, когда традиционное банковское финансирование ограничено. Важную роль в устойчивом развитии предприятия играет финансовое обеспечение. Улучшение подхода к финансированию развития бизнеса важно для

стимулирования инноваций, роста и экономической стабильности. Расширение доступа к различным финансовым инструментам, включая микрофинансирование, краудфандинг и венчурный капитал, предлагает предпринимателям более гибкие варианты получения капитала. Сочетание цифровых технологий и финтех-решений упрощает финансовые транзакции, делая их более доступными для малого и среднего бизнеса и менее дорогостоящими. Государственные стимулы и субсидии, которые обеспечивают финансовое обеспечение стартапов и проектов в приоритетных секторах, также играют особую роль. Важно, чтобы политика финансирования была гибкой и адаптировалась к меняющимся экономическим условиям и потребностям рынка. Обучение и повышение финансовой грамотности предпринимателей помогают им более эффективно использовать имеющиеся ресурсы и управлять финансовыми рисками. Активное сотрудничество между правительством, финансовыми учреждениями и бизнес-сообществом помогает создать устойчивое и инновационное финансовое обеспечение, которое способствует долгосрочному развитию бизнеса. В данной статье определено количество зарегистрированных предприятий по регионам РК и виды технологических инноваций в финансировании бизнеса. Определены практические шаги по улучшению управления проектами и оценки контрактов, выработаны рекомендации по оптимизации операционного и финансового управления для строительного предприятия. Кроме того, строительные предприятия должны уделять особое внимание обучению и развитию сотрудников. Инвестиции в обучение сотрудников современным методам работы и новейшим технологиям могут повысить их продуктивность и мотивацию. Это, в свою очередь, снижает текучесть кадров и снижает затраты на набор новых сотрудников.

Ключевые слова: банк, кредит, микрофинансирование, краудфандинг, венчурный капитал, финансовые услуги, финансовый рынок, цифровизация, трансформация, бизнес, инвестиции, субсидии, гранты, капитал

Introduction

The actual number of businesses in our country is growing every year. In particular, thanks to the development of the private sector and state support for small and medium-sized businesses, the number of active business representatives in the country is constantly increasing. Kazakhstan's policy in recent years has been actively focused on improving the business climate, including simplification of business registration processes, tax benefits, and financial support for start-up entrepreneurs.

In 2023, the total number of business representatives in Kazakhstan increased by 152,424, i.e., by 7.52 percent, compared to 2022. Among them, the number of business representatives increased somewhat in Turkestan, Almaty, Zhambyl regions and Shymkent city. In addition to growth, we can see that the number of business representatives in some regions has decreased in the last year. In particular, the number of business representatives in Kyzylorda region in 2023 decreased by 676 (0.94 percent) compared to 2022.

1. As the largest city and economic center of Kazakhstan, Almaty traditionally attracts many businesses. 17 percent of all business representatives in the country are concentrated here. The city is a center of financial services, trade, tourism and information technology.

2. Astana is the capital of Kazakhstan and the second largest economic center, accounting for about 12 % of all businesses in the country. The city is actively developing in the fields of construction, education, healthcare and public administration.

3. Shymkent, one of the largest industrial cities of Kazakhstan, makes a significant contribution to the country's economy and accounts for about 6% of all business representatives. The city is known for its chemical, pharmaceutical and food industries.

4. Turkestan region is an important industrial and trade center, contributing about 10 % to the total number of businesses in the country. Turkestan region is active in trade, chemistry, tourism and agriculture.

5. The rest of the regions - the small cities and regions of Kazakhstan together contribute to the rest of the business spread across various sectors, including agriculture, small manufacturing and services (Bureau of national statistics, 2023).

The distribution of business representatives across the cities of Kazakhstan mainly corresponds to the general economic and demographic profile of the country. Most businesses are concentrated in large cities and economic centers. We can see it in table 1 below.

Table 1 - The number of registered businesses by region of the Republic of Kazakhstan

№	Regions	Years		Change, %
		2022	2023	2023/2022
1	Abay region	54 845	57 925	5,62
2	Akmola region	59 846	62 503	4,44
3	Aktobe region	90 622	92 112	1,64
4	Almaty region	126 343	141 877	12,3
5	Atyrau region	69 332	70 866	2,21
6	West Kazakhstan region	58 546	62 642	6,97
7	Zhambyl region	106 194	118 621	11,7
8	Zhetysu region	59 523	63 584	6,82
9	Karaganda	104 175	109 615	5,22
10	Kostanay region	65 125	67 997	4,41
11	Kyzylorda region	71 823	71 147	-0,94
12	Mangystau region	81 619	84 971	4,11
13	Pavlodar region	58 274	60 689	4,14
14	North Kazakhstan region	36 305	37 977	4,61
15	Turkestan region	188 186	210 898	12,07
16	Ulytau region	18 760	19 858	5,85
17	East Kazakhstan region	68 753	69 702	1,38
18	Astana city	232 081	254 999	9,88
19	Almaty city	353 766	381 950	7,97
20	Shymkent city	122 409	139 018	13,57
	Total	2 026 527	2 178 951	7,52

Note-Compiled by the author

The main part. An important first step in securing business finance is to define the company's financial goals and priorities. This includes increased profits and revenue, improved liquidity, lower costs, and more. Financial planning involves preparing budgets for different time periods (usually a year) that determine the company's expected revenues and expenses. Budgets for production, marketing, personnel, etc. can be prepared for various fields of activity. The next step is to predict financial results. An important part of financial planning is revenue, profit, working capital, etc. such as forecasting future financial results. This helps businesses to adapt to changing market conditions and take proactive measures (Taspenova, 2013).

Methodology

For any successful business owner, analyzing financial results is the biggest part of business development. Systematic analysis of financial results makes it possible to identify the strengths and weaknesses of the business, identify problem areas and take appropriate measures to correct them (Blank, 2011).

Below are some international examples of business owner fundraising that illustrate the diversity of funding approaches and sources.

1. Crowdfunding method. Kickstarter: The American company behind the Pebble smart watch has raised more than $10 million through Kickstarter, making it one of the most successful projects in the platform's history. Indiegogo: Flow Hive, an Australian startup that created an innovative honey-harvesting system, has raised nearly $13 million on Indiegogo, one of the most successful campaigns on the platform.

2. Venture financing approach. SpaceX: Elon Musk's space technology venture has received funding from a variety of venture capital investors, including Founders Fund, Draper Fisher Jurvetson, and others. Alibaba Group: The Chinese e-commerce company received significant funding from SoftBank and other investors prior to its IPO.

3. ICO (Initial Coin Offering) approach. Ethereum: a platform for creating decentralized applications, held one of the most successful ICOs in 2014, raising approximately $18 million. Tezos: a blockchain platform that raised over $232 million during its ICO in 2017, one of the largest ICO fundraisers.

4. P2P loan approach. Lending Club: A US-based P2P lending platform that allows people to borrow and lend directly to each other, bypassing traditional banking institutions. It is one of the most popular platforms of its kind.

5. State financing. Tesla received a loan from the Energy Projects Administration of the US Department of Energy to develop the production of electric cars and build a battery factory (Kusherbayev et al., 2020).

Currently, there are 3 main types of Crowdfunding.

1. Charity-based - in this model, people invest in a project without expecting financial rewards. They may donate out of sympathy, support an idea, or like a project.

2. Reward-based - where backers invest money in the project in exchange for special rewards or benefits, such as the project's products or services, gifts, recognition or other bonuses.

3. Equity-based - in this case, investors invest money in an enterprise or project for a share of its ownership or future profits. This type of Crowdfunding is a form of investment and can bring financial returns to investors if the project is successful (Kalieva et al., 2020).

