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FINANCIAL PROBLEMS OF INNOVATION DEVELOPMENT IN SMALL ENTERPRISE ACTIVITIES

A.A. Temirov

Abstract

This article considers the role of innovation and organizational problems in small-scale enterprise. Studied the pricing strategy of new products produced with the use of the innovation. Identified ways to improve the competitiveness of products, by applying new technologies in production, proposals on improvement of financing of innovative activity of subjects of small business.

Keywords: innovative activities, small businesses, pricing strategy, financing innovation, own funds, loans.

Any establishment running its own activity, and small business as well pay great attention to innovations in order to achieve strategic goals and know their own place in market. Innovations- the objects which are carried out on the base of scientific researches and which are different from the previous one. Definition of innovation is widely used in economic, organizational, financial and other fields and it is very useful and helpful in providing of economic and organization economy and implement any novelty. Innovation activity of any establishment is to creation and implementation of a technological and foreign, economic novelty on the base of scientific results.

According to the decree number -1590 (29/07/2011) of the President of the republic of Uzbekistan about the taxation and customs following tasks should be solved: implementation of modern techniques and technologies, scientific knowledge into country's economy, population living standards improving as in enterprises involving foreign capital labor payment level is higher than in other enterprises, production efficiency improvement applying foreign investment, production competence improvement and production modernization, creating additional workplaces in new and reconstructed enterprises, implementation of production management modern methods and development of personnel proficiency skill, taxes and other budget incomes increase [1]. All these measures lead to strengthening of cooperation relationships between business subjects and give the opportunity to small business to work on innovation projects and look at work seriously.

As the President of the republic of Uzbekistan I. Karimov mentioned "... it is necessary to develop the export program of our production, goals of foreign trade should be reached, profit of foreign currency should be increased, products based on high technologies should be created, and information about our high goals which we set before ourselves shouldn't be spread" [2].

Any enterprise running innovation activity face organization problems. These problems are the following:

- creation and shaping of scientific and technical novelties;
- preparation of organizational documents of the projects;
- providing the adaptation of innovations to foreign and internal environment;
- implementation of the innovation production and development of general production;

It is clear, that innovational product in innovation activity small business pays great attention to product and its technologic innovation. Innovations give the opportunity to improve the quality of previous products and determine the real price and also increase the profit made from these products.

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Selling the products of small enterprises by high prices based on innovation activity depends on the following:
- meeting of new production the real requirements;
- increasing of demand of the new product with the help of active marketing.

According to existing parts of circulation of the product, it is not possible for enterprise or establishments to make profits out of high prices for a long time, because there are competitors who are able to sell the same products by lower prices, and can change and affect the prices on the market. On the other hand new manufactures or producing companies can be created being the competitor to organization which is monopoly. [3]

That's why, profit which is made by selling the products by high prices in small enterprises cannot be long-term. So this chosen strategy cannot be efficient in achieving the goals.

From one view point this state is very convenient to produce new product and its technological field is monopoly, from the other side this state can be considered as temporary.

The following factors help to increase the amount of goods by small business enterprises in conditions of innovation production:
- the amount of goods and high sales increase, because of modified products and moreover all these products meet the requirements of the market;
- the selling process makes progress, because of existing satisfaction with the product;
- the more the demand raises in the market the more new markets are being established.

It is clear, that competitiveness as the result of innovation activity of small business subjects depends on the following:
- the quality of production and its price;
- periods of production delivery in accordance with the orders;
- the quality of technical service and the value of production;

The improvement of production closely depends on innovation activities of small business. In my opinion, the following cases or states should be paid great attention.

- it is important to improve the quality of the product and meet all the requirements of the customers.
- the cheaper the product is getting, the stronger competitor it becomes and then it is necessary reduce the real cost of the product.
- in order to implement the new product it is necessary to take the real abilities and possibilities into consideration, and the product should be produced of high quality and it should be delivered in convenient way to the customer.

Innovation management is really important in the organization management. Innovation management is responsible for marketing, developing and organizing of external and economic activity, and in order to implement all these fields the control system should be developed.

The determined products, technologies, markets and the new ways and methods of implementation are the responsibilities of the managers.

- first of all it is necessary to provide workers with the new conditions and requirements;
- the second, it is necessary to direct the whole social and economic system of enterprise with innovation activity.

The stuff of enterprise is represented as the object of management, because innovation activity requires the creativity and the strengths of workers. So the basic task of innovation management is to define and develop the creative abilities, the potential of workers and in order to implement all these features it is necessary to create good conditions for workers.

Nowadays, the most complicated task in the organization and development of innovation activity is the financial issues. In the country internal sources realization in investments attracting is considered as the matter of main importance. This means the necessity of wider realizing of enterprise profits, deterioration expenditure, money savings and other financial resources of investors in creating the new production line or expanding existing production industries. Because, total realization of internal
resources assures saving and smart utilizing of existed resources on the one hand and increases investment efficiency on the other hand.

Bank crediting is widely spread in implementation of innovation ideas of enterprises. But, enterprises should represent all documents, including construction patterns and economic-financial accounts, experimental results to assure the bank.

So, small business enterprises can rely on the bank with the financial matters. Matters connected with delivery and realization of the production based on innovation activity, and matters connected with advertising and purchasing of new equipments also can be the responsibility of the bank. But all these tasks can be accomplished only if the small business enterprise is absolutely sure in successful results.

Besides, innovation activities of small business enterprises can be accomplished by the following:
- Implementation of financing system for scientific researches, experienced construction works with the help of credits
- reducing interference of governing and regulating institutions into financial economic operations of enterprises;
- tax burden lowering;
- reducing the number of state statistic reports to send by economic entities created great opportunities for developing and promoting of entrepreneurship.
- providing of the direct financial help to small business enterprises in developing of local centers based on innovation activity;
- according to innovation projects reforms, small business enterprises can also be financed by state budget;
- developing the relationships between communication offices, local authorities, bigger enterprises and small business enterprises, and developing the matters of demand and supply;

All the conditions mentioned above can be created and accomplished only with the help of the government. Therefore it is necessary to highlight the prominent role of the government in developing the innovation activity of small business enterprises.

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ФИНАНСОВЫЕ ПРОБЛЕМЫ ИННОВАЦИОННОГО РАЗВИТИЯ МАЛОГО БИЗНЕСА

А.А. Темиров

Аннотация. В данной статье рассмотрена роль инновации и ее организационные проблемы в деятельности малых предприятий. Изучена ценообразовательная политика новых произведенной продукции с применением инновации. Определены пути улучшения конкурентоспособности продукции, путем применения новых технологий в производстве, даны предложения по совершенствованию финансирования инновационной деятельности субъектов малого бизнеса.

Ключевые слова: инновационная деятельность, малый бизнес, ценовая политика, финансирование инновационной деятельности, собственные средства, кредиты.

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