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E-COMMERCE MARKET DEVELOPMENT IN THE REPUBLIC OF BELARUS

Today such words as e-money, e-market, e-delivery, e-business, e-commerce do not surprise anybody. Moreover, the things they stand for have become part of our life.

The aim of this research is to analyze e-commerce market of the Republic of Belarus. To do this it is necessary first of all to differentiate between the two terms – e-business and e-commerce.

E-business refers to the use of the Internet to conduct business. E-business is similar to e-commerce, but it goes beyond the simple buying and selling of products and services online. E-business includes a much wider range of business processes, such as business in the foreign exchange market (“FOREX”), stocks and bonds market, commodity markets, precious metals markets, business on investment, signing contracts, electronic procurement management, software and digital goods production, formation and processing of orders, sales, goods delivery, financial analysis, customer and partnership support.

E-commerce is a major component of e-business, also known as electronic commerce or Internet commerce. It refers to the buying and selling of goods or services using the Internet, and the transfer of money and data to execute these transactions.

There are four main types of e-commerce models which describe almost every transaction taking place between consumers and businesses: 1. Business to Consumer (B2C): when a business sells a good or service to an individual consumer; 2. Business to Business (B2B): when a business sells a good or service to another business; 3. Consumer to Consumer (C2C): when a consumer sells a good or service to another

consumer; 4. Consumer to Business (C2B): when a consumer sells their own products or services to a business or organization.

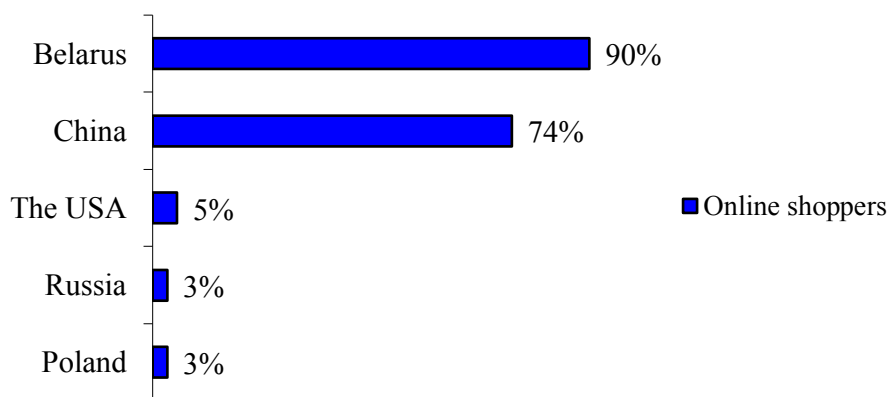
E-commerce includes many areas of business activity on the Internet such as: trading (retail or wholesale) through virtual stores, provision of services, electronic advertising, marketing, etc.

The largest online stores in the e-commerce market of the Republic of Belarus are the following: 21vek.by, 24shop.by, 5 Element, Oz.by, Belconsole, Sity.by. Payment systems are the main element of the infrastructure of e-commerce systems. The country has a national payment system “Belkard”, international payment systems (“Visa”, “MasterCard”), electronic money (EasyPay, Berlio, “The United System of Mass Payments” (OSMP), WebMoney, Belqi, etc.).

According to Deal.by, in 2018 the volume of online trade in the country increased by 20%, compared to the previous year and reached the amount of 1.352 billion rubles. (\$ 643.8 million). The share of online trading in the country's retail turnover amounted to 3%. For comparison: in Russia and Ukraine, this indicator was 5% and 7%, respectively.

Over the year, the number of Belarusians shopping on the Internet increased by 4%. In the period from March 2018 to March 2019, 49% or 4.7 million people bought something online.

Belarusians most often make online purchases in local online stores. China's online stores are in the second place. Then go the online stores of the USA, Russia and Poland.



Picture 1 – Belarusian E-commerce Market

Belarusians spend 50 rubles on average for one purchase on the Internet. In different categories of goods, this amount is different: the average check for appliances and electronics is 100 rubles, furniture and household goods – 90 rubles, clothes, shoes and accessories – 40 rubles, goods for children – 30 rubles [2].

The process of developing e-commerce around the world is growing rapidly and it is irreversible. E-commerce is a key area of economic development in the 21st century. E-commerce in goods and services uses traditional trading methods, but to a new level. It reduces the cost, expands market potential, more fully satisfies consumer needs through close interaction with the supplier. In addition, the constant growth of the Internet audience creates an extremely favorable situation for the development of all kinds of e-business.

E-commerce Day 2020 will be held in Belarus on April, 17. It is a conference on e-commerce which annually attracts more than 600 Internet entrepreneurs among them Deal.by, Ozon, Wildberries, Alibaba Group and others. Usually it attracts not only businessmen directly involved in e-commerce but ordinary citizens using e-commerce services and, who knows, maybe having plans to start their own business in this sphere [3].

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5 BUSINESS IDEAS TO START WITH NO MONEY

The purpose of the paper is to inform people about the top five businesses that you can start with absolutely zero dollars. These businesses mostly depend on the Internet.

As Englishmen say, “There’s no such thing as a free lunch.” So, there are some very small start-up costs, like for example, an Internet connection, or maybe a cellphone or a computer or a laptop. But we can say for sure, that nowadays these are the very things that every person already has.

These are 5 business ideas to start with no money.

1. **Blogging.** If you have the expertise or a passion or interest for a subject, you're ready to start making money with a blog.

You may think blogging is all about writing. And it can be if that's what you want to do. But written blog posts are just the start. You can post photos, videos, and links to other sites, you can even repost news and other article - do whatever you want and like.

The key is that you should post original content that is useful to your target audience and post on a regular basis. That is the best way to get ranked in the search engines and make your blog a profitable venture.

2. **An Airbnb host.** Airbnb is an online marketplace where guests go to find a bed to stay and hosts list their room/property for rent.

A lot of people don’t realize how easy it actually is to list your space on Airbnb. It basically takes about 20 to 30 minutes to take some photos, write out description, and