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ОСОБЕННОСТИ В УПРАВЛЕНИИ РИСКАМИ НА ПРЕДПРИЯТИИ

Аннотация. В статье рассматривается конкурентоспособность предприятия, которая выражается в его возможности успешно функционировать и развиваться на определенном рынке. В связи с этим, для эффективного управления предприятием и поддержания его конкурентоспособности на достаточном уровне необходимо осуществлять постоянный мониторинг и учитывать многочисленные внешние и внутренние факторы, влияющие на положение компании в конкурентной рыночной среде. Описано влияние внешних и внутренних факторов риска, которое заключается в том, что последней компанией можно активно манипулировать в определенных пределах, в то время как внешние факторы риска она вынуждена принимать как есть. В соответствии с этим риск-менеджментом существуют различные подходы к управлению внутренними и внешними источниками риска.

Ключевые слова: риск – менеджмент, конкурентоспособность, экономика, предприятие, учет и финансы, управление рисками, экономический рост

Abstract. *The article deals with the Competitiveness of the enterprise, which is expressed in its ability to successfully operate and develop in a certain market. In this regard, in order to effectively manage the company and maintain its competitiveness at a sufficient level, it is necessary to carry out constant monitoring and take into account numerous external and internal factors that affect the company's position in a competitive market environment. The influence of external and internal risk factors is described, which consists in the fact that the latter company can be actively manipulated within certain limits, while external risk factors it is forced to take as is. In accordance with this risk management, there are different approaches to the management of internal and external sources of risk.*

Key words *risk management, competitiveness, economics, enterprises, accounting and finance, risk management, economic growth.*

Risk management includes assessing the state of the market and capabilities of the enterprise which aims at marketing research to determine the most promising areas of activity of this enterprise, with a preliminary estimate of risk and methods of prevention or reduction [1].

Specific methods and techniques that are used when making and implementing decisions in terms of risk, largely dependent on the nature of entrepreneurship, strategy and set goals particular situation. The ultimate goal of risk management corresponds to the objective function of entrepreneurship. She is getting the most profit at the optimum acceptable for the entrepreneur, the relationship between profit and risk.

Risk management system risk management and economic (especially financial) relations arising in the process of governance includes the strategy and tactics of management actions.

Under the management strategy refers to the direction and methods of the use of funds to achieve the goal. Each method corresponds to a certain set of rules and restrictions to make a better decision.

Strategy of risk management is the art of managing risk in an uncertain economic situation, based on the prediction risk and the use of various techniques to reduce it. This strategy includes the rules based on which decisions risky decisions, and how selection decisions.

1. The development of a conceptual framework. First of all, defines what constitutes risk, what are its types, factors, which means "to manage risk" and what are the components of their control systems. Named concepts are decoded in the Internal regulation on risk management of the company.

2. Diagnosis risks. At this stage identified principal risks inherent in the business. There are two approaches to risk identification, let's call them conservative and progressive. The conservative approach used by many companies, identification (diagnosis) of risks is carried out annually or when necessary. As a rule, in this case, the definition or risk assessment occur after the occurrence of an event that led to losses. With this approach, investments in risk management are in vain, because risk management is an integral part of the decision-making process. The progressive approach involves a continuous process of risk identification, which involves all employees of the company [2]. CEOs and CFOs carry out the overall coordination. Overall process of risk identification can be divided into two stages. First, there is a familiarity with the overall picture of business in the organizational structure of the company allocated to divisions, or departments, are particularly susceptible to the risks and identifies the most significant risks. Further analysis of the individual units and the types of risks, characteristic for them. For example, production units can be significant risks of shortage of components, materials, workmanship, and financial management and foreign exchange or credit risks.

3. *Risk assessment. After diagnosis, the identified risks are ranked by probability of occurrence and size of possible damage.*

4. *The definition of tolerance to risk. Once risks are identified and evaluated, determine the permissible extent of risks to which the company is ready at this stage of its development, i.e. the level of tolerance. Typically, the tolerance level is defined as the highest risks that the company is ready to incur now. With the development of the enterprise and change its strategy this level should be reviewed.*

5. *The compilation of risk maps. Identified, ranked and evaluated appropriately the risks plotted in a risk map and included in the risk catalog. These documents reflect not only categories of risks of individual departments of the company, describes their causes, probability of occurrence, but also the control procedures in relation to specific risks, a plan of action to minimize them, as well as the responsibility of the employees of different departments for risk management.*

6. *Risk management methods. The task of risk managers is not just to analyze, to give economic risk assessment. The Department of risk management should propose measures to minimize the consequences of risk events to develop a position in relation to a particular risk is to accept it or to evade. The main methods of risk management are discussed later.*

Methodology. *In the process of the study were used General methods of research: methods of analysis of financial statements: horizontal, vertical, ratio, comparison, and other.*

To explore the business environment of Kazakhstan were used General scientific and special research methods:

- review of the regulatory framework;*
- analytical method;*
- economic-mathematical calculations.*

Problems of development of system of risk management at the Kazakhstan enterprises.

