

В данной статье рассматриваются системы менеджмента качества: ISO серии 9000. Предложены пути внедрения Системы менеджмента качества в предприятиях Республики Казахстан.

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This article describes the Quality Management System: ISO 9000. The ways of implementing the Quality Management System in the Republic of Kazakhstan enterprises.

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## FRAMEWORK OF RISK MANAGEMENT IN THE COMPANIES

Under the conditions of dynamically developing business environment, proper risk management of company is becoming one the most important areas of corporate governance.

All enterprises are faced with uncertainty, and task of management is to decide the level of uncertainty with which organization it is ready to accept in an effort to increase benefits for stakeholders. Uncertainty, on the one hand, is fraught with risk, on the other hand, opens up the possibility, therefore, it may lead to a reduction as well as increase benefits. Risk management enables management to operate effectively in conditions of uncertainty and related risks and opportunities by increasing the potential for growth of enterprise value.

Aims to identify risk events that may affect enterprise and management related to these events, risk and control in order not to allow exceeded acceptable threshold of risk, and provide reasonable assurance goals.

Approximate list of risk that need to be considered when planning the company's revenues are as follows:

*Credit risk* - the risk of loss arising the partial or complete insolvency of the borrower.

*Currency risk* - the risk associated with a change in the exchange rate the national currency exchange rate to another country. This type of risk arises at investments into foreign financial assets and subsequent conversion of foreign currency into national currency of the investor.

*Liquidity risk* - the risk which related to sales available financial assets. This type of risk means impossibility quick implementation of the asset without significantly reducing cost.

*Solvency risk* - the risk caused by the fact that due to adverse external circumstances of, the company have problems with repayment of debt. It is known that between risk and return exists a direct link - increasing the required yield need to to take into account the possibility of increasing losses.

*Operational risk* - the risk associated with the activities of staff at the financial institution.

*Transactional risk* - associated with mistakes in the performance of the company's personnel transactional operations, errors in the accounting company mistakes calculations;

*The risk of operational control* - the kind of operational risk, in which personnel of the company exceeds the selected limits, performs dishonest transaction commits an intentional fraud;

*Risk of systems* - operational risk software failure during current operations, errors in the methodology of work, refuse of telecommunications systems.

*Inflation risk* - the risk associated with the macroeconomic situation in the country. With increasing inflation, there is a risk that the real income institutional investor may decrease due to the high inflation rate, although the progress may be obtained from the gross profit.

Thus, enterprise risk management is a continuing process, which covers all aspects of its activity. It be performed by officials at all levels. Risk management is used in developing and strategy formation and is used across the enterprise, at each level and in each structural unit and includes an analysis of corporate risk portfolio. Risk management focuses at identifying events that may affect the business and risk management in a way that they do not exceed the readiness of the organization to take risks.

It gives the management an reasonable guarantee the company achieving the goals and targets related to the attainment of to one or several crosscutting categories of assessment.

At the present stage in the risk management analysis of everything that could damage business enterprise. Based on the mission or vision of the enterprise, managers establish strategic objectives, business strategy choose and determine corresponding to them tactical targets of activity.

Risks can be divided into four categories based on the primary objectives of the enterprise:

- strategic (high-level correlated with the mission / vision of the organization)
- operational (effective and efficient use of resources),
- In the field of reporting (of confidence)
- law compliance (compliance with applicable laws and regulations).

That is, risk management covers all fields of activity full enterprises. Risk management is an integral part of strategic, financial, project and operational management. Knowledge of risk management is an integral part of decision-making at all levels.

In conditions of different internal and external risk factors may use different ways to reduce the risk that affect various aspects of of the business.

Risk management methods can be divided the following groups:

**Methods of risk aversion** assumes the following:

- the desire to work only with reliable, trusted partners;
- refusing to participate in projects whose effectiveness in doubt;
- Avoiding venture projects;
- risk insurance, basic method of reducing the risk, insurance, probable losses;
- Search for guarantors, thus finding guarantors (various funds government agencies, businesses), as well as for insurance, the goal is to transfer risk upon any third person.
- firing the incompetent employees.

**Methods used to localize the risks** rarely cases when it is possible to clearly identify risks and the sources of their origin. Selecting the economically the most dangerous stages or areas of activity, you can make them more controllable and reduce risk. They are:

- Creation high technology ventures for (risky) projects. The risky part of the project located in the subsidiary, while retaining the ability to use scientific and technical capacity of the parent company;
- the establishment of special departments (with a separate balance sheet) to carry out venture projects;
- signing contracts on joint venture projects for implementation.

**Methods of risk diversification** is to allocate the total risk and are divided into:

- allocation of responsibilities between the project and the responsibilities of each party, and this is legally fixed in agreements. There should not be operations or activities indoubt company;
- diversification of activities, diversification of products or services, a focus on different social groups of consumers;

Diversification of sales and supply, ie work simultaneously in several markets, when the losses in one market can be compensated by successes in other markets,

- Diversification of investments ie investments in several small projects than the realization of a major investment project which requires engage all resources and reserves of the company.
- risk sharing in time, ie need to distribute the risk and fix in time for the project.

**Methods of risk compensation** connected with the creation of mechanisms to prevent danger and include the following measures:

- Strategic planning of activities may withdraw much of the uncertainty, can predict the emergence of bottlenecks in project implementation, to identify sources of risks in advance and develop a compensatory measures, plan for using reserves;
- forecasting of the external environment, ie a periodic the development of of development scenarios and evaluation of project participants;
- monitoring of socio-economic and regulatory environment involves monitoring the current information about the relevant processes.

- establishing a system similar to insurance reserves, but concentrated within the enterprise. At the enterprise are created the insurance reserves of raw materials, parts, reserves of cash, plans of their use in crisis situations.

- staff training and its coaching.

The importance of risk management firstly, is the ability to predict, to some extent an offensive risk event, secondly, in advance, to take necessary measures to reduce the size of possible adverse effects. In order to manage risk, it is necessary to have quantitative assessment, ie be able to measures probability of adverse events and the the losses of accompany.

Hence, we must pay more attention to the development enterprise managing risk identification and processing, and full integration into a risk management system companies.

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Кез-келген кәсіпорын үшін тәуекелдерді басқару маңызды мәселе болып табылады. Кәсіпорындарда тәуекелдердің келесі түрлері туындауы мүмкін: валюталық, несиелік, өтімділік тәуекелі, төлем қабылетінің тәуекелі, ағымдағы тәуекелдер және тағы басқалары. Сонымен қатар мақалада тәуекелдерді басқарудың бірнеше тәсілдері келтірілген.

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Для любой организации управления рисками является важнейшей задачей. Предприятия могут столкнуться следующими видами рисков: валютный, кредитный, риск ликвидности, риск платежеспособности, операционный и т.д. Также в статье приведены несколько методы управления рисками предприятия.

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## **DEVELOPMENT OF INNOVATION MANAGEMENT IN KAZAKHSTAN ECONOMY**

In the practice of innovations' implementation several types of models are used for describing the internal structure of the innovation process.

Innovative circuit is the simplest model of the innovation process which is the result of a logical partition of the whole process into separate functional or structural parts and stages (Figure 1).

According to this model, the innovation starts with the basic analysis and finishes in the field of marketing and sales, respectively, in the field of consumptive use. In accordance with its interpretation, in the major research centers new knowledge generates ideas, and also automatically and consistently forms a new products and processes. According to this model, new scientific knowledge should automatically lead to the economic growth.

The advantage of the model is its simplicity, and its disadvantage is that it leaves out the complex connections between the individual links in the feedback mechanism chain, does not address the ideas that appear outside of the research department, as well as environmental conditions. The initial phase of innovative economy's building is the creation of the National Innovation System (NIS). Its formation obviously is individual for each country, and determined by socio-economic relations. However, in each concrete case separate approaches and tools that proved their effectiveness can be used. Analysis of the innovative management, in both developed and developing countries, has identified key patterns of NIS establishing and developing.