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## FUNDAMENTALS OF ECONOMIC SECURITY IN SMALL BUSINESS ACTIVITIES

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### **Abstract:**

**Objective.** The development of small business and private entrepreneurship in the country is considered a strategic task of the state's economic policy. One of the main goals of developing economic relations in a market economy is to ensure the economic security of the country and business entities in the development of small business and entrepreneurship

**Methods.** . In this article author used descriptive analysis based on ground theory with various point of views. As for the data collected secondary source in qualitative forms. Main outcomes distributed in forms of graph and figures.

**Results.** Studies show that financial security is a key component of the country's economic security, which includes "ensuring the development of the financial system, financial relations and economic processes, financial stability of socio-economic and socio-economic development, maintaining the integrity and unity of the financial system."

**Conclusion.** Small business and private entrepreneurship are considered to be independent entities that carry out their activities in conditions of uncertainty and risk, risking their goals in the use of property, possession, provision of services, sale of goods. In this regard, it is important to identify the risk factors and threats affecting small business and private entrepreneurship, to ensure their economic security through their assessment.

**Keywords:** small business, private entrepreneurship, economic relations, market economy, economic security.

**Introduction.** The development of small business and private entrepreneurship in the country is considered a strategic task of the state's economic policy. One of the main goals of developing economic relations in a market economy is to ensure the economic security of the country and business entities in the development of small business and entrepreneurship.

Economic security is an economic category. Because it represents a state in which sustainable economic growth is ensured, social needs are optimally met, rational management is implemented, and economic interests are protected at the national and international levels.

Economic security is an important component of national security and is the

material basis of national security. Economic security as an economic category began to emerge from the times when statehood was formed and society realized its interests.

Small businesses and private entrepreneurship are among those that operate in conditions of uncertainty and risk. Entrepreneurial activity is considered to be an independent object that carries out its goals at risk in the use of property, provision of services, profit from the sale of goods.

In this context, given the conditions of uncertainty and risk, issues such as identifying risk factors and threats affecting small business and private entrepreneurship, ensuring their economic

security through their assessment are important for a business entity.

There is a scientific and theoretical basis for the study of economic security of small business and private entrepreneurship, the definition of terms and the interpretation of the concepts of economic security in small business and private entrepreneurship. In this study, it is useful to analyze the concepts of economic security, economic security in small business and private entrepreneurship.

From the research point of view, in our opinion, a broader understanding of the term economic security through a thorough study and analysis of the definitions of foreign scientists, experts, strengthens it on the basis of new methodological approaches to improving economic security mechanisms in small business and private entrepreneurship. Professor Kochergina T.E. defines the concept of "economic security" as "a state of the economic system in which it is able to reproduce itself in constant quantitative and qualitative quantities." [1] In this definition, the scientist emphasizes that in the economic system, entities that have quantitative and qualitative reproduction in constant quantities have the ability to ensure economic security.

"Economic security is a state of protection of the national economy from internal and external threats, which ensures the consistent development of society, economic and social stability even in the face of internal and external negative factors," [2] Gordienko said.

Ryazanova O.A. In her research, described "the economic security of small businesses is characterized by the potential for development and the level of financial stability of these small businesses in the face of negative threats from internal and external factors." [3]

Vasilchuk O.I. In his scientific theory, put forward the approach that "economic security in small and medium-sized businesses is a combination of regulatory

and legal conditions that ensure the sustainable development of entrepreneurship in the long run." [4] In this approach, the author considers the impact of regulatory factors in addition to economic factors on economic security in small businesses and entrepreneurship.

Of course, at the heart of the economic reforms being implemented in each country, their legal and legal strengthening will ensure stability, efficiency, development and financial stability in the field.

Another scientist, Kolosov A.V., described in his scientific views that "the concept of economic security assumes that the state maintains a certain level of economic development in order to ensure a stable life of the population." [5]

Academician Abalkin L.I. described that "the most important components of economic security are economic independence, stability and stability of the national economy, as well as the ability to self-development and progress." [6]

Research shows that the scientific literature does not provide clear criteria for the concept of "economic security", and different interpretations have been given by the authors. A group of scholars defines this concept as the state of sectors of the national economy, including small business and private entrepreneurship, which are able to guarantee the country's adequate defense potential, social orientation of public policy, protection of national interests. Another group of scholars interprets the concept of "economic security" as the ability to develop the country's economy, to protect and realize national interests, to create mechanisms to ensure the socio-political and economic stability of society.

**Methods.** In this article author used descriptive analysis based on ground theory with various point of views. As for the data collected secondary source in qualitative forms. Main outcomes distributed in forms of graph and figures.

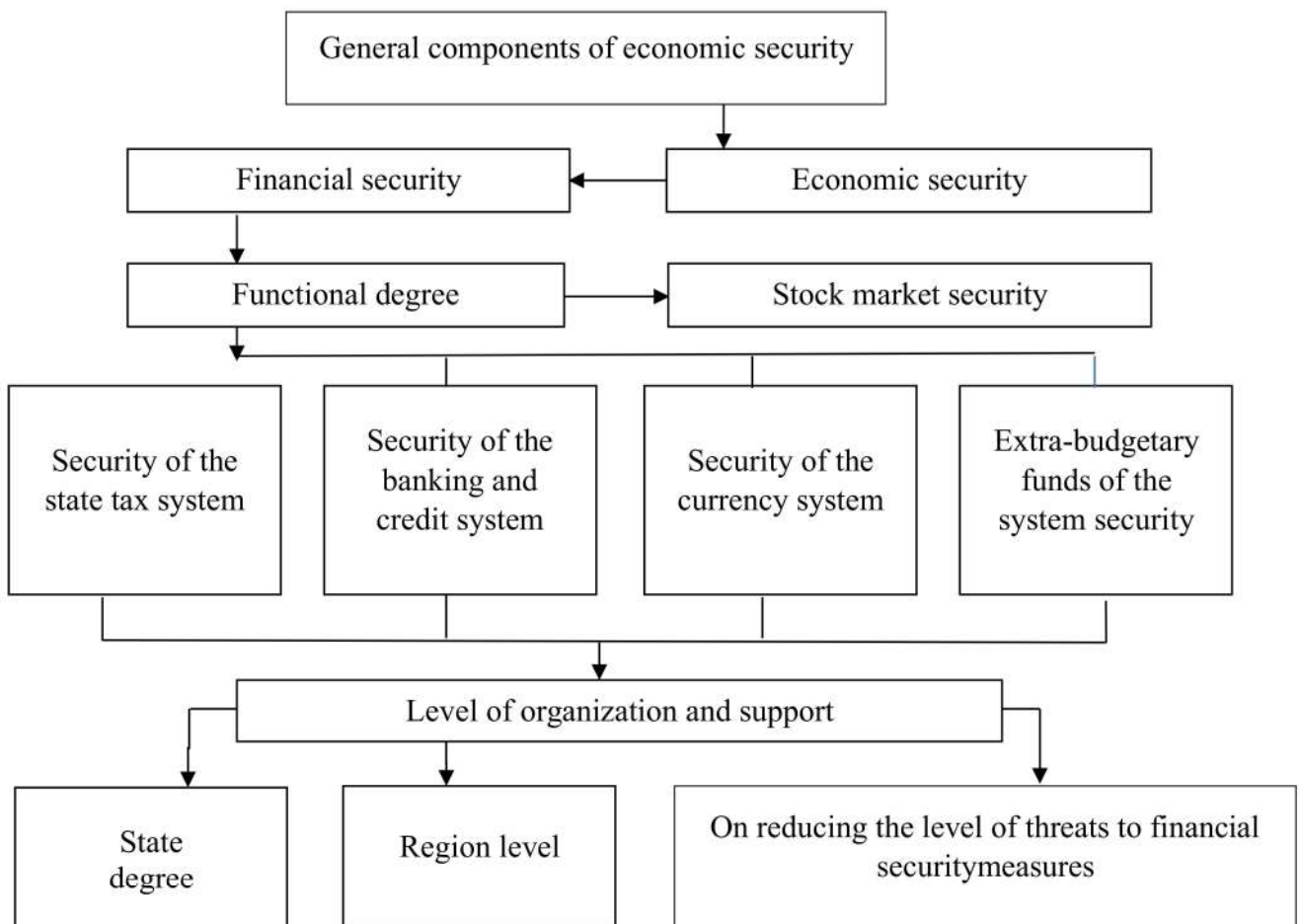
**Results.** Studies show that financial security is a key component of the country's economic security, which includes "ensuring the development of the financial system, financial relations and economic processes, financial stability of socio-economic and socio-economic development, maintaining the integrity and unity of the financial system."

