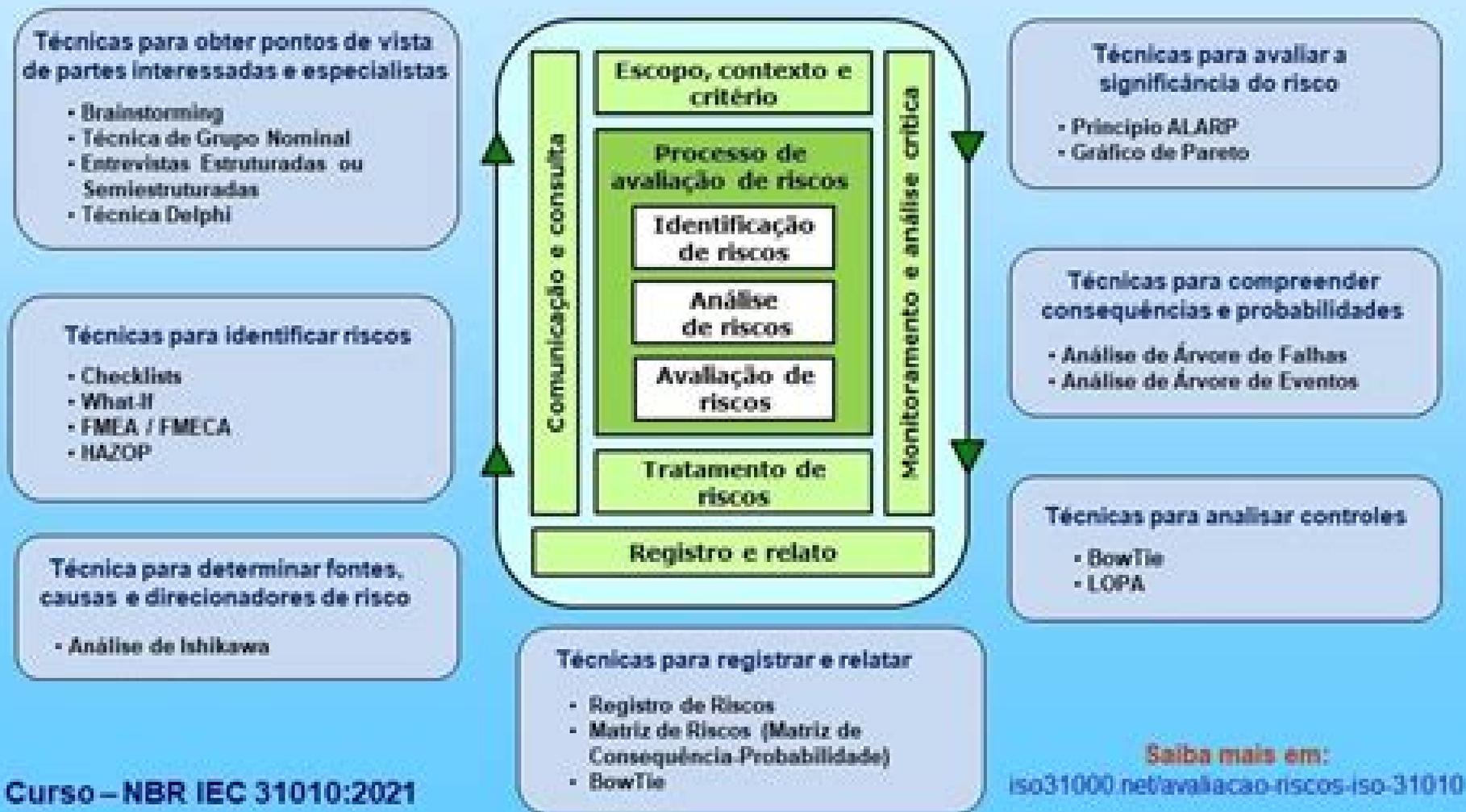


Processo de Gestão de Riscos – ISO 31000

Aplicação das técnicas selecionadas pelo QSP para o processo de gestão de riscos (Anexo A.3 da NBR IEC 31010:2021)



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Advanced Models and Tools for Effective Decision Making Under Uncertainty and Risk Contexts González-Prida, Vicente, Carnero, María Carmen, 2020-09-04 Business industries depend on advanced models and tools that provide an optimal and objective decision making process ultimately guaranteeing improved competitiveness reducing risk and eliminating uncertainty Thanks in part to the digital era of the modern world reducing these conditions has become much more manageable *Advanced Models and Tools for Effective Decision Making Under Uncertainty and Risk Contexts* provides research exploring the theoretical and practical aspects of effective decision making based not only on mathematical techniques but also on those technological tools that are available nowadays in the Fourth Industrial Revolution Featuring coverage on a broad range of topics such as industrial informatics knowledge management and production planning this book is ideally designed for decision makers researchers engineers academicians and students

ANÁLISIS Y GESTIÓN DEL RIESGO INMOBILIARIO inmoley.com, 2025-12-02 La existencia de riesgos de inversión inmobiliaria es una gran amenaza para inversores y empresas Las técnicas de análisis de riesgo inmobiliario son vitales para todos los profesionales que se ocupan regularmente de las decisiones de inversión inmobiliaria Antes de acometer una inversión inmobiliaria se debe Definir el riesgo tal como se aplica a los bienes inmuebles de inversión Identificar estrategias de mitigación de riesgos Cuantificar el riesgo en diversas inversiones inmobiliarias Aplicar técnicas de análisis de riesgos y utilizar un modelo de riesgo para determinar el potencial de lograr el rendimiento de inversión deseado Invertir implica riesgos y recompensas y generalmente cuanto mayor es el riesgo mayor es el potencial de ganancias y pérdidas significativas de capital invertido Intuitivamente entendemos que es necesario asumir más riesgos de inversión para lograr mayores retornos Pero cuánto nivel de riesgo es el apropiado Y cómo puede cuantificarse el riesgo de inversión para determinar si es una oportunidad inmobiliaria que hay que aprovechar Existen muchos riesgos involucrados en la inversión inmobiliaria que deben considerarse junto con el valor esperado de la inversión Tener marcos de referencia para que los inversores inmobiliarios cuantifiquen el riesgo ayuda a garantizar que la inversión coincida con sus necesidades objetivos y tolerancia Aquí hay ocho factores de riesgo que los inversores deben considerar al evaluar cualquier inversión inmobiliaria

- 1 Riesgo general de mercado Todos los mercados tienen altibajos vinculados a la economía las tasas de interés la inflación u otras tendencias del mercado Los inversores no pueden eliminar los shocks del mercado pero pueden cubrir sus apuestas Lo que no sabes puede hacerte dañar a la Autoridad Reguladora de la Industria Financiera FINRA
- 2 Riesgo a nivel de activo En la inversión inmobiliaria siempre hay demanda residencial por lo que los bienes inmuebles multifamiliares se consideran de bajo riesgo y por lo tanto a menudo producen rendimientos más bajos Los edificios de oficinas son menos sensibles a la demanda de los consumidores que los centros comerciales mientras que los hoteles con sus estancias cortas de temporada y su dependencia de los viajes de negocios y turismo presentan un riesgo mucho mayor que los apartamentos o la oficina
- 3 Riesgo idiosincrásico Cuanto más

riesgo más retorno La construcción por ejemplo agregar riesgo a un proyecto porque limita la capacidad de cobrar alquileres durante este tiempo Y al promover una parcela desde cero los inversores asumen más tipos de riesgo además del riesgo de construcción También existe un riesgo administrativo la posibilidad de que las administraciones con jurisdicción sobre un proyecto no emitan las licencias requeridas para permitir que el proyecto continúe o los riesgos ambientales como la contaminación del suelo Y los sobrecostos presupuestarios o riesgos políticos y laborales La ubicación es otro factor de riesgo idiosincrásico Los riesgos idiosincrásicos se definen como riesgos específicos del activo y el plan de negocios del activo 4

Riesgo de liquidez Antes de invertir en un inmueble hay que tener en cuenta la profundidad del mercado y cómo se va a salir de la inversión Un inversor puede esperar que docenas de compradores aparezcan en la mesa de ofertas en un lugar como Nueva York independientemente de las condiciones del mercado Sin embargo una propiedad ubicada en lo alto de una montaña no tendrá el mismo número de participantes en el mercado lo que facilita la compra sin competencia pero es difícil salir 5

Riesgo de crédito La longitud y la estabilidad del flujo de ingresos de la propiedad es lo que genera valor Una propiedad arrendada a Google por 30 años tendrá un precio mucho más alto que un edificio de oficinas multiarrendatario con alquileres similares Sin embargo tenga en cuenta que incluso los arrendatarios más solventes pueden ir a la quiebra como la historia nos ha demostrado una y otra vez El enorme mercado de los llamados arrendamientos de triple red que a menudo se dice que son tan seguros como los bonos del Tesoro de los Estados Unidos y requieren que los arrendatarios paguen impuestos seguros y mejoras pueden engañar a los inversores inmobiliarios A mayor estabilidad en el flujo de ingresos de una propiedad más inversores están dispuestos a pagar porque se comporta como un bono con flujos de ingresos predecibles Sin embargo el arrendador de arrendamiento de triple red se arriesga a que el arrendatario permanezca en el negocio durante todo el plazo del arrendamiento y que pierda la oportunidad de un comprador en espera Una nueva construcción puede parecer una mejor oportunidad frente a un arrendamiento a 30 años con un único arrendatario dispuesto a quedarse hasta el último día 6

Riesgo de coste de reemplazo Dado que la demanda de espacio céntrico aumenta se construye más Sin embargo los gastos de mantenimiento en propiedades antiguas crecen constantemente así que es solo cuestión de tiempo que estos gastos justifiquen construir de nuevo en el solar o por el contrario aumentar el riesgo de mantenimiento Qué sucede si un nuevo edificio competidor hace que su propiedad quede obsoleta porque hay una mejor instalación con alquileres comparables Es posible que un inversor no pueda aumentar las rentas o incluso alcanzar tasas de ocupación decentes Evaluar esta situación requiere comprender el coste de reemplazo de una propiedad para saber si es económicamente factible que aparezca un nuevo edificio y se lleve a sus arrendatarios Para calcular el coste de reemplazo considere la clase de activo ubicación y submercado de una propiedad en esa ubicación Esto ayuda a los inversores a saber si la renta puede aumentar lo suficiente como para hacer viable una nueva construcción Por ejemplo si un edificio de apartamentos de 20 años puede alquilar a un precio que justificar a una nueva construcción la competencia bien podrá venir en forma de ofertas de nueva construcción y entonces es posible

que no sea posible aumentar los alquileres o mantener la ocupación en el edificio más antiguo 7 Riesgo estructural Esto no tiene nada que ver con la estructura de un edificio se relaciona con la estructura financiera de la inversión y los derechos que brinda a los participantes individuales Un préstamo garantizado senior le da al prestamista una ventaja estructural sobre la deuda subordinada porque la deuda senior es la primera que se paga y ocupa el primer lugar en caso de liquidación 8 Riesgo de apalancamiento Cuanta más deuda hay sobre una inversión más riesgo El apalancamiento es un multiplicador de fuerza puede mover un proyecto rápidamente y aumentar los rendimientos si las cosas van bien pero si los préstamos de un proyecto están bajo estrés generalmente cuando el rendimiento de los activos no es suficiente para cubrir los pagos de intereses los inversores tienden a perder rápidamente Como regla general el apalancamiento no debe exceder el 75% Los retornos deben generarse principalmente a partir de la actividad inmobiliaria no a través del uso excesivo del apalancamiento y es fundamental que los inversores entiendan este punto A menudo los inversores inmobiliarios no se dan cuenta de lo importante que es cuantificar el apalancamiento por lo que terminan en inversiones sobre apalancadas Los inversores deben calcular el apalancamiento que se utiliza para capitalizar un activo y asegurarse de que reciben un rendimiento acorde con el riesgo En resumen los inversores inmobiliarios deben consultar sobre estos riesgos y recibir respuestas directas para tener más confianza en sus decisiones de inversión Tenga cuidado con las oportunidades de inversión que no aclaren todos los riesgos involucrados Confiamos en que la guía práctica inmokey.com de análisis y gestión del riesgo inmobiliario le ayude a comprender estas cuestiones de un modo práctico claro y profesional

A Cross-Disciplinary Exploration of STEM Yadir Torres, Ana M. Beltrán, Manuel Felix, Estela Peralta, Diego F. Larios Marín, 2025-08-10 This book compiles selected works from a workshop promoting collaboration between academia industry and society by engaging educators researchers technicians and students It highlights advancements in Artificial Intelligence Additive Fabrication Smart Manufacturing and 3D Printing Key topics include circular economy bio inspired sensory fusion systems computer aided design and machine vision in manufacturing Themes also explore industrial robotics neuromorphic systems product design efficiency management and automatic control in manufacturing By integrating STEM industrial and environmental chemistry and sustainable technologies this book underscores innovative approaches for future industrial and societal challenges

Hacia un nuevo modelo integral de gestión de playas Rafael Sardá Borroy, 2013-12 The book Hacia un nuevo modelo integral de gestión de playas presents the progress in the analysis and management of beach systems by an interdisciplinary team of researchers in the social sciences and natural sciences a methodology of working with type integrated within the MevaPlaya I and MevaPlaya II projects funded by the National Programme for R D The research team consists of members of the Centre for Advanced Studies of Blanes CEAB Consejo Superior de Investigaciones Científicas CSIC the Laboratory of Analysis and Landscape Management University of Girona University of Girona the School of Administration and Management ESADE Business Ramon Llull University and the Laboratory of Maritime Engineering and Social Studies Civil Engineering

Polytechnic University of Catalonia UPC The research has been developed mainly in the northern part of the Catalan coast in the Costa Brava El libro Hacia un nuevo modelo integral de gesti n de playas presenta los avances conseguidos en el an lisis y la gesti n de los sistemas de playa por parte de un equipo interdisciplinar de investigadores en ciencias sociales y en ciencias naturales trabajando con una metodolog a de tipo integrado en el marco de los proyectos MevaPlaya I y MevaPlaya II financiados por el Programa Nacional de I D El equipo de investigaci n est constituido por miembros del Centro de Estudios Avanzados de Blanes CEAB Consejo Superior de Investigaciones Cient ficas CSIC el Laboratorio de An lisis y Gesti n del Paisaje Universidad de Girona UdG la Escuela Superior de Administraci n y Direcci n de Empresas ESADE Universidad Ram n Llull y los Laboratorios de Ingenier a Mar tima y de Estudios Sociales de la Ingenier a Civil Universidad Polit cnica de Catalunya UPC La investigaci n se ha desarrollado principalmente en la parte norte del litoral Catal n en su Costa Brava El llibre Hacia un nuevo modelo integral de gesti n de playas presenta els aven os aconseguits en l an lisi i la gesti dels sistemes de platja per part d un equip interdisciplinari d investigadors en ci ncies socials i en ci ncies naturals treballant amb una metodologia de tipus integrat en el marc dels projectes MevaPlaya i i MevaPlaya II finan ats pel Programa Nacional d I D L equip de recerca est constitu t per membres del Centre d Estudis Avan ats de Blanes CEAB Consell Superior d Investigacions Cient fiques CSIC el Laboratori d An lisi i Gesti del Paisatge Universitat de Girona UdG l Escola Superior d Administraci i Direcci d Empreses ESADE Universitat Ramon Llull i els Laboratoris d Enginyeria Mar tima i d Estudis Socials de l Enginyeria Civil Universitat Polit cnica de Catalunya UPC La investigaci s ha desenvolupat principalment a la part nord del litoral Catal la Costa Brava

Economía, derecho y empresa ante una nueva era: digitalización, IA y competitividad en un entorno global, 2024-07-08

Nos enfrentamos a un entorno marcado por un acelerado desarrollo tecnol gico volatilidad econ mica transici n energ tica inestabilidad pol tica y conflictos geoestrat gicos Un entorno desde el m s cercano hasta el global en el que surgen nuevos escenarios con cambios inesperados e inestables consecuencias impredecibles multitud de factores interconectados y un cierto y extendido desconocimiento de las reglas de juego Todo ello sin duda nos conduce a un periodo de gran incertidumbre e inestabilidad tanto a nivel econ mico como social e institucional

Gestão do Risco Jurídico Luciana Procópio Bueno, 2021-08-02 A maneira como as organiza es gerenciam seus riscos pode representar uma diferenca o no mercado ou mesmo a sua sobreviv ncia o que torna necess ria a mudan a na percep o da forma de se gerir os riscos jur dicos corporativos tradicionalmente caracterizada pela gest o dos danos para uma vis o hol stica do risco como aliado estrat gico com capacidade para assegurar a viabilidade do neg cio e um diferencial competitivo Nessa perspectiva as organiza es precisam desenvolver de forma sistem tica instrumentos para conhecer os riscos legais a que est o expostas identificar sua abrang ncia suas causas suas vulnerabilidades e oportunidades analisar e entender os cen rios e contextos em que ocorrem al m de suas consequ ncias e probabilidades A presente obra apresenta estrat gias eficazes para a gest o dos riscos jur dicos corporativos al m de ferramentas que assegurem a sua identifica o an lise e avalia o

proporcionando assim um alicerce consistente para a tomada de decisões o aprimoramento das relações jurídicas a diminuir os conflitos e a sua judicialização O framework apresentado também busca fomentar a concepção de soluções e alternativas para o negócio a identificação e maximização de oportunidades e a criação de valor para as partes interessadas contribuindo assim para o crescimento atrelado ao desenvolvimento sustentável da empresa no longo prazo Krizový management ve zdravotnictví, management rizik Šamaj, Martin, Studijní text byl zpracován s podporou rozvojových projektů v rámci institucionálního plánu Univerzity Palackého v Olomouci projektu FRUP_2016_043 Inovace pedagogiky a výzkumu odborných a zdravotnických pedagogických a pedagogických organizací a žen ve studijním oboru Ošetřovatelské a v interních oborech v etnických právních úpravách materiálu

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