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ANALYTICAL TOOLS FOR REGULATING DEBT OBLIGATIONS OF CLIENTS AND COMPANIES

АНАЛИТИЧЕСКИЙ ИНСТРУМЕНТАРИЙ РЕГУЛИРОВАНИЯ ДОЛГОВЫХ ОБЯЗАТЕЛЬСТВ КЛИЕНТОВ И КОМПАНИЙ

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Abstract: The article discusses the use of analytical tools as a basic foundation

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for making sound management decisions aimed at increasing the production and economic potential of an economic entity. It is proposed to use relative indicators as criteria for analyzing accounts receivable and payables in this regard, since these values fully reflect the dynamics of processes occurring in a commercial organization, as well as potential problems and opportunities of the organization, taking into account the adjustment of inflationary processes.

Keywords: regulation, analysis, assessment, tools, commercial organization, economic potential.

Аннотация: В статье обсуждаются вопросы применения аналитического инструментария в качестве базового фундамента при принятии обоснованных управленческих решений, направленных на повышение производственно-экономического потенциала хозяйствующего субъекта. Предлагается использовать относительные показатели как критерии анализа дебиторской и кредиторской задолженности в связи, поскольку эти значения в полной мере отражают динамику происходящих в коммерческой организации процессов, а также потенциальные проблемы и возможности организации с учетом корректировки инфляционных процессов.

Ключевые слова: регулирование, анализ, оценка, инструментарий, коммерческая организация, экономический потенциал.

At the present stage of the development of a market economy, there is an increasing need to develop and apply effective methods for analyzing the financial condition of business entities not only at the level of the entire Russian economy, but also of individual business entities.

Maintaining financial condition indicators at a given level is a key condition necessary for the stable functioning and effective development of commercial organizations. Moreover, in conditions of economic instability on a global scale, the organization is obliged to fulfill its own obligations to external creditors and at the same time receive a stable income for a certain period.

The results of scientific research conducted in various countries of the world show that if the time frame for repayment of the most common overdue receivables and payables is in the range of 50-60 days, then the most reasonable is to use a discount coefficient for receivables and payables equal to 1/6 of the industry price growth index.

The absolute value of accounts receivable and payable, the values of the constituent elements, the specific weight of each element and the dynamics of repayment – all this should be analyzed, first of all. The information obtained in this case allows us to form a clear idea of the organization's resource potential for a competent approach to the formation and management of accounts receivable and payable.

Equally important points in this process are studies of the specific system of formation of accounts receivable and payables, the specifics of the allocation of financial resources, the scale of debt, as well as its composition and maturity dates. At this stage, the mechanism of interaction with counterparties, major creditors and debtors is being considered, as well as trends in the development of the system for organizing the repayment of receivables and payables.

After that, you can start developing a set of indicators for analyzing accounts receivable and payables. Criteria that provide a quantitative and qualitative description of the main management impacts and allow assessing the sustainability of an economic entity will be applied by the management of a commercial company, taking into account economic indicators. Such a system of indicators allows you to control the process of analyzing and managing accounts receivable and payables.

As a rule, the criteria for assessing the ratio of accounts receivable and accounts payable are divided into several groups, however, the following two are essential: quantitative and qualitative. The division of all indicators into 2 groups is due to the duality of interests of the participants in the process: on the one hand, the business entity with its commercial prospects, on the other hand, the counterparties with their interests. In this case, it is necessary to select the selection criteria that fully

demonstrate the real effectiveness of the accounts receivable and payables management system.

Direct measures within the framework of the analysis of accounts receivable and payables together provide a single representation in the form of a complex integral indicator, the value of which should be considered in dynamics. It should be noted that the dynamics of the system will be recognized as effective and its condition stable if this indicator is at a constant level with the specified characteristics.

In addition to all of the above, it is also necessary to identify the circumstances that affect the effectiveness of the accounts receivable and payables management process and identify the positive and negative ones among them. It is also possible to identify external and internal, quantitative and qualitative factors of influence.

The developed approach to the assessment of accounts receivable and payables makes it possible to identify promising positions of balanced growth in the economic interests of all participants in these processes. A well-thought-out classification of indicators for assessing these types of debt of a commercial organization allows for competent analytical actions and effective influence on the management object, as well as performing a control function in the management process.

All measures aimed at supporting the prescribed pace of sustainable development of an economic entity are ultimately aimed at achieving a significant level of economic efficiency of a commercial organization in particular and at increasing competitiveness in the market as a whole.

Thus, for effective management of debt obligations of clients and companies, qualitative control over these items of the organization's financial flows should be carried out. Since this control activity is not regulated by any relevant regulatory legal acts or internal documents, the proposed control element acts as an integral part of other control elements.

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