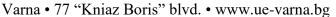
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ABSTRACTS

of scientific publications by Chief Assist. Prof. Anna Gospodinova, PhD

Department of *Business, Investments and Real Estate* for participation in a competition for "Associate Professor", in the Area of Higher Education

3. Social, Economic, and Legal Sciences, Professional Field 3.8. Economics, Scientific Field/Specialty: "Economics and Management (Spatial Planning)", published in State Gazette, issue 57/2022, p. 68

I. Monograph

General	Group	Title
number	number	
7.	1.	Gospodinova, A. Territorial growth of settlements in Bulgaria -
		contemporary dimensions and management policies. Varna: Science
		and Economics, 2021, 162 p. – (Monographic library Prof. Tsani
		Kalyandjiev; Book 69), ISBN - 978-954-21-1061-3

The running processes of growth and building up on the territory of certain settlements or populated places in Bulgaria in recent years - mainly on account of the acquisition of agricultural land - lead to a number of unfavourable consequences: economic, social, environmental, as well as some connected with spatial planning. The lack of a policy for the regulation and control of those processes renders the issue of the way in which the territorial growth of the populated places is monitored, analyzed, controlled and managed, particularly relevant.

Chapter one is devoted to the theoretical issues of the territorial growth of settlements. Based on the review of multiple literary sources (mainly foreign ones), the notion of "growth/expansion/sprawl of settlements/populated places" is further developed and enriched. A classification of the factors affecting growth is made. In the last paragraph of Chapter one there are also examined international documents, connected with sustainable development, the regulation and limitation of the growth of settlements.

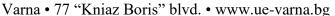
In Chapter two, on the basis of an adapted European methodology, a detailed analysis of the growth of settlements in Bulgaria at the national and regional (province) level is performed. As a result of the conducted empirical study spanning the period 2000-2018, there are drawn some conclusions and generalizations.

In Chapter three good European practices for limiting the growth of settlements are analyzed. Based on those, a system for the monitoring of territorial growth is put forward, as well as instruments and mechanisms for limiting the unfavourable processes of the territorial growth of settlements in Bulgaria.

As a result of what has been deduced in the monographic work, the conclusion is drawn that the territorial growth of settlements is a factor for the creation of additional spatial opportunities for the population to inhabit certain settlements (predominantly large towns and settlement formations) and at the same time abandon others (small and medium-sized towns and villages). This is the result not only of the unsustainable and imbalanced development of the national territory as a whole, but also of the uncontrollable acquisition of non-urbanized areas (mainly agricultural land, which is not used according to purpose). All this determines

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the policy proposed by the author for the regulation of the process of territorial growth of settlements in Bulgaria and the system for monitoring territorial growth. At the foundation of the proposed policy, specific normative, economic and social instruments and mechanisms are laid down. The complex of normative, economic and social instruments and mechanisms includes the following: development and update of the spatial development plans of the settlements; changes in the taxation of buildings which have been constructed on non-urbanized land and whose purpose has been changed; carrying part of the cost of building infrastructure in peri-urban territories on the part of investors; reuse of abandoned and unusable industrial sites, called "brownfields"; reforms in the transport policy.

In conclusion it can be said that the performance of monitoring and the implementation of an adequate policy, including various instruments and mechanisms, will contribute to limiting the unfavourable processes of territorial growth of settlements.

II. Other monographs and studies

General	Group	Title
number	number	
8.	1.	Buzarev, V., Gospodinova, A., Berezin, A., Monev, P., Fedoseev, I.,
		Yudenko, M. Setting the priorities in the territorial planning of
		towns and cities using the example of Russia and Bulgaria. Saint
		Petersburg: St. Petersburg State University of Economics, 2016, p.
		143; (Chapter 3. Spatial planning and integrated management of
		the territory of big towns and cities in Bulgaria, pp. 98-117), ISBN:
		978-5-7310-3550-7

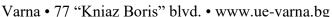
The monograph was devoted to the problems and priorities of organization and development of Russian and Bulgarian cities. The monograph offers new models of investment and housing policies, which are the basis of Varna and St.-Petersburg development, and instruments to implement these models. The methods of economic justification of project solutions connected with planning of regional building are offered. Aspects of available estate modernization in market conditions are analyzed; the problems of infrastructural maintenance of built-up areas of large cities are researched. The endogenous impetuses of theory of spatial planning management development are researched. Peculiarities of methods and instruments of big Russian and Bulgarian cities management are disclosed.

