

MODERN METHODOLOGICAL APPROACHES TO THE ASSESSMENT OF CREDITWORTHINESS OF AN ENTERPRISE

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Over the economic crisis in our country it is heavier and heavier to receive for the enterprises such source of financing as the bank credit that is caused by high credit rates, mistrust of banks to the creditworthiness of their borrowers. In the course of granting a loan of an output capital ratio faced with considerable credit risks, which can arise because of the deterioration in a financial state, presence of mortgage property, lack of experience at a management of the enterprise and so forth. One of the main instruments of identification and management of credit risk is an assessment of the borrower solvency.

The purpose of research is a systematization of approaches to the determination of the essence of creditworthiness and generalization of the existing solvency assessment techniques.

In the article, questions of definition of creditworthiness of the domestic enterprises are considered. The need of assessment of solvency arises as before the enterprises so before banks. The existing approaches to the determination of the essence of a concept of solvency are systematized. Creditworthiness of the enterprise is defined as its potential ability in full and in advance determined term to pay off according to all debt obligations before the creditor (creditors) in cash, generated by the borrower as a result of economic activity.

The existing techniques of the enterprise solvency assessment are analysed. The analysis of the existing techniques of solvency assessment showed that the most optimum at the assessment of the level of solvency is the use of models constructed on the basis of the theory of fuzzy logic.