Another innovative way of financing is the use of blockchain technology and cryptocurrencies. Businesses can issue blockchain-based tokens or coins in exchange for equity or investment. This opens up new opportunities to attract investors and expand global access to financial resources.

Cryptocurrencies are digital or virtual currencies that use cryptographic techniques to secure transactions and control the issuance of new units. They are an alternative form of currency that does not depend on central banks or governments. One of the most popular cryptocurrencies is Bitcoin, created in 2009 by Satoshi Nakamoto. Bitcoin was the first cryptocurrency based on blockchain technology and is still the largest and most widely used cryptocurrency in the world. The second largest cryptocurrency is Ethereum, launched in 2015 by Vitalik Buterin. Ethereum differs from Bitcoin in that it provides the ability to create smart contracts, i.e., program codes that execute automatically under certain conditions.

Apart from Bitcoin and Ethereum, there are many other cryptocurrencies in the market called altcoins. These include Litecoin, Ripple, Bitcoin Cash, Cardano, Polkadot and others. Each cryptocurrency has its own unique features and applications, and their market price and total capitalization can vary significantly. The advantages of cryptocurrencies include fast and inexpensive international transactions, the absence of intermediary banking or financial institutions, and the ability to use smart contracts to automate various processes. However, they face some challenges such as price volatility, regulatory issues, and potential security risks (Jassin Longeneker et al., 2020).

Results

Analysis of the financial position of "PAN" LLP is a multidimensional study that helps to assess its financial stability, profitability and resource management efficiency. The focus is on examining aspects such as liquidity, solvency, profitability and operational efficiency. The company's liquidity reflects its ability to meet short-term obligations in a timely manner, which is very important for the financial support of day-to-day operations. Solvency shows the ability of the enterprise to service its long-term obligations, which is an indicator of long-term financial stability. Profitability is important to assess how efficiently a business uses its resources to generate profits. The analysis also takes into account the influence of external and internal factors on financial activity, which allows for an integrated approach to the assessment of the organization's financial condition and the development of strategies for its improvement and growth. Let's begin the analysis of the financial situation of "PAN" LLP, first of all, by considering the accounting balance sheet of the enterprise for the last years, shown in Table 2.

Table 2 - Accounting balance of "PAN" LLP, million tenge

№	Indicators	Years			Change, %	
		2021	2022	2023	2022/2021	2023/2022
	Assets					
1	Cash	542 571	1 164 192	2 594 203	114,57	122,83
2	Accounts receivable	1 074 352	12 745	940 285	-98,81	7277,67
3	Reserves	26 835	75 798	173 996	182,46	129,55
4	Other current assets	1 126 920	1 668 060	2 442 604	48,02	46,43
5	Main funds	3 258 728	2 015 310	1 751 786	-38,16	-13,08
6	Intangible assets	41	28	15	-31,71	-46,43
7	Other non-current assets	180 373	2 612 220	3 469 268	1348,23	32,81
	Total assets	6 209 821	7 776 898	11 372 159	25,23	46,23
	Obligations					
8	Short-term financial liabilities for depreciation	-	454 200	958 540	-	111,04
9	Short-term financial liabilities	332 000	119 000	189 000	-64,16	58,82
10	Accounts payable	2 306 730	2 364 576	2 844 204	2,51	20,28
11	Other short-term liabilities	1 711 980	1 912 493	4 282 332	11,71	123,91
12	Long-term financial liabilities	-	228 993	228 993	-	0
13	Deferred tax liability	-	-	19 074	-	-
	General obligations	4 352 048	5 080 785	8 212 909	16,74	61,65
	Capital					
14	Authorized capital	70	70	70	0	0
15	Other parts of total income	953 328	1 349 342	1 354 298	41,54	0,37
16	Retained earnings	904 374	1 346 701	1 804 882	48,91	34,02
	Total capital	1 857 772	2 696 113	3 159 250	45,13	17,18

	Total liabilities	6 209 821	7 776 898	11 372 159	25,23	46,23
Note-Compiled by the author						

As we can see, the assets, liabilities, capital of the enterprise are growing every year. For example, compared to 2021, in 2022, total assets increased by 1,567,077 million tenge (25.23 %), total liabilities-by 728,737 million tenge (16.74 %), capital-by 838,341 million tenge (45.13 %). Also, in 2023, these indicators are increasing. In particular, compared to 2022, in 2023, total assets increased by 3,595,261 million tenge (46.23 %), total liabilities-by 3,132,124 million tenge (61.65 %), capital-by 463,137 million tenge (17.18 %). We can look at the growth and decline levels over the years in Figure 5.

The development of ways to finance the housing business remains a key aspect that supports the sustainability and growth of companies in the industry. As the economic environment changes and competition intensifies, construction companies are looking for innovative and efficient ways to raise capital. Promising directions for improving housing construction financing:

1. Attracting private investment. One of the promising ways is to attract investment from private investors through affiliate programs or direct investments. This may include the sale of company shares or shares in specific projects, which will allow you to expand the financial base and reduce dependence on traditional bank loans.

2. Crowdfunding. Crowdfunding platforms can be an effective way to raise funds for small and medium-sized projects. It is not only a way of financing, but also a marketing tool that helps strengthen ties with customers and increase the company's visibility in the market.

3. State subsidies and grants. Active participation in state programs to ensure housing construction will allow companies to get access to subsidies and grants, which will significantly reduce the financial burden on projects and increase their profitability.

4. Green financing. Given the global trend of Sustainable Development, green financing is becoming more and more popular. Projects involving environmental technologies and sustainable practices can attract funding from specialized funds and international organizations.

5. Syndicated loans. For large projects, syndicated loans, in which several banks combine resources to finance, can offer lower interest rates and greater flexibility in lending terms.

6. Use of financial instruments. The use of various financial instruments, such as bonds, project financing, and leasing schemes, can help construction companies manage risks, optimize taxation, and improve debt repayment conditions (Brigham et al., 2009).

The use of financial instruments in the construction industry, especially in the housing construction sector, is a powerful mechanism for increasing the financial stability and authority of the company. Financial instruments such as bonds, project financing, leasing and derivatives give construction companies flexibility in raising capital and managing risk. In a housing construction company, financial management requires flexibility, innovation and strategic planning, not only to survive serious economic difficulties, but also to thrive by finding new ways to develop and expand operations (Dyusembayev, 2009).

The main roles of updated approaches to financial support in business development:

1. Technological innovation. Modern technologies are radically changing the picture of financial support for business. Fintech startups and blockchain technologies offer new ways of financing, such as crowdfunding, initial coin offering (ICO), and P2P lending, which can offer flexible and affordable conditions for small and medium-sized businesses. These tools help democratize access to capital and can play a key role in ensuring innovative projects.

And the share of these technological innovations in business financing can be seen

in Figure 1.

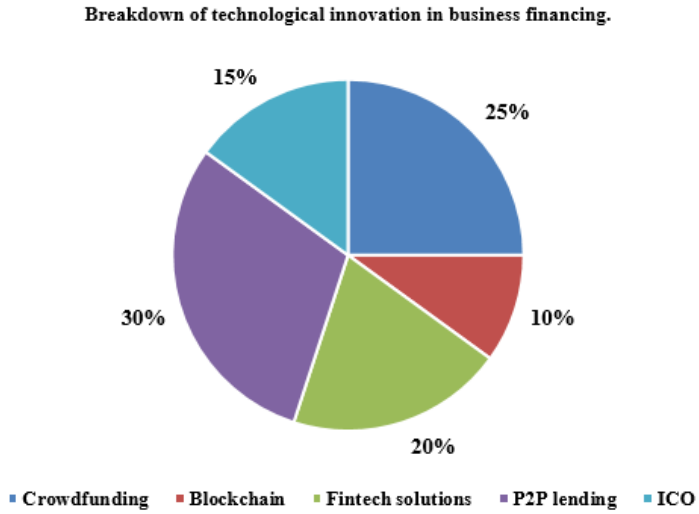

Figure 1 - Types of technological innovations in business financing
Note - compiled by the authors

