

SERVICES FOR SMALL BUSINESSES AND ENTREPRENEURS

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Abstract: *this article provides an analysis of services in small business and private entrepreneurship, its importance, development and quality. The most common types of services in small business and private entrepreneurship include banking, auditing, accounting and logistics services. In order to use these services, first of all, the state must have a good infrastructure for production and services. In recent years, the infrastructure has been developing rapidly. This can be explained by a number of factors. In particular, the growth rate of production is ahead of the development of infrastructure, which also affects the development of the economy*

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The effective operation and development of small businesses in the country largely depends on the conditions created for them. Among the conditions that create favourable conditions for the development of small business, it is necessary to single out infrastructure services.

As production expands in small businesses, their demand for a range of services will increase, including maintenance, logistics, product storage, processing and sales, communications and communications, consulting and information. This is because granting the status of a legal entity to small businesses is not the end of the story. Their full functioning can be imagined only through well-organized infrastructure units. Infrastructure is an integral part of the economic system, which creates the necessary conditions for the smooth operation of production.

The word "infrastructure" translates from Latin to mean "outside the structure." From an economic point of view, the following explanation is more in line with the essence of infrastructure: "a specific set of labour processes in the creation of goods and services that provide the exchange of activities in the process of human life and social production."

In recent years, the infrastructure has been developing rapidly. This can be explained by a number of factors. In particular, the growth rate of production is ahead of the development of infrastructure, which also affects the development of the economy.

Infrastructure is a very broad concept, which is, first of all, related to the creation of services that provide comprehensive services to the production process. The development of infrastructure units will greatly benefit small businesses, as such units will free them from the work associated with the provision of production services and allow them to focus their efforts on their core business.

The conditions created by the infrastructure can be categorized as follows:

- Logistics and sales of finished products, information collection and processing, accounting services that directly serve the production process. Technological, management consulting services, etc.;
- Conditions for the reproduction of the workforce to support the health, education and training of workers and employees, recreation.

Until now, infrastructure has been considered to be a combination of production and social infrastructure. With the advent of a market-based economic system, the scope of production infrastructure has expanded, and the terms "market infrastructure" and "institutional infrastructure" have come into use.

Market infrastructure includes industries that directly serve the production process. It includes freight transport, electricity, gas and water supply, warehousing, communications, information, logistics, transportation, storage and processing, maintenance, marketing and advertising, information services such as consulting, auditing, finance and credit, and investment.

Social infrastructure serves to create normal labour activity and reproduction of the labour force for workers and employees in the production process, as well as to meet the demand of entrepreneurs for various types of household services.

Institutional infrastructure includes activities that support and regulate the optimal macroeconomic ratios of economic development. It includes governmental and non-governmental governing bodies that regulate the economy, and others.

The formation of market infrastructure that regulates and supports small and medium-sized businesses is important. This is confirmed by the experience of highly developed countries. In the United States, for example, the Small and Medium Business Administration (SME) was established in 1953 and is responsible for supporting all small and medium-sized businesses (financial assistance, technical and consulting services, assistance in obtaining government orders, etc.).

The KBM consists of three phases, with headquarters in the U.S. capital, 10 regional offices, and more than 100 local offices. They have an extensive network across the country and work closely with local governments, colleges, universities, businesses and community organizations. Other agencies that support small and medium-sized businesses in the United States include the Department of the Interior, the Department of Housing and Urban Development, the National Science Foundation, the Farm Administration, and small business development centers and institutes. more than 2,700 federal agencies, such as the Chamber of Commerce.

In recent years, the process of active formation of market infrastructure has begun in the country. As a result of this process, brokerage offices, small wholesale and retail trade structures, leasing, consulting companies, information and consulting centers, engineering, auditing firms, insurance companies, transport and forwarding companies, information and advertising bureaus, which provide services to small businesses, and various other infrastructure systems operate.

The business school is a structure that trains, retrains and retrains entrepreneurs, heads of small businesses, specialists for small businesses, the unemployed, other citizens who want to start their own business, employees responsible for the development of small business.

The training centers are a structure that implements a large-scale program of support for small business and training for a market economy.

Business incubators are structures that place specially selected small businesses on their premises and provide them with consulting, training and office services.

A socio-practical center is a structure that is usually set up at employment centers to create new jobs by developing small businesses among the unemployed and the unemployed.

Techno park is a structure created to use the scientific potential and commercialize the developed technologies through the creation and development of small innovative enterprises in its territory.

The business center is a structure that provides services to entrepreneurs and business people.

Economic activity related to the provision of consulting services to their clients and the examination of technical projects by firms specializing in the provision of business services to the consulting industry.

An audit firm is an institution that conducts a comprehensive audit of the financial and economic activities of firms in different areas, identifying their market and business opportunities.

An insurance company is an organization that acts as an insurer, that is, an obligation to indemnify the insured in the event of an insured event.

As a result, the results of small business and private entrepreneurship as an important factor in creating new jobs in the country, increasing incomes and welfare of the population are becoming significant.

Infrastructure that serves small businesses still does not fully meet the growing needs and requirements of small businesses.

First, small business development is hampered by a lack of knowledge and experience of entrepreneurs, as well as imperfect information and consulting systems. In many cases, local entrepreneurs do not receive the necessary organizational and methodological assistance. Improving the functions of advisory centers, providing practical assistance to entrepreneurs, ie in the development of constituent documents, business plans, loan applications, organization of accounting and reporting, auditing and other consulting services is to facilitate.

Second, it is necessary to expand the access of small businesses to material and technical resources, raw materials and supplies, leasing, small wholesale trade and services.

Third, it is necessary to eliminate a number of problems in access to foreign markets, such as registration of export contracts and registration with the customs authorities, assistance in the sale of goods and services abroad.

Fourth, to expand the opportunities for small businesses to use raw materials, sell finished products, expand the system of small wholesale markets, fairs, logistics, rent, storage, transportation services at wholesale markets. It is necessary to improve trade mechanisms through the organization of trade.

It is well known that in a market economy, the lives and economic activities of businesses are linked to foreign exchange transactions. Entrepreneurs have to conduct operations in both national and foreign currencies in foreign economic activity. In particular, foreign trade processes are directly related to foreign exchange transactions.

Currency transactions are carried out by comparing the exchange rates of the two countries at the exchange rate. In the international arena, the US dollar is accepted as the basis for currency quotes. Other currencies are pegged to the US dollar. The dollar will not last forever, it will fluctuate. This change can happen every day. Therefore, banks calculate the exchange rate at the time the bank starts or closes. There is a weekly press release on exchange rate fluctuations. This information is important in the economic activities of entrepreneurs. Credit, securities, and the purchase and sale of foreign currency for profit are the mainstays of foreign exchange transactions. In the process of doing business, private property owners can freely buy foreign currency, gaining the right to have a foreign currency account. Entrepreneurs also have the right to freely purchase currency to trade with foreign firms and entrepreneurs.

In general, the market economy creates legal opportunities for the movement of currencies of developed countries in the domestic market. Entrepreneurs will be able to effectively use their currency-related activities, purchase new equipment and modern technology in foreign currency, improve the quality of services in production and service enterprises, produce quality goods in the manufacturing sector and reap huge profits from its sale.

It is impossible to do business without sufficient and accurate information. This information will be a set of information and messages necessary for the business. Information is a form of communication between producers, sellers and buyers.

Businesses mainly work with a variety of information, including statistical, financial, operational, organizational information, order information, accounting, marketing information, supply, personnel, information and other information. The information is further divided into internal and external, programmatic and normative information.

Internal information consists of internal materials of a small enterprise or trade organization and includes information on the activities of the enterprise, its technical and economic indicators, the amount of material and labor costs, cash flows, receivables and payables.

External information represents relationships with manufacturers and consumers, government agencies, banks, competitors, and other organizations. It consists of external messages about the terms of sale and purchase of goods.

Information on time of use is divided into operational, periodic and long-term, primary and secondary information on the degree of change.

In business, economic information plays a leading role because it reflects the relationships in the production of goods, the distribution of material wealth, exchange, and consumption.

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