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The system "Azimuth-2" has intended for registration and analysis of travel of vehicles based on satellite navigation systems (in particular, GPS). The traffic information received from the devices installed in vehicles is stored and transmitted to the server system, which analyzes and systematization of primary information, the determination of the facts of the stops, arriving at the designated point, the calculation of mileage, speed, travel time, performing routes etc. [4].

This information is transmitted to the "ACS-INTERVAL 2M". Purposes of the system are:

- dispatch transportation management, objective tool control and accounting performance of the transport operation, the operational definition of places of accidents and emergencies, increase efficiency in the delivery of medical care and evacuation of casualties, conducting activities of the Ministry of Emergency Situations and mobilization readiness;
- formation of reporting data on the implementation of the transport operation, the driver, the vehicle (day, evening and night, the regularity of flights, the total mileage and linear, while the general on the line, downtime);
- getting reporting data on the work of air traffic controllers (managers negotiate with the drivers of vehicles carrying out control actions in the regulation of traffic);
  - formation and printing of block scheduling. Formation of outfits to produce vehicles [5].

Data obtained using the "ACS-INTERVAL 2M" from the bus station, from the stations Podkasteltsy and Ushachi, loaded in "1C". "1C: Accounting" is designed to automate accounting and tax records, including preparation of the obligatory (regulated) reporting, organizations engaged in any kind of commercial activity: wholesale and retail trade, services, manufacturing, etc. Accounting and tax records are maintained in accordance with the current legislation of the Republic of Belarus [6].

Data on the waybill have entered and downloaded in the program, and then it defines the award each driver.

Thus, we can conclude about close cooperation personnel of the department of transportation and marketing of passenger transport between itself and directly with the software for the purpose of efficient logistics passenger management.

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# DYNAMICS OF LABOR MIGRATION IN THE REPUBLIC OF BELARUS AS A PROBLEM IN THE LABOUR MARKET

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This article gives an analysis of the dynamics of the labor force in the Republic of Belarus. It covers the question of general status of migration processes in the country and focuses on its negative phenomena. The author also suggests a number of measures that can help to solve the problems in the labor market.

For years the international labor migration has been one of the most discussed topics in the world. Due to temporary migrant workers a state can improve its resource potential, balance the labor market, reduce unemployment, etc. However when the outflow of the skilled labor force takes place the labor market suffers an irreparable damage which can later lead to the deterioration of the economic situation of the country as a whole.

In the Republic of Belarus state regulation and control in the field of foreign labor migration is carried out by the President, the Council of Ministers, the bodies of internal affairs and other state bodies within their

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competence. Law of the Republic of Belarus dated 30.12.2010 N 225-3 "About external labor migration" gives the following definition of the foreign labor migration. External labor migration is the process of leaving the Republic of Belarus in order to be further employed in a foreign state, as well as the in-move into the Republic of Belarus for the same purpose [1].

External labor migration has a great importance in the economic development of the Republic of Belarus. In terms of natural population decline, reduction of the number of young people of active working age, reduction of labor force, the involvement of migrant workers has a great importance for Belarus. A departure of migrant workers can be an important source of increased investment in the economy, the reduction of unemployment.

The move-in and the departure of labor forces from the country are becoming more important within the Eurasian Economic Community (EAEC), which provides a number of preferences in terms of stay and occupation. In accordance with the Treaty on the Eurasian Economic Union, signed by Russia, Belarus and Kazakhstan on May 29, 2014, workers of the Member States are not required to obtain permission for work in one of these states [4].

In January-March 2015 the population growth amounted to 5019 people, an increase 2 587 people, or in 2.1 times compared to January – March 2014. The main migration exchange of Belarus occurs with the countries CIS. So in January -March 2015 6176 people from those countries arrived in the state, including 5738 people (92.9%) from Russia, Ukraine and Kazakhstan, 1417 people left Belarus and moved to the CIS countries, 1201 of which arrived in (84.8%) Russia.

