

future consumption, so people go abroad to earn for today, but do many of them think about their future, about the possibility of social insurance and provision of pensions? Unfortunately, not. Many of those working abroad receive their salary in envelopes, and do not pay any taxes on social security in Belarus. However, it is never too late to remind people about the importance of establishment of insurance relationships with the country of their habitual residence.

So the goal of the present research is exploring the issue of old-age pension provision in the Republic of Belarus for Belarusian people working abroad. The specific research issues under examination study are as follows:

- The right of citizens of the Republic of Belarus to receive benefits in Belarus when working abroad;
- The way the length of service is calculated when working abroad;
- The way in which the obligatory insurance contribution is paid when working abroad;
- The issue of pension provision for people going abroad for permanent residence.

In the course of research I have analyzed the basic legislative acts of the Republic of Belarus and its international agreements in the sphere of social insurance and provision of pensions, on the grounds of which I managed to create the overall picture of regulation of pension provision in Belarus.

The right to receive a state pension provision in the Republic of Belarus results from the realization of the three fundamental conditions specified in the Law of the Republic of Belarus on pension provision.

In conclusion, I'd like to note that timely information on opportunities of pension provision for people working abroad could not only allow these people to plan their career more expediently but also alleviate possible poverty and provide social welfare and high standard of living, which is the ground for economic growth.

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IT BUSINESS-INCUBATOR

Nowadays economic development of countries is directly related to the ability to produce competitive products. The most efficient is the transition to innovative development. The object of the research is business-incubators. The subject of the following research are the main characteristics of business-incubators, the efficiency of business-incubators in terms of small business. The main aim of this work is to prove the efficiency of IT business-incubators in the Republic of Belarus. Thus, to achieve this aim the following tasks were suggested: to analyze the scientific and economic literature, to study the experience of foreign and Belorussian currently existing IT business-incubators, to analyze the services of business-incubators.

An integral part of this process is the creation and operation of a business-incubator. In the Republic of Belarus the activity of business-incubators is regulated by the decree of the Council of Ministers № 640 of June 6, 1997. "Of small business

incubators in the Republic of Belarus". Due to the decree, a small business incubator is "an organization, which is created on the basis of any form of ownership and under certain conditions and for a specific time provides small businesses, which start their activity, with special equipment for offices and production facilities in order to assist them in the progressive establishment and development of a business and the acquisition of financial independence". Thus a business-incubator is a kind of a tool to promote regional economy. Today most operated facilities with high yield returns are not oil, gas and other natural resources, but intellectual capital. First of all, in the sphere of information technologies.

A business incubator provides the following services:

- Leasing to small businesses, non-residential premises in a business-incubator;
- Implementation of the technical operation of a business-incubator building;
- Postal and secretarial services;
- Advisory services for tax, accounting, credit, legal protection and development of an enterprise, business planning, skills development and training;
- Access to information databases;
- And much more, depending on the region.

The main thing that incubators focus on is to deliver the "newcomers" from the routine, which has a very detrimental effect on the growth of their businesses. In addition to small companies the business-incubator provides assistance also to foreign IT companies that decide to choose our country to host their development centers. Since entering the market, they have no ties to state authorities and they are not aware of the laws and customs of business in our country.

At this moment in Belarus we have a G-incubator, which is one of the largest in Eastern Europe operators of business incubators, technology parks and suppliers of information to IT market. In the near future new business incubator will be launched on the basis of the Hi-Tech Park. It will help to create more innovative businesses and attract foreign hi-tech companies.

To sum up, an IT business-incubator is a great step for our country to develop IT market and a chance to many young and talented people to achieve their goals.

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DIE ROLLE DER SOZIALNETZE IN DER TÄTIGKEIT VON REISEUNTERNEHMEN

Das Ziel der Arbeit ist die Untersuchung der Internetressourcenbenutzung von Businessstrukturen im Tourismusbereich mit dem Ziel der Informationsgewinnung für die Unternehmensentwicklung und -durchsetzung.

Das formulierte Ziel bedingt die Aufgabenstellung:

- die am meisten die Internetressourcen benutzenden belarussischen Reiseunternehmen zu finden;
- die populärsten Sozialnetze und Anwendungsprogramme in Belarus festzustellen.