

Nikolay L. Kamzi

Practical aspects of neue kombinationen

Essence of entrepreneurship and settlement relations



Елизавета Камзина Николай Камзин Practical aspects of neue kombinationen. Essence of entrepreneurship and settlement relations

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Аннотация

The question about the source of additional income has always been central in identifying the essence of entrepreneurship. For the study of any dynamical and structural extensive system requires a lot of intellectual effort. Having learned the essence, identifying potential internal and external display can clearly represent the structure and dynamics of the phenomena deduced. Specifying the study by examining the individual elements, and identifying cause-effect relationship of the dynamic state of the phenomenon and the world around him. International entrepreneurship as a phenomenon involved in the activity in many areas of society. The knowledge of his nature will allow all stakeholders to harmonize the internal mental processes and environmental reality. The consumer uses to access the world's goods. The entrepreneur is critical and represents their innovative ideas. Businessman realizes in practice commercial projects. The State creates conditions for personal development and political and economic means affect the cross-border commodity and cash flows, international payments.

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Nikolay L Kamzin, Elizabeth L. Kamzina Practical aspects of neue kombinationen. Essence of entrepreneurship and settlement relations

Introduction

In the conditions of a world economy, international specialization, and the tight economic and financial cooperation among States, international organizations and subjects of the economic sphere of international and national level are involved in the settlement relations. Make and receive payments in different currencies, which in turn are related in some way with each other and have an impact on the quotient of "economic man" and the activity of economic agents.

Entrepreneur as an active subject of the economic sphere of society and entrepreneurship as a factor in the production of public goods of social importance of the phenomenon. For any activity necessary aspect of the stability or adequacy of the potential damage to an unfavorable development of the situation and the rewards of a positive result. The entrepreneur has to deal with the extreme model of balance. Currently, the state declares the need to support small and medium enterprise, waiting for their economic activity and tax revenue in the form of their activities and operating income from the ongoing settlement of mutual obligations. In order to implement their ideas into practice for yourself an entrepreneur determines the feasibility of the enterprise and evaluate all possible risks. Since his "neue Kombinationen" represents the uncertainty that can only dispel practice. Thus the relevance of the theme of this research is beyond doubt and has a direct practical.

The object of research is theoretical aspects of the enterprises and international economic relations as a social phenomenon that affects significantly the dynamics and statics of modern society and the vector of its evolution.

The object of study is international enterprises, as enterpriser activity in the global economy, the risk as an attribute of a free economic activity, the currency, as part of International settlements and the catalyst of socio-economic dynamics of the global community.

The aim of the study is to characterize the nature of international enterprises and some of its inherent attributes, as well as explore the catalyst of economic activity, the theoretical basis of exchange relations, the exchange rate, and the mechanisms of international settlements of foreign economic activity.

To achieve the goal requires the following tasks:

- Define the essence of international enterprises;
- Identify entrepreneur risk as a socio-economic category;
- To consider the theoretical aspects of the exchange rate, currency quotes, currency transactions, international settlements;
 - Explore the practical aspects of implementing accounting relations.

The theoretical and methodological bases of the research were the works of experts. It should identify the works of researcher such as George A. Akerlof, Frederic Bastiat, I. Dunning, Jeffrey A. Frankel, Ricky W. Griffin, F.A. Hayek, Richard Head, John Maynard Keynes, Jeffrey K. Liker, Alfred Marshall, Karl Heinrich Marx, K. Menger, Roger LeRoy Miller, Ludwig von Mises, Herve Moulin, Michael W. Pustay, J.A. Schumpeter, Walter Scott, W. Shakespeare, Vera C. Smith, David

¹ Автономов В.С. Модель человека в экономической науке. – СПб.: Экономическая школа. 1998. – 230 с.

D. VanHoose, Bluma Zeigarnik, B.C. Автономов, И.А. Бланк, О.Т. Богомолов, В.Г. Брюков, М.К. Бункина, Г.Н. Бурлак, Л.Г. Вострикова, С.И. Долгов, Б.Ю. Дорофеев, В.Л. Ерохин, Е.Ф. Жуков, В.С. Карелин, А.П. Киреев, Н.Д. Кондратьев, О.Г. Королев, И.И. Кретов, Л.Н. Красавина, С.В. Крахмалев, В.М. Крашенников, В.В. Круглов, М.В. Ксенофонтова, О.И. Лаврушина, Д.П. Лиговская, А.Ю. Лисицын, А.С. Мамзина, С.В. Маслов, В.А. Мещеров, А.М. Михайлов, В.П. Мозолин, А.И. Потемкин, А.А. Рябов, А.А. Суэтин, А.М. Тавасиева, Л.Н. Тэпман, И.З. Фархутдинов, Р.Г. Фахретдинов, А.В. Шамраев.

