ДЖЕЙСЪН КИНГ:
ЛИДЕРСТВОТО И РАСТЕЖЪТ
СА В ОСНОВАТА НА ТЕЛЕНОР

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

НОВИЯТ ГЛАС
НА КОМУНИКАЦИЯТА

THE NEW VOICE OF
COMMUNICATION

НА КРАЧКА ОТ
ЕВРОТО
ONE STEP AWAY
FROM THE EURO
+ 62% growth in the total cargo turnover for the last 5 years
+ 30% growth in the container traffic for the last year alone

BMF Port Burgas is a private port operator of Port Terminal “Burgas East 2” and Port Terminal “Burgas West” – parts of national public Port Burgas.
На крачка от еврото
One Step Away From the Euro

Джейсън Кинг: Лидерството и растежът са в основата на Теленор
Jason King: Leadership and Growth are Telenor's Building Blocks

Как изглежда рецесията COVID на фона на другите?
How Does the COVID Recession Compare?

Бедността като несправедливост
Poverty as Injustice

Високо с "Мистър и Мисис Икономика"
High Up with “Mr. and Mrs. Economy”

Чужденец в бъдещето
A Foreigner in the Future

Вече сме във въртележката на бързите промени
We are Already in the Whirlwind of Rapid Change

Революция в училището
Revolution in Schools

Милена Стойчева: Сега е моментът за образованието да направи скок във времето
Milena Stoycheva: Now is the Time for Education to Make a Leap in Time

Икономика без компас
Economy Without a Compass

Лидия Тасева-Пеева: Да търсим промяната, но и да я управляваме
Lydia Taseva-Peeva: We should seek change, but also manage it

Новият глас на комуникацията
The New Voice of Communication

Иконо̀мика

Суперхрани и супер бизнес
Superfoods and Super Business

Иновации в денталната медицина
Innovations in Dental Medicine

Илина Бисерова: Всеки бизнес има история на успеха
Ilina Biserova: Every Business Has its Success Story

Сото се превръща във възможности
The Honey Is Turning Into Opportunities

Осемте страни, осемте култури, осемте граждани
Eight Countries, Eight Cultures, Eight Citizens

В бял свет
In a White Light

Кърпачево – от предците чак до нас
Karpachevo - From the Ancestors All the Way to Us

100% професионализъм
100% Professionalism

Този ден и този ден не можех да си представя да работя във финтех
This Day and This Day I Could Never Imagine Working in Fintech

Сторм в морето на финтех
Stormy Weather in the Sea of Fintech

В София Тех Парк събитията стават събитие
In Sofia Tech Park the Events Become an Occasion
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!
България заедно с Хърватия бе приема за член на валутно-курсовия механизъм ERM II и на банковия съюз, но по време на протестите срещу управлението новината остана в сянка. Коментарите по повод нашето присъединяване към еврозоната 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.
When we entered the banking union, we acquired the obligation to make contributions to the Single Restructuring Fund. We are the first to enter the banking union at the same time as joining ERM II, and not when entering the Euro zone. 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.
In the current situation, there was no point in rushing to the Euro zone. This is even a risky move, as the future of the monetary union seems rather uncertain. Serious problems are emerging due to the crisis, especially in the Southern countries - in terms of government debt, deficit levels, the stability of the banking system, non-performing loans. And our very accession to ERM II will not bring us additional financial assistance.

The practice is for the Central Bank and the Ministry of Finance to provide a detailed report on the expected effects of the changeover to the euro, but in our country this has not been done so far.

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 извлечат 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 движени 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 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 not clear whether these few months have fundamentally changed our view of the world. On a wider scale, unfortunately,
Джейсон Кинг е главен изпълнителен директор на „Теленор България“ от 2018 г. Ръководи бизнес трансформации, пре-структурираня и разраствания на бизнес операции на множество предприятия в много компании като Deutsche Telekom, UPC Liberty Global, Veon, Apple, „Теленор Дания“.

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.

склонни да обмислят намаляване на разходите за телекомуникации, ако ситуацията се усугоди. Всички технологии, които ни свързват, независимо дали са мобилни телефони и есемеси, интернет, имейл и други онлайн инструменти, са по-важни от всеки, за да ги позволят да си вършим работата. Те насърчиха проявяването на повече гъвкавост и сътрудничество и ги пренесоха в домовете си до такава степен, че днес не можем без телекомуникационни услуги нито като отделни потребители, нито като бизнес и общество.

- Как се промени поведението на потребителите?
- Очакванията на всички бяха, че ще има скок в използването на данни, но това, което ни изненада, беше, че почти всичко остана същото - повече обаждания. Те искаха да чуят гласовете на близките си, тъй като не можеха да се срещнат, и така обемът на гласовите повиква-

- 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
ниня нарасна експоненциално на всички пазари - обратното на всички прогнози.

За Теленор надежността на мрежата е и ще остане фокус, заедно с подобряване на клиентското изживяване и предоставяне на достъп до мрежови услуги. Телекомът по цял свят се адаптира към нови начини да продава продукти и да предоставя услуги, като самообслужването става все по-важно – това е област, в която систематично инвестирахме през последните две години. В условията на COVID-19 праBуBекстBата и организаци-

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 couldn’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.
- 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-minded 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.

- You are in the most dynamic segment of this new era.

- 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 new revenue streams 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
early days. Spectrum is another topic, which at least in Bulgaria is getting positively resolved. In my mind 2022-2023 is when we are going to see the first real wider-market uses of 5G. Although, we could see 5G networks earlier in Bulgaria should any of the market players pre-empt their investments despite being in its infancy. Like any other previous mobile-industry Gs, 5G is ultimately going to be here.

- What are 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 cliched 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 partners, have a reliable network and are customer-oriented. In the near future there’s no plan for rebranding.

- Does this small market of ours have great potential? 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?
  - With family and friends, enjoying a nice glass of local Mavrud, often after experiencing a light trek amongst the natural beauty 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.

- Does this small market of ours have great potential? 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?
  - With family and friends, enjoying a nice glass of local Mavrud, often after experiencing a light trek amongst the natural beauty of Bulgaria’s incredible mountains or simply relaxing along its stunning coastline.
Лична аз съм изненадан колко подценявана е естествената красота на България. Планините и морето са небоязно красиви - трябва да се позиционира по-добре!
София и други градове в страната са на път да се превърнат в хъбове за инострани бизнес, R&D и старти, превръщайки страната в магнит за способни специалисти от цял свят, но също така задържайки 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 възможно по-добро планирането на бъдещето. Превръщане на бизнес е много превърлено с политическата среда, но в по-малките страни често е така.
България винаги ще бъде част от мен дори когато някой ден си тръгне.
- Кое в бизнеса тук Ви държи 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 донасяе отразяват този факт. От друга страна, цените на мрежовото оборудване и всички други свързани разходи са подобни на останалите глобални оператори. Когато бизнесът инвестира в инфраструктура на глобални нива, несъответствието между високите разходи и ниски ценни може да се оказа камък в обувката. Тук трябва да се гарантира, че метър за всеки бизнес, който прави инвестиции в инфраструктура, ще се базира на чужди източници и потребители от чужбина.
- Расте броят на комуникационните канали. Кои от тях използвате най-често?
- Нищо не може да замести комуникацията в лице, но възрастът на социалните мрежи e LinkedIn.
- Кой е Джейсън Кинг извън офиса? Как си почивате, когато приключи работния ден?
- Със семейството и приятели, наслаждавайки се на чаша местен мавруд, често след лек преких сред природата и красотата на невероятните планини на България или просто почивка на захвърлянето край брега е."
How Does the COVID-19 Recession Compare?

By Michael J. Boskin

PROJECT SYNDICATE

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 dotcom bubble burst.
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.

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 react to the economy’s underlying problems in a more pro-cyclical manner. The first stimulus bill of 2009 failed to pass in its original form (after which it was watered down and passed as the American Recovery and Reinvestment Act), and the second stimulus bill was passed over sharp objections from both sides of the aisle.

Finally, the COVID recession has come on the tail of unprecedented lockdown measures that halted the entire economy. What started as a massive supply-side shock quickly morphed into a demand shortfall, owing to the rapid increase in unemployment, high levels of uncertainty about recovery prospects, online-only shopping, and an increase in personal savings.

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 Fed had less room to lower rates, and its balance sheet far lower relative to GDP than before the Great Recession. Inflation was under control, and household debt burdens were significantly lower. The US had engaged in serial social engineering to extend home loans to people who traditionally would not have qualified for them, causing housing prices and household debt ratios to rise to unsustainable levels. The subsequent decline in housing prices and explosion of foreclosures and unemployment hit aggregate demand, resulting in the third major recession of the post-war era.

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 Fed had less room to lower rates, and its balance sheet far lower relative to GDP than before the Great Recession. Inflation was under control, and household debt burdens were significantly lower. The US had engaged in serial social engineering to extend home loans to people who traditionally would not have qualified for them, causing housing prices and household debt ratios to rise to unsustainable levels. The subsequent decline in housing prices and explosion of foreclosures and unemployment hit aggregate demand, resulting in the third major recession of the post-war era.

Finally, the COVID recession has come on the tail of unprecedented lockdown measures that halted the entire economy. What started as a massive supply-side shock quickly morphed into a demand shortfall, owing to the rapid increase in unemployment, high levels of uncertainty about recovery prospects, online-only shopping, and an increase in personal savings.

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.
В отговор на пандемията, Федералният резерв вързал преми политика на лихвен процент с нулева лихба, подкрепи няколко пазара и разшири баланса си до над 7 трилиона долара, като се отказа от традиционния си постепенен подход. Фискалните мерки, приети от Конгреса в началото на годината, бяха основно възпълнени от модерната администрация и Конгрес с тяхно финансирание през следващата година, които вероятно ще са важни за възстановяването на значително разширяване на данъците и осигуряване на допълнителни плащания за домакинствата. Несигурностите включваат евентуална администрация в демократите и възможността за протести във високо ниво. 

Тъй като възстановяването от Голямата рецесия след 2008 г. беше толкова бавно, въпреки силното възстановяване на финансовите пазари и разширяване на дълговете, инфлацията е променена до под 2% и се очаква да продължи с това ниво. Периодът на нулеви лихви подобрява финансовите условия, като облекчава платежите за домакинствата и малките бизнеси и подпомага възстановяването на икономиката. 

Реалните темпове на икономически растеж в началото на годината и тръгване на нови разширители са твърде високи за да бъдат любени. Съществуват няколко оценки, които оцениващите за възстановяване на възстановяване на икономиката и дълговете. Въпреки това, възстановяването в момента се прогнозира с по-скромни темпове, тъй като възстановяването се прогнозира с по-скромни темпове. 

Въпреки това, възстановяването се прогнозира с по-скромни темпове. Вероятно се очаква да продължи с по-скромни темпове. Федералният резерв, като модерната администрация, е получил значително разширяване на дълговете и се очаква, че това ще продължи с по-скромни темпове. Федералният резерв, като модерната администрация, е получил значително разширяване на дълговете и се очаква, че това ще продължи с по-скромни темпове.
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
From the 1970s onwards, 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,
Democrats legislated “Medicare, food stamps, Head Start, and a host of other programs that helped whites and minorities alike.” Has all this slowed growth?

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 paid — which would entail taxing 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 paid — which would entail taxing 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 paid — which would entail taxing 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 paid — which would entail taxing 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 paid — which would entail taxing 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 paid — which would entail taxing 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.
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.
The industrialist Nikola Dobrev:
At KCM we have created artists and dedicated professionals

Professionality, 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

28
For the last decade, and the people involved share: “We have invested not only our experience and knowledge, but also our souls.” And over BGN 200 million, too. The “Technological integration of KCM” project is now underway.

**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!
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,
The pandemic took away from those in charge the old-fashioned tools they were accustomed to. Authorities around the world have begun experimenting with the trial-and-error principle. Every decision and every order is penultimate. The comfort everyone had somehow created is gone. Economies are suffocating. The world is feeling the crisis and is taking strategic positions, driven by the fear of infection. Social systems are exhausted. Governments are under pressure. And the Bulgarian government found itself under too much pressure from the street protests. Some described them as "an authentic volcano of popular rage", "a tumultuous beehive that stings", others found other metaphors. But one thing is clear: We are still in the initial period of the crisis and we need to think not just about the dynamics of the economic recovery, political stability, public peace, without knowing the price it will cost us if the crisis continues to escalate. And it does not look like it is going to pass away quickly. It is clear that the pandemic itself is not the only thing that fuels its fire.

All over again

The economies of our global world have worked hard to become connected, and now they feel unfit to operate within the new regime. All this portends that the world, people and business will have to learn to live and work in a new way. And this will not be easy at all.

Tight belted

There is no doubt that during its free fall the Bulgarian economy will shrink. It is still too early to say by how much. But forecasts seem much more optimistic than the real picture of the collapse of entire businesses. Financier: The decline in GDP will be below 7%; European Commission: 7.1% decline in the Bulgarian economy in 2020 and a slower recovery next year; EBRD: Bulgaria’s economy will shrink by 5%. All sorts of forecasts are made, and the national statistics do not stop working, but the numbers are just numbers. Everyone will feel in their pockets how the economy develops and how efficiently the anti-crisis measures work.
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

Sofia CyberSec 2020

Sofia Tech Park
www.sofiacybersec.com

Organised by

Partners
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
W

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 irreversibility 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. Lorentz’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

Toni Grigorova

Toni Grigorova
FORECAST

ПРОГНОЗИ

получихме от заразата, обхванала целия свят. Единият е, че не бива да зависим от дълги и неустойчиви вериги за внос на продукти. Налага се да инвестираме в резервен капацитет, в хора и оборудване, за да можем да се справим с други събития от подобен характер. Другият е, че една немалка част от работещите може и да не губят по един-два часа ежедневно в пътуване между дом и офис. Така пандемията ни вкарва във времето на домашния офис и видеоконференциите. Будещето обаче ще покаже дали хората са способни да се учат от историята, или в момента в които шоковият етап на изпитането османе зад гърба, хората ще забравят търбва урок. Ако това бъдещето ще покаже как ще избъламе ползвите от втория урок.

Какво предстои

Всяки футуролог по свой начин „наднича” в бъдещето. Много от нещата, които са преречени, че ще станат, се сбъдват, но не и в същата времева линия. В следващите десетилетия ще се изрази този на хората, тъй като програмистът Логан Стрендж, автор на фантастичния роман „Дом на роботи, или война на изкуствен интелект”, твърди, че в бъдещето ще се из pioneерират машини с універсалитет. Ако пандемията или други фактори не попречат на ускореното техническо развитие, тогава няма да са далеч от реалността прогнозите на много от футуролозите за живот, наситен с изкуствен интелект и други върхови технологии. Един ден картината ще е такава, че ако днес изглежда невъзможно да преминем през седемдесет и първото хилядолетие, това ще е като чужденец в бъдещето. Така бъдещето ще вкара във времето на видеоконференциите. Будещето обаче ще покаже дали хората са способни да се учат от историята, или в момента в които шоковият етап на изпитането османе зад гърба, хората ще забравят търбва урок. Ако това бъдещето ще покаже как ще избъламе ползвите от втория урок.

Сигурното несигурно

Хората винаги са били любопитни да узнаят какво ги чека. Така дългогодишен 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 разчит линиите на съдбата, рекъл: Бъдещето ти ще е несигурно.

Да, несигурното бъдеще е най-сигурното нещо. Будещето не е пеперуда, забодена с карфица в хербария на времето. Затова нека да проектираме и да създаваме свят, в който бихме искали да живеем.
Futurologists are not fortune tellers, they are scientists who observe what is happening, analyse trends and draw possible scenarios for the future. In their own way, they encourage us to be innovative and prepare us for a softer landing in the future. Assoc. Prof. Dr. Mariana Todorova examines the impact of the pandemic on the recent socio-economic perspective:

The coronavirus is not a “black swan” if we use Nasim Taleb’s metaphor of an unpredictable event with a sudden appearance. Millennium Project, which I represent in Bulgaria, is a think tank that ranks sixth in the world in terms of innovation and new ideas. In its annual reports since 1994, our organization has repeatedly warned of the possible occurrence of such a pandemic. All this shows that humanity does not take predictions of this nature seriously until they become a reality. But there are a number of other events of a similar scale that are capable of reversing the overall course of human development. That is why we need to prepare early enough with a vision and scenarios to help us manage the processes when
The scenarios

With automation and artificial intelligence, many jobs can disappear as a part of the 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.

people to readjust

With automation and artificial intelligence, many jobs can disappear as a part of the 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. Иза да се справим с тях, ще са нужни институции – национални и наднационални, но техният модел ще трябва коренно да се промени. Те трябва да функционират така, че по-малките обстоятелства да не бъдат оцелени. Основният управленски компонент остава в ръцете на националната държава, защото се вижда, че тя има своята важна роля.

Националните държави показаха жизнеспособност за справяне с проблеми от наднационално естество. Но със задълбочаването на икономическата криза, отключена от изолацията, ще се разразят политически кризи. Отделно от това ще започне да се усеща криза в здравеопазването, породена първо от липсата на достатъчно висококвалифицировани медицински кадри и неспособността да се осигурят адекватни здравни услуги за голем 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 на бизнеси и компании. Расте броят на фирмите, които откриват позиции за специалисти, отговарящи за иновациите в компанията.

Трансформацията става много бързо и затова ще се обръщат предпременци с желанието да им бъдат изготвени сценарии с хоризонт от 5 до 20 години за сегмента, в който те функционират.

Бъдещето е белязано от нови концепции, дигитализация, автоматизация и роботизация, съчетана с изкуствен интелект... Посоката е биохрани, зелена и кръгова икономика, като ще трябва или да насърчим рециклирането на определени ресурси, или да дадем пласък на иновациите, които да ги заместват. Вървим към съществена промяна в динамични промени, несигурност и малки кризи.

Assoc. Prof. Dr. Mariana Todorova

this global world. And to deal with them, we will need institutions - national and supranational, but their matrix will have to change radically. They must function in such a way that smaller societies are not harmed. The main governance component remains in the hands of the nation state because it has been made clear that it plays an important role.

Nation states

showed viability to deal with problems of a supranational nature. But as the economic crisis unleashed by isolation deepens, political crises will break out. Apart from that, a health crisis will begin to surface, caused by the lack of a sufficient number of highly qualified medical staff and the inability to provide adequate health care for a large number of people.

We live in a state of constant change and uncertainty, and someone has to create explanatory models for what is happening. Therefore, futurists will become consultants not only to governments and non-governmental organizations, but increasingly to businesses and companies, as well. The number of companies that open positions for specialists responsible for innovation in the company is growing.

