- 2. Финансовая грамотность населения Республики Беларусь: факты и выводы [Electronic resourse]. Mode of access: http://www.nbrb.by/today/FinLiteracy/Research/FL_AFI_Belarus_2016.PD F Date of access: 04.03.2019.
- 3. Коркин, Р.И. Финансовая грамотность населения как фактор обеспечения экономической безопасности государства / Р.И. Коркин // Теория и практика общественного развития 2017. №12. С. 105—107.

http://edoc.bseu.by

Nadezhda Kostenko, Ekaterina Konyahina Science tutor L.V. Bedritskaya BSEU (Minsk)

BUSINESS IN THE VILLAGE

There is a delusion that it is more difficult to do business in a village than in a city. In reality, a much larger number of projects pays off in rural areas. There are actually quite a few benefits to starting a business in the countryside.

1. Less Competition

One of the most obvious and most beneficial advantages of starting a business in a rural community is the lack of competition. When you start a business in a metropolitan area, you will likely be dealing with a variety of different competitors of various sizing, which makes it tough for you to get market share.

But in a small town, you will, at most, have a few competitors, depending on your niche or industry. This means you will be able to have a larger customer base from the start.

2. More Affordable To Start Up

Starting a business in a big city can often require a lot of costs - not only buying the materials/products or paying for labor, but also purchasing or renting a space for your business. However, starting in a rural community will be cheaper in almost every way. The land will be cheaper, as will renting or leasing space.

3. You Might Be Closer to The Materials You Need

When most people think of a rural community, you might think of farms and the growing/production of materials. As a result, if your business needs or uses a certain type of material, it makes a lot of sense to start your business very close to those resources.

4. A Trend for Healthy Lifestyle

Recently, people have become more serious about their health and more interested in nature. Therefore, the demand for organic products and ecotourism is growing rapidly.

5. You Can Help the Economy of a Small Town

When you start another business in a place like Los Angeles or New York, you are likely not doing much for the economy of that city, as there are already

thousands and thousands of entrepreneurs in those cities. However, when you start a business in a rural community, you are directly helping that small town to stay afloat.

There are many types of businesses that one can start in the village. First of all, you need to understand who your products and services will target. Villages provide you with 2 options.

First, a business can target **local people.** In this direction, you can open small businesses that will serve the villagers. For example, there is an opportunity to open **a hairdresser at home**. The villagers to clean themselves up often have to travel to the city. Therefore, of course, they will be happy to use the hairdressing services of a private master in their village. There will also be demand for the services of a **workshop for the repair** of clothes, shoes or household appliances. You can also open **your store**. In the village, goods for the care of agricultural animals, seeds of plants of different varieties, means of protecting garden and garden crops, all sorts of equipment and tools for home and household, household chemicals, second-hand clothing are in demand. One of the most promising types of business is the opportunity to become an **Internet provider**.

You can also target a **broader market**, but for this you will need to think about sales channels. In this direction you can focus on **growing organic food** that people will definitely buy, knowing that: 1) they do not contain chemical additives, various preservatives; 2) they are grown without the help of stimulants and fertilizers away from the area where industrial enterprises can be located. You can grow natural vegetables and fruits, breed animals for meat and milk, breed fish. It is real to deliver products to the market at a decent price, because most often they are focused on wealthy people for whom it is important to eat high quality food.

Another good business idea is **ecotourism**. Many citizens will like the opportunity to breath fresh air and enjoy beautiful scenery and may consider this as a good alternative to expensive overseas holidays. The best way to organize ecotourism is to create an online service to collect groups of tourists. A huge plus for ecotourism is minimal investment, as you can manage the site and act as a guide.

There are many other ways you can start your business in the country. Having the desire and some start- up capital for any of this, you will definitely succeed.

The topic of opening a business in the village is really relevant nowadays, because such business can not only bring profit to an entrepreneur, but also decide the problem of rural unemployment and improve living standards of villagers. It is necessary to create new jobs so that people can earn, live normally and support their families. Therefore, it is good when people willing to start a business in rural areas are given state support.

References:

1. MYFIN.BY [Electronic resource] — Mode of access:https://myfin.by/stati/view/10918-fermery-mogut-vozrodit-derevnyu-no-imnuzhna-pomoshh-gosudarstva — Date of access: 01.03.2019.

- 2. Издательский дом Беларусь сегодня [Electronic resource] Mode of access:https://www.sb.by/articles/derevni-budushchego-shest-adresov-dlya-starta.html Date of access: 24.02.2019.
- 3. Quora [Electronic resource] Mode of access: https://www.quora.com/What-is-the-best-business-to-start-in-a-village-or-small-city Date of access: 05.03.2019.

Anna Nikitenko Science tutor E.Bugaeva BelSUT(Gomel)

MODERN TENDENCIES OF THE DEVELOPMENT OF THE SHADOW ECONOMY

The shadow economy appeared as a phenomenon in ancient times and is still functioning nowadays. According to the generally accepted understanding, the shadow economy uses the same resources and markets as the legal one, but all this happens «out of sight» of the government.

The shadow economy is usually divided into three large blocks:

- 1.<u>Informal economy</u>. This includes all legally permitted types of economic activity, (production of services, goods), which are not counted by official statistics, and the concealment of this activity from taxation take place.
- 2. <u>Fictitious economy</u> («white collar»). These are registry, theft, speculative transactions, bribery and all sorts of frauds associated with the receipt and transfer of money.
- 3.<u>Underground economy.</u> It means prohibited by law economic activities.

The main reasons why small businesses are leaving in the shadow economy are:

- 1. hard tax pressure;
- 2. the possibility of alternative payments (cash, barter, etc.);
- 3. administrative nature of rental relations (underdevelopment of the real estate market);
- 4. administrative and bureaucratic barriers in registering, obtaining licenses, etc.

The shadow economy is the activity of economic entities that develops outside state accounting and control.

The shadow economy plays a large role in the course of social and economic processes in society and influence the economy in both stabilizing and destabilizing ways.

There are some directions of the stabilizing influence of the shadow economy on the Belarusian society and its economy: