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MODERN RISK FORECASTING MODELS IN THE COMPANY

Abstract. Companies independently develop and form their financial relations, financial resources, determine the direction of their use and effectively organize financial management, consider ways to improve the company's competitiveness in the conditions of market globalization. Financial management of a company determines the coordination of all activities of an economic entity, since financial relations, financial resources and sources of financial resources that are its object determine not only current, but also stable competitiveness in a market economy.

In modern conditions, when companies with their own needs make financial decisions, its resource capabilities increase dramatically. This means optimizing financial relations and improving the efficiency of financial resource management. Indicators of financial condition reflect the profitability of economic activities, financial achievements and competitiveness. The information system satisfies the interest not only of the business entity to the owners and management personnel, but also to a wide range of its external users with the necessary information. Risk management in any company is defined separately depending on the volume of construction work and the amount of financial resources. The implementation of these measures will help to reduce the amount of unexpected losses from exposure to risks.

The actual performance of the functions of the enterprise's financial management system allows the company's management to control financial and economic activities in financial management and correct the directions of inefficiently performed activities. Because improving competitiveness is the result of effective financial management policies and functions. Thus, financial management will increase the role of the financial Manager in the effective management of the company's finances, regulation of financial relations and search for effective sources of financing, increasing the profitability of financial and economic activities, and cash flows.

Keywords: risk, forecast, budget, plan, insurance, profit, expenses, funds, management, financing, analysis, design.

The budget process in the company is carried out as follows. First, a budget Commission is created. The budget Commission is created by order of the Chairman of the company's Management Board. Members of the budget Commission:

- Chairman of the Budget Commission - Member of the Management Board of the Company, Managing Director in charge of budgeting;
- Deputy Chairman of the Budget Commission - Head of Finance - Chief Accountant;
- Head of the Accounting Department (AD);
- Head of Financial Analysis and Project Finance (FA & PF);
- Head of Strategic Planning (SP);
- Head of Monitoring Department;
- Head of Business Services;
- Head of the Legal Department.

The Secretary of the budget Commission is an employee of FA & PF. The Secretary of the budget Commission cannot be a member of the budget Commission and have the right to vote [1].

By order of the Chairman of the company's Management Board, other employees of the company may also be included in the budget Commission.

Decisions of the budget Commission are made by a majority vote at a meeting of members of the budget Commission (or persons who replace them). When making a decision, members of the budget Committee have the right to an equal vote. If the result of voting is equal, the final decision is made by the Chairman of the budget Commission. The term of the meeting of the budget Commission is determined by the Chairman of the budget Commission. The results of the meeting of the budget Commission are drawn up by the Secretary of the budget Commission with the relevant protocols indicating the final decision. The minutes are approved by the members of the budget Commission. The original minutes are signed by the Chairman and Secretary of the budget Commission.

The original signed Protocol and a set of documents on issues considered at the meeting of the Budget Commission remain with the Secretary of the budget Commission. Copies are sent to members of the budget Commission and interested structural divisions.

Before March 1 of the year preceding the planned financial year, the Finance Department (FD) shall provide forecast indicators in accordance with the established procedure. No later than September 1 of the planned fiscal year, FA & PF will develop an order of the Chairman of the Management Board on administrative programs and supervised programs for the planned financial year. A copy of the order of the Chairman of the Management Board, which determines the administrator of the programs, is sent to the chairman, deputy chairman and other members of the Budget Committee, program administrators, as well as other departments. No later than September 15 of the year preceding the planned fiscal year, their administrators submit applications to the HSE for the planned fiscal year.

Program administrators form requests for programs for the planned financial year with the planned amounts, justifications and explanations of cash receipts (expenditures), capital investments, income, expenses. The draft annual budget of the Company, developed by the HSE, will be submitted to the Budget Commission for approval by November 5 of the year preceding the planned financial year. The draft annual budget of the Company, approved by the Budget Commission, shall be submitted to the Management Board of the Company for approval before November 15 of the year preceding the planned financial year.

The order of approval of the annual budget of BBB LLP is specified in the order of adjustment of the budget by individual classes and items. In case of production necessity, the Management Board of the Company has the right to adjust individual classes and items within the sum of the approved planned indicators of items, except for labor costs within the amount of not more than 20% of the approved planned indicators for classes and items. Within 5 working days from the date of the decision to amend individual classes and articles, the Company shall send a copy of the decision to the Chairman of the Board of Directors [2-4].

For these purposes:

1) program administrators make proposals for changes in the amount of supervised programs, in addition to the costs associated with the payment of wages and salaries. Requests from Program Administrators will not be accepted without detailed justification, explanatory notes, and approval of the Program Administrator of the program being adjusted;

2) according to the proposals of the budget Commission, program administrators make decisions on cost adjustments. The decision of the budget Commission is made in the Protocol;

3) applications approved by the budget Commission to change the amounts of supervised programs are sent for approval before the company's management Board. Program administrators, if necessary, make proposals to change the company's public procurement plan based on decisions of the company's management Board.

If necessary, you can increase the amount by category (current expenses, capital investments, investments) by adjusting the company's annual budget, which is approved by the company's Board of Directors in accordance with the established procedure. Let's consider the procedure for monitoring the implementation of the company's annual budget.

In BBB LLP, the budget is formed using the "bottom-up" method. Each financial Manager develops a budget for their projects for the next year, and the budget for each project will be combined into a group of projects that will form the company's budget as a whole. This process can be seen schematically in figure 1.

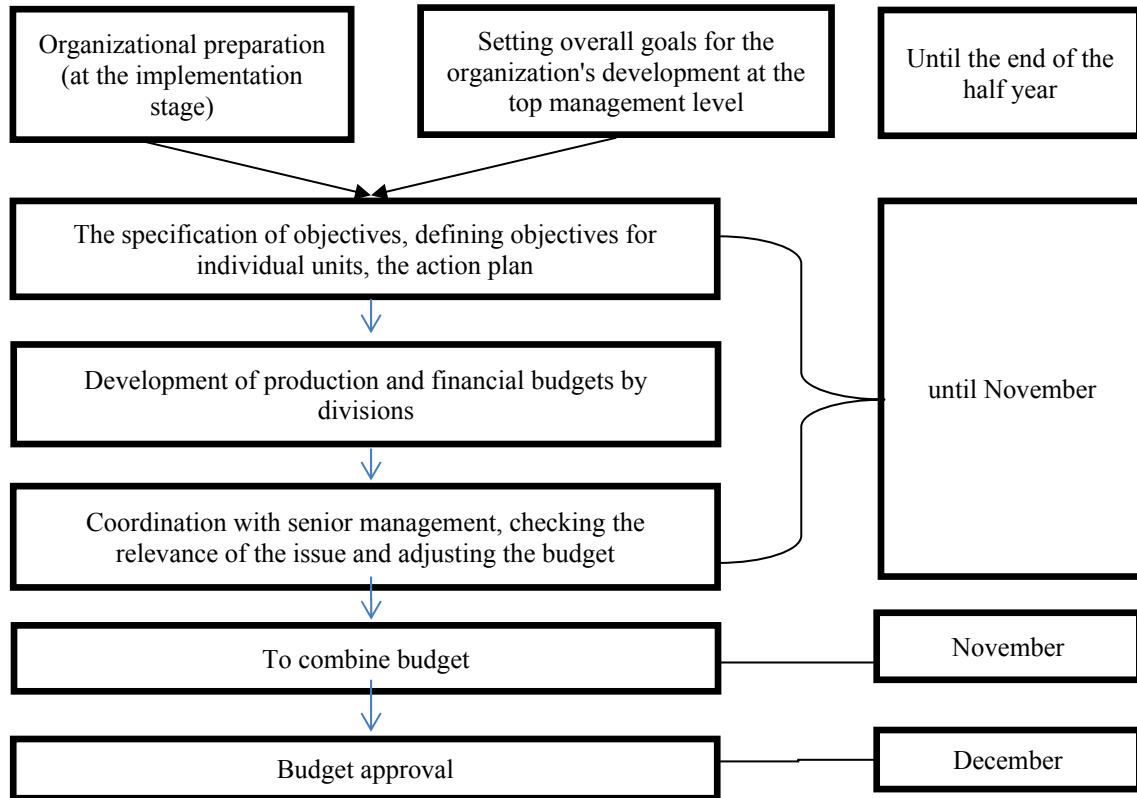


Figure 1 - Approval of the budget of BBB LLP

Note - compiled by the author

The value of the "bottom-up" budgeting system is the participation of managers and low-level specialists in the budgeting process, which gives a positive stimulating effect.

At the same time, the participation of managers in the planning process in the workplace, who have limited competence and responsibility, may lead to ignoring the interests of the organization as a whole. In addition, the disadvantage of the "bottom-up" budgeting system is the long-term coordination of the budgets of various structural units of the organization.

When determining financial risks in construction companies, it is important to determine whether the business activity is subject to various risks. All existing companies that are engaged in construction and installation work, there are such issues as increasing the cost of production, reducing the availability of material resources, the lack of equipment, and delays in the completion of work. In addition, risk management of construction companies there were problems with the shortcomings of design work, mistakes in risk management, return on invested deposits, and an increase in the payback period [5-8].

Issues of cost reduction in a construction company are related to the following factors::

- changing the culture of work organization;
- difficulty in reducing direct labor costs;
- incomplete automation of processes that lead to additional labor costs;
- uncertainty of the cost level.

Areas that characterize the potential for improving efficiency:

- risk management;
- training of employees, improving their skills and professional development;
- financial risk management;
- compliance with established standards.

Construction and installation works, so when carrying out can be classified into the following disadvantages:

- delays in the delivery of construction materials;
- conducting an erroneous assessment in the design of construction;

- errors in the risk assessment process;
- error in the evaluation of the effectiveness;
- project management changes;
- low level of management and financial management.

Reasons for errors during design work in a construction company:

- lack of resources;
- violation of the risk assessment process;
- design error;
- changes in the management of projects;
- low communication with partners and clients.

When considering the risks that are typical for any company, from the point of view of lending to commercial banks, we can generalize the following figure 2.

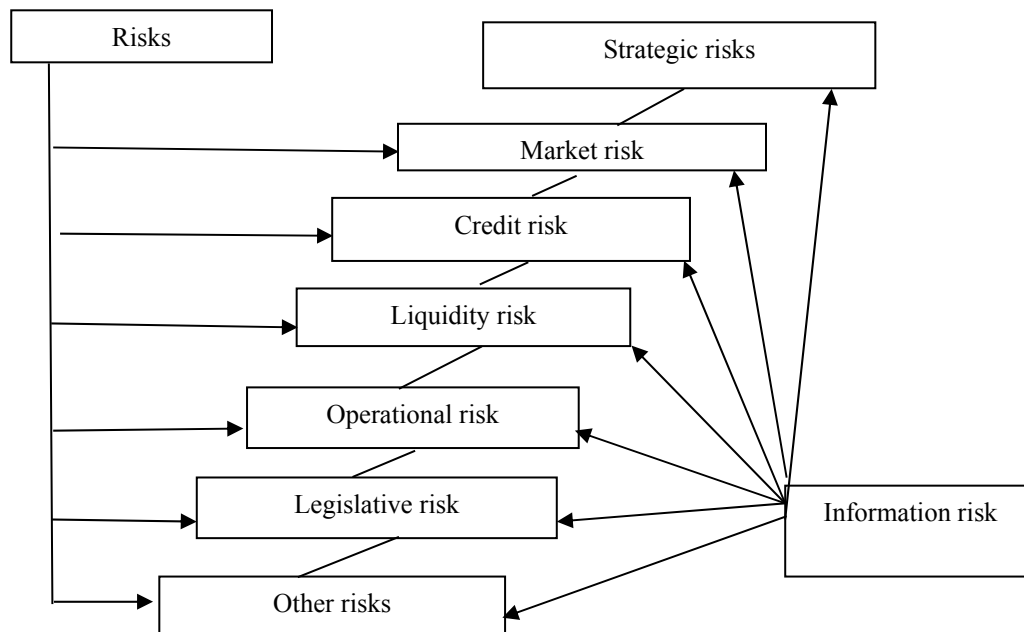


Figure 2 - Set of types of risk that occur in the company

Note - compiled by the author [9,10].

Figure 3 also shows the relationship of financial risks with all strategic and information risks. Enterprise risks: market, credit, liquidity, operational, legal risks and other risks.

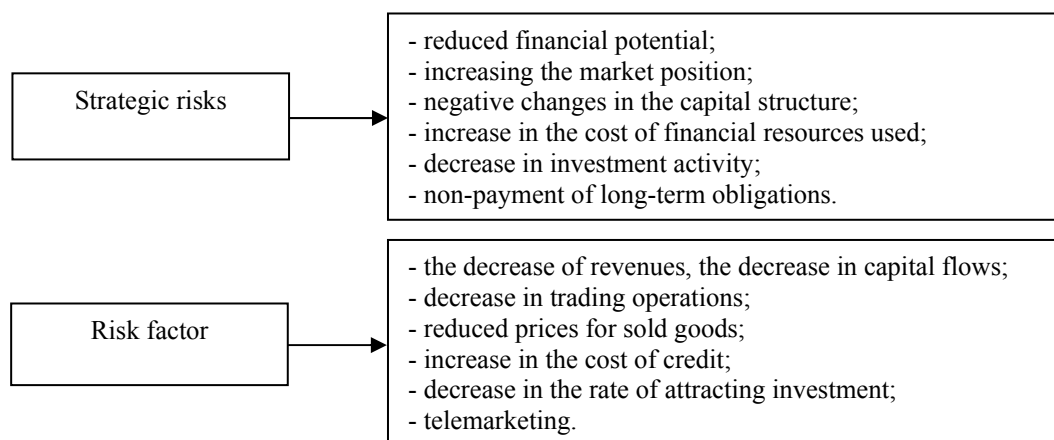


Figure 3 - Strategic risk factors

Note - compiled by the author [9,10].

Unforeseen circumstances at the enterprise and the occurrence of a crisis also arise due to the likelihood of such risks. With a generalization of strategic risks on the part of the financial Manager of the anti-crisis management. The implementation of measures aimed at preventing these financial risks should be controlled by financial managers, only then can the effectiveness of financial management at the enterprise be achieved [11-12].

Analyzing the financial and economic activities of the investigated BBB LLP, the issues of solving the following risks inherent in its activities were identified. The reasons for this risk problem and risk prevention measures can be seen in the following table 1.

Table 1 - Risks, causes and prevention measures of BBB LLP

Types of risks in construction	Causes of risks	Risk prevention measures
Construction materials on time, not less than	Distrust of suppliers, transport accidents	The choice of reliable carriers inventory
Errors in design and estimate documentation	Low qualification of designers and estimators	Timely and comprehensive verification of design and estimate documentation
Failure of construction equipment	Improper use of construction equipment	Periodic repair work on construction equipment, timely inspection of technical condition
Low quality of construction work	Low qualification of builders, untimely control of managers	Strengthening control over construction work, improving the skills of employees and employees
Unforeseen tragic events on the construction site	Non-compliance with safety and labor protection measures during construction works	Strengthening control over safety and labor protection measures during construction works
Note - compiled by the author based on an analysis of the financial statements of BBB LLP		

According to professional experts in the construction industry, all the risks were divided into important ones. We evaluated the probability of emerging risks in points (from 10 to 100 points), and expressed the probability of risks in units (from 0.1 to 1 unit). When calculating risks, it is calculated by multiplying the risk assessment by the probability of such a risk. It is important to calculate the risk of construction and installation works, which are shown in table 2 below.

Table 2 - Calculation of the significance of risks for construction works

The risks of construction work	Risk of risk (from 10 to 100 points)	Risk weight (from 0.1 to 1 point)	The risk value
Errors in contract documents	60	0,3	18
Errors in estimated documents	40	0,7	28
Technical errors in project documents	80	0,4	32
Non-compliance of construction works with construction standards	20	0,4	8
Poor quality of construction work	40	0,5	20
Low qualification of construction workers	30	0,5	15
Non-compliance with labor protection requirements at construction sites	70	0,8	56
Note - compiled by the author			

In table 2, the risk values for construction work were non-compliance with labor safety (56 points) and technical errors in the design documentation (32 points). These risks show the highest risk for construction companies. Therefore, it is obvious that risk insurance is necessary to prevent unexpected expenses. Insurance of these risks with insurance companies is possible by entering into transactions. When insuring risks, it is necessary to attach importance to the specific weight of insurance costs as part of all losses. For example, insurance in construction can be divided into the following shares:

- health insurance of construction company employees - 48%;
- insurance of guarantees in construction - 31%;
- civil liability and construction risk insurance - 20%;
- business travel insurance - 1%.

It is necessary to develop possible measures to improve the risk management of the construction company. It was formed by transferring 2% of the profit for the company's risk management costs, as can be seen from table 3 below. The set of measures listed in table 3 on construction business is of practical significance.

Table 3 - Allocation of funds for the costs of risk management activities of BBB LLP

Risk management measures	Specific gravity, %
Guarantee insurance in construction	3
Civil rights insurance	40
Systematic quality control of construction works	30
Carrying out measures on labor protection, safety and fire safety	10
Insurance of construction equipment and mechanisms	5
Insurance of other construction risks	5
Strengthening control over the quality of execution of design and estimate documentation	2
Professional development of construction managers and workers	2
Monitoring and analysis of contracts by business partners	1
Total	100
Note - created by the author	

To sum up, risk Management in any company is determined separately depending on the volume of construction work and the amount of financial resources. The implementation of the above measures will reduce the amount of unexpected losses from exposure to risks.

The actual performance of the functions of the enterprise's financial management system allows the company's management to control financial and economic activities in financial management and correct the directions of inefficiently performed activities. Because improving competitiveness is the result of effective financial management policies and functions. Thus, financial management will increase the role of the financial Manager in the effective management of the company's finances, regulation of financial relations and search for effective sources of financing, increasing the profitability of financial and economic activities, and cash flows.

We see that the share of variable costs in the company. Since deviations are observed in the performance of subcontracting work. Partners in financial relations were large accounts payable of 10 large companies for receiving construction materials and paying for services received. It was established that in accordance with the contract for receivables, a large number of advance payments for construction and installation works and advance payments for the release of land plots were established [13-16].

The financial condition of BBB LLP is assessed both short-term and long-term. Short-term evaluation criteria are liquidity and solvency. The long-term assessment of the company is determined by the structure of sources of funds for the future, the level of dependence on accounts payable.

In a market economy, the financial position of an enterprise is complex, reflecting the effectiveness of its activities. This is the only way to maintain the financial stability of the company by applying methods of analysis and forecasting the financial condition of the enterprise.

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КОМПАНИЯДА ТӘУЕКЕЛДЕРДІ БОЛЖАУДЫҢ ЗАМАНАУИ ҮЛГІЛЕРІ

Аннотация. Компаниялар өзінің қаржылық қатынасын, қаржылық ресурсын дербес құруда және қалыптастыруда, оларды пайдаланудың бағыттарын анықтап әрі қаржылық менеджментті тиімді ұйымдастырып, компанияның нарықтық жаһандану жағдайында бәсекеге қабілеттілігін арттыру жолдарын қарастыруда. Компания қаржысын басқару – шаруашылық субъектісінің барлық қызметін үйлестіруді айқындайды, себебі оның нысаны болып саналатын қаржылық қатынастар, қаржылық ресурстар және қаржылық ресурс көзін табу нарықтық экономика жағдайында, тек ағымдық қана емес, сонымен қатар болашақта да тұрақты бәсекеге қабілеттілікті анықтайды.

Компания қаржысын басқару – оның активтері мен пассивтерін басқаруды, қаржылық дамудың ағымдық және стратегиялық жоспарларын қалыптастыруды, ақша ағынын, қаржылық тәуекелдерді басқаруды және қысқартуды қарастырады. Компанияның қаржысын басқаруда әмбебап құрал ретінде қаржылық менеджментті қарастыру қажет. Қаржылық менеджмент немесе қаржылық қатынастар мен ресурстарды басқару шаруашылық жүргізуші субъектінің бәсекеге қабілеттілігін арттыру мақсатында қаржы саласында нарықтық механизмді қадағалау нысандарының, әдістері мен қағидаттарының жүйесін қамтиды.

