



Рисунок. 1. Доля расходов на образование в бюджетных расходах государства¹⁵⁵.

В целях повышения эффективности планирования и финансирования расходов в секторе образования предлагаются следующие рекомендации:

- расширить использование метода целевого бюджетирования;
- внедрить систему оценки эффективности бюджетных расходов;
- улучшить внутренний и внешний финансовый контроль;
- обеспечить прозрачность распределения бюджетных ресурсов;
- разработать компоненты среднесрочного бюджетного планирования.

Таким образом, совершенствование механизмов планирования и финансирования расходов в сфере образования является важным условием для рационального управления бюджетом государства. Внедрение этих мер может способствовать эффективному использованию бюджета, финансовой дисциплине и устойчивое развитие сфере образования.

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IMPROVING FINANCIAL LITERACY THROUGH IFRS-BASED SIMPLIFIED REPORTING: USER-ORIENTED DISCLOSURE MODELS FOR INVESTORS

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Abstract. *This paper explores how IFRS-anchored disclosures can be redesigned into simplified, user-oriented reporting layers to strengthen investor financial literacy. Using document-based analysis of key IFRS presentation and disclosure requirements, alongside*

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peer-reviewed evidence on readability and limited attention, the study proposes a Simplified IFRS-Based Disclosure Model (SIFRSD). The model introduces an Investor Key Disclosure Sheet that translates essential IFRS information into plain-language, traceable items mapped from user needs to disclosure elements, IFRS anchors, and expected literacy outcomes. It operationalises IFRS materiality guidance to reduce disclosure overload while preserving IFRS integrity through cross-referencing and optional assurance, offering a practical pathway for emerging markets, including an evidence-bounded lens for Uzbekistan and Central Asia.

Keywords: IFRS disclosures, financial literacy, simplified reporting, materiality, disclosure effectiveness, investors, taxpayers, emerging markets.

Financial literacy, encompassing awareness, knowledge, skills, attitudes, and behaviours, is increasingly challenged by corporate reports that combine technical accounting with extensive narrative disclosure, and lower literacy is linked to weaker capital-market participation and poorer financial outcomes [1]. Although IFRS reporting is designed to be decision-useful for investors and creditors by reducing information asymmetry, IFRS statements are often difficult for non-specialist investors to interpret. The IFRS standard-setter has also identified a “disclosure problem,” where reporting can be overloaded, incomplete, and communicated ineffectively, frictions that matter because limited attention and bounded processing can undermine comprehension even when compliance is achieved. These issues are particularly salient in emerging markets pursuing IFRS reforms, including Uzbekistan. This paper therefore argues that financial literacy can be improved not only through education but also through disclosure design, proposing IFRS-based simplified, plain-language, and traceable reporting layers and examining how they can preserve faithful representation, prioritise investor-relevant IFRS items, and be implemented with credible assurance pathways.

The investor-focused template is designed around the Conceptual Framework’s primary users (investors, lenders, creditors) and around evidence that improved financial literacy affects investment behaviour [2]. It prioritises interpretability of the primary statements and risk comprehension, especially for financial instruments.

Table 1

Investor Key Disclosure Sheet (IKDS)

Investor user need (capability)	Simplified disclosure item (plain-language block)	IFRS anchor (standard-level)	Expected literacy outcome (OECD dimensions)
Understand “what the company owns/owes” and solvency	Balance-sheet highlights: cash, receivables, inventories, PPE, borrowings, trade payables; short explanation of “assets vs liabilities vs equity.”	IAS 1 (statement of financial position; structure and minimum content) and Conceptual Framework (elements).	Knowledge and skills: classify basic items; compute simple leverage/solvency interpretations.
Distinguish profit from cash generation	Profit-to-cash bridge: profit (accrual) vs operating cash flow; 3–5 main reconciling	IAS 7 (statement of cash flows; objective and tax cash flows), Conceptual Framework (accrual	Skills: interpret accrual adjustments; behaviour: more informed

