

There are three main resource profit acquisition.

The first resource appears as a result of the monopoly of the enterprise, that is, in the issuance of any product or product, for example, to say that this product has a certain sign, which is not from a competing company. Keeping this resource at its peak height implies a continuous product development. It is necessary to take into account, for example, the opposing forces, as a country's anti-monopoly strategy and increased competition from other enterprises.

The second resource directly relates to industrial and entrepreneurial work. This resource affects all organizations. In this resource, it all comes down to the appropriate marketing. Therefore, the amount of profit in this case depends on:

1) The choice of the direction of the product of the organization (the choice of goods that are in full or high demand);

2) On the conditions of competitiveness of products (selling price, image or fame of the organization, promotion of sales (sales) of the goods using the system of discounts and so on);

3) From quantitative changes: production volumes and financial resources, equipment operation time;

4) From reducing the cost of production.

The third resource is characterized by modern innovations of the enterprise, which implies constant change, improving the quality of products, improving its competitiveness, increasing sales volumes and increasing the mass of profits [4, p. 208].

Today, in order to assign the greatest profit, it is necessary to follow in general the named resources so that the organization has the highest efficiency of production and manufacturing of products. Therefore, the main boss needs to distribute income in such a way that neither the state would be losing (rely on production growth and, accordingly, an increase in tax deductions to the state budget), or the labor collective (employees want a salary that corresponds to the completed work), or the superiors organization (the authorities are trying to create a high reserve fund, so that later they can be used to increase the production of the product).

In this article it was considered that the profit will be the main and important sign of the activity of each organization, because the device of its formation, distribution and use concerns all types of relations: the state, the owners of the company, senior management and workers, as well as the interests of shareholders, partners and various lenders. For any commercial organization, the value of profit lies in the fact that, being the final material result of its activities, in the conditions of the market is the main source of subsidies for the expanded reproduction of resources, that is, its production and social development.

In today's conditions, domestic enterprises have not formed a suitable situation with respect to profit indicators. These kinds of circumstances problems of profit management will be the most profitable.

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CREATING A BUSINESS EQUALS TO A PERSONAL GROWTH

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Summary – Creating a business is always associated with many difficulties and risks, but this does not mean that you can't try to do something.

Резюме - Создание своего дела всегда связано со множеством сложностей и рисков, но это не значит, что можно и не пробовать что-то сделать.

Introduction. Nowadays, talking about creating an own business is becoming more and more popular. This is because of the fact that people have more time and money to realize their hobbies and ideas, for example, the confectionary business.

Main part. The production of home-made confectionery is a very fast developing business. It is difficult to correlate it with the catering market, after all, it's more like food production and delivery. And for both B2B and B2C. Homemade pastry are developing all over the world.

It's just a way to create a virtual "showcase" without any investment. Unlike cooking a restaurant dish or making bread, making sweets at home does not require special equipment, and products are kept for several hours or even days.

An important condition is that entrepreneur should be an excellent blogger, because high-quality promotion in social networks - interesting content and beautiful photos - perhaps, it is the most important thing in marketing of such projects.

The range of homemade pastry shops now is not limited to cupcakes and cakes. There are eclairs, macarons, vegan and raw food desserts. Many projects, which typed their audience online, go to the city, firstly selling their products at street food festivals, then delivering them to coffee shops, some open mini-shops and outlets.

The most important obstacle for beginners in this area is a lack of experience and information. Here you can see some of them:

- Customers - it is rather difficult to find "our" customers to make a conditions for word of mouth to work properly.
- Lack of money - associated with improvement of cooking skills (courses, etc.), and with purchase of tools and equipment.

When business reached a new level:

- To find a designer and programmer for the site;
- To search of premises is the most difficult thing. Because the Landlords don't want to cooperate with newcomers: they artificially inflated prices or talk about other offers for them;
- Strict sanitary requirements;
- Staff search (if it is not a family business).

Budget to start

In the press, often meets that the budget "for opening a cafe" in Minsk ranges from \$ 50 to \$ 100 thousand, but according to statistics, it starts from 10\$ thousand, in that conditions, when you have a team of hardworking enthusiasts who are ready to work at the beginning for a small salary.

There are some tips for those, who want to work in catering.

- Define your target audience. It is important to define who will purchase your product and why. Also define the advantages and disadvantages of your product and research the products of all market players.
- Create a business plan. Calculate all costs and possible profit. think, how much you can produce and how much you can sell.
- You should research the regulatory documentation.
- Build a team. Alone, you probably will not have a success. Also ask an advice from those who, have any experience in this sphere.
- Don't be afraid to make a mistake. You should try and test all ideas to find that one, which will be successful, and which will work.

Conclusion. When a person is engaged in a favorite work, he begins to reveal his potential. Business is the same thing, only you need to try, not to doubt and not be afraid, if you fall, then get up and move on.

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PARTIAL BANK RESERVATION AND ITS CONSEQUENCES

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Summary - Today, commercial banks are trying to maximize profits by all sorts of sophisticated methods. One of these ways, known to usurers centuries ago, is partial reservation. This article deals with the mechanisms of operation of this method, as well as the reasons why, by resorting to this kind of methods, banks risk becoming vulnerable in critical situations.

Резюме - На сегодняшний день коммерческие банки пытаются максимизировать прибыль всевозможными замысловатыми методами. Одним из таких способов, известным ростовщикам ещё много столетий назад, является частичное резервирование. В этой статье рассматриваются механизмы данного метода, а также причины, по которым, прибегая к подобной рода практике, банки рискуют стать уязвимыми в критических ситуациях.