In this regard, the stability of the financial system and financial relations to ensure economic security in business

entities leads to the economic security of the research object.

The most important direction in solving the problem of economic security is the financial self-sufficiency of the state and the business sector.

According to the conceptual approach to financial security, which is an important component of economic security, the composition represents four main segments: budget and tax, currency, money and credit, extra-budgetary funds (Figure 1).



**Figure 1. General components of economic security**

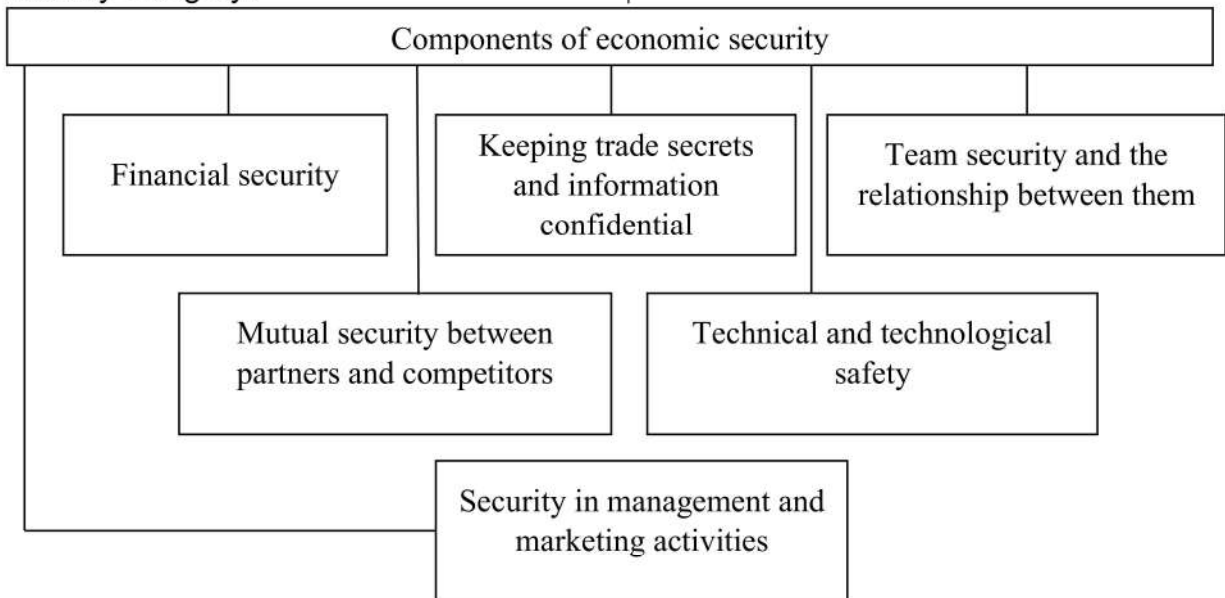
The figure reflects the different levels of economic security: organizational and supportive, and the expediency of separating the levels of a local or business entity from the state and the region. At the same time, the consideration of the concept of financial security will be an

important factor in the construction of its architecture, the development of elements of the relationship between the categories of financial security, the categories of economic security.

