

2) Inflation risks. This risk arises from rising inflation. Its consequences are the depreciation of the company's monetary assets, as well as a decrease in the company's profit.

3) Interest rate risks. These risks are associated with cash losses due to a non-return change in the interest rate. Interest rate risks include losses of commercial banks and various credit institutions, as well as losses of investors due to changes in interest rates on securities, regional offices or dividends on shares, etc.

4) Currency risks. These risks are associated with a change in the exchange rate in the course of the company's entrepreneurial activity. At the time of signing agreements, a change in the level of foreign currency leads to the fact that one party suffers losses, and the other receives income from a change in exchange rate. Currency risk is typical for companies that cooperate with international organizations.

5) Deposit risk. Occurs quite rarely. This type of risk is associated with the fact that there is a possibility of complete or partial non-return of deposit deposits. Deposit risks may arise from the bankruptcy of banks or other financial institutions. You can avoid these risks by insuring your deposits.

6) Credit risk. This risk may arise in the company as a result of non-payment-ability or late payment of debts and loans of buyers, partners, suppliers and other legal entities with whom the organization works.

7) Tax risk. The occurrence of losses in the organization due to changes in the taxation of enterprises. This includes amendments to the tax hundred-wok, the adoption of new taxes, changes in simplified taxation or its abolition, etc.

The occurrence of all the above risks leads to losses and losses at enterprises. In order to avoid them, it is necessary to conduct a risk assessment. Risk assessment is a necessary part of entrepreneur activity, which allows you to assess and predict the results of a particular or total management decision.

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## **DISTANT EDUCATION IN THE REPUBLIC OF BELARUS**

### **Дистанционное обучение в Республике Беларусь**

This research was introduced to show the impact of digital technologies of education on development of modern socio-cultural environment of The Republic of Belarus.

Nowadays distant learning technologies take big part in development of education. These technologies are giving many new opportunities of international communication. At all levels, digital technologies are merging resources and joint teaching activities.

Due to the pandemic, in the Republic of Belarus, as well as throughout the world, there is an urgent need to introduce distance education. Since 2020, practically all higher education institutions have been transferred to distance learning, which can only be possible with the use of modern platforms for remote education.

Special platforms already exist for the convenience of distance learning. Most of Belarusian universities were using Moodle educational platform. Not only in Belarus but in CIS countries there were also popular programs such as Microsoft Teams, Google Classroom, ILIAS etc.

Still in Belarus we don't have any domestic platforms for alternative to these international ones. Considering the sanctions restrictions on Russia and Belarus, this issue requires special attention. The development of a centralized national platform for the system of higher education requires and active discussion on its reasonability.

Another important problem at the moment is the availability of qualifications of university employees, as well as the necessary logistical support. These issues have not yet been resolved. To solve this problem, the option of expanding the powers of universities and establishing the right restrictions and opportunities is proposed.

As mentioned earlier, in the context of the pandemic, there has been a sharp increase in distance learning services. However, not only the pros, but also the cons of this system were revealed. Distance learning was a great social experiment, but the results of this innovation cannot yet be known.

The main document regulating the legal provision of distance education in the Republic of Belarus is Law No. 154–3 of 14.01.2022. It says that distance education can stand alongside full-time and part-time forms.

To sum up, the form of distant education is on its development state. The realization of this program should begin to be implemented from September 1, 2023. The active participation of all interested parties in the preparation of these documents is essential for the development of the national system of higher education.