



## REVIEW

By: Prof. D.Sc. Mladen Stefanov Velev, Scientific specialty: Economics and Management

Subject: Competition for the academic position of "Associate Professor" in the field of higher education 3. Social, economic and legal sciences, professional field 3.8. Economics (Finance, taxation and financial management of the company) at the International Higher Business School

### **1. Information about the competition**

The competition is announced for the needs of the International Higher Business School and is published in the State Gazette, issue 8 of January 28, 2025. I participate in the scientific jury of the competition in accordance with Order No. 39/02.04.2025 of the Rector of the International Higher Business School.

### **2. Brief information about the candidate in the competition**

The only candidate for participation in the competition is Senior Assistant Professor Dr. Tsvetelina Valerieva Nenkova from the International Higher Business School - Botevgrad.

Dr. Nenkova was born in 1984. She graduated from the BA "D. A. Tsenov" - Svishtov. Since 2009 she has a master's degree in Finance. She has additional qualifications as a teacher and as a lecturer in personal finance. Since 2015 she has a doctorate in the scientific specialty "Economics and Management".

In the period 01.09.2009 - 06.01.2014 she was an assistant professor in the Department of "Insurance and Social Affairs" of the BA "D. A. Tsenov" - Svishtov. Since 01.10. 2015 she has been a chief assistant professor at the International Business School - Botevgrad.

Dr. Nenkova has practical experience in the financial field as a consultant and external financial expert.

Dr. Nenkova has 36 scientific publications in the field of finance. She has participated in 8 research and educational projects. She speaks English and German. She has good computer skills.

### **3. Fulfillment of the requirements for holding the academic position**

#### **3.1. Fulfillment of the quantitative requirements**

Senior Assistant Professor Dr. Nenkova fully satisfies and even exceeds the minimum national requirements for obtaining the academic position of "associate professor".

#### **3.2. Fulfillment of the qualitative requirements**

The candidate also satisfies the qualitative requirements applicable to the selection of an associate professor.

#### **4. Assessment of the candidate's teaching and learning activities**

Dr. Nenkova is a university lecturer with many years of experience. Since 2009, she has been a full-time assistant professor, and then a senior assistant professor. She has additional qualifications as a teacher and as a lecturer in personal finance.

At the IHBS, she lectures and exercises in disciplines in the field of the competition.

The analysis of Dr. Nenkova's scientific publications and the information provided to me show that she closely connects scientific research and teaching activities. She successfully uses modern teaching methods.

She is a co-author of 4 textbooks, which are written in a good style and at a good scientific and methodological level. They meet the requirements for educational literature. She has actively participated in the work on 8 educational and research projects, which has enriched and updated her knowledge and experience as a teacher. Her practical experience as a consultant has also contributed to this. Over the years, she has established herself as a good teacher, enjoying the respect of her colleagues and students.

I assess the teaching and teaching activities of Dr. Nenkova as meeting the requirements for obtaining the academic position of "associate professor".

#### **5. Brief description of the submitted scientific works/publications**

Dr. Nenkova has submitted 21 scientific works to participate in the competition. They are directly related to the current competition:

1. Monographic work – 1 pc.;
2. Book based on a defended dissertation – 1 pc.;
3. Studies – 3 pcs.;
4. Articles in journals and reports in proceedings of scientific conferences – 16 pcs.;

The submitted works in the competition can be grouped into several thematic areas:

- I. Finances of the enterprise;
- II. Financial management of the enterprise.
- III. Improvement of income taxation of individuals;

The analysis of the scientific publications provides grounds for the following conclusions and assessments:

1. The candidate participates in the competition for “associate professor” with a sufficient number and volume of scientific works;
2. The submitted works do not repeat the publications related to previous competitions;
3. All of Dr. Nenkova's works are devoted to scientific problems in the field of the announced competition;
4. In the structure of the scientific works, there is a good balance between the written books, articles and scientific reports.
5. There is a good balance between the independently developed and co-developed works, which testifies that the candidate has the ability for independent research and expression, but also for teamwork.
6. The candidate's main scientific works have been published by prestigious publishing houses and in well-known editions, which testifies to their high quality

and it can be assumed that they have reached a wide audience.

