

STATEMENT

From

Prof. Dr Andriyana Yovcheva Andreeva

University of Economics - Varna, Department of Legal Sciences,

Appointed by Order of the Rector of the University of Economics - Varna

№ RD 06-174/29.11. 2024.

In a competition for the academic position of "Associate Professor" in the field of higher education "Social, Economic and Legal Sciences", professional field 3.6. "Law", scientific specialty "Civil and Family Law (Commercial Law)", announced in State Gazette No. 92 /01.11.2024, with candidate Dr. Emil Yordanov Radev, for the needs of the Department of Legal Sciences of the University of Economics-Varna.

1. Background and biographical data

1.1.General

This opinion is prepared on the basis of the Order of the Rector of the University of Economics Varna № RD 06-174/29.11.2024 for the appointment of the scientific jury and preceded by the decision of the governing bodies of the University of Economics Varna for the announcement of the competition.

1.2.Biographical data about the candidate

Dr. Emil Yordanov Radev is the only candidate for the competition. The candidate completed his secondary education at the First Language School in the town of. He graduated from the Second Language School in Varna. Master's degree in special. "He obtained his Master's degree in Law at the Varna University of Economics, Master's degree in Public and Regional Administration at the Chernorizets Hrabar University of Science and Higher Education.

In 2017 he successfully defended his dissertation on "Legal nature of the reorganization plan of a merchant in insolvency proceedings" and received a PhD in the scientific specialty of Civil Law - Diploma № 314 / 10.11.2017.

Since 1999 till the present moment is a lawyer, member of the Bar Association - Varna.

She has been a member of the European Parliament since 2014 and is currently a member of the European Parliament. In her current term of office, she is Vice-Chair of the Committee on Legal Affairs, a member of the Committee on Civil Liberties, Justice and Home Affairs, and a member of the Committee on Petitions.

In the period 2013-2014 he was a Member of the 42nd National Assembly, in the period 2009-2013 he was a Member of the 41st National Assembly, in 2007-2009 he was a member of the Municipal Council of Varna Municipality.

2. General description of the submitted materials

In the competition for associate professor, the candidate Dr. Emil Yordanov Radev has submitted for review a total of 16 scientific works, including 2 books - the monograph with which he participated in this competition with the title "Developments and Challenges in European AML/CTF Legislation", as well as a co-authored monograph. 16 scientific papers are accepted for review, which do not repeat those submitted for the award of the PhD degree and for holding previous academic positions.

Emil Yordanov Radev participated in this competition with the monograph "More Europe in the fight against money laundering. Developments and Challenges in European AML/CTF Legislation".

The monograph is devoted to an important legal problem of great theoretical and practical significance. The work examines the emergence and development of the European Union's AML/CFT policies from the perspective of the regulatory and institutional framework through which these policies have found real expression.

The monograph is the first independent, in-depth and comprehensive study related to the fight against money laundering and examining the issue from the perspective of European measures and norms.

The work is 230 pages long, including a bibliography in Cyrillic and Latin and electronic information sources. Structurally, the work consists of an abstract in Bulgarian presented in accordance with the doctrinal layout of scientific works, a list of abbreviations used, an introduction, six chapters, a summary and conclusions, literature in Bulgarian and Latin, electronic information sources and an Appendix.

The aim of the research is to examine the emergence and development of the European Union's anti-money laundering and counter-terrorist financing policies.

The immediate object of the research focuses on the expression that the European response to the use of the financial system and of certain non-financial entities to conceal the criminal source of funds and to finance terrorist activities has received in the relevant EU legal acts and in the relevant institutional set-up.

- **In order to achieve the aim of the research, the author has set correctly defined tasks:**

- defining the concept of money laundering and its different aspects as a social phenomenon;
- clarification of international practices and the most important international instruments and standards that have influenced and are influencing the development of European legislation in the field of money laundering;
- tracing the development of the European legal framework and European standards in the fight against money laundering from the first EU directive on combating money laundering and terrorist financing to the current Directive (EU) 2015/849 as amended;
- discussion of other major EU instruments in relation to the fight against money laundering;
- identify the criminal law aspects of the fight against money laundering and terrorist financing in the EU;
- Presentation of the legal acts adopted in Bulgaria in relation to the transposition of EU legislation on anti-money laundering and combating the financing of terrorism;
- clarification of the main institutional aspects of money laundering in the face of the European Banking Authority and the competent authorities under the AML/CFT framework;
- a detailed analysis of the European Commission's new action plan on anti-money laundering;
- outlining the trends and prospects for the European AML/CFT framework.

The research methodology chosen by the candidate is one that allows to realize the research tasks.

The monographic work is structured in six chapters, in which the tasks are developed in sequence and the set scientific goal is achieved.

Chapter One General. It sets out the basic concepts, defining "money laundering", tracing the process of money laundering as well as the negative effects of money laundering and efforts to combat it.

Chapter 2 is devoted to international practices and important international instruments and standards influencing the development of European money laundering legislation. Глава трета изследва развитието на европейските стандарти и правна рамка в борбата с изпирането на пари.

Chapter 4 is devoted to the national framework on combating money laundering and terrorist financing.

Chapter 5 explores the challenges of supervision at European level.

Chapter 6 explores the European Commission's new Action Plan as a means of addressing many of the challenges facing the EU in the area of money laundering.

Summary and Conclusions is the last concluding part in which the results of the research are presented.

3. General characteristic of the candidate's research and applied scientific activity.

Dr. Emil Radev's area of scientific interest is in the field of civil and family law, commercial law.

The candidate is the author of three monographs, two of which are independent and one co-authored (developed as a result of a research project). He has one study, ten articles, 7 scientific reports and numerous publications in the press on topical legal issues.

He participates as a member of research teams on scientific projects that interdisciplinarily explore topical legal issues:

1. "Legal Relations and Status of Persons in the Judiciary in the Conditions of DIGITALIZATION", NPI-57, Head of. Dir. Prof. Diana Rumenova Dimitrova
2. "Study of the problems in the digitalization of processes and implementation of artificial intelligence in the management of control and control activities", NPI 64/2023, headed by prof. as. Dr. Plamena Nedyalkova

Member of the Editorial board "Knowledge and business Electronic journal "ECONOMICS AND COMPUTER SCIENCES", ISSN 2367-7791, VARNA, BULGARIA

Fluent in German, level B2, English, level B1, Russian, level B2

4. Evaluation of the candidate's pedagogical training and activity.

Candidate Emil Radev has teaching experience as two consecutive years of lecturing on the subject "Tax and Legal Regulation of Real Estate Transactions" respectively 2023/2024 and 2024/2025 to students of MA "Master" of the University of Economics-Varna.

He has presented public lectures to law students and economists at various universities in the country. Periodically carries out meetings -discussions with secondary school students.

5. Main scientific and applied contributions.

5.1. Scientific contributions in the monograph

In the habilitation thesis - More Europe in the fight against money laundering.