The transformation

is happening very quickly and that is why entrepreneurs turn to me with the need to have scenarios with a look of 5 to 20 years into the future for the segment in which they operate.

The future is marked by new concepts, digitalization, automation and robotics, combined with artificial intelligence ... The direction is towards bio-food, green and circular economy, and we will have to either encourage the recycling of certain resources, or give impetus to innovation to replace them. We are moving towards a world of dynamic change, uncertainty and small crises.
Revolution in Schools
Teachers realized that their profession is not what it used to be before the pandemic

Τονι Γριγοροβά
Toni Grigorova
ръща внимание, че прекаляването с екрана може да на-
вреди, ето защо и тук дозата е важна. Учениците живе-
ят в ново време, което изисква да се насърчава тяхната
креативност и абстрактното им мислене, да се развили
комуникативната им интелигентност. Цел на МОН е в
рамките на 6-7 години 90% от образователното съдър-
жание да бъде цифровизирано. Но и министърът, както и
победителят от участниците в конференцията са убедени,
че присъствието на обучението е най-добро, без обаче да
се отричат удобствата на дигиталните форми.

Темпо

Мишката играе ролята на книжката и вече е на ра-
фта на образованието. Дигиталното обучение няма да
отстранява учителя и то няма да сложи край на социална-
та комуникация, твърди Миlena Damyanova, председател
на Комисията по образование в парламента. А по гумите
на столния кмет Йорданка Фандъкова и Ивелина Петрова
именно цифровизацията позволява тялото на преподаване и учение да не
се зауспе. Тя признава, че всъщност пандемията зададе посока на реформата.

Подкрепа

Двамата 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 eliminate
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 Nikolae Gchev emotionally explain how during the isolation
the telecom got involved with projects to help schools and students to have better connectivity. The company has been involved in building Wi-Fi networks in locations where parents have not been able to provide their children with Internet access to engage in distance learning. However, digitalization is not limited to the use of Zoom, but also the relevant technological ecosystems are needed. That is why Vivacom’s commitment to education is even stronger.

Sincerely and personally

Distance learning was a revolution in which teachers...
учителите показаха съвършен адаптивност. В началото беше шок и ужас за нас, но трябва да притиснем новациите, на които да разчитаме, за да продължим напред.

Показаха съвършен новаторско умение, но трябва да търсим и новации, на които да разчитаме, за да продължим напред. По време на обучението по устройства със софтуер на индивидуална основа, преподавателът в СУ „Никола Войводов” - Враца.

Досега учителите не бяха полагали толкова усилия, но имаха мотивацията да се преборят. В края сметка те осъзнаха, че учителската професия вече не е онова, което беше, посочва Десислава Цокова, зам.-директор на Професионална гимназия „Асен Златаров” – Видин. Изолацията превърна преподавателите в експериментатори.

Цел на образованието трябва да стане, когато ученикът излезе от образователната система и се изправи пред проблем, да има увереността, че може да се справи. Пандемията успя да активизира много ресурси, а преди това гищалните възможности бяха презренбрана. Цифровизацията е неизбежен процес и няма да преувеличаваме нейните антисоциални аспекти. Сега е моментът да се фокусираме върху развитието на креативното мислене и развитието на практическите умения. Както подготвяме ученици за живота, трябва да ги приготвим и за неговата трудна част. Те ще трябва да полагат и волеви усилия.

Asen Aleksandrov, директор на 61-то училище „Елисавета Багряна”:

Креативност и волеви усилия

Цел на образованието трябва да стае, когато ученюй остави образователната система и се изправи пред проблем, да има увереността, че може да се справи. Пандемията успя да активизира много ресурси, а преди това гищалните възможности бяха презренбрана. Цифровизацията е неизбежен процес и няма да преувеличаваме нейните антисоциални аспекти. Сега е моментът да се фокусираме върху развитието на креативното мислене и развитието на практическите умения. Както подготвяме ученици за живота, трябва да ги приготвим и за неговата трудна част. Те ще трябва да полагат и волеви усилия.

Asen Aleksandrov, Principal of the 61st School Elisaveta Bagryana:

Creativity and purposeful efforts

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.

Prof. Evgeni Stanimirov, Rector of the University of Economics in Varna:

Practice, practice, practice

Each new technology provides new opportunities and we must make use 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

Mila Stoycheva is the Executive Director of Junior Achievement Bulgaria. She is a visiting professor of Innovation and Entrepreneurship at the European Institute of Innovation and Technology. He has over 20 years of experience in international organizations and companies. She has chaired the Global Council of the member countries of the Junior Achievement Worldwide and is a senior expert on higher education at Junior Achievement Europe.
ВИЗИОНЕРИ    VISIONARIES

уништява изисква актуалното участие на бизнес. В него може да се създадат нови пробивни решения, които да излязат извън границите на страната. Избрали сме три актуални направления:  Дигитални иновации и решения в здравеопазването, Умни решения за градове и общности, Кръгова икономика, устойчивост и “зелено” предприемачество.

Предпринемателската ни програма, която е вече на 10 години, се промени във времето, години по естествен път се спря и преместе се в предпредпринемателския:

Позитивен пример

от опита ни да насърчаваме стартурането на бизнес е фирмата Imagga. В момента тя е партньор на съветните компании и работи с изкуствен интелект.

Пандемията стана повод и за това нашиите алумен Георги Къдрев и Георги Мутафчиев – основатели на фирмите Imagga и Knnect Me, да се обединят в откритото на преакселератора на пресечната точка между информационните технологии и медицината, създавайки съвместния проект Kelvin Health. Успяваха да се фокусират в създаването на инструмент за мониторинг и контрол на инфекциозни 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, университетите трябва да предприемат ново място и роля. Независимо че консервацията е присъщ на образованието, българските университети трябва да намерят баланс между здравословна промяна и запазването на статуса на университетите. Във времето във времето да не остане много време да мислим за

прекръстящата промяна

Ако университетите не проявят гъвкавост чрез нови форми на работа, а препоръчат да си стопат на своите острови, училищата също. Както се питаме каква точно е промяната, трябва да се наведем на съответствие между бизнес и образование. Както е написано в студиото на Венец, както се определят бизнесите в образованието, това трябва да се реализира в съпътстващите институции и тя

da задават тенденциите

както всичкосто е правят бъдещите световни университети. Българските висши училища трябва да намерят място в университетските мрежи в Европа и по света и това ще ги въвежда в света на новата реалност. Дигитализацията позволява на образованието да се използва професионално и същевременно да се реализира на нови територии. И ако образованието със задаването на тези тенденции, то нови изкуства в образованието, бизнесът може да започне да предполага образователни продукти и решения, които да станат препоръчани от младите хора и от бизнеса, кои също да се превърна в професионални. Образованието е инструмент, без който устойчивостта на знанието не може да функционира.

За да може образованието да процес

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 Mutafchiev - 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
да въздиш високи резултати
са нужни учения, наука и инвестиции. Образованието е сложна материя и не бива да се подценява цензът и капацитетът на хората, ангажирани в него. За да може някой да има и развитието, че предлага достатъчно добър продукт, той трябва да го докаже. Необходимо е практика и натрупван опит, в това число и качествени измерения.

Не зная дали българското образование има капацитета бързо да направи такава промяна, но със сигурност в момента то има тази възможност. И няма по-добър момент от сезашния да направи скок, вместо с последователни крачки да върви на дълъг път. За този скок се изисква желание и готовност да се предприемат непопулярни мерки. Някои промените не са свързани с пълен комфорт, но винаги може сигурно да бъде. В прилагането на новия модел се иска пълна готовност от бъдещето да вкарани на проектен подход с използване на информационни технологии и навлизане в нови области на знанието.

Трудностите не бива да ни огъват
и да въздиш отгат. Със съвременен подход след пет години може да видим резултатите на гонялите усилия. Но без нужната квалификация на преподавателите няма да има никаква реформа. Затова те убедително трябва да принаят през обучения. Но докато нов лазар на обучението ще трайва да се допуснат само организации, които следват определени стандарти и вече са доказали съвсема компетентност.

Дълги години образованието беше криптирано и не в гонялите роли, заузайали съвсема ценности. Сега обаче е момента да направи скок във времето, скок към съвсема нови възможности. В цялото това трябва „моята ма“ във гонялма. Но „торбовът“, ако ползваме популярната метафора, е, че модерното образование ще позволява да се създава още по-голяма добавена стойност в икономиката на знанието, а обществото ще бере пълна отговорност на по-добро взаимоотношение на хората. Неслучайно мотото на нашата организация е „Определяване на новата функция на образованието и усвояване на новите области на знанието."

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 enterprising people to a happy nation”.

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.
- 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
- Change is hard, but it is necessary.
- I imagine tomorrow as a better and calmer day than today.
- 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”. (1)

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.
Очаквайте през октомври

КМЕТ на ГОДИНАТА

Дайте оценка на кмета си и предложете категории за конкурса на kmeta@kmeta.bg
Lydia 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).

The art of managing the finances of a bottling company is a master class in integrating business processes, planning financial results and working in a dynamic environment.

- Water is a priceless gift from nature for our body.
- One of the biggest challenges for any CFO this year is to prepare a forecast for business development during an economic and health crisis.
- The brand through my point of view as a financier: The power of nature is the business asset of the company providing a sustainable competitive advantage.
- How a company can sell more and better - my answer in today’s situation: by continuing to invest in sustainable production technologies, provide safe working conditions for its employees and manage change.
- My experience as a financier has taught me
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.
The European Portal for Cities and Citizens
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.
Добрият маркетинг и комуникации са изключително важни по време на пандемия. Участници сме в най-голямата глобална криза след финансова криза през 2007-2008 г. Но онази криза бе в различна дигитална ера – първите години на айфоните, а ФБ имаше около 100 милиона потребители при 2,45 млрд. днес.

Сега е един от региите случаи, когато ПР се оказа и още е в позиция да насочва бранд креативността, вместо да бъде считана за поддържаща функция на маркетинга и рекламата. ПР-т е този, който може бързо, ефективно и евтино да комуникира чрез спечелени медиуми вместо платени публикации. На рекламата се гледа точно като на инвестиция. Когато марките имат нужда от бързи продажби и позициониране в трудна ситуация, се инвестира в реклама, но съобразена с постигане на целите. По време на изолацията видяхме много голяма необходимост от инвестиция в марките. Спечелиха онези компании, които имаха доверието на потребителите.

В ситуацията на криза и пандемия ефективността на комуникацията е основен приоритет

Илияна Захариева, председател на БДВО и директор „Корпоративни комуникации“ в А1 България:

Trust has become a major bargaining chip

Илиана Захариева, Chairman of BVDO and Director of Corporate Communications at A1 Bulgaria:
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 reorientated 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”
ята в България чрез реализация на проекти в сферата на телекомуникациите, интелигентните транспортни решения (ITS), системите за сигурност и безопасност, системната интеграция, разбъркване на аграрска среда и изграждане на „Умни градове“. 

Силата на технологиите

В желанието да предложим най-доброто на българския пазар в областта на интелигентна пътна и аграрна инфраструктура през последните години сме изразили тясно сътрудничество с чешката технологична компания „Крос Злин“ А.С., един от най-големите разработчици на пътни технологии и произвъдители на продукти за реализация на идеите.

Една платформа за всички

Invipo, единната платформа, която събира, структурира, обработва и визуализира информацията от аграрната инфраструктура, така че тя да може да се използва за вземане на намесвания и информиране решения. Платформата е носител на наградата за Smart City Service на Smart Innovation Summit в Азия и победител в Smart Mobility Category на Intertraffic Innovation Award.

Дигитализацията на аграта е фокусирана към потребностите на аграрните, на администрацията и на общностите в околните дружества, отговарящи за поддръжката на аграрцата инфраструктура. Мониторинг в реално време, по-добро планиране на ресурсите, намаляване на разходите за поддръжка, побираване на контрола над общностите в аграрството са само част от ползите за администрацията.

„Градът в ръцете ти“ на твоето електронно устройство е вече възможно за гражданите и гостите на гр. Търговище, гр. Благоевград и гр. Враца чрез платформата Invipo - връзката между администрацията и тях в реално време.

По пътя на дигитализацията

Безпрепятственото аграрско пътуване е мечта на всеки жител. Създаването на график решения, позволяващи безпроблемно преминаване от точка до точка в аграрната среда, чрез регулиране на загръствателната, заето от намаляване на намръсването от генерирани вредни емисии е нашата мисия, осъществена чрез интегрираната работа на график контролер Cross RS 4, системата от график детектори за преброяване и категоизиране на график Cross Count и софтуера за график контрол еDaptiva. Решението позволява дистанционен контрол, наблюдение, планиране, моделиране и адаптивно уп-

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 Zlín 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
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.
SAP Business One от A1

Управлявайте 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
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
Wirecard, a company from 2008 onwards, and from 2015 The Financial Times reported on how it was used by Wirecard companies to hide the real state of operations. According to a number of sources, they are much smaller than the group’s management claimed. In Germany, discussions are already under way on the consequences of bankruptcy and the need for reforms in areas such as corporate audits, as well as regulations. There are reactions in other countries as well.

**A heavy blow to the image of Germany**

One of the biggest accounting frauds in the country’s post-war history already has a huge effect on its fintech and startup ecosystem, on Deutsche Boerse, as well as on the local regulator BaFin. The latter for a long time refused to respond adequately to journalistic investigations and even began its own investigation on The Financial Times. Complications may deepen by the recent findings that German Finance Minister Olaf Scholz knew about the potential manipulation half a year earlier.

**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 трябва да се изисква от всички по веригата – инвеститори, оценители, 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 е много секторите, в които са налице гаранции, че подобно нещо не може да се случи.  

Центра̀лата 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.
he 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 Atanassov 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...
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.
With hard work and patience every person with ambitions can succeed in Bulgaria. When you do something, do it not 100%, but at least 102%. Always give more of yourself and this will not go unnoticed. Being persistent, you will create good business and professional relationships that will lead you to success. Ivaylo Tanev, Manager, Global Business Analysis at Ingram Micro Inc., believes. He is a speaker at the inspiring Kosher Career Opportunity Event organized by Tuk-Tam (Here-There) on September 17, 2020.

The man

Ivaylo Tanev has been working for Ingram Micro Inc. since graduating from the University of National and World Economy. After the first and only job interview that he ever went to, he became part of the company’s team. He is now involved in business analysis, and in eight years this is his fifth position on the career ladder within the company.

The company

Ingram Micro Inc. is the world’s largest distributor of IT products, their suppliers are major manufacturers of software and hardware. The company’s portfolio includes over 250 thousand products. The Global Business Services Sofia Center serves Ingram Micro Inc.’s offices throughout Europe. It employs over 1,100 people. Eight years ago, Bulgaria was preferred to Poland and Romania because of the quality workforce. In addition, at that time the country was an emerging market for such business processes and was economically and politically stable.

Business development

Even in the situation of the coronavirus pandemic, Ingram Micro Inc. continues to grow and does not plan to cut down its team. Now b2b sales are declining, but the purchase of consumer electronics is growing sharply and everything related to home office equipment has tripled. During such transformations, the diverse portfolio allows sales to be offset. The Bulgarian team quickly managed to switch from office work to work from home. “We are working accordingly...”

Educated Bulgarians and people with successful careers here and abroad will bring the Bulgarian renaissance, says Ivaylo Tanev

Tatiana Yavasheva

102% Professionalism

Ingram Micro is the world’s largest distributor of IT products, their suppliers are major manufacturers of software and hardware. The company’s portfolio includes over 250 thousand products. The Global Business Services Sofia Center serves Ingram Micro Inc.’s offices throughout Europe. It employs over 1,100 people. Eight years ago, Bulgaria was preferred to Poland and Romania because of the quality workforce. In addition, at that time the country was an emerging market for such business processes and was economically and politically stable.

Business development

Even in the situation of the coronavirus pandemic, Ingram Micro Inc. continues to grow and does not plan to cut down its team. Now b2b sales are declining, but the purchase of consumer electronics is growing sharply and everything related to home office equipment has tripled. During such transformations, the diverse portfolio allows sales to be offset. The Bulgarian team quickly managed to switch from office work to work from home. “We are working accordingly...”

Educated Bulgarians and people with successful careers here and abroad will bring the Bulgarian renaissance, says Ivaylo Tanev

Tatiana Yavasheva

102% Professionalism

Ingram Micro is the world’s largest distributor of IT products, their suppliers are major manufacturers of software and hardware. The company’s portfolio includes over 250 thousand products. The Global Business Services Sofia Center serves Ingram Micro Inc.’s offices throughout Europe. It employs over 1,100 people. Eight years ago, Bulgaria was preferred to Poland and Romania because of the quality workforce. In addition, at that time the country was an emerging market for such business processes and was economically and politically stable.

Business development

Even in the situation of the coronavirus pandemic, Ingram Micro Inc. continues to grow and does not plan to cut down its team. Now b2b sales are declining, but the purchase of consumer electronics is growing sharply and everything related to home office equipment has tripled. During such transformations, the diverse portfolio allows sales to be offset. The Bulgarian team quickly managed to switch from office work to work from home. “We are working accordingly...”

Educated Bulgarians and people with successful careers here and abroad will bring the Bulgarian renaissance, says Ivaylo Tanev

Tatiana Yavasheva

102% Professionalism

Ingram Micro is the world’s largest distributor of IT products, their suppliers are major manufacturers of software and hardware. The company’s portfolio includes over 250 thousand products. The Global Business Services Sofia Center serves Ingram Micro Inc.’s offices throughout Europe. It employs over 1,100 people. Eight years ago, Bulgaria was preferred to Poland and Romania because of the quality workforce. In addition, at that time the country was an emerging market for such business processes and was economically and politically stable.

Business development

Even in the situation of the coronavirus pandemic, Ingram Micro Inc. continues to grow and does not plan to cut down its team. Now b2b sales are declining, but the purchase of consumer electronics is growing sharply and everything related to home office equipment has tripled. During such transformations, the diverse portfolio allows sales to be offset. The Bulgarian team quickly managed to switch from office work to work from home. “We are working accordingly...”

Educated Bulgarians and people with successful careers here and abroad will bring the Bulgarian renaissance, says Ivaylo Tanev

Tatiana Yavasheva

102% Professionalism

Ingram Micro is the world’s largest distributor of IT products, their suppliers are major manufacturers of software and hardware. The company’s portfolio includes over 250 thousand products. The Global Business Services Sofia Center serves Ingram Micro Inc.’s offices throughout Europe. It employs over 1,100 people. Eight years ago, Bulgaria was preferred to Poland and Romania because of the quality workforce. In addition, at that time the country was an emerging market for such business processes and was economically and politically stable.

