

ASSESSMENT OF BUSINESS RISKS OF AN ENTERPRISE  
WHEN INVESTING

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**Abstract:** This article provides examples of risk factors research to determine business risks. Possible risks are displayed from real to minor. Successful business management is becoming increasingly important for legal entities, taking into account a number of uncertain factors available in it, in order to obtain a full-fledged net profit.

**Keywords:** business, risks, assessment, new field, new specialist, banking system

Assessment and analysis of business risks are becoming one of the urgent tasks of our time. Business is always associated with risk. Reducing poverty in the country and improving the standard of living of the population remains one of the main goals of the country. On this basis, entrepreneurs are provided with ample opportunities. The demand for an efficient business is growing. Successful business management is becoming increasingly important for legal entities, taking into account a number of uncertain factors available in it, in order to obtain a full-fledged net profit. The role of expert appraisers in this remains important. Anticipating possible adverse situations and preventing them is becoming one of the main urgent tasks for business entities.

The implementation of investment activities in the current period of development is characterized by a number of uncertainty factors. Many of them have a negative impact on the economy of Uzbekistan. Among such factors, scientists associate primarily the instability of industrial relations, the level of inflation, high interest rates on loans, a decrease in government support for investment activities, an imbalance in prices, and the purchasing power of the population. At the same time, the inability of an enterprise in conditions of uncertainty to make informed decisions to adapt to market conditions, loss of control over them significantly affects the decrease in business efficiency.<sup>1</sup>

Conducting research based on risk factors to identify business risks. Possible risks are displayed from real to minor. However, since the level of opportunity to identify all the risks of a business project is incomplete, the risk can usually increase during the working period of the enterprise.

The important thing is that risk control does not guarantee business success. But

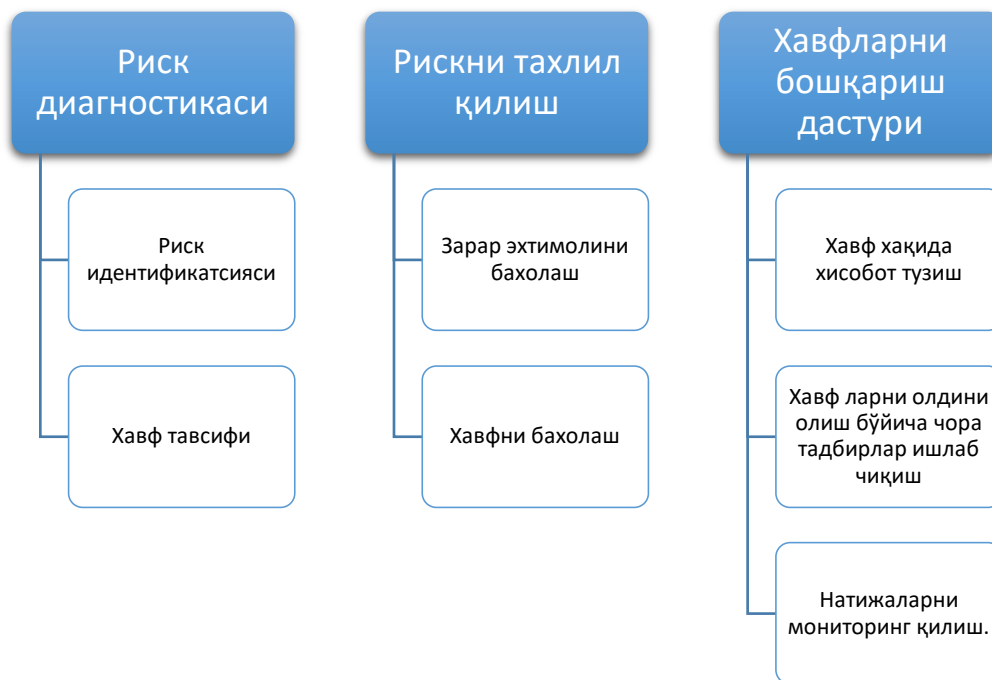
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<sup>1</sup> Baltabaeva M. O., Shamsiddinov D. How to assess risk in business. Republican Scientific and Practical conference "Prospects for expanding small business access to international markets", held on April 18, 2024

risk management is necessary because it ensures more efficient business operations.

Qualitative and quantitative assessment factors:

A qualitative assessment is an analysis of possible risks, taking into account the risk factors inherent in a particular project, according to experts. The results of qualitative analysis: identification of risks, their classification; identification of risk factors for further analysis; comprehensive risk assessment for the project.



**Picter 1. Stages of risk analysis in business**

Quantitative analysis is more complex and not always applicable in practice. The quality of the data used is crucial for this analysis. Such an analysis is organized by introducing complex mathematical models, and the specialist must have sufficient qualifications to conduct such a study. Quantitative analysis allows you to get a much more accurate result than qualitative analysis. Its results are used to determine: the probability of achieving a certain goal; the impact of risk on the project; measures aimed at eliminating risks; possible costs.

The following methods are usually used for research:

Probabilistic analysis - the history of other projects, they study the probability of certain risks; sensory analysis - an economic model is studied through the influence of its main characteristic on the business result; simulation forecasting - a specific model simulating a real project is studied by repeated testing; special software is used for quantitative analysis this makes the work more convenient.<sup>2</sup>

<sup>2</sup> A.Matveeva. (2022) Risk management . Chelyabinsk

Once you have identified the risk, you must decide how to protect the project from them or develop measures that minimize their impact. Theoretically, actions are envisaged that will be more effective in eliminating certain perceived risks. Their main task is to maintain the functionality of the business.

There are four parts to risk prevention:

Strategy 1. This method allows you to protect businesses from risks or reduce the impact of their actions. For example, removing minor changes by changing the work schedule or the amount of risk;

Strategy 2. This method allows you to reduce the cost of working with risks. For example, an agreement is concluded with an insurance company or an advance payment is charged in advance from the client;

Strategy 3. Preparation of measures to reduce the likelihood of threats. Recruitment of personnel capable of replacing any specialist in the conditions of work organization;

Strategy 4. Disadvantages can be turned into advantages based on the company's motto. For example, an inexperienced employee is sent to the business. This is a risk of reduced productivity. Therefore, the company keeps an experienced specialist in reserve, who will replace him. There is no need to hire an experienced specialist if an inexperienced employee copes with his task. It is also much cheaper than the service fee charged by an experienced technician.

The measures are applied depending on the characteristics of the business, as well as on the types of risks.

Monitoring and control. This is the last stage of the study. Constant monitoring - allows you to identify new threats, as well as control known threats. Control and monitoring is carried out during the production process. It is important to understand that as the product readiness phase improves, the number of threats to it increases. At the beginning of starting a business, it is easier to mitigate or minimize their impact.

Any threat requires a thorough analysis by experts of the benefits and negative consequences. They try to reflect possible losses for the company, as well as the full cost of the risk. After accounting calculations, the account offers an alternative option to prevent or reduce these losses.<sup>3</sup>

Conclusion. Currently, the assessment of business risks of an enterprise when investing by a bank during the formation of the "New Uzbekistan", bringing the economy to new levels, and introducing new banking systems is the activity of appraisers, which takes on a new look. To develop this activity, it is necessary to train specialists in risk assessment.

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<sup>3</sup> <https://dasreda.ru/media/for-managers/risk-menedzhment>

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