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ORGANIZATIONAL ASPECTS OF FINANCIAL RISK ASSESSMENT OF INDUSTRIAL ENTERPRISES

Consideration of a number of tasks to assess and manage the financial risks of industrial enterprise as a whole, and in particular in terms of its individual species objectively remains out of the focus of scholars. The practice of introducing financial risk management only becomes widely used in industrial enterprises of Ukraine. The question of a comprehensive assessment of the financial risks of industrial enterprise and the impact of risk events in the financial sector of an industrial enterprise on the stability of its overall development are particularly important.

The article deals with the classification of financial risks of industrial enterprises by the source of the risk, by the type of financial risk; by the characteristics of the object; by the completeness of the risk; by the nature of the financial implications; by the nature of manifestation in time, by the terms of the probability; by the potential financial losses, by the possibility of prediction; by the possibility of insurance.

The article describes the sources of information intended for a comprehensive assessment of financial risk.

The article describes the methods for estimating financial risks of the enterprise and provides a diagram of a comprehensive assessment of the degree of financial risk, the essence of which is the following: the receipt and processing of information; carrying out the identification of financial risks; qualitative assessment of financial risks; decision-making, which is final and most important stage in the evaluation of financial risks. In turn, the step of decision-making consists of three steps: preliminary decision, which is based on the average value of a separate type of risk and quality of information separately for each operation of the algorithm of decision-making; analysis of critical values of the components of the financial risk, the value of which exceeds the critical value and the final decision. The final decision is made on the basis of the results of the previous decisions and analysis of critical values. Development of measures is aimed at increasing the capabilities of the enterprise and mitigating losses (developed measures should include the distribution of responsibility for various types of risks).