



## House in the General System of Financial Relations Farm Finance

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### ABSTRACT

Financial decisions of households in a certain period set (specify) their financial behavior will give. Subjective motives in making financial decisions, due to the large role of priorities and constraints such behavior is very diverse. On top of that, the house financial behavior of farms is dynamic, fast is a variable process. In this regard, the house quantitative and qualitative financial decisions of farms positions (including marketing), economy, research from the perspectives of sociology and social psychology will be done. This is savings and investment of the household is happening. These are investment risk reduction and financial assets households in order to increase the stability of their portfolio real based on diversification of asset portfolio manifested in the formation of the accumulation strategy is happening.

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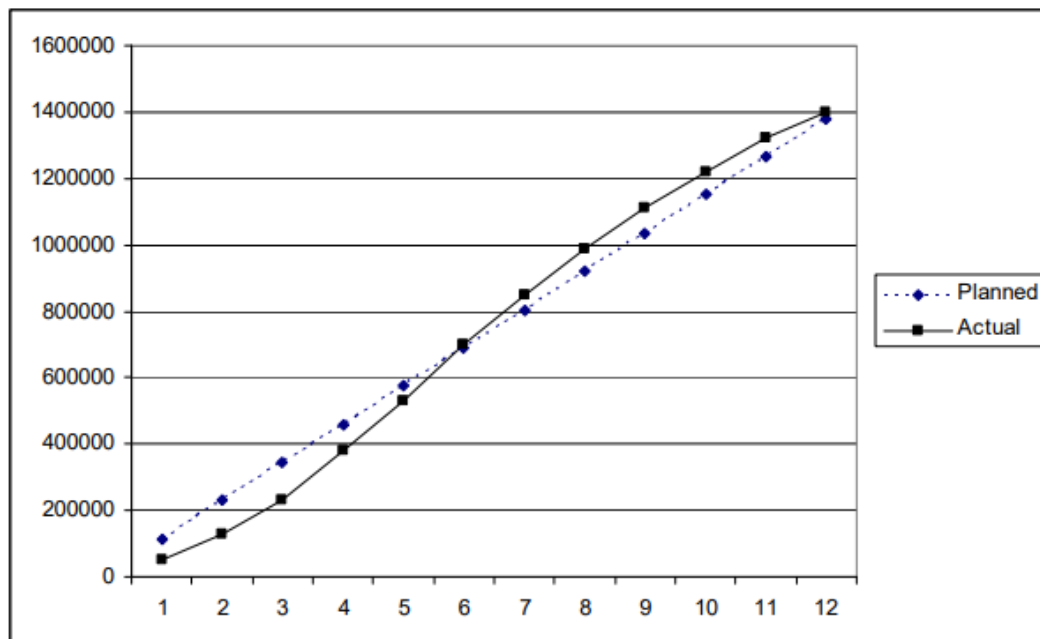
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Household finance is an integral part of the state financial system is a component. Home in the system of market relations What is the economic significance of their farms? it is determined by its intended purpose. One on the other hand, household production factors (labor, land, capital, entrepreneurial ability, etc.) private owners and their income on the same basis forms sources and financial receipts. Another one on the other hand, households in the economy of goods and services appear as consumers

and, therefore, the market specifies the requirement<sup>1</sup>. At the same time, households are society saves part of its gross income, real and financial participation in the creation of financial reserves through the purchase of assets and through tax payments, the state is centralized plays an important role in the formation of financial funds. Usually, the term "household" refers to the population in national statistics to represent an institutional unit consisting of (a group of people). used for That's why the United Nations and National accounts recommended by the Organization (UN). system (MHT) modern international model (standard) house living together in a single living space, all their income and wealth to the general fund or partially providing and some goods and services, mainly housing and consumer goods in general (jointly) of the people consuming it is not big defines as a group. In some cases, "household" is used in Uzbek economic literature to replace the term "household" or "family". allowed. Accordingly, "household finance" instead of the phrase "household finance" and "family finance". Under the compulsory reinsurance contract all insurance payments are interest from the insurance premium will be paid on account. Compulsory reinsurance contract concluded for an indefinite period and can be canceled with the consent of both parties possible.



The problem with the above baseline is that the project will have times when the funds are requested but not used and times when the project spends more that what has been requested from the donor, this can lead to variances in the project cash flow that only organizations with large pockets can sustain until all project costs have been recovered. The idea is to use a baseline that most closely approximates an S curve to reduce the variances in cash flow<sup>2</sup>

The essence of relative reinsurance is that the reinsurance organization's share in risk distribution is insurance is determined in advance based on the ratio determined by the organization. This depending on the ratio, reinsurance premium and insurance the relevant share of the organization is determined.

