

survey showed a lower awareness of the participants about such type of job interviews. All answers can be divided into two groups, and, unfortunately, there are more opponents than supporters of a new trend.

On the one hand, the lack of practice of such interviews in our country can be explained by the fact that in many cases employers rely more on the recommendations about one's skills, abilities and potential than on the observations that can be gained during job interview meals. Another reason is that there is little information about job interview meals in general and its practical use in Belarusian and Russian Internet. Thus, this is a great opportunity to introduce and develop this trend in our country, where people are almost unaware of it.

The results of the research can be applicable not only by those who hold such meetings, but also by the potential candidates, in many ways – by us, students. The research proves that recently the increasing number of jobs require not only professional or “hard” skills, but also the ability to communicate with people, build a rapport: that is so called “soft” skills. In this case conducting job interview meals can simplify the process of recruitment. So, such interviews are likely to gain popularity in our country in near future because of its close connections with European countries where such meetings are widely used.

## BUSINESS FOR CHARITY OR CHARITY FOR BUSINESS?

Y.A. Artemenko,  
M.A. Kolosova  
Scientific tutor: T. N. Yakovchits  
BSEU (Minsk)

We often hear people saying that the words “charity” and “business” are hardly related to each other as the main aim of business is to make profit and gain some benefits for the businessmen. However, there have always been companies which engage in charity. Moreover, today it is often referred to as a modern trend of the economy, led by such prominent businessmen as Bill Gates, who considers charity to be a social responsibility of business and who has committed to giving 95 per cent of his fortune to charity. In our research we focus on the reasons why a growing number of companies take part in charity. As some companies avoid or reject traditional charitable contributions and practice other methods, another aim of this paper is to present the ways companies can incorporate charity into their business. Also, to investigate the situation in Belarus we studied the connection between charity and

business in the country and interviewed a number of Belarusian companies to find out in what way charity activities are beneficial for these companies.

Though, there is a widely spread misconception that only business can bring benefits to charity, businesses also enjoy various benefits with corporate giving. Corporate donations are a great way to generously help nonprofit organizations that matter to the company, its employees, and its community. Corporate donations may lead to the benefits that can be divided into two main groups. The first group is economic benefits (increased marketing, productivity improvement, networking opportunities, employees retaining). The second group comprises psychological advantages which are considered to be internal benefits and are connected with employees moral, their attitude to the company and workplace, ethical behavior (huge boost in employees' morale, teamwork, and employee engagement). The third group is connected with benefits that doing charity can bring to community (providing local safety nets, guaranteeing vital assistance during crises and emergencies, enhancing community well-being).

Making decision on incorporating charity into business companies think over what, why, and how they want to give back. The desire to give, to participate in charity can be seen in projects or charitable events companies take part in (Save the Bengal Tiger week in Indian restaurants; charitable events organized by Adamant Company), in the type of product the company produces. For example, Animal Orthocare, LLC in America produce orthotics, prosthetics and devices for animals; Recording for the Blind & Dyslexic (RFB&D) in America, dedicated to recording textbooks for people who are unable to read standard text because of visual, learning, or other physical disabilities. One more way companies choose instead of donating money is shown in company's recruitment policy and main principles: for instance, IBM Corporation puts a heavy emphasis on hiring workers with disabilities, "Specinvamontazh" creates jobs for working-age disabled people.

Regardless of the fact that the government of our country doesn't strongly support companies that do charity, there are a lot of companies that do it on the basis of non-commercial considerations. To study what ways the companies can use we studied the businesses whose activities were reported by the Belarusian magazine "Names." It has been around for no more than a year and has become a platform for the implementation of important social projects. One of the examples of such project is the Belarusian company "Visor Games" that launched courses in programming and robotics for children-orphans. This company came up with the idea to show the troubled kids real-life perspectives. As the study showed, there are enough companies on the territory of Belarus to help a huge number of people.

The realization of the fact that charity is good for business as well as business is good for charity is significant. And it can become a good way to success for those companies which will quickly understand this fact for several reasons. First of all, charity can bring a lot of economic and psychological benefits to business. Besides, it will create a good reputation and popularity for the company. To crown it all, it is much better for business to exist in a happier society because it leads to a more positive situation on the market that will make a company more successful and sustainable. That is why we strongly recommend potential businessmen and businesswomen to pay attention to charity, as it can be beneficial not only for charity but also for their business and for the community they live in.

## ORGANIZATION OF THE INTERNATIONAL CASHLESS PAYMENTS BY BANKS

A.A. Bilan  
Scientific tutor A.N. Dulia  
GRSU (Grodno)

The international cashless payments act as activities of the banks of making calculations with foreign elements on the basis of the world countries' conditions, regulations and a procedure of calculations developed by the international community and accepted in the majority of countries. The organization of cash calculations with the use of non-cash money reaches considerable economy on expenses in the address.

Implementation of cashless payments (including international) is possible only in case of availability between a payer bank and a payee bank of certain legal relationship within which there is a two-way traffic of money, payment documents between banks and mutual exchange of information.

Such a legal relationship between banks can evolve:

- 1) establishments of correspondence relations between them;
- 2) collective participation of several banks in payment service providers [1, p. 175].

According to Art. 20 of the Bank code of the Republic of Belarus banks may carry out calculations through the correspondent accounts opened to each other [2]. Therefore, availability of the correspondent accounts is a necessary prerequisite for an implementation of interbank calculations and for calculations of their clients.

Two types of the correspondent accounts are allocated: