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## ИЗВЕСТИЯ

НАЦИОНАЛЬНОЙ АКАДЕМИИ НАУК  
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## NEWS

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**Yu.V. Foot, I.G. Zwinger, S.F. Smolyaninova**

North Kazakhstan State University. Kozybaeva  
[yulia\\_maxsim@mail.ru](mailto:yulia_maxsim@mail.ru), [igcvinger@mail.ru](mailto:igcvinger@mail.ru), [ssves.1203@mail.ru](mailto:ssves.1203@mail.ru)

## **MODERN PROBLEMS OF FINANCIAL MANAGEMENT**

**Abstract.** Difficulties in the field of financial management are closely combined with the formation and effective management of financial resources. Financial management forms this area most deeply, since the tasks of forming financial resources in a company find a solution within the framework of financial management, and besides it gives an opportunity to start solving problems of efficient use of resources intellectually and creatively. There are a number of actual problems of financial management, on the basis of information collected at regular seminars on the management of enterprise finances, and analysis of data obtained at enterprises. Optimization of the distribution of the generated volume of financial resources provides for the establishment of the necessary proportionality in their use for the production and social development of an enterprise, payment of the required level of income on invested capital to the owners of the enterprise, etc.

**Keywords:** financial management, problems, flows, efficiency, management concept, economic security.

### **INTRODUCTION**

Managing cash flows due to a shortage of funds is the most problematic area of financial management. Not without difficulties in the field of financial planning, crisis management, organizational structure of financial services and management accounting. It should also be noted that this is not a complete list of problems of financial management.

The management of the company consists in the ability to rationally manage funds and all resources, in addition, to carry out internal self-esteem and make predictions of their condition in terms of performing characteristic production functions, to take measures to protect these functions. Managers need to ensure the economic security of production from all sorts of manifestations of external and internal origin, affecting the prospects of the enterprise, to take measures to counter threats.

### **MAIN PART**

Financial management, like science, has a number of features: Financial management builds its policy in such a way as to achieve the intended strategic goals of the company. In implementing their goals, financial management uses various strategies and tactics that are followed throughout the work; Financial management allows the management of the company not to be scattered in different areas of activity, namely, to concentrate on certain actions and issues, which ultimately leads to the desired results; Financial management at the enterprise should not be implemented as a separate element of the system, but as part of the system, that is, taking into account all the activities of the company. Financial management as an element of the overall system is designed to streamline the process of this system in terms of financial instruments; Financial management is aimed at solving investment and financing issues.

This is based on the decision-making system about investing the company's funds in investment projects, whereas:

The financial system must find the means to implement these proposals;

Financial management is designed to optimize the financial structure of the organization;

Financial management talks about the division in financial management.

In managing a company's financial system, it is necessary to clearly distinguish between two concepts of “profit” and “cash flow”, management in these areas and the formation of these indicators, and their analysis are two different areas of activity; Financial management calls for the need to make decisions in an integrated way, that is, all management decisions must be joint, it is necessary to evaluate the degree of influence of one decision on another and vice versa, in general, this will lead to positive financial results of the company.

Financial management problems Financial management is a complex and multifaceted task that faces all heads of enterprises in various fields of activity. Often this task is solved without a systematic approach, as well as under the conditions of incompetence and incompetence of people employed in the financial sphere of enterprises.

Today in financial management there are a number of key problems that do not allow this type of activity to develop in modern enterprises:

The company's management does not see and does not set itself specific goals and objectives for their achievement.

The goals are not clear and specific; in view of this, it results in dispersing activities in different directions, which does not lead to the desired results;

Incorrect forecasting and estimation of the company's current expenses. Most often, managers miss this point in their activities, when current costs are incorrectly determined, which is why the total costs of the enterprise continue to grow, as a result, the cost of production, and then pricing and other processes change; Uncertain strategy, undeveloped company tactics. This sooner or later leads the company to a financial and economic loss, since the goals and the final results of the strategic action were not defined initially.

Poorly established process of transferring information from one source to another. This leads to the loss of part of the information message, the inaccuracy of the received information, and, as a consequence, the loss of time and finances of the company due to incorrect management decisions; Inflexible financial policy of the company. The company is influenced by external and internal factors, especially external factors that directly affect the operation of the enterprise. If financial policy cannot be quickly and qualitatively restructured under the influence of external factors, then sooner or later, this will lead to financial losses and ineffective financial policy in general; No responsible for making financial management decisions. The management of the company should understand that most decisions need to be made quickly and clearly, coordination requires only questions at the macro level of the organization, therefore it is necessary to appoint responsible persons who are able to adequately solve financial problems in the right time frame; The lack of a system for assessing the company's risky operations. It is necessary to constantly pursue a risk assessment policy in various areas of the firm's activities, without it, the financial system can suffer greatly; Competent management of all financial flows of the company. In this case, the company's management needs to think about who in the organization deals with finances, whether this employee is capable of competently and effectively managing.

The problem of effective management of financial flows is closely related to another problem - the preparation of a financial plan, budgeting. The form and content of the financial plan can be carried out depending on the specifics of the enterprise and management tasks. In many enterprises, a comprehensive financial plan is understood primarily as a production plan and a number of budgets, i.e. units to ensure its implementation. Such a plan includes revenue plans, a report on financial results, tax calculations, etc. As a rule, cash flow plans and report and profits are given in an aggregated form, and the planned balance is not calculated.

After the financial plan of the enterprise is formed, analyzed and approved for execution, it is necessary to ensure the operational control of its implementation and decision-making on its adjustment.

To control the necessary information on the actual implementation of the plan, and for timely adjustment it should be provided at least once a week or a decade. And here there are accounting problems. Among its main shortcomings that impede effective financial planning and management are the lack of efficiency and often the inconsistency of the analytical accounting system of planning. In addition, it should be noted the orientation of accounting for the needs of the fiscal system. All this leads to the need to more quickly obtain factual information, where the financial plan is drawn up. In this case, managers have a need for a different account, namely, management. The requirements for the management

accounting system and its automation depend on the structure of the financial plan and the degree of its detailing by divisions.

There is also the problem of crisis management, for some managers it is quite important, the key one. Here it is necessary to bring the company on the verge of bankruptcy and make it competitive. In solving these problems, the role of effective financial management is also very large. The exit program of the enterprise from the crisis situation involves a whole set of effective funds, strategies and tactics for managing financial flows, budgeting necessary for a particular case and a particular enterprise.

The task of developing a financial and economic strategy is in fifth place, and this indicates a significant underestimation of its importance by the heads of enterprises. The reasons for this are the lack of understanding of the essence of the strategy and its role in the management of the enterprise, the lack of a methodology for the formation and implementation of the strategy, a lack of time, etc.

Usually, under the strategy understand the system of enterprise goals, criteria for evaluating methods for their implementation. For example, when developing a financial and economic strategy, goals such as reaching a break-even operation, a given percentage of profitability, a certain level of decrease in receivables and payables, an increase in the monetary share of revenue to a given percentage can be defined. outline the steps to implement them, for example, the financial plan for three years is detailed by year, and the first year by quarter.

Control over intersectoral financial overflows of the money masses solves the following key tasks: 1) the ability of the financial management to assess the attractiveness of investments in key sectors of the national economy; 2) the possibility of obtaining complete structural control of the movement of financial flows within the stock sector; 3) the use of a more detailed approach to the formation of a strategic investment portfolio, taking into account the attractiveness of industry sectors. [6, c] Thus, management seems to permeate the entire organization, affecting virtually all areas of its activity. However, with all the diversity of interaction between management and organization, it is possible to quite clearly define the boundaries of activity that constitutes the content of management, as well as to single out its individual types. Financial management involves not only an assessment of ongoing processes, but also the development of algorithms for solving financial issues and problems. Under financial management should be understood the process of developing and implementing management decisions related to the movement of financial resources and capital of economic entities, viewed both from the position of assets and sources of funds, the optimal and rational attraction and use of these funds.

Thus, due to the unavailability of financial and credit resources on conditions acceptable to them. As a management process, financial management is based on using the financial mechanism of the organization's system, planning financial resources. An effective financial management mechanism allows you to fully implement the goals and objectives facing it, and contributes to the effective implementation of the financial management functions of the enterprise. However, today there are problems with the financial mechanism instruments, and they depend primarily on the development of the stock market instruments. Today, the Kazakhstan stock market is a rather underdeveloped system, which, despite its overall involvement in the world economic space, remains an underdeveloped, inefficient and non-dynamic economic institution that does not meet the needs of the domestic economy, especially small and medium businesses.

A comparative analysis of the dominant methods (active and passive) of the investment portfolio management at the enterprises of Kazakhstan revealed their advantages and disadvantages in the formation of the investment portfolio. The choice of a specific investment portfolio management method is determined by the investor, based on the goals and objectives. However, regardless of the goals of the investor, the specifics of emerging markets impose a number of restrictions on the possibility of using some active and passive management strategies. The most suitable method for domestic enterprises in emerging markets, in our opinion, may be a combined investment portfolio management method, combining various elements of active and passive management. [4, p. 89] The results of the study revealed the need for control over intersectoral capital flows in the stock market. This problem creates the need to use a sectoral index index, capable of controlling structural changes in equity capital. The absence of such an indicator at the moment has a negative impact on regional enterprises that are in conditions of a lack of information.

