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BUSINESS RISKS: CONCEPT, NATURE, TYPES

Business activity is an independent, carried at the sole risk activity aimed at systematic profit taking from the use of property, sale of goods, performance of work, or provision of services by persons registered in accordance with the procedures laid down by the law. Thus, it is established by law that entrepreneurial activity is risky, i.e. intentions and actions of business participants in terms of formed market relations, competition, and operation of the whole system of economic laws cannot be completely calculated and realized.

Uncertainty, suggestions about success – are peculiar to a concept of risk. Thus, it can be noted that business risk has an objective basis and its degree is determined by the uncertainty of the market conditions, effect of other economic, political and social factors. Not only shifts in consumer demand, political situation in a country but also natural and anthropogenic phenomena, own mistakes or miscounts of an entrepreneur can make an influence. Entrepreneurial losses are expressed in a decline in income of the entrepreneur. The size of these losses characterizes a high or low extent of risk. Business risk is an objective economic category. It arises under the influence of contingent causes and its appearance affects the practical activity of the entrepreneur. So, the goal of the latter is to foresee possible causes of uncertainty and find acceptable variants for overcoming probable accidents.

Thus, business risk is the economic category that quantitatively and qualitatively expressed in the uncertainty of result of planned business activity, which reflects the degree of success or failure of the entrepreneur (enterprise) activities in comparison with preplanned results.

Business risk is a more general category that also includes other risks arising in the field of entrepreneurial activity.

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