Заманауи жағдайда компаниялар қажеттілігіне қарай қаржы бойынша шешім қабылдағанда оның ресурстық қабілеті бірден өсе бастайды. Бұл қаржылық қатынастарды оңтайландыруды және қаржылық ресурстарды басқару тиімділігін арттыруды білдіреді. Қаржылық жағдай көрсеткіштері шаруашылық қызмет табысын, қаржылық жетістікті және бәсекеге қабілеттілікті көрсетеді. Ақпарат жүйесі шаруашылық жүргізуші субъектінің меншік иелері мен басқару персоналының мүдделерін қажетті ақпаратпен қатар оның сыртқы қолданушыларының кең ауқымында да қанағаттандырады. Кез келген компанияда тәуекелдерді басқару құрылыс жұмыстарының көлеміне, қаржылық ресурстар сомасына байланысты жеке анықталады. Осы шараларды енгізу тәуекелдердің ықпалынан пайда болатын шығындардың және күтпеген залалдардың шамасын азайтуға мүмкіндік береді.

Кәсіпорынның қаржылық менеджмент жүйесі қызметтерінің нақты орындалуы, қаржыны басқарудағы компания басшылығына қаржылық-экономикалық қызметін бақылап, тиімсіз орындалған қызмет бағыттарын түзетуге мүмкіндік береді. Себебі бәсекеге қабілеттілікті арттыру – дұрыс жасалған және тиімді қаржылық менеджмент функциялары мен саясатының нәтижесі. Осылайша, қаржылық менеджмент кәсіпорын қаржысын тиімді басқару, қаржылық қатынастарды реттеу мен тиімді қаржыландыру көздерін іздеу, қаржылық-шаруашылық қызмет табысын, ақша ағынының түсімін көбейту – қаржылық менеджер қызметінің рөлін арттыра түседі.

Түйін сөздер: тәуекел, болжам, бюджет, жоспар, сақтандыру, табыс, шығын, қаражат, басқару, қаржыландыру, талдау, жобалау.

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СОВРЕМЕННЫЕ МОДЕЛИ ПРОГНОЗИРОВАНИЯ РИСКОВ В КОМПАНИИ

Аннотация. Компании самостоятельно разрабатывают и формируют свои финансовые отношения, финансовые ресурсы, определяют направления их использования и эффективно организуют финансовый менеджмент, рассматривают пути повышения конкурентоспособности компании в условиях глобализации рынка. Управление финансами компании определяет координацию всей деятельности хозяйствующего субъекта, так как являющиеся его объектом финансовые отношения, финансовые ресурсы и поиск источников финансовых ресурсов в условиях рыночной экономики определяют не только текущую, но также и устойчивую в будущем конкурентоспособность.

Управление финансами компании предусматривает управление ее активами и пассивами, формирование текущих и стратегических планов финансового развития, управление денежными потоками, финансовыми рисками и их сокращение. В качестве универсального инструмента управления финансами компании необходимо рассмотреть финансовый менеджмент. Финансовый менеджмент или управление финансовыми отношениями и ресурсами в целях повышения конкурентоспособности хозяйствующего субъекта включает систему форм, методов и принципов надзора за рыночным механизмом в финансовой сфере.

В современных условиях, когда компании со своими потребностями принимают финансовые решения, её ресурсные возможности резко возрастают. Это оптимизация финансовых отношений и повышение эффективности управления финансовыми ресурсами. Показатели финансового состояния отражают доходность хозяйственной деятельности, финансовые достижения и конкурентоспособность. Система информации удовлетворяет интересы не только собственников и управленческого персонала хозяйствующего субъекта в необходимой информации, но также и широкого круга его внешних пользователей. В любой компании управление рисками определяется отдельно в зависимости от объема строительных работ, суммы финансовых ресурсов. Внедрение данных мер позволит снизить величину затрат и непредвиденных убытков, возникающих под влиянием рисков.

Фактическое выполнение функций системы финансового менеджмента предприятия позволяет руководству компании при управлении финансами контролировать финансово-экономическую деятельность и корректировать направления неэффективно выполненной деятельности. Так повышение конкурентоспо-

собности – результат политики и функций правильно организованного и эффективного финансового менеджмента. Таким образом, финансовый менеджмент повысит роль деятельности финансового менеджера в эффективном управлении финансами предприятия, регулировании финансовых отношений и поиска эффективных источников финансирования, повышении доходности финансово – хозяйственной деятельности, поступлений денежных потоков.

Ключевые слова: риск, прогноз, бюджет, план, страхование, прибыль, расходы, средства, управление, финансирование, анализ, проектирование.

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