It is also necessary to distinguish between organizational and support, local

and economic levels, along with the state and regions. However, when considering the concept of financial security, it shows the interrelationship between its financial security category and the economic security category.

It can be concluded from the study that financial security is a key element of the system by grouping important elements of economic security of small business and private entrepreneurship (Figure 2).



**Figure 2. Components of economic security in small business and private entrepreneurship**

In general, the financial system increases the ability of business entities to maintain economic development, financial independence and liquidity, to ensure economic security through the application of anti-crisis measures, stabilization of promising development. These are the components of a small business entity's financial security.

The economic security of small businesses located in the region largely determines the economic security of the region, as small business is the basis for the development of the region's economy.

In assessing the factors affecting the economic security of small business and private entrepreneurship, the following should be taken into account:

- regular monitoring of the negative impact on the economic security of small enterprises;
- identification of measures to minimize the impact of adverse conditions

and events on the regional economy and entrepreneurs;

- identify the reasons for the ineffectiveness of the developed measures and increase their strategic importance;
- financial support for entrepreneurs, soft loans, the effectiveness of tax policy;
- The importance of public administration.

In today's market economy, small business and private entrepreneurship must first and foremost ensure their own economic security and use the state's economic and financial assistance wisely. To ensure the security of business entities, it is necessary to develop and implement measures of a legal, organizational, technical nature on the basis of a strategic approach. The main principles of security are: legitimacy, harmony of personal and corporate interests, mutual responsibility of staff and managers, cooperation with government and other agencies.

Theoretical and methodological approaches show that the mechanisms of economic security in small business and private entrepreneurship need to be able to create a solid foundation, to properly assess the factors threatening economic security and protect it from internal and external influences on the object.

The success of small business and private entrepreneurship and its economic sustainability depends in many ways on the threats that affect entrepreneurship, the main factor in combating them is the creation of a system of economic security of the enterprise.

**Discussions.** One of the important elements of the market system is the development of small business. There are terms in the world where small business and private entrepreneurship have a special place, as well as in other sectors of the economy, such as the mechanism of "organization", "management", "management", "regulation of activities".

The word "mechanism" is used more and more in techniques and technologies, and in modern economics and scientific research, the term "economic mechanism", "sustainable economic development mechanism", "management mechanism", "market mechanism" are widely used. .

When the concept of mechanism is used in the technical sciences, it refers to a system of bodies designed to convert the motion of one or more bodies into the desired motions of other rigid bodies.[7]

The term "mechanism" is related to other sciences. Based on Hegel [8], he first used it from a philosophical point of view, not in the context of describing material objects.

The research process shows that the term "mechanism" is widely used in economics in the mid-20th century.

The concept of mechanism in economics is derived from technology, as their interaction necessitates the description of social, economic, and production processes.

A full definition of the concept of "economic mechanism" is given in 1988 in the book "Economic Mechanisms" by Henri Coleman, published in France (Russian translation in 1993).[9] Kulman A. admits that if there is an economic mechanism, it requires other factors along with the initial economic event and no additional impulses are required for their occurrence. They move one after the other in a certain sequence and lead to positive results.

The economic mechanism should be determined by the nature of the initial event or by the end result of a series of events.

Entrepreneurs specializing in small business and private entrepreneurship have a more social orientation, which ensures the formation of the middle class and the growth of the welfare of the population. Small business and private entrepreneurship are the most important sectors of the national economy, making a significant contribution to overall economic growth.

In general, small business and private entrepreneurship have a number of advantages: deep specialization, demand formation, mobility, ability to change, and profitability.

The importance of economic security mechanisms in business entities should be determined primarily by its objectives:

- ensuring high efficiency and technological independence;
- effective functioning of the organizational structure;
- staff qualifications;
- ensuring information and protection;
- prevention of hazards and threats related to the intellectual and labor potential of employees.

Small businesses and private entrepreneurship can underestimate the importance of economic security, leading to self-harm. This, in turn, will lead to a crisis and reduce the number of small businesses and private entrepreneurs in the conditions of market relations.

The advantages in the field of small business and private entrepreneurship, the clearly expressed contradictions between the problems lead to a decrease in the level of economic security as a result of the emergence of risks.

The low level of sustainability of the system of small business and private entrepreneurship can be reflected in the many risks that arise in the practice of a market economy: inflation, crises, changes in legislation, unfair competition as key factors.

Internal problems that arise directly in the economic activity of the enterprise also have a large negative impact. Such internal factors include: breaches of confidentiality of information, illegal actions of employees, technical interruptions, unreasonable strategic planning, errors in the analysis and forecasting of the external environment, and others. [10]

A key aspect of the mechanism of economic security in small business and private entrepreneurship is a set of specific measures aimed at increasing production efficiency.

It is advisable to follow a number of principles that are an integral part of the mechanism to ensure the economic security of businesses specializing in small business:

1. Complexity. Application of multifaceted measures in business entities that are a complex object;
2. Timeliness. Identification of key tasks at the initial stage of development of the economic security system;
3. Continuity. Continuous monitoring of economic security;
4. Legitimacy. Effectiveness of security laws and other regulations;
5. Interaction and coordination. In business entities  
interaction of structural units with the services provided;
6. Improvements. Updates based on advanced technologies;

#### 7. Information protection.

If the principles listed above are followed, the process of ensuring the economic security of small business and private entrepreneurship will undoubtedly yield positive results.

**Conclusion.** Economic security is an economic category that must ensure sustainable economic growth, optimally meet social needs, implement rational governance, and protect economic interests at the national and international levels.

Small business and private entrepreneurship are considered to be independent entities that carry out their activities in conditions of uncertainty and risk, risking their goals in the use of property, possession, provision of services, sale of goods. In this regard, it is important to identify the risk factors and threats affecting small business and private entrepreneurship, to ensure their economic security through their assessment.

There are internal and external factors that affect the economic systems of the business sector, which have the power to pose a risk to business entities. Factors affecting the sustainability of economic security should be taken into account when assessing the threats to the economic security of small businesses and in the development of long-term plans that determine their strategic prospects.

The success of small business and private entrepreneurship and its economic sustainability depends in many ways on the threats that affect the industry, the main factor in combating them should be the creation of a system of economic security for the future of the industry.

There are many definitions, elements, and factors in the classification of economic security threats. Diversification of threats in terms of ensuring the economic security of the business sector increases the ability to ensure the security of this business sector.

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## IMPROVEMENT OF COMMERCIAL BANKS' CAPITAL AND ITS ECONOMIC EVALUATION METHODS

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### Abstract:

**Objective.** It consists in the development of a scientific proposal and practical recommendations aimed at improving the effective management and evaluation mechanisms of the capital of commercial banks. This article examines the capital of commercial banks and its economic evaluation methods, as well as factors affecting the capital of banks, the financial performance of commercial banks. criteria and indicators for assessing stability are presented.

**Methods.** The research methods were statistical, comparative analysis, induction and deduction methods.

**Results.** Analyzing the capital adequacy of commercial banks, substantiating scientific proposals and practical recommendations regarding the assessment and management of risks affecting banking activities is one of the urgent issues. In this article, proposals and recommendations for improving the national system of calculating bank capital and managing risks affecting it have been developed.

**Conclusion.** It is necessary to improve the methodology in accounting for the capital of commercial banks. It should be noted that such a methodology should not be in a strict form. That is, it is more effective to use a methodology that is able to respond quickly to market relations and macroeconomic changes. From this point of view, regardless of the level of risk, it is desirable to improve their management mechanisms.

**Keywords:** bank capital, bank risks, risk management, financial operations, assessment, collateral, banking system, collateral registry, solvency, credit provision, analysis.

**Introduction.** Today, in our Republic, commercial banks is to attract people's free one of the priorities in the activity of money to deposits and further expand the



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