

EMERGENCE AND EVOLUTION OF MONEY

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Summary – In this research emergence and development of money is presented. This subject is very relevant today because we daily deal with money. Use of money is also old, as well as a human civilization. The history of money is not less fascinating than mankind history. Money is the most important attribute of economy. How the monetary system functions, stability of economic development of the country in many respects depends.

Резюме - В данной работе представлена история о возникновении и развитии денег. Эта тема очень актуальна на сегодняшний день, т.к мы ежедневно имеем дело с деньгами. Использование денег так же старо, как и человеческая цивилизация. История денег не менее увлекательна, нежели история человечества. Деньги являются важнейшим атрибутом экономики. От того, как функционирует денежная система, во многом зависит стабильность экономического развития страны.

Introduction. The use of money is as old as the human civilization. Money is basically a method of exchange, and coins and notes are just items of exchange. But money was not always the same form as the money today, and is still developing.

Every day we hold in hand coins and banknotes, without suspecting even that we hold history in hand. Money, it is unconditional – the historical category which arose in process of development of society. Evolution of forms and types of money was considered by many economists, and not all from them come to uniform classification. Money develops together with a civilization - anyhow? Money is a universal equivalent of exchange. They carry out a role of a measure of value, currency and accumulation of wealth of people.

Main part. Money passed a long way of development before received a modern form. In the history of evolution of money it is possible to allocate emergence of commodity, metallic, paper and bank currency. During origin of commodity economy the role of money was carried out by certain goods — at first it were necessities, and later — luxury goods. Commodity money was succeeded by metal — in the form of metal ingots, and subsequently — in the form of coins. Commodity and metallic currency is called full as they had actual internal cost.

Over time metal were succeeded by paper money. Paper money is signs or representatives of full-fledged money. Historically paper money resulted from the metal address and appeared in a turn as deputies of silver or gold coins. At first they exchanged on gold, but later this exchange stopped. Today paper money (banknotes) is released by the central bank of the country. Paper money and change are cash

Along with cash in modern economy use so-called bank (non-cash) money. They exist in the form of special records on bank accounts. Banks emit this money on the basis of crediting of real economy. The technology of bank calculations is constantly improved. There are new types of cash cards: settlement card, credit card, accumulative card, etc. Credit money underwent the following evolution: bill, banknote, bank deposits, check, electronic money, plastic cards.

The bill is a written obligation of the debtor or the order of the creditor to the debtor about payment of the sum designated on it through a certain term to the creditor or the third party. The banknote is a debt obligation of bank. The check is a written order of the owner of the current account to bank about payment of a certain sum of money to the payee or about its transfer to other current account. For the first time checks appeared in England in 1683.

Today so-called electronic money which has an appearance not only the magnetic cards allowing to make payments through computer networks, but also payment forms which completely pass through the world Internet are widespread.

Turning point in development of forms of money was gold demonetization as a result of which the era of full-fledged money ended and the era of defective money began. For today defective money completely undertook and successfully performs the majority of monetary functions, first of all currencies, means of payment and measures of value. At the same time there are bases to claim that gold partially continues to perform function of means of accumulation of cost what accumulation of large reserves of gold in the state and private property testifies to.

Money is a means of exchanging; people accept money in exchange for goods and services which they provide waiting that will be able then to exchange money for those goods and services which they want to get. Money possesses certain functions such as: measure of value, means of payment, currency, means of accumulation (savings), world money.

International experience shows that use of payment cards instead of monetary cash in calculations for goods and services favourably not only to citizens, but also the state.

Conclusion. So, in development of commodity economy of a form of money evolutionarily changed, but did not lose the value, and only evolved for providing the greatest convenience. Money is one of the greatest inventions of a human thought. Not to find in wildlife of analogies. The use of money is as old as the human civilization. The thing to keep in mind is that that is why the system of money now works as it does. The way it works

will have to be changed for it to become a scoring system for a fairer game of economic life which serves the interests of most people. To make that happen is an important challenge. After all, the system of money is the scoring system for a game everyone has to play. The history of money is a work in progress.

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WHAT IS A SALES FUNNEL?

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Summary - This article is about sales funnel's main stages. Also it contains information about all steps that customer faces on his way from strangers to buyers.

Резюме – статья содержит в себе информацию об основных этапах воронки продаж. Также в ней рассматриваются стадии, которые проходит каждый покупатель перед тем, как им стать.

Introduction. In modern world everything evolves so fast. So marketing do. It has thousands of strategies and instruments. But to make it right every company should test them all the time. And when they find something that works effective they have to develop it and get all profit that they can. Sales funnel is one of the marketing instruments that helps to systemize the way you potential buyer goes. Why is it calls funnel? Because it looks like it. Where in the top there somebody who barely knows about your company and product. Only part of these people are really could be interested in the product. Small part of those interested people will want to try it. And part of them will finally buy your main product.

Main part. Here are 4 main stages in sales funnel. The first one is Attracting. It transforms strangers to prospects. It also helps to concentrate on target audience and not waste time on somebody who doesn't need our product at all. Target marketing ads work their best in it. To attract people we should offer them something for free. Everybody likes to get something and not pay for it. So, if we speak about Furniture Company, that make individual designer furniture, they can use design projects for free to attract their target audience. When they have been working with designers they understand that the company is packed with great specialists, who can release in reality what they are dreaming about. It is time to move to the second stage.

The second is Converting. Here we made prospects to leads. We should create cheap product to let prospects try possibilities that they can get if they will continue to work with us. For example, we sold them cheap, but very quality shelf, table or chair (we are still talking about Furniture Company). Then when our prospects are sure in our service, material's quality, qualified specialists, than we can suggest them to go with us further and buy our product.

And here we go to the third step - Closing. Here we close our leads on buying the main product. And they will buy it more willingly, because they are not "cold" strangers anymore, they are "warm". They are familiar with us, our aims, our way of work. And they are ready to join us in long-term way. In our example it can be a kitchen set, a closet or a bedroom's set. Anyway it is an expensive product, that brings us profit bulk.

It seems like everybody gets what they wanted. It is the way buyers think, but companies know that it is only the beginning. After that we are delighting our buyers, give them different bonuses, invite on master classes and congratulate them on Happy Birthday and so on. It is like we make them feel completely happy that they are in our "team". People like it and as a result advise our product to their friends or they buy again and again for their own use. And it brings a company extra profit.

Conclusion. Sales funnel is an instrument that people from world famous companies use to increase sales and involve more and more people in their business. It is a good strategy to make potential buyers "warmer" and to make them buy more. But the main rule that every company has to remember, that it will work well only if your product is useful for others and it really deserves it.

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