неблагоприятными обстоятельствами при реализации основных принципов кредита. Возможности их нарушения свидетельствуют о возникновении кредитного риска, что требует несения трансакционных затрат с целью предотвращения будущих трансакционных потерь.

Следовательно, кредитный риск, неопределенность и трансакционные издержки кредитования являются взаимосвязанными понятиями, характеризующими деятельность экономических агентов в сфере кредитования. Так, в большинстве случаев решения по кредитной сделке принимаются в условиях неопределенности, т.е. недостатка необходимой информации, что и порождает трансакционные издержки. Роль информации для теории трансакционных издержек трудно переоценить, поскольку именно факт ее отсутствия и необходимости получения для успешности трансакции является фундаментальным постулатом данной теории.

Так, Т. Эггертссон утверждает, что все трансакционные издержки связаны с информационными издержками, хотя их спектр последних намного шире. В свою очередь, кредитные риски являются возможностью невозврата стоимости, следовательно, выступают как потенциальные трансакционные затраты и потери кредитования в будущем, при несоблюдения принципов кредита.

Поскольку существуют возможности снижать риски вообще и кредитный риск в частности, то, используя результаты оценки конкретной экономической ситуации и действия всех имеющихся рискообразующих факторов, можно успешно прогнозировать вероятность наступления благоприятного исхода.

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ORGANIZATION MANAGEMENT SYSTEM DEVELOPMENT «CSTC T-PPR»

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The building organisation, as well as any other enterprise, passes certain life cycle (the ontogenesis law), an including number of stages: creation, formation, work

in a constant mode, development, liquidation. At each stage of function the enterprise essentially vary. In creation the enterprise does not work. The system creating the given enterprise works.

In structures management the same division management personnel are engaged in functioning and manufacture development, and functioning questions, as a rule, receive a priority over development questions. Therefore to management development it is not given due attention that is one the reasons delay rates growth labour productivity. As a rule, there are no divisions which would be engaged in development the organisation management and manufacture, is insufficiently given attention to social development. Has ripened necessity more accurate allocation service on management development.

Experience prompts two ways the decision this problem. The first way provides creation special divisions on technical, organizational, economic and social development in the structure, corresponding services (technical, economic etc.). In this case it is expedient to have also division the complex development which are carrying out a role head division on development the building organisation as a whole which problems include coordination work divisions development in separate directions. The second way – creation uniform complex division on management the development, including departments (groups) in all directions development (planning, the scientific and technical information, etc.).

In town-planning the tendency to integration, both in sphere production goods, and in management sphere is shown. The expanded reproduction demands the further increase level division labour, concentration and specialization of building manufacture, an intensification exchange results is industrial-economic activities.

As one perspective forms integration various complexes act in town-planning structure. In the course formation plans social and economic development large cities even more often there is a situation when for increase efficiency used financial, material and a manpower concentration efforts, but also new progressive forms the organisation of building manufacture is necessary not simply. An example again created corporate complexes having various scales, the purposes, structure (in town-planning reconstruction – CSTC T-PPR) can be [1-4].

As leading sign expediency application coordination principles management the generality economic purposes and the problems, demanding close industrial cooperation of branches acts.

From positions methodology management CSTC T-PPR is the economic object of the new class which has received the name integration. Its specificity follows from its integrated approach that assumes: a) high level coincidence interests the basic industrial organizations entering in CSTC T-PPR at preservation a branch accessory and its corresponding inclusiveness in branch systems of planning, financing, logistics and management; b) the interrelation economic activities defining them dependence in achievement both own, and branch - the purposes forming the given complex; c) territorially caused social and economic unity, impossible without realization the co-ordinated economic policy, free from tactical and departmental restrictions.

Such are the most general features, testifying that at the organisation management CSTC T-PPR it is impossible to adapt only an operating economic mechanism, search new forms and methods is necessary. In effect, the main problem is today a maintenance coordination in activity the controls concerning various links and levels building branch. Suggest them to unite «under the general roof» as the uniform owner is necessary more often. But such structures are too bulky, unhandy, and are not always realized in practice, especially in building. It is necessary to organize thus participants CSTC T-PPR that they, realizing own purposes, would reach also the general results (the composition law). Such mechanism is coordination. Integrity CSTC T-PPR is given by not so much spatial organisation, how many that end result − a product manufacture reconstruction which and is created by builders. Now, when the emphasis becomes on economic control levers, neglect lessons coordination management in relation to primary economic cells are necessary for considering.

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РИЗИК ЯК НАЙВАЖЛИВІША РИСА ПІДПРИЄМНИЦТВА

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У Теорії методу Бабайлова В.К. наголошується, що найважливішою рисою підприємництва є ризик, невизначеність результатів підприємницької діяльності [1].

Метою даного дослідження є інтерпретація найважливіших аспектів поняття «Ризик».