Developments and challenges for the European AML/CTF legislation, Vanguard Prima, S., 2024

1.1. The author's research traces in retrospect the genesis and development of the European Union legislation in the field of anti-money laundering and combating the financing of terrorism, as well as the serious challenges faced by the legislator.

It analyses the legislation relevant to the specific periods, outlining the general framework but also the trends in the development of the legislation, enabling a parallel and systematic analysis and the presentation of reasoned conclusions and proposals/analysis de lege ferenda.

1.2 A synthesised review of international initiatives and practices in the field of anti-money laundering outlines trends in the development of policies and practices in this area,

1.3. Justified comprehensive normative, historical and comparative legal analysis in the regulation of measures to combat money laundering and terrorist financing. The results of the analysis and the intermediate scientific conclusions provide a basis for concluding that European policies in the area of combating money laundering and terrorist financing are in a process of active development, as reflected in recent legislative texts.

1.4. A comparative legal study of the Bulgarian legislation and the European legal framework.

1.5 A study of the case law in the field of anti-money laundering and combating the financing of terrorism in the EU has been carried out, on the basis of which practical conclusions are drawn.

1.6. The first comprehensive study in the area of anti-money laundering and counter-terrorist financing, drawing conclusions on the essential aspects of preventing and combating money laundering and terrorist financing, progress and weaknesses.

5.2 In other publications:

1. Monographs and studies

1.1. Legal Aspects of Digitalization in Higher Education and Labour Relations, University of Economics Varna, 2024. Monograph Library "Knowledge and Business", Book 25, ISBN 978-619-210-077-3

https://eknigibg.net/monogr/2024.05_Andreeva_et_al.pdf

- Doctrinal, and theoretical, analysis and research of the impact of digitalization on the processes of education and labor relations and the related features of the development of the relevant relations and the way in which they need to be adapted.
- Analysis of the current legal framework and policies at European and national level on digitalization in the field of education and the labour market ctual legislation, European and national, regulating the trends and principles of the use of artificial intelligence and information and communication technologies in higher education and the labour market.

1.2. Challenges for financial supervision related to the fight against money laundering at the European level, Yearbook of IU-Varna 2023, Vol. 93, pp. 191-227, NACID 1203, ISSN 0861-6752, https://godishnik.ue-varna.bg/uploads/20241003075120_100670962366fe4cf8df279.pdf

- Study on the nature, characteristics and functions of the European Banking Authority and the role of national authorities in the supervision of measures to combat money laundering and terrorist financing. Explore mechanisms to address weaknesses in the implementation of existing legislation and to strengthen supervision in the fight against money laundering and terrorist financing. Presenting a comparative analysis of their competences and exploring the legislative developments and challenges facing the European Banking Authority, leading to the creation of a new European Anti-Money Laundering Authority.

2. Scientific articles and scientific reports.

Exploring the Trends in the Development of the European Legal Framework in the Definition of Artificial Intelligence and the Concepts of its Application, and Tracking the Ethical Challenges in the Use of Artificial Intelligence (in "Ethical Challenges for the European Union in the Use of Artificial Intelligence." *Izvestia, Journal of the University of Economics - Varna*, 2021, 65 (3), pp. 310-331, ISSN (Online): 2367-6949 ISSN (Print):1310-0343, NASID 2564, https://journal.ue-varna.bg/uploads/20220110020623_21220784661dc3d5fc4393.pdf

- Research on the development of European legislation and tracing the various aspects of the impact of digitalization on justice systems in the European Union
- Research on current trends and dynamics in the presented comprehensive EU plan for the modernisation of the legislation in the field of anti-money laundering and combating the financing of terrorism. (in: "Anti-money laundering measures in the European Union - reform in progress", *Izvestia, Journal of the University of Economics - Varna*, 2020, 64 (3), pp. 192 - 209, NACID 2564, ISSN (Online): 2367-6949 ISSN (Print): 1310-0343, https://journal.ue-varna.bg/uploads/20210218113849_808669896602e51c94fe4a.pdf
- Provides an analysis of key aspects of the European Union's (EU) legislative and institutional framework for counter-terrorism. Explores the legal, institutional and analytical approach to tackling terrorism, providing an integrated view of EU measures. (In: *Legislative Measures in the European Union to Combat Terrorism*, *NBU Journal of Law*, XIV.1, 2018, pp. 51 - 61 ISSN (Online): 1314-5797, NACID 2167, <https://law.nbu.bg/publikacii/juridichesko-spisanie-na-nbu-xiv-1-2018>

- analysis of the legal framework for the protection of the EU budget, as well as the main challenges facing the newly established independent body that investigates and prosecutes crimes against the EU's financial interests, namely the European Public Prosecutor's Office (EPPO). It provides an important theoretical and practical contribution to the understanding and improvement of the legal framework for the fight against fraud in the EU. (In: "The New European Instrument for the Investigation of Transactions and Frauds Affecting the EU Budget", Journal of Accounting, Tax and Law No. 2, 2019. Labour & Law Publishing, 2019, NACID 2101, ISSN: 1314-8133 and "The European Public Prosecutor's Office - an important step in the fight against fraud affecting the European Union budget", Rhodopes Magazine, Joint Journal of Varna Free University "Chernorizets Hrabar", Branch - Smolyan and Regional Government - Smolyan, Issue 1-2, 2019, NACID 793, ISSN 1312-4552)
- Identifying and exploring the challenges of digital developments in European law. Analysing the impact of digitalisation on European legal mechanisms. Proposing concrete measures for the optimisation of procedures in cross-border court cases through the use of modern technologies. Shows how new technologies can make it easier for citizens and institutions to resolve cross-border legal disputes. (In: The Challenges of Digital Development of European Cross-Border Judicial Law, Law in the Age of Digital Transformation: Challenges and Opportunities, Proceedings of the Scientific Conference, New Bulgarian University 2023, 19 May 2023, Legal Studies Forum Series, Book One, NBU 2024, ISSN 3033-1129 (Print), 3033-1137 (Online), <https://publishing-house.nbu.bg/bg/elektronni-izdaniq/knigi/pravoto-v-epochata-na-cif>)
- Explores the development of European legislation on digital services. Analyses and outlines new proposals for changes to the Digital Services Act to regulate the technology giants in the EU, with a focus on consumer protection. (in: Developing the Digital Economy in the EU: New Rules and Perspectives, Law and Business in Modern Society, Proceedings of the 3rd National Scientific Conference 13 November 2020, 2023 Science and Economics Publishing House, University of Economics - Varna, 13-20, NASID 3082, ISSN 2603-5073 (print) 2738-7488 (online), <https://doi.org/10.36997/LBCS2020.13>) <https://ue-varna.bg/uploads/filemanager/303/publishing-complex/2020/Pravo-biznes-savremenno-obshtestvo-2020.pdf>)
- Explores the process of development of European legislation on digital services. Analyses and outlines new proposals for changes to the Digital Services Act to regulate the EU's technology giants, with a focus on consumer protection. (In: Developing the digital economy in the EU: new rules and perspectives, Law and business in modern society, Proceedings of the 3rd National Scientific Conference

13 November 2020, 2023 Science and Economics Publishing House, University of Economics - Varna, 13-20, NASID 3082, ISSN 2603-5073 (print) 2738-7488 (online), <https://doi.org/10.36997/LBCS2020.13>)

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- Exploring trends in the development and evolution of digitalisation on justice systems and facilitating access to justice in cross-border situations. A detailed review of the opportunities and challenges in the application of new technologies in the justice system, including artificial intelligence, blockchain, etc. leads to a new structured framework of recommendations and tools to facilitate the digitisation of justice services within the EU. The study highlights the importance of interoperability and security in digital communication between Member States. (in: Digital Transformation in EU Justice Systems, Journal of the Union of Scientists - Varna, Humanities Series 1/2020, NASID 2601. ISSN 1310-6376, <http://publish.vfu.bg/bg/wwwsuvarnaorg/p50.html>)
- Exploring due diligence and accountability as key enablers of sustainable corporate governance in the context of EU legislative reform. Suggests approaches to improve accountability and transparency mechanisms in the corporate sector, focusing on the development of legal frameworks and best practices. These aspects contribute to the development of the understanding and improvement of corporate governance in line with sustainable objectives and European standards: (in: Emil Radev: Due Diligence and Accountability - Factors for Sustainable Corporate Governance in EU Legislative Reform, Law and Business in Modern Society, Proceedings of the 4th National Scientific Conference 22 October 2021, 2022 Science and Economics Publishing House, University of Economics - Varna, NASID 3082, ISSN 2603-5073 (print) 2738-7488 (online) DOI: <https://doi.org/10.36997/LBCS2021>, <https://ue-varna.bg/uploads/filemanager/303/publishing-complex/2021/Pravo-biznes-savremenno-obshtestvo-2021.pdf>
- Exploring private litigation funding as an innovative mechanism to improve access to justice in the European Union. It analyses the challenges and regulatory aspects related to the implementation of this model and proposes solutions for its more effective integration into the legal framework. The importance of transparency, accountability and protection of the parties' interests in litigation processes is emphasized: in: "Private Financing of Litigation - European Solutions for Fair Access to Justice", Law and Business in Modern

Society, Proceedings of the 5th National Scientific Conference 12 October 2022, 2023
Science and Economics Publishing House, University of Economics - Varna, NASID 3082,
ISSN 2603-5073 (print) 2738-7488 (online), DOI: <https://doi.org/10.36997/LBCS2022>
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6. Significance of contributions to science and practice.

The candidate meets the requirements of the Law for the Development of Academic Staff of the Republic of Bulgaria and the internal acts of UE-Varna, covering the scientific-metric indicators for holding the academic position of associate professor, supported by the necessary evidence to the documents submitted for participation in this competition procedure.

In the submitted monograph "More Europe in the fight against money laundering. Developments and Challenges for the European AML/CTF Legislation" and the other scientific works submitted for peer review, there are no data within the meaning of §1 point 7 of the LRDA of the candidate in the competition - Dr. Emil Yordanov Radev.

The monographic work could be a useful reading for students - undergraduates and postgraduates in law, for specialists: legal practitioners, economists, researchers and academics, experts in the field of international law, as well as for current and future standard-setters.

From the proposals de lege ferenda in the scientific works of Dr. Emil Yordanov Radev, I believe that they would be a good basis for future change in the legal framework by the legislator.

Dr. Emil Yordanov Radev is an author who enjoys prestige and recognition both at home and abroad. His participation in scientific conferences is a testimonial both for research work and for a prominent civic position on current legal issues.

7. Critical comments and recommendations.

Some critical remarks and recommendations may be made to the candidate especially for his/her future research work.

One could follow the classical structure of monographic papers which cover three chapters. This would avoid disproportion in the length of the individual chapters and create a clearer structuring.

My recommendation to the candidate is to direct his/her publication activity to indexed journals in Scopus and Web of Science.

He should focus on the development and publication of teaching materials and tools that combine practical-theoretical aspects of his extensive legal experience and law practice as well as doctrinal developments.

8. Personal impressions and review opinion.

My personal impressions of the candidate are that Dr. Emil Yordanov Radev is distinguished by his active scientific publishing activity - an author who keeps abreast of current developments in his areas of scientific interest. He is a lawyer with a long and rich legal practice and excellent expertise. He expresses an active civil position and participates in scientific forums, national round tables, conferences, etc.

CONCLUSION

In view of the above, in my capacity as a member of the scientific jury, I consider that the candidate Emil Yordanov Radev meets the requirements of the Law on the Development of Academic Staff of the Republic of Bulgaria, the Regulations for the Development of Academic Staff at the University of Economics - Varna.

On the basis of my acquaintance with the scientific works presented in the competition, their significance, the scientific and scientifically applied contributions contained in them, and on this basis I give my proposal for a POSITIVE evaluation of the candidate to the distinguished jury.

I confidently recommend to the esteemed jury to award the academic position of Associate Professor in the field of higher education "Social, economic and legal sciences", professional field 3.6. "Law", scientific specialty "Civil and Family Law (Commercial Law)" to Dr. Emil Yordanov Radev by proposing him for voting by the FSF of the IU--Varna to be elected to the academic position of Associate Professor in the field of higher education "Social, Economic and Legal Sciences", in the professional field 3.6. "Law", scientific specialty "Civil and Family Law (Commercial Law)".

Date: 19.12.2025

Andriyana
Yovcheva
Digitally signed by Andriyana
Yovcheva Andreeva
Date: 2025.12.19 09:18:18
Signature:.....Andreeva.....

Prof. Andiyana Andreeva

Заличена информация съгласно
ЗЗЛД и регламент (ЕС) 2016/ 679

STATEMENT

From

Prof. Stefka Stefanova Naumova,

Institute for State and Law- Bulgarian Academy of Sciences

Appointed by Order of the Rector of the University of Economics – Varna

№ RD 06-174/29.11. 2024.

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1. Background and biographical data

1.1. Background

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1.2. Biographical data about the candidate

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In 2017 he successfully defended his dissertation on "Legal nature of the reorganization plan of a merchant in insolvency proceedings" and received a PhD in the scientific specialty of Civil Law–Diploma № 314 / 10.11.2017.

Since 1999 till the present moment is a lawyer, member of the Bar Association– Varna.

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2. General description of the submitted materials

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The immediate object of the research focuses on the expression that the European response to the use of the financial system and of certain non-financial entities to conceal the criminal source of funds and to finance terrorist activities has received in the relevant EU legal acts and in the relevant institutional set-up.

In order to achieve the aim of the research, the author has set correctly defined tasks:

- defining the concept of money laundering and its different aspects as a social phenomenon;
- clarification of international practices and the most important international instruments and standards that have influenced and are influencing the development of European legislation in the field of money laundering;
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- identify the criminal law aspects of the fight against money laundering and terrorist financing in the EU;
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The research methodology chosen by the candidate is one that allows to realize the research tasks.

The monographic work is structured in six chapters, in which the tasks are developed in sequence and the set scientific goal is achieved.

Chapter One General. It sets out the basic concepts, defining "money laundering", tracing the process of money laundering as well as the negative effects of money laundering and efforts to combat it.

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Summary and Conclusions is the last concluding part in which the results of the research are presented.

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Member of the Editorial board "Knowledge and business Electronic journal "ECONOMICS AND COMPUTER SCIENCES", ISSN 2367-7791, VARNA, BULGARIA

Fluent in German, level B2, English, level B1, Russian, level B2

4. Evaluation of the candidate's pedagogical training and activity

Candidate Emil Radev has teaching experience as two consecutive years of lecturing on the subject "Tax and Legal Regulation of Real Estate Transactions" respectively 2023/2024 and 2024/2025 to students of MA "Master" of the University of Economics–Varna.

He has presented public lectures to law students and economists at various universities in the country. Periodically carries out meetings -discussions with secondary school students.

5. Main scientific and applied contributions.

5.1. Scientific contributions in the monograph

In the habilitation thesis *„More Europe in the fight against money laundering. Developments and challenges for the European AML/CTF legislation“*, Vanguard Prima, S., 2024

1.1. The author's research traces in retrospect the genesis and development of the European Union legislation in the field of anti-money laundering and combating the financing of terrorism, as well as the serious challenges faced by the legislator.

It analyses the legislation relevant to the specific periods, outlining the general framework but also the trends in the development of the legislation, enabling a parallel and systematic analysis and the presentation of reasoned conclusions and proposals/analysis de lege ferenda.

1.2 A synthesised review of international initiatives and practices in the field of anti-money laundering outlines trends in the development of policies and practices in this area,

1.3. Justified comprehensive normative, historical and comparative legal analysis in the regulation of measures to combat money laundering and terrorist financing. The results of the analysis and the intermediate scientific conclusions provide a basis for concluding that European policies in the area of combating money laundering and terrorist financing are in a process of active development, as reflected in recent legislative texts.

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1.5 A study of the case law in the field of anti-money laundering and combating the financing of terrorism in the EU has been carried out, on the basis of which practical conclusions are drawn.

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5.2 In other publications:

1. Monographs and studies

1.1. Legal Aspects of Digitalization in Higher Education and Labour Relations, University of Economics Varna, 2024. Monograph Library "Knowledge and Business", Book 25, ISBN 978-619-210-077-3

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Doctrinal, and theoretical, analysis and research of the impact of digitalization on the processes of education and labor relations and the related features of the development of the relevant relations and the way in which they need to be adapted.

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Challenges for financial supervision related to the fight against money laundering at the European level, Yearbook of IU-Varna 2023, Vol. 93, pp. 191-227, NACID 1203, ISSN 0861-6752, https://godishnik.uc-varna.bg/uploads/20241003075120_100670962366fe4cf8df279.pdf

Study on the nature, characteristics and functions of the European Banking Authority and the role of national authorities in the supervision of measures to combat money laundering and terrorist financing. Explore mechanisms to address weaknesses in the implementation of existing legislation and to strengthen supervision in the fight against money laundering and terrorist financing. Presenting a comparative analysis of their competences and exploring the legislative developments and challenges facing the European Banking Authority, leading to the creation of a new European Anti-Money Laundering Authority.

2. Scientific articles and scientific reports

Exploring the Trends in the Development of the European Legal Framework in the Definition of Artificial Intelligence and the Concepts of its Application, and Tracking the Ethical Challenges in the Use of Artificial Intelligence (in "Ethical Challenges for the European Union in the Use of Artificial Intelligence." *Izvestia, Journal of the University of Economics - Varna*, 2021, 65 (3), pp. 310-331, ISSN (Online): 2367-6949 ISSN (Print):1310-0343, NACID 2564, https://journal.uc-varna.bg/uploads/20220110020623_21220784661dc3d5fe4393.pdf

–Research on the development of European legislation and tracing the various aspects of the impact of digitalization on justice systems in the European Union

– Research on current trends and dynamics in the presented comprehensive EU plan for the modernisation of the legislation in the field of anti-money laundering and combating the financing of terrorism. (in: "Anti-money laundering measures in the European Union - reform in progress", *Izvestia, Journal of the University of Economics - Varna*, 2020, 64 (3), pp. 192 - 209, NACID 2564, ISSN (Online): 2367-6949 ISSN (Print): 1310-0343, https://journal.uc-varna.bg/uploads/20210218113849_808669896602e51c94fe4a.pdf

–Provides an analysis of key aspects of the European Union's (EU) legislative and institutional framework for counter-terrorism. Explores the legal, institutional and analytical approach to tackling terrorism, providing an integrated view of EU measures. (In: *Legislative Measures in the European Union to Combat Terrorism*, *NBU Journal of Law*, XIV.1, 2018, pp. 51– 61 ISSN (Online): 1314-5797, NACID 2167, <https://law.nbu.bg/bg/publikacii/juridichesko-spisanie-na-nbu-xiv-1-2018>

– analysis of the legal framework for the protection of the EU budget, as well as the main challenges facing the newly established independent body that investigates and prosecutes crimes against the EU's financial interests, namely the European Public Prosecutor's Office (EPPO). It provides an important theoretical and practical contribution to the understanding and improvement of the legal framework for the fight against fraud in the EU. (In: "The New European Instrument for the Investigation of Transactions and Frauds Affecting the EU Budget", *Journal of Accounting, Tax and Law* No. 2, 2019. Labour & Law Publishing, 2019, NACID 2101, ISSN: 1314-8133 and "The European Public Prosecutor's Office – an important step in the fight against fraud affecting the European Union budget", *Rhodopes Magazine, Joint Journal of Varna Free University "Chernorizets Hrabar"*, Branch - Smolyan and Regional Government - Smolyan, Issue 1-2, 2019, NACID 793, ISSN 1312-4552)

– Identifying and exploring the challenges of digital developments in European law. Analysing the impact of digitalisation on European legal mechanisms. Proposing concrete measures for the optimisation of procedures in cross-border court cases through the use of modern technologies. Shows

how new technologies can make it easier for citizens and institutions to resolve cross-border legal disputes. (In: The Challenges of Digital Development of European Cross-Border Judicial Law, Law in the Age of Digital Transformation: Challenges and Opportunities, Proceedings of the Scientific Conference, New Bulgarian University 2023, 19 May 2023, Legal Studies Forum Series, Book One, NBU 2024, ISSN 3033-1129 (Print), 3033-1137 (Online), <https://publishing-house.nbu.bg/bg/elektronni-izdaniq/knigi/pravoto-v-epohata-na-cif>)

– Explores the development of European legislation on digital services. Analyses and outlines new proposals for changes to the Digital Services Act to regulate the technology giants in the EU, with a focus on consumer protection. (in: Developing the Digital Economy in the EU: New Rules and Perspectives, Law and Business in Modern Society, Proceedings of the 3rd National Scientific Conference 13 November 2020, 2023 Science and Economics Publishing House, University of Economics – Varna, 13-20, NASID 3082, ISSN 2603-5073 (print) 2738-7488 (online), <https://doi.org/10.36997/LBCS2020.13>)

<https://ue-varna.bg/uploads/filemanager/303/publishing-complex/2020/Pravo-biznes-savremenno-obshtestvo-2020.pdf>

– Explores the process of development of European legislation on digital services. Analyses and outlines new proposals for changes to the Digital Services Act to regulate the EU's technology giants, with a focus on consumer protection. (In: Developing the digital economy in the EU: new rules and perspectives, Law and business in modern society, Proceedings of the 3rd National Scientific Conference .

13 November 2020, 2023 Science and Economics Publishing House, University of Economics - Varna, 13-20, NASID 3082, ISSN 2603-5073 (print) 2738-7488 (online), <https://doi.org/10.36997/LBCS2020.13>)

<https://ue-varna.bg/uploads/filemanager/303/publishing-complex/2020/Pravo-biznes-savremenno-obshtestvo-2020.pdf>

– Exploring trends in the development and evolution of digitalisation on justice systems and facilitating access to justice in cross-border situations. A detailed review of the opportunities and challenges in the application of new technologies in the justice system, including artificial intelligence, blockchain, etc. leads to a new structured framework of recommendations and tools to facilitate the digitisation of justice services within the EU. The study highlights the importance of interoperability and security in digital communication between Member States. (in: Digital Transformation in EU Justice Systems, Journal of the Union of Scientists - Varna, Humanities Series 1/2020, NASID 2601, ISSN 1310-6376, <http://publish.vfu.bg/bg/wwwsuvarnaorg/p50.htm>)

– Exploring due diligence and accountability as key enablers of sustainable corporate governance in the context of EU legislative reform. These aspects contribute to the development of the understanding and improvement of corporate governance in line with sustainable objectives and European standards: (in: Emil Radev: Due Diligence and Accountability - Factors for Sustainable Corporate Governance in EU Legislative Reform, Law and Business in Modern Society, Proceedings of the 4th National Scientific Conference 22 October 2021, 2022 Science and Economics Publishing House, University of Economics - Varna, NASID 3082, ISSN 2603-5073 (print) 2738-7488 (online) DOI: <https://doi.org/10.36997/LBCS2021>, <https://ue-varna.bg/uploads/filemanager/303/publishing-complex/2021/Pravo-biznes-savremenno-obshtestvo-2021.pdf>)

– Exploring private litigation funding as an innovative mechanism to improve access to justice in the European Union. It analyses the challenges and regulatory aspects related to the implementation of this model and proposes solutions for its more effective integration into the legal framework. The importance of transparency, accountability and protection of the parties' interests in litigation processes is emphasized: in: "Private Financing of Litigation - European Solutions for Fair Access to Justice", Law and Business in Modern edings of the 5th National Scientific Conference 12 October 2022, 2023 Science and Economics Publishing House, University of Economics– Varna, NASID 3082, ISSN 2603-5073 (print) 2738-7488 (online), DOI: <https://doi.org/10.36997/LBCS2022>

6. Significance of contributions to science and practice.

The candidate meets the requirements of the Law for the Development of Academic Staff of the Republic of Bulgaria and the internal acts of UE–Varna, covering the scientific-metric indicators for holding the academic position of associate professor, supported by the necessary evidence to the documents submitted for participation in this competition procedure.

In the submitted monograph "More Europe in the fight against money laundering. Developments and Challenges for the European AML/CTF Legislation" and the other scientific works submitted for peer review, there are no data within the meaning of §1 point 7 of the LRDA of the candidate in the competition - Dr. Emil Yordanov Radev.

The monographic work could be a useful reading for students – undergraduates and postgraduates in law, for specialists: legal practitioners, economists, researchers and academics, experts in the field of international law, as well as for current and future standard-setters. Dr. Emil Yordanov Radev is an author who enjoys prestige and recognition both at home and abroad. His participation in scientific conferences is a testimonial both for research work and for a prominent civic position on current legal issues.

7. Critical comments and recommendations.

Some critical remarks and recommendations may be made to the candidate especially for his/her future research work. My first recommendation to the candidate is to overcome the dogmatic normative method and to direct his publication activity toward empirical socio-legal research.

My second recommendation to the candidate is to direct his/her publication activity to indexed journals in Scopus and Web of Science.

He should focus on the development and publication of teaching materials and tools that combine practical-theoretical aspects of his extensive legal experience and law practice as well as doctrinal developments.

8. Personal impressions and review opinion.

My personal impressions of the candidate are that Dr. Emil Yordanov Radev is distinguished by his active scientific publishing activity – an author who keeps abreast of current developments in his areas of scientific interest. He is a lawyer with a long and rich legal practice and excellent expertise. He expresses an active civic position and participates in scientific forums, national round tables, conferences, etc.

CONCLUSION

As a member of the scientific jury, I consider that the candidate **Emil Yordanov Radev** meets the requirements of the Law on the Development of Academic Staff of the Republic of Bulgaria, the Regulations for the Development of Academic Staff at the University of Economics – Varna.

On the basis of my acquaintance with the scientific works presented in the competition, their significance, the scientific and scientifically applied contributions contained in them, and on this basis I give my proposal for a positive evaluation of the candidate to the distinguished jury.

I confidently recommend to the esteemed jury to award the academic position of Associate Professor in the field of higher education "Social, economic and legal sciences", professional field 3.6. "Law", scientific specialty "Civil and Family Law (Commercial Law)" to **Dr. Emil Yordanov Radev** by proposing him for voting by the FSF of the IU-Varna to be elected to the academic position of Associate Professor in the field of higher education "Social, Economic and Legal Sciences", in the professional field 3.6. "Law", scientific specialty "Civil and Family Law (Commercial Law)".

Date: 24.02.2025

Signature:.....

Заличена информация съгласно
ЗЗЛД и регламент (ЕС) 2016/ 679

Prof. Stefka Naumova

To

To the Chairperson of the Scientific Jury,
according to the Order of the Rector of the Varna University of Economics
No. RD 06-174/29.11.2024,
for the appointment of the composition of the
Scientific Jury for the competition for the academic position
of Associate Professor in the field
of higher education Social, Economic and Legal Sciences,
scientific specialty Civil and Family Law/Commercial Law/
announced in State Gazette, no. 92 /01.11.2024 г.,

H O L D I N G

by Prof. Dr. Maria Gavrailova Slavova
of Sofia University "St. Kliment Ohridski"

Madam President,

By Order of the Rector of the University of Economics - Varna No. RD-06-174/29.11.2024, concerning a competition for the academic position of Associate Professor, announced in SG No. 92/01.11.2024, I have been appointed as a member of the jury and at the first meeting of the jury - as the author of the opinion.

There is only one candidate for this competition - Dr Emil Yordanov Radev. It is evident from the materials submitted for participation in the competition that the formal requirements of the procedure have been met, in accordance with the

Academic Staff Development Act of the Republic of Bulgaria, the PPPADRB and the Regulations for Academic Staff Development at the University of Economics - Varna.

Familiarity with the materials presented, as well as my observations in the legal and educational community, indicate that the candidate's professional career is characterized by a fruitful combination of political, teaching, research and practical activities. This complex combination has led to the accumulation of professional experience and the development of skills in diverse legal fields, among which the contemporary aspects of civil law are prominent.

What is special about the current candidature is the strong international policy practice, which naturally gives versatility to the knowledge of private and public law, international law and European Union law. In turn, this capacity enables the candidate to select, research, justify significant conclusions and make *de lege ferenda* proposals on topics of strategic importance for law as a branch of law, as a scientific and academic discipline.

A series of research studies, arranged by type, area of interest and time of publication, are presented for comment. The visibility of the works proposed for evaluation facilitates the preparation of an opinion only at first glance, because the volume of research requires an in-depth follow-up of the candidate's research efforts in the time since obtaining the degree of Doctor of Law.

Among the publications presented, the main ones are the recent works which have the characteristic of habilitation studies "More Europe in the fight against money laundering. Developments and Challenges for European AML/CTF Legislation", "Challenges for Financial Supervision Related to Anti-Money Laundering at the European Level" and "Legal Aspects of Digitalisation in Higher Education and Employment Relations".

The habilitation thesis on the fight against money laundering has a length of 230 pages and consists of an introduction, an exposition in three chapters, a conclusion and a list of literature and practice. The bibliography also includes a list of statutory references. The work goes beyond the classical theoretical and practical approach to legal analysis and gives the study a forward-looking character, appropriate to the objectives of the study, without being inconsistent in the exposition and the conclusions reached.

The legal centre of the study naturally focuses on what is most vulnerable - the protection against money laundering and the cultivation of reflection against the emergence of the phenomenon in national and community terms.

The study proposes a precise systematization of the norms dedicated to the protection against money laundering in national, international and European Union law, which presents them as a comprehensive system and thus clarifies the perspective of its improvement.

In the conclusion, conclusions are drawn, trends are traced and *de lege ferenda* proposals are made for improving the law. The proposals should not be considered in isolation from the overall philosophy of the candidate, in which the development of the research quest should be traced to establish the genesis of the contributions of the work.

The practical value of the research is rooted in the analysis of real situations, with immediately applicable conclusions. Thus, the peculiarities of the economic situation in the country and the complex set of relationships that arise in the management of financial flows, the role of artificial intelligence and the corresponding change in the status of the legal entities under study are examined.

The tracking of the candidate's scholarly pursuits points to a wide range of legal institutes explored in the previous years between the two competitions, especially in 2019 and 2022 and 2023, among which the following should be noted:

- The ethical challenges faced by the European Union in the use of artificial intelligence;
- policies at European and national level on digitalisation in education;
- legislative measures in the European Union to combat terrorism;
- the new European tool for investigating transactions and fraud affecting the EU budget;
- the new directive on the use of financial information in the European Union;
- the European Public Prosecutor's Office, an important step in the fight against fraud affecting the EU budget.

The candidate's publications cover seemingly disparate areas of law, but this does not make them thematically fuzzy, but characterizes the contemporary trend towards interdisciplinarity of legal science. The contributory character of the conclusions and proposals for the improvement of legislation can be traced in the already popular scientific reviews, beyond the opinion of the members of the scientific jury.

In conclusion, I give a positive assessment of Emil Yordanov Radev's candidature for the academic position of Associate Professor in the professional field 3.6. Law, scientific specialty "Civil and Family Law/Commercial Law/" at the University of Economics - Varna and in view of the contributions in the reviewed works, the overall scientific creativity and the political and teaching activity of the candidate, I recommend the jury to take a decision to grant the academic position of "Associate Professor" to Dr. Emil Yordanov Radev.

03.03. 2025 г.

Sofia
Slavova

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| Заличена информация съгласно ЗЗЛД и регламент (ЕС) 2016/ 679 | | |
| Prof. | Dr. | Maria |

S T A T E M E N T

by Prof. Krasimir Simeonov Mutafov, Ph.D., lecturer at tax and financial law in the Faculty of Law of PU "Paisiy Hilendarski", department "PLS", external member of the scientific jury for the acquisition of the academic position "associate professor", appointed by order No. RD-06-174 / 29.11.2024. of the Rector of
IU - Varna

With the mentioned order of the Rector of the IU - Varna, I have been designated as an external member of a scientific jury for the occupation of the academic position "associate professor" in professional direction 3.6. "Law", scientific specialty "Civil and family law/Commercial law". The only candidate who applied and was admitted to the competition is Dr. Emil Yordanov Radev. From the materials provided to me, with which the candidate participates in the competition, it is clear that they fully meet the requirements for scientometrics, referred to in LDASRB, RALDASRB and RDASUE-Varna, including the additional ones accepted at the university level.

Dr. Emil Yordanov Radev submitted for participation in the competition an independent monograph entitled "More Europe in the fight against money laundering - development and challenges facing the European legislation in the field of AML/CTF", as well as a co-authored monograph, studies, articles and reports

exhaustively indicated in the reference attached to the documentation. The impressive volume of scientific production shows the author's deep and lasting interest in the legal matter in which he develops his activity.

All works are reflected in the NCID and were not used in previous procedures for occupying academic positions and/or acquiring the EDS "doctor".

The main habilitation thesis with which the author participated in the competition is "More Europe in the fight against money laundering - development and challenges facing European legislation in the field of AML/CTF", issued in 2024. from "AANGARD PRIMA" with scientific reviewers prof. Dr. T. Yosifova and Prof. Doctor of Sciences M. Neikova.

The monograph has a volume of 229 pages/incl. the used literary sources and applications/, with 101 footnotes made. In terms of structure, the work consists of a short summary, an introduction, six chapters, ending with the author's general conclusions about the researched matter, a conclusion and a bibliography. 101 literary sources have been used and indicated - national and foreign/incl. internet sites/.

The habilitation work has a topic that is important and current, with a marked practical orientation, since it raises questions that until now remained beyond the scope of legal doctrine. It should be noted that our literature lacks a comprehensive scientific understanding and critical analysis of the

matter related to this aspect of money laundering, regardless of the fact that sporadic attention has been paid to this issue in science, which in itself represents a scientific contribution of the author, who takes his place in legal science.

The scientific problem posed by the monograph, in view of its interdisciplinary nature, requires in-depth legal knowledge not only in the field in which the author qualified, but also in a number of other legal branches - administrative, banking, financial, criminal, community law, administrative process, as well as in the general theory of law, which the author undoubtedly possesses. The work has a theoretical and, above all, practical-applied value, and some of the conclusions contain recommendations for amending the currently effective regulatory framework with a view to its improvement. The considerable practical application value is supported by the very good knowledge of Community law in this specific field. The overall analysis of this matter, as I have already pointed out, also requires relevant in-depth knowledge in the field of Community law/regulations/, which shows the very good awareness of the candidate and in this aspect the work also has a significant theoretical and practical application. The relevance of the work is indisputable, as it represents a complete scientific study dedicated to this part of the legal matter.

The first chapter of the work entitled "General Provisions" is dedicated to the theoretical statements related to the studied matter and essentially represents a useful and necessary

introduction to the main part of the scientific development systematized in the following chapters of the monograph. The author has rightly considered that such an approach is necessary, since in this way greater completeness and consistency is achieved when analyzing the matter, following the rule of moving from the general to the specific. Examining the main topic that covers the monograph without paying attention to those related to the subject of the work would lead to its incompleteness.

In chapters two to five, the author has studied in detail the problems related to money laundering both at the European and national level, and it should be noted that the emphasis is placed on the level of Community law.

The in-depth analysis, including the EU legislation, as well as the relevant national legislation, undoubtedly has its significant practical application.

In the last chapter of his monograph, as the title itself suggests, Dr. Radev paid the necessary attention to the prospects facing the EU in relation to taking adequate measures in the fight against money laundering within the Community. Here, and in the entire work, the reader is left with a good impression of the accessible language in which this essentially not light matter is presented without neglecting the scientific style.

In the summary at the end of the work, motivated conclusions are drawn regarding the tasks and goals that the author set and achieved in the study of this specific part of the legal matter. A well-

motivated proposal to amend the current regulatory framework has also been made, with the aim of improving it, and it should be emphasized that they are also of a contributing nature and show a good knowledge of the legislation in this part of it.

Based on the above, I express a positive opinion and propose to the members of the esteemed scientific jury that Dr. Emil Yordanov Radev be elected to the academic position of "associate professor" at IU - Varna in professional field 3.6. law "Civil and family law/Commercial law/.

Заличена информация съгласно
ЗЗЛД и регламент (ЕС) 2016/ 679

(Prof. Dr. Krasimir Mutafov)

STATEMENT

by Assoc. Prof. Dr. Krasimir Stoyanov Koev – Lecturer in Civil Law (General Part) and Commercial Law at Burgas Free University

SUBJECT: The materials submitted for participation in the competition for the academic position of "Associate Professor" at the University of Economics - Varna in the professional field: 3.6. Law, scientific specialty "Civil and Family Law" (Commercial Law).

The competition for "Associate Professor" was announced in the State Gazette, State Gazette, No. 92/01.11.2024 Dr. Emil Yordanov Radev – Lecturer at the University of Economics-Varna – participated as the only candidate.

DEAR MADAM PRESIDENT,

DEAR MEMBERS OF THE SCIENTIFIC JURY,

I present the following opinion on the candidacy of Dr. Emil Yordanov Radev for participation in a competition for the academic position of "Associate Professor" in the professional field 3.6. Law, scientific specialty "Civil and Family Law", (Commercial Law), announced in State Gazette No. 92/01.11.2024.

1. Information about the competition

I am included in the scientific jury of the competition according to Order No. RD 06-174/29.11.2024 of the Rector of the University of Economics - Varna.

2. Brief information about the participants in the competition:

Dr. Emil Yordanov Radev, a lecturer at the Department of Legal Sciences at the University of Economics-Varna, has submitted documents for participation in the announced competition .

3. Fulfillment of the requirements for occupying the academic position.

3.1. The materials presented by Dr. Emil Yordanov Radev are in accordance with the requirements of the applicable versions of the Law on the Development of the Academic Staff in the Republic of Bulgaria, the Regulations for the Implementation of the Law on the Development of the Academic Staff in the Republic of Bulgaria and the Regulations for the Development of the Academic Staff of the University of Economics-Varna. He has been fully devoted to teaching since 2023, and to scientific activity from 2017 to the present.

3.2. The candidate has been a Doctor of Law since 2017 and has lectured on "Tax and Legal Regulation of Real Estate Transactions" in 2023-2025 in the specialty "Construction Entrepreneurship and Real Estate" - part-time study at the University of Economics - Varna.

Prior to that, the candidate was a Master of Public and Regional Administration from Varna Free University (2006) a Master of Law from the University of Economics - Varna (1997)), since 1999 he has been a lawyer at the AC-Varna, a member of the General Assembly - Varna (2007-2009) a Member of Parliament in the 41st and 42nd National Assembly, (2009-2014) In the period from 2014 to the present he has been a Member of the European Parliament, as a member of the Committee on Legal Affairs, a member of the Committee on Petitions and Vice-Chair of the Committee on Civil Liberties, Justice and Home Affairs.

He has participated in a number of research and teaching projects, the last one in 2023. He is the author of two monographs - one in co-authorship, as well as the author of studies - 1 issue, articles - 10 issues, reports - 7 issues, as well as nine other publications.

For his participation in the competition, he has presented a published monographic work "More Europe in the fight against money laundering. Development and Challenges to the European Legislation in the Field of AML/CTF", Avangard Prima Publishing House, Sofia, 2024 and a total of 9 articles and reports. The submitted additional materials and the monograph co-authored have a significant scientific contribution, but due to the limited volume of this opinion, they cannot be considered in detail.

3.3. Evaluation of the teaching activity of the candidate

It is evident from his curriculum vitae that the candidate has many years of experience as a university lecturer and lecturer, and the hours of university teaching work conducted by him exceed the requirements of the applicable regulations.

In view of the above, I definitely believe that his teaching experience is quite sufficient to occupy the competitive academic position of "Associate Professor".

4. Brief description of the presented scientific papers/publications

In the documents for the competition, the candidate has submitted a list of publications from the period after the defense of her doctoral dissertation in 2017 - 6 scientific articles, one study and seven scientific reports.

Among the titles are the monographic work submitted for habilitation, as well as the monograph in co-authorship.

4.1. In view of the format of this opinion and the specifics of the competition, I will focus primarily on the characteristics of the presented monographic work, and for the others I expressed my general assessment above.

4.1.1. The presented monographic work is entitled «More Europe in the fight against money laundering. Development and Challenges to European Legislation in the Field of AML/CTF", Avangard Prima Publishing House, Sofia, 2024..

The work consists of 230 pages and consists of a summary, an introduction, six chapters and a summary and conclusions, and contains 101 footnotes.

4.1.2. The summary provides a brief description of the emergence and development of the EU's anti-money laundering and countering the financing of terrorism policies in terms of the regulatory and institutional framework through which these policies have found real expression. That is, the purpose of the scientific research is indicated, stating with good reason the lack of research dedicated specifically to it as an institute, which determines its relevance. A brief description of the exposition is also contained.

4.1.3. Chapter One consists of 4 paragraphs and is entitled "General Provisions" (pages 17 – 27).

The first paragraph is devoted to defining the concept of "money laundering". The second paragraph deals with the money laundering process itself. The third paragraph is devoted to clarifying the negative effects of money laundering, which is an essential scientific contribution.

The last paragraph is devoted to explaining the efforts in the fight against money laundering.

The presentation of the entire chapter contains many details and serious analysis both historically and comparatively, which is one of the indisputable merits of the monograph.

4.1.4. Chapter Two is titled: "International Practice and Important International Instruments and Standards Influencing the Development of European Legislation in the Field of Money Laundering" (pp. 31 – 44). It consists of five paragraphs.

The first paragraph examines in a historical and legal aspect the initial efforts in the United States in the fight against money laundering, as the first country to begin to make efforts in this direction and activity. In the second paragraph, also with a historical and legal aspect, the issue is already considered on the level of the EU and in particular – the initiatives in this area of the Council of Europe. The third paragraph is devoted to the legal means of the UN in the fight against money laundering and, in particular, an in-depth legal analysis of UN conventions and resolutions in this direction is made.

The fourth paragraph contains a valuable analysis of the activities and the legal framework in which the Financial Action Task Force (FATF) operates, and the last paragraph examines other good international practices, in addition to the ones already mentioned in the previous ones.

4.1.5. Chapter Three is entitled 'Development of European standards and legal framework in the fight against money laundering' (pp. 49-88). It consists of three paragraphs.

The first paragraph provides a detailed legal analysis of the EU legislation in the fight against money laundering and, in particular, analyzes from a legal point of view with an indication of their purpose Council Directive 91/308/EEC, Directive 2001/97/EC of the European Parliament and of the Council, Directive EU 2015/849 in the field of money

laundering and the so-called Third Directive, as well as the Fifth AML Directive. An in-depth comparative legal analysis of the above-mentioned normative acts is made, and the conclusion is made about the far stronger risk-based approach in the last three Directives.

The second paragraph is devoted to addressing the issue of other EU instruments in relation to the fight against money laundering, with a special place in this regard given to the analysis of Regulation EC 2018/1672, as well as other related directives.

4.1.6. The fourth chapter is entitled 'National Framework on Anti-Money Laundering and Countering the Financing of Terrorism' (pp. 95-106). It consists of three paragraphs, which are entirely aimed at a legal analysis of our national legislation in this area and in particular one paragraph is allocated to the Measures Against Money Laundering Act, the Measures against the Financing of Terrorism Act and the provisions of the Bulgarian Criminal Code. The author skillfully makes a comparative analysis of the regulatory framework in the country and the degree of compliance of the international institutions and the European legislation in this regard.

4.1.7. The fifth chapter is entitled 'Challenges to supervision carried out at European level' (pp. 109-138) and consists of three paragraphs. The first paragraph deals with the activities, importance and powers of the European Banking Authority in the fight against money laundering, the second examines a number of cases of alleged money laundering in practice, and the third examines and analyses the role of financial intelligence units, By concluding that the cooperation between the TUHs is becoming increasingly important.

4.1.8 The last chapter is entitled "The European Commission's New Action Plan – A Means of Addressing Many of the Challenges Facing the EU in the Field of Money Laundering" (pp. 145-197). The chapter consists of six paragraphs, which is of the greatest value because it deals in depth with the issues of the present in relation to the fight against money laundering, means of combat, new practices and amendments to the EU regulatory framework in this regard.

The work concludes with an extensive conclusion called "Summary and Conclusions", in which the results of the scientific research are presented and proposals *de lege ferenda* are made.

5. Positive characteristics of the job

5.1. First of all, it should be pointed out that the work in question is a typical comprehensive monographic study, in which numerous aspects of this legal institute are examined in detail, in respect of which there are no special developments so far in the Bulgarian legal literature;

5.2 The study for the first time clarifies in detail the elements of the factual composition of the concepts of "money laundering", "money laundering process" and others, both from the point of view of international practice and from the point of view of the Bulgarian one;

5.3 The paper reveals the author's in-depth knowledge of the subject of combating money laundering and terrorist financing.

5.4 The author has thoroughly and thoroughly investigated all aspects of this legal institution, which poses many problems and is often covered by the theory in a contradictory way, and some aspects have not been covered at all by the Bulgarian legal theory.

5.5. The monograph makes extensive use of all available case law, on which a qualitative analysis and synthesis is made.

5.6 The language is clear and precise. The scientific apparatus includes a large number of works in Bulgarian, as well as foreign titles in German and English, as well as many sources available on the Internet.

5.7 Overall, the work is well structured and balanced, covering a wide range of issues, and the presentation is coherent and logical.

5.8 The dissertation reveals a number of scientific and scientifically applied results that can be defined as contributions to the development of legal science in our country.

5.9 No evidence of plagiarism has been found.

6. Found weaknesses of labor:

- The competition between the need to apply the mandatory rules established to prevent and detect money laundering cases and the duty of confidentiality established for the performance of certain activities – for example, bank secrecy and confidentiality in the relationship between lawyer and client;
- The possibility of engaging both civil and disciplinary liability in relation to the participants in the individual "stages" outlined by the author in the commission of money laundering;

Of course, these weaknesses do not reduce the usefulness and quality of the proposed work, but are rather as recommendations.

7. CONCLUSION

The scientific works of Emil Yordanov Radev submitted for the competition fully comply with the requirements of the law and other applicable regulations. The monographic work is thorough and comprehensive, historical and comparative legal methods are widely used, the scientific apparatus is sufficient.

The candidate demonstrates serious deep knowledge in the field under consideration and analysis capabilities. No less significant is his teaching and other scientific activities, which should also be evaluated with a high positive assessment.

The works (including the monograph) have considerable practical utility.

In view of the above, I PROPOSE to the ESTEEMED Scientific Jury to propose to the competent authority to make a decision on the occupation by Dr. Emil Yordanov Radev of the academic position of "Associate Professor" at the University of Economics - Varna in the professional field: 3.6. Law, scientific specialty "Civil and Family Law" (Commercial Law).

Заличена информация съгласно
ЗЗЛД и регламент (ЕС) 2016/ 679

27.02.2025 Who prepared the opinion:

Ass. Dr. Krasimir Koev