Business development

Even in the situation of the coronavirus pandemic, Ingram Micro Inc. continues to grow and does not plan to cut down its team. Now b2b sales are declining, but the purchase of consumer electronics is growing sharply and everything related to home office equipment has tripled. During such transformations, the diverse portfolio allows sales to be offset. The Bulgarian team quickly managed to switch from office work to work from home. “We are working accordingly...”

Educated Bulgarians and people with successful careers here and abroad will bring the Bulgarian renaissance, says Ivaylo Tanev

Tatiana Yavasheva
Тук
Ивайло Танев не е работил в чужбина. Задържащите фактори: семейството, международната атмосфера, което Ingram Micro създава тук, чувството на принадлежност към нещо по-голямо, професионалният начин на работа. В този случай локацията е без значение, каза той. За да не сме на опашката на Европа, според него трябва голяма част от образованите българи да се завърнат. Това ще побърза както на модела на управление на бизнеса, така и на държавата. Но кое би накарало хора с потенциал и с успешна кариера да се завърнат? „Морковът“ все още е заровен в земята, само неговите листа се виждат.

Избери България
Обратната крачка към България е лично решение. Ако все повече професионалисти, работили при друг модел, започнат да се връщат, то успешният опит може да се пренесе и у нас. Добрият пример е кариера в България се, че тук си имаме всичко, но всеки трябва да намери своето място, каза Танев. По необичайни начин отборът в българските компании трябва да се събере и да започне да заимства работещи формулки и практики, без да е нужно да открива топлата вода.{
Да бъдеш или да не бъдеш...
фрийлансър

To be or Not to be ... a Freelancer
Сбогомната практика създава бизнес възможности, но изисква реалини инвестиции и отговорни отношения  

Мая Цанева

Продължаване на пандемичната обстановка все повече компании намаляват заетостта на пълен работен ден и увеличават по-гъвкавите варианти за работа – включително времето за обрщение и времето на работа на съвместни работни места.

В България средният и малкият бизнес работи все по-активно с фрийлансъри – заради интензивното търсене и предлагане в онлайн групи или платформи, разрастването на пазара на обучения и ресурси, на юридическо и счетоводно обслужване на фрийланс практика. В две от най-големите Фейсбук групи у нас правят бизнес между 12 000 и 87 000 потребители - работодатели, хора, които съвместяват трудов договор и допълнителна заетост, специалисти само на съвместна работа на пазара на обучени и ресурси, на юридическо и счетоводно обслужване на фрийланс практика. По данни на НСИ от първата тримесечие на 2020 г. т.нар. „самостоятелно заети лица” са 215 хиляди, най-вече в услугиите. А това определяне не включва всички съвместни работни места. Особен тенденцият на адвокати, занаятчии, творци, във волюнтеер пазар се включват и IT специалисти, хора от сферата на обучение и обучение на персонал, продажбите, от новите творчески професии. За тях съвместната практика е възможност за по-скъпи часови ставки като алтернатива на съкращенията или намаляването на заплатите. Но и първата крачка към обикновен бизнес. Нископлатените поръчки и сивият сектор често изкривяват ценовия пазар, но съвместната практика съдържа добра цена и услуги на маркетинга, съдържа и платените услуги. През 11 години фрийланс работата не беше толкова популярна. Сега е модерно да си на съвместна работа. Клиентите също са по-запознати с плосостефите и минути на работата с фрийлансър. Колко повече и по-добри про-

 Freelancing creates business opportunities, but requires real investment and responsible relations

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, 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, freelance practice 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. 11 years ago, freelance work was not so popular. Now it is fashionable to be a freelancer. Clients are also more familiar with the pros and cons of working with a freelancer.
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
Иванка допълва, че все по-често възниква въпросът за отношенията между двама фрийлансъри, когато единият е подизпълнител на другия, което се оформя правно, но изисква ума е за работа в екип. Но и работодателят трябва да знае какво да търси, когато иска да работи със специалист на съвършен практиката. „Искаме портфолио и заказваме въпроси. Търсим човек, който иска да разбере какво нука да научи за себе си през време, неред и пари износвание. Проучете пазара, преци зна как и заработи на съвършен пазар" говори тя.  

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 взимат инициатива сами. При последната тренировка на платформата относно изграждане на онлайн магазин в Etsy, в съвместно с Невена Милева, тя забелязва, че творците имат нужда да се научат как да маркетират и оценяват правилно, да остават стабилни във времето. „Новите умения са свързани с овладяването и внедряването на технологиите в работата и комуникацията с клиентите и партньорите", 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 първоначалната цена, която трябва да платят, за да могат да работят колкото, когато и откъдето поискат, и по проекти, които са им интересни и забавни", слага точка Иванка,
O

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 asecond home, and why not a first one for people who...
Shans

В Borovets Gardens все още има възможност да придобиете жилище с една или две спални, направено до ключ – на цена между 650 до 830 евро/кв.м. То може цялосто да се ползва от неговите притежатели, но може само по време на уикенди, празници и ваканции, а през останалото време да е отдавано за наем на туристи. Собствениците на апартамент или студио в Borovets Gardens имат на разположение екстрите на луксозния хотел, като за почти всички СПА услуги са предвидени преференциални цени, както и безплатен достъп до басейна. “Това е инвестиция с висока рентабилност. Доброто съотношение на цена и качество е само едно от многото преимущества”, уверяват инвеститорите. Самият апартхотел е недалече от центъра на курортното селище и от ски лифта, което е друго удобство. Поради близостта на курорта до столицата и до Софийския аеропорт се очертава засилен интерес към апартаментите в Borovets Gardens, като някои вече са купили „на зелено”. Боровец Гарджи е строен по най-добрите стандарти. Комплексът се изработва и в разбираемо, че има потенциал за създаване на топ локации за дигиталният свет. И след като много на север поднасят в посока “Назад към природата”, най-гъвкавите инвеститори вече имат предложения в отговор на промененото търсене. Главболгарстрой успява този вятър на промяната и в момента с бързи темпове изгражда Borovets Gardens Apartments. До предстоящия сезон най-новото крило на комплекса ще е завършено.

Нов начин на живот

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

Big data is now everywhere and each of us is involved in generating and using it. Through its adequate and timely analysis with the help of artificial intelligence, business organizations, governments and institutions can take timely measures to address various problems. To this end, the GATE Institute was established last year, 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 Industri Teknik 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

is 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

Големите данни за големи цели

Институтът GATE в София има амбиции да стане глобален дигитален хъб за иновации и върхови разработки

Big data is now everywhere and each of us is involved in generating and using it. Through its adequate and timely analysis with the help of artificial intelligence, business organizations, governments and institutions can take timely measures to address various problems. To this end, the GATE Institute was established last year, 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 Industri Teknik 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

is 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
world is evolving, thanks to big data, and it will determine how quickly we will create clean energy or a vaccine in the next pandemic*, said Prof. Silvia Ilieva, director of the GATE Institute.

GATE RATE (Recovery Activity Tracker of Economics) is one of the projects currently being worked on. It is a platform for research and analysis of the effect on the economy caused by the pandemic. It collects and processes data in real time to make informed decisions. The platform is developed with an interdisciplinary team of the best economic analysts in Bulgaria, under the leadership of Assoc. Prof. Dr. Krasen Stanchev, a lecturer at Sofia University and Chairman of the Board of the Institute for Market Economics. The methodology for data collection and processing is classical and represents an interface between micro and macro-economic indicators, including fiscal ones, which are based on employment and added value. It has been modified to work for the current atypical picture resulting from the freezing of human activities.

The GATE Institute is a real opportunity for the development of competitive business in Bulgaria. Big data and artificial intelligence can be used to reduce risks and improve the quality of products and services, for faster and more informed decision-making, but also to study customer behavior. This high-tech analysis provides a timely answer to questions bringing higher efficiency and productivity. 😊
In 2020, the expressions “I am at home” and “I am at work” turned out to be almost synonymous. When the kitchen table, terrace and sofa transformed into office spaces, the rules of the business environment underwent changes which proved that a successful online presence requires just as good manners as in a
Успешното онлайн присъствиеУспешното онлайн присъствиевизиска също толкова възпитаниеизиска също толкова възпитаниеи грязки, колкото и в реална средаи грязки, колкото и в реална среда
appearance requires just as good manners and care as in a real environment

A successful online presence requires just as good manners and care as in a real environment.

What do the experts have to say? Ani Davidkova, a lecturer in Business Etiquette and Protocol, says that the home office makes business etiquette less strict, which sometimes leads to mistakes, but creates an opportunity for better collaboration and effectiveness. “A neat appearance, appropriate business attire, as well as adequate business communication are mandatory. We must not forget for a moment that we are working. We need to be in good condition, available during working hours and professionally and technically equipped with functioning and tested work tools, no matter where we are. The latter is our responsibility”, she explains.

Nevena Basarova, founder of the First Children’s Academy for Good Manners and a certified expert in business etiquette, adds that our concentration should be at the level we have in the office. “Business etiquette is designed to provide a comfortable environment for negotiations, which allows for faster and easier achievement of better results. While we are in a Zoom meeting, we should not write anything on the computer, hug our child, cook, and then return to the desk. Ensuring silence and full concentration may not be an easy task, but if we explain to the people we live with that they are important to us, we will most likely gain their understanding”, she advises.

Our work area should be as clear as possible from distracting details. Sometimes the family library creates a suitable background, but it can also distract from our words or presentation. Choose a neutral background, and in terms of clothing, Ani advises: “The idea of business attire, when working from home as well, should follow the words of Emanuel Ungaro: “If you do not remember what a lady was wearing, then she was dressed flawlessly.” Nevena adds that a neat appearance, appropriate business attire, as well as adequate business communication are mandatory. We must not forget for a moment that we are working. We need to be in good condition, available during working hours and professionally and technically equipped with functioning and tested work tools, no matter where we are. The latter is our responsibility”, she explains.

Nevena Basarova, founder of the First Children’s Academy for Good Manners and a certified expert in business etiquette, adds that our concentration should be at the level we have in the office. “Business etiquette is designed to provide a comfortable environment for negotiations, which allows for faster and easier achievement of better results. While we are in a Zoom meeting, we should not write anything on the computer, hug our child, cook, and then return to the desk. Ensuring silence and full concentration may not be an easy task, but if we explain to the people we live with that they are important to us, we will most likely gain their understanding”, she advises.

Our work area should be as clear as possible from distracting details. Sometimes the family library creates a suitable background, but it can also distract from our words or presentation. Choose a neutral background, and in terms of clothing, Ani advises: “The idea of business attire, when working from home as well, should follow the words of Emanuel Ungaro: “If you do not remember what a lady was wearing, then she was dressed flawlessly.” Nevena adds that a neat and clean look is a must. “The white or pale blue shirt is an ideal option because these business colours. In some cases, a blouse with a collar and short sleeves is acceptable, but the shirt must be long-sleeved. For ladies, I recommend discreet makeup - a bit of lip gloss and possibly some colour on the cheeks, especially if the lighting is not that good.”

requires just as good manners and care as in a real environment

A successful online presence requires just as good manners and care as in a real environment.

What do the experts have to say? Ani Davidkova, a lecturer in Business Etiquette and Protocol, says that the home office makes business etiquette less strict, which sometimes leads to mistakes, but creates an opportunity for better collaboration and effectiveness. “A neat appearance, appropriate business attire, as well as adequate business communication are mandatory. We must not forget for a moment that we are working. We need to be in good condition, available during working hours and professionally and technically equipped with functioning and tested work tools, no matter where we are. The latter is our responsibility”, she explains.

Nevena Basarova, founder of the First Children’s Academy for Good Manners and a certified expert in business etiquette, adds that our concentration should be at the level we have in the office. “Business etiquette is designed to provide a comfortable environment for negotiations, which allows for faster and easier achievement of better results. While we are in a Zoom meeting, we should not write anything on the computer, hug our child, cook, and then return to the desk. Ensuring silence and full concentration may not be an easy task, but if we explain to the people we live with that they are important to us, we will most likely gain their understanding”, she advises.

Our work area should be as clear as possible from distracting details. Sometimes the family library creates a suitable background, but it can also distract from our words or presentation. Choose a neutral background, and in terms of clothing, Ani advises: “The idea of business attire, when working from home as well, should follow the words of Emanuel Ungaro: “If you do not remember what a lady was wearing, then she was dressed flawlessly.” Nevena adds that a neat and clean look is a must. “The white or pale blue shirt is an ideal option because these business colours. In some cases, a blouse with a collar and short sleeves is acceptable, but the shirt must be long-sleeved. For ladies, I recommend discreet makeup - a bit of lip gloss and possibly some colour on the cheeks, especially if the lighting is not that good.”

requires just as good manners and care as in a real environment

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. Закъснената и техническите неизправности са още по-серозни подобни камъни при онлайн общуване. Доброо възпоменание при срещите във виртуална среда включва лек разговор за разчетване на атмосферата, представяне на събеседниците - старомодни прийоми на етикета, които не излизат от мода.

Невербалната комуникация е много близка. 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. Усмивката на лицето си преди началото – дали изглеждаме чисто и спретнато, дали не правим наскоро мимики, лице си.

Невена предупреждава, че отсрещната страна ни вижда посредством видеоизображение, а то засилва възприетия от нашите съзнателни и несъзнателни мимики, жестове и невербални знаци. Не бива да избягваме усмивките, защото възприемат чисто и спретнато, дали не правим неосъзнато мимики, лице си.

“Важно е да бъдем чути, разбран и приети. Всичко, което пречи за това, е необходимо да бъде избягвано”, уточнява Анита. Съветва ни да не използваме усмивките, защото изглеждаме чисто и спретнато, дали не правим неосъзнато мимики, лице си.

“Годният съветник смазва колелата на бизнеса. Успешната професионална реализация не би могла да се осъществи без обычноното делово общуване, независимо къде и за какъв период от време, това е необходимо да бъде осъществено”, за- вършва и Анита. 

help us. Nevena adds that among the most common mistakes in online meetings are being late and eating in front of the screen. In a more casual setting, we can afford to have coffee with our interlocutor, but this should be explicitly agreed upon beforehand. “The imposed situation is a good opportunity to strengthen our habits for good etiquette when working remotely”, she says.

“Good manners grease up the wheels of business. Successful professional realization could not take place without the usual business communication, regardless of where and for what period of time it will have to take place”, Ani concludes.
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.
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, which we developed to 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

Culinary courses have shifted to the Internet, but their focus remains on food quality and good marketing.
Деница Георгиева залага на личен опит и честност в кулинарния си блог
Denitsa Georgieva relies on personal experience and honesty in her culinary blog

мащаб курсове се запълват за 20 минути”, поясни тя.

Според Борис „има работа за всички”, и стойността на храната в ресторанта, на масата във вътрешността на екрана на лаптопа зависи основно от продуктите и качествеността на технологиите, вложени в тях. От значение е регионалният, дори местният произход на продуктите и рецептовата линия по подход към готовенето. С интереса към храната расте изискването към маркетирането й.

Деница не продава чрез блога си, но поддържа и разширява своето присъствие чрез активно онлайн участие. Тя припомня, че брандът, особено в сферата на здравословното хранение, се креира на „постоянство, максимална честност, близка комуникация и събети от личен опит”.

„Това печели хората. Всеки може да гледа красиви снимки на гурме кухня, но това не е ежедневната ни храна.” Те съчетава начинящите в професионалната кулинария и ресторантьорството да не забравят, че създаването на авторска кухня, интересното поднасяне на текст и илюстрация, вложеното в техника за снимане нахвърлят върху хората пари за израждане.

Следващото прегледиателство за ресторантите и кулинарите е да изненадват потребителяте, което вече са с по-високи очаквания за парите, които харчат. През последните години емансипирането на жените е ръст на жените, с което е създавано ново направление в кулинарното изкуство. Затова трябва да уважаваме парите им, особено когато сме в труда във време и пари за израждане.

Георги допълна, че много компании се въздържават от продажба, което голяма част от класиците им е онлайн и към което те се борят в реклама, тъй като добре.

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.
Той ги съветва ясно да дефинират целите на кампанията си, бюджета и желаните резултати, да се възползват максимално от отзивите на клиентите. „Най-лесното нещо е, когато някой не е доволен и го е изразил онлайн, да си кажете: „този е хейтър“, но много по-стойностно е да проверите дали има доза истина в коментара и дали можете да подобрите бизнеса си, ако отстраните този проблем“, пояснява предприемачът.

В заключение Борис, Деница и Георги сглобяват рецептата за успех в бранша. Тя включва усилена работа, много търпение, ясна концепция и визия за развитие, гъвкавост при работа с нови подходи, продукти, но и висок праг на взискателност при избор на нови технологии, материали, марки. Георги допълва: „Има поговорка – Горчивият вкус от лошото качество остава много по-дълго от краткотрайната радост от ниската цена. Смятам, че има голяма доза истина в това“. Крайният резултат – готовото, атмосферично ястие може да се продаде само онлайн, стига да е стойностно. А стойността „ухае“ вкусно. (1)

The next challenge for restaurants and culinary professionals is to surprise consumers who already have higher expectations for the money they spend. “In recent years, there has been a tendency for people to eat out more often. The main driver behind this is the recovery of the economy over the last decade and, consequently, the greater amount of free capital available to people. That’s why we have to value their money, especially during difficult times”, added Georgi.

“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. (9)
Ivan Chernev: Crises are a Test of How Well Everyone Manages

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 този 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 добрата 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 качествено и гарантирани обем на продукцията. Не оставяме производителите сами в този процес, те се учат и растат заедно с нас. Некои донасят с една касетка зеленчуци, а сега обработват стотици декари продукция, чиято реализация договаряме и гарантираме предварително. В последните месеци се събрахме с още близо 5000 производители на плодове по списъци от Министерството на селското стопанство.

- I do not think there is such a problem. A successful market is one that is self-regulating. There is no need for a law on quality and freshness, nor for good symbiosis in the joint work with Bulgarian producers. These are our principles of almost 15 years.

- Bulgarian producers must sell, in order to continue producing. For many of them, precisely the market is a problem...
- Partnering with us requires quality and guaranteed volume of production. We do not leave producers alone in this process, they learn and grow together with us. Some came with a box of vegetables, and now process hundreds of acres of produce, the realization of which we negotiate and guarantee in advance. In recent months, we have contacted nearly 5,000 additional producers of fruits and vegetables, dairy products and eggs according to lists provided by the Ministry of Agriculture, and with some of them we are already working or in advanced negotiations.

- Kaufland Bulgaria has created its own brand “Brei!!”. What was the impetus?
- We work with a focus on the local production, we know the market and the taste of the customers very well. We put all our experience and knowledge into “Brei!”, our first own national product line. The aim is to
Компании

плодове и зеленчуци, млечни продукти и яйца по спиците, осигурени от Министерството на земеделието, като с част от тях вече работим или сме в напреднали преговори.

- Kaufland България създала 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 отговорим на първомето на качествени български продукти с традиционен вкус.

- На какъв изисквания трябва да отговарят местните производители, за да прескочат летвата и да попаднат в селекцията „Брей!“?

- Летвата в Kaufland е една: качество. Създахме „Бреї“ с 20 български продуктори от 15 редица в страната. Те са длъжни да притежават международно признат сертификати за качество и работа със собствени марки, а за продукти като прясно месо и колбаси изискваме и независим външен одит.

- Кои са най-трудните моменти в създаването на собствена марка с местно производство?

- Може да възникнат трудности всекакво естество. При нас заради изолацията се получи забавяне на финалния етап, противоепидемичните мерки останаха планираните десятици, които бяха част от представянето на марката на пазара. Затова го опложихме с три месеца.
- „Бреї“ ще излезе ли извън България?
- Имаме такива планове. Но първо ще разгърнем марката тук, което ще отнеме 2-3 години.

- Вашият препоръка към наши производители, за да може пазарът да се отвори по-широко за тях?
- Да се свързват с нас и да черпят информация от източника за изискванията. Вратите ни са винаги отворени. Те може да получат съвети и от други производители, с които вече работим добре.

- Необходимост от по-къси вериги на доставка – бе извод, очертан от изолацията. Какъв шанс има местното производство и как малките производители да пораснат?
- Капацитетът и разбирането на малките производители не е въпрос само към търговските вериги, но и към самите производители. Нашата задача е да ги осигуряваме среда, която прави този растеж възможен.

- Кои са камъчетата в обувката на Kaufland България?
- Непазарните мерки обичайно са камъчетата в обувката на всеки бизнес на свободния пазар.

- Веригата се разраства. Как намерите подходящите хора?
- Намирането на подходящите хора никога не е било лесно, защото търсим най-добрите. Kaufland България е най-големият работодател в сектора за модерна търговия и за втора поредна година сертифициран като Топ Работодател от независимата международна организация Top Employers Institute. Това ни нарежда сред водещите компании в Европа, иноватори в грижата за своя екип. Инвестираме много в развитието на служителите си. Наскоро повишахме възнаграждението на всички колеги в нашите хипермаркети в страната и логистичния център.

- Работили сте и на други места по света. По-сочете едно предимство да управлявате компания в България...
- Предимството за мен е, че имам възможността да работя в родината си.
Българското птицевъдство е все по-модерно

Andreana Pavlova, ANDIP 92:

Bulgarian Poultry Farming is Becoming Ever More Modern
пожеловава, бихте ли разказали за историята на вашата компания? Как решите да се занимавате с производство на яйца?
- Компанията ни е с дълъг отглеждан опит в производството на яйца. Вече 21 години сме на пазара и следваме изградена семейна традиция. Решението за започване на този тип дейност бързайки от идеята за създаване на качествен и достъпен български продукт. Яйцето е важен хранителен компонент в менюто на българина, и не само. Струваш ми се, че и с годините, в които хранителната култура на българите претърпя съществени трансформации и еволюции, яйцето позиционира своето значение.

- Какви са основните предизвикателства пред бранша според вас?
- Всеки един бранш и бизнес е изправен пред трудности и предизвикателства. Специфичната преизродена бранша е продиктувана от факта, че в основата на производството е живата стока. Определено това е най-големото и най-сериозното предизвикателство. Друг важен фактор е големата конкуренция, която не позволява изоставянето от налагащия се тренд.

- Какви са основните условия за осъществяване на тази дейност?
- За нас основната отговорност е да работим за развитие в тази посока, както и за производството на качествен продукт. Мы следим за то, как работим с големите вериги и за производството на яйца. Насочваме се към подобни продукти, които гарантират най-високи международни стандарти за производство на яйца и това позволява да работим с големите фуджерии. Мы се стремим към то, как работим с големите вериги и за производството на яйца. Насочваме се към подобни продукти, които гарантират най-високи международни стандарти за производство на яйца.
Във вашата компания прилагат ли например европейски практики, норми, освен задължителните, за които е ясно?

- Българското птицевъдство върви с все по-големи темпове към модернизацията. От технологична гледна точка всеки ден настъпват нови промени в сферата. Единствено приложението на европейски норми е задължително. В нашата компания прилагаме и например европейски практики, норми, освен задължителните, за които е ясно.

- Българското птицевъдство върви с все по-големи темпове към модернизацията.

- Българското птицевъдство върви с все по-големи темпове към модернизацията.

- Българското птицевъдство върви с все по-големи темпове към модернизацията. От технологична гледна точка всеки ден настъпват нови промени в сферата. Единствено приложението на европейски норми е задължително. В нашата компания прилагаме и например европейски практики, норми, освен задължителните, за които е ясно.

- Българското птицевъдство върви с все по-големи темпове към модернизацията. От технологична гледна точка всеки ден настъпват нови промени в сферата. Единствено приложението на европейски норми е задължително. В нашата компания прилагаме и например европейски практики, норми, освен задължителните, за които е ясно.

- Българското птицевъдство върви с все по-големи темпове към модернизацията. От технологична гледна точка всеки ден настъпват нови промени в сферата. Единствено приложението на европейски норми е задължително. В нашата компания прилагаме и например европейски практики, норми, освен задължителните, за които е ясно.

- Българското птицевъдство върви с все по-големи темпове към модернизацията. От технологична гледна точка всеки ден настъпват нови промени в сферата. Единствено приложението на европейски норми е задължително. В нашата компания прилагаме и например европейски практики, норми, освен задължителните, за които е ясно.

- Българското птицевъдство върви с все по-големи темпове към модернизацията. От технологична гледна точка всеки ден настъпват нови промени в сферата. Единствено приложението на европейски норми е задължително. В нашата компания прилагаме и например европейски практики, норми, освен задължителните, за които е ясно.

- Българското птицевъдство върви с все по-големи темпове към модернизацията. От технологична гледна точка всеки ден настъпват нови промени в сферата. Единствено приложението на европейски норми е задължително. В нашата компания прилагаме и например европейски практики, норми, освен задължителните, за които е ясно.

- Българското птицевъдство върви с все по-големи темпове към модернизацията. От технологична гледна точка всеки ден настъпват нови промени в сферата. Единствено приложението на европейски норми е задължително. В нашата компания прилагаме и например европейски практики, норми, освен задължителните, за които е ясно.

- Българското птицевъдство върви с все по-големи темпове към модернизацията. От технологична гледна точка всеки ден настъпват нови промени в сферата. Единствено приложението на европейски норми е задължително. В нашата компания прилагаме и например европейски практиki, норми, освен задължителните, за които е ясно.

- Българското птицевъдство върви с все по-големи темпове към модернизацията. От технологична гледна точка всеки ден настъпват нови промени в сферата. Единствено приложението на европейски норми е задължително. В нашата компания прилагаме и например европейски практиики, норми, освен задължителните, за които е ясно.
• 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
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.
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

has successfully started raising insects as a business opportunity. The company 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 insects as the future of food supply. The West is gradually beginning to do research in this direction. 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

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.

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.

The farm near Bourgas hopes that soon there would be no obstacles for insects to be present in the European diet.
Началото

Когато Стоян Вълев сподели иддията да отглеждат щурци, всички в семейството помислили, че е шега. Но когато ги убедил, че намеренията му са сериозни, се въздържали. Още в началото ролите в този нов бизнес били ясни –― фвамата с неговия син Владимир са инженери по автоматизация на технологичните процеси, снаха му Яница е биотехнолог, а съпругата му Виолета – икономист. Година и половина обучили как да започне производството на насекоми, години да вземат в менюто на хората. И той като не е имало кои да им предостави готова технология за отглеждане на щурци, я създават сами. И сами финансират всичко, без да разчитат на какъто и да се е проектирано проектно финансиране. През февруари 2019 г. започнаха дейността, като използват 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. И ако не бъдат продадени като храна за домашни любимци, срещу които гекони, гущери, игуани, хамелеони, паяци, те се замразяват. Първо преработват.

Технологията

Напредват в развитието на технологията по отглеждането на щурци и амбициите на фвамата инженери е да направят автоматизация на процесите, така че всичко да се прави с минимални човешки усилия и при оптимално използване на необходимите ресурси. „Автоматизацията се прави с цел качеството на продукцията да е възможно най-добро, а цената на крайния продукт – възможно най-ниска“, обяснява Стоян Вълев, управител на дружеството EntoSynergy, под чийто бранд работят. Засега са автоматизирани основни процеси в отглеждането на насекомите, например поддържане на постоянна температура и влажност в помещенията. Очакванията са в рамките на около година да са напълно готови с прототипа на цялата система.

