

Retail banking, also called "personal banking" covers the services that banks provide to individual customers, as opposed to financial services offered to firms (or other banks) our dependence on banks. Our dependence begins with how our salary is paid. In Ukraine, a growing number of employers use direct deposit, a system that has existed in Europe for several decades. The most common way to get cash from one's account is by using a check card (also called "debit card") at an ATM, entering a PIN, and selecting the amount to be with – drawn.

People who want to save money can open a savings account. For example, there is the basic savings account which pays a low rate of interest. The recent banking crisis was caused by many banks making financial investments that were complicated, poorly understood and risky. When the value of these assets collapsed – the banks had two problems. The first was liquidity. The banks couldn't sell their assets-for example, to repay short-term money market loans – without making huge losses. Second, some banks were, in reality insolvent: the value of their assets was lower than that of their liabilities. In other words, their net worth was negative. As a result, governments and financial institutions around the world have been trying create new rules to make sure that banks are more careful in future. One proposal is to require banks to hold more equity capital, which can be used to meet losses when asset values fall. The aim is to prevent both individual banks and the banking system as a whole from collapsing.

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## **AUTOMATED SYSTEM FOR LEARNING BRAILLE**

According to official statistics of the Kiev city center of social, professional and labor rehabilitation of invalids in Ukraine there are about 70,000 blind people. Globally this number has reached 45 million, but unofficial sources put the number three times greater. But 70 thousand is already a tremendous amount for Ukraine. About 5% among them are children. And that's just statistics of totally blind people, there are also even more visually impaired, most of them also require attention and public support. Even more, the main problem is that only 10% of blind people in general, and 9% among children who can read Braille.

That is why an idea of developing special educational interactive system has emerged. This system is intended for teaching children with visual impairments to read Braille. The first thing to study is how to ensure autonomy and automation of the system. Initially structural and schematic diagram of a device was developed, then

device prototype was designed and software was written.

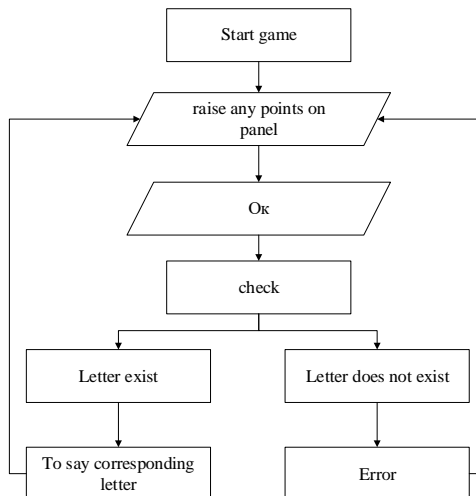
This toy consists of 6 buttons with fixation on a horizontal surface, each of them can be in one of two states: pushed or released, and 4 control buttons, 2 on each side.

The menu has a tree hierarchy:

- Level 0. Welcome.
- Level 1.
- Read the letter
- Guess the letter
- Learn to type the letter
- Guess the letter in time
- Read a number or symbol
- Guess the number or symbol
- Learn to type numbers or symbols
- Guess the number or symbol in time
- Settings
- Language settings
- Short manual
- About toy

Using this prototype key features of hardware and software were examined the first operation algorithm and executed device and its implementation were developed. In the first and the simplest game user inputs any combination of points to device. When the confirmation button is pressed, toy announces the letter, or the error if this letter doesn't exist.

The algorithm of one of the simplest games is presented below, that is included in the standard set.



At this point the study of possible ways of further development and improvement of the device was conducted.

The advantage of the described device is primarily the automation of the educational process, game device cost less compared to other educational systems, interactivity, the ability of children self-education and the ability to update the software.

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## **THE PROBLEM OF ATTRACTING FOREIGN INVESTMENT IN UKRAINE**

Ukraine has a negative investment image due to political factors, so invisible is that the state in recent years has made tangible steps towards integration into the world economy, has become a member of the World Trade Organization talks on free trade zone with the EU.

The deficit of own funding sources of Ukrainian economy is the need of foreign investment, which will be one of the most important tools to achieve economic growth, technological upgrading of production, development of export industries. That is why the issue of foreign investment in Ukraine is quite relevant.

Problems of realization of foreign investment:

- The uncertainty of public-private partnerships; imperfect legislative provision on the protection of property rights of business as a whole;
- Unfavorable investment climate in Ukraine, including as a result of the global financial and economic crisis; the slow pace and lack of government support for the introduction of high technology and innovation.

Ways of improving the investment climate in Ukraine, affecting the dynamics of investment

- Elimination of corruption by ensuring transparency of performance of administrative functions and monitoring their implementation; improving the business environment, primarily through tax exemptions, simplification of the licensing system and licensing;
- Development of a network of investment funds and companies and ensuring transparency of information; a mechanism investor quality service and competitive market for investment projects; development of the sphere of innovation;
- Improving the legal and regulatory framework, especially simplification and harmonization with international standards.