Summary of the part developed by Chief Assist. Prof. Dr Anna Gospodinova: Chief Assist. Prof. Dr Anna Gospodinova has developed Chapter 3. Spatial planning and integrated management of the territory of the big towns and cities in Bulgaria (pp. 98-117).

From the review of the documents pertinent to spatial planning in Bulgaria, the conclusion can be drawn that there exists a significant assembly of documents at the national, regional and municipal level, which are to be interconnected, have a hierarchy that is clear enough, as well as a correctly defined territorial scope. A model for land use in the big towns and cities of Bulgaria is put forward (§ 3.2). Certain approaches, instruments and mechanisms for the management of the territory of large towns and cities in Bulgaria are described (§ 3.3).

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9.	2.	Dabeva, T., Lukanova, G., Gospodinova, A., Klateva, E. The
		application of timeshare in hotel keeping at the seaside areas of
		Bulgaria. Varna: Science and Economics, 2016, p. 217 -
		(Monographic library Prof. Tsani Kalyandzhiev; Book 42),
		(Chapter II. Analysis of the conditions and factors for the
		application of timeshare in the hospitality industry of the three
		seaside provinces of Bulgaria, pp. 77-174; §2.3. Study of the
		attitudes of economic agents on the application of timeshare, pp.
		140-174; §2.3.3. Study of the attitudes of the owners (managers) of
		real estate agencies, pp. 159-174), ISBN - 978-954-21-0908-2

The monograph represents a first attempt at an extensive study of timeshare in the national specialized literature. The main objective of the publication is to reveal the possibilities for the application of the timeshare product in the seaside areas of Bulgaria. To that end, first, there is presented a theoretical rationale of timeshare: there are studied the nature, special features and structure of participating entities, the present-day changes. There is given the authors' definition of timeshare and is demonstrated its structure as a hospitality product. There is a detailed analysis, based on the authors' own methodology, of the general and the specific factors for the application of timeshare in the seaside areas of Bulgaria. There is also conducted and presented a study of the attitudes, regarding the application of timeshare, of hoteliers, the owners/managers of real property and those of individual owners. In accordance with the results of the empirical study there are outlined the guidelines for the application of timeshare in the seaside areas of Bulgaria in two main categories: improving the general as well as the specific conditions, and concrete suggestions for timeshare products in the specified tourist territories.

Summary of the part developed by Chief Assist. Prof. Dr Anna Gospodinova: Chief Assist. Prof. Dr Anna Gospodinova has developed §2.3.3. Study of the attitudes of the owners (managers) of real estate agencies (pp. 159-174).

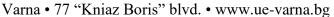
A survey on the possibilities for the application of timeshare on the Bulgarian Black Sea coast is conducted. The more important questions posed to the experts in the area of real estate are oriented towards: the interest in investing in timeshare properties; the potential demand for timeshare properties; the attitudes on offering timeshare properties; the degree of disposition of potential buyers - by nationality - for purchasing timeshare property on the Bulgarian Black Sea coast; assessment of the interest in timeshare properties in some of the resorts on the Bulgarian Black Sea coast; timeshare as an opportunity to revitalize the business in real estate in Bulgaria; conversion of some holiday properties, which are unused, into timeshare properties. As a result of the conducted study there are laid down some principal conclusions and generalizations.

10.	3.	Iliev, P., Gospodinova, A., Ivanova, M., Antonova, K., Hristova, S.,
		Raychev, T. Development of construction in Bulgaria in the context
		of the new programming period 2014-2020. Varna: Science and
		Economics, 2018, p. 232; (Chapter I. Spatial development policy
		and construction, pp. 14-41), ISBN - 978-954-21-0971-6

The monograph examines the connection between spatial development policy and construction, the policies and strategies for the development of the construction sector, the use of a sustainable approach to the development of construction, European funding as a tool for raising the competitiveness of construction enterprises and the modelling of indicators for

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evaluating the offers of the participants in public procurement in construction.

Summary of the part, developed by Chief Assist. Prof. Dr Anna Gospodinova: Chief Assist. Prof. Dr Anna Gospodinova has developed Chapter I. Spatial development policy and construction (pp. 14-41).

In paragraph one the nature of sustainable spatial planning is clarified. Certain European documents, related to the policy, the goals and principles of building and managing a sustainable urban environment are discussed. At the end of the paragraph the core principles, on which the sustainable building and management of the urban environment should be based, are worked out. Paragraph two is devoted to territorial planning as the foundation for building a sustainable urban environment. The set of normative documents in the area of territorial and spatial planning is considered at all management levels (national, regional and local), the emphasis being on clarifying the importance and significance of the spatial development plans for the realization of the investment process. Elucidated is the role and place of the institutions and the citizens in the processes of territorial and spatial planning from the viewpoint of achieving a balanced and sustainable urban environment. In paragraph three the emphasis is on the integrated approach in the creation and the management of a sustainable urban environment. An overview of the effective regulatory framework relevant to the integrated plans for urban regeneration and development is made. As a result of the conducted reasoning, the conclusion is reached that the place of these plans in the system of documents on territorial and spatial planning and socioeconomic development has not been elucidated well enough. In view of this, the notion of "Integrated plan for city regeneration and development" in the context of the sustainable building of the urban environment is clarified. The connection and the interdependence of the integrated plans for urban regeneration and development with the territorial and layout (spatial) and the socioeconomic (regional) planning is also emphasized.

11.	4.	Gospodinova, A. Parameters of opportunities for precision and
		functional-structural balancing of urbanized territories. <i>Economics</i>
		and Computer Science. Varna: Knowledge and Business, (3), 2019,
		pp. 45-55, ISSN 2367-7791

The spatial organization of the urbanized territories is a result the functional separation of significant parts of the earth's surface, in which human life functions can be performed - living, working, recreation and service. The correct choice and application of a suitable approach when dividing the functional zones in urban areas helps achieving balance between individual and collective needs, which may be different. This justifies our interest in the search and application of upgraded models for functional use of the land in order to ensure sustainable and a balanced development of the territory as a whole.

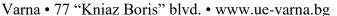
Subject of research in the present work are the urbanized territories, and the object of the study - their functional zoning.

The goal put forward by the author is to refine the content of the concepts "urbanized territories" and "functional zoning" and based on this to propose a corresponding model for functional zoning of the urbanized territories.

Based on the performed critical analysis for the classification of functional zoning, a model, which is of the so-called mixed type, combining "hard" and "flexible" functional zoning, is proposed.

CERTIFIED MANAGEMENT SYSTEM

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III. Scientific articles

General	Group	Title
number	number	
12.	1.	Gospodinova, A. Regional Development and Spatial Planning in the
		Base of Business. Trakia Journal of Sciences / The Sci. Ser. Publ. by
		Trakia Univ Stara Zagora, 11, Suppl. 1, Ser. Social Sciences, 2013,
		pp. 89 - 94, ISSN 1313-7069 (print), ISSN 1313-3551 (online)

The socio-economic conditions of population depend on the territory they inhabit, as well as on a complex of natural-and-georgaphical, demographic and social factors that are active on this territory. The socio-economic development is preconditioned also by the correct planning and regulation of human activities, as well as by the effectively created living environment together with its subsystems – inhabitance, labor and relaxation and technical infrastructure.

The concept and goal of the author of this paper is to study the interdependence between regional development and spatical planning in view of revealing their potential as a favorable spatial and resource background for business.

To summarize, a couple of conclusions have been made:

- 1. The concepts and schemes for spatial development do not have direct investment importance, yet, they have to serve as a basis for making the general spatial plans, hence the detailed spatial plans as well, in compliance with the naitonal strategy for regional development, the district and municipal plans for development. In this way they will help the balanced development of the territory of the country and the stimulation of the investment interest in less developed territories.
- 2. From studying the documents related to the socio-economic development and spatial planning, one can make the conclusion that there exists a considerable set of documents and making, applying and observing them hierarchically will enable to achieve a balanced use of the national territory and create favorable prerequisites for developing business.