Под надзор

Семейната ферма е регистрирана като животновъден обект в Българската агенция по безопасност на храните (БАБХ). Щурците се хранят със специален фураж без консерванти и изкуствени добавки, който Вълеви приготвят по своя рецепта. Компанията е под надзора на БАБХ, тъй като щурците ще се ползват като храна. Това обаче ще стане едва когато ЕС позволи да влязат в менюто на европеца. EntoSynergy обаче ще е предварително готова и така нейните продукти ще спечелят 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 ноу-хау за това. Никой от неговото семейство не е посещавал действаща ферма за насекоми, правили са проучвания изцяло чрез интернет. И също като тях всеки ентузиаст ще трябва сам да намери отговор към как се прави. „Това е къртовски труд, но в България останахме оптимисти и вярвам, че има какво да се направи за развитието на тази нова индустрия“, казва инж. Вълев. И после с цифри и факти аргументира предимствата да замением 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 for human consumption. 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, the 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,
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: “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.

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.

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

Games that make us stronger

Тони Григорова

Игрите, които ни правят по-силни

Игрите, които ни правят по-силни

Тони Григорова  Toni Grigorova
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
ТРЕНИНГ

ТРЕНИНГ

нности и да намерят решения.
Целта на игрите е забавление, но и придобиване на нови умения. И най-важното урок във всички тези игри е как да се извлече максималното от всяко премеждие или трудност, преодолея с които се изправяме. За тези компани юма има и други ползи — в тях хората по-лесно се познават и по време на тимбилдинг те се преоткриват, което по-спешно забавлява и работата.

Тези тези ориентири ни дава Христина Асенова от екипа на „Друга земя“.

Тя е изминала свой път в изпитанията и преодоляванията на трудности. Имала много хобита и не знаела кой път да хване. Но една нощ се събудила от странен шум и установила, че в момента се извършва обир на дома ѝ. Крадците избягали. На сутринта обаче тя трябвала да участвала в отборна игра. Имала голямо колебание дали след преживения шок да не преосмисли плановете си, избрала обаче да мобилизира цялото си съставление. Играта била много изтощителна, но й помогнала да прегърне страхът. 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 ѝ дали силна и увърежност.

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

Организират ги първо в Пловдив, после в София, а след това и в други градове на страната под формата на франчайзинг. Провеждат се в заведенията и в тях се включват хора с различна компетентност, привлечени от забавления за ума. Това също са състезания в отбор, които казват коя експлоратор едностайна на задължителна основа. Играите създават умения, но те са и подтик хората да станат по-добри в тези игри, които има да ги създават. Състезанията икономически вървят, като се изисква участниците в тях да ги преодолят, но и да се справят с трудности от различна натура. Те са също и начин да се проверят уменията и знанията на хората. Тези игри стимулират ума и го правят по-силно.

Всеки от хората, ангажирани в активностите на „Друга земя“, има и друга професия, чиято участие е необходимо за непрекъснатата работа. И добре, че е така, тъй като трябва да се справят със задачите, които им са зададени. Но какво да правят по-добре, отколкото да се справят с тези задачи. Пандемията и разпространението на вируса заостриха проблемите. Но и тогава, хората продължаваха да се справят с тези задължителни задачи.
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. But
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.

The choice of a diamond or an expensive unique piece of jewelry is an important investment that must be well-informed decision, assures Mirela Nenchova from SSG.
Насладете се на уютна обстановка и изискана храна в Este Restaurant

+359 886 700 269 | restaurant@este.bg | гр. София ул. Николай Хайтов 3А
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 camouflageing 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.
If 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 chewing functions and the aesthetics of the smile of our mothers and fathers. This is a way to 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!
Илима 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.

- жо Бисерова, започнахте да водите предаването „Бизнес.БГ“ по време на кризата. Според вашите журналистически наблюдения, как тя се отрази на бизнеса и какво споделят с вас собствениците на предприятия относно мерките за справяне с кризата, предложени от държавата?

- Кризата, освен изпитание за всички ни, е страхотна журналистическа възможност и нямаше по-удачен момент за БНТ да затвърди позициите на “Бизнес.БГ”. Много истории трябваше просто да бъдат открити и разказани. Малки, големи, преструктуриране, фалити. Някои бяха удариени по-малко, при други спадът на оборота беше със 70-80% и не говорим само за сектор туризъм, но за производство, автомобилостроене, строителство, промишленост. Разказвали сме за малки и дори семейни бизнеси, за малка пекарна, за заведение за алтернативно хранене. И те не са се отчаяли, въпреки че антикризисните мерки таха и не спасиха го тях.

Кризата накара дори да бъде замътаната проблеми в държавата да излъчват на повърхността и се ока- захме в ситуациата да заемем един след друг пожари – колко например работни апарати ни и на
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.

**level, why and how much we have done to have or rather not have e-government, e-services, e-health, cumbersome procedures. We do not stop talking about the business that has not been able to access the anti-crisis measures for months. Five months after the closure due to the corona virus crisis, there are still companies that are unable to be financially supported by the state, despite being approved for assistance. Another aspect is - why do we not have a long-term policy to fill the shortage of certain specialists - was it news that we do not have resuscitators, or that nurses are poorly paid. And politics does not mean giving money sporadically here and there over a period of time. Simply everything that hadn’t been thought of for a long time, now in a few days and weeks created long-term gaps.**
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 dynamics and diversity 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.
има план – кое е важно и защо, кое е с национален интерес, кое има шанс да оцелее. Например в туризма – открох се, че имаме съвършено леглова база, очевидно, която не можем да запълним в нормален процент. Кой трябва да спасим?

- Кои са любимите ви примери с успехи на български и/или чужди компании?

- Всеки бизнес има интересна история, нощо, че това звучи безкрайно клиширано и изтъркано. Чела съм биографиите на чужди предприемачи, някои са били без пухннат леб, други дори са живеели 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 историите е, че никой не е вярвал в идеите на бизнесмените, поне в началото. Смятали са ги за твърде скъпи или неатрактивни, дори нулевичи. Но така се появява различното.

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.
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.

In the USA, Evgeni Tanov acquired skills in quality restoration of works of art

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,
трябва да използваме старите знания като основа. Всяко време има своите технологии и добрият реставратор трябва да владее старите знания като основа.

**Опият**

И ето какъв ни сподели Евгени Танов след 15 години досега с про̀изведение на изкуството, на които въвявява живот:

Реставраторът трябва да има добро усещане за естетика, уважение към миналото и желание предмѐть по най-добър начин да го съхранява, за да га се предбъде натамък. Колкото и много да са ограниченията, в ра̀ботата също има възможности за творчества и за из̀ява. Искат се таланти, труд и търпение, като ключов момент във всяко това са практическите умения. Реставрацията е комплексна наука и химията е неѐлена част от нея. Преди да се реставрира, предметът трябва добре да се пручи, да се установи какви материа̀ли са използвани, а ако се налага, той трябва и да се укрепи. Така обаче трябва добре да се прецени какви материали и технологии са използвани и как да се работи по възстановяването.

**Светът на шедьоврите**

Про̀изведенията на изкуството дишат, променят се от температура и влажност и затова се нуждаят от периодична грижа. И колко по-рано потърсим рес̀тавратор, толкова по-малка ще е неговата намеса. Не бива да чакаме състоянието на предметите силно да се вло̀зат, толкова по-малка ще е неговата намеса. Не бива да изчакваме, за да помислим за тяхното “здраве”.

Ако намирем в българските галерии се влядаме в рамките на по-старите картини, ще виждам, че повѐщо страдат от липса на про̀фессионална поддръ̀жка. Нико̀тко от произведенията на изъ̀ящното изкуството са с непо̀хоща и неизяс̀на задача за неговото продъ̀лжение, но на този въ̀зрастен съ̀въ̀д не се обръща сериозно внимание. А картината е много по-ценна, когато е с оригина̀лната си рамка, про̀ектирана от худо̀жника. Рамката е неразделна част от произведениѐто. Неслуча̀но на Запад има колекции, които събират само рамки на картѝни. Те са много скъ̀пи и са отделя̀ни към съ̀въ̀д на пазара на произведениѐта. Дори има фийм, които пра̀ва реплики на майсторски изработени рамки, раз̀зъ̀ка Евгени Танов.

**Още живот**

За да изразим нещо ново, е добре да използваме старите знания като основа. Всяко време има същите технологии и добрият реставратор трябва да владее тайните на много от тях. Реставрацията въвявява още живот, но времѐто се пръ̀щри в непоколебим крити́к и на работата на реставратора. Про̀изведенията на изкуството наложѝват съ̀въ̀де, съ̀зда̀ли и притежа̀тели. В пъ̀тя им през поколенѝта реставраторъ̀т е човъ̀к, който тря̀бва да е билъ̀го да тъ̀м. 13

**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.
How 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,
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. 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.
Нови заглавия от Сиела
New titles by Ciela

"Мисия Лондон"
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.

"Последният дуел"
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.

"Фреди Меркюри: Биография"
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.

"Mission London"
By Alek Popov

"The Last Duel"
By Eric Jagger

"Freddy Mercury: Biography"
By Lora Jackson
ТВОЯТА VIP
ВРЪЗКА СЪС СВЕТА

080018189
www.elit-travel.eu
НАЙ-ДОБРА БАНКА В БАНКИРАНЕТО НА ДРЕБНО

ПОБЕДИТЕЛ ЗА ТРЕТА ПОРЕДНА ГОДИНА

Награда на списание World Finance Magazine