Areas of migratory movements	January – March 2015 Reference			January – March 2014		
	the number who arrived	the number who left	net migration	the number who arrived	the number who left	net migration
Migration within Belarus	57 618	57 618	_	39 120	39 120	_
International migration	7 177	2 158	5 019	4 332	1 900	2 432
Of which:						
To the CIS countries	6 176	1 417	4 759	3 482	1 222	2 260
Other countries	1 001	741	260	850	678	172

However, the number of people who arrived is equal to those who left. Therefore, migration gain is zero. In its turn, immigration is an important source of labor market and means of adaptation to the needs of social reproduction in countries with low birth rates. Now it is especially important for those countries which are experiencing depopulation. Workforce is able to leave the politically unstable regions with racial, religious and ethnic discrimination [4, c. 23].

However, the results of cross-country migration are varied. The departure of unskilled workers reduces unemployment and social expenditures in the donor country. Having moved abroad people get not only experience, but they also join in the culture and international standards. In the host country the process of labor migration has the following features: on the one hand a country gets a benefit, but on the other - competition is increasing. A lot of highly qualified specialists, who go abroad, have to be out of the beat in the host country: taxi drivers, guards and so on [5, c. 168].

The positive effect on the state economy of the leaving labor force is:

- reduction of the pressure and tension in the national labor market;
- replenishment of foreign exchange fund by the revenues from the citizens working abroad;
- tax revenues from the profits of firms intermediators;
- personal investment in the national economy by citizens who came back into the country.

Optimization of the external labor migration effect intends to promote a rational and balanced migration policy, and aims at the development of temporary labor migration. It requires the organization of carrying out migration monitoring and practical application of research results. Even today, experts admit that the direction of improvement of mechanisms of regulation of export and import of labor are:

- the development of support, scientific and technical systems, intellectual and creative potential of the country which will prevent its outflow abroad;
  - creation of certain conditions which will help to return the compatriots back in Belarus;
- expansion of investment opportunities of the funds earned by its citizens abroad to the national economy.

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Thus, the Belarusian desire to work abroad can and should contribute to strengthening the security of the Republic of Belarus in the economic sphere [6].

In order to regulate the labor movement in the Republic of Belarus formed migration legislation that meets international standards, rules and regulations. The current legal framework in Belarus protects the national labor market from uncontrolled tributary international labor rights of migrant workers, their social protection. It helps support the activities subjects of economy dealing with employment of Belarusian citizens abroad, and therefore mitigate the situation on the labor domestic market.

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## STUDY OF THE DEVELOPMENT OF BANK LENDING OF SMALL AND MEDIUM BUSINESS IN THE REPUBLIC OF BELARUS

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Lending of small and medium enterprises (SME) is one of the most priority-oriented directions of commercial banks activities. In this article, using statistical data, the author examines factors which affect the growth and slowdown in the development of lending over the past five years and analyses factors that influenced the reduction in the volume of SME lending and the growth of overdue debts.

Small and medium business is an entrepreneurial activity carried out by subjects of the market economy under certain criteria established by law. In particular, the Law of the Republic of Belarus of 1 July 2010 № 148-z "On the development of small and medium enterprises" to small business related enterprises with number of employees up to 100 people to medium business up to 250 people. One of the characteristics of small and medium enterprises is their financing. As a rule, they lack their own capital for a successful business and have to find extra resources, what means "building relationships with commercial banks in lending" [1].

Commercial banks, in their turn, facing fierce competition in banking are starting to pay an increasing attention to crediting of small and medium business with the purpose of development of separate spheres of crediting and attraction of new clients. In this regard, over the past few years, commercial banks have significantly eased their lending requirements, have launched a preferential loan program and now offer new loan products. Currently the majority of banks provide loans to small and medium-sized businesses including Development Bank, Belagroprombank JSC, VTB Bank, Alfa Bank and many others. In this case the allocation of the enterprises of small and average business in a single segment allows banks to operate within it on the basis of maximum consideration of mutual interests.

Despite the continuing problems associated, primarily, with the effective assessment of potential borrowers from the small business sector and their high credit risk, generally there has been (2010–2014) a steady increase in the number of loans given to SMEs in the past few years (Figure 1).