7. The printed works, as well as the candidate's appearances at scientific conferences, including international ones, testify that she has received public recognition and is known in Bulgaria.

8. The candidate fully meets the minimum national requirements and additional requirements for holding the requested academic position.

It should be noted that in the scientific research activity of Dr. Nenkova there is consistency, logic, continuity, scientific correctness and constructiveness. Her lasting interest in the study of problems in the field of the competition is evident. She has demonstrated the ability and skills to systematize and critically understand the theories and methodological approaches in the scientific fields studied, to clearly define the problems and formulate guidelines for their solution. Her good literary awareness is impressive. She is clearly familiar with the literature on the researched problems (including the latest), has mastered and successfully uses the main modern research approaches, has shown the ability and skills to systematize and critically understand classical and new theories, to formulate and defend her theses.

On this basis, the personal contribution of Dr. Nenkova is evident, expressed mainly in in-depth research, creative understanding and further development of the theory and methodology in the field of finance, taxation and financial management of the company.

From the reference provided to me, I estimate that Dr. Nenkova's publications have been cited 18 times, 1 of which in SCOPUS. The number of citations indicates that the candidate's scientific publications have received public recognition and are used by the scientific community.

#### **6. Synthesized assessment of the main scientific and scientific-applied contributions of the candidates**

I accept as justified the claims of Dr. Nenkova for theoretical and scientific-applied contributions, indicated in the relevant reference.

In my opinion, the main ones are:

1. Theoretical statements are presented, revealing the essence and trends in the development and improvement of personal income taxation in Bulgaria (monograph; Publications No. 8, 13, 14, 15, 17).
2. An in-depth analysis of world theory and practice and the current income tax policy in Bulgaria is carried out, the need for reform in personal income taxation is justified (monograph; Publications No. 8, 14).
3. A number of proposals have been made and substantiated for optimizing the organization of taxation of personal income, in accordance with the economic development of the country (monograph; Publications No. 8, No. 10, No. 14, No. 15 and No. 17);
4. The application of methods for influencing the financial result of the enterprise has been further developed (Publications No. 11, 12, 13).
5. The possibilities for optimizing the investment policy of the enterprise in times of crisis have been outlined (Publications No. 4; 5, 9).
6. Rational proposals have been given when choosing a technique for financing the enterprise. (Publications No. 5, 6, 19, 20).

The indicated contributions are the personal work of the candidate and can be attributed to the following groups:

- enrichment, concretization and refinement of existing scientific knowledge;
- proving with new means significant new aspects in existing scientific problems and theories;
- application of existing methods for solving specific problems with formulated conclusions and recommendations for practice;

I am convinced that the indicated contributions of Dr. Nenkova are significant for science and practice. This is proven by the fact that her scientific summaries and research results have been cited several times and are the basis for the developments of a number of other authors. They also find practical application in teaching.

#### **7. Main critical remarks and recommendations to the candidate**

A careful study of Dr. Nenkova's scientific works gives me reason to summarize that there are no significant omissions, inaccuracies or contradictions in them. I have no critical remarks on her teaching and research work, but I have the following recommendations for her future work:

- to make efforts to publish in foreign journals and at international scientific forums, which will contribute to her ideas gaining international fame and recognition;
- in view of the knowledge and experience she has accumulated, she should develop new teaching aids that will be useful for students.

#### **8. Conclusion**

Dr. Nenkova is an established lecturer at the MVBU with teaching and pedagogical activity that meets the requirements for obtaining the academic position of "associate professor". Her scientific works contain theoretical and scientific-applied contributions that are significant for science and practice. She satisfies the criteria for obtaining the requested academic position.

Based on the above, I propose that Senior Assistant Professor Dr. Tsvetelina Valerieva Nenkova take up the academic position of "Associate Professor" in the professional field 3.8 Economics (Finance, Taxation and Financial Management of the Company) at the MVBU.

Sofia/16.04.2025

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