	items in accessible language.	vs cash-flow information usefulness).	investment timing/holding decisions.
Identify key risks from financial instruments (credit, liquidity, market)	Risk dashboard: short narrative + 3 quantitative indicators (e.g., maturity buckets for borrowings; ECL allowance highlights; sensitivity ranges where disclosed) with “how management manages it.”	IFRS 7 risk disclosure objective; IFRS 9 expected credit loss logic for impairment comprehension.	Knowledge and skills: recognise risk categories and their financial statement locations; attitudes: improved risk awareness.
Understand key management judgements/policies driving numbers	“What we had to estimate” box: top 3 estimates; why they matter; where they appear in statements; “what could change.”	IAS 1 disclosures on accounting policy information and materiality of policy information; IFRS Practice Statement 2 materiality process.	Skills: identify estimation uncertainty; knowledge: understand policy relevance; reduces misinterpretation risks.
Avoid disclosure overload; focus on decision-useful items	Materiality rationale: one paragraph explaining how the entity determined what is “key” in the simplified sheet (not claiming mandatory status).	IASB Disclosure Initiative “disclosure problem”; IFRS Practice Statement 2 non-mandatory guidance supporting judgement.	Attitudes: trust through transparency about selection; behaviours: more efficient information use.
Obtain connected narrative context (business model, prospects)	Management commentary link: 5–10 lines summarising strategy, key metrics, and prospects; cross-reference to management commentary.	IFRS Practice Statement 1 Management Commentary emphasises investor needs, concise/coherent narrative, and connectivity with sustainability-related factors where material.	Knowledge: connect numbers to drivers; skills: interpret forward-looking narratives cautiously.

Why this design is IFRS-consistent. The IKDS does not propose alternative measurement. Instead, it represents IFRS-measured line items and required note information, using IAS 1’s allowance for additional IFRS-based subtotals and for reorganising presentation where needed for understanding. It also operationalises IFRS materiality guidance to reduce irrelevant information and improve communication, aligned with the IASB’s own articulation of the disclosure problem.

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MDH DAVLATLARIDA YIRIK SOLIQ TO'LOVCHILAR SOLIQ SIYOSATI VA ULARNI O'ZBEKISTON RESPUBLIKASI AMALIYOTIDA TADBIQ ETISH ISTIQBOLLARI

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Annotatsiya. Ushbu maqolada MDH davlatlarida yirik soliq to'lovchilarga nisbatan yuritilayotgan soliq siyosatining nazariy-huquqiy asoslari, ularning davlat budjeti daromadlarini shakllantirishdagi o'rni hamda soliq ma'murchiligi mexanizmlari kompleks tahlil qilinadi. Shuningdek, ilg'or xorijiy tajribalarni O'zbekiston Respublikasi amaliyotiga tatbiq etish istiqbollari, institutsional islohotlar, raqamlashtirish jarayonlari va samarali boshqaruv yondashuvlarini joriy etish masalalari ilmiy asosda yoritiladi.

Kalit so'zlar: MDH davlatlari, yirik soliq to'lovchilar, soliq siyosati, soliq ma'murchiligi, budjet daromadlari, raqamlashtirish, soliq mexanizmi, xorijiy tajriba, fiskal barqarorlik.

Yirik soliq to'lovchilar soliq siyosatini samarali boshqarish har bir davlat soliq tizimida muhim ahamiyat kasb etadi. Zero, ushbu kategoriya soliq to'lovchilari davlat budjeti daromadlarining sezilarli ulushuni tashkil qiladi. Quyida MDH davlatlari orasida yirik soliq to'lovchilarni e'tirof etish va soliqqa tortish tartiblari Ozarbayjon va Qozog'iston misolida ko'rib chiqilgan. Mazkur davlatlarning barchasida mazmunan o'xshash bo'lgan qator kriteriyalar mavjud bo'lib, ular yirik soliq to'lovchilar toifasiga kiritilgan subyektlarni hisobga olish hamda ularning faoliyati ustidan keyingi soliq nazoratini ta'minlash bilan bog'liqdir.

Birinchi, yirik soliq to'lovchilarni e'tirof etish tartiblari asosan qonunosti normativ-huquqiy hujjatlar bilan tartibga solinadi. Ikkinchi, soliq to'lovchini yirik soliq to'lovchilar toifasiga kiritish mezonlarining aniq va mantiqan asoslangan tizimi mavjud emas. Asosan ushbu jarayon yil yakunlari bo'yicha moliyaviy hisobot ko'rsatkichlari va to'langan soliqlar hajmiga asoslanadi, bu esa "o'zgaruvchan maqom"ga ega soliq to'lovchilar paydo bo'lishiga olib keladi. Uchinchi, yirik soliq to'lovchilarni ro'yxatga olish va ularning faoliyati ustidan samarali soliq nazoratini amalga oshiruvchi ixtisoslashtirilgan bo'linmalar mavjud emas yoki ularning faoliyati yetarli darajada samarali emas.

Ozarbayjon amaliyoti. Ozarbayjon Respublikasida (budjet tashkilotlari bundan mustasno) soliq to'lovchilarni yirik toifaga kiritish kamida quyidagi belgilardan bittasi aniqlangan taqdirda amalga oshiriladi: