ИКОНОМИКА

ДЖЕЙСЪН КИНГ:
ЛИДЕРСТВОТО И РАСТЕЖЪТ
СА В ОСНОВАТА НА ТЕЛЕНОР

Jason King: Leadership and Growth are Telenor's Building Blocks

НА КРАЧКА ОТ ЕВРОТО
ONE STEP AWAY FROM THE EURO

ПОБЕДИТЕЛ ЗА ТРЕТА ПОРЕДНА ГОДИНА

Новият глас на комуникацията
THE NEW VOICE OF COMMUNICATION

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03
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After the summer break and getting used to the fact that COVID remains a global factor with a temper, it seems that a hot autumn is ahead of us. The big news of the summer - Bulgaria’s entry into the so-called waiting room of the Eurozone, seems to have remained in the background due to the complicated economic and political situation. But what awaits us in the “waiting room”, a step before the introduction of the euro, is an important question to which we sought an answer in the topic of the issue.

Digitalization is the thin red line for both business and almost all other areas of our daily lives. And as traditionally the new school year begins in September, the education system continues to seek a healthy balance between online and face-to-face learning.

To these two plots we add the face of the issue - Jason King, CEO of Telenor Bulgaria. He talks about how technology will continue to dominate and change our lives. We talk to the participants in the “Education from A to #” conference about the digitalization of education and how to make it easier and more accessible. This summer, together with our partners, we focused our attention on this hot topic in a timely manner.

The year is full of unknowns, but it is a fact that our biggest forum – the 30th anniversary of “Mr. and Mrs. Economy”, is coming in November.

Enjoy your reading!
Темата

На крачка от еврото

One Step Away From the Euro

България заедно с Хърватия бе приема за член на Валутно-курсовия механизъم ERM II и на банковия съюз, но по време на протестите срещу управлението новината остана в сянка. Коментарите по повод нашето присъединяване към еврозвоната и до този момент напомнят на слепеца и слона - всеки се фокусира върху определени аспекти, а липсва обстойният национален преглед на въздействието, което отказът от лева би имал върху бизнеса, българската икономика и джоба на българите.

Bulgaria, along with Croatia, was accepted as a member of the ERM II exchange rate mechanism and the banking union, but the news remained in the background during anti-government protests. The comments on our accession to the Euro zone are still reminiscent of the story about the blind man and the elephant - everyone focuses on certain aspects, and lacks a comprehensive national review of the impact that giving up the lev would have on business, the Bulgarian economy and the pockets of the Bulgarian population.
We are the first to enter the banking union at the same time as joining ERM II, and not when entering the Eurozone. This does not give us access to privileges, but to financial obligations. Bulgaria needs to transfer hundreds of millions of euros from the national Bank Restructuring Fund to the Single Restructuring Fund for the period from 2016 until the date of entry into force of the decision of ECB, establishing our close cooperation. And every year we will make a current contribution of funds, which we may never see later.

On the topic of euro vs. lev - we offer the opinions of two interlocutors.
В сегашната ситуация няма- не смисъл да се бърза към еврозоната. Това дори е рискован ход, тъй като бъдещето на паричния съюз изглежда доста несигурно. Очертават се сериозни проблеми заради кризата, особенно в Южните страни – по отношение на държавния дълг, нива на дефицита, стабилността на банковата система, небезпокойствените кредити. А само тона присъединяване към ЕРМ II няма да ни донесе допълнителна финансова помощ.

Практиката е централната банка и Министерството на финансите да предоставят подробен доклад за очакваните ефекти от преминаване към еврото, но у нас и до момента това не е направено.

Непроведеният обществен дебат

„за“ и „против“ преминаването към еврото трябва да се съзная и открито. Извършена естествено важно е да имаме национален консенсус да ли България трябва да се присъедини към еврозоната. В началото на годината наше социологическо проучване установи, че 54% от българите искат този въпрос да се реши чрез референдум. Но има заинтересовани, които са срещу референдум за отказ от лева. Ако за най-важните въпроси не питаме хората, защото те не били специалисти, излиза, че трябва да преосмислим демокрацията и нейната роля у нас.

Неприемлив е доводът

че ако сме в еврозоната, чуждестранните инвестиции ще се рязко нараснат. Българската революция и Европейският съюз намира да служи за привличане на инвеститори. Но и сега няма валутен риск лев/евро.

The Euro zone is in a reputation crisis, with the accession of Bulgaria and Croatia in ERM II it demonstrates strength

The failed public debate

A discussion on “for” and “against” the changeover to the euro must take place. It is extremely important to have a national consensus on whether Bulgaria should join the Euro zone. At the beginning of the year, our sociological survey found that 54% of Bulgarians want this issue resolved through a referendum. But there are those who are against a referendum to abandon the lev. If we do not ask people about the most important issues because they are not experts, it turns out that we need to rethink democracy and its role in our country.

Joining the Euro zone carries risks for Bulgaria. If we maintain our fiscal discipline, at some point we will have to pay for the bad discipline of others. And if we are not disciplined, we may come to the Greek scenario, which ten years ago brought our Southern neighbor to the brink of bankruptcy.

It is an unacceptable argument

that if we were in the Euro zone, foreign investment would rise sharply. Bulgarian business will not directly benefit from our transition to the euro, as even now there is no lev / euro currency risk. Banks and funds will be facilitated by our integration into the European financial market. The
евро. Банки и фондове ще са улеснени от интегрирането ни в европейския финансов пазар. Големите печеливши няма да са хората, а българските управляващи и кръгове около тях ще извличат определени облази.

В еврозоната се влиза, но

**няма механизъм за излизане**

от нея. Затова и ние като Дания бихме могли да не предприемеме отказ от националната си валута, макар да сме член на ERM II. Еврозоната загуби своя престиж и присъединяването на България и Хърватия има само репутационна цел. Страни като Унгария, Чехия и Полша категорично отказват присъединяване към този паричен съюз.

**big winners will not be the people, while the ones in power and some circles around them will reap certain benefits.**

You can enter the Euro zone, but

**there is no exit mechanism**

out of it. That is why we, like Denmark, could have the option not to abandon our national currency, even though we are a member of ERM II. The Euro zone has lost its prestige and the accession of Bulgaria and Croatia has only a reputation goal. Countries, such as Hungary, the Czech Republic and Poland firmly refuse to join this monetary union.
Throughout the process of Bulgaria’s application for ERM II, there has been a line of expert debates on the risks and shortcomings related to the country’s future membership in the Euro zone. We can group the risks and potential disadvantages as follows:

1. Bulgaria must look after its national interest, as do Great Britain (even leaving the EU), Denmark, the Czech Republic, Hungary, Poland, which refrain from joining the Euro zone

   It is very wrong to think by analogy, as many media commentators do. For example, the UK is the tenth largest exporter of goods in the world, has a very high GDP. It is an economic community of connected markets in itself, especially if we count the 53 countries of the Commonwealth of Nations. Denmark’s GDP per capita is about 60% higher than the EU average. The country produces and exports oil and gas to the North Sea. It has a number of world-leading high-tech companies in the field of industrial electronics and robotics. The Czech Republic, Hungary and Poland have an average of 80% of the EU average GDP per capita at purchasing power parity. They have a modern structure of their economies, which allows them for a systematic economic policy. None of these countries is economically similar to Bulgaria and the analogy with them is frivolous.

2. The currency board has more benefits for a country like Bulgaria than the Euro zone (potential loss of monetary sovereignty)

   With the outdated structure of Bulgaria’s economy, pursuing an effective monetary policy is an illusion. This can only happen as an element of an overall economic policy, which requires a viable and high-tech GDP structure. Second, no country has its own reserves to face a strong currency risk shock on its own. And the effectiveness of possible currency diversification is a myth against the pros
of the world’s second most widely used currency, the euro. Third, the thesis that the competitiveness of the Bulgarian business can be supported by the devaluation of the national currency is untenable - we are not doing that now, either. Fourth, Bulgaria will in any case be increasingly constrained in its economic policy by the strengthening of the economic and monetary union (EMU) even outside the Euro zone.

2. The Euro zone has an uncertain future and could fall apart

Firstly, the collapse of the Euro zone would lead to the collapse of the Schengen area, which would make the EU largely meaningless. Second, global markets need at least two or three reserve currencies, and there is no substitute for the euro after the pandemic. The digital economy, built by multinational companies and shareholders, does not need fragmentation of asset valuations in each country individually.

I support the rapid accession of Bulgaria into the Euro zone. I believe that the outdated structure of the Bulgarian economy and the processes in the EMU of the EU outline this as a step in the right direction for a more sustainable development.
Джейсън Кинг: Лидерството и растежът са в основата на Теленор

Необходимо е да оперираме още по-ефективно, да създаваме нови, по-интелигентни продукти и услуги, и да продължим да бъдем дъвжени от нуждите на пазара

Jason King: Leadership and Growth are Telenor’s Building Blocks

We must operate even more efficiently, dream up smarter things and continue to be very much business case driven.
Mr King, 2020 has been an unprecedented year. How has this impacted Telenor?

- The pandemic, clearly brought enormous economic and political turmoil. From our standpoint we had to collaborate both more tightly and with huge flexibility. The novel and emerging situation challenged everyone’s leadership skills and called on the entire senior Telenor team to step up and keep things on an even a keel as possible. The fact that we were all suddenly – and separately - at home forced us to find extra levels of self-motivation and inner stability. There are always those who are inherently self-motivated - sales people and entrepreneurs being the most obvious - but for many teams in big corporations it perhaps wasn’t so easy to approach the situation with that mindset.

Strategically-speaking, Telenor was already perfectly set up to meet any challenges in terms of investment plans, equipment, security and processes. We also have flexibility embedded in our culture. A beautiful example was the mass and unprecedented shift to working from home - we have had a remote working regime in place in Telenor for years. So for us this wasn’t a huge practical issue while it was a wholesale change for some other companies. It was still a tough psychological challenge though - offices were empty, there was uncertainty for the future and we questioned our values. But I’m proud of the way the team handled it all as we remained stable in providing business-critical connectivity and resiliency, facilitating work-from-home arrangements, and keeping individuals and society connected and informed with a consistent and reliable network during this compulsory social isolation.

- Do you believe these enforced changes to our behaviour will now become embedded?

- I’m not so convinced as others that they will. Certainly, almost every aspect of how we live has been impacted by COVID-19. The ways we work, communicate and interact with each other have all shifted. We’ve seen the accelerated adoption of technologies and fast digitalisation, a pivot away from actual globalisation to virtual globalisation. But is this deep-seated change? Will people go back to the lives they led pre-COVID when they can? My guess is that yes, they largely will, the moment they start feeling more secure. Embedded change requires a true adjustment of our mindset and it’s still to be seen whether these few months have fundamentally changed our view of the world. On a wider scale, unfortunately,
Jason King has been Telenor Bulgaria’s CEO since 2018. He has led business transformations and restructurings and business operations expansions in a number of challenging markets for leading international companies including Deutsche Telekom, UPC Liberty Global, Veon, Apple, “Telenor Denmark.”

“...we have also seen more polarised politics across the globe. My greatest takeaway so far from this year has been that we need greater connection between leaders and the people in every sense.

- Where would you rank telecommunications in peoples’ list of essentials during this crisis?

- Undoubtedly, the COVID-19 pandemic has crystallised what people deem to be essentials. Our own survey during the crisis revealed that people put telco services in their top three most valued commodities – right up there with food and medicines/hygiene products - and only a fraction would consider cutting the expenses of telco services if the situation became worse. All the technologies which connect us, whether cell phones and instant messaging, the internet, emails and other online tools have been more crucial than ever in allowing us to do our jobs. They’ve
promoted more flexibility and collaboration, and brought home that today we cannot do without telco services, either as single users or as businesses and a society.

- **How has peoples’ consumption changed?**
- Everyone’s expectation was that there would be a spike in data usage, but what was a real eye opener for us was that people actually called each other more instead. They wanted to hear each other’s voices as they could’t meet and so the volume of voice calls increased exponentially throughout all markets - the opposite of all predictions. For Telenor, network reliability is and will remain a focus, coupled with improving the customer experience and giving people access to networking services. Telcos around the world are adapting in new ways to sell products and provide services with self-services becoming increasingly important - an area we systematically invested in over the past two years. In the light of COVID-19 governments and organisations are likely to increasingly use data to track and contain the spread of the virus, making data privacy an increasingly hot topic.

- **The ability to work remotely allowed many to escape big cities. How do you see this playing out in the long-term?**
- As a mobile operator we have a presence in every part of the country so from a practical point of view connectivity is the same wherever workers are. But the reality is that most people who left cities did so purely to minimise the risk of getting very ill. I honestly don’t believe that people will want to work solely remotely on a permanent basis. A handful, yes, and a few jobs truly can be done from anywhere, but there’s a whole lot of people who want to be in an office! So much of our lives centres around our work, a huge chunk of our social structure is there, it’s not as simple as closing the office so people can ‘escape’ to the country-side. I acknowledge it’s a difficult, complex equation for businesses though and there might be a recalibration. But such permanent change is a very risky step and it needs to be well thought through – but my belief is it’s still unlikely to pay off for most big corporations although it may be beneficial to start-ups and greenfield investments.
офис! Толкова много от живота ни се съсредоточава около изпълнявани отвсякъде, но много хора предпочитат да са в постоянна. Да, някои професии наистина могат да бъдат изпълнени отдалечено и за минимизират риска от заболяване. Честно казано, не вярвам, но реално повечето са напуснали градовете, за да мини- симпатия е еднаква, където и да са работещите. Ето по-вечето са напуснали градовете, за да мини- симпатия е еднаква, където и да са работещите.
Като мобилен оператор имаме предимства, а също така искаме да навлезем повече в предлагане на ни клиентска база, ще предлагаме нови продукти и услуги, промени. Ще продължим да работим със съществуващата, текущата, убеждението ми е, че засега е малко вероятно това да е трайно решение за някои големи корпо- рации, впреки че може да бъде от полза за стартърите и инвестици на зелено. Ето по-вечето са напуснали градовете, за да мини- симпатия е еднаква, където и да са работещите.
Растежът е от ключово значение и това няма да са промени, ще продължим да работим със съществуващата, текущата, убеждението ми е, че засега е малко вероятно това да е трайно решение за някои големи корпо- рации, впреки че може да бъде от полза за стартърите и инвестици на зелено. Ето по-вечето са напуснали градовете, за да мини- симпатия е еднаква, където и да са работещите.
Хората поставят лекарствата и услуги на първите топ три най-важни стоки и услуги – наред с храните и лекарствата.

What are your plans for the development of Telenor Bulgaria from now on?
- Growth is key and that won't change. We will continue working with our existing customer base, offer new products and services and also want to move more into the content space. Being a mobile-only operator has benefits and we'll develop these further - our direction is shifting from simply focusing on the individual to working with whole households. We define ‘households’ as perhaps a physical location or a family. This might not be the nuclear definition of a family but people who are working together, socialising together or even simply a cluster of younger similar-mind professionals or several people living in a house not necessarily related or close friends. We will develop this connectivity layer - whether fixed or wireless - delivering content and other services that they really want. Our focus on B2B is another driver for growth as well as retail, including selling additional branded goods such as laptops and TV sets.
- What pressures does that bring?
- A lot! Industry growth in our markets today is in single digits - very different from even five years ago – and in some markets it is negative. Growth and efficiency are key for telcos right now. Our shareholders expect growth, so we must operate even more efficiently, dream up smarter things and continue to be very much business case driven. If something makes sense and brings business growth then we invest in it. We are working in a number of verticals - for example mining and the IoT, fleet management, smart metering and more.
- What is the future for telecommunications and the companies that develop and provide services?
- There are difficult years ahead. Continuous growth and business development are more uncertain in the foreseeable future. As a result of the lockdown the general creditworthiness of customers has declined. However, telcos are forced to invest more and more in adding up capacities. Governments and customers have the expectation that private telecoms will keep investing in their networks and have the most modern equipment. In my opinion, telcos should focus on network reliability, look at opportunities for more automation, both for customer-facing processes as well as internal ones, make sure they are efficient and invest wisely.
- What are Telenor Bulgaria’s plans for 5G?
- 5G is a not-so-distant reality. We successfully trialled it in July 2019 with a historical live 5G video call between our sector minister, Minister Rosen Zhelyazkov and the actor Bashar Rahal. But it’s too soon for any mass market 5G availability as many elements of the ecosystem are not fully in place and customer demand is still not quite there. New network equipment is very expensive, and many infrastructure vendors are still working out their own teething problems. Handsets and devices are in their
Interview with Telenor Bulgaria for 5G

- Does Telenor’s brand strengths? Do you have plans to rebrand?
  - The perception that we are trustworthy, ethical, and transparent is our biggest strength. I know it sounds clichéd but I genuinely believe that our front line people are our most valuable asset in communicating with people, resolve their problems, speaking everyone’s everyday language. This is very important and reassures customers that we are trustworthy and transparent. We deliberately don’t overload our customers with acronyms and tech jargon. Also, of course, we are known for having a great network which we are constantly improving, and this is why we have Best in Test awards. If I were to sum up three reasons why anyone should choose Telenor they would be that we are trustworthy and transparent, have a reliable network and are customer-oriented. In the near future there’s no plan for rebranding.

- What would you change?
  - A resounding yes! Bulgaria has a fantastic and as yet untapped geopolitical location at the crossroads between Europe and Asia. It has access to all the EU structures to benefit from and there’s a lot of talented people. You have strong human capital abroad and a lot of people who might want to come back if they can see the potential or opportunities. Trade routes - another underused advantage – allow access from here to the Middle East, to Western and Northern Europe. On a personal note I am amazed at how underrated Bulgaria’s natural beauty is. The mountains and the sea are extremely beautiful – you should market this more! Sofia and other parts of the country are really on the path of becoming a hub for innovative businesses, R&D and start-ups making the country a magnet for fascinating people from all over the world but also keep bright minds here. What would I change? The environment is certainly very dynamic but I would prefer to have a more predictable and stable environment, to better plan for the future. It’s very intertwined with the political environment – but that is often the way in smaller countries. Bulgaria will always be a part of me, even when I do eventually depart.

- What thorny business problem is currently keeping you awake at night?
  - How do we continue growing at a pace that makes sense? Prices on this market are relatively low compared to the rest of Europe. Local purchasing power to some extent tends to reflect this fact. However, on the other hand, the cost of network equipment and all other associated costs are similar to other global operators. This disparity between higher costs and lower prices, when a business is reliant on larger global infrastructure investments, could be a stone in our shoe. That’s true for any business highly dependent on capital equipment from outside the country.

- The number of communication channels is rapidly growing. What is your preferred one?
  - Nothing beats face-to-face communication but in terms of social media it’s LinkedIn.

- Who is Jason King outside the office? When the working day is over, how do you relax?
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- Does this small market of ours have great potential?
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- The number of communication channels is rapidly growing. What is your preferred one?
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- Who is Jason King outside the office? When the working day is over, how do you relax?
  - With family and friends, enjoying a nice glass of local wine and chatting. Nothing beats face-to-face communication but in terms of social media it’s LinkedIn.

- Does this small market of ours have great potential?
  - A resounding yes! Bulgaria has a fantastic and as yet untapped geopolitical location at the crossroads between Europe and Asia. It has access to all the EU structures to benefit from and there’s a lot of talented people. You have strong human capital abroad and a lot of people who might want to come back if they can see the potential or opportunities. Trade routes - another underused advantage – allow access from here to the Middle East, to Western and Northern Europe. On a personal note I am amazed at how underrated Bulgaria’s natural beauty is. The mountains and the sea are extremely beautiful – you should market this more! Sofia and other parts of the country are really on the path of becoming a hub for innovative businesses, R&D and start-ups making the country a magnet for fascinating people from all over the world but also keep bright minds here. What would I change? The environment is certainly very dynamic but I would prefer to have a more predictable and stable environment, to better plan for the future. It’s very intertwined with the political environment – but that is often the way in smaller countries. Bulgaria will always be a part of me, even when I do eventually depart.
Лично аз съм изненадан колко подценявана е естествената красота на България. Плановете и морето са невероятно красиви - това трябва да се позиционира по-добре!

София и други градове в страната са на път да се превърнат в хъбове за иностранични бизнес, R&D и старти, превръщайки страната в магнит за специалисти от цял свят, но също така задръжайки тук брилянтните умове.

Какво бих променил? Средата е много динамична, но аз бих предпочел да има по-предвидима среда и повече стабилност, за да е възможен по-добро плануването на бъдещето. Правене на бизнес е много преломено с политическата среда, но в по-малките страни често е така.

България винаги ще бъде част от мен дори когато някой ден си тръгне.

- Кои в бизнеса тук ви държат буден вечер?
- Как да продължим да растем с правилните темпове. Цените на пазара тук са сравнително ниски, на фона на тези в останалата част от Европа. Местната покупателна способност до някъде отразява този факт.

- Расте броят на комуникационните канали. Кои от тях използвате най-често?
- Нищо не може да замести комуникацията лице в лице, но по отношение на социалните медиа това е LinkedIn.

- Кой е Джейсън Кинг извън офиса? Как си почивате, когато приключи работен ден?
- Със семейството и приятелите, наслаждавайки се на чаша местен мавруд, често след лек преход сред природата и красотата на невероятните планини на България или просто почивка на зашеметявашото крайбрежие.

Телеком операторите трябва да се фокусират върху надежността на мрежата, да търсят възможности за автоматизация както на процесите на интеракция с потребителите, така и на вътрешните процеси.

Telcos should focus on network reliability, look at automation opportunities, both for customer-facing processes and internal ones.
How Does the COVID Recession Compare?

By Michael J. Boskin

The historically deep COVID-19 recession appears to have turned the corner in most countries. But current private and official forecasts, if correct, imply that most economies will not return to their previous performance peaks until late 2022. Much will depend not only on the evolution of the pandemic and effective therapeutic and vaccine deployment, but also on the monetary, fiscal, trade, and regulatory policies that are pursued. Policymakers and commentators are thus examining previous episodes in search of an effective response.

All recessions differ in terms of their proximate cause. Several post-World War II recessions in the United States followed monetary-policy tightening by the US Federal Reserve to control rising inflation. The deep recessions of 1973-75 and 1981-82 followed large oil shocks (when the economy relied more heavily on energy imports than it does now). And the 2001 recession came after the dot-com bubble burst.

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Michael J. Boskin, Professor of Economics at Stanford University and Senior Fellow at the Hoover Institution, was Chairman of George H.W. Bush’s Council of Economic Advisers from 1989 to 1993.
American policymakers expected a very strong recovery, far stronger than they got (indeed, Obama administration economists used spending multipliers three times above current academic estimates). To be fair, there was much more uncertainty about recovery prospects, online-only shopping, owing to the rapid increase in unemployment, high levels of uncertainty about recovery prospects, online-only shopping, and an increase in personal saving.

Deep recessions are usually followed by rapid recoveries, as illustrated by the years of annual GDP growth above 4% in the 1970s and 1980s. Similarly, mild recessions – like that of 1990–91 – are usually followed by relatively slower recoveries. The Nobel laureate economist Milton Friedman dubbed this phenomenon the “plucking” effect (in reference to a violin string).

The post-2008 Great Recession, however, was followed by eight years of half-speed (2%) annual growth. A recovery as strong as those from previous deep recessions would have saved roughly 20 million job-years (one full-time job for one year) over four years. There are many potential explanations for this underperformance. One is that the government’s attempt to re-engineer wide swaths of the economy with Obamacare, banking, and energy regulation caused great uncertainty and discouraged hiring and investment; another is that the policy response undermined work incentives.

The Great Recession launched a train of monetary and fiscal measures to stimulate the economy. The Fed had plenty of room to lower its target interest rate from 5% to zero, and left it there for seven years, while arranging bailouts, backstops, currency swap lines, and asset purchases of some $3 trillion worth of Treasuries and mortgage-backed securities. But diminishing returns set in. Adding another trillion dollars to an excess of reserves that are not being lent – on which the Fed pays interest – does little for the economy.

In 2007, the US debt-to-GDP ratio was 35%. Following the financial crisis, the US pursued fiscal measures that included the 2009 $800 billion-plus stimulus package, the similar-sized 2010 tax relief and unemployment benefits bill, and other measures, including the $3 billion “cash for clunkers” program. By 2013, the debt-to-GDP ratio had more than doubled, reaching 72%. In the end, even after adjusting for the effects of the business cycle, the Obama administration ran the largest budget deficits of any administration since WWII – though the Trump administration has now surpassed that record.

Keynesians throughout the post-2008 period expected a much stronger recovery than they got (indeed, Obama administration economists used spending multipliers three times above current academic estimates). To be fair, there was great uncertainty amid the crisis. And yet, many of the policy decisions did not deliver as advertised. Among the major mistakes was President Barack Obama’s failure to adapt the sensible recommendations for deficit reduction proposed by his own Simpson-Bowles Commission.

Before COVID-19, unemployment was at a historic low, inflation was under control, and household debt burdens were far lower relative to GDP than before the Great Recession. Corporate debt was up, but servicing costs were manageable. The Fed had less room to lower rates, and its balance sheet...
had swollen to roughly $4 trillion. Under President Donald Trump, federal deficits and debt remained massive by prosperous peacetime standards. In response to the pandemic, the Fed quickly adopted a zero-interest-rate policy, backstopped several markets, and expanded its balance sheet to more than $7 trillion, abandoning its traditional gradualist approach. The fiscal measures enacted by Congress to support businesses and households already amount to several trillion dollars. And Trump has now issued executive orders aimed at postponing payroll taxes and providing additional payments to households. The uncertainties include a possible Democratic administration and Congress next year, which would likely pursue a major tax, spending, and regulatory expansion in 2021.

Because the recovery from the post-2008 Great Recession was so slow despite a strong stock-market rebound, few at the start of this year were thinking about it as a model for responding to another major recession. Over the long run, differences in economic growth rates and the achievement of long, persistent expansions tend to be what people remember when looking for lessons.

In the COVID recession, economic conditions are too closely tied to the pandemic’s trajectory to be able to forecast confidence the course of recovery. The decline in output and employment was much larger, and happened much faster, than in the Great Recession, and the early V-shaped recovery appears to be slowing – and is likely to continue at a more modest pace. The likely long-run effects include a huge loss of small businesses and human capital (due to unemployment and online-only instruction); more permanent telecommuting; acceleration of the digital transformation; and increased concentration and decreased competition in some sectors.

Tentative lessons based on academic research suggest that policymakers should delay new regulation until the next big crisis arrives.
Poverty as Injustice

By Edmund S. Phelps

In much of the world, there is concern over abysmal wages for the less advantaged and the many victims of racial and gender discrimination. Though tax credits for low-income single mothers provide support and contribute to the development of their children, there are still signs of poverty among working people: malnourishment, poor health, and substance abuse.

Less appreciated is that many low-wage workers often must pass up meaningful work because it pays too little. And without a “good job,” these workers cannot have “the good life.” Such outcomes, particularly in advanced economies, are grim signs that something is wrong: the problem is not “inequality,” but a high degree of injustice.

Wide swaths of society are deeply frustrated with the downward trend in the rewards of work and enterprise. Since

Edmund Phelps, the 2006 Nobel laureate in economics and Director of the Center on Capitalism and Society at Columbia University.
Since the 1970s, there has been a general decline in job satisfaction and a virtual cessation of real-wage growth in the United States, and later in the United Kingdom, France, and perhaps parts of Germany and some other countries. Moreover, real interest rates have sunk nearly to the vanishing point. Underlying this is a decline in innovation. Clearly, some fault in the mechanism of human satisfaction has not been adequately addressed.

While Western societies work to ensure economic justice, it is essential that they restore and preserve a widespread experience of the good life. That means providing for meaningful work such as that in enterprise capitalism, in which participants allocate their accumulated wealth and developed abilities to establish various industries and invest in various projects. To do this, countries have raised and educated people who can exercise their creativity by conceiving new commercial methods and products – and also people who are wise and brave enough to take a chance on backing innovation.

At the same time, a debate about economic justice is emerging. Voices in the Democratic Party, including presidential nominee Joe Biden, have raised expectations that, if elected, they will address the injustices decried at their recent convention. In contrast, Republicans – as far back as Ronald Reagan and, on occasion, Donald Trump – have argued that measures aimed at reducing inequality come at the price of economic growth. They have in mind the large-scale US programs to raise incomes among the working poor over the past several decades, beginning with the “Great Society,” launched by Lyndon Johnson’s administration in the 1960s, and the Earned Income Tax Credit in the 1970s. Also, as recently noted,
It does appear that productivity growth – more precisely, total factor productivity, and ultimately labor productivity – slowed just after this legislation was enacted, and, apart from the peak years of the Internet revolution, remained subdued. Yet, as the old saying goes, “correlation is not causation.”

My contrary thesis, which has been argued at length and now tested extensively, is that the great productivity slowdown was really caused by a major loss of people still keen on devising new commercial products and methods, and not by the Great Society. Certainly, it is implausible that those helped by the Great Society are to blame. In any case, there do not appear to be any econometric studies showing that countries that aid the disadvantaged more have less growth.

There is also a worry on another score: call it the “fiscal capacity charge.” Some economists and businesspeople fear that boosting already high tax rates in the hope of raising the money needed for substantial poverty reduction would fail to collect much more revenue. Revenue might even be lost as taxpayers cut back their supply of labor and companies lose interest in increasing their efficiency. Yet there is not a shred of academic evidence showing that Western economies – and certainly not the low-tax US economy – have reached the limits of their fiscal capacity.

The US (and other Western governments to varying degrees) therefore has enough room to attack economic injustice. To bring low-paid workers’ wages to an acceptable level, the state will want to institute a schedule of subsidies to pull up most strongly the wage rates of those at the bottom. The schedule would then set progressively lower subsidies for each ascending wage bracket.

Much of the attention now paid to economic injustice derives from A Theory of Justice, philosopher John Rawls’s landmark work of nearly 50 years ago. Remarkably, Rawls argued that justice requires pulling up the pay of the lowest 5% for substantial poverty reduction would fail to collect much more revenue. Revenue might even be lost as taxpayers cut back their supply of labor and companies lose interest in increasing their efficiency. Yet there is not a shred of academic evidence showing that Western economies – and certainly not the low-tax US economy – have reached the limits of their fiscal capacity.

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2020 turned out to be a year of challenges and crises of various kinds. It presented us with difficulties and problems, as if to test our flexibility, creativity and skills to solve even the most complex puzzle that the situation presented to us. It has been a year of too much pressure on people and the economy, after many businesses were completely paralyzed due to the pandemic.

**Development**

In its more than 30-year history, the Economy magazine has witnessed many ups and downs, crises and revivals. And exactly 30 years ago, when the big change was in full swing, the “Mr. Economy” contest was created. It has also transformed and grew into “Mr. and Mrs. Economy”. But most importantly - it has become a kind of mirror of the economic processes in the country.

**Change**

Those who warned that the year of the Metal Rat portends difficulties and great changes, which would eventually open the door to new opportunities, were right. But it is always darkest before the dawn. And what do we do when there seems to be no way out of the maze? Some advice that helps in such situations: The higher the point from which you look at what is happening, the clearer you will see things and find a solution.

**The winners**

The “Mr. and Mrs. Economy” competition looks at the difficulties, business development and successes from the height of its 30 years of experience. And with confidence that the great trials the year of 2020 has put us through will pass. The lessons that have made us stronger will remain.

The day of the awards is fast approaching. There is less and less time left until the “Fisherman and the Goldfish” statuettes are awarded at the anniversary edition of the competition.

This year’s CEIBG and Economy magazine competition will honor those who had the strength not to bend over hardships.
Индустритецът Никола Добрев:
В КЦМ създадохме творци и отдадени на идеите професионалисти

The industrialist Nikola Dobrev:
At KCM we have created artists and dedicated professionals

Професионализъм, Перфекционизъм и Почтеност – три условия, на които да отговаря българският индустриалец. Никола Добрев е първият, когото много от нас ще посочат.

Мистър Икономика 2015

През 2015 г., когато се навършиха 30 години от когато инж. Никола Добрев е на чело на КЦМ, той стана „Мистър Икономика“, като през 2012 г. бе награден с отличие в конкурса на сп. „Икономика“ в категорията „Голям променлив фактор - индустрията“. По думите на Никола Добрев: „Оценявам това как отличие като признание за дългогодишната ми работа в едно поле на бизнеса, което е много тежко – металургията и рудодобивата. Това е признание и за целяция екип на КЦМ 2000 АД, което е отговаряло на всички съвременни изисквания за ефективна, еколонообразна и социалноотговорна компания. И е много важно да се подчертая, че КЦМ е чисто българско предприятие, развивано от менежъри, а не стратегически инвеститори. Само през тези два десетилетия бяха инвестирани около 250 млн. долара – нещо, с което малко фирми може да се похвалят.“

Бизнес лидер

Неслучайно доц. д-р инж. Никола Добрев е сочен за един от най-видните индустриалци на българския преход. Особено специализиран в Германия и започнал научна дейност, но съдбата имала други планове за него. През 1985 г. става директор на Комбината за цветни метали край Пловдив и това е една от най-успешните сделки на 2000 г. В работата си Никола Добрев е отдал не само ум и познания, но и страст към идеите, като е сред най-активните в предприятието. Извънредно е, че КЦМ е става един от най-известните български производители на олово, цинк и сребро и единствен производител на златни кюлчета у нас. Но и досега групата не спира да инвестира. В последното десетилетие се е вложили над 200 млн. лв. На ход е проектът „Технологично интегриране на КЦМ.“

Professionalism, Perfectionism and Integrity – these are the three requirements to be met by the Bulgarian industrialist. Nikola Dobrev is one of the first ones that many of us would name.

Mr. Economy 2015

In 2015, when it had been 30 years since Eng. Nikola Dobrev headed KCM, he became “Mr. Economy”, while in 2012 he had received an award in the “Contribution to Development of Industry” category of the Economy magazine competition. Eng. Dobrev welcomed the “Mr. Economy” Grand Prize by saying: “I accept this high award as a recognition of my many years of work in a field of business that is very difficult - metallurgy and mining. This is a recognition for the entire team of KCM 2000 AD, which for almost two decades has been on a path whose great mission is to build a global business that meets all modern requirements for an efficient, environmentally friendly and socially responsible company. And it is very important to emphasize that KCM is a purely Bulgarian company, developed by managers, not by strategic investors. In these two decades alone, about $ 250 million has been invested - something only a few companies can be proud of.”

Business leader

It is no coincidence that Assoc. Prof. Dr. Eng. Nikola Dobrev is considered one of the most prominent industrialists of the Bulgarian transition. He specialized in Germany and started doing research work, but fate had other plans for him. In 1985 he became director of the Non-Ferrous Metals Plant near Plovdiv. He participated in the privatization of the company together with KCM 2000 workers’ and management organization and this was one of the most successful deals of 2000. In his work Nikola Dobrev has given not only his mind and knowledge, but what's more - he is among the biggest shareholders in KCM - the company that has managed to establish itself as a leader in the production of lead, zinc and silver and the only producer of gold bars in our country. But so far the group has not stopped investing. The new lead plant has grown in
Visionary

It is clear to see that at KCM they work with enthusiasm, heart and thought for the future. Nikola Dobrev managed to create a team of world-class professionals motivated to work and create. And after 33 years at the helm of this big business venture, in January 2019 he handed over the management to the next generation of managers. It seems that nothing is accidental with him, and every step is well thought out. Thus, in addition to the talent of a skilled leader and visionary, he demonstrated the qualities of a brilliant memoirist, and in 2018 he published his memoirs “Meetings on the Road”. They document his growth as a man and a business leader, who turned a leading socialist enterprise into a key industrial structure for the Bulgarian economy, operating according to the highest world standards.

Builder of Modern Bulgaria

And if in these times of great change we ask ourselves who are the true builders of Modern Bulgaria, then, Assoc. Prof. Dr. Eng. Nikola Dobrev is certainly among the people who left a deep mark in its creation. Here are his words on the occasion of the 30th anniversary of the “Mr. and Mrs. Economy” competition: I would like to congratulate the publishers and all those who contributed with their materials to maintain the highly informative, analytical and sometimes critical level of the magazine. I wish you to keep the high rating of the magazine and to keep the interest of the readers, especially the young ones, around topics that excite them, in order for them to provide skills and strength to the Bulgarian economy. And one piece of advice: Critically reflect on the behavior of the Bulgarian bureaucrat, who with his incompetence at every level is ready to show how important he is and how nothing can happen without his positional permission. This discourages many enterprising young people. The Bulgarian economy needs, first and foremost, motivated people with innovative thinking, even more than technical innovations. HAPPY ANNIVERSARY!
Икономика без компас

Economy Without a Compass

Тони Григорова

Високосната 2020-а се оказа своенравна година. Дори много по-непредвидима от онзи изненадващ удар с изолацията тази пролет. Преломна е тази 2020. Тя пропукна добре формираните представи и започна разрушаване на отработените модели. Говорехме за глобализацията и за окови, които тя ни свали, за демократичните ни права, радвахме се на свободното придвижване на хора, стоки и капитал. Но пандемията по своя логика се зае да пренареди всичко. Разбира се, не без участието на националните властни. Тази или иначе случи се представата ни, че вървим към свят без граници. Мас-

The leap year of 2020 turned out to be a temperamental one. Even more unpredictable than that unexpected hit of the isolation this spring. This 2020 is a turning point. It cracked the well-formed perceptions and started breaking the old-fashioned models.

We talked about globalization and the shackles it removed, about our democratic rights, we enjoyed the free movement of people, goods and capital. But the pandemic, by its own logic, set about rearranging everything. Of course, not without the involvement of national authorities. In any case,
която разпалва нейната клада.
Пандемия не е единствената, гли бързо. Виждаме, че самата кризата продължи да ескалира. И тя не обещава да се оттече ние струва всичко това, ако без да знаем цената, която общественото спокойствие, вяване на икономиката, на политическата стабилност, на и трябва да мислим не само за динамиката на възстананието на икономиката, на политическата стабилност, на общественото спокойствие, без да знаем цената, която ще ни струва всичко това, ако кризата продължи да ескалира. А тя не обещава да се оттегли бързо. Виждаме, че самата пандемия не е единствената, която разпалва нейната клада.

Наново
Икономиките в нашия глобален свят положиха много усилия да спечелят скочени съдържания като домове офиси, полупразни бизнес сгради... С други думи, 2020-а е година на силно разместване на пластовете. С тънка талия за пренареждане заминава годината. Светът вече се е тръгнал напред. Някои ги определяха като „абтен-тъпичен Буяк на народния гняв", „разбунет козер, който жика", други намериха други метафори. Но едно става ясно: Намираме се все още в началния период на кризата и тя трябва да мислим не само за динамиката на възстананието, но и за еволюцията на икономиката, на политическата стабилност, на общественото спокойствие, без да знаем цената, която ще ни струва всичко това, ако кризата продължи да ескалира.

С тънка талия
Няма съмнение, че в съвсем съвършено падане на Българската икономика ще се съвърши. С какво, в тъй дълго да се каже. Но прогнозите излъжат доста по-оптимистични от реалната картина на краха на целия бизнес. Финансист: Спадът на БВП ще е под 7%; Европейския комитет: 7,1% спад на българската икономика през 2020 г. и по-близкото взето състояние зависи от реалната картина на краха на целия бизнес. ЕБВР: Икономиката на България ще се съвърши с 5%. Правят се каквото ли не прогнози, а и националната статистика не спира да работи, но цифрите са все така цифри. Как се развиа икономиката и как работят антирингионните мерки, всеки по джоба си ще го усети.

Пренареждане
Светът не е застанал в очакване края на кризата да съвърши. В новата ситуация България може да се възползва от желирането на Европа да съкрати бремеността си да премине в ново стопанско време. Но през 2020 г. Светът не е застанал в очакване края на кризата да съвърши. В новата ситуация България може да се възползва от желирането на Европа да съкрати бремеността си да премине в ново стопанско време. Но през 2020 г.
summer in our country do not encourage investors to take such actions. And when those in power are under pressure from the street, they don’t care about investment strategies. Rather, this can only happen after the next election, whenever it is. Because of this, however, we can miss the current investment situation, while countries whose leaders know how to look through the prism of the “crisis as an opportunity” will take advantage of it. We know by heart the mantra that investors will not come if the business environment is not good, if the infrastructure hinders them, if the judicial system is not a judiciary, if private capital does not feel protected from encroachment, if the necessary labour force is lacking, if business legislation is being changed under the lobbying pressure of behind-the-scenes interests, if the ghost of corruption continues to roam these latitudes. We know this, but it is this change precisely that takes time to happen. However, investors are not adventurers. But there is another factor that stands in the way of any investment - the coronavirus as a powerful engine of change. It has changed consumer attitudes, our way of thinking and the habits of everyone, which reflects on most businesses, as we see entire industries transform fundamentally.

Horizon

To answer the question of what will be the development of the economy, requires that we solve a problem with many unknowns. Will foreign investors come? Will Bulgarian business be able to see a new horizon or will it continue to paddle desperately until the current takes it somewhere? If we wait for the new normality to take hold, in order to take action, we will lose our chances. Now comes the time for determined people with a strong business acumen.
30 SEPTEMBER

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Чужденец в бъдещето

Несигурно е всичко, което ни очаква, и затова нека да проектираме свят, в който бихме искали да живеем

Everything that awaits us is uncertain, so let's design a world we would like to live in

A Foreigner in the Future
When times of crisis and hardship are upon us, people start asking questions about the future. The pandemic quickly gave birth to a mantra: The world will never be the same again! It warns us of the irreversible that is coming. But what drives the big change - our expectations or our fears, our boldest visions of novelties that look downright fictional, or geniuses who dare to invent something unknown so far... If we guess what the future will be following its normal human logic and analysing the available data, we can build scenarios for another time, we can even foresee some things, but not the future itself. It proves difficult to predict because it is nonlinear. And only when we get to it, we can check which of the predictions have come true. Only then can we look at the story behind us as a series of events that have a connection.

The Butterfly Effect

The fact is that no society can avoid change. This is even more true of this global world, as it is globalization that has removed many of the barriers, eliminated a number of constraints and accelerated change. It intensified the Butterfly Effect - something as small as the flapping of an insect’s wings could cause changes in the atmosphere to create a tornado at the other end of the world. In 1963, meteorologist Edward Lorenz shook the scientific world by claiming the existence of a unique phenomenon that refutes the notion that life and all processes in the world are subject to strict laws, and the causes clearly correspond to the consequences.

He wanted to create a simple model for forecasting the weather around the globe, based on the laws of motion. “Whoever understands the law will understand the universe”, Lorenz thought, and hoped that his model would yield stable algorithms and reliable results. But despite the clear initial data, there were deviations and errors - a real orderly chaos. The scientist then realized that this model could predict how impossible it was to predict anything. Lorenz’s discovery was evidence that the world was completely unpredictable in its laws and their consequences. This can also be applied to forecasts for the future.

The pandemic is educational

The pandemic has made kind of a global test of people and the development of technology, flexibility and adaptability, the ability of societies to respond quickly to the challenges that open the doors to the future. The coronavirus has exacerbated one of the problems of modern times, and the fear of infection has further limited live communication and, thus, pushed us even deeper into the expanding universe of our increasingly distant electronic communication. The pandemic will certainly make lasting changes in the concept of the overall organization of life and technology; and it will individually change everyone’s perspectives. There are many lessons we have learned so far from the contamination that has spread throughout the world. One is that we should not depend on long and unsustainable import chains. We have to invest in reserve capacity, in people and equipment, so that we can deal with other events of a similar nature. The other is that a large number of workers do not need to waste one or two hours a day traveling between home and office. Thus, the pandemic took us to the time of home office and
получихме от заразата, обхвашаща целата свет. Единият е, че не бива да зависим от дълги и неустойчиви вериги за внос на продукти. Налага се да инвестираме в резервния капацитет, в хора и оборудване, за да можем да се справим с други събития от породен характер. Другият е, че една немалка част от работещите може и да не заети по една-два часа ежедневно в пътуване между дома и офис. Така пандемията ни вкара във времето на домашния офис и видео конференции. Бъдещето обаче ще покаже дали хората ще се справят с други събития от подобен характер. Другият е, че една немалка част от работещите може и да не заети по една-два часа ежедневно в пътуване между дома и офис. Така пандемията ни вкара във времето на домашния офис и видео конференции. Бъдещето обаче ще покаже дали хората ще се справят с други събития от подобен характер. Другият е, че една немалка част от работещите може и да не заети по една-два часа ежедневно в пътуване между дома и офис. Така пандемията ни вкара във времето на домашния офис и видео конференции. Бъдещето обаче ще покаже дали хората ще се справят с други събития от подобен характер.

Какво предстои

Всеки футурист по свой начин „наднича” в бъдещето. Много от нещата, които са предречен, че ще станат, се сбъдват, но не и в същата времева линия. В следващите десетилетия броят на роботите ще се изрази с мозък на хората, т.е. програмистът Логан Строендж, автор на фантастичния роман „Дом на роботи, или война на изкуствен интелект”. Ако пандемията или други фактори не попречат на ускореното технологично развитие, то никога няма да се източни съвкупността на разума, а само ще допълни и ще удължи време на бъдещето. Един ден хората ще научат как да си държат място, въпреки че предвидимето е невъзможно. Но, както добре знаем, най-добрият начин да предсъжахме бъдещето, е като то създадем. Замова въпреки ще пристъпваме в предстоящето.

Сигурното несигурно

Хората винаги са били любопитни да узнаят какво ги чака. Така даноотвешен ученик на известен будистки учител настоятелно го помолил да му предскаже бъдещето. Учителят опитал да отклони молбата с напомнянето, че добрите монаси не поемат такава тежест. Но ученикът бил толкова настоятелен, че учителят приел да направи изключение. Той започнал да се взира в дланта на младия човек и когато внимателно разчел линиите на съдбата, рекъл: Бъдещето ти ще е несигурно.

Да, несигурното бъдеще е най-сигурното нещо. Бъдещето не е пеперуда, забодена в хербария на времето. Затова нека да проектираме и да създаваме свет, в който бихме искали да живеем.
Футуролозите не са предсказатели, те са ученци, които наблюдават случващото се, анализират тенденциите и чертаят възможни сценарии за бъдещето. По свой начин ни насърчават да сме иновативни и ни подготвят за по-меко кацане в предстоящето. Доц. д-р Мариана Тодорова разглежда влиянието на пандемията върху скорошната обществено-икономическа перспектива:

Коронавирусът не е „черен лебед”, ако използваме метафората на Насим Талеб за непредвидимо събитие с неочаквана поява. „Милениум проект“, чийто представител съм в България, е мозъчен тръст, който е на шесто място в света по иновативност и нови идеи. В своите годишни доклади от 1994 г. насам нашата организация многократно е предупреждавала за възможната поява на подобна пандемия. Всичко това показва, че человечеството не приема на сериозно прогнози от такова естество, докато не станат реалност. Но има редица други събития от аналогичен мащаб, които са в състояние да промени цялата ситуация, на които не можем да паднем. Ето защо е необходимо да се подготвим към утвърждаване на визията и сценарийта, които биха ни помогнали да управляваме процесите при тяхната поява.

Анна Колева

Тема: Нужна е нова концепция за функциониранието на държавите при ускореното технологично развитие, казва доц. д-р Мариана Тодорова

A new concept is needed for the functioning of countries in this accelerated technological development, saysAssoc. Prof. Dr. Mariana Todorova

We are Already in the Whirlwind of Rapid Change

Яна Колева

Вече сме във въртележката на бързите промени

A new concept is needed for the functioning of countries in this accelerated technological development, says Assoc. Prof. Dr. Mariana Todorova
Сценаристите
които ние, футуриологите, разработваме, се подреждат
по критерии от възможност, вярност и правдопо-
добност. И ако за далече събитие започнем да черпаем
множество алтернативни сценарии, изобразяваме мрежа
от възможности към които няма да се повтори. Упражняването на
пренастройване на хората
дадени начин на живот, създава с много свободи и с
свързването със обществената енергия в рамките на неговото кариерно развитие. Той ще
може да му се наложи 15-20 пъти да смени работното си
проща̀й да бъдат заменени. Коментира се и необходимостта
на работните места може да изнат със човешки профе-
сии. В някои страни този процес вече започна, плазам от
апазването. Дори въз одномени във висшето образование дигита-
изацията ще постави на дневен ред въпроса за бъдещето
изкуствен интелект, тъй като тя е на път да
дета, которые съумеят бързо да се пренастройт
истинско значение. Водещите университети в
ных страните, които ние, футуролозите, развиваме, се
арената, в които ще наблюдаваме значителни проме-
хвърлят социалните системи в сегашния им вид. Нужна
рекласност като човешка профессия, пазарът на труда, образованието също
на установени в някои професии, тъй като хората може из-
към предлагането на министепени и курсове, които да са
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може изчезнат като човешка про-
лязат долу, както би се алармира за въможен преосуществен
феномен, по това може да се превърне в самото търчещо се пророчество. Мобилизира се много обществена енер-
на стратегия, в които ще наблюдаваме значителни проме-
тия и това ще се претоплят в една и съща музика.
Covid-19 не си е отишъл и вече има носталгия по пре-
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тия и това ще се претоплят в една и съща музика.

The scenarios
which we, futurists, develop, are arranged according to
the criteria of possibility, probability and plausibility. And if we start drawing many alternative scenarios for an event, we
will build a network of visions and the denser the network, the
less likely the event is to fall out of it. Negative scenarios
are not always bad, because if one warns early enough about a possible impending phenomenon, it can turn
into a self-denying prophecy. A lot of public energy is
mobilized and, thus, it is prevented.

Covid-19 is not gone and there is already nostalgia for
the previous way of life associated with many freedoms
and travel. But more and more people are realizing
that this will not happen again in its previous form. The
practice of certain professions, the labour market and
education will also be areas where we will see significant
changes. This will require
people to readjust
With automation and artificial intelligence, many jobs
will disappear as a human profession. In some
countries, this process has already begun, driven by the
pandemic. Even in highly skilled professions, such as
GPs or in certain legal activities, people can be partially
or even completely replaced by artificial intelligence.
In higher education, digitalisation will put on the agenda the
future of universities as an institution, especially local
universities. The world’s leading universities, thanks to
communication technologies, will expand their influence
through the long-distance education forms that they will
begin to offer as a norm.

The concept of lifelong learning
will continue to gain new relevance. A person may
need to change jobs 15-20 times as part of his career
development. One will have to get qualified and then
retrained. In socio-economic terms, one must think
about the huge transformation of the labour market and
the professions. Education systems will have to readjust
accordingly. Universities will have to completely change
their concept. There will be a future for those who will
be able to quickly readjust to offering mini-degrees and
courses that are part of the lifelong learning system.
The processes of high technologies penetration require
the educational and economic systems to adjust to this.
There must also be a global debate on the extent to which
we want to allow the advance of
artificial intelligence and robots
There is already discussion on the need to set human
quotas in some professions, as people can be completely
replaced. The need for a minimum basic income is also
discussed, and there must be a consensus on the extent
to which new technological discoveries and artificial
intelligence are being used, as they are about to blow
up social systems in their current form. A new concept is
needed for the functioning of countries in this accelerated
technological development, in which many people will
lose their jobs.

There will be more and more dramatic changes in
ще остават без работа.

В този глобален свят ще стават все по-драматични промени. И за да се справим с тях, ще са нужни институции – национални и наднационални, но тяхното модел ще промени коренно да се промени. Те трябва да функционират така, че по-малките общества да не бъдат осъщемени. Основният управлениски компонент остава в ръцете на националната държава, защото се вижда, че тя има съответна важна роля.

Националните държави показаха жизнеспособност за справяне с проблеми от наднационално естество. Но със задълбочаването на икономическата криза, отделна от изолацията, ще се разразят политически кризи. Отделно от това ще започне да се усеща криза в здравеопазването, породена първо от липсата на достатъчно на брой висококвалифицирани медицински кадри и неспособността да се осигурият адекватни здравни грижи за голям брой хора.

Живеем в ситуация на постоянни промени и несигурност и някой трябва да създава обяснителни модели за това, което се случва. Затова футуролозите ще стават консултанти не само на правителства и неправителствени организации, но все по-често и на бизнеса. Расте броят на фирмите, които откриват позиции за специалисти, отговорни за иновации в компанията.

Трансформацията

става много бързо и започва щом мен се обръщат предпремачи с желанието да им бъдат изготвени сценарии с хоризонт от 5 до 20 години за сегмента, в който те функционират.

Бъдещето е бясно с нови концепции, дигитализация, автоматизация и роботизация, съчетана с изкуствен интелект... Посоката е биохрани, зелена и кръгова икономика, като ще прибяга и да насърчим рециклирането на определени ресурси, или да дадем пласък на иновациите, които да се заместват. Вървим щом съм на динамични промени, несигурност и малки кризи. (3)
Revolution in Schools

Teachers realized that their profession is not what it used to be before the pandemic.

Teachers realized that their profession is not what it used to be before the pandemic.

Necessity, which leaves room for no other alternative, is the most powerful engine. This happened with the Bulgarian education under the rule of Covid-19, which pushed it to digital learning on an unprecedented scale. At the same time, this accelerator revealed untapped potential. Undoubtedly, under normal conditions, such a revolutionary leap in which teachers, students, parents, the Ministry of Education, telecoms and companies offering educational resources are actively involved, would be unthinkable. Resistance and excuses of all kinds would abound. But the crisis has opened the door to rapid innovation in education, and what would have taken years has now happened in days.

What lessons did Covid-19 teach Bulgarian education and what horizons did it open - this was the focus of the conference “Education from A to #. The Innovative School”, organized by the economic portal Economic.bg, NOVA, Dir.bg and the Portal of the Bulgarian municipalities Kmeta.bg.

Teachers realized that their profession is not what it used to be before the pandemic.

Stumbling block

Technologies that are in the hands of teachers, students and pupils have transformed the learning process, but also the way of thinking. That is why the Bulgarian EU Commissioner Maria Gabriel promised to establish an award for innovative teachers. “This crisis has shown us that we still have a lot of work to do - in terms of connectivity, infrastructure, especially in rural and remote areas. There must be digital resources available to everyone. Teachers need to have access to trainings related to teaching online”, Maria Gabriel believes. Among the risks she sees in the digital approach to education are early school leaving and deepening inequalities.

Ambitions

The work of teachers is ungrateful and the results of their work can be seen only after a while, claims the Minister of Education Krassimir Valchev. He points out that spending
Приказване, че прекалъването с екрана може да на-
вреди, ето защо дозата е важна. Учениците живе-
ят в ново време, което изисква тяхната креативност и абстрактното им мислене, да се развиват
комунитеквността и интелигентността. Цел на МОН е в
рамките на 6-7 години 90% от образователното съдър-
жание да бъде цифровизирано. Но министърът, както и
 всички участници в конференцията са убедени,
че присъствието обучение е най-доброто, без обаче да
се отричат удобствата на дигиталните форми.

Темп
Мишката играе ролята на книгата и вече е на ра-
фта на образованието. Дигиталното обучение няма да
отстранява учителя, но и няма да сложи край на социал-
ната комуникация, твърди Милена Дамянова, председател
на Комисията по образование в парламента. А по думите
на столичния кмет Йорданка Фандъкова точно цифрови-
зацата позволява темпото на преподаване и учене да не
се засегне. Тя признава, че всъщност пандемията зададе
посоката на реформата.

Подаора
Двете представители на Vivacom Ивелина Петро-
ва и Никола Гечев с емоция разказват как по време на
too much time in front of the screen can be harmful, which
is why the right dose is important here, as well. Students live
in a new time, which requires encouraging their creativity
and abstract thinking, to develop their communicative
intelligence. The goal of the Ministry of Education and
Science is to digitize 90% of the educational content within
6-7 years. However, the Minister, as well as most of the
participants in the conference, are convinced that the best
form of education is physical attendance, without denying
the conveniences of digital forms.

Pace
The mouse plays the role of the book and is already on
the shelf of education. Digital learning will not remove
the teacher and it will not end social communication, said
Milena Damyanova, chairwoman of the parliamentary
education committee. And according to the mayor of Sofia
Yordanka Fandakova, digitalization has allowed us to keep
the pace of teaching and learning. She acknowledged that
the pandemic had in fact set the direction for reform.

Support
The two representatives of Vivacom Ivelina Petrova
and Nikolay Gichev emotionally explain how during the isolation
Изолацията телекомът се е включил с проекти в помощ на училищата и учените, за да имат по-добра свързаност. Компанията е участвала в изграждането на Wi-Fi мрежи на локации, kъдето рутевелите не са имали възможност да осигурят на децата си достъп до интернет, за да се включат в дистанционното учене. Дигитализацията обаче не се свежда само до използване на Zoom, а са необходими и съответните технологични екосистеми. Замова и ангажиментът на Vivacom към образованието става още по-съществен.

Искрено и лично
Дистанционното обучение беше революция, в която

distance learning was a revolution in which teachers

Гледна точка

Диян Стаматов, директор на
119-о училище „Акад. Михаил Арнаудов“:

Традиционно плюс дистанционно

Мечтаното училище днес е добро съчетание между традиционното образование и някои елементи от дистанционното обучение. Учебникът няма как да бъде забравен в миналото, но трябва да е динамичен, цифров и съвременен, за да е съпътстване. Едновременно e съвързан с цифровизация на цялостната среда и образоването трябва да стъпи на това. Учителят има още по-висока отговорност, той трябва да е наясно с технологиите и да е лидер, който има външна роля в създаването на творческия продукт, в който всички участват.

Diyan Stamatov, Principal of the 119th School Acad. Mikhail Arnaudov:

Traditional and remote

The dream school today is a good combination between traditional education and some elements of distance learning. The textbook cannot be left in the past, but it must be dynamic, digital and modern, which is an expensive resource. The future is about digitizing the whole environment, and education must build on that. The teacher has an even higher responsibility, one must be aware of technology and be the leader who has a chief role in developing the creative product in which everyone participates.

Проф. Евгени Станимиров, ректор на Икономическия университет във Варна:

Практука, практука, практука

Всяка нова технология дава нови възможности и трябва да се възползваме от тях. Но въпросът е първо психологически – и за обучаваните, и за обучаващите ги. Новите технологии ни позволяват да се възползваме от позитивните на присъствието на цифровизацията. Създава се среда, в която всички участват във формирането на път на учащия, който трябва да бъде възприет от всички учащи се по-добре и по-същественно.

The whole environment, and education must build on that. The teacher has an even higher responsibility, one must be aware of technology and be the leader who has a chief role in developing the creative product in which everyone participates.
showed their adaptability. It was a shock and horror for us at first, but we had to look for innovations to help us move forward. I felt like an innovator, but despite everything, technology is only a plus - it cannot replace human contact, admits Petya Nikolova, a teacher at Nikola Veyvodov school in Vratsa.

Teachers have never had to put so much effort before, but they had the motivation to fight back. In the end, they realized that the teaching profession is no longer what it used to be, says Desislava Toskova, deputy director of the Assen Zlatarov Vocational High School in Vidin. Isolation turned teachers into experimenters.

The goal of education should be when the student leaves the education system and faces a problem, to have the confidence to cope with it. The pandemic has managed to mobilize many resources, and before that digital opportunities were neglected. Digitization is an inevitable process and we don't need to exaggerate its antisocial aspects. Now is the time to focus on the development of creative thinking and the development of practical skills. As we prepare students for life, we must prepare them for the hard parts, as well. We will also have to make purposeful efforts.

Each new technology provides new opportunities and we must take advantage of them. But the question is primarily a psychological one - for both the trainees and the trainers. New technologies allow us to take advantage of the positives of the attentive form of education combined with the potential of digitalization. Networking with other Bulgarian and foreign universities, but also the participation of business will add value. Competition between universities around the world has intensified and Bulgarian universities must quickly catch up. They need three things: Practice, practice, practice, of course, combined with knowledge, skills, competencies. But so far, I have not come across business representatives who are telling exactly what kind of people they will need in 5-10 years.
Milena Stoycheva: Now is the Time for Education to Make a Leap in Time

To take the revolutionary step in transformation requires firmness, but it will lead us to a knowledge-based economy

Milena Stoycheva is a passionate dreamer who strongly encourages business entrepreneurship. Her mission is to help develop the entrepreneurial spirit in young people. Here is her perspective on education and its competitiveness, its connection to business and the impact that all this can have on the knowledge economy after the impetus, given by the pandemic this spring.

A mission possible is for education to change in line with the needs of the market. But for that to happen, we need to change the way people think in these fields. Technology is already at a stage that allows for a personalized approach to learning. And if we make access to learning resources easier through technology, but at the same time find a way to make that access cheaper and more responsive, then we will be able to change education for the better.

The dynamics of our time require education to be more flexible and open its doors to involve business in the teaching process. Junior Achievement Bulgaria works actively with various representatives of corporate circles, because in our opinion entrepreneurship should enter schools and universities. Our
ВИЗИОНЕРИ    VISIONARIES

инициатива изисква активното участие на бизнеса. В него може да се създадат нови пробивни решения, които да излязат извън границите на страната. Избравахме три актуални направления: Дигитални иновации и решения в здравеопазването, Умни решения за градове и общности, Кръгова икономика, устойчивост и „зелено“ предприемачество.

Предприемачеството ни програма, която е вече на 10 години, се променила във времето,addock по естествен път се стигна и до преакселератора.

Позитивен пример
от опитна ни да насърчаваме стартрането на бизнес е фирма Imagga. В момента тя е партньорът на светодоми компании и работи с изкуствен интелект.

Пандемията стана повод и за това нашите алюмни Георги Къдрев и Георги Мутафчиев – основатели на фирмите Imagga и Knnect Me, да се обединят в откриването на пресечната точка между информационните технологии и медиина, създавайки съвместен проект Kelvin Health. Имайки предвид това, има фокусираност в създаването на инструмент за мониторинг и контрол на инфекционни заболявания с епидемичен характер, с акцент върху навременната диагностика на Covid-19.

За да може образованието да отговори на новата реалност и кризите, които все по-често ще ни сполитат и ще изискват отбелязана реакция, университетските тябряба да определят своето ново място и роля. Независимо че консерватизмът е присъщ на образованието, българските университети трябва да намерят баланс между здравословната промяна и запазеното на статутбото, за да се аглектират на бързата обществено-икономическа трансформация. Новото време не ни остава много време да мислим за промяната.

Ако университетите не проявят гъвкавост чрез нови форми на работа, а предпочитат да си стоят на своя остров, училищата – също. Мислете каква точно е промяната, тябряба да сме навсякъде, че бизнесът не може да е единствената мерителна показател на успеха на образованието. Някои от проекти, които ще рискуваме, ще имат успех, а други няма да се осъществят по друг начин - среда за експерименти и тестиране на новите решения, свързано с университетските тябряба да се създадат нови продукти.

Но в случай на промяната, както ще я определят и сами университетите, трябва да определят насоките за промяна. По принцип това би трябвало да се прави от самите образователни институции и те да задават тенденциите.

Като всичко в света, това е правилното време за справяне на българските университети. Правителството трябва да намери място в университетските системи, за да имат присъствие на всички пазари. Но в последните години бизнесът не е бил единствената област за разработване в областта на образованието. Има и други области на развитие, в които има място и за образованието. Има и други области на развитие, в които има място и за образованието.

Beyond pre-accelerator program
is a bridge between learning in its traditional form and the challenges faced by the entrepreneur. We work on projects related to real business problems. The teams are interdisciplinary using the Lean Startup methodology approach. This pre-accelerator initiative requires the active participation of business. In it, new breakthrough solutions can be created that go beyond the borders of the country. We have selected three relevant areas: Digital innovations in Healthcare Solutions, Smart Solutions for Cities and Communities, Circular Economy, Sustainability and Green Entrepreneurship.

Our entrepreneurial program, which is already 10 years old, changed over time, until we naturally reached the pre-accelerator.

A positive example
from our experience to encourage business entrepreneurship is the company Imagga. It is currently partnering with global companies and working with artificial intelligence.

The pandemic gave a chance to our alumni Georgi Kadrev and Georgi Mutaftchiev - founders of Imagga and Knnect Me, to unite in finding the intersection between information technology and medicine, creating the joint project Kelvin Health. Their efforts are focused on creating a tool for monitoring and control of infectious diseases of an epidemic nature, with an emphasis on the timely diagnosis of Covid-19.

In order for education to respond adequately to the new reality and crises that will befall upon us more and more often, universities must find their new place and role. Although conservatism is inherent in education, Bulgarian universities need to find a balance between healthy change and maintaining the status quo, in order to remain adequate to the rapid socio-economic transformation. The new reality does not leave us much time to think about

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да води до високи резултати
са нужни проучвания, наука и иновации. Образованието е сложна материя и не бива да се подценява цензът и квалификацията на хората, ангажираните в него. За да може някоя да има претенция, че предлага достатъчно добър продукт, този трябва да го докаже. Необходима е практика и напрегнат опит, в това число и качествени измерения.

Не можем да кажем, че българското образование има квалификация бързо да направи такава промяна, но със сигурност в момента то има тази възможност. И няма по-добър момент от сегашния да направи скок, вместо с последователни крачки да върви на дълъг път. За този скок се изисква желаение и готовност да се предприемат непопулярни мерки. Някои промени не са съвместими с пълен комфорт, от няма може силно да бъде болезнено. В прилагането на новия модел се изисква твърдост, в това число и качествени измерения.

Хардшипът не бива да ни огъва
и да вървим от закус. Създаденият еквивалент на това, което се нарича "мъка", е някаква реформа. Затова трябва да еรุ่ง
tо в прилагането на проектен подход с използване на информацияни технологии и навлизане в нови области на знанието.

Трудностите не бива да ни огъват
и да вървим от закус. Създаденият еквивалент на това, което се нарича "мъка", е някаква реформа. Затова трябва да е по-атрактивно, да съдържа най-нови идеи и методи. В този случай ние трябва да предприемем непопулярни мерки, като например да въвеждаме електронни учебни книги, които ще облегнат на неизвестен за нас материал.

the forthcoming change
If universities do not show flexibility by employing new forms of education, and prefer to stay on their island, they would sink. And schools would, too.

When we ask ourselves what exactly that change should be, we must be aware that business cannot be the only measure that determines the framework in education. But it can make a contribution that cannot be provided in any other way - an environment for experimentation and testing of new solutions, by creating new products together with universities.

But who should set the direction for change? In principle, this should be done by the educational institutions themselves and they should be the ones

to set trends
As the world's leading universities actually do, Bulgarian universities must find a place in university networks in Europe and around the world, in order to be at the forefront. Digitalization allows good universities to have a presence in all markets. But in recent years, business has also had an interest in turning education into its territory. And if educational institutions do not discover their new function in time, businesses can start providing educational products and solutions that will be preferred by young people and by all who want to retrain. Education is a tool without which the knowledge economy cannot function.

To enable the educational process

to lead to high results
Research, science and investment are needed. Education is a complex matter and the qualifications and capacity of the people involved in it should not be underestimated. In order for someone to claim to offer a good enough product, they have to prove it. Practice and accumulated experience are needed, including qualitative measurements.

I do not know whether Bulgarian education has the capacity to make such a change quickly, but it certainly has that opportunity at the moment. And there is no better time than the current one to make a leap, instead of walking a long way in successive small steps. This leap requires willingness and readiness to take unpopular measures. No transformation is associated with complete comfort, it could also hurt a lot. The application of the new model requires firmness in the introduction of a project approach using information technology and entering new areas of knowledge.

Hardships should not bend us over
and lead to failure. With a visionary approach, in five years we can see the results of our great efforts. But without the necessary qualifications of the educators, there will be no reform. That’s why they have to go through training. But only organizations that follow certain standards and have already proven their competence should be admitted to this new training market.

For many years, education was criticized and was in a catch-up role, losing its value. Now, however, is the time for it to make a leap in time, a leap towards its innovation. In all this effort, the “stick” will be a long one. But the “carrot”, to use the popular metaphor, is that modern education will create even greater added value in the knowledge economy, and society will reap the benefits of better well-being for humanity. It is no coincidence that the motto of our organization is “From entrepreneurial people to a happy nation”.

entrepreneurial people to a happy nation”.

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Nikolay Jordanov: Change is Hard, but it is Necessary

The pandemic limited our free movement, but opened up new ways of communication. Nikolay Jordanov has been the Executive Director of Kontrax AD since the end of 2018. He started working in the company 10 years earlier, successively holding the positions of Sales Representative, Sales Manager and Procurator. He graduated from the Sofia High School of Mathematics, International Relations at the University of National and World Economy and received an MBA from the University of Nottingham.

- 2020 is a year of instability and new opportunities.
- The doors that the pandemic closed before us: free movement - in the city, in the country, abroad.
- The opportunities that the isolation has opened to us: new ways of communication.
- The lesson I learned from Covid-19 is that we should strive to be more responsible and tolerant.
- Bulgarian healthcare strongly needs a more just distribution of the large funds that are being invested - among doctors and health care professionals, and working electronic systems and solutions, which have been proven as a smart investment to return many times over.
- In these challenging conditions, a business leader must be focused and try not to be influenced by emotions.
- The opportunity for the Bulgarian technology business is to find a way to use the great human potential that Bulgaria has in this area and to try to motivate them to stay in our country.
- Since I have been in charge of Kontrax, I have become convinced that this is a great responsibility and opportunity for me.
- Family business must be the backbone of a healthy and diversified economy.
- My golden rule is consistency.
- The highest peak I have ever reached is becoming the head of the company, but there is much more to aspire towards in the future.
- The most difficult decision I had to make was not to continue doing what I have studied for - diplomacy.
- Innovation in Kontrax is born thanks to the great and motivated team in the company.
- The problem I am trying to solve is how to become better in my work and relationships with people each and every day.
- Mathematics has always been my favourite subject.

It was also the reason why my name first appeared in a real

Семейният бизнес трябва да е гръбнакът на една здрава и диверсифицирана икономика

Family business must be the backbone of a healthy and diversified economy
LEADERS

- Change is hard, but it is necessary.
- I would not spare funds for health and for my child.
- My dream has always been to be a sports journalist.
- The most unusual thing that happened to me - the kitten Abby, a gift for my son’s birthday last year from his grandparents.
- I will always find time for football and “Slavia”.(

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Company Profile

Kontrax AD is a group of companies specialized in system integration, distribution, engineering, outsourcing, software development, internet services and production. The wide range of products and services, as well as the different specialization of the Kontrax team allow for the implementation of complex solutions. The company also has a large service network for ICT services in the country.
Дайте оценка на кмета си и предложете категории за конкурса на kmeta@kmeta.bg

Очаквайте през октомври

КМЕТ на ГОДИНАТА
Lidia Taseva-Peeva: We should seek change, but also manage it

Curiosity, initiative and motivation are more valuable qualities than technical skills

Since May 2020 Lydia Taseva-Peeva has been financial director of Devin EAD. She has worked as financial consultant for PricewaterhouseCoopers for 16 years, most recently as senior manager. She has graduated in Finance, Banking and Business Administration from St. Kliment Ohridski University of Sofia and is a certified public accountant, a member of the Certified Public Accountants Association in the United Kingdom (CPAA, one of the largest international financial associations).
that curiosity, initiative and motivation are more valuable qualities than technical skills.

- **My golden rule** - I am not responsible for all events, but I am responsible for my interpretation and reaction to these events.

- **Good management of financial results** is achieved through the joint work of a team of professionals from all departments in the company.

- The CFO is expected to have a holistic approach to business and the ability to “think outside the box”.

- The world of money is dynamic, provocative and tense.

- The iceberg that can turn any business into a Titanic - the confidence that you understand the behaviour and needs of your customers and consumers.

- Investments in a crisis like the current one are a prerequisite for sustainability and faster business recovery.

- The lesson that isolation has given me this spring: Investments in IT technologies and digital transformation of business processes are a mandatory prerequisite for rapid adaptation in an environment of unpredictability and uncertainty.

- **Now is a good time to manage change, not observe the situation.**

- I chose finance as a field for career development, because the financier in the company is the business partner for making an informed decision, and not just a supporting function.
- **My professional advice** - A person must constantly seek change and be willing to take risks.

- **The sentence that gives me strength in difficult moments:** All one has to do is accept the impossible, deal with the necessary and endure the intolerable.

- **My "nothing human is alien to me":** Fatigue from the dynamic everyday life and lack of enough time for my loved ones.
Новият глас на комуникацията

Какво става с автентичността на взаимодействието с потребителя в стремеж към адаптация и сила дигитализация

The New Voice of Communication

What happens to the authenticity of the interaction with the user in the pursuit of adaptation and strong digitalization

Пrolетната изолация отбеляза началото на трансформация из основи и на комуникационния бизнес. Пандемията се оказа онзи фатален елемент в домино, който се срути и развали всичко, създадено с години. Започна пълна промяна в подредките, в навиците, в самия бизнес, а съответно и в комуникацията, която просто няма как да остане същата.

Комуникацията ни говори с нов глас. Тя има нови огледални. Търси мрежи, в които има най-много хора. Също временно нейните бюджети се свиват като шагренова кожа. Кой път избира тя и дали в тази съвместна адаптация няма да загуби автентичния си глас в устрема към сила дигитализация и все повече присъствие чрез дигитални канали?

Предлагаме гледната точка на трима професионалисти.

The spring isolation marked the beginning of a fundamental transformation of the communication business. The pandemic turned out to be that decisive element in the stack of dominoes which collapsed and ruined everything built up over the years. A complete change has begun in the order, in the habits, in business itself, and accordingly in communication, which simply cannot remain the same.

Communication speaks to us in a new voice. It has new clothes. It is searching for the networks with the most people. At the same time, its budgets are shrinking immensely. Which path would it take during this adaptation and would it lose its authentic voice in the strive for strong digitalization and more and more presence through digital channels?

We present the point of view of three professionals.
Good marketing and communications are extremely important during a pandemic. We are involved in the biggest global crisis since the financial collapse in 2007-2008. But that crisis was in a different digital age - the first years of iPhones, and Facebook had about 100 million users compared to 2.45 billion today.

Now it is one of the rare cases when PR has turned out to be and still is in a position to direct brand creativity, instead of being considered a supporting function of marketing and advertising. PR is the one that can communicate quickly, efficiently and cost-effectively through earned media instead of paid publications. Advertising is seen just as an investment. When brands need quick sales and positioning in a difficult situation, they invest in advertising, but in line with achieving their goals. During the isolation we saw a great need for investment in brands. Those companies that had the trust of consumers came out as winners.

The trust you build in brands depends on what and how you say it, and trust has become the main currency in this unprecedented crisis. At the Bulgarian Public Relations Association (BDVO) we are witnessing how the business is in solidarity with the needs of the people and reacts by redirecting budgets towards donations or readjusting its operations to produce vital products regardless of the profit.

Effectiveness is a top priority and the media will have to provide quality content, as the audience has greatly sharpened its sensitivity to credibility, but also to the tone in which the content is presented.
Тече цялостна адаптация към новата реалност

Alexander Durchev, founder and CEO of All Channels Communication Group:

A complete adaptation to the new reality is underway

The difference with this crisis is that it has shocked almost every business on the planet. In such circumstances, adaptation is most important for survival. This is also the main challenge for the global communications business. We all need to adapt to the so-called low touch economy - to communicate with the audience without having direct contact with it. This has led to a transformation in one to one communication, such as the BTL and events management business - lately we are increasingly organizing online events. This expands the possibilities - we realized our first online international conference with outstanding speakers who inspired the participants directly from their homes.

Many companies have adapted their messages to the situation - isolation, consumer concerns of all kinds. Communication has become supportive, warning and seeking dialogue with the user. Social media is at the height of extremely increased consumption of Internet content at a relatively low cost of reaching a targeted audience. Logically, many companies reallocated their budgets to digital communications.

Most communication budgets have been reduced to a sanitary minimum until it becomes clear how to overcome the crisis and how to adapt to the new consumer habits. In many sectors, budgets have shrunk by up to 50%, which is gradually recovering. Each of us in their role of consumer has to adapt to the new reality - fewer social contacts, social distance, avoidance of public events. This leads to a change in the way we consume products, but also content. It depends on each company how quickly it will figure out this change and adjust to it.
The pandemic has changed the world. However, emergency situations are not an unusual thing for us, who work in the field of communications. We are used to being in the epicentre of various crises and we see them as a chance to prove our skills. This is why, we are resilient to abrupt changes. A popular saying goes: “A ship in harbour is safe, but that is not what ships are built for”. Crises are indeed a test for the viability of any organization. During crises, communication becomes more honest and useful for customers who unmistakably recognize their trusted partner.

The goal of our messages in the first days after the state of emergency was declared was to ensure a sense of security and timely clarity to our clients. We started and maintained active communication through the Bank@Home integrated campaign, encouraging consumers to stay home. We used as much as possible the wide range of communication corporate channels we have and a clear and trustworthy conduct to introduce our clients to the new reality.

Now we are watching the dynamic development of the events business. All processes have moved online, which has its supporters and advantages. Events are accessible to anyone. Trainings are conducted fully online, which necessitated optimization of employees skills. Consumer behaviour changed in the different situation. This is why, the way we communicate with clients had to change fast.

An adequate response in times of state of emergency is determined by experience, advance preparation and a precise analysis of the events.
The COVID-19 pandemic posed many challenges to the sustainable development and progress in the field of telecommunications and digitalization. We realized that in such unprecedented times the present has become a digital reality and that challenged us to think creatively in developing Internet of Things (IoT), as well as Smart Cities services. The “Syscom Engineering”
JSC team has over 10 years of experience in helping the development of digitalization in Bulgaria, through the realization of projects in the field of telecommunications, Intelligent Transportation Systems (ITS), Safety and security systems, System integration, Urban environment development, and the building of Smart Cities

**The power of technology**

In our desire to offer the best possible solution to the Bulgarian market in the sphere of Smart cities and road infrastructure, in the last few years we have established a close relationship with the Czech company Cross Zlin A.S.,- one of the largest developers and manufacturers of road technologies and related products.

**Uniform platform for everyone**

Invipo, is a uniform platform which collects, structures, processes and visualizes information that has been generated from the urban infrastructure, so that it can be applied when it comes to making informed and timely decisions. The platform is a Smart City Service prize-winner at the Smart Innovation Summit in Asia and a Smart Mobility Category prize-winner in Intertraffic Innovation Award competition.

The digitalization of the city is focused on the needs of the citizens, the administration and the municipal enterprises responsible for infrastructural maintenance. Real-time monitoring, better resource allocation, reducing of maintenance costs and increased supervision over municipal companies are just a few of the benefits for the city authorities.

Targovishte, Blagoevgrad and Vratsa are now part of our Invipo, family, The platform is available to the visitors and residents of these cities with ensuring real-time connection between cities and their administrations.

**On the path to digitalization**

Every citizen dreams of having a smooth roadtrip experience. Our mission is to create traffic solutions which allow uncompromised mobility from one point to the next through the reduction of traffic flow and pollution from the generate emissions. This, we were able to accomplish through the integrated work of the Cross RS 4 traffic control system.

Network includes Cross Count detectors used for traffic counting and categorization and the traffic control software eDaptiva. The solution...
електронно информационни табла.

Предизвикателството, с което се сблъсква всеки град, е поддръжката на пътната настилка в следствие на зимната обстановка. Системата Cross Road Weather позволява мониторинг в реално време на редица параметри като температура, точка на замръзване на пътната настилка, наличието на вода, сняг, киша и лед. Опресняването на информацията във всяка минута за наличието на мъгла и триенето на настилката повишават значително безопасността при шофиране. Всичко това, заедно с алгоритмите за предвиждане на метеорологическата обстановка, помага на организацията за поддръжка на пътната мрежа, организиране на графиките за работа и съответно намаляване на разходите за общинските дружества. 

allows remote control, surveillance, planning, modelling and adaptive control of traffic flow, creating priority for public transport and emergency vehicles. Cross Park comprises a number of solutions for smart parking aimed at tracking the condition of defined parking zones and ensuring effective tools for control and regulation of the vehicle flow. The main components of the system include parking terminals, barriers, pay stations, parking sensors and electronic informational boards.

The challenge that every city faces, is the maintenance of the road pavement as a result of the winter conditions. The Cross Road Weather system allows real-time monitoring of a number of parameters such as temperature, water presence, snow, and ice.

Information, which is updated every minute with data on fog presence and pavement friction significantly increases safety on the road. This, combined with the algorithms for anticipating weather conditions help the maintenance of the road network, which in turn aids the scheduling and cost reduction for the municipal enterprises. 

Cross RS 4, a system of detectors for counting and categorization of Cross Count traffic and eDaptiva - a software for traffic control
СAP Bussines One от A1

Упражнявае всички бизнес процеси с професионално ERP решение от A1.

За повече информация: A1.bg
when one of Germany’s iconic technology companies and the largest player on the European fintech market goes bankrupt and a multibillion-euro business turns out to be a veritable “house of cards”, questions inevitably start to arise. And not just about accounting fraud in a particular company, but about the sustainability of an entire industry, the role of regulators and the need to reform regulations. And when the focus of the scandal is not a country from Eastern Europe, but Germany, known for its discipline and good legislation – that really affects everyone on the Old Continent. That is why the case of one of the most promising financial technology companies, until recently - Wirecard - is of particular importance, and there are more and more people who want to understand how it all happened.

A dream company

One of Germany’s most successful technology
ни фирми на Германия е създадена в предградие на Мюнхен в началото на далечната 1999 г., когато думата „финтех“ изобщо не съществува. Обещанието на нейните основатели е ясно – да улесни онлайн магазини и други дигитални играчи да приемат плащания с кредитни карти. Маркъс Браун, който днес е в ареста, поема фирмата през 2002 г. и скоро след това я обединява с един от основните й германски конкуренти - Electronic Business Systems.

Това е само първото от поредица придобивания, които превръщат Wirecard в ключов fintech израч. Особено агресивно купва fintech дружества в Азия. По-късно те ще се окажат силно надценени, а информацията за азийските операции – изкривена пред инвеститорите. Малко преди изпадането си в несъстоятелност Wirecard е международен бегемот за електронни плащания с над 5800 служители, работещи в 26 локации по целия свят. Броят на клиентите му пък надминава 313 000 организации от всички континенти.

Краят на приказката

Ако ръководството на групата през годините системно подценява нещо, то е влиянието на разследващата журналистика, която е основната причина за разкритията, довели до огромния скандал. Първите критици за начина, по който се управлява companies until recently was founded on the outskirts of Munich in early 1999, when the word “fintech” did not exist at all. The promise of its founders was clear - to make it easier for online stores and other digital players to accept credit card payments. Marcus Brown, who is in custody today, took over the company in 2002 and soon after merged it with one of its main German competitors - Electronic Business Systems.

This was just the first in a series of acquisitions that have turned Wirecard into a key fintech player. They were especially aggressive in buying fintech companies in Asia. Later, they would prove to be greatly overestimated, and the information about the Asian operations – twisted before the investors.

Shortly before its bankruptcy, Wirecard was an international behemoth for electronic payments with more than 5,800 employees working in 26 locations around the world. Its number of clients exceeded 313,000 organizations from all continents.

The end of the story

If the group’s management has been systematically underestimating something over the years, it was the influence of investigative journalism, which is the main reason for the exposure that led to the huge scandal for the scale of corporate Germany. The first criticism of the way Wirecard was run dates back
Тенденции в инвеститорите към аутсорсване на голяма част от бизнеса и укриране на дела на бял свят се появяват информация за някои бързоразвиващи се технологични фирми, често усложнява оценката им и позволява на менеджерите да извършват на корпоративно ниво, както и на регулативните. Реакциите има и в други страни.

