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## Pages of History

*Lebedzeva S.,  
Deshchenya S.*

### **Heraldic symbols of Belarusian trade and economics university of consumer cooperatives: the history of emergence and the present..... 3**

The article reflects aspects of approval of heraldic symbols in the Republic of Belarus, including the sphere of higher education, marks out the development stages and special characteristics of heraldic symbols of Belarusian Trade and Economics University of Consumer Cooperatives.

**Key words:** heraldic symbols; coat of arms; emblem; flag; symbol; Belarusian Trade and Economics University of Consumer Cooperatives.

*Aksyonov A.*

### **Otto Shmidt: Mogilev born, “evil genius of cooperation” and great scientist..... 9**

The article examines the role of a native of the Belarusian city of Mogilev, the great scholar-encyclopedist of the 20th century, O. J. Schmidt in the cooperative construction of Soviet Russia in the first post-October years, associated with the implementation of the Bolshevik party policy of “military communism” and NEP. The complex and contradictory nature of the post-revolutionary development of the Central Union system, connected with the definition of its role and place in the construction of the economic and political system of Soviet society, is shown.

**Key words:** consumer cooperatives; Centro-Union; October Revolution; state; “military communism”; NEP; socialist construction; Soviet power; cooperative; decree; cooperative ideology.

## Regional Economy

*Gasanova T.,  
Misnikova L.*

### **The development of trade in Gomel region: who will win the free niche? ..... 13**

The article highlights the trends of trade development in the Gomel region in connection with regional features of forming the population incomes and retail turnover scope. The role of trade of consumer cooperatives in meeting people’s needs has been characterized. Problems and prospects of trade development in the region have been formulated.

**Key words:** trade; population income; market share; consumer cooperatives; average wages; foreign trade; region.

**Kikot I.**

**The practical aspects of information technologies development, realizing money flows management process in multilevel companies..... 19**

The article offers some information technologies for planning and monitoring cash flows, taking into account the specificity of multilevel companies. The information technologies for planning and monitoring the execution of departments cash plan, compiling consolidated cash flow and evaluating the volume of internal cash cross-flows have been developed.

**Key words:** cash flows; consolidated cash flow; vertical and horizontal cash flows; information technology.

**Kuryan E.**

**The main methods of accounts receivable management ..... 26**

The article discusses the stages of the company's receivables management policy, as well as possible ways to recover the debt.

**Key words:** accounts receivable; credit policy; credit limit; debtor; debt collection.

**Sytsko V.,  
Kuzmenkova N.**

**The methodology for assessing the competitiveness of knitted fur ..... 30**

The article discusses the methodology for assessing the competitiveness level of knit pile fabric of domestic production. The evaluation algorithm and the basic formulas for calculating competitiveness indicators are shown.

**Key words:** knitted fur; quality; competitiveness; algorithm.

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## **Formation of University 3.0 and development of smart-entrepreneurship: experience of the Belarusian trade and economics university of consumer cooperatives, and prospects for development..... 34**

The article considers directions for improving activities of the Belarusian Trade and Economics University of Consumer Cooperatives based on the model University 3.0, and development of smart-entrepreneurship.

**Key words:** entrepreneurial university; “University 3.0”; Roadmap; entrepreneurial competences; start-up entrepreneurship; digital economy; ICT-education.

### **Introduction**

*In accordance with the order of the Minister of Education of the Republic of Belarus of January 12, 2017 No. 757 “On improving activities of higher education institutions based on the model University 3.0” [1] implementation of the pilot project «Improving activities of higher education institutions based on the model University 3.0” has been foreseen in the Republic of Belarus” since 2018. The pilot project is aimed at creating conditions for an integrated development of research, innovative and entrepreneurial infrastructures of higher education institutions in order to create entrepreneurial competencies among students, creating innovative products and commercializing the results of intellectual activity [2].*

*At the same time, active work on formation and development of the digital economy is being held in the Republic of Belarus, which means introduction of information and communication technologies (ITC) to all sectors, and introduction to management practice elements of the system “Industry 4.0”, which includes development and implementation of new technological standards. Promising trends of digital transformation of economics are e-commerce, innovative financial technologies, additive manufacturing, telemedicine, digital transport and logistics systems, “Smart Home” technologies, cloud technologies, big data, artificial intelligence, Internet of things, etc. [3]. Thus, the main direction for the development at the present stage of an innovatively-oriented higher educational institution is an active involvement in the process of “University 3.0” and “University 4.0” modeling.*

Education institution “Belarusian Trade and Economics University of Consumer Cooperatives” is one of the largest economic HEI of the Republic of Belarus and the only specialized institution of economic higher education in Gomel region [4; 5]. The University has been consistently implementing and adopting the main ideas of the concept of University 3.0 with the aim of developing youth entrepreneurship in the country and Gomel region since 2002. Regarding the prospects and choice of a development model, then the University is most likely closer to the model “University that is entrepreneurial by a result”, which creates favorable conditions to form entrepreneurial competencies and create high-tech start-ups and spin-off companies for students, academic staff, and graduates [6].

To date the curriculum for students of various specialties includes topics and educational disciplines aimed at studying the issues of innovative and entrepreneurial activity, as well as formation of know-

ledge, competencies and skills necessary for conducting entrepreneurial activity, starting entrepreneurial structures of small and medium-sized businesses [7].

Using the methodology of international monitoring “Global University Entrepreneurial Spirit Students Survey” - GUESSS”, the University organized and conducted a survey of the state of entrepreneurial potential of university’s students. Factors that influenced the students’ business ideas, including the role of the educational process at the university were identified in the process of a sociological survey. The leading factors are hobbies or interests (46.3%), social environment (32.2%), and educational process (31.9%). If we take into account the factor “Engaging in a research project at the University” (9.2%), then University’s influence on the formation of entrepreneurial competencies accounts for more than 40%.

Evaluation of the business environment at the University was given in accordance with the Likert’s method using a seven-point system with a range of ratings from: 1 – minimum grade to 7 – maximum grade. In terms of developing entrepreneurial potential the university environment is rated by students above the average (4.82 points out of the maximum 7) and above the world average (4.0). Students give the greatest importance to practical exercises (4.97 points), lectures (4.94 points), organization of competitions, business projects (4.87 points) from the point of view of acquiring entrepreneurial skills.

Analysis of responses for the question on choosing a career after the end of the HEI shows that students show a clear interest in entrepreneurship. Most of the respondents (more than 60%) have a distinct entrepreneurial orientation: 43.1% would like to work in their own company. 25% of students among respondents intend to start their own business right after graduation (with the world average of 8.8%), 5 years after graduation from HEI – 53% (with the world average of 38.2%).

The question in which area they are planning or have already begun doing business plays a considerable importance in the matter of choosing the object of entrepreneurship by the respondents.

The results of the survey show that basically choice of the field of activity is associated with professional education at the university, and is associated with those specialties that respondents study. First of all, these are fields of information technologies (37.1%), trade (34.4%), advertising (design) and marketing (29.4%), and tourism and entertainment industry (20.9%).

Entrepreneurship is a multifaceted process, and this multifacetedness is reflected in those actions that respondents are about to take or have already taken to start a business. Basically, so far it comes down to preparatory steps. The most common of them are: drawing up a business plan (35.6%), collecting information about markets and competitors (33.7%), participation in trainings (29.8%) and matchmaking (29.1%).

In this manner, university’s students showed a rather high level of drive for development of entrepreneurial competencies. This can be explained that, firstly, obtained economic education initially involves the formation of entrepreneurial competencies among students; secondly, the University has been introducing elements of “University 3.0” model for many years, which contribute to the formation of an entrepreneurial ecosystem.

In order to educate economically literate, prepared for successful activities, proactive, enterprising, self-confident and confident young people, the Center for Business Education (CBE) was opened at the University in 2003. It brought together academic staff, active students and representatives of business community of Gomel and Gomel region. Nowadays CBE is a platform for holding trainings, seminars, workshops, and web-seminars on designing and launching startup projects. It is the place where startup-pers have an opportunity to meet with successful businessmen, representatives of government and higher education, as well as to introduce themselves, their projects and business ideas for the purpose of employment and finding investors.

Annually the University hosts International Championship of startup projects “Youth and Entrepreneurship” (Y&E Championship). The start-up school “Gomel” and International forum of young scientists “Youth in Science and Entrepreneurship” are held within it. Participation in contests allows students not only trying their strength and present developed business projects, but also to be inspired by communication with entrepreneurs and mentors who have already achieved success in their own business and are ready to share their experience. In 2019 the expert commission received 78 projects from Belarus, Russia, Ukraine, Kazakhstan, Georgia, and Moldova from 30 educational institutions. About 700 aspiring entrepreneurs gathered to present their projects in Gomel.

“Koper Video Studio” has been functioning at the University since 2017. A working group among students of specialty “Information Resource Management” was involved in the work of the video studio. Besides the students record video lectures, acquire skills of journalistic profession; the video studio also provides a number of chargeable services by efforts of students.

At the present moment the International Erasmus+ project “Fostering university-enterprise cooperation and entrepreneurship of students via SMART Caffes” – SMART is being implemented at the University. The project is financed by the European Commission, and aimed to development of youth entrepreneurship.

Eight countries of the EU and post-soviet states participate in the project. The general objectives of the project are to advance employment and self-employment potential of graduates from Eastern Partnership Countries, to enhance innovativeness of companies by fostering students’ entrepreneurship, to create business start-ups and open innovation approach in collaboration between universities and enterprises. In frames of project implementation co-creative, motivating and supportive environment – SMART Caffes was created, which will encourage and foster students’ entrepreneurial intent and at the same time support open innovation approach.

SMART Caffes is a platform for creation, development and commercialization of innovative ideas through entrepreneurship (start-ups) or cooperation with companies (open innovation), which is a physical and virtual space that will facilitate the process of educational, research and innovative activity by strengthening cooperation between universities and entrepreneurial / industrial sector, students (directly) and industry and its needs, and where students will have an opportunity to get support from curators, as well as to get advice and cooperation from representatives of business community and university staff.

One of the objectives of the project is to adopt and promote disciplines related to smart-Entrepreneurship, in terms of which students will not only learn the basics of entrepreneurship activity and digital economy, but practically develop their startup projects under the supervision of academics and mentors from business community and high-tech sectors with the aim of digital transformation of the economy.

Digital technologies create tremendous potential for increasing effectiveness of entrepreneurial activity. The principles of digital economy in entrepreneurship are implemented through:

1. Increase the number of transactions and reduce transaction costs due to spread of smart contracts. A smart contract is intended to mean as an agreement of the parties that exists in the form of a program code that functions in a distributed data registry that ensures self-fulfillment of terms of the contract upon the occurrence of circumstances predetermined in it.

2. Internet of Things – networks of physical objects interconnected, and able to interact without human intervention. These could be entire enterprises, and productions.

3. Functioning of sharing economy which includes a number of definitions: exchange economy, sharing economy, economy of sharing goods and services, economy of access, collaborative economy, peer-to-peer economy (from user to user or P2P) and leads to rational use of resources and emergence of the Internet-aggregators [8].

ICT education currently covers all groups of the population and forms their basic, professional, additional competencies within implementation of development strategy of the economy of the Republic of Belarus at the university. Besides in 2019 the Erasmus+ project “Higher education institutions for youth entrepreneurship” – HEIFYE, and the project “SME activation in the cross-border regions of Ukraine-Belarus” in frames of EaPTC Cooperation Programmes were implemented at the University.

The aims of the HEIFYE project were strengthening of transnational cooperation between education, science and business; increasing the international aspect of entrepreneurial education; transferring of the best business practices in the context of European integration, as well as the implementation by the business sector of opportunities for European integration in partner countries; and improving competences and entrepreneurial skills among young people in partner countries. During the period of project implementation meetings and trainings were held with the participation of representatives of the business community of Gomel and the Gomel Region. The project partners developed and published a joint training course and study guide on the specifics of doing business in the context of the European integration in the partner countries “Doing Business in Armenia, Belarus, Georgia, Latvia, Moldova and Ukraine”. The online platform for communication and support for youth entrepreneurship has been developed and launched, and a HEIFYE: LAB training network ([www.heifye.org](http://www.heifye.org)) has been created in order to exchange best practices, searching for potential business partners between young entrepreneurs and centers for training and supporting youth entrepreneurship in higher education institutions of partner countries.

Following the results of the project “SME activation in the cross-border regions of Ukraine-Belarus” consultants for the program “Aspects of cross-border cooperation” were trained for further providing professional advisory and information support in the field of marketing, legal, financial and economic aspects of doing cross-border business.

If we talk about development prospects, a Roadmap has been developed to improve the university's activities using the elements of the models University 3.0 and University 4.0, aimed at an integrated development of research, innovative, and entrepreneurial activity, as well as modern digital educational infrastructure of the University for 2020–2025, in which tasks, criteria of arrangements for their achievement, deadlines are indicated.

10 main tasks are reflected in the Roadmap: 1. Assessment of the entrepreneurial potential of students; 2. Formation of student's knowledge, competencies and skills necessary for conducting entrepreneurial activity, by improving the content of educational and program documentation of undergraduate programs; 3. Advanced training of university staff in the field of organization and management of entrepreneurial activity; 4. Introduction of new teaching and learning technologies into the educational process; 5. Organization of educational process for studying new content of educational programs; 6. Setting up and development of students' project teams (young entrepreneurs) focused on participation in international competitions; 7. Setting up and development of innovation infrastructure subjects that provide necessary conditions for cooperation of students involved in research activities, as well as representatives of enterprises (business environment); 8. Improving effectiveness of scientific, research, and innovative activities of academic staff and students; 9. Consulting services in the field of entrepreneurial activity; 10. Formation of a modern digital (electronic) education environment.

### Conclusion

In order to follow the path of innovative development, it is necessary for the University implement the entrepreneurial function more actively, develop youth smart-entrepreneurship, and create a modern digital educational environment. Only in this case graduates of an educational institution will have business and entrepreneurial skills, flexible and creative thinking, and will meet modern requirements of the economy.

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**The role of network education in the integrated interaction system of higher educational establishments ..... 38**

The article reflects the existing approaches to understanding the network interaction in the field of higher education based on the analysis of domestic and foreign authors interpretations. The trends and features of forming cluster educational structures in the Republic of Belarus are revealed. The advantages and the main difficulties in the organization of educational clusters are identified. A number of measures for solving the identified problems of network education development in the country have been formulated.

**Key words:** network education; higher education establishment; integrated interaction system; cluster; network integration; network organization; educational network; network cooperation.

*Phedortsova K.*

**“English language week” at the Belarusian trade and economics university of consumer cooperatives ..... 43**

The article presents the results of the implementation of the paragraph of the Action Plan for the academic year 2019/2020 aimed to improve the English language level of students and employees of educational institutions of the Belkoopsoyuz. The object of the study is the activities held in the framework of the “English Language Week” at the Belarusian Trade and Economics University of Consumer Cooperatives and their analysis.

**Key words:** “English Language Week”; Department of Foreign Languages; English language; teachers; students; events; quiz; competition; testing; round table.

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