Figure 1 above shows the percentage of use of various technological innovations in business financing. As we can see, P2P lending takes the largest share, which reflects its popularity and availability as a financing tool. Crowdfunding also stands out as an important tool, while ICOs and fintech solutions share the rest of the market with some involvement of blockchain technologies (Alipbekov, 2016).

2. Globalization of capital markets. Expansion of international financial markets and increased transparency of regulatory mechanisms will help attract investment from different countries. This creates new business opportunities in the international arena, allowing companies to finance their development with foreign investors (Smagulov et al., 2014).

3. Sustainable development and social entrepreneurship. Modern enterprises are increasingly oriented towards the principles of sustainable development, which requires new ways of financing. Green finance programs, social bonds and other sustainable investment instruments are designed to finance projects that contribute to social and environmental well-being (Rustemov, 2019).

4. Regulatory changes. Governments and international organizations are actively working to create favorable conditions for business development. This includes simplification of tax policy, reduction of administrative barriers for start-ups and small and medium-sized businesses, development of special economic zones with favorable conditions for investors (Akimov, 2024).

5. Strengthening the role of strategic alliances. In the face of high competition and market changes, companies are increasingly seeking cooperation through strategic alliances and partnerships. This not only increases innovation opportunities and reduces risks, but also increases the possibility of financial support from large corporations and investment funds (Akhmetova et al., 2021).

6. Adapt to changes. An important aspect of the financing perspective is the ability of the business to adapt to rapidly changing market conditions. This requires flexible financial models that can respond quickly to economic shocks and technological changes.

Discussion

We can offer PAN LLP the recommendations in Table 3 to improve project management and contract evaluation.

Table 3 - Practical steps to improve project management and contract evaluation

№	Steps	Description
1	Technology integration	The use of project management software can greatly improve the accuracy of planning and control, the automation of many processes, and the transfer of relevant data for decision-making.
2	Team training and development	Systematic training of employees in new project management methods and the latest changes in building codes and standards increases their competence and ability to adapt to changing conditions.
3	Risk management	Developing a comprehensive risk management strategy that includes identifying, analyzing, and minimizing potential risks will help reduce unforeseen costs and delays.
4	Cooperation with stakeholders	Building an effective dialogue with customers, contractors, suppliers and regulators can contribute to the uniformity and transparency of the project.
5	Continuous review and feedback	After completing each project, it is important to review the project to determine what has been successfully completed and where improvements can be made. This will help you gain valuable knowledge and experience that you can use in future projects.
Note - compiled by the author.		

It is the use of the above strategies that allows PAN LLC not only to improve project management and the accuracy of the contract assessment, but also to increase overall stability and competitiveness in the market. This, in turn, can lead to an increase in the volume of projects, an increase in the client base and an improvement in the financial results of the enterprise. It is very important for PAN LLC to analyze the use of resources and product costs. Effective resource management and control over the cost of production allow the enterprise to maximize profits, optimize processes and increase competitiveness in the market.

The use of resources in construction includes materials, labor, and equipment. Effective management of this resource begins with precise planning and continues with constant monitoring and adjustments as projects progress. The cost of housing construction includes both direct costs (materials, wages, and depreciation of equipment) and indirect costs (administrative costs, office rental, utilities). Understanding and controlling these costs allows the construction enterprise to set competitive prices and improve financial results (Kaderova, 2008).

