

OPINION

Regarding the competition for the position of “Professor” in the scientific specialty Finance, Monetary Circulation, Credit, and Insurance, announced in the State Gazette No. 99 of 21.11.2026, with candidate Assoc. Prof. Dr. Nadezhda Georgieva Blagoeva, for the purposes of the Department of Economics, Agricultural University – Plovdiv,

by Prof. Dr. Dimo Atanasov, area of higher education 3.0 Social, Economic and Legal Sciences, professional field 3.8 Economics, scientific specialty “Economics and Management (Agriculture)”, appointed by Order № RD 16-131/26.01.2026 of the Rector of Agricultural University – Plovdiv as a member of the scientific jury.

1. Brief presentation of the candidate

Nadezhda Blagoeva was born in 1975. She graduated from a language high school in Plovdiv in 1993, with a profile Russian and English. In 1997, she earned a master’s degree in Economics, specializing in “Business Management and Administration” from UNWE – Sofia, and in 2011, she defended her dissertation and obtained a PhD in the scientific specialty “Finance, Monetary Circulation, Credit, and Insurance” from Academy of Economics D. A. Tsenov, Svishtov.

Her professional career began in 1998, when she worked for a short time as an office manager in a medical equipment and supplies company. In 1999, she started her academic career at Agricultural University – Plovdiv. Nadezhda Blagoeva progressed through the positions of assistant professor, chief assistant professor, and associate professor. She teaches students at bachelor’s, master’s, and doctoral levels in disciplines related to finance, business management, banking management, and fiscal policy. Since 2024, she has been Vice Dean of the Faculty of Economics, and previously she served as Head of the Department of Mathematics and Informatics.

2. General description of scientific output

Assoc. Prof. Dr. Nadezhda Blagoeva has presented a record of her scientific works, totaling 56 publications. One of these was for obtaining her PhD, and another 34 were used for her previous associate professor competition. They are not subject of the analyses in this opinion.

In this competition, she participates with 21 scientific works that do not overlap with those used for her PhD or associate professor procedures:

- Habilitation work – monograph (1)
- Articles and reports in Web of Science and SCOPUS (11)
- Articles and reports in non-indexed journals or conference proceedings (4)
- Studies published in Web of Science and SCOPUS indexed publications (3)
- University textbook (1)
- University teaching manual (1)

Her personal contribution to these 21 works is illustrated as follows: 5 are single-author, in 4 she is first author, in 7 she is second author, and in the remaining 5 she is third or subsequent author.

For the preparation of this opinion, these 21 scientific works were analyzed.

3. Teaching activity

Assoc. Prof. Nadezhda Blagoeva teaches disciplines for students at all three educational levels – bachelor's, master's, and doctoral. These include: Enterprise Finance, Banking and Insurance, Business Diagnostics and Evaluation, Municipal Finance, Fundamentals of Finance, Banking Management, Corporate Finance, Financial Management, Financial and Business Analysis, Taxes and Tax Policy, State and Municipal Finance, Financial Management in the Tourism Enterprise.

Teaching load

The average annual teaching load of Assoc. Prof. Blagoeva is approximately 750 hours. Her teaching activity is complemented by the supervision of 5 PhD students, 3 of whom have successfully defended their dissertations. Additionally, she has successfully guided 44 graduates, including 7 at the bachelor's and 37 at the master's level, developing diploma theses.

Published teaching materials

Assoc. Prof. Blagoeva has published 1 textbook "Fundamentals of Finance" and 1 teaching manual of the same title.

Developed curricula

She has developed curricula for all the courses she teaches, some of which are in English. Additionally, she actively contributes to the curriculum development of the master's program "Financial Management and Accounting."

4. **Research activity**

The main areas of research and publication include:

- Economics and finance of agriculture
 - Impact of credits, subsidies, investments, and state support on agriculture;
 - Financial management and asset structure of agricultural enterprises.
- Tax and fiscal policy
 - Taxation of agricultural incomes and corporate taxes;
 - Environmental and green taxes, incentives for sustainable development.
- Sustainable development and ecological economics
 - Link between economy, environment, and waste management;
 - Pricing of agricultural products and effects of environmental factors.
- Tourism, cultural resources, and economic history
 - Economic evaluation of cultural tourism and tourist attractions;
 - Historical development of tax legislation and economic effects of EU membership.

Citation and referencing of scientific output

Assoc. Prof. Blagoeva has 46 citations or reviews of 11 scientific works in journals indexed in globally recognized databases or in monographs and collective volumes. Additionally, there are 9 citations of 6 publications in peer-reviewed monographs and collective volumes, and 22 more citations or reviews of 11 publications in non-indexed journals with peer review.

Participation in scientific projects

In recent years, her project activity includes participation and leadership in two research projects:

1. "Sustainable Financial Models for Ecological Agriculture"
2. "Economic Instruments for Circular Economy in Rural Areas: Synergy between Agriculture, Tourism, and Green Tax Policies"

Both projects are funded by the Center for Scientific Research, Technology Transfer, and Intellectual Property Protection at Agrarian University – Plovdiv.

5. **Remarks and recommendations**

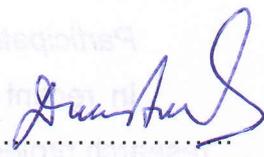
The candidate possesses extensive academic experience and a broad publication record, clearly demonstrating her scientific competence and contribution in finance, tax policy, sustainable development, and ecological economics. However, one of her weaknesses is the lack of participation in larger national and international research projects. It is recommended that she focuses on joining international and interdisciplinary research teams, which would allow her to exchange experience, apply best practices, and increase the international visibility of her research activity.

6. Conclusion

Based on the analysis of her pedagogical, scientific, and applied research activities, I consider that Assoc. Prof. Dr. Nadezhda Blagoeva meets the requirements of the Law for the Development of Academic Staff in the Republic of Bulgaria, the regulations for the implementation of the Law for the Development of Academic Staff in the Republic of Bulgaria, as well as the rules of the Agricultural University – Plovdiv for its application. She repeatedly exceeds the minimum national requirements for the academic position of “Professor.” The total score according to the national requirements for scientific, pedagogical, project and administrative activities is 1414.

All this provides grounds to give a POSITIVE evaluation of her overall activity. I take the liberty to propose that the honorable Scientific Jury also vote positively, and that the Faculty Council of the Faculty of Economics at Agricultural University – Plovdiv elect Assoc. Prof. Dr. Nadezhda Georgieva Blagoeva as “Professor” in the scientific specialty “Finance, Monetary Circulation, Credit, and Insurance” for the purposes of the Department of Economics, Agricultural University – Plovdiv.

Date:
Plovdiv

PREPARED BY 
(Prof. Dr. Dimo Atanasov)