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ANNOTATION

Understanding consumer concerns, controlling market activity, and directing it toward the desired outcome are all parts of marketing. The marketing strategy for the manufacturing and sales operations should be directly related to small businesses with various ownership structures. The marketing idea calls for making decisions for a small commercial firm in the market in all areas of operation from the perspective of guaranteeing its overall success. The issues, solutions, and experiences of foreign nations in the marketing of small businesses and private company are covered in this article.

Key words

Marketing, small business, private entrepreneurship, problems, solutions, development, financial support, market economy, world experience.

Introduction. From this it is known that small entrepreneurship comes from the fact that its content is limited in number, quality and time dimensions. It is necessary that they reduce the costs of economic operations that they carry out in order to occupy the market to win in the competitive struggle that is carried out for the haridors. As a result, the potential purchase the goods he offers. Marketing is an important lever in solving this problem. Marketing (from English to market - market) is a complex system that ranges from the production of a product to the organization of its sale. It is designed to make a profit based on the satisfaction of demand for specific haridors, market research and foresight.

LITERATURE ANALYSIS. Looking at the state of products produced by small business enterprises in the market, the following types of marketing can be applied: conversion marketing, remarketing, engaging, progressive, incentivizing, and synchronous marketing. The conditions for effective marketing in small businesses include the presence of a developed market, the independence of the manufacturer, comprehensiveness of the information gathering system, preparedness of entrepreneurs, and so on.

In the daily operations of small business entities, the implementation of marketing strategies involves the following directions: acquiring and correctly analyzing the most information about the market environment in a timely manner;



setting and achieving marketing goals through appropriate channels; aligning resources with goals and harmonizing goals with consumer demand; shaping the product type and assortment to meet market demand to a high degree; conducting promotional activities to attract and retain potential customers, employees, and partners through collaboration and personal entrepreneurship; taking action to find and capture market opportunities by establishing a sales system, implementing advertisements, and organizing sales-promoting events; and organizing daily management activities to tailor the marketing system to the conditions of the new company.

RESEARCH METHODOLOGY. One of the important areas of research on the problem of bank lending of small businesses is the study of the positive experience of a number of foreign countries that have achieved the best result in this regard. In the study of foreign lending models of small businesses, undoubtedly, the main focus is on the experience accumulated in the United States, Germany, France, that is, in developing countries, countries that are key participants in international assistance programs.

For developing countries, especially those with evolving economies, the development of a long-term development strategy and the formulation of a unique model for supporting small business, as well as financing the private sector, are of significant importance. The financial and credit support model in the United States, particularly the American model of financial and credit support, is based on the independence of financing, especially through state and private financing in parallel and in collaboration. To implement these tasks, the main institution is the Small Business Administration established by the federal government in the United States, which is responsible for financing through its branches, various regional divisions, and over 100 local Small Business Development Centers.

ANALYSIS AND RESULTS. In France, there is a mutual guarantee society, which includes organizations, founders, small enterprises, as well as other beneficiary companies and organizations. The company operates in the field of small businesses, with approximately 30% of its activity related to industry and 27% to construction. Due to the reliable nature of providing credit to small business entities, French banks are actively involved in financing these companies that have close ties with the mutual guarantee society. The company significantly contributes to increasing the financial capabilities of a client as a result of its activities. One of the important organizations playing a crucial role in supporting small and medium enterprises in terms of insuring credit risks is the state joint-stock company in France. In France, there is an established framework for organizing small businesses and their well-developed structures.



The company needs to present a cost estimate for the expenses incurred in obtaining a loan from the bank. The bank checks whether the estimate is reasonable (as providing a loan without benefitting the bank would be irrational in terms of resource allocation) and feasible (as insufficient funds in the company could be a risk). To ensure the timely repayment of the loan, the bank requires collateral from the company, which can include mortgage (real estate collateral), movable property collateral, or the use of guarantors. For small businesses, mutual guarantee societies are considered as guarantors. These societies are organized based on the contributions of members, which are considered as guarantees for the obligations of participants.

In conclusion, if there is doubt about the creditworthiness of the business, the creditor may require collateral as a means of protection against the possibility of non-repayment of the loan. The loan given against collateral is called a pledge or a pawn. Long-term loans play a crucial role in meeting the ongoing cash needs of small businesses. They are granted for a period of more than one year and provide entrepreneurs with the opportunity to finance the acquisition of essential assets (buildings, equipment, land, vehicles, and others). Debt leveraging, within regulatory limits, is utilized by small businesses for their benefit. Private entrepreneurship is mainly formed from the personal funds of individuals and credits provided by the state or banks.

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