Управление рисками

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Аннотация
В данной статье рассматриваются особенности и методы управления рисками на предприятии, поскольку эта отрасль управления по какой-то причине часто управляется и описывается только словами. И актуальность проблемы управления рисками растет. Управление рисками часто представляет собой линейный процесс, а не систему, которая оставляет много вопросов.

Ключевые слова: риск, управление, процесс, предупреждение.

Enterprise risk management

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Abstract
In this article, the features and methods of risk management in the enterprise are considered, since this branch of management for some reason often manages and is described only
in words. And the urgency of the problem of risk management is growing. Risk management is often a linear process, not a system, which leaves a lot of questions.

**Keywords**: risk, management, process, warning.

Risk management is a process of making and implementing managerial decisions that are aimed at reducing the likelihood of an adverse outcome and minimizing possible losses that are caused by its implementation.

In the theory and practice of enterprise management, such risk management strategies are used (Fig. 1).

![Fig. 1. Strategies for risk management in enterprises [2]](image)

1) A risk management strategy is a range of activities that are aimed at accounting, counteracting and neutralizing risks.

2) Risk absorption represents consent to conduct business operations at a certain level of riskiness without attempting to reduce the risk level. Risk absorption may involve a process of creating a certain kind of reserves to cover potential losses.

3) Risk avoidance is a refusal to carry out a business transaction at a certain level of riskiness and (or) the implementation of measures that are aimed at reducing the level of risk caused by this operation.

4) The transfer of risk is the implementation of measures as a result of which the other party will bear losses from the possible outcome of a business transaction of an unfavorable nature.

5) Risk insurance is a special case of a risk transfer strategy. When conducting insurance, risk is transferred to the insurer, which, in turn, covers it through the creation of appropriate cash funds.

6) Risk diversification is a situation in which not one but a whole set of similar business transactions are performed that are independent. With all this, there are several mechanisms to reduce the level of risk. Firstly, with a large number of simultaneously performed independent
operations, the degree of probability that they will all be completed with a negative result becomes small even with a significant probability of its negative outcome, for each individual operation [5, p. 522].

7) Hedging is the implementation of parallel (being dependent, derivative) business transactions that provide an opportunity to reduce, and sometimes completely eliminate the consequences of an adverse outcome of the main operation itself.

8) The expected loss is the average value of a random variable, this probability distribution of a random variable (in this case, the loss), is considered in probability theory.

Some authors [4, p.274] as a criterion that underlies the classification of risk management methods of financial institutions, the degree of formalization of this kind of methods. For all this, the methods that are based on the implementation of analytical procedures at a logical level, supported by confirmed scientific research of analysts in the financial sector, are considered formalized methods. In the economic sense, risk management is an economic measure to prevent the occurrence of adverse events that entail damage in the form of loss of profit or economic loss.

The process of active risk management is a warning of risk at the decision-making stage, it begins with the planning of activities, when, when conducting marketing research, they take into account the possibility of losses when the level of demand falls and the price level of products and resources changes.

In the planning and organization of production processes, the risk of a decrease in profitability is taken into account, setting a certain level of resource efficiency and, accordingly, the level of current costs and profits. Minimization of the above types of risk can be performed through analysis and planning of leverage (leverage), i.e., the process of managing assets and liabilities in order to increase the amount of profit

Next, you need to present the overall process of managing commercial risks, this determines the role that risk management plays in the enterprise. Risk management is the process of making and implementing managerial decisions that are aimed at reducing the likelihood of an adverse outcome and minimizing possible losses. Risk treatment is the process of selecting and implementing risk modification measures. The term “risk treatment” is sometimes used to refer to the measures themselves. Risk management measures may include avoiding, optimizing, transferring or maintaining risk.

In the most general form, the principles of risk management of the entrepreneurial structure can be established as basic in relation to the management of the risk operation of the norms, rules and patterns that arise from the nature and level of development of the company and its production forces, the observance of which helps to achieve the goals and objectives.
Fig. 2 shows the control and analysis of the effectiveness of the risk management system at the enterprise.

![Fig. 2. The enterprise risk management system [3](image)](image)

The principles of risk management include [1, p.376]:

- integrity - that is, the need to consider the directions (elements) of aggregate risk as a specific integrated system;

- openness - that is, a ban on considering the aggregate risk system as autonomous, taking into account that the latter is subject to a large number of external factors, requires a number of influences on the part of management to be performed;

- hierarchical structure - elements of the aggregate risk system must be strictly subordinated to each other;

- structuredness - the aggregate risk system of a financial institution should have a clear structure when the fact that a stable relationship between its elements and, at the same time, the rules for implementing this kind of relationship should be observed as the main criterion;

- efficiency - the total risk system of a financial institution should strive for maximum efficiency;

- regulation - all processes must be strictly regulated;

- a system of priorities as a clear understanding of priorities in managing the entire spectrum of risks that are inherent in the enterprise;

- consistency, which implies the need for the functioning of the elements of the aggregate risk system, taking into account full coordination at the level of current interaction and strategic development of the organization;

- awareness - the enterprise risk management process should be accompanied by the presence of objective, reliable and relevant information;
- continuity, cyclicality of the risk management system.

As a result of a study of the theoretical foundations of the manifestation of the enterprise’s commercial risks and their management, such conclusions can be drawn.

The goal of the enterprise risk management system is to ensure strategic and operational sustainability of the enterprise’s business by maintaining the level of risk within the established boundaries.

In the modern economy and business practice, the process of managing commercial risks is carried out on the basis of bilateral and differentiated approaches. This means that it is necessary to influence risk objects in order to reduce their sensitivity to risk factors by limiting concentration, diversification, hedging, reserving, insurance, and implementing organizational and technological measures. In addition, exposure to risk factors is carried out in order to reduce the likelihood of their adverse changes through pressure on the market, the formation of long-term demand, lobbying the interests of the enterprise.

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