A comprehensive analysis of the use of resources and product costs allows PAN LLC not only to reduce costs, but also to improve the quality of the work performed. Investments in technology and employee training, as well as constant financial monitoring, help the construction enterprise achieve its financial and operational goals while maintaining a high level of customer satisfaction. The introduction of new technologies and innovative methods into the construction industry significantly changes the way construction projects are designed, built and managed. These changes will focus on improving efficiency, reducing costs, improving workplace safety, and reducing environmental impacts.

Building Information Modeling (BIM) is one of the key technologies that revolutionize the construction industry. BIM allows architects, engineers and builders to create multidimensional digital construction models that accurately represent the physical and

functional characteristics of objects. This improves planning, coordination and communication between all project participants, as well as helps to avoid errors and reduce costs. Sustainable construction is another area where innovation has a significant impact. The use of environmentally friendly materials and technologies such as solar panels, smart home systems and green roof technologies contributes to the creation of energy-efficient and environmentally sustainable buildings (Kovalev, 2010).

3D printing in construction opens up new opportunities for creating complex geometric shapes, reducing waste and optimizing the use of materials. Building with 3D printing significantly reduces construction time and costs and allows you to create more ambitious architectural projects. The use of these technologies requires initial investment and training, but in the long term they bring significant benefits, increasing the competitiveness of construction enterprises and the quality of construction.

The level of competition in the field of housing construction is usually high, since this sector attracts many enterprises due to the constant demand for housing. As a home builder, it is important to stand out from competitors through quality construction, innovative technology, and unique offers such as green homes or buying experience. Measures such as product or service innovation to increase the competitiveness of the enterprise and increased marketing efforts to improve brand visibility can be taken. It is also important to focus on improving the customer experience and optimizing internal processes that can reduce costs and offer more competitive prices.

The management of PAN LLC should take into account the risks associated with a decrease in demand and a decrease in sales volumes and profits. In this regard, the following Table 4 presents recommendations that ensure the optimization of operational management.

Table 4 - Recommendations for optimizing operational management for the construction enterprise “PAN” LLP

№	Recommendations	Description
1	The adoption of technology	The use of the latest technology helps to increase the quality and speed of construction. Examples include design and project management software.
2	Improve project management	The introduction of clear planning and control procedures will help reduce delays and avoid budget overruns.
3	Optimization of procurement and logistics	Procurement planning and inventory management can significantly reduce costs and speed up processes.
4	Staff development	The training and development of skills of employees increases their productivity and quality of work.
5	Compliance with safety standards	Strengthening security measures at construction sites reduces risks and increases the prestige of the enterprise.
Note - compiled by the author.		

To optimize operational management at the construction enterprise “PAN” LLC, measures in Table 12 can be proposed. First, the introduction of automated project management systems improves coordination between different departments and accelerates the exchange of information. Secondly, the standardization of processes and the introduction of specific quality control procedures at each stage of construction minimize risks and increase the overall efficiency of work. The third recommendation concerns the training of personnel in modern methods of construction production and Project Management, which will help improve the professional qualifications of employees. In conclusion, it is worth paying attention to the development and implementation of programs to motivate and retain qualified specialists, which will strengthen the team and increase its productivity. And to optimize financial management in PAN LLC, we can consider the recommendations in

Table 5.

Table 5 - Recommendations for optimizing financial management for the construction enterprise “PAN” LLP

№	Recommendations	Description
1	Improved financial analysis	The development and implementation of specific financial plans will help the enterprise better control its own expenses and income.
2	Debt management	Effective debt management improves the financial condition of the enterprise.
3	Risk management	Identifying and managing potential risks helps to avoid unexpected financial losses.
4	Introduction of ERP systems	The use of integrated systems for enterprise resource management increases overall efficiency and control.
5	Diversification of funding sources	The study of various financing options helps to ensure the stability of the enterprise and the possibility of development.
Note - compiled by the author.		

To optimize financial management at the construction enterprise “PAN” LLC, measures in Table 13 can be proposed. First, it is important to strengthen financial planning by following detailed budgets and forecasts, which will help the enterprise better control costs and plan future investments. Secondly, in order to optimize working capital and accelerate money circulation, it is necessary to improve the accounts receivable and payable management system. The third proposal is the integration of modern financial technologies, such as financial automation software, which allows you to increase the accuracy of financial statements and simplify auditing. The fourth recommendation involves conducting a regular financial audit to identify inefficient costs and opportunities to reduce costs. Finally, it is recommended to develop a risk management strategy, including insurance and hedging, to minimize possible financial losses from unforeseen events.

These recommendations are designed to improve both the daily activities of the enterprise and its long-term financial condition. The implementation of these recommendations can lead to more efficient work and improved financial stability. The implementation of these recommendations can lead to more efficient work and better financial stability. Improving economic efficiency for the construction business requires an integrated approach aimed at modernization of investment priorities and technologies. Effective strategies in this area can help reduce costs, improve quality, and speed up project completion (Nurmaganbetova et al., 2020).

In addition, construction enterprises should pay special attention to the training and development of employees. Investing in training employees in modern work methods and the latest technologies allows them to increase productivity and motivation. This, in turn, reduces staff turnover and reduces the cost of hiring new employees. Improving procurement processes also plays an important role in improving cost efficiency. Optimization of procurement activities through the introduction of electronic procurement systems and strategic partnerships with suppliers can reduce the cost of materials and services. Effective procurement management allows enterprises to better control project costs and improve margin.

Conclusion

In summary, improving the way business development is financed is important to stimulate innovation, growth and economic stability. Increasing access to a variety of financial instruments, including microfinance, crowd funding, and venture capital, can provide entrepreneurs with more flexible options for obtaining capital. The integration of digital technologies and fintech solutions simplifies financial transactions, making them more affordable and less costly for small and medium-sized businesses. Government incentives

and subsidies, which financially support startups and projects in priority sectors, also play an important role. It is important that financing policies are flexible and adapted to changing economic conditions and market needs. Training and improving the financial literacy of entrepreneurs will help them use available resources more efficiently and manage financial risks. In conclusion, active cooperation between the government, financial institutions and the business community helps to create a sustainable and innovative financial support that contributes to the long-term development of business.

Propose a number of Strategic and operational measures to improve the financial efficiency of the housing construction organization. These measures are aimed at optimizing costs, improving innovative approaches to project management and financing:

- centralization of procurement obtaining better prices and conditions from suppliers, combining purchases for different projects can reduce the cost of materials; implementation of strict cost control using automated project management systems that ensure strict compliance with the budget and schedule at each stage of the project;

- the use of careful construction methodologies that will help minimize the loss of time and resources at all stages of construction; the development and implementation of quality standards for all types of work, which will reduce the likelihood of cost correction and recycling; training and development of employees to increase their competence and productivity;

- use crowdfunding and crowdfunding platforms to attract direct investment from private investors and potential real estate buyers; attract venture capital to innovative construction projects, especially those that involve the use of new technologies and environmentally friendly materials;

- credit syndication for large projects that allow the distribution of financial risks between several banks or financial institutions; development of flexible payment and financing schemes for buyers, including installment plans and concessional lending that allow increasing sales and improving cash flow; increasing marketing efforts to attract a new customer and retain existing ones, including through digital channels and social networks;

- implementation of BIM technologies (Building Information Modeling), which allows you to optimize planning, execution and construction management at all stages; automation of accounting and reporting, which reduces the likelihood of errors and speeds up access to financial information for making management decisions.

The application of these recommendations will help the construction company not only increase financial efficiency, but also increase competitiveness in the market, ensure stable growth and development. Finance is a circulation system that provides the resources necessary for the functioning, development and expansion of any enterprise. Optimal financial management allows the company not only to carry out current operations, but also to minimize risks and maximize profits, and strategic planning in the future.

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