Also was used legislation in the field of banking regulation and regulation of foreign trade, official statistical publications of international organization (IMF, WTO), the states, international banks and institutions.

The solutions of these problems in the research performed with a single methodological position, the basis of the research were scientific methods of research: logical, comparative, normative, comprehensive, systematic, specific theoretical approach: an ascent from the abstract to the concrete².

 $^{^2}$ Яскевич Я.С. Методология и этика в современной науке: поиск открытой рациональности. – Минск: БГЭУ. 2007. – С. 33.

Chapter 1 The essence of international enterprise

Study of the phenomenon "entrepreneurship" is a long time, according to George A. Akerlof naturally the first entrepreneurs to become merchants who have skill to determine the quality of inputs and to certify the quality of the finished product³. They were not just enterprise, in view of trading activity on the territory of several states, they can rightfully be called the subjects of international enterprises. With one amendment, the specialization of a trading activity. This amendment in view of the author is able to provide access to modern knowledge, at the time of the merchants, it would be inappropriate. What underlines the relevance of the problem, the solution of which is devoted to the study. The question about the source of additional income has always been central in identifying the essence of entrepreneurship⁴.

For the study of any dynamical and structural extensive system requires a lot of intellectual effort. In order to facilitate and justify the application of a systematic approach should begin with knowledge of the essence of the phenomenon. Having learned the essence, identifying potential internal and external display can clearly represent the structure and dynamics of the phenomena deduced. Specifying the study by examining the individual elements, and identifying cause-effect relationship of the dynamic state of the phenomenon and the world around him. International entrepreneurship as a phenomenon involved in the activity in many areas of society. The knowledge of his nature will allow all stakeholders to harmonize the internal mental processes and environmental reality. The consumer uses to access the world's goods. The entrepreneur is critical and represents their innovative ideas. Enterpriser realizes in practice commercial projects. The State creates conditions for personal development and political and economic means affect the cross-border commodity and cash flows.

A variety of trans currency transactions are euro currency (euro currency) transactions made in foreign to both sides of the transaction currency⁵. From the cumulative result of their success depends on the state, if we consider it as an active subject of the economic sphere. The essence of international enterprise is that having ideas about the mechanisms of functioning of the society to rationalize them to meet social needs.

The philosophical category of the "essence" will determine the internal potential of the phenomenon through its manifestation in the outer world, a set of properties and quality characteristics, which are installed by enhancing the social interdependence.

Entrepreneurship is an activity of the economically active entity based on the innovative vision of public relations, with the inherent risk of adverse consequences as a result of miscalculation, mistakes or re-building of its own.

International enterprises think it appropriate to define the broad and narrow sense. In a broad sense, it is international enterprise, the implementation of well-known economic combinations in the most favorable conditions. In a narrow sense, it is the generation of practically important ideas by using the potential of the global community.

Internal entity is represented by the world's information accessible to potential creative individuals in order to understand and use, the modeling of potential combinations used for innovation and streamlining of existing enterprise.

 $^{^3}$ Akerlof G.A. The Market for "Lemons": Quality Uncertainty and the Market Mechanism // The Quarterly Journal of Economics. – v. 84. – August 1970. – P. 496.

⁴ Ерохин В.Л. Международное предпринимательство. – М.: Финансы и статистика. 2008. С. 6.

⁵ Шамраев А.В. Правовое регулирование международных банковских сделок и сделок на международных финансовых рынках. – М.: КНОРУС. ЦИПСиР. 2009. – С. 7.

Outside entity is represented by the current level of implementation of the ideas of creative individuals and capacity building for their further development. Improvement of international monetary relations, it is impossible to become an entrepreneur, do not become pre-debtor, which reflects the inner nature of the development process. Regulation and development of practices to meet the financial requirements for entrepreneurs, for whatever reason, have not been able to accumulate entrepreneurial profit. Formation of the purchasing power of funds for implementation, at this point, the emerging and potentially relevant to the realities of the future «neue Kombinationen».

1.1. The essence as a philosophical category

The essence as a philosophical category, which defines the object of study from the standpoint of its practical relevance in the modern paradigm, describing it in terms of properties, characteristics, interdependencies with the surrounding reality.

In the philosophy of nature as a category has a dual definition, the object has an internal and an external entity. Categories – a form of reflection in thought of the universal laws of the objective world. The inner essence characterizes the potential of the subject, and the outer sum of its practical dynamics. Having come to know the inner essence can draw conclusions about the natural features which are characteristic properties, potential, define the "personality" of the object. Having learned the external entity can draw conclusions about the activity and the applicability of the "identity" in contemporary reality. Outside entity exposes the set of connections and relations of the subject and the world around him.

Thus, the essence of this definition of a static phenomenon, with the identification of his "individual" characteristics and capabilities, as well as a dynamic phenomenon, with an exposure or concentrating on a set of relations the object under study and other social phenomena that is the subject of knowledge in a practical reality.

Outside entity characterized by the set of established links and relationships between the object under study and the world around him. These connections can be initiated by both the environment and as a result of internal or external stimulated reasoned decisions already active subject. Mechanism for further cooperation outlined in the psyche, the human mind, or formed by nature in the potential effects and is waiting for complete implementation.

1.2. Definition of entrepreneurship

Entrepreneurship as a social phenomenon, above all, needs an enterprise, the subject, with an entrepreneurial characteristic of inner self. What is this feature, many interpretations, but they are common in the following: innovation and novelty, originality and liveliness of mind for its implementation.

Behavior of a person manages his mind, it is structurally similar to the essence of the phenomenon. Represents the inner and outer world of man. In the inner world of man is formed by the picture which he seeks to bring the outside world. Depending on the consistency of the inner and outer world of man there are various psychological processes that influence human behavior.

The entrepreneur carries out the transformation in the external world, the company identifies the economically active subjects of their cases. Thus, the rich man's inner world is embodied in the external world, and entrepreneur tastes wonderful sense of calm on the success achieved by accumulating the energy and inspiration for future initiatives.

Innovation, introduced into the world through the perception of society, creates a massive need, which initially met the entrepreneur organized mechanism. A further meeting is also the forces of economic actors, but with the characteristic of conventionalism. That's what this activity is inherent in technological specialization, the monotony, the imaginary trade secret protection, planning, reporting, and other, performance attributes.

A natural source of legal norms is prevailing in a legal vacuum social relation, not contrary to applicable law and approved by the authorization, the State. In the future members of society who are subject to this rule of law, to know it and act according to its provisions, and the law enforcement system constantly monitor its implementation.

The entrepreneur is like a good social group, their behavior has created a social norm, which was further supported by the state. All other economically active subjects like the rest of society, dutifully performing its provisions.

1.3.International enterprise

Manifestation of the external entity is to activate the set of assumptions. The seat of the prerequisites is the inner essence.

Considering the global economy as an integrated system with dynamic national economies, it is possible to identify its nature, by analysis. The main actors in this field are the states, international organizations and institutional education. State, above all, have sovereignty and territory covered by the mandated order, which should be public and institutional education institutions, or just carry out their activities. International organizations "play" education, the catalyst, coordinating role. Institutional education organizations presented various forms of ownership and nationality, it is manifested in their international enterprise activities. It is in the implementation of the full range of economically significant action to address social needs. The activities of the entrepreneur aims at the consumer psyche him on his mechanics, absolutely identical to the psyche of the entrepreneur. With one amendment, if the employer prevails inner peace agreement with the outside world, then the consumer of the external world with the inner world. Many believe, will object to this statement, warning, argue a position. It is obvious that an entrepreneur comes from the "mass market", exploring international enterprise this is especially clear. Commodity will be offered to customers of various government entities, therefore, in this dynamic process, each potential customer in your outer world will have an idea of the existence of innovation. The role of mental stimulation or approval given to marketing is a natural motivation for the consumer. Thus, a strongwilled entrepreneur transforming activity and selective passivity of the consumer.

"Nothing comes from nowhere and does not disappear". Describing the practice entrepreneur J.A. Schumpeter coined the term "neue Kombinationen" - A person is in principle an employer only if it "carries neue Kombinationen" - it ceases to be such when they established the "case" will continue to operate within the circuit. That is, the entrepreneur provides practical innovation. If his idea is successful, the economic actors who have less marked the beginning of a creative appreciate it. There is a natural introduction of the idea of the inner world of enterprise with the potential employer, and they interpret the innovation, organizing commercial "work". Globalization of economic space allows creative individuals to gain access to information resources around the world and generate any ideas. An enterprise entity to choose innovative projects and implement them in any area, from their point of view, the most favorable.

In a narrow sense, international enterprise is a combination of factors of production in space. The enterpriser, who owns the information, creates know-how, "combining" the factors of production to meet various social needs. Model combination, wherein the novelty, relevance is a concentrated understanding of international enterprise, its essence. The practice also sees new models based on them and build an international enterprise. If the economic rewards of entrepreneurial activity are the storage, the results of the "neue Kombinationen", and an international enterprise that focuses on an evolving routine operations. An entrepreneur, who remains as such for decades, also occurs rarely as a merchant who had never been even a little entrepreneur.

⁶ Schumpeter J.A. Theorie der wirtschaftlichen Entwicklung. Siebentes Kapitel. Das Gesamtbild der Volkswirtschaft. Leipzig.: Duncker & Humblot. 1912. P. 4.

⁷ Шумпетер Й.А. Теория экономического развития. М.: Директмедиа Паблишинг. 2008. С. 174.

1.4.Institutional subject of international enterprises

The concept of "entrepreneur" we have already identified also drew attention to the peculiar subject of economic activity started as an entrepreneur and enterpriser. Across the world space most economically active subjects are the transnational corporations. This institutional entities established under the laws of individual states and carry out their activities in many states. Entrepreneurship is a manifestation of the internal components of the subject, this statement is true, including in relation to transnational corporations. In the role of innovator can make not only organized the enterprise person on the basis of public understanding, is an entrepreneur, but also hired manager, and a regular employee with the inclinations innovator. All of them, in certain circumstances, having entrepreneurial potential are able to make it a "neue Kombinationen". Transnational corporations incorporate the best capabilities from all over the world, all factors of production have significant resources, are similar to state entities. The main difference is the absence of sovereign territory, they have the absolute right to property ownership. Property itself is located within a particular State and potentially it may be compensated exemption for public use. Financial capital is taxed, they realize its administration to minimize the "loss" and are in dynamics for its multiplying. Carried out their calculations are made in the currencies of countries and in the aggregate of derivative financial instruments.

Friedrich Hayek in his work «Denationalization of Money»⁸, brought the idea of the possible effect of providing entrepreneurs the possibility of emission of money, the value of which would be stable, which gave confidence to the calculations by contractors, in the absence of inflation, but this innovation cannot be realized, because of the contradictions of nation-building basics. Through its implementation of public budgets will suffer financial losses, there will be redistribution of social wealth. Which confirms the possibility of materializing only modest innovation that meets the modern paradigm and provides a constant overflow of dynamic opportunities employer and public conservatism of the sovereign state?

⁸ Hayek F.A. Denationalisation of money – The Argument Refined. London. The Institute of Economic Affairs. 1990. 144 p.

Chapter 2 Entrepreneurial risk

Entrepreneurial risk is the designation of certain aspects of reality, and any event defined in the mind of the researcher through awareness of its essence. The essence of a two-fold, due to the presence in every phenomenon of internal and external entities. The inner essence embraces the potency, possibilities, and vital characteristics of the phenomenon. External – outside this inner discovery, is what characterizes the part of its communication with other objects of the system of relations⁹. Outside entity – a manifestation of the inner nature of reality. First of all, we are dealing with a foreign entity, and identifying patterns of similarity in our consciousness manifests the inner nature, which in the phenomenon is stable. Exterior is dynamic and is manifested in different "roles" depending on the surrounding environment. When the question about the essence of any phenomenon implies the definition of the inner nature through the prism of foreign substance. The urgency of the matter in view of the relentless dynamism of the external world and the various manifestations of it in the essence of phenomena, like the actor playing different roles in productions throughout life. Depends on the competence of the researcher to identify the essence of the phenomenon or the naming of the phenomenon as a new-found, original. The dynamics of the original and latter-day may be only a manifestation of it, but not the inner essence, constitute a basis.

Uncertainty of events and their lack of control, and if there is any factor set of circumstances cause the existence of entrepreneurial risk to innovators in economic activity. Characterized by a combination of opportunities to achieve it as undesirable and especially favorable deviations from planned results¹⁰.

"Neue Kombinationen" of a combination of factors of production on the idea of the entrepreneur promises to him on enterprise profits, but at a different end of the "stick" of its activities is damage, which not only absorb the borrowed capital, but also potential future investors' attention. With the implementation of enterprise ideas rationally use borrowed capital, thus, the capitalist entrepreneur to shift part of their risk and become a debtor, but this status is natural. Entrepreneur to implement the "neue Kombinationen" borrows from the public, above all, money capital, which acquired the elements of the combination. It was at this point, the entrepreneur sells its own decisions and affect the materialization of the risk. Risk is the uncertainty of the situation to its stakeholders.

Thought J.A. Schumpeter that the subject of economic activity in its implementation appears in the role of the entrepreneur, the enterpriser's role in reflecting the actual situation. The entrepreneur, who does not have the capital to implement their ideas, is in talks with the enterpriser, who in turn, anticipating the decline of the enterprise, looking for creative advisers. But each of them listens only to the competent interlocutor and opponent, and the criterion of the whole practice. Because as an entrepreneur, in the narrow sense, and for a enterpriser in a broad sense, it is important to the opinions of others about him, about his actions, since it is a favorable public opinion is a source of attention to the beginnings of an innovative entrepreneur. The situation is different from the enterprise, but is the subject of another study.

⁹ Спиркин А.Г. Философия. – М.: Гардарики. – 2006. – С. 280.

¹⁰ Тэпман Л.Н. Риски в экономике. – М.: ЮНИТИ-ДАНА. 2002. С. 11.

2.1. Outside essence of entrepreneurial risk

According to the theory J.A. Schumpeter entrepreneurship is a manifestation of innovation, the generation of "neue Kombinationen" factors of production. Enterprise along with capital is a catalyst for combination promotes their implementation and operation. At the organization of enterprise, an entrepreneur since birth carries the idea of, among other things, the material preparations for its implementation. To do this, first of all, uses capital, or borrowed his. You cannot become an entrepreneur, do not become pre-debtor. He becomes the debtor by virtue of an inner necessity, inherent in the development process¹². Under development relies steady progress. To encourage this motivation can either own will, or external stimulation, duty, duty. The debtor shall be bound by the obligation of the lender, the lender authority arose from a loan to the debtor equity. Debtor to the creditor returns the capital to a larger size than received from him earlier. "Take someone else's, and gives his" to give it can either implement your idea and make a profit, or give their property. Rational to exercise entrepreneurial initiative, rather than deterioration of their financial situation, because the debt encourages the implementation of economic relations and their development.

In the case of error regarding his innovations entrepreneur, used his personal assets and potential are of the totality of which is absorbed as a result of entrepreneurial initiative. But this same set can be a source of entrepreneurial profits out of which potentially can form the purchasing power of funds for implementation¹³, at this point, the emerging and potentially relevant to the realities of the future "neue Kombinationen".

The modern entrepreneur and businessman, came together, a entrepreneur, remained so for decades, also occurs rarely as a merchant who had never been even a little entrepreneur¹⁴. In the public mind these concepts are identical, but it is part of the risks they are diametrically opposed. A person is in principle an employer only if it "provides a neue Kombinationen" – it ceases to be such when they established the "case" will continue to operate within the circuit¹⁵. An enterpriser in the practice of embedded as an entrepreneur gradually reveals a combination of all the "weaknesses" of its implementation and minimizes risks. It does this by improving the mechanism. The entrepreneur and his innovation is only a theoretical identification of weak areas, using their knowledge and past experience simulates the development and implementation of circumstances acts in their own and others. Because enterpriser stream line its operations while minimizing risk, and entrepreneur by analyzing ratio¹⁶ method of organizing a "neue Kombinationen", therefore, its risk is maximal. The entrepreneur is also able to use the technique practical to minimize the risk, referred to as "risk – the management". Its mechanics is similar to the dynamics of interpretation. In the interpretation of each subsequent communication distorts the subject of it. Following the success of his undertaking innovation, and get enterprise profits. Emerging entrepreneurs interpreters, they heeded the external entity innovations on this basis, implemented a "neue Kombinationen", again with some unspecified risk, and may have a positive result, but in a smaller size. Entrepreneurial innovation is introduced and becomes a business, and a method of "risk – management" is to minimize the risks.