Тежък удар по имиджа на Германия

Една от най-важните статистики на страната бе има огромен ефект за финтех и старти в екосистемата в нея, за Deutsche Boerse, както и за местния регулятор BaFin. Последните два време отказваха да реагира апелативно на журналистическите разследвания и дори започнаха свое разследване на The Financial Times. Възможно е проблемите да са задължителни и от неотдавнашните разкрития, че германските финансови министър Олаф Шолц е знал за потенциалните манипулации половин година по-рано.

Ефектите за финтех екосистемата

също са на много нива и засягат както инвеститорите, така и всички участници във финтех сектора, а и широк кръг други компании. От една страна, скандалът със съговарение ще налея бода във водещите части на желязните по-силна резултация на финтех пазара. Все още не е ясно дали гражданите в сектора може да доведе до голяма това.

От друга страна, множество компании от този сегмент, които са използвали услуги на Wirecard (включително британските Payoneer и Curve), са се оказали със затруднени операци и това твърди, че финтехът е първата част на финтехите, с които финтехът може да оказва много по-малко, отколкото ръководството на групата е твърдяло. В Германия вече е в ход дискусия за последиците от факата и нуждата от реформи в областта като извършването на корпоративни огнища, както и на регулативите. Реакциите има и в други страни.

Поуките

не съществуват с това. Същността е същината на този пъзел, в които често начинаещи предприемачи взимат твърде много пари от инвеститори след случайни срещи и с бизнес план, разписан на салфетка. Случаят с Wirecard обаче показа, че това несигурност за инвеститорите може да се превърне и на много напреднал етап от разкритието на една компания, което има твърде много въздействие върху дейността на тръгвачите смяна на финтех и стартъп екосистемата.

The effects on the fintech ecosystem

are also on multiple levels and affect both investors and all participants in the fintech sector, as well as a wide range of other companies. On the one hand, the scandal will certainly strengthen the case of those who want tougher regulation of the fintech market. It is not clear yet what changes in the sector this could lead to.

On the other hand, many companies in this segment that have used Wirecard services (including the British Payoneer and Curve), are having difficulties operating, which is yet to change the way fintech companies and online retailers assess the risks associated with them depending on one platform or another. Moreover, there are a number of other similar companies in the sector, which are of technical importance for a number of industries. Therefore, it is possible that the case of Wirecard is yet to become the reason for the transformation of established business models in some technological segments.

The lessons

don’t end there. The startup environment is sort of a “Wild West”, in which novice entrepreneurs often take money from investors after casual meetings, having a business plan written on a napkin. However, the case of Wirecard shows that this uncertainty for investors can be transferred to a very advanced stage in the development of a company, when it costs billions. The aggressive acquisition policy pursued by some fast-growing technology companies often hinders their real assessment and allows management
проблемите „под килима“. Особено ако много от тези придобивания са в азиатски страни.

Този скандал, както впрочем и други преди него, е показателен – това, че нещо изглежда като иновативен бизнес, не значи, че е лишено от проблеми от съвсем традиционен тип, включително и счетоводни манипулации.

Прозрачност е думата, която най-често се чува при анализите на скандала с Wirecard. И тази прозрачност тепърва ще се изисква от всички по веригата – инвеститори, огледачи, клиенти, партньори и регулатори. Защото ако една компания, оперираща в целия свят и в толкова чувствителен бранш като финансовите услуги, може изненадващо да се окаже в неплатежоспособност и със спрени операции, едва ли са много секторите, в които са налице гаранции, че подобно нещо не може да се случи.

дайте<br>

Центъралата на Wirecard
Wirecard headquarters

to maintain a positive image by sweeping the problems "under the rug". Especially if many of these acquisitions are in Asian countries.

This scandal, like others before it, is indicative - the fact that something looks like an innovative business does not mean that it is devoid of problems of a very traditional type, including accounting manipulations.

Transparency is the word most often heard when analysing the Wirecard scandal. And this transparency is yet to be required from everyone along the chain - investors, auditors, clients, partners and regulators. Because if a company operating worldwide and in such a sensitive industry as financial services can surprisingly find itself insolvent and bankrupt, there are hardly many sectors which could guarantee that such a thing won't happen.
В София Тех Парк събитията стават събитие

В тази трудна за събитийната индустрия година екипът намира новите възможности за провеждане на инициативи с разнообразен формат на открито

Събитията на София Тех Парк събитията стават събитие

In Sofia Tech Park the Events Become an Occasion

В този труден за събитийната индустрия година екипът намира новите възможности за провеждане на инициативи с разнообразен формат на открито

In this difficult year for the event industry, the team finds new opportunities for initiatives in various formats.

The event industry is already coming out of the initial shock and starting to find its new forms and formats. The initiatives that Sofia Tech Park is hosting in this new situation are a good illustration of what is happening, but also of the opportunities that are opening up. Many of the key events have been moved to the 2021 calendar, but after May, Sofia Tech Park started organizing events outdoors, then indoors in compliance with the anti-epidemic measures. The Sofia Tech Park team is even working on a project to open a new event hall in the Incubator building this fall. The amphitheatre in front of the John Atanasov Innovation Forum has become an arena for performances of the Aleko Konstantinov Satirical Theatre and the Bulgarian Army Theatre. In the summer there were nearly 30 productions. In mid-July, the “Education from A to # Innovative School” open conference was held. The meeting between startups and investment funds took place on September 10, at which our magazine was again a co-organizer, and Sofia Tech Park promoted part of the entrepreneurial ecosystem on its territory. The second edition of the cybersecurity conference we are holding together with the Digital National Coalition will also be held there on September 30.

The outdoor events will continue until the end of October, and from the beginning of September there will be events in the innovation forum, in the halls of the Laboratory complex and in the Incubator building. Some of the big conferences were held online, but the format of hybrid events which use the maximum allowable capacity of the hall in combination with live streaming, are gaining more and more popularity, says Plamen Slavchev, event organizer in Sofia Tech Park. From the feedback received, he is convinced...
приятие е неговото съдържание, а другите 50% са кон-тактите на живо, които то позволява.

2019 г. е най-силната за събитията в София Тех Парк, когато те са били над 210. И най-добрата референция е, че проведени бягък, за много от участващите става традиция всяка година да се провеждат на това място. Освен да е домакин и да подкрепя събития, София Тех Парк вече организира форуми със своето съдържание - например конференцията Investum Supersonic, която през март 2019 г. се фокусира върху иновациите в България. С огромен интерес се посреща поредицата от вдъхновяващи срещи с успешни българи „Дерзай“, както и уебинарите по актуални теми.

Локация, локация, локация – е само едно от предимствата на София Тех Парк като място за събития. Особено за онези, които са свързани с наука и образование, предприемачество, иновации, ИКТ. Всяко такова събитие може да бъде подкрепено с експертизата и изкуствата от учените и бизнеса, работещи на територията на научно-технологичния парк, което дава висока добавена стойност. Предимството е, че има съвършено концентрирана на знания и умения, като тук е място, където всеки организатор на събитие може да го форматира съобразно своите нужди и възможности – на открито, и на закрито, уверява Пламен Славчев.

Чрез гъвкавост и креативност София Тех Парк се превърна в място за конференции, церемонии, гошмашни форуми, тъймбилдинги, хакатона, обучени, работилници. Дори и в тази трудна за събитицата индустрия година екипът убедено продължава непрек. "

that 50% of an event is its content, and the other 50% are the live contacts it enables.

2019 has been the strongest year for the events in Sofia Tech Park, when they were more than 210 events. And the best reference is that for many of the initiatives, once organized - it has become a tradition to be held every year at this place. In addition to hosting and supporting events, Sofia Tech Park already organizes forums with its own content - for example, the Investum Supersonic conference, which in March 2019 was focused on innovation in Bulgaria. The “Dare” series of inspiring meetings with successful Bulgarians, as well as the webinars on current topics are met with great interest.

Location, location, location - is just one of the advantages of Sofia Tech Park as a place for events. Especially for those who are related to science and education, entrepreneurship, innovation, ICT. Each event of that kind can be supported by expertise and know-how from scientists and businesses working in the science and technology park, which gives high added value. The advantage is that there is a strong concentration of knowledge and skills, and here is a place where every event organizer can shape it according to their views and needs - both outdoors and indoors, says Plamen Slavchev.

Through flexibility and creativity Sofia Tech Park has become a place for conferences, ceremonies, annual forums, team building, hackathons, trainings, workshops. Even in this difficult year for the event industry, the team is confidently moving forward.
Obrazovannite bulgari i xorata s uspehna kariiera tuik i nabyh
zhe napravit bulyarskiy renesans, tvyrdyi Iveylo Tanev

102% Professionalism

Educated Bulgarians and people with successful careers here and abroad will bring the Bulgarian renaissance, says Ivaylo Tanev
to standards and internal policies that are valid for the entire corporation, as Western management gives a different quality to the organization of the whole business”, said Ivaylo Tanev.

**Here**

Ivaylo Tanev has never worked abroad. The factors that kept him here: the family, the international atmosphere that Ingram Micro Inc. creates here, the feeling of belonging to something bigger, the professional way of working. In this case, the location is irrelevant, he said. In order not to be in Europe’s backyard, according to him, a large part of the educated Bulgarians should return. This will affect both the business management model and the state. But what would make people with potential and a successful career come back? The “carrot” is still buried in the ground, only its leaves are visible.

**Choose Bulgaria**

The step back to Bulgaria is a personal decision. If more and more professionals who have worked according to another model start to return, then the experience gained can be transferred to our country. The good sides of making a career in Bulgaria are that we have everything here, but everyone must find their place, said Tanev. According to him, the management in Bulgarian companies should wake up and start borrowing working formulas and practices without the need to invent something that already exists.

If everyone in their work does everything at 102%, then both business and the state will prosper, says Ivaylo Tanev.
Да бъдеш или да не бъдеш...
фрийлансър

To be or Not to be ... a Freelancer
As the pandemic continues, more and more companies are reducing full-time employment and increasing the options for more flexible work arrangements - including temporary employment and freelance employment.

In Bulgaria, medium and small businesses are working more and more actively with freelancers - due to the intensive demand and supply in offline groups or platforms, to the growth of the market for training and resources, legal, accounting and marketing services on freelance practice. In two of the largest Facebook groups in Bulgaria, between 12,000 and 87,000 users do business - employers, people who combine employment contracts and additional employment, as well as freelance specialists. According to NSI data from the first quarter of 2020, the so-called "self-employed" workers are 215,000, mostly in services. And this definition does not include all liberal professions. In addition to traditional lawyers, craftsmen and artists, IT specialists, people from the field of training and recruitment, sales and new creative professions have entered this market. For them, freelancing is an opportunity for higher hourly rates as an alternative to layoffs or wage cuts. Or the first step to your own business. Low-paid orders and the grey sector often distort the price market, but the free market is sustainably regulated through the levers of good name and successful marketing, high quality, adequate pricing and relationship management. Freelancing creates opportunities, but requires responsibility and real investment.

Freelancing creates business opportunities, but requires real investment and responsible relations.
The more quality professionals work as freelancers, the easier it will be for everyone else. There are always people who undercut prices and provide low quality services. This affects the freelancer-client relationship and is detrimental to freelancers in general", says Ivanka Mogilska. She trains and consults self-employed people on the "Freelance" platform. She has been working as a copywriter since 2004, and as a freelancer since 2009. She has learned to set prices, negotiate with clients, organize and manage her time by herself. 11 years later, “almost everyone wants to be a copywriter”, but among freelancers there are already many students and pupils, women on maternity leave, senior professionals who are looking for a new realization in various fields.

On Ivanka’s platform, lawyer Miroslav Moravski gives legal advice. He is convinced that freelance offers many more alternatives to the crisis than traditional work relations. The most common question people ask is: “They don’t want to pay me - what should I do?”. Then, come copyright and property-related legal issues.

He advises every freelancer and client of such services to work only on contracts. “A consultation with a lawyer does not cost much, but is of great importance for the protection and proper positioning of the freelancer. I advise people to have a consultation before concluding a contract and before accepting an order. It will be much cheaper and painless to secure their relations.”

Ivanka adds that the question of the relations between two freelancers arises more and more often, when one is a subcontractor of the other, which is legally-bounded, but also requires skills for teamwork. But the employer also needs to know what to look for when they want to work with a freelancer. “Ask for a portfolio and ask questions. Look for a person who wants to understand what you need, to assess whether it can be useful to you and only then to give you an offer. Watch how he or she communicates with you. Work with people who know their value and offer knowledge, skills and personal approach in return. Give trial assignments for a fee. It will save you time, nerves and money later. Research the market before making a final choice”, she advises.

Choosing a freelancer in the art field goes through a similar process. Silvia Trifonova, creator of the "Her Startup" platform, says artists search for clients online in the same way as others, but find it harder to take the initiative on their own. During the last training on the platform on building an online store in Etsy, together with Nevena Mileva, she noticed that artists need to learn to market and evaluate properly, to remain stable over time. “The new skills are related to mastering and implementing technologies in the work process and in communication with customers and partners”, adds Miroslav. Freelance may seem “fashionable”, but a good name and the ability to make contacts always "sell". The development of a portfolio and a website supports branding, but according to him, freelancing
В отношенията си. Иванка допълва, че все по-често възниква въпросът за отношенията между двете фрийлансъри, когато единият е подзащитен на другия, което се оформя право, но изисква и умения за работа в екип. И в този случай трябва да знае какво да търси, когато иска да работи със специалист на съвършена практика. „Искаш те ефективно и задоволително да работи, трябва добре да разбере какво ви е нужно и как да ви е полезен и как това да ви е полезно. Смятам, че този начин си е оправдан, щом работещия с екип, трябва да разбере какво е въпросът, трябва да разбере какво е необходимо, да разбере какво е желано.“

И изборът на фрийлансър в арт средите преминава през подобен процес. Силвия Трифонова, създател на платформата Her Startup, казва, че художниците търсят клиенти онлайн по същия начин като останалите, но по-трудно вземат инициатива сами. При последното обучение на платформата относно изграждане на онлайн магазин в Etsy, съвместно с Невена Милева, тя забелязва, че творците имат нужда да се научат да се маркетират и оценяват правилно, да остават стабилни във времето.

„Новите умения са свързани с овладяването и внедряването на технологии в работата и в комуникацията с клиентите и партньорите“, допълва и Мирослав. Фрийланс практиката може и да излъже „на мода“, но допълва и умението да се създават контакти във вида „продават“. Изработката на портфолио и уебсайт подпомага брандинга, но според него свободната практика не получава достатъчно подкрепа за разгръщане като успешен бизнес модел. “Има сравнително нелоша основа за работа при юридическите лица, търговци или нестопански организации, но физическите лиции, които са самостоятелни специалисти, изпитват затруднения. Както правни субекти често в администрацията съществуват два избора - или ти работиш самостоятелно или работиш в компания, но нямаш правата да използваш облекчения като търговци например, и често това включва неплатен труд. Както вече казах, е важно да имаш интереси и задоволителен баланс," съветва тя.

Мирослав завършва с усмивка: “В България има много работа за всички”. "По-интересното е колко хора остават на свободна практика, след като се сблъскат с първата цена, която трябва да платят, за да могат да работят кои да купят, които да купят и по проект, които са им интересни и забавни," съгласно Иванка. Менянеността към свободната практика e подходяща за бизнес в начален етап, казва Пламена Андонова. Accountant Plamena Andonova disagrees. “Freelance in Bulgaria is a suitable opportunity to start a business initiative in an early stage. The envisaged tax-deductible expenses provide tax comfort to the self-insured person. Finance and accounting are made as simple as possible, so that you can handle your own accounting after an initial consultation. The increasing penetration of technology in the public administration also supports freelancing. “Usually, I suggest discussing the topic of “freelance or with a company” with a monthly revenue of about BGN 3,000”, she explains.

Miroslav ends with a smile: “There is a lot of work for everyone in Bulgaria”. “What’s more interesting is the number of people who remain freelancers after being faced with the initial price they have to pay to be able to work as much, when and where they want, and on projects that are interesting and fun for them”, Ivanka concludes.
only a few months ago, we were talking about digital nomads. Coworking spaces appeared in the ski resorts - a new niche that had opened. But the pandemic has shifted everything quickly, and many things are no longer the same. Remote work has the potential to become a permanent practice. That is why the demand for properties outside the big city has increased. Two of the advantages: better price and proximity to nature. Thus, after the decline of digital nomadism, it is now the turn of digital hermits.

The wind of change

The real estate market is experiencing the healing effect of the pandemic, which has forced all market participants - investors, owners, banks, buyers, to rethink their behaviour. There is a serious increase of interest in rural houses, as well as holiday properties in seaside and mountain resorts. There is a tendency for Borovets to be among the most attractive locations for investment purposes, says the Executive Director of Bulgarian Properties, Polina Stoykova.

Four seasons of health

Borovets is close to Sofia and Plovdiv and from these two points it can be reached in about an hour. Our oldest winter resort has a well-developed infrastructure and, therefore, after the isolation we experienced this spring, it became a desirable place to buy a property. This may be a second home, and why not a first one for people who...
work remotely. And after many have embraced the “Back to Nature” attitude, the most flexible investors now have offers in response to the changing demand. Glavbolgarstroy caught this wind of change and is currently constructing Borovets Gardens Apartments at a rapid pace. By the upcoming ski season, the newest wing of the complex will be completed.

Opportunity

In Borovets Gardens one still has the chance to buy a one- or two-bedroom apartment - at a price between 650 to 830 euros / sq.m. It can be used all year round by its owners, or it can be used just on weekends, holidays and vacations, and the rest of the time can be rented out to tourists. The owners of an apartment or studio in Borovets Gardens have at their disposal the comforts of a luxury hotel, and for almost all spa services there are preferential prices, as well as free access to the pool. “This is a high return investment. The good price-quality ratio is just one of the many advantages”, the investors assure. The aparthotel itself is not far from the center of the resort and the ski lift, which is another convenience. Due to the proximity of the resort to the capital and to Sofia Airport, there is an increased interest in the apartments in Borovets Gardens from foreigners, too, and some have already purchased properties before the construction is completed.

A new way of life

Borovets Gardens is constructed according to the highest standards. The complex is also being built with the notion that it has the potential to become a top location for digital hermits. But also, for people who are looking for closeness to nature, without compromising on the good infrastructure and amenities they are already used to.
Big Data for Big Goals

The GATE Institute in Sofia has ambitions to become a global digital hub for innovation and top developments

Tatjana Yavasheva

The GATE Institute in Sofia has ambitions to become a global digital hub for innovation and top developments. GATE is the first high-tech center for research and innovation in big data and artificial intelligence in Eastern Europe. It is the main structural unit of Sofia University in partnership with Chalmers University of Technology and Chalmers IndustriTeknik in Sweden. The GATE project attracted more than 30 million euros in public and private funding in competition with nearly 300 applications from 15 European countries.

The intention

to turn this institute into a globally competitive digital innovation hub in four areas: Cities of the Future, Digital Healthcare, Smart Industry and Smart Government.

The institute has a main team of internationally recognized researchers, but in 5-6 years more than 100 scientists should be involved. This fall, commences the construction of a new building with modern infrastructure at the Lozenets base of Sofia University, near the faculties of nature. The complex will have three laboratories for innovation and experiments. It will also be a place for cooperation with the industry on top developments. Through GATE, the ambition is for our country to become a key player in the development of big data and artificial intelligence. “It’s good for young people to know that research in the field of data is one of the professions offering long-term opportunities. The
хора да знаят, че изследователската работа в сфера на данните е сред професиите със сигурна перспектива. Светът се разбива благодарение на големите данни и от тях зависи колко бързо ще създадем чиста енергия или ваксина при следваща пандемия", казва проф. Силвия Илиева, директор на Института GATE.

GATE RATE (Recovery Activity Tracker of Economics) е еден от проектите, върху който в момента се работи. Това е платформа за изследване и анализ на ефекта върху икономиката в следствие на пандемията. Тя събира и обработва данни в реално време, за да се вземат информирани решения. Платформата се разработва с интердисциплинарен екип от най-добърите икономически изследователи в България, като това включва проф. д-р Красен Станчев, преподавател в СУ и главен редактор на УС на Института за пазарна икономика, преподавател в УС на УИМ и председател на УС на Института за пазарна икономика. Методологията за събиране и обработване на данни е класическа и представлява интерфейс между микро и макро-икономически показатели, включително фискални, които се базират на заетост и добавена стойност. Тя е модифицирана да работи за нетипичната моментна картина, резултат от блокирането на човешката дейност.

Институтът GATE е истински шанс за развитието на конкурентоспособен бизнес в България. Големите данни и изкуственият интелект може да се използват за намаляване на рисковете и за повишаване качеството на продуктите и услугите, за по-бързото и обосновано вземане на решения, но и за изучаване поведението на клиентите. Този високотехнологичен анализ осигурява наблюдение и отговор на въпросите на потребителят, а също и на по-високата ефективност и продуктивност.

Българският бизнес ще има привилегията чрез силата на данните да създава решения и услуги с висока добавена стойност, твърди проф. Силвия Илиева (в средата)
Пред 2020 г. изразите „вкъщи съм“ и „на работата съм“ се оказаха почти синоними. Когато кухненската маса, терасата и диванът се оказаха офис пространства, правилата на бизнес средата претърпяха промени, които доказваха, че успешното онлайн присъствие изисква също толкова добро възпитание, колкото и в реална среда.
Успешното онлайн присъствиe изисква също толкова възпитание и грижи, колкото и в реална среда.

A successful online presence requires just as good manners and care as in a real environment.
A successful business meeting requires preparation. Nevena recommends that we should be at our work position at least 10-15 minutes before the agreed time to do technical tests on the computer, to review our presentation, to make sure that everyone at home knows that we are entering a meeting. Delays and technical malfunctions are even more serious pitfalls in online communication. Good manners during meetings in a virtual environment include a light conversation to break the atmosphere, presentation of the interlocutors - old-fashioned methods of etiquette, which do not go out of fashion.

Non-verbal communication is very important. More and more companies require their employees to turn on their cameras during virtual meetings, because eye contact is important for concentration, for maintaining the team spirit. Therefore, it is advisable, if we have not done so before, to have a look at our camera before the start - whether we look clean and tidy, whether we do not unconsciously make facial expressions, or often touch our hair or face.

Nevena warns that the other side sees us through a video image, and it greatly enhances the perceptions of our conscious and unconscious facial expressions, gestures and non-verbal signs. We should not avoid smiling, because a smile is visible in the eyes, even if for some reason we are wearing a mask.

“It is important to be heard, understood and accepted. All that could potentially prevent this needs to be avoided”, says Ani. She advises us not to rely on the feeling that at home even the walls would
преглеждаме презентацията си, да се уверим, че всички вкъщи знаят, че влизаме в среща. Закъсненията и техническите неизправности са още по-серiouзнi подобни камъни при онлайн общуване. Добро възпитание при срещите във виртуална среда бълкочва лек разговор за разчупване на атмосферата, представяне на събеседниците - старомодни прийоми на етикета, които не излизат от мода.

Невербалната комуникация е много важна. Все по-вече компании изискват служителите им да включват камерите си по време на виртуални срещи, защото визуалният контакт е важен за концентрацията, за поддържане на екипния дух. Замова е препоръчително, ако не сме го направили до сега, да се огледаме в камерата си преди началото – дали изглеждаме чисто и спретнато, дали не правим неосъзнато мимики, или докосваме често косата, лицето си.

Невена предупреждава, че отсрещната страна ни вижда посредством видеоизображение, а то засилва възприятията от нашите съзнанието и несъзнанието мимики, жестове и невербална знац. Не бива да избягваме усмихванията, защото усмивката личи и по очите, дори и ако по някаква причина сме с маска.

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2020 convinced us that everyone can cook. Or at least try. The culinary upheaval has created crises and opportunities that reflect the new attitude towards food - as an experience that costs almost as much as the marketing behind it. The battle for consumers of recipe books, products, services, food delivery and restaurants has shifted mainly to the online environment. But not quite so.

According to the American platform Finances Online for evaluation of SaaS/ B2B software and financial products in 2020, Instagram, paid online advertising, SEO optimized texts and user reviews are becoming increasingly important sources for recruiting customers and users of goods and services in this field. But as my interlocutors confirm, good taste remains the king of cuisine.
Кулинарните курсове се изместваха в интернет, но фокусът им остава качеството на храната и нейното маркетиране

Culinary courses have shifted to the Internet, but their focus remains on food quality and good marketing

казвам и мите събеседници, въкусът остава царят на кулинарната.

Коронакризата изправя Boris Tasev, създател на кулинарното училище „Amuse Bouche“, за пореден път преодолява най-голямото клше в тази сфера - че има хора, които не могат да готвят. „Всеки може да готви, но не всеки иска. При кулинарните курсове има много специфика, изключителна сезонност и няма постоянство. Хората у нас не са толкова отворени към онлайн курсовете. Но успяхме да бъдем първите, които преминахме към видеокурсове, които покриват основните умения, за да започне човек да готви у дома“, пояснява той.

Георги Георгиев, съосновател на веригата заведения за гурме бургери Skapto, ориентира бизнеса си от фокусиран основно в обслужването на клиенти в обекти към доставки, включително и на суровини за готвене у дома, с рецепти. Открива и нова група активни потребители - тийнейджърите и студентите, които все повече се интересуват с какво и как се хранят. „От маркетингов гледна точка се фокусираме върху опознаването на бранда - ние представихме клиентите с хората, които приготвят храната им. Това е част от емпатията, защото ние имаме безлични поръчки, а знайте кой стои зад тези поръчки“, казва той в интервю за блога “Създатели - дигиталните оптимисти на България”.

“Интересът към готвенето у дома не спадна тази година”, отбелязва и Деница Георгиева, кулинарен блогър и автор на книгата “Нисковъглехидратно хранене за всеки ден – бързо и лесно”. “Обяснявам го с усложнелата ситуация, защото хората не са така склонни, както преди, да отидат в ресторант. И това се възползваме от обстоятелството, че хората се изместваха към доставки, и създаваме онлайн курсове, който покриват основните умения, за да започне човек да готви у дома“, пояснява той.

The coronavirus crisis faced Boris Tasev, founder of the “Amuse Bouche” culinary school, with the challenge of once again overcoming the biggest cliché in this field - that there are people who cannot cook. “Everyone can cook, but not everyone wants to. When it comes to culinary courses, there is a lot of specificity, clear seasonality, and nothing is constant. People in our country are not so open to online courses. But we were the first to switch to video courses that cover the basic skills needed to start cooking at home”, he explains.

Georgi Georgiev, co-founder of the chain of gourmet burgers Skapto, directs his business from being focused mainly on serving customers on site to deliveries, including raw materials for cooking at home, with recipes included. He also found a new group of active consumers - teenagers and students who are increasingly interested in what and how they eat. “From a marketing point of view, we focused on the human side of the brand - we introduced customers to the people who prepare their food. This is part of the shared experience, because their orders are no longer impersonal, but they know who is behind them”, he said in an interview for the “Creators - the digital optimists of Bulgaria” blog.

“Interest in cooking at home has not waned off this summer”, said Denitsa Georgieva, a culinary blogger and author of the book “Low Carb Meals for Every Day - Quick and Easy”. “My explanation for this is the complicated situation and the obstacles to travel. At this time of year, spending time around the stove usually is not that popular, but now that is not the case. The process we went through made us more flexible, we evolved. If last year the idea of a paid online cooking course sounded unrealistic, this year such courses are full in 20 minutes”, she explained.

According to Boris, “there is work for everyone”, and the value of the food in the restaurant, on the table at home, or
Според Борис “има работа за всички”, и стойността на храната в ресторанта, на масата вкъщи или на екрана на лаптопа зависи основно от продуктите и качеството на техноложията, вложени в тях. От значение е регионалният, дори местният произход на продуктите и рецептата и личният подход към готвенето. С интереса към храната расте изискването към маркетирането ѝ.

Деница не продава чрез блога си, но поддържа и разширява своята присъствие чрез активно онлайн участие. Те припомня, че брандът, особено в сферата на здравословното хранене, се креира на „постоянство, максимална честност, близка комуникация и съчетание от ежедневие“.

“Това печели хората. Всеки може да глежда красиви снимки на гурме кухня, но това не е ежедневната ни храна.” Те същевременно намират област за нови идеи в ресторантите и кулинарните професионалисти: какви продукти има, какви технологиите вложени в тях. От значение е регионалният, дори местният произход на продуктите и рецептата и личният подход към готвенето. С интереса към храната расте изискването към маркетирането ѝ.

Denitsa Georgieva relies on personal experience and honesty in her culinary blog

on the laptop screen depends mainly on the products and the quality of the technology invested in it. What matters is the regional, even local, origin of the products, the recipe and the personal approach to cooking. With the growing interest in food, the demand for its proper marketing increases, as well.

Denitsa does not sell through her blog, but maintains and expands her presence through active online engagement. She reminds that a brand, especially in the field of healthy eating, depends on “perseverance, maximum honesty, close communication and giving advice from personal experience”.

“This is what makes the difference and wins people over. Everyone can look at beautiful pictures of gourmet cuisine, but this is not our daily food.” She advises beginners in professional cooking and the restaurant business not to forget that the creation of a chef’s menu, the interesting presentation of text and illustration, the investment in photo equipment takes time and money to build.
“The most important thing is that young enthusiasts are not misled by the beautiful photos and the seemingly easy life that each of us unconsciously demonstrates on Facebook and Instagram. The basis of a successful market presence should be a quality product, but the factors are many and sometimes unpredictable. If your service is high quality and you are ready to work, you are on the right track”, Boris explained.

Georgi adds that many companies are excited that a large part of their clientele is online, believing that the more money they put into advertising, the better. He advises them to clearly define the goals of their campaign, the budget and desired results, to make the most of customer feedback. The easiest thing to do when someone is unhappy and has expressed it online is to say, “This is a hater”, but it’s much more valuable to check if there is some truth in the comment and whether you can improve your business if you fix this problem”, explained the entrepreneur.

In conclusion, Boris, Denitsa and Georgi put together the recipe for success in the industry. It includes hard work, a lot of patience, a clear concept and vision for development, flexibility in working with new approaches, products, but also selecting very carefully new technologies, materials, brands. Georgi added: “There is a saying – “The bitter taste of poor quality lasts much longer than the short-lived joy of the low price. I think there’s a lot of truth in that”. The end result - the finished, authentic dish can be sold online only, as long as it offers value. And the value “smells” delicious. 😋
Mr. Chernev, what lessons did the pandemic teach you as the Executive Director of a large retail chain?  
- The situation reinforced some well-learned lessons: In order to cope with a crisis, we must work together. We often forget how connected we are. Many people do not realize what large-scale processes, complex planning, people, work and energy are behind every product they see on the shelf.  
- Let’s highlight some of the measures you have taken, which, however, will not be sustainable in the future…  
- Customers are at the heart of our business. Their trust depends on the professionalism of our colleagues, and they are the “fuel” that keeps the company alive, active and successful. Times of crises are a test of how well a company is managing. During the state of emergency, we invested more than 5 million euro to increase salaries, provide bonuses to employees who were then working on the “front line”. And we invest another BGN 1 million a year in training and healthcare programs.  
- The pandemic put forth the issue of the presence of Bulgarian production in the chains. What has been the obstacle for years?  
- This topic is not new to us at all. Given the traditionally high interest of Bulgarians in domestic production, so, to prevent the access of Bulgarian products would be devoid of economic logic. The numbers indicate that 86% of the turnover of “Kaufland Bulgaria” is formed by local suppliers, and 60% of all manufacturers we work with are Bulgarian and come from 25 regions, which is almost the whole country. We have almost 70% Bulgarian presence in key product groups for consumers. For almost two years we have been working with 21 family dairies and small farms from different regions, whose products are offered in our farm-product stands in 17 of our hypermarkets across the country. For the last two years we have sold about 65 million kg of fruits and vegetables and over 61 million kg of dairy products produced in Bulgaria.  
- But still there is a problem. What does it look like from the point of view of retail chains?
две години сме продали около 65 млн. кг плодове и зеленчуци и над 61 млн. кг млечни продукти, произведени в България.
- Но все пак проблем има. Как изглежда той от страната на търговските вериги?
- Не смятам, че има такъв проблем. Успешен пазар е този, който се саморегулира. Не е нужен закон за качеството и свежестта, нито за добромата симбиоза в съвместната работа с българските производители. Това са наши принципи от почти 15 години.
- Българските производители трябва да продават, за да продължат да произвеждат. За много от тях точно пазарът е проблем…
- Работата с нас изисква качество и гаранции. Не оставяме произволите сами в този процес, те се учат и растат заедно с нас. Некои дошляха с по една касетка зеленчуци, а сега обработват стотици декари продукция, чиято реализация договоряме и гарантираме предварително. В последните месеци се съврзахме с още близо 5000 произвеждители на плодове, зеленчуци, млечни продукти и яйца. А това е само по-малка част от общите списъци предложени от Министерството на селското стопанство. Иван Чернев е председател на УС на Kaufland България от февруари 2018 г. Управлявал е различни отделни структурни съединения на Kaufland в Германия и други страни. В България идва от мениджърска позиция в Kaufland Словакия. Той е дипломиран икономист от Университета в Нидеррайн, Германия.

Ivan Chernev has been Chairman of the Management Board of Kaufland Bulgaria since February 2018. He has managed various departments in the structure of Kaufland in Germany and other countries. To Bulgaria, he comes from a managerial position in Kaufland Slovakia. He holds a degree in Economics from the University of Niederrhein, Germany.
Плодове и зеленчуци, млечни продукти и яйца по списъци, осигурени от Министерството на земеделието, като с част от тях вече работим или сме в напреднали преговори.
- *Kaufland България създае собствена марка „Брей!“. Кой бе подтикът?*
- Работим с фокус върху родното, познаваме много добре пазара и вкуса на клиентите. Вложихме целия си опит и познания в „Брей!“, нашата първа собствена национална линия продукти. Целта е да отворим на първото на качествени български продукти с традиционен вкус.
- *На какъв изискваня трябва да отговорят местните производители, за да прескочат летвата и да попаднат в селекцията „Брей!“?*
- Летвата в Kaufland е една: качество. Създахме „Брей!“ с 20 български производители от 15 региона в страната. Те са дългогодишни наши партньори, но и такива, с които работим за пръв път. Избрахме ги с прозрачен конкурс при ясно зададени критерии за качество и масштаб на производството. Изискваше се всеки да притежава международно признат сертификат за качество и работа със собствени марки, а за продукти като прясно месо и колбаси изискваме и независим външен оценил оценил.
- *Кои са най-трудните моменти в създаването на собствена марка с местно производство?*
- Може да възникнат трудности от всякакво естество. При нас заради изолацията се получи забавяне на финалния етап, противовъздействането на марката на пазара. Затова го отложихме с три месеца.

"Брей!“ е първата ни собствена национална линия продукти, съобразена с мърсенето на качествени български продукти с традиционен вкус

"Brei!" is our first own national product line, in response to the demand for quality Bulgarian products with traditional taste
- “Brei!” will go outside the borders of Bulgaria?
- We do have such plans. But first, we will develop the brand here, which will take 2-3 years.

- What are your recommendations to local manufacturers, so that the market can be more open to them?
- Contact us and get information from the source about the requirements. Our doors are always open. They can also get advice from other manufacturers with whom we are already working well.

- Need for shorter supply chains – that was one of the conclusions outlined by the isolation. What chance does local production stand and how can small producers grow?
- The capacity and development of small producers is not only a question for the retail chains, but also for the producers themselves. Our task as traders is to provide an environment that makes this growth possible.

- What are the pebbles in the shoe of Kaufland Bulgaria?
- Non-market measures are usually the pebbles in the shoes of any free market business.

- The chain is growing. How do you find the right people?
- Finding the right people has never been easy because we are looking for the best. Kaufland Bulgaria is the largest employer in the modern trade sector and for the second year in a row certified as a Top Employer by the Top Employers Institute independent international organization. This places us among the leading companies in Europe, innovators in terms of taking care of our team. We invest a lot in the development of our employees. We have recently increased the remuneration of all colleagues in our hypermarkets in the country and our logistics center.

- You have worked in some other countries around the world. Point out one advantage of running a company in Bulgaria...
- The advantage for me is that I have the opportunity to work in my homeland.
Bulgarian Poultry Farming is Becoming Ever More Modern
Гозиро Павлова, бихте ли разказали за историята на вашата компания? Как решихте да се занимавате с произвеждане на яйца?

- Компанията ни е със създаване съвместно с производството на яйца. Вече 21 години сме на пазара и следхеме изграждане семейна традиция. Решението за започване на този тип дейност зависи от идеята за създаване на качествен и достъпен български продукт. Ако в основата на качеството на яйцата не на зърнени култури ни позволяват да работим изцяло с тази дейност?

- Какви са основните предизвикателства пред бранша според вас?

- Всеки един бранш и бизнес е изправен пред трудности и предизвикателства. Специфичната преизключителна основна бранша е продуктувана от факта, че в основата на производството е жибата стока. Определено това е най-големият и най-сериозеното предизвикателство. Друг важен фактор е глобалната конкуренция, която не позволява изоставянето от налагащия се тренд.

- Има ли дърби условия в България за осъществяване на тази дейност?

- Определено има дърби условия за осъществяване на дейността. Благоприятните условия у нас за отглеждане на зърнени култури ни позволяват да работим изцяло с български суровини. А в основата на качественото яйце стоят качествената суровина, съответно и качественото фураж. Именно поради желанието ни за създаване на още по-качествен продукт през 2013 г. насочихме усилията си за разработване на обогатена формула на яйцата.

- Бихте ли разказали повече за обогатената формула?

- Технологията е разработена при боядисване от обогатителен технолог или като е по-необходио - по производството на качествен продукт. Пълното хранене е основополагащо за постигане на добър здравен статус на птиците, както и за производството на качествен продукт. Водени от идеята за още по-добър продукт, стимулирахме и до концепцията за три вида формули на обогатени яйца - яйца обогатени със селен, селен и витамин Е, както и селен и Omega 3. Обогатяването става по естествения начин чрез процеса на хранене на кокошките и чрез напълняването на тези елементи в организма им. През годините съзряхме все повече положителни отговори относно този наши обогатен продукт, и това ни насърчава да продължаваме да работим за разширяне на тази насока, както и да преминем към високи очаквания. Модернизиране ли се българското птицевъдство?
Евродейните практики, норми, освен задължителните, за кои е ясно?

- Българското птицевъдство върви с все по-големи темпове към модернизацията. От технологична гледна точка волюнтрото отглеждане на кокошки носачки вече се среща във всичко по-вече български ферми. Българските производители се ориентират все по-вече към по-ефективни и високотехнологични машини. Бих казала, че част от модернизирането е покриването на различни нива на стандарти за качество. В нашата компания освен задължителните европейски норми за хуманно отглеждане на птиците, фирмата покрива най-високия международен стандарт за производство на храни IFS. Той позволява модернизация на предприятие по-бързо и ефективно на ефективните си практики, както и максималното постигане на добри резултати, подобряване на работните процеси и най-важното - дава оценка за качеството на продукта. От друга страна, ефективното застъпяване на този сертификат те заставяят на себе си, непрекъснато да правят подобрения и да търсят решения.

- Взаимодействат ли добре според вас българските производители с чуждите вериги у нас?

- Точно този процес на модернизация позволява набръчкането на по-вече български производители в чуждите вериги. Обаче, за постигане на това доказателство е необходимо покриване на всички нива на стандарти за качество. Условията за работа с този тип клиенти са изцяло ориентирани към най-високите стандарти на производство на храни. Като български производител, работещ с чужди вериги, вървим по пътя на модернизацията и създаваме високотехнологични машини. Но понякога и малките неща. Например, да чуеш обратна връзка и коментар от непознат човек, който ти споделя, че си купува от твоите яйца, защото са му вкусни. И не на последно място, да знаеш, че до българина достига пълноценен хранителен продукт.
- Coccidiostats
- Enzymes
- Feed Additives
- Veterinary Products
- Vaccines
- API
- 5 continents
- 90+ countries
- 95+ products
- Ranked among the top 10 veterinary pharmaceutical companies worldwide

- More than half a century fermentation expertise
- Strategical acquisitions over the years
- European production
- State of the art production facilities

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Insects are a valuable source of protein and action is already being taken to promote their inclusion into the diet of animals and humans.

Insects in human and animal diet - this is the new trend around the world, which is gaining momentum. For the Far East, this food is traditional, but now the West is beginning to focus its interest on it. That is why the number of farms that raise insects is growing, in order for them to be used as food or food additives. A number of restaurants already offer such delicacies, but some people are also becoming media stars by sharing recipes that contain insects. There are also entrepreneurs who talk about their farms, which raise such exotics. Locusts, crickets, ants, flies, worms, cockroaches... Do not rush into saying "No, we are not Asians!". Because...

New business

Farms raising insects as a source of protein are a new business which believes the future belongs to them. The advantage is that compared to the livestock farms we know, they consume much less resources, such as water, food, energy and space. They also emit less greenhouse gases than the quantities generated by cattle. And although at this stage they are mainly used as food for some reptiles and birds, the emerging trend is that insects are increasingly entering the human diet. Bug dishes are a source of important nutrients. An example from Africa: The palm weevil is a pest, but when used as food, it provides more zinc and iron than beef. That is why interest in growing this particular beetle has grown in Ghana and it is becoming a lucrative business.

In North America

However, such endeavours are not only spreading to poorer regions of the world. North America turned out to be a favourable ground. In Canada, three enterprising young men - brothers Darren, Ryan and Jared Goldin, began to develop an insect business in 2014, creating Entomo Farms. Initially, the supplies provided food for reptiles, and today they sell crickets and worms for consumption - roasted or powdered. This alternative food is rich in protein, iron, calcium, omega and amino acids.

New business
In 2014, the first edible insect farm opened in the United States. It is located in Youngstown, Ohio. An abandoned warehouse is used to raise European locusts, which quickly became a facility with a new function. When they grow up, the locusts turn into flour, which is used in biscuits and chips. Big Cricket Farms raises insects, and Six Foods in Boston produces the locust products. The team believes that there is a way to introduce this protein-rich product into modern-day people’s diet.

Advantages

Since 2003, the Food and Agriculture Organization of the United Nations has been trying to promote the consumption of insects. Their report states that this is a way to provide protein much more efficiently than by raising livestock. The data shows that 10 kg of food is needed to obtain 1 kg of beef, compared to only 1.7 kg for 1 kg of locusts. Insect farming releases 1% of the greenhouse gases produced by farm animals, such as cows and sheep. But there is also a warning that this new branch of the food industry will face a number of difficulties, both in terms of the absence of sufficient information about the possible risks of insect farming and in consumer attitudes.

 Territory

There are said to be more than 1,900 species of edible insects, most of which live in tropical countries.
NASEKOMO пръв съзря ниша

NASEKOMO is the first startup in Bulgaria to start developing the production of insects as animal feed. The founders of the company are Olga and Xavier Marsenak, who have extensive experience in agronomy and biotechnology. In search of a sustainable business with potential, they see a niche in new foods that will satisfy the hunger for proteins. Scientists, for example, have already seen the potential in cockroach milk. They found that the Diploptera punctata species feeds its young with a substance that is very rich in proteins, amino acids, lipids and sugars. Insect "food" is also a niche for scientific research.

Regulation

Among the most commonly consumed groups are beetles, caterpillars, bees, wasps, ants, locusts, crickets, cicadas, termites, aphids, dragonflies and flies. It is clear that we are pushed to include some of these exotics in our diet. The West is gradually beginning to do research in this direction.

However, in order for insects to enter the diet of the European population, the European Food Safety Authority must regulate it. And while this process is in progress, countries like Belgium and the Netherlands are pursuing a "tolerance policy", which is in response to some concerns about the occurrence of an allergic reaction to the consumption of insects in any form. There are also restrictions on the use of insects as food for animals that are part of the human food chain. For the time being, such products are allowed in the EU to serve as food only in fish farming, but are also expected to enter the poultry and pig farms.

Having all its advantages, only the future will show how quickly insects will become the superfood of the future. If that happens, raising insects will be a really great business.
In an attempt to expand its markets, a shoe manufacturer sent a representative to Africa. A few weeks later, the man alerted: "No way! These people don’t wear shoes."

Later, a company from Israel sent a specialist to conduct research. However, he saw a huge opportunity: "Now is the time, because no one here has shoes."

In Bulgaria there is no tradition for people to use insects as food - this is where Eng. Stoyan Valev sees a huge niche and creates the first cricket farm in our country. It is located in Balgarovo, 20 km from Bourgas.
Началото

Когато Стоян Вълев сподели идеята да отглеждат щурци, всички в семейството помислили, че се шегува. Но когато ги убедил, че намеренията му са сериозни, се въодушевили. Още в началото ролите в този нов бизнес били ясни – двете с неговия син Владимир са инженери по аŭтоматизация на технологичните процеси, снаха му Яница е биотехнолог, а съпругата му Виолета – икономист. Година и половина проучвали как да започне производството на насекоми, готови да влязат в менюто на хората. И тъй като не е имало кой да им предостави готова технология за отглеждане на щурци, я създават сами. И само финансират всичко, без да разчитат на какво да се проектира в началото, през юли 2019 г. започват дейността, като правят първото зареждане със стотина щурчета. Сега щурците са над 500 хил., тъй като те се възпроизвеждат бързо. Един цикъл на отглеждане трае около два месеца. Един цикъл на отглеждане трае около два месеца. И ако не бъдат продадени като храна за домашни любимци, също колкото и други - гекони, гущери, игуани, хамелеони, паяци, те се замразяват. Технологията

Напредват в развитието на технологията по отглеждането на щурците и амбицията на двамата инженери е да направят аŭтоматизация на процесите, така че всичко да става с минимум човешки усилия и при оптимално използване на необходимите ресурси. „Автоматизацията се прави за цел качеството на продукцията да е възможно най-добро, а цената на крайния продукт – възможно най-ниска”, обяснява Стоян Вълев. Със строги мерки за безопасност и качествено всичко, както и за публичността, се изработва система, с помощта на която е възможно да се автоматизира всичко, даже и на първите стадии на проекта. Макар че първите резултати не са много впечатляващи, компаниите са продължили да работят и сега вече има възможност за продажба на готови продукти през няколко месеца. Теоретично е възможно да се осъществи възможно най-висококачествена технология за отглеждане на щурци, с помощта на която може да се осигури най-висококачествена продукция. Това е къртовски труд, но в България останахме оптимисти и вярваме, че има какво да се направи за развитието на тази нова индустрия", каза инж. Вълев. И после с цифри и факти аргументира предимствата да замени месото с насекоми.

Под надзор

Семейната ферма е реєстрирана като животновъден обект в Българската агенция по безопасност на храните (БАБХ). Щурците се хранят със специален фураж без консерванти и изкуствени добавки, която Вълеви приготвят по своя рецепта. Компанията е под надзор на БАБХ, тъй като щурците ще се ползват като храна. Това обаче ще стане едва когато ЕС позволи да влязат в менюто на европейците. EntoSynergy обаче ще е предварително готова и така нейните продукти първи ще стигнат до пазара.

Новата индустрия

Добре дошли, това ще каже Стоян Вълев на всеки, който иска да се захване с подобен бизнес в България. Но предупреждава, че у нас няма институция, която да им даде готово към продажба. Така че те трябва да експериментират и изпитват процесите, като правят успешни експерименти и използват опитите си. И тъй като това може да бъде трудоемко, този нов бизнес е максимално предизвикателен и амбициозен. „Това е къртовски труд, но в България останахме оптимисти и вярваме, че има какво да се направи за развитието на тази нова индустрия", каза инж. Вълев. И после с цифри и факти аргументира предимствата да замени месото с насекоми.

The beginning

When Stoyan Valev shared the idea of raising crickets, everyone in the family thought he was joking. But when he convinced them that his intentions were serious, they were thrilled. From the very beginning, the roles in this new business were clear - he and his son Vladimir are engineers in automation of technological processes, his daughter-in-law Yanitsa is a biotechnologist, and his wife Violeta is an economist. For a year and a half, they studied how to start the production of insects suitable to enter the human diet. And since there was no one to provide them with ready-made technology for growing crickets, they created it themselves. And they financed everything themselves, without relying on any programme financing. In February 2019, their activity commenced with an order of around a hundred crickets. There are now over 500,000 crickets as they reproduce quickly. One growing cycle lasts about two months. And if they are not sold as pet food for geckos, lizards, iguanas, chameleons or spiders, they are frozen. Then they are processed.

The technology

They are advancing in the development of cricket growing technology and the ambition of the two engineers is to automate the processes, so that everything is done with minimal human effort and optimal use of the necessary resources. “Automation is done, in order to make the quality of the product as good as possible, and the price of the final product - the lowest possible”, explains Stoyan Valev.
Сем. Вълеви вярва, че насекомите ще намерят място и в хранителния режим на българите.

Under supervision

The family farm is registered as a livestock farm with the Bulgarian Food Safety Agency (BFSA). Crickets are fed with special feed without preservatives and artificial additives, which the Valev family prepare according to their own recipe. The company is under the supervision of BFSA, as the crickets will be used as food. However, this will only happen when the EU allows them to enter the European’s diet. However, EntoSynergy will be ready in advance, so that its products will be the first to reach the market.

The new industry

You are welcome to do it - this is what Stoyan Valev would say to anyone who wants to start a similar business in Bulgaria. But he warns that there is no institution in our country that would give them ready-made know-how for this. None of his family visited an active insect farm, the research was done entirely online. And just like them, every enthusiast will have to find the answer to how to do it themselves. “This is hard work, but in Bulgaria we remain optimistic and I believe that there is something to be done for the development of this new industry”, says Eng. Valev. And then he comments on the advantages of replacing meat with insects using numbers and facts.

Where to

The Valev family believes that soon the crickets will “jump” on our table. Of course, it will be a long time before they become common food. The products will first enter the diet of those who like to experiment, but also those who are actively training and need a quick supply of protein. Proponents of healthy nutrition will probably ponder on the statement of Eng. Valev that crickets have a high content of vitamin B, especially B12, and the iron content is much higher than that in spinach. The ratio of Omega-6 and Omega-3 fatty acids is better than that of salmon. In addition, insect protein is more easily digested by the human body than protein extracted from rice, peas and oats.

Ready to grow

The first cricket farm in Bulgaria relies on the fact that people’s tastes are changing. Until 50 years ago, sushi consumption was completely unacceptable to Americans and they were saying that only bears in America could eat raw fish. And only the future will tell whether crickets will find a place in the Bulgarian diet in a similar way. Until then, crickets remain a delicious food for pets, and the residual product in their cultivation - the so-called meconium, is yet to establish itself as the best means of nourishing plants.
Now is a time of strong competition, but also of great uncertainty. Life and work constantly surprise us and we must be able to react properly, but also to develop an instinct for survival - literally and figuratively. But is this taught anywhere?

Otherland is a company that uses non-traditional methods in terms of our current understanding. That is the reason why it offers survival courses. Its qualified mountain guides and extreme sports instructors provide basic knowledge and skills that can be useful to anyone in case of extreme situations in the mountains: preliminary training, equipment and how to operate it, assessment of the terrain and route, plant and animal tracks recognition, knots, overcoming obstacles, finding water, building shelter, starting a fire... Participants are placed in a real situation and undergo training in mountain orientation, receive advice on how to behave, what not to do, what to eat if they find themselves alone in the mountains. They learn how not to lose self-control

and how to deal with difficult situations when they are amongst nature. But these same principles are applicable in all other circumstances.

Otherland specializes in team buildings. They
Otherland offers teambuilding and intellectual activities to strengthen the character and the mind

have turned them into something more than physical activity, exploration games and hunting for treasures tasks, although they also contain such elements. Team trainings are based on emotional inclusion, empathy and creating psychological engagement of the participants in the development of a certain story line. The stories are designed to contain lessons aimed at uniting the teams. Participation in their development is an exercise for joint decision-making, adequate understanding and acceptance of team roles, as well as the achievement of other pre-set goals. These dynamic team buildings, which take place mainly outdoors, include physical activities and adventure elements of various kinds, such as fantasy, war games, crime or horror mysteries.

Today, teamwork has an increasingly stronger role in companies. And more and more efforts are being invested into making people work together.

The Will Crusade

is a competitive game. In it, the teams go through physical and intellectual tests, which are of varying degrees of difficulty. People help and support each other, it unites them. The idea is to push them to make an effort even beyond their means and to mobilize forces to cope together. Sometimes, The Will Crusade is held in heavy rain, which is a real test. This is how strong character is built, capable of overcoming all difficulties and finding solutions.

The purpose of the games is having fun, but also acquiring new skills. And the most important lesson in all these games is how to get the most out of every adversity or difficulty that we are faced with. There is also another benefit for large companies – people working there usually

при всяко други обстоятелства.

„Друга земя” се е специализира в тиймбилдингите. Превърнали са ги в нещо повече от физическа активност, игри за опознаване и задачи тип „намерете съкровището”, макар да съдържат и такива елементи. Екипните тренинзи са основани на емоционално включене, съпреживяване и създаване на психологическа ангажираност на участниците в различните на съответната епизодна линия. Историите са замислени така, че да съдържат поучения, насочени към създаването на емоционална ангажираност на участниците в развитието на определена сюжетна линия. Участниците в тяхното развитие са мета за вземане на решения, адекватно разбиране и приемане на ролята в екипа, както и постигането на други предварително поставени цели. В тези динамични тиймбилдинги, които се провеждат предимно на открито, се включват физически занимания и приключенски елементи от различен характер, като контекстът може да е например фантастичен свят, военни игри, криминални или хорър мистерии.

Днес работата в екип има все по-силна роля в компанията. И все повече усилия се насочват към сработването на хората.

The Will Crusade

is a competitive game. In it, the teams go through physical and intellectual tests, which are of varying degrees of difficulty. People help and support each other, it unites them. The idea is to push them to make an effort even beyond their means and to mobilize forces to cope together. Sometimes, The Will Crusade is held in heavy rain, which is a real test. This is how strong character is built, capable of overcoming all difficulties and finding solutions.

The purpose of the games is having fun, but also acquiring new skills. And the most important lesson in all these games is how to get the most out of every adversity or difficulty that we are faced with. There is also another benefit for large companies – people working there usually
събиране от странен шум и установи, че в момента се извършва обир на дома й. Крадците избягали. На сутринта обаче тя трябвало да участвва в отборна игра. Имала голямо колебание дали след преживения шок да не преосмисли плановете си, избрала обаче да мобилизира силиите си. Игра била много изтощителна, но й помогнала да превъзмогне стреса. После Христина се хвърлила още по-смело в други игри, които я научили да се справя с трудности от най-различен характер. Така преодоляла редица свои страхове, но и придобила много нови умения, които й дали сила и увреност.

Именно чрез тези тренинги Христина Асенова успява да разкрее заложбите си. Тя става специалист по създаването на интелектуални загадки и вече майстор на куизове (викторини). Quiz Night Show е марката, под която те се предлагат. Викторините също са отборна игра и в нея може да проверите своите знания по различни теми, но и да се научите в екип да се справяте с интелектуални предизвикателства.

Организират ги първо в Пловдив, после в София, а сега вече и в други градове на страната под формата на франчайзинг. Пробежките се свързват и в тях се Включва корисна информация, като например навигационни указания, адрес на ближайшата агенция и така нататък. Като участници сме и ние, а това ни дава възможност да разберем, че можем и да ги организираме в други градове, като например Пловдив или София. Така можем да разширим своя дом за хоби и да навреме да му предложим нови възможности.

Така можем да разширяваме своя дом за хоби и да навреме да му предложим нови възможности. Но най-важно е да се обединим в екип и да работим за общата цел – да възможностите се разширяват като участници във фестивали, а не катоъглухомяни със заложбите си.
ИКОНОМИКА lifestyle economy MAGAZINE

Бижута, Jewelry guardians of power
азимели на силата
expensive jewelry is a luxury and having a good story is what sells them. What would be a piece of jewelry if there was no interesting event or legend behind it… You would hardly dream of jewelry with tanzanite, if you haven't learnt that it is much rarer than diamonds. Deposits are limited to only a small area in Tanzania at the foot of Mount Kilimanjaro. Discovered in 1967, the stone gets its name from the famous New York jeweler Henry Platt from Tiffany & Co. Legend has it that tanzanite is a gift from the Gods but in reality, only the excellent PR built around it helps it overshadow diamonds with its beauty.

Jewelry is not just a fashion fad and when investing in it, you should be able to manage this long-term investment. You also need to be lucky, because then, all of a sudden, their price can jump sharply. That is why sometimes it...
Happens that people regret parting with jewelry, the stones of which became so expensive that they could have gained a fortune. However, this cannot be predicted, but one thing is certain: Jewelry and precious stones are a dangerous area that requires a lot of knowledge and an experienced eye, and without a good consultant you could easily fall victim to deceptive financial emotions.

We put our trust in Mirela Nenchova, founder and manager of Sea of Silver and Gold, to guide us. And her first piece of advice is, “Don’t invest without knowing what your options are at a later stage”. She immediately warns that the most expensive jewelry is in the hands of a monopoly and the trend in their prices is skillfully guided. Marketing, marketing, marketing - is another golden rule that works perfectly in this area. All sorts of “tricks” are made, and once a gemstone becomes very popular, prices skyrocket.

Gemstones and exceptional gold, silver and platinum pieces are an investment that must be skillfully managed.
са на. Но това се случва само на голям и платежоспособен пазар. Най-скъпото, което може да излезе от България, е ръчната изработка на висококачествени уникали.

Бижутата са създадени, за да отбягнат огъните очи от човека, който ги носи. Те са имали защитна функция

След това придобиват и друга защитна функция – да са философски в труда моменти. Изработването на висококачествени уникали и даже уникални диаманти има инвестиционна функция. Тя е необходима за тези, които искат да инвестират в търговия. Най-ценните уникали са тези, които са ръчно изработени и са уникални. Те са високоценни и имат инвестиционна функция.

Изборът на диамант или на скъп уникал е важно инвестиционно решение, което трябва да се направи информирано, уверява Мирела Ненчова от SSG.

Рискът

и тук си е риск, но той ненадеждно може да ви поднесе голям подарък. Затова търсете маисторската ръчна изработка, при които не се използват улеснението на съвременните технологии. „В 90% от времето си работя като разказвач на история в музей, а не като продавач на бижута в SSG“, признава Мирела Ненчова. Именно тя може да ви втренчи ориентир в морето от съвършенства камъни и уникали от злато, сребро и платина. И не забравяйте, че скъпите уникали са инвестиции, които по-скъпа става, когато има необичайна история. 

this only happens in a large and solvent market. The most expensive thing that can come out of Bulgaria is high quality unique handmade pieces.

Jewelry was designed to distract evil eyes from the person wearing it had protective powers

Later on, they acquired another protective function - to be a financial shield during hard times. Diamonds are the best protection against poverty because they are too small and too expensive, they are easy to carry, explains Mirela Nenchova. She reminds that just as not all eggs should be put in one basket, the investment in jewelry should be well distributed.

When something is very finelycrafted, it is rare, and the rarer it is, the higher its price. Carefully choose the jewelry in which you invest. Sometimes things bought for investment purposes in the future do not live up to the high expectations. And others that didn’t seem so promising are becoming sought after.

The risk

in investing in jewelry is present here, too, but it could suddenly bring you a great gift. Therefore, look for masterful handicraft pieces that do not rely on the conveniences of modern technology. “90% of the time I work as a storyteller in a museum, not as a jewelry seller at SSG“, admits Mirela Nenchova. She can be your faithful guide in the sea of precious stones and exclusive gold, silver and platinum pieces. And remember that expensive jewelry is an investment that becomes more expensive when there is a unique story attached to it.
Насладете се на уютна обстановка и изискана храна в Este Restaurant
or years, the vision of people in managerial positions was limited mainly to the classic style in clothing and the conservative style in hair. But trends are changing and in recent years there has been an increasing emphasis on individuality. Elegance no longer means unification and fear of being outside the box.

Every year, new trends appear in hair styling, as well, which build on elements and techniques of current fashion trends and help to create an elegant individual style. And this, of course, has a direct impact on the first impression you make and on the overall image in a dynamic and competitive environment. Not only the clothes, but also the correctly chosen hairstyle and hair color are part of the business card of every businesswoman. But is it important to always comply with fashion? Yes, definitely!

Smart decisions always come with the right advice!

Let’s focus on the most important accessory for every lady, namely the hair! Let’s look at what is relevant for the autumn 2020 - spring 2021 season and answer the question whether you should be afraid of change.

One of the main recommendations is not to focus on camouflaging and uniform colors, but to rely on the ones that provide a sense of flow and movement. You should not forget that there are various techniques for incorporating different types of dynamics. So, do not hesitate to make the most of the skills of your hairdresser, who will not only create a special color for you, but will also create accents by styling the hairstyle. The knowledge and experience of a good colorist, tailored to your desires and needs, always give the most successful results!
COLOUR

The trendiest colours for a business style this season are natural-Scandinavian, but always mixed in combination with two or three gradient shades. They create light, volume and freshness for a personal look without looking intrusive or too daring.

CHANGE

Businesswomen should not be afraid of the desire to be different, even to some extent extravagant in their hairstyle, but the approach should be artistic. This creates identity and gives freedom.

The truth is that those ladies, who rarely take risks in this regard, usually did not have the opportunity to consult a good hairdresser-colorist. They have not met a professional whose judgment instills confidence in them and convinces them that a certain type of change will not create discomfort for them, but on the contrary - will reveal a new sense of being themselves.

SHAPES

The trend in regards to length is stable this year - the hair is up to or above the shoulders, but not in a pronounced geometric shape, but through cuts that bring more movement and airiness to the hairstyle.

Following these basic guidelines, it is not difficult to get an extremely up-to-date fashionable business look.
ко сте на възраст между 40 и 50 години, това значи,
че вашите родители са на около 65-70 плюс години.
Знаете ли колко често те ходят на зъболекар или
на профилактика при съвсем стоматолог, дали имат
частични или тотални протези, дали се храният и
усмихват без страх? Темата за зъбите на наши
родители е тема табу за много от тях, те обикно-
вено не се оплакват и не споделят какви трудности
изпитват при дъвчене и при хранене. А спомнят ли
си те как са Ви възпитали на зъболекар като гете, как
са Ви окръжавали и как са Ви стискаха ръката за
сила? Е сега е Ваш рег да покажете съпричастност
и грижа!
Поставянето на дентални импланти е стандарт-
на процедура при пациенти с частично или напълно
обеззъбени челюсти. Нужно е да се спомене, че се
касеа за изключително надеждно и съвременно ле-
чение. Но само правилната позиция на импланта
и минимално инвазивното му поставяне са залог за
dългия му живот (15 и повече години).
Целта на нашия проект „Нашите, Ваши роди-
тели“ е да се възстанови нормалната гъбкателна
функция и естетиката на обеззъбените на наши
майки и бащи. Това е начин те отново да могат да
храният, да се усмихват и да виждат без страх,
че със сигурност их протези могат да се откъснат,
да се отклонят и да ги изложат. Така и нашият слоган е
Eat, Smile, Kiss.
Два са особено важните моменти в този проект:

I you are between 40 and 50 years old, this means that your
parents should be about 65-70+ years old. Do you know how
often they visit a dentist or have prophylactic examinations of
their teeth, do they have partial or total dentures, do they eat and
smile without fear? The subject of our parents’ teeth is a taboo
for many of them, they usually refrain from complaining and never
share what difficulties they experience, while chewing and eating.
And do you remember how they used to take you to the dentist,
when you were just a kid, how they encouraged you and held
your hand for support? Now it’s your time to show your empathy
and care!

Using dental implants has been a standard procedure for
patients with partially or fully toothless jaws. It is worth mentioning
that this is exceptionally reliable and modern therapy. However,
only the proper position of the implant and its minimum invasive
placement can guarantee its long lifetime (15 years and more).

Our project “Our, Your Parents” aims at restoring the normal
digging functions and the aesthetics of the smile of our mothers
and fathers. This is a way let them eat, smile and kiss once again,
without fearing that their removable dentures might be displaced,
fall and embarrass them. That is why our slogan is Eat, Smile,
Kiss.

This project has two particularly significant aspects:
1) Technical equipment - the X Guide device, a serious
investment, combined with the training of the team that took
place in Zurich, Switzerland.
2) The possibility to treat elderly patients and children under
drug induced sleep or with medical monitoring, ensuring in real
time their physical and dental health. This requires the presence
of a surgical unit, a team of anaesthesiologists and nurses,
managing patient’s sleep, a room for recovery and a follow-up
programme for prophylaxis and maintenance.

The innovation, X Guide, is currently the only device in
Bulgaria, for real-time navigated 3D surgery, aimed at the perfect
3D positioning of the implant. Significant adjacent anatomical
structures are identified in real time through light and sound
visualization on equipment’s display. The software ensures the long
lifetime and flawless trouble-free functioning of the dental implant
through: 1) 3D scanning of the jaws. 2) Digital planning of implant’s
position and the future structures, to be installed on it. Performing
the surgical procedure in this way makes it unique, because
it allows the correction of any deviations from the pre-designed
implant position by a hundredth of the millimetre (0,01 mm).

Preserving the chewing functions, aesthetics and phonetics
form the basis of all complex or partial dental treatments.
Through the X Guide, 3D real-time navigated surgery, Bulgarian
patients get access to a state-of-the-art innovative treatment,
involving dental implants. This digital navigation and real-time
3D positioning system increases the lifetime of the dental
implants, as well as of the results, related to the superior dental
aesthetics. According to our data, the primary, initial stability of
dental implants improved by 10% from the very first day of their
installation, and the possibility to fix temporary teeth, to be used
until the ultimate placement of the final structures and crowns,
increased by almost 39%. Such innovations result in the improved
living standard of our patients and a better social status!
Илина Бисерова: Всеки бизнес има история на успеха

They say business never sleeps. This also applies to business news. Often in “The Day Begins” (the morning show of BNT) we will hear the most important things about the upcoming events in Bulgaria and the world. The events and political passions will resonate in “More from the Day”, “Referendum” or “Panorama”, but the important topics for business, finance and economics surely have their reserved time on air. “To a large extent, everything around us revolves around money and you can’t help but be interested in how this mechanism works”, says Ilina Biserova, the host of “Business.BG” on BNT 1. This is the show on the Bulgarian air, which is looking for - in-depth and analytical point of view on what is happening in the economic life in Bulgaria and around the world.
Илина Бисерова е позната на зрителите от „По света и у нас“, където е ведуци през последните 3 г. Тя е журналист от 14 г. и последните 10 са в БНТ - като репортер и ведущ. Нейни теми са социалните, икономическите и финансовите. Илина Бисерова има предишен опит в едноименна програма на ТРУД и в ДАРИК Радио - Варна, където е родена.

Ilina Biserova is known to the viewers from “Around the World and in Bulgaria” program, where she has been a presenter for the last 3 years. She has been a journalist for 14 years and the last 10 she spent in BNT - as a reporter and presenter. The topics she is covering are social, economic and financial. Ilina Biserova has previous experience in “Trud” newspaper and in Darik Radio - Varna, where she was born.
Кризата накара гори добре замътаните проблеми в държавата да издълбам на повърхността

**The Covid-19 crisis showed us in which areas we have been constantly in crisis.**

- *You have economists and analysts as guests, how do they see the outcome and what solutions do they offer?*
  
  Everyone is cautious in their predictions. However, we expect the autumn to be more difficult, because if the pandemic develops in a negative direction, this time it will be for a longer period, not just from March to summer. In addition, as we have seen, the vast majority of companies in Bulgaria do not have the reserves to sustain even for 1-2 months. For now, it seems that the expectation is that we won't have to be "shut down" again. Everyone understood that we have to get used to living with the virus, and a frozen economy is the most destructive thing. There are only a few businesses, however, that will move on with minimal damage. We see that the IT sector is considering and researching the possibility to introduce the home office as a normal state of operation, in the long run. There will probably be general changes in the model of work in other sectors, as well. This has changed and will continue to change office spaces, it will also change labour law, because there are details that have not yet been considered in terms of who exactly is responsible in certain situations. This process will lead to at least some changes even in the real estate market - if you can work from anywhere, how many of you would still choose to live in Sofia?

- *You communicate with many business representatives, so, how do you decide whom to give a platform to?*
  
  To everybody. It doesn’t matter if it is a small or a large company. Nor in which industry it operates. We want to have diversity and dynamics in our topics. We also follow the comments of the viewers.

We try to invite new and not necessarily well-known people for analysis in the show, because the market and the Bulgarian TV air are small and oversaturated with painfully familiar comments, opinions and people. Businessmen usually have a very pragmatic view, really reflecting what is happening with our economy and development, but they often refrain from sharing their positions publicly. However, there are those who do, and it is good to hear them.

- *Can you summarize what are the most common obstacles that business is facing in our country?*
  
  Lack of greater support. Business, especially in times of crisis, is turning to the state. Some economists have taken the position that this is the wrong model - the state to help and finance.

Regardless of who defends what economic and financial policy, resources should be given to those who have a plan - what is important and why, what is in the national interest.

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... за което не беше мислено дълго, сега за няколко дни и седмици отвори дългосрочни пробойни. Кризата с Covid-19 ни показа в кои отношения и къде сме били постоянно в криза.

- При вас се държат икономисти и анализатори, та виждат изхода и какви решения предпостоянно в криза. Как ви трябва да решавате на кого да дадете трибуна?
  
  Всеки е предпазлив в прогнозите. Очакваме есента обаче да е по-тежко, защото ако пандемията се разьде в негативна посока, този път ще е за по-дълъг период, не просто от март до лятото. Освен това, както виждаме, огромна част от фирмите в България нямат резерви да устоят за 1-2 месеца. Засега се съжалява няма очаквания да се озовем „затворени“ отново. Всеки разбира, че трябва да съвърнем действия във връзка с вируса, а икономиката на пауза е най-ущикожителното нещо. Малко са бизнесите, които обаче ще продуктят с минимални поражения. Виждаме как IT секторът обмисля и прави проучвания за въвеждане на домашен офис - или възможност за работа отдалечено. Първоначално не е много, но ние сме следим и коментарите на зрителите.

- Кой точно носи отговорност в дадени ситуации? Защо възниква проблем, как решавате на кого да дадете трибуна? Поради детайли, за които не са намислени дълго.
  
  Споменете, че всеки догълва в кои отношения и къде сме били постоянно в криза.

За да въведе home office като нормален режим на работа дълго време, не просто от март до лятото. Освен това, както виждаме, огромна част от фирмите съществува в криза. Кризата откри възможности, които обаче ще продължат с минимални поражения. Виждаме как IT секторът обмисля и прави проучвания за въвеждане на домашен офис - или възможност за работа отдалечено. Първоначално не е много, но ние сме следим и коментарите на зрителите. Ние следим даже за аналитиките в предаванията, защото пазарът е малък и пренаситен от трудови пазари. Този процес ще доведе по-малко до промяна в местата, в които обаче ще продължат с минимални поражения. Малко са бизнесите, които обаче ще продуктят с минимални поражения. Виждаме как IT секторът обмисля и прави проучвания за въвеждане на домашен офис - или възможност за работа отдалечено. Първоначално не е много, но ние сме следим и коментарите на зрителите. Това променя и ще продължи да променя офисиите дори и в други сектори. От март до лятото. Освен това, както виждаме, огромна част от фирмите в България нямат резерви да устоят за 1-2 месеца. Засега се съжалява няма очаквания да се озовем „затворени“ отново. Всеки разбира, че трябва да съвърнем действия във връзка с вируса, а икономиката на пауза е най-ущикожителното нещо. Малко са бизнесите, които обаче ще продуктят с минимални поражения. Виждаме как IT секторът обмисля и прави проучвания за въвеждане на домашен офис - или възможност за работа отдалечено. Първоначално не е много, но ние сме следим и коментарите на зрителите.
има план – кое е важно и защо, кое е с национален интерес, кое има шанс да оцеле. Например в туризма – откриваме, че имаме свръхголяма леглова база, очевидно, която не можем да запълним в нормален процент. Кои трябва да спасим?
- Кои са любимите ви примери с успехи на българи или чужди компании?
- Всеки бизнес има интересна история, някои са били без пукнат лев, думат, дори на улиците като Джон Пол Дехория, основател на известна марка козметични продукти за коса. И повечето са се сблъсквали с едни и същи проблеми, само поднесени под различна форма. Често сходство между историята е, че никой не е вярвал в идеите на бизнесмените, поне в началото. Смятали са ги за твърде скъпи или неатрактивни, дори налудничави. Но така се появява различното. (1)

what has a chance to survive. For example, in tourism - it turned out that we have an overabundance of places for accommodation, which, obviously, we cannot fill at a decent percentage. So, which ones should we save?
- What are your favourite examples of successful Bulgarian and / or foreign companies?
- Every business has an interesting history, even if that sounds too clichéd and worn out. I have read the biographies of foreign entrepreneurs, some were without a penny, others even lived on the streets, like John Paul Dehoria, founder of a famous brand of hair cosmetics. And most have faced the same problems, only presented in a different form. Often the similarity between the stories is that no one believed in the ideas of these businessmen, at least in the beginning. They considered them too expensive or unattractive, even crazy. But that’s how the different comes about. (3)

Гледайте „Бизнес.БГ“ всеки сряда от 21:00 часа по БНТ 1
Watch „Business.BG“ every Wednesday at 21:00 on BNT 1
Imagine a large box with a picture frame inside - with white gold and rich ornaments. It opens in an ingenious way and a wine cabinet is revealed behind it. It was made by Evgeni Tanov. He has added his professional touch to many masterpieces of universal significance. He can make all sorts of exquisite items himself for true connoisseurs of beauty. An important advantage, however, is that he specialized in the restoration of works of art, and he takes the greatest pleasure in renovating picture frames. He is a man who managed to find his great love in his work, but only once he crossed the ocean.

Path

In 2006, Evgeni Tanov won a “green card” and went to the United States. There he started looking for a job related to the fine arts. In Avalon, New Jersey, he found himself in the small Gilt Complex gallery, which had a restoration department. Its owners - father and son, appreciated his skills in painting, sculpture and woodcarving, developed at the School of Applied Arts in Sofia and the National Academy of Arts. The two restorers trained him and passed on the necessary knowledge. His work was mainly related to the restoration of frames and paintings, but also to other valuable objects, which enriched his experience. It was fate that turned him into a renovator. “They say that America is fostering a consumer society, but it turned out that even in a small town there was an urgent need for renovators”, Tanov commented.

He remained in the United States for a total of 10 years, during which professionally he was fully committed to restoration. During the last three years he was living in Boston, where he was part of the team of the restoration department of the famous Oliver Brothers Gallery, founded in 1850 and having a long tradition in restoration. The Bulgarian reached a peak in his career as a renovator there, after which he returned to his homeland. Here,
Има колекционери, които събират само рамки на картина или дълга част от произведенията. Възлърнит постига своевъзрастен вид в съвремената карјера на реставратор, след което се завръща в родината. Тук също има картини и рамките са неразделна част от тях, но за жалост рядко някой търси професионална помощ за реставрацията им. Добрата му работа за Океана още се помни и хора от чужбина продължават да търсят неговата професионална помощ.

Опит

И ето какво ни сподели Евгени Танов след 15 години да се разглежда на изкуството, на които е съсипал живот:

Реставраторът трябва да има добро усещане за естетиката, убеждение към миналото и желание предметът по най-добър начин да се съхраня, за да се предаде нататък. Колкото и много да са ограниченията, в работата също има възможности за творчество и за изява. Искат се талант, труд и търпение, като ключов моментът във всичко това са практическите умения. Реставрацията е комплексна наука и химията е неизбежна част от нея. Преди да се реставрира, предметът трябва да се проучи, да се установи каква материала са използвани, а ако се налага, той трябва и да се укрепи. Винаги обаче трябва добре да се преценява какви материали и технологии са използвани и как да се работи по възстановяването.

Светът на шедьоврите

Произведенията на изкуството дишат, променят се от температура и влажност и затова се нуждаят от периодична грижа. И колкото по-рано потърсим реставратора, толкова по-лесно ще е неговата намеса. Не бива да чакаме състоянието на предметите силно да се влоши, за да помислим за тяхното “здраве”.

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Ако надничнем в българските галерии и се вълнуваме в рамките на по-старите картини, ще видим, че повечето стрелат от липса на професионална поддръжка. Никой от произведенията на изящното изкуство са с неподходящи, неподготвени или повредени рамки, но на този въпрос грешим ако не обръщаме сериозно внимание. А картината е много по-ценна, когато е с оригиналната рамка, проектирана от художника. Рамката е неразделна част от произведенията. Неслучайно на Запад има колекционери, които събират само рамки с картини. Те са много скъпи и са отделна ниша на пазара за произведения на изкуството. Според Евгени Танов рамките са неразделна част от произведенията. Дори има фирми, които предлагат рамки на майсторски изработени рамки, разказва Евгени Танов.

Още живот

За да изразим нещо ново, е добре да използваме старите знания като основа. Всеки време има своята технология и добрият реставратор трябва да владее технологийте на много от тях. Реставрацията е също живот, но време ни трябва да пребърза в непоколебимия труд на работата на реставратора. Произведенията на изкуството магничат съвършени и притежатели. В пътя им през поколенията реставраторът е човек, който трябва да е билъж до тях.

Experience

Here is what Evgeni Tanov shared with us, after 15 years of being in contact with works of art, to which he has given a more glamorous life:

The renovator must have a good sense of aesthetics, respect for the past and a desire to preserve the object in the best possible way, in order to pass it on. No matter how many the limitations, there are also opportunities for creativity and expression at work. Talent, hard work and patience are required, and practical skills are key in all this. Restoration is a complex science and chemistry is an integral part of it. Before restoration, the object must be thoroughly studied to determine what materials are used, and if necessary, it must be strengthened. However, it must always be carefully assessed what materials and technologies have been used and how to work on the restoration.

The world of masterpieces

The works of art breathe, change with temperature and humidity, and therefore need continuous care. And the sooner we look for a renovator, the less his intervention will be. We should not wait for the condition of objects to deteriorate sharply, in order to think about their “well-being”.

If we take a glimpse inside the Bulgarian galleries and look at the older paintings, we will see that most of them suffer from a lack of professional support. Some of the works of fine art have inappropriate, unsupported or damaged frames, but this important detail is not taken seriously. And the picture is much more valuable when it has its original frame, designed by the artist. The frame is an integral part of the work. It is no coincidence that in the West there are collectors who collect only picture frames. They are very expensive and are a separate niche in the art market. There are even companies that make replicas of masterfully made frames, says Evgeni Tanov.

New life

To build something new, it is good to use old knowledge as a basis. Every time has its technologies and a good renovator must know the secrets of many of them. The restoration breathes new life, but time becomes a staunch critic of the work of the renovator, as well. Works of art outline their creators and owners. On their way through the generations, the renovator is the person who should remain close to them.
Кърпачево – от предците чак до нас
Karpachevo – From the Ancestors All the Way to Us

Татяна Явашева
Tatyana Yavasheva

To revive the Bulgarian village? This question has a clear answer in the municipality of Letnitsa, Lovech region. In the village of Karpachevo they have found a way to awaken the spirit and sentimental feelings towards our homeland and that is how a big wave of creation has risen. Run-down yards have been cleaned, a number of buildings have been renovated and turned into colorful living and guest houses. The natural landmarks, among which the Devetashka Cave and the Krushuna Waterfalls, became a tourist attraction, events are organized in the area, which are included in the calendar of the Devetashko Plateau. Tourism brought back livelihood to the people and the village became a settlement after more of the locals felt their “roots” pulling them back, so they have unlocked the doors of their homes again. The real estate market is not asleep, as well. With its constantly changing appearance, Karpachevo is already a benchmark and is waiting to be discovered.

Meeting the future
It all started with an entrepreneur with local roots - Ivan Vassilev. As he says himself, years ago he returned to the village with friends to meet the future. He decided to save from destruction the long-closed village school, which has a large plain yard. After it was fundamentally repaired, many guests began to flock. Gradually,

Среща с бъдещето
There was a meeting with the future - Ivan Vassilev. It all started with an entrepreneur with local roots - Ivan Vassilev. As he says himself, years ago he returned to the village with friends to meet the future. He decided to save from destruction the long-closed village school, which has a large plain yard. After it was fundamentally repaired, many guests began to flock. Gradually,
The idea of developing rural tourism started making its way. Other houses with stylish architecture were added to the “school”, in which the spirit of the old intertwines in a delicate way with modern comfort. The Ongle Guest Houses are emerging as a center of local entrepreneurial spirit, and many initiatives are starting from here that attract a stream of tourists to the area. Horseback riding, archery, cave expeditions are just some of the adventures on offer. The unique cuisine with local recipes and the rich cultural program leave a mark in everyone’s memory.

Archaeologist of the unforgettable

The village also provided fertile ground for the work of a foreign artist - Darren Barker from Great Britain, who is engaged in conservation and restoration of architectural monuments. For seven years he has been working on a project for the preservation of architectural heritage and the creation of a training center for working with natural materials.

Museum of the ancestral memory

Milena and Veselin Bonev contribute to the color of the village. When they started renovating their old family house, instead of throwing away the objects left over from the end of the 19th and the entire 20th century, they preserved this cultural heritage. And they made an ethnic collection that testifies to the spirit of the past and the way of life of our ancestors. They show it without an entrance fee. “After 40 years of living in Pleven, something brought me back to the roots, even though I came here as a daughter-in-law. This small museum of family memory is our admiration for what is already gone”, said mathematics teacher Milena Boneva. She emotionally presents how the women took care of the family, and her husband likes to talk about the old construction technologies typical of this area. Unfortunately, no one keeps the secret recipe with which the local masters have treated the wood to make it invulnerable to pests.
**"Mission London"**

By Alek Popov

With a record 400,000 viewers in cinemas and over 3,000,000 television viewers, the eponymous film adaptation of "Mission London" by Alek Popov became the most watched Bulgarian movie for the last 30 years, and the book itself was translated into over 16 editions abroad.

Now the book, often described as the most entertaining Bulgarian novel of the 21st century, is published in a new revised edition to revive the story of an absurd diplomatic mission with a vivid Balkan flavor and an elegant sense of humor.

**"The Last Duel"**

By Eric Jagger

Based on elaborate research in Normandy and Paris, "The Last Duel" recreates the colorful and tumultuous era of chivalry, as well as three unforgettable images trapped in a fatal triangle of crime, scandal and revenge. Eric Jagger weaves in drama, detective storytelling and historical techniques to create this feast for the reader.

**"Freddy Mercury: Biography"**

By Lora Jackson

Born as Faruh Bulsara on the island of Zanzibar, Freddie Mercury gained worldwide fame as the front man of Queen – one of the most famous British rock bands of all time. In her study of his life and career, Laura Jackson reveals many truths about the iconic eccentric and recalls both Freddie’s stage image and his true nature, the man behind the scenes, torn by torment, controversy and overflowing with inspiration.

Exclusive interviews with some of the singer’s closest friends until his tragic death, including the first members of the Queen band, are included.

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