

Nikitina A.V.

Kharkiv National Automobile and Highway University, Kharkiv
Ph. D. (economy), associate professor of the international Economy department
Kharkiv National Automobile and Highway University

THE CONTEMPORARY SYSTEM OF RISK-MANAGEMENT OF ENTERPRISES ON THE CONTEXT OF UKRAINE'S ATTEMPT TO JOIN THE EUROPEAN UNION

Development of Ukrainian enterprises, Ukraine's attempt to join the European Union and World Trade Organization influenced the government's choice of investment and innovation trends based on grounded economic policy. In spite of scientific and technological knowledge there is the situation of investment and innovation activity reduction because of own insufficient investment means, lack of support, high interest rates, ineffective consumer demand for new products or technologies, high risk rate in economic sphere. Foreign investors feel dangerous situation but they are also supported by the government. A society doing everything possible and impossible can't prevent global catastrophes, world crises, ecological catastrophes and unforeseen situations. It has realized a necessity of management and risk valuation before making any decisions.

The concept of risk-management is treated by different authors variously. We underline two views among whole spectrum of all opinions. These points of view are discovered the idea of risk-management by scientists. The first beliefs are connected with net risks and analysis valuation and management of industrial and ecological risks [3, 5, and 7]. In this connection the risk-management is considered concerning safety of people and environment, their self-protection "from influence of damage industrial, natural, ecological and social programmers" [5]. The levels of risk protection correspond the society conditions, its ecological, economical, scientific, potential and realized possibilities. As a rule the risk protection level is described by stochastic models and determined by the number of accidental events. The second part of scientists supposes the risk is connected with speculative risks. In this case the risk is determined as a financial category.

Summarizing to our opinion the risk management can be indentified as the supraliminal, direct, purposeful process which foresees the management and investigation of all economic and financial relations and conditions which appear in management actions and influence on the object including both internal and external factors.

Risk is characterized by danger of unforeseen and unknown losses, waste of time, anticipated profit losses because of accidentally changing conditions of economic activity or unfavorable conditions. Also risk means uncertainty in possible results. Risk is an event that would or wouldn't happen. It's necessary to realize that risk can be managed. It means using every financial, informational, innovative instrument allowing analyzing or forecasting, proposing possible risk situations or preventing realization of these situations in similar cases.

Risk-management is a system of risk appraisal, managing risk financial relationships, appearing in business; it is a system of managing risk and economic relationships arising at this management [6]. The main task of risk management is to minimize losses and not to admit bankruptcy. When we are speaking about profits system of actions should be correct and driving, that's why risk management is both dynamic and fundamental science and theory of risk. It is possible to manage risk using different methods making possible to foresee risk event and reduce losses or minimize them. The risk management base is searching aim and organizing work to reduce risk rate, art of receiving and increasing profits in uncertain economic situations. The target of risk-management is getting maximum profits with optimal correlation of profits and risk.

Aiming to increase efficiency of enterprises' management the model of accepting decisions in the system of risk-management is proposed.

Risk-management as a complex system of managing consists of two subsystems: the managing (the control subject) and the managed (the control object).

In risk-management the control object is a risk appearing between different subjects in economic relations, for example, between an insured and an insurer, between a creditor and a debtor, between entrepreneurs (partners and competitors), etc.

In risk-management the control subject is a special group of people (financial manager, insurance specialist, etc) realizing goal-oriented functioning of the control object. The functions of control subject are: forecasting, regulation, coordination, stimulation and control.

Risk-management includes strategy and tactics of management activities [8]. Risk strategy means trends and ways of using resources for reaching the aim. It helps concentrate efforts on different versions of decision which are not included into the general idea of the company's strategy and also reject other solutions which have not been discussed by the company's management. On reaching the aim the strategy finishes its existence because new objects demand creation of other strategy. The tactics underlines practical management methods for reaching the aim in particular conditions. The task of tactics is selection of the most optimum decision and suitable methods of management in particular economic situations.

In the conditions of transition economy and Ukraine's integration in the European Union it's necessary to pay attention to risk evaluation, risk-management. The main part in solving the problems of risk management both on macro- and micro- levels belongs to a person, who accepts and approves programs of risk reduction and make decisions about the beginning of their realization. It is connected with the fact that anti-risk methods require expenses, which are not fast profitable, but need freezing some parts of capital for some time while making security reserves. Therefore, it's essential to allow making anti-risk decisions on the higher management level where smaller tasks do not prevent global aims of stability and steadiness of work.

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