

contributions are made to the Social Protection Fund of the Population of the Republic of Belarus. To do this, it is necessary to develop and justify the amount of the insurance tariff for both the employee and the employer, taking into account the forecast of the development of the situation on the labor market.

However, not everyone will be able to receive unemployment benefits, but only those who fulfill a number of conditions. Persons who are looking for work for the first time or those who wish to resume work after a long break are not entitled to receive unemployment insurance benefits – only social assistance from the budget. In Germany, the benefit is due only to those who have paid contributions for at least 12 months in the last 30 months before applying for benefits, and the time during which you can receive benefits depends on how long the employee replenished the fund.

It should be emphasized that unemployment benefits can also have a demotivating effect, contribute to avoiding work and increase the unemployment rate. But in world practice there is a solution to this problem. For example, in the United States, a procedure has been introduced to identify unemployed people who may be deprived of the right to receive benefits if they do not participate in job search and employment programs.

Thus, compulsory state insurance in case of unemployment will ensure a stable financial condition and protect the rights of people who have lost their jobs, as well as increase the amount of payments in case of loss of earnings, reduce the financial burden on the state. This is where the social function of insurance manifests itself.

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PMP IN PORTUGAL: «GOLDEN VISA» AND NEW RESTRICTIONS

ВНЖ в Португалии: «золотая виза» и новые ограничения

The purpose of the study is to analyze the conditions of the program, problems and limitations of obtaining a residence permit for residents of the CIS countries.

The problem of research is some restriction of possible investments in the real estate to obtain a «golden visa».

A sharp leap of economic development, attractive conditions for investors and a simple program for obtaining a residence permit increased attention to the Pyrenean State. Since October 2012, Portugal has a Golden Residence Permit Program (GRP).

It is created for foreign investors who are not citizens of the European Union. Under the terms of the program, the applicant needs to invest in the economy of Portugal and maintain them throughout at least five years.

To get a residence permit, you need to choose one of the options in any of three categories:

1. Buying real estate
2. Capital investments
3. Business investment

Six years after receiving a «golden visa», a foreign citizen has the right to submit to the citizenship of the country.

Relatively recently, Portugal introduced a student residence permit. GRP is a good opportunity for students. Student residence permit receive students of private and state universities and other educational documents. When applying is required to provide a number of documents: an enrollment of university, pay for training and existence. The student residence permit is issued for a maximum of 5 years, and every year it needs to be renewed.

In February 2020, Portugal Parliament approved a restriction on the issuance of «gold visas» for real estate investments.

Since 2021, its receipt will be limited to real estate investment only in municipalities within the country or in the autonomous regions of the Azores and Madeira.

This measure is aimed at weakening the pressure on the real estate market in Lisbon and Port, promoting investments in the regions with low population density, the creation of new jobs and restoring cities representing cultural value.

Golden Visas in Lisbon and Porto will continue to be available to investors who create jobs, such as opening companies in the capital or in coastal cities.

However, planned innovations and restrictions can reduce the number of people who want to receive a residence permit. The demand for real estate in the less prestigious areas of the country in Portugal is small, and investment in the economy, despite the government's measures to stimulate the creation of business by foreigners, are about 10 % of all investments in the framework of the Golden Visa program.

Another restriction is the change in the cost of participation. From January 1, 2022, the cost of participation in the Portuguese investment program of obtaining a residence permit will double. This restriction generates the problem of the number of investors, since they do not everyone want to participate under new conditions. Consequently, it plays a negative role for the economy of Portugal and for future investors.

Thus, Golden Residence Permit Program is a real opportunity to launch a business on favorable terms, receiving a residence permit, but the entered restrictions reduce the range of possible investments.