

Yashil

IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

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- 08.00.01 Iqtisodiyot nazariyasi
- 08.00.02 Makroiqtisodiyot
- 08.00.03 Sanoat iqtisodiyoti
- 08.00.04 Qishloq xo'jaligi iqtisodiyoti
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- 08.00.17 Turizm va mehmonxona faoliyati



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Bosh muharrir:

Sharipov Kongiratbay Avezimbetovich

Bosh muharrir o'rinbosari:

Karimov Norboy G'aniyevich

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Muharrir:

Qurbonov Sherzod Ismatillayevich

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IMPROVING THE PARTICIPATION OF JOINT-STOCK COMPANIES IN THE CAPITAL MARKET

Muminov Shohjahon Suyun ugli

Tashkent state university of economics
Chair of corporate governance Assistant

Abstract: The article gives proposals for the development of the activities of corporations, increasing their activity in the capital market, investment financing of new modern projects, and further development of the economy through the capital market.

Key words: Joint-stock companies, capital market, investment, start-ups, hedge funds, development of companies through investment banks, technological innovations, economic development.

Annotatsiya: Maqolada, kapital bozori, korporatsiyalarda korporativ boshqaruvni rivojlantirish, ularning faoliyatini takomillashtirish va yangi zamonaviy loyihalarda ishtirokini oshirish hamda korporativ boshqaruv orqali iqtisodiyotni yanada rivojlantirish uchun takliflar berilgan.

Kalit so'zlar: Aksiyadorlik jamiyatlari, kapital bozori, investitsiyalar, startaplar, xedj-fondlar, investitsiya banklari orqali kompaniyalarning rivojlanishi, texnologik innovatsiyalar, iqtisodiy rivojlanish.

Аннотация: В статье даны предложения по развитию деятельности корпораций, повышению их активности на рынке капитала, инвестиционному финансированию новых современных проектов, дальнейшему развитию экономики через рынок капитала.

Ключевые слова: Акционерные общества, рынок капитала, инвестиции, стартапы, хедж-фонды, развитие компаний через инвестиционные банки, технологические инновации, экономическое развитие.

INTRODUCTION

Today, corporations, stock markets and banks are the heart of the economy. Corporations a key role in contributing to the country's economy. These are mainly joint-stock companies, and these legal entities can be companies or commercial banks. In the context of globalization, integration between countries is also developing. The importance of corporations in today's market economy is very important. The importance of corporations and investment banks is increasing. The banks of our republic rely only on the credit system for financing. There are no investment services, that is, the investment services of banks in our country are based on credit. This problem can be solved by developing the capital market. For example, if he needs to finance a new project or start-up, he will not receive investment from the bank but will have to take a loan. In developed countries, the percentage of loans for financing new projects is very low. They get initial finance as an investment through capital markets or funds. Investment is the main tool in the development of companies. In project financing, developed countries mainly use the investment instrument rather than the credit system. For this reason, the activities of investment banks are widely developed in developed countries. Countries such as Japan, the USA, and Israel rely on investment to finance and develop companies, especially startups. The credit system is already outdated in these countries. Developed companies that have been operating stably for several years can get loans at low interest rates to move to the next stage or to increase working capital. The main financing of new projects, new services, start-ups or IT companies is investment. This article presents several proposals for economic development through investment activities.

RESEARCH METHODOLOGY

In the study of this problem, several methods were used, including mainly the results of monographic analysis of foreign experiences, scientific approach, analysis and synthesis, deduction and induction.



THE MAIN PART

Nowadays, any country that has an active investment policy is considered to be achieving stable economic growth. The role of the stock market is very important in this. Many projects are being financed in our republic, but only with loans. Imagine that a new project or startup has been established. Now we need funds to start it. Where does the entrepreneur get this money, of course, from the bank? Our banking system is built on credit. That is, this method of financing is not very favorable for an entrepreneur. It is difficult for a new project to become profitable immediately after its launch because every new startup is a risk. It may take years to develop. Some projects have 5-10-year strategic plans, which only need to be invested in for their development year after year. This means that the invested money will not return immediately, and the project may pay for itself after several years. But such projects will give huge growth in the future, only time will be needed for their development. Such projects need investment, not credit. How this system works in developed countries, they have many ways to finance new projects. These are stock markets, hedge funds and investment banks.

Investment banks should also be established in our republic. Based on investment, new technologies, experiences and qualified personnel enter various fields and sectors. Israel as an example, this country is called a startup country, because today the economic growth of Israel is based on new technologies. Investment banks, hedge funds and private investors play a big role in this. Israel regularly funds new startups, especially digital IT projects, and the country has a very attractive investment climate. These financings are at the expense of investment banks, funds or private investors and not at the expense of bank loans. Bank loans are also needed, but they should have a very low percentage of financing.

To develop the economy in Uzbekistan, the capital market must be developed. For this, we need to study the capital market experience of developed countries. Today, the share of the stock market in the economy of the republic is very small. Many companies use bank loans for financing. This is not a very useful method. Instead of if we use funds from hedge funds, investors or investment banks, companies will grow economically.

There are several solutions:

1. The capital market should be convenient for investors;
2. There should be tax deductions for startups;
3. It is necessary to attract money from local citizens to the stock market;
4. Limited liability companies should be given the right to issue bonds;

The greater the supply and demand in the capital market, the more investors there are. Today, most of the citizens of Uzbekistan work in foreign countries. 3 million people work in Russia, 3 million in Turkey, 1 million in Europe and 300 thousand in America. The money they send to Uzbekistan exceeds 10 billion dollars in total. If we direct these funds to the stock market of the Republic, additional funds of 10 billion dollars will appear and this will cause the development of the stock market. For these people to buy shares in the stock market, the state's involvement in the economy must be reduced. New start-up projects should develop. Joint-stock companies should operate freely and transparently. Then the people of our republic buy shares on the stock market with their own money. In addition, we should study the experience of foreign stock markets.

For example, the New York stock market, London stock market, and Hong Kong stock market.

These are developed stock markets. In addition, we should also study the experience of the stock markets of Russia and Kazakhstan. The stock markets of these countries are quite developed. These countries have large investment banks, technology companies and brokers.

For development, first of all, investment is needed by companies. Therefore, our country needs to use the economic experience of countries like Israel. Because today, the activity of the stock market of our country cannot be said to fully meet the requirements of the times. It is not possible to discover new successful projects only with credit.

Modern types of modern project financing:

1. Capital market;
2. Investment banks;
3. Hedge funds;
4. Angel investors;
5. Venture funds;



Imagine that commercial banks as investors. It directly directs its resources to the creation of real assets and the purchase of financial assets. In this way, commercial banks encourage the implementation of the investment requirements of economic entities in the form of monetary loans in the market economy.

All the banks mentioned in this list are engaged in a wide range of investment activities. These projects are financed through stock markets. Even if one of every 10-20 projects financed by these banks is successful, it will cover all the bank's expenses and make a huge profit, and the most important thing is that the bank will always profit from the projects it invests in because it is a shareholder.

Let's look at the differences between credit and investment.

Credit:

Once the loan is granted, it must be repaid, and this is a huge burden for a newly established company. It is not clear whether this company will succeed or fail in the future. Therefore, the loan is not a very good way of financing, and the loan is only for the bank's profit, and the bank's profit from this loan ends on the day the loan is repaid.

Investment:

Investment is made in several projects, and according to the contract, when the newly formed start-up or company becomes profitable, it will have a permanent profit depending on the investment made by the investor. Also, the investment amount does not need to be returned, and this allows the entrepreneur to conduct his activity more calmly. The investment benefits both the bank and the company.

There are several directions in the development of the capital market:

1. Reducing the state's share in companies;
2. Increasing the types of bonds;
3. Development of Islamic finance;
4. Privatization of companies with a share of the state through IPO;
5. Development of corporate management in companies;
6. To attract local and foreign investors to the stock market;
7. Development of financial knowledge of the population;
8. Development of insurance companies;
9. Increasing the number of issuers;
10. Organization of investment funds;

There is a very large investment company in Japan called SOFTBANK which has its venture fund. Its owner is Japanese investor Masayoshi Son. He invests in start-ups and develops new projects by attracting large amounts of money from businessmen to the fund. According to Softbank, one of its twenty projects is successful, and the remaining 19 unsuccessful projects make a profit. One of his most successful projects is Alibaba Group. At that time, he invested \$25 million in Alibaba Group. Today, the company's capitalization is more than \$500 billion, and this company had the largest IPO in history until 2014. Then this company sold \$25 billion worth of shares through the IPO, and the company was valued at \$250 billion after the IPO. The strength of the investment is that today, Alibaba Group is a larger corporation than Softbank itself, and through this, Masayoshi Son is constantly making profits at the level of his investment.

In the Japanese model of corporate governance, the majority of corporations are owned by investment banks. They finance companies through investment rather than through loans, and they always retain their share of the corporations. Today, Japan's economy is among the 10 strongest countries, and it is a country of investment projects, robotics, artificial intelligence and startups. All this is because that the investment activity has been set up correctly and funds have been directed to investments mainly in science projects.

Largest venture capital in the world:

1. Sequoia Capital
2. Andresson Horowitz
3. Accel Partners



4. Kleiner Perkins
5. Benchmark Capital
6. Index Ventures

Today there are brokerage companies and investment banks in the CIS countries. There is Tinkoffbank in Russia, TBC Bank in Georgia, and Freedom Finance in Kazakhstan. You can buy shares of Uzbek and foreign companies at Freedom Finance. Tinkoffbank mainly bets today on cryptocurrencies and projects that develop them. Cryptocurrency is the fastest-growing industry today. TBC also invested in several IT projects and also bought a \$5 million stake in the Payme project in Uzbekistan. The Payme project is also successful today and brings great benefits to its investors. Investment banks should be established in our country and startups and new projects should be financed through investments. Then the economy will develop rapidly and Uzbekistan will join the ranks of developed countries.

CONCLUSION AND SUGGESTIONS

There are several factors for the development of capital market activity. For this, separate hedge funds and investment banks should be established and they should have their funds. Commercial banks should also go to stock markets. The stock market should be developed and the participation of banks in it should be strengthened. For banks to engage in investment activities, they must be financially strong and independent. Banks should organize their activities independently and fully meet the requirements of the times. The investment activities of banks should be far superior to credit activities. There is a main factor that ensures the international development of banks. This is the entry of banks to foreign stock markets and IPOs. Banks must go through these stages to be financially superior. Listing in foreign stock markets and IPO is not an easy process. Each country has its listing requirements and fees. London Stock Market or New York Stock Markets require certain listing requirements, fees, and fair and transparent operation. Our banks can enter the international stock markets in the future by meeting these requirements. Stock markets and IPO processes are the most profitable way to attract investments. The power of investment and IPO was mentioned above in the case of Softbank and Alibaba Group companies.

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