Risk management this article examines as a tool to achieve maximum profitability taking into account risk of possible losses, despite the fact that risk management does not allows avoiding losses at all.

The risk management system allows us to predict possible risks and losses, thereby eliminating the factor of surprise, but also allows us to develop effective methods of minimizing such losses [3].

On the basis of considered in the study the purposes of risk management and risk management systems of the enterprise for the creation of added value, the main problems of risk management include:

1. The introduction of the principles of risk management by management decisions on the basis of clear procedures of their identification and evaluation.

2. Ensuring full risk control at the expense of the description and assessment of all risks of the company, effective monitoring of risks and the timely identification of new risks.

3. Analysis of the impact of risks on key performance indicators of the company, including the cost.

4. Providing forecasts of the birth and development of the risks faced by the company and, accordingly, insurance against losses.

5. Ensure minimization of risks and losses, subject to economic feasibility (E. A. Karpova, 2015).

6. Ensuring effective communication between the company's desire to earn a profit and the desire to do it with minimal losses, i.e., providing the optimal combination of risk and return.

On the basis of theoretical and methodological approaches formulated a new, more complete definition of a subsystem of risk management in the enterprise, proposed a new principle of construction (creation) classification of risks based on the grouping of risks by functional area of activity of the enterprise,

methodical approach to the creation of the subsystem of risk management in the enterprise management system. At the organization of the risk management system in the company should follow a particular sequence of actions. Developed information-logical model of risk management in the enterprise management system has allowed us to formulate proposals to expand the use of this subsystem in the energy sector. The proposed algorithm of company's actions on the organization of the subsystem of risk management consists of six stages, and each stage is an integral part of the risk management process [4].

At the stage of determining the goals and objectives are formulated the purpose and aims for the use of methods of analysis and forecasting of economic environment, reveals the possibilities of the enterprise in the framework of the current strategy and operational plans.

The risk identification stage monitors external and internal environment. Risk identification starts by scanning (OCR) the ongoing changes in the external environment of the organization, further contributing to the disclosure of all elements of uncertainty (risk), using the monitoring of the forthcoming changes with a certain degree of risk [5].

At the stage of risk assessment based on available information, methodical and factual information, estimated level of risk involving qualitative and quantitative methods of analysis.

The fourth stage is drawn up a strategic action plan aimed at reducing economic losses and mitigation actions risk factors. Here are developed the control forces (anti-risk events): complete or partial neutralization of risk impact of risk taking on themselves, the transfer of part or all of risk to third parties. It all ends with the preparation of the Protocol of risk.

At the stage of evaluation monitored the implementation of the plan of anti-risk measures to address the negative economic consequences of the identified risks. In case of detection of deviations from plan adjustments are introduced in a Protocol of risk management.

On the sixth and final stage is the final control and monitoring of results of anti-risk impacts. The result of this stage should be new knowledge about the risk, allowing, if necessary, to adjust previously set goals and objectives of risk management. The results are summarized of reduction of losses in the result of the adoption of anti-risk measures. Then you will return to the first stage to consider a different risk situation.

The results of each stage becomes the input of subsequent stages, forming a system of decision making with feedback, and this system provides the most effective achievement of the goals, since knowledge and information obtained at each stage, allow you to adjust not only the methods of influence on risk, but also the purpose of risk management. Thus, it should be noted that risk management is not only a guarantee of predictability of the company's activities, but also a guarantee of stability for the shareholders, investors, customers, contractors and staff. Be aware that any current or projected problem a risk situation can be considered allowed only if carried out the development and implementation of management decisions, which eliminates state of the organization or the processes that led the company to a condition recognized as ineffective.

Thus, summing up the results of the analysis of possibilities of introduction of new approaches in risk management in the enterprise, we can conclude that [6]:

1) the use of “risk-based” approach is very promising and effective to predict the risk (of the accident), including for the long term;

2) independently, and as a complement to this approach, effective application of method of expert estimations. The combined use of both methods will provide a positive synergistic effect in the prognosis and reduce the probability of occurrence of various contingencies;

3) technically and methodologically competent, the application of these approaches to “risk management” will allow to develop new effective methods

and opportunities to improve business (production) security in the Republic of Kazakhstan [7].

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