Малый бизнес. С чего он начинается? Starting a Small Business in the United States

Today small businesses are the heart of the market economy. The existence of a strong, healthy small business community has always been recognized as the best way to preserve competition, prevent monopolistic control of any industries and thus assure better prices and products.

The prospective business owner must answer some questions when deciding to start a small business. Should I even own my own business? Should I start a new business or buy one that already exists? Should I set up as a sole proprietor, partnership, or corporation? How much money will I need to start and operate my business?

If you do decide to start a business, make sure to ask yourself whether it is a business that is right for you. The more background you have in a business similar to the one you are thinking of starting, the

more likely you are to succed.

A decision that plagues many prospective business owners is whether to start from scratch or to buy an existing business. Sometimes, buying an existing business is out of the question, particularly when your idea for a new business involves new technology or centers on your unique talents, but often there are opportunities to purchase an existing firm. Consideration of advantages and disadvantages of buying an existing business may help you make the decision to buy or not to buy.

Once you know what type of business you want, you should consider what form you want it to take. There are basically three

options:

sole proprietorship (a business owned and operated by one person);

partnership(two or more people operate a business as co-owners); corporation(an association of stockholders, having the power to transact business in the same manner as if it were one person).

One chief problem of keeping a business going is securing adequate financing — making sure that you have enough money to run your business once it is started. The greatest-in-the-world idea for a product or service can not survive unless the business owner has enough capital to develop the product, run the business, produce the product, and afford the costs of running the business.

The three principal types of financing are:

outside equity capital (selling off ownership interest in a corporation);

debt capital (money an owner borrows and is obligated to pay back):

internally generated financing.

A good business idea, determination, adequate financing, and a little bit of luck can greatly enhance your chances of success as a small business owner.

В докладе подробно освещаются вопросы образования малого бизнеса в США. Рассматриваются такие проблемы, как выбор организационно-правовой формы, поиск источников финансирования для малого бизнеса, преимущества и недостатки организации собственного дела и покупки уже существующего предприятия. Особое внимание уделяется проблеме составления бизнес-плана, требованиям, которые предъявляют финансовые учреждения к нему.

О.А. Лишик (О.А. Lishik), студентка БГЭУ (Минск)

Концепция общения The Communication Concept

- 1. The communication concept and communication itself.
- 2. Two approaches to analyze the process by which people communicate with one another:
 - 5-w approach:

 - who,what,
 - to whom,
 - through which channel,
 - with what effect;

to examine communication in the framework of the meanings of two kinds:

- -- denotative,
- connotative.
- 3. Planning the communication program means:
- a) analysis of appropriate background information. The information-gathering process includes the data about:
 - communicators,
 - content of the message,
 - audiences,

396