¹¹ Schumpeter J.A. Theorie der wirtschaftlichen Entwicklung. Siebentes Kapitel. Das Gesamtbild der Volkswirtschaft. Leipzig.: Duncker & Humblot. 1912. P. 4.

¹² Шумпетер Й.А. Теория экономического развития. М.: Директмедиа Паблишинг. 2008. С. 211.

¹³ Шумпетер Й.А. Теория экономического развития. М.: Директмедиа Паблишинг. 2008. С. 236.

¹⁴ Шумпетер Й.А. Там же. С. 174.

¹⁵ Шумпетер Й.А. Там же. С. 174.

¹⁶ разум (лат.)

Such a common training course «Master of Business Administration» means just education entrepreneurs – interpreters, businessmen, able to extract a grain of truth from the information society and the envelope with proper justification for their fruitful for investors to put into reality their "interpreted by a combination".

2.2. The definition of risk conception

Based on experience, we can simulate in the minds of development, and after a time to compare the simulated and actual situations. The risk in such a simulation is important if the observed evolution of the situation is also an active participant. Participant inherent interest, the account which is in direct proportion to the development of the situation. Risk is the probability of an adverse party to a situation in which his interest is infringed, he will suffer loss. Thus, the risk, as the phenomenon has the following elements:

- Spontaneously evolving situation, and partly subordinate the will of the subject;
- Interested in an active participant in the situation;
- The possible values of the commensurability of the damage and the likelihood of certain developments.

Entrepreneur, introducing its innovation, expect success, given that his "neue Kombinationen" does not have a specific practical expression of a wait, he cannot, therefore, as its active operations were seen as a direct damage, they would not present risks, and would have been a deliberate bleak.

Entrepreneur – An interpreter has in mind the potentially possible situation – the result of past experience, or his employer, or his attention would not be drawn to this combination, because the probability of corridor narrows adversity. Like the legal norm of organized "business" is regulated and gradually falls into a set of regulations, compliance with which ensures the success and, ultimately, becomes a "franchising"¹⁷. In the framework of a enterpriser using commonplace factors of production of finished formula (combination) operates the enterprise with a moderate risk. In this situation the relevant transactions risk. It is in this activity economically active subject is urgently needed training received during the development of the course «MBA», business administration includes¹⁸ action under, or the legal corridor legislation, or corporate regulations and instructions. The entrepreneur is more creative than individual performer, it is inherent in the freedom of innovation and radical solutions, and on the principle of "stick" to the ends of which are enterprise profits and enterprise risks.

¹⁷ Stephen Spinelli. Franchising: Pathway to Wealth Creation. FT Press. 2004 P. 2.

¹⁸ ведение дел, управление делами (англ.)

2.3. The inner essence of entrepreneurial risk

Enterprise idea to implementation primarily intended to be part of public goods and cannot materialize without the capital. When taking into account the risk of most adverse developments is the loss of capital and loss of profit, otherwise the capital would be used in another "case". If the employer does not use its own capital and borrowed it, I believe, no doubt, that the risk associated with the preservation and capital increase fully in the capitalist, and the employer will only be bound by a set of commitments to his satisfaction.

Compensation for damage – a process, a complete enterprise -to-date in today's realities, at a mass default. The essence of entrepreneurial risk is the reputation of an entrepreneur, an intellectual who is listening to the ideas in the course of its enterprise has acquired a certain prestige, showing its potential. Unsuccessful innovation may deprive the trader investor attention, and he will have to finance their start from their own sources, or reduce the potential of their own enterprise profits. However, the cause of enterprise failure in any public sphere is not only the entrepreneur bug, because then the question of risk, uncertainty of circumstances. Analysis of the behavior of the major economic actors – entrepreneurs shows that the crisis downturn in the economy – is the result primarily of "wrong" enterprise decision. Moreover, these solutions are not wrong in terms of individual entrepreneurs, but from the point of view of society. As a rule, this "irregularity" appears on the stage of recovery¹⁹. After the revitalization of many initiatives, when the capitalists have provided their capital entrepreneur and expect it to return to growth. Entrepreneurs are at the center of attention, feel themselves masters of the situation, but above all, are obliged to borrowers that meet the needs of society. Enterprise risk is to determine the relevance of social needs that provides "neue Kombinationen".

¹⁹ Седов В.В. Экономическая теория. Челябинск.: Челяб. гос. ун-т. 2002. С. 79.

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