Summing up, we highlight the main aspects of the study:

1. Management of financial resources in conditions of crisis and the volatility of financial markets is a priority task. In a crisis, the level of professionalism of a financial manager is evident, as in a steadily growing economy, cheap loans and low volatile growing open markets, virtually any individual with a basic economic education and a set of minimum skills can manage a company and its financial resources. In a crisis, no more than 1-10% of managers effectively manage finances.

2. The financial crisis is a short-term phenomenon; it implies an increase in the volatility of financial markets, drastic changes in the financial performance of firms, and later on, of the state and households. The financial crisis is a precursor of the economic crisis, it contributes to the growth of the effectiveness of managing financial and other resources. The financial crisis is a time of opportunity, the majority of individuals about whom either do not know or do not use.

3. The main problem in building a system of effective financial management is a significant shortage of managerial personnel. Lack of company assets, financial resources, information about financial events and other problems in financial management, as a rule, are caused by the low quality of personnel in the enterprise, and not by objective reality.

## CONCLUSION

The content of financial management is the art of directing the movement of financial resources and financial relations arising between business entities in the process of movement of financial resources. Financial management is the process of defining the goal of financial management and the implementation of the impact on finances using the methods and levers of financial mechanism to achieve the goal.

Evaluation of financial and economic results of enterprises in modern conditions clearly demonstrates that the complication of their situation is associated with a lack of professionalism and the lack of a systematic approach in managing business activities. The lack of consistency entails zero efficiency of the methods used and the dispersal of available financial resources.

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**Ю.В. Фоот, И.Г. Цвингер, С.Ф. Смольянинова**

Северо-Казахстанский государственный университет им. Козыбаева

### СОВРЕМЕННЫЕ ПРОБЛЕМЫ ФИНАНСОВОГО МЕНЕДЖМЕНТА

**Аннотация.** Трудности в сфере финансового менеджмента тесно объединены с формированием и эффективным управлением финансовыми ресурсами. Финансовый менеджмент формирует данное направление наиболее глубоко, поскольку задачи формирования финансовых ресурсов в компании находят решение в рамках финансового менеджмента, а кроме того дает возможность интеллектуально и творчески приступать к проблемам эффективного использования ресурсов. Существует ряд актуальных проблем финансового менеджмента, на основе информации, собираемой на регулярных семинарах по управлению финансами предприятий, и анализа данных, полученных на предприятиях. Оптимизация распределения сформированного объема финансовых ресурсов предусматривает установление необходимой пропорциональности в их использовании на цели производственного и социального развития предприятия, выплаты необходимого уровня доходов на инвестированный капитал собственникам предприятия и т.п.

**Ключевые слова:** финансовый менеджмент, проблемы, потоки, эффективность, концепция управления, экономическая безопасность

УДК 332

**Ю.В. Фоот, И.Г. Цвингер, С.Ф. Смольянинова**

Солтүстік Қазақстан мемлекеттік университеті. Козыбаева

### ҚАРЖЫЛЫҚ БАСҚАРУДЫҢ ЗАМАНАУ МӘСЕЛЕЛЕРІ

**Аннотация.** Қаржылық менеджмент саласындағы қиындықтар қаржы ресурстарын қалыптастыру мен тиімді басқарумен тығыз байланысты. Қаржылық менеджмент осы саланы тереңірек қалыптастырады, өйткені қаржы ресурстарын қалыптастыру міндеті қаржы менеджменті шеңберінде шешім табуға мүмкіндік береді, сонымен қатар ресурстардың интеллектуалды және шығармашылық тиімді пайдалану проблемаларын шешуге мүмкіндік береді. Кәсіпорындар қаржыларын басқару және кәсіпорындарда алынған деректерді талдау бойынша тұрақты семинарларда жиналған ақпарат негізінде қаржылық басқарудың бірқатар өзекті



мәселелері бар. Шығарылған қаржы ресурстарының көлемін оңтайландыру кәсіпорынның өндірістік және әлеуметтік дамуына, кәсіпорынның иелеріне салынған капиталдың қажетті деңгейін төлеуге және т.б. пайдалану үшін қажетті пропорционалдылықты белгілеуді көздейді.

**Түйін сөздер:** қаржылық басқару, проблемалар, ағымдар, тиімділік, басқару тұжырымдамасы, экономикалық қауіпсіздік.

**Information about author:**

Foot Yulia Valerievna - senior lecturer of the Department of Finance and management, master of management, North Kazakhstan state University. Kozybaev <https://doi.org/0000-0001-9346-5533>;

Zwinger Irina G. - senior lecturer of the Department "Finance and management", master of economic Sciences, North-Kazakhstan state University. Kozybaev <https://doi.org/0000-0001-8579-1961>;

Smolyaninova Svetlana - senior lecturer of the Department "Finance and management", master of economic Sciences, North Kazakhstan state University. Kozybaev <https://doi.org/0000-0002-8098-4315>

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