<sup>1</sup> . T. Malikov doctor of economic sciences, professor O. Olimjanov doctor of economic sciences, professor FINANCE Higher and secondary special education of the Republic of Uzbekistan all economic education by the Ministry of Education recommended as a textbook for students Tashkent "ECONOMY-FINANCE" 2019

<sup>2</sup> Project Budget Management [www.pm4dev.com](http://www.pm4dev.com) PROJECT MANAGEMENT FOR DEVELOPMENT ORGANIZATIONS

Relative reinsurance the principle of "reinsurance insurance organization there will be a risk». The main conditions of the reinsurance contract Uzbekistan It is expressed in Article 959 of the Civil Code of the Republic found In particular, it states that "insurance contract the insurance indemnity assumed by the insurer or the risk of paying the insurance money is fully or partially borne by him concluded with him at another insurer (insurers). insurance under the reinsurance contract possible". Insurance that concluded a reinsurance contract under the contract (main contract) the insurer is next is the insured in the contract. Insurance compensation or insurance money in case of reinsurance insurance under the main insurance contract to pay the insurer under this contract in front of the party remains responsible. However, the insured under the main insurance contract the insured insurance organization from the occurrence of an insurance event in case of earlier termination, his right under this contract and the reinsured part of liabilities is reinsurance will be transferred to the insurer under the contract. Two or more reinsurance contracts it is allowed to make a series. Each of these contracts one is primary with respect to the subsequent reinsurance contract is considered an insurance contract. Insurance organizations and specialized in international practice carry out intermediary activities between reinsurance organizations increasing reinsurance brokers play an important role. That's it taking into account the "Insurance" of the Republic of Uzbekistan reinsurance broker in the Law on its activities the concept is defined as follows.

It is well known that the traditional sources of wealth distribution data are unlikely to provide an accurate picture of wealth ownership in the top tail of the distribution for most countries. To overcome this deficiency, the third step makes use of the information in the Forbes world list of billionaires to adjust the wealth distribution pattern in the highest wealth ranges. The following sections describe the estimation procedures in more detail. Two other general points should be mentioned at the outset. First, we use official exchange rates throughout to convert currencies to our standard measure of value, which is US dollars at the time in question (usually end-year). In international comparisons of consumption or income, it is common to convert currencies using purchasing power parity (PPP) Global wealth Databook 2022 5 exchange rates, which take account of local prices, especially for non-traded services. However, in all countries, a large share of personal wealth is owned by households in the top few percentiles of the distribution who tend to be internationally mobile and to move their assets across borders with significant frequency. For such people, the prevailing foreign currency rate is most relevant for international comparisons. So, there is a stronger case for using official exchange rates in studies of global wealth<sup>3</sup>. The second issue concerns the appropriate unit of analysis. A case can be made for basing the analysis on households or families. However, personal assets and debts are typically owned (or owed) by named individuals and may be retained by those individuals if they leave the family. Furthermore, even though some household assets, such as housing, provide communal benefits in households that include members other than a single individual or married couple, it is unusual for members to have an equal say in the management of assets, or to share equally in the proceeds if the asset is sold. Membership of households can be quite fluid ( with respect to older children living away from home) and the pattern of household structure varies markedly across countries. For all these reasons – plus the practical consideration that the number of households is unknown in most countries – we prefer to base our analysis on individuals rather than household or family units. More specifically, since children have little formal or actual wealth ownership, we focus on wealth ownership by adults, defined to be individuals aged 20 or above. Investment of capital in eastern lands in present-day Germany companies are receiving economic taxes. Production of steel casting Ruhr. The region is also supported by taxes. In the village the development of modern branches

