

Секция 2

ОСОБЕННОСТИ ВЕДЕНИЯ БИЗНЕСА В СТРАНАХ И РЕГИОНАХ МИРА

АНГЛИЙСКИЙ ЯЗЫК

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PROBLEMS OF THE CREDIT AND BANKING SECTOR IN THE REPUBLIC OF CAMEROON

Проблемы кредитно-банковского сектора Республики Камерун

The aim of the study is to identify key problems and obstacles faced by the credit banking sector in the Republic of Cameroon.

Cameroon's credit and banking sector is represented by the following main elements: the Central Bank (Bank of Central African States (BEAC), which regulates and controls the banking system and issues the national currency); commercial banks (providing a wide range of services, including lending, deposits and international transfers); microfinance institutions (providing financial services to small and medium-sized enterprises, as well as

to the population without access to traditional banking services);non-banking financial institutions (insurance companies and financial institutions.

The development of the credit and banking sector in Cameroon is significantly influenced by several international organizations and countries. International Monetary Fund (IMF): provides financial assistance and technical support to Cameroon, helping to stabilize the economy and improve the financial system. World Bank: finances various projects in Cameroon aimed at developing infrastructure and improving financial inclusion. African Development Bank (ADB) is actively involved in financing projects aimed at economic development and improving the financial sector in Cameroon. France as a former colonial power, France continues to have a significant impact on Cameroon's economy through investment and financial assistance. Cameroon's currency unit (CFA franc) is pegged to the euro, which carries political risks and ensures exchange rate stability, thereby reducing the risk of currency fluctuations. China is actively investing in infrastructure projects in Cameroon, which also influences the development of the country's financial sector.

These organizations and countries play a key role in supporting and developing Cameroon's credit and banking sector by providing financial resources, technical assistance and investment.

The credit and banking sector in the Republic of Cameroon faces a number of challenges:

1) low financial inclusion: many Cameroonians, especially in rural areas, do not have access to banking services (this limits their ability to save and access credit);

2) high interest rates: Interest rates on loans in Cameroon are often high, making credit less accessible to SMEs and individuals;

3) low confidence in the banking system: due to lack of transparency and cases of fraud, many people choose not to use banking services;

4) lack of capital: many banks and microfinance institutions lack capital, which limits their ability to lend and expand services;

5) regulatory and Institutional challenges: difficulties in the regulation and supervision of financial institutions can lead to instability and inefficiencies in the banking system;

6) technological barriers: insufficient digital technology and infrastructure limits the adoption of modern banking services such as mobile banking and online transactions.

Thus, the importance of identifying problems in the development of the country's credit and banking sector is to examine the causes of these problems, including economic, social and regulatory factors, and to propose specific measures and strategies to improve the functioning of the credit and banking sector, such as improving the regulatory environment, increasing confidence in the banking system and introducing modern technology. The initiatives developed will be aimed at increasing access to financial services for all segments of the population, especially in rural areas. Overall, promoting

a more stable and sustainable financial system will contribute to the country's economic growth and development.

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FEATURES OF DOING TOURIST BUSINESS IN THE CHINA

Особенности ведения туристического бизнеса в Китае

Currently, the Republic of Belarus is establishing close relations with the People's Republic of China in the fields of economy, production and culture. The tourism industry has not been left out. The purpose of the work is to analyze the peculiarities of doing tourism business in the conditions of the modern Chinese market.

To understand the specifics of doing business in China, it is worth knowing the legislation in this area. Despite the important place occupied by tourism in the country, there is still no single law on tourism in Chinese legislation. The draft law of the People's Republic of China on tourism is still under development.

In the domestic market, tourism is controlled by the local STEF management body (STET). CNTN is very similar in functionality to the Ministry of Sports and Tourism in Belarus, and performs work on control, education, management and planning in the field of tourism.

As for outbound tourism, the main regulator was the «Administrative Rules for a Chinese citizen traveling abroad». They were introduced on July 1, 2002. The Rules include 32 articles defining standards of conduct and responsibility for their violation. The main provisions: the state fully regulates the tourist market and chooses the countries to which you can travel; tourists must behave culturally, travel agencies strictly control their compliance with the license, the number of tourists and agencies is strictly regulated by the state; A proprietary classification of accommodation facilities has been developed. The system of state regulation of tourism in China is very similar to the system in the USSR, on the basis of which it was created.

China has a strict policy regarding the management of tour operators and travel agencies. Tour operators cannot engage in tourism activities without appropriate state registration. Travel operators must disclose the subject of their activities, standards, and prices for the services provided. In their activities, operators should be guided by fixed prices for services established by the state, not manipulate prices and not publish advertising and propaganda ads that mislead tourists. Senior staff should have an education in ethics and tourism, as well as take courses on activities relevant to the profile