

INNOVATIONS AND FINANCIAL INVESTMENTS ARE THE REASON FOR THE DEVELOPMENT OF THE ECONOMY

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Abstract

In this article the state and analyzed state attracting investment to Uzbekistan, the issues of investment policy and the factors that affect the investment climate, identified the problem of attracting investment in the economy.

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The future progress of the economy of each country today, basically, it is becoming dependent on investments. Especially of the countries, investments in social, economic and political development are special gaining importance.

The penetration of investments in any state is the following: directly related to factors affecting the investment environment in the country. The investment environment is a general criterion for the placement of investment resources by ensuring the profitability of capital funds in the first place gives. Simply put, the investment environment is the investment relationship in itself a complex of possibilities and amenities that can be implemented reflected reality.

Objective investment to improve the investment environment creating the necessary and optimal

conditions for capacity building, acceleration of investment activity and, ultimately, the economy raising, solving social problems, production it consists in creating an opportunity to increase efficiency. The investment climate in each country is, first, it's political in stability.

The same factor applies to other foreign investors introduction of resources into the country based on long-term contracts gives the opportunity. Such an environment allows long-term investment plans to very important in implementation. Investment climate in Uzbekistan the main feature is its most stable country in Central Asia is that. This is, of course, the investment policy carried out in the country is directly related to.

The investment policy implemented in Uzbekistan is unique to organize new high-tech-based productions, the feature of which provides deep processing of local raw materials resources manifested when priority is given to focused investment projects is becoming.[4]

The main investment policy implemented in Uzbekistan among the directions, the following can be highlighted:

- suitable for international norms and conventions for attracting investment, recognized by investors from industrialized countries striving to create legal conditions;
- which supplies world-class technologies to the Republic and to help give rise to the modern structure of the economy consistent implementation of open door policies for investors;
- assistance in the introduction of production-related investments;
- support the credit capacity of the country;
- problems of social and ecology in some regions of the country to help in the introduction of investments aimed at solving.

Republic of Uzbekistan Results of socio-economic development in 2014 and to 2015 to the most important priorities of the intended economic program dedicated to "in 2015 " at the Cabinet meeting implementation of fundamental structural changes in our economy, modernization and private property at the expense of consistent continuation of diversification processes and opening a wide path to private entrepreneurship is our priority" in his lectures, he also touched on the policy of investment and said, " intensively and proportionately economic growth, implementation of deep structural changes and economy active and clearly oriented investment policy in diversification keeping is the most important factor, " he said separately.[1]

Indeed, the wider involvement of investments in the economy of our country economic policy of investment in the field of development to the important basis of ensuring the effective implementation of reforms it is not difficult to understand that it is associated with rotations. Because of the reasonable investment policy carried out in our country from year to year, the volume of investments is increasing. In 2014 33 trln at the expense of all sources of financing. 715.3 crore. soum investments in the amount were mastered. This is 9.6 percent compared to last year means a lot. In 2014, at the expense of the economic entities themselves Investments 10 trln. 401.2 crore. Sum, compared to the previous year 7.1 percent more.

Own funds of enterprises in the implementation of the investment program direct private investments directed at the expense from year to year has been actively involved. Only in the past 2014 such investments the volume grew by 10.3 percent to \$ 4 billion 300 million, or total investments it accounts for about 30% of its volume.

From 73% of total investments more was spent on the manufacturing sector and about 40 percent on the purchase of machinery and equipment. In 2014, more than 21.2% of total capital investments or

More than 3 billion dollars was organized by foreign investments and loans. Three-quarters of these are foreign direct investments. Total more than 73% of investments go to the production sector and almost 40 percent of the machinery and equipment was spent on Hared.

Modern high in the leading sectors of our economy in 2014 equipped with technology-based equipment, with a total cost of 154 large objects worth \$ 4 billion 200 million commissioned.[1]

"Doing business" of the World Bank for the past few years regular improvement of the rating of our country in the report Last under the leadership of President of the Republic of Uzbekistan in terms of improving the investment climate and business environment in the years it is assessed by the practical effect of the measures taken.

As proof of this, in this report Uzbekistan 2005-2014 the creation of a favorable investment climate in our country in recent years as a result, growth rates of investments were recorded.

In particular, 2014 in the year, the volume of investments involved in our economy grew by 10.9 percent and US \$ 14 billion. 600 crore. doll.founded ni. In 2010 this figure is 9 crore. 700 crore. US doll.NI, and 1 crore in 2002. 400 crore. US doll.had established, i.e., the volume of investments attracted in 2014 increased by 1.5 times compared to 2010, and by 10.4 times compared to 2002, in order to create the most favorable conditions for doing business systematically the reformer was recognized among 30 progressive countries.

Of course, to achieve such high results, first of all, the Republic of Uzbekistan President of the Republic of Azerbaijan on July 18, 2012 said that "the business environment is more radical measures to improve and give entrepreneurship greater freedom on PF-4455 and on 7 April 2014. Further investment climate and business environment in the Republic on additional measures for improvement" GIPF-4609 the result of the application of his decrees to life. [2]

Also, further liberalization of foreign economic activity, the improvement of the taxation system, for investors the validity of additional incentive factors, foreign investment also note the effectiveness of the activities of enterprises with their participation can. Modernization of enterprises during 2014, technological and Technical re-equipment targets by commercial banks total 8.5 trln. Som or 1.2 times more investision than in 2013 loans were allocated.

However, investision of commercial banks of loanstotal credit deposits (34.8 trln. sum) share is only 24.4 percent did. Also, as noted above, total capital in 2014 more than 21.2% of deposits or more than 3 billion dollars the organization of foreign investments and loans and three-quarters of them the fact that the part is foreign direct investments, in turn, further increase the attractiveness of the investment environment in our country indicates the need.

