

undervalue. International education today makes up a big target segment of the tourism industry and national economy, in general. So, in the process of further development of educational tourism in Belarus the newest world trends and incentives in this field should be met and followed.

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<http://edoc.bseu.by>

A. Orlova
А. А. Орлова
БНТУ (Минск)

Научный руководитель А. И. Сорокина

CURRENT STATE OF E-COMMERCE DEVELOPMENT IN THE REPUBLIC OF BELARUS

СОВРЕМЕННЫЙ УРОВЕНЬ РАЗВИТИЯ ЭЛЕКТРОННОЙ КОММЕРЦИИ В РЕСПУБЛИКЕ БЕЛАРУСЬ

Purpose of research is to identify e-Commerce problems in Belarus and find ways to solve them.

For Belarusian producers of goods and services the use of Internet technologies in international trade will expand opportunities for entering the world market and for the development of the organization's enterprise marketing system.

Let's consider the typical problems of e-Commerce for Belarus:

1. The prevailing opinion about the Internet among the population of the country. Many Belarusians are simply "afraid" of the Internet. They are strongly sure that the Internet is intended primarily for technically oriented people and it is very difficult to master it.

2. The development of e-Commerce is hampered by the lack of sufficient infrastructure, primarily, the communication infrastructure. If the buyer is waiting for the download of the Web-page for a few minutes, there can be no question of e-Commerce.

3. Electronic payment systems are hardly used in Belarus. In the EU and USA basically all payments on the Internet are made by card. There are no local systems yet. Electronic payment system Easy Pay is in the stage of trial operation.

4. The main problem of Belarusian e-Commerce today is security. The potential payment system for the Belarusian Internet should be extremely protected from fraud, with a low cost and an opportunity of small payments.

5. There is still a shortage of reliable delivery systems in Belarus. The absence of delivery companies with such services limits the number of potential customers and, as a result, the profit of the enterprise.

6. One of the peculiarities of Belarusian market is the lack of information about the introduction of information technologies. Developing companies need data and forecasts about the state of the market, but there are very few of them. They have to make their own assessments, conduct their own research, but this is not enough.

The most important and urgent task today is the implementation of the State program for the development of information and communication technologies, which has identified a priority, medium-term and long-term strategy for the development of these technologies and e-Commerce in the country, the formation of human resources and involvement of domestic and foreign investment in order to create the infrastructure, information technology and software systems.

State regulation here can be manifested, first of all, in determining the directions of development of the infrastructure of Internet technologies and constant and rapid improvement of tax and investment legislation.

In conclusion we can say that e-Commerce is, of course, not a universal mechanism for the formation of a progressive and viable economy. But its development today is necessary for the step to a quality production and service in the country.

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<http://edoc.bseu.by>

У. Парашкова
Ю. С. Парашкова
БГЭУ (Минск)

Научный руководитель Л. Д. Гайдук

EARLY STAGE INVESTORS "ANGELS BAND"

ИНВЕСТОРЫ РАННЕЙ СТАДИИ "ANGELS BAND"

Recently, an interesting event took place in the startup ecosystem of Belarus – a network of business angels "Angels Band". They are early stage investors with practical experience in business and united by the desire to participate in interesting projects.

The mission of Angels Band is to develop culture of venture investments in Belarus. According to Valery Ostrinsky, the chairman of Angels Band, this will help our country to develop faster and generate more successful projects. Our investors will improve and gain new experience in high-tech areas. The Association was registered in April 2018 with the support of the USAID (United States Agency for International Development).

The structure of the association is simple – a board of five people and a chairman, re-elected every year. In order to become a resident of Angels Band, you need to apply and, if approved, pay a membership fee.

Angels Band is not an investment fund. This is an Association of like-minded investors, able to communicate, learn and receive tools for future work. The Association has the following objectives:

- to create an environment with a successful startup and to help the development of strong projects;
- to popularize a new type of investment in Belarusian promising projects;
- to consolidate business angels with expertise in different sectors of the economy.