are called “currency”, “money”, but this is an exaggeration.

The bitcoin system is relatively anonymous and only special services can determine who is carrying out the operation. We can assume that this system can be controlled by the special services of developed countries [1].

The financial economy today is transformed into a digital (numerical) economy (crypto-economy), into a system of non-democracy. In Ukraine, the NBU, the state, research institutions (institutions) need to develop their own national cryptology. The issuing centre (NBU) must directly issue cryptology for innovative socio-economic projects under the control of the Cabinet of Ministers of Ukraine, the Verkhovna Rada of Ukraine, the Presidential Administration, civil society and not dependent on loans from the IMF, the Security Council, the ECB and other world financial institutions. The introduction of blockchain and cryptography like bitcoin in the existing model of Ukraine's economy will not change the socio-economic status of Ukraine but will remain an innovative basis for the development of the national economy as a whole [2].

The emergence and popularity of innovative cryptographic technologies in Ukraine are due to technological, institutional and economic factors. In this case, the emergence of the possibility of a remote association of computers in one network to solve specific problems became the basic premise for the emergence of a new type of modern security system.

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THE SHARING ECONOMY: A NEW TREND OR BEGINNING OF THE NEW ERA

The sharing economy, also known as collaborative economy or peer-to-peer economy, is an economic principle that is constantly evolving. It has no common definition, but in the most general way can be described as a practice of sharing human resources through peer-to-peer services and replacing traditional ownership with sharing, lending and borrowing. This socio-economic model allows businesses to drastically lower the costs of certain services for clients and increase revenues by eliminating expenses such as immovable assets and other investments. [1]

In the last few years, the number of participants in the sharing economy has increased rapidly. Services like Airbnb, Lyft, Zipcar, Uber, TaskRabbit are already taking advantage of this relatively new and rapidly growing market.

The sharing economy includes wide range of activities, most of which fall into the following categories:

- peer-to-peer lending;
- crowdfunding;
- crowdsourcing;
- renting;
- ridesharing and carsharing;
- coworking;
- knowledge and talent sharing;
- medical services, etc.

There has been conducted several surveys on why the sharing economy is so popular that determined the following reasons: social (meeting new people, sharing experiences); economic (sharing saves money); practical (sharing saves valuable time); sustainable (saving resources and protecting the environment).

Sharing businesses are not all the same. There are at least three distinct models, which differ according to who owns the asset and who sets the price and other conditions:

1) *Decentralized Platforms*: an asset owner sets the terms and offers the asset directly to the user. The platform makes the match and facilitates the transaction in exchange for a small share of the fee. Upfront capital costs are low, but the platform must recruit providers to ensure required supply.

2) *Centralized Platforms*: the platform itself owns the asset and sets the price. It has greater control over quality, availability, and standardization than a decentralized platform and collects a larger share of the transaction value, but costs to scale are much higher, too. It requires significant upfront capital and high utilization to be viable.

3) *Hybrid Platforms*: Asset owners offer a service with price and standards set by the platform. Ownership and risk are decentralized, while standardization and service level are centralized. As with the decentralized model, upfront costs are low and provider recruitment is crucial. The platform must also carefully manage its relationship with providers, since they have less control than they would under the decentralized model. [2]

Despite the variety of forms, the sharing economy, as a model, has five main characteristics:

1) sharing economy business models are fully automated and hosted through digital platforms;
2) people pay for the result, not for the process;
3) transactions that offer access over ownership;
4) the sharing economy is built on trust
5) users feedback and ratings are highly valued and influence service providers.

The sharing economy has gained its popularity due to flexibility and variety of opportunities. But still, both sides of transaction may face risks connected with asymmetric information and moral hazard. They are partly reduced due to the usage of digital platforms and constant feedback from previous users that provide transparency and eliminate uncertainty. At the same time these measures may be insufficient without governmental regulation, which means that there are opportunities for the reformation of legislation and terms of taxation.

The sharing economy is growing exponentially: in 2014 its volume was estimated at $14 billion, but, according to PwC research, by 2025 it will be $335 billion. Moreover, sharing platforms are believed to continue to proliferate, growing and segmenting the market with new innovation.

Due to its advantages and convenient form the sharing economy seems to be not only trend but a new stage of the development of global economy. It has appeared as a result of changes in people's attitude to consumption and has enough power to influence existing industries and markets.

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BUSINESS COACHING

The purpose of my paper is to consider 3 misconceptions of people who think that business coaching does not work.

The first thing to do here is to define what business coaching is.