From this point of view, investment in our country in increasing the attractiveness of its environment and ensuring its comfort it is advisable to pay special attention to the following:

A. Development of investment infrastructure-banks, investment encourage the activities of funds, insurance and leasing companies and their participation in the implementation of investment projects is effective it is necessary to set up;

B. Business skills of entrepreneurs, including investment further development of experience and legal knowledge of working with projects – consulting, marketing and legal service centers in the regions it is necessary to organize and develop activities;

C. Investment proposals and project feasibility studies investment in entrepreneurs due to non-compliance with the established requirements commercial banks in the development of their projects,

commercial and industrial in the regions providing practical assistance from the chamber and other responsible departments establishment and permanent control by local municipalities must;

D. Some project initiators in practice are financial and economic investment programs due to the observed disadvantage of the state and inclusion of territories in programs for socio-economic development in-depth analysis of the financial and economic situation of the initiators of the proposed projects by local governments and commercial banks ensure that the;

E. On the territory of foreign investors of local authorities full investision is active in providing environmental information increase-with full-fledged information of foreign investors conferences, seminars on supply, investment activities and presentations (on the territory of the Republic and in foreign countries) should be held, in the production and export of products in certain enterprises, as well as of the enterprise on the lack of working capital on the purchase of raw materials studying its financial and economic situation, improving it financially, carrying out coordination work on debt restructuring it is necessary to increase the export capacity by going;

F. Problems with production infrastructure, including, with electricity, natural gas, water and fuel products of enterprises uninterrupted exporter enterprises with the solution of supply interruptions it is necessary to develop and take control of the supply of electricity and natural gas;

G. Obsolescence of technology and equipment, developed compliance of the output with international standards and to ensure the competitiveness of local entrepreneurs International Exhibition-ensuring participation in sales, economical selection of technologies and identification of sources of their financing must;

H. The correct Organization of marketing service in enterprises, their foreign information about markets, manufacturers and buyers marketing in enterprises in order to achieve regular supply with employees engaged in Knowledge, Skills Development, Small Business and production and export of private business entities training dedicated to potential, marketing and product sales regular Organization of sessions, seminars and exhibitions should be put. In the context of the globalization of the economy and market relations based on its requirements, it is strictly competitive for investments in the world the struggle continues consistently.

Liberalization of foreign economic activity, attraction of foreign investments directly to the economy of our country improving legal, socio-economic and other conditions that ensure the implementation, is open to foreign investments conducting a policy of doors, making funds the economic of the country priorities that ensure independence as well as competitive incarnation in directions related to the production of products the main principles of the investment policy taking place in the Republic.[5]

One in attracting foreign investment to the economy of Uzbekistan there are a number of factors. These include the rich natural of the Republic resources, the formation of a production system, relatively cheap labor, it is possible to include such as geopolitical location.

Economic for the achievement of a new quality state of the national economy in the field of politics, new criteria and goals are required to be introduced. Only not just strengthening the achievements, but economic growth it is necessary to carry out measures that ensure the new quality.

Ana one such aspect is as a result of attracting foreign investment achievable results, that is, modern techniques and technologies from abroad introduction and mastering them, mastering management experiences, new creation of jobs and development of innovation projects is. So the development of our economy is foreign to what extent investments are attracted and how effective they are depends on the level of use. Quality of economic sectors the rise in terms of structural changes in

investment volume on many sides related.

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Providing deep processing of local raw materials and materials import volume at the expense of expanding production capacity finished products, components in 2015-2019 for optimization purposes localization of items and materials and production program preparing. The program involves deep processing of local mineral raw materials and providing the production of high-demand 1225.

Includes 600 projects. Implementation of the program every year 3, 5 milliard import substitution products in the amount of dollars are manufactured on our own it will allow to release and create more than 13 thousand new jobs.[3]

The importance of such projects for Uzbekistan-import substitution highly reusable, capable of pressing and competing in the world market consumable and ultimately delivered to the consumer in a ready-made state capable of localizing the bulk of product production build practically ready-made technological chains in a relatively short time is the reach. Investments along with the gains made in the Republic there are also problems with attraction, solving them. It is important in the further development of Uzbekistan. In solving them we believe that it is advisable to carry out the following measures:

- ❖ activities of joint ventures aimed at foreign markets acceleration, stabilization of currency flow;
- ❖ avoid the territorial singularity of investments in order to create more interest, inclination;
- ❖ involvement of the population in investment processes of free money further development of the securities market in order;
- ❖ acceleration of structural-technological restructuring of production which quickly covers part of the centralized credit resources in order to focus on financing investment projects;
- ❖ investment projects from non-credit methods of financing further the use of such as leasing, franchising, factoring expansion;
- ❖ increase the quality of investment projects, capital of projects commercial basis for the purpose of compliance with the requirements of the efficiency of the deposits permanently operating investment projects exhibition organization;
- ❖ free economic-further development of territories, leading study the practices of countries in this direction and introduce them to achieve;
- ❖ real validity for foreign investors in certain sectors and regions to create a system of additional benefits so that it can; effective and modern insurance of foreign investments creating a mechanism;
- ❖ measures to distrust sectors of the economy acceleration.

In conclusion, Uzbekistan has its own reliable and solvency the owner is a partner, attracting foreign investments in the country in practice the creation of favorable conditions in all respects proves.

Therefore, the above points themselves are modernization of foreign investment in the economy of our country, the direction to technical and technological re-equipment is the most important of today's era proving that it is one of the important issues. Do these things there is tremendous potential and wide opportunities in our country to increase.

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