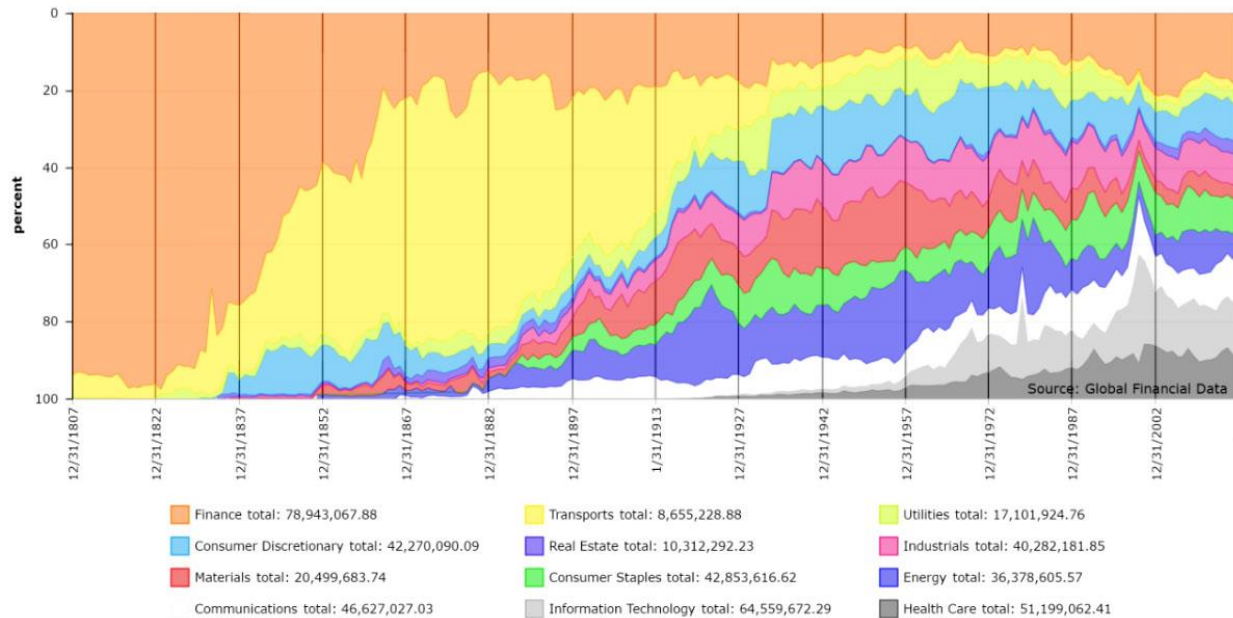
<sup>3</sup> Global Wealth Databook 2022 Leading perspectives to navigate the future

of industry is encouraged. Lübeck the ancient quarters of the city are engaged in repair work was saved in return for receiving the economic income of the firms. In Greece, the region of Thrace, the border regions and islands of the mainland investments are encouraged with tax incentives. To influence the economic activity in the industry subsidization of capital investments, preferential tariffs for water and electricity for individual districts, preferential terms of lending (past such as interest-bearing bonds, long-term bonds, subsidies on loans). procedure is being used<sup>4</sup>. In some countries, for example, Germany and France for municipalities, a tax per head of employment special budget masters with benefits have been introduced. Local management bodies prepare workforce for new enterprises of the economy is taking on a large part of the work related to training and retraining of workers, employees and specialists the organization of production was undertaken by an independent contractor have tax benefits. Impact on the quality of the economy's products is only without incentive or nature, but deterrent also has a prohibitive character. Such a necessity is, first of all, production and regulation of enterprises in regions with high population concentration arises for Excessive population and economic activity concentration of the environment, demography, provision of resources and in others it exacerbates the problem. Limiting or forbidding what is permissible, first of all, is Great Appeared in Britain and France. Here is a monocentric structure the only urban solution in the hierarchy of cities and agglomerations that has an impact got you. There are many people in the Tokyo region of Japan tariff, there are three most important municipalities - Tokyo, Nagoya, Osaka were Suspended by the state and administrative bodies, prohibitive or through direct business activities additional obvious lies in taxation and licensing.

From the point of view of the microeconomic approach, it is the house economy of farms between its various participants to a sufficiently complex set of relationships is based on These relationships differ in age, signs of character, actions of people, their income and determined by different levels of needs. With that together, only its participants make economic (financial) decisions home only if they have mutual understanding (unanimity) in acceptance healthy (normal) development of farms can occur. In turn, various participants of households are economic Coordination of interests is carried out by regulating them is increased. When we say "sort them out" here, we mean the house of a part of the income corresponding to one member of the household\ is intended to be changed. So, households Another function of finance is the house as an economic unit balanced development of the economy it is obvious that it performs the supporting regulatory function it is visible. The incentive function of household finance is different expresses itself in form and content. On the one hand, he grew up customer needs (the growth of needs is objectively economic in accordance with the operation of the law) necessary to satisfy striving to increase the incomes of households appears due to. On the other hand, households' income growth to the quality and results of labor activity should be based. The stimulating function of household finances is the population production aimed at increasing real incomes to the development of the process and effective budget policy by creating an incentive finance mechanism based on is done.

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<sup>4</sup> DEPARTMENT OF "PUBLIC FINANCE". "BUDGET-TAX POLICY" from science EDUCATIONAL METHODOLOGY COMPLEX



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<sup>5</sup> Global financial data.

In conclusion, the second and third directions given above are visible financial decisions on the use of monetary fund's covers Now a house belonging to each block (direction). features of making financial decisions. Let's talk about it. Source of final consumption and budget in expenses in households for clarifying their limitations the income formation process is fundamentally important is important. The higher the income, the better the house the financial capabilities of their farms are higher and the wider the range of financial decisions. Financial decisions will be made taking into account household assets also to form the structural structure of the income of the period may be relevant.

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