13.	2.	Gospodinova, A. Multi-factor ground for urban sprawl. World of
		Real Estate Journal. Cracow: Foundation of the Cracow University
		of Economics, 2014, 90(4), 2014, pp. 35-38, ISSN 1231-8841, eISSN
		2450-534X

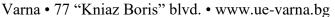
In scientific literature there are different opinions about the factors that lead to urban sprawl. There are no summarizing concepts about the basic reasons and factors. That is why it is necessary to find out and study the factors which cause this process in view of preventing the negative consequences of urban sprawl – ecological, social and economic.

The goal of this paper is to analyze, systematize and group the plentiful factors which influence urban sprawl.

On the ground of a study of the opinions of different authors about the factors for urban sprawl, one can suggest the following grouping of all factors for each territory: supranational factors, economic factors, demographic factors, social factors, infrastructural factors, political and regulatory factors.

CERTIFIED MANAGEMENT SYSTEM

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14.	3.	Chaparov, B., Gospodinova, A. Economic impact of building and
		renovating professional sports stadiums. Real Estate Property &
		Business: Peer-reviewed academic journal. Sofia: Publishing
		complex UNWE, 1(2), 2017, pp. 85 - 88, ISSN (Print) - 2603-2759,
		ISSN (Online)-2603-2767

Building a new and/or renovating a professional sports stadium involves huge costs, which brings financing to the forefront. As funds from public sources might be reallocated to networks and facilities of social and technical infrastructure, it is essential to determine whether building and/or renovating a stadium has a positive economic impact on the area in which it is located. The paper presents the views of several economists on the economic impact of building professional sports stadiums, and one of the models reflecting the relationship between building stadiums and the areas' economic development has been modified on that basis.

15.	4.	Gospodinova	a, A.	The	concept	of	urban	sprawl	in	scientific
		literature.	Econ	omics	and	Fi	nance:	Scienti	fic	journal.
		Dnipropetro	vsk, (2	2), 201	8, pp. 11 -	- 20,	ISSN 2	311-3413		

The following article deals with the concept of ''urban sprawl'' through the sight of several different authors, as well as taking an all-round view of the reasons for the advent of this process and the factors which define it.

As a result of a thorough insight into the nature and the content of the ideas cited by the various authors on the concept of "urban sprawl", the conviction that they all bear one-sidedness in its interpretation is formed. On that basis, the fuller representation of the nature of this concept necessitates the inclusion of the two main strands in the development of towns and cities (well-known to urbanists/city planners, as well): the horizontal - through the acquisition of new peri-urban areas, and the vertical - through development in height. In summary: this means volume-spatial/three-dimensional development of towns and cities with a well-grounded spatial balancing in the two territorial trends.

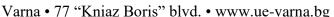
16.	5.	Gospodinova, A. Prospects for economic development of Suvorovo
		Municipality. Izvestia Journal of University of Economics - Varna.
		Varna: Science and Economics, 62(1), 2018, pp. 74 - 87, ISSN 1310-
		0343, ISSN 2367-6949

Suvorovo Municipality can be described as a disadvantaged area with its level of economic development, problems of depopulation, holdback and motivation factors and preconditions for development of new business activities. All this makes necessary to encourage greater support to the development of the municipality.

The aim, set in the following paper, is to present the perspective economic development of the Municipality of Suvorovo, based on a study of different economic sectors states. The sectors of prospective development are outlined as well as the events and actions which are necessary to turn the municipal area into an active and attractive development zone. Proposals for development and improvement of the leading municipal sectors are set out in the article, namely: tourism and agriculture.

CERTIFIED MANAGEMENT SYSTEM

ISO 9001:2015 9002





17.	6.	Yudenko M.N., Goibov K., Gospodinova A. Administrative barriers
		and their impacton the efficiency of construction complex
		organizations. Scientific Journal "Scientific potential". Cheboksary:
		Research institute Pedagogy and Psychology, 4(27), 2019, pp. 16-19,
		ISSN 2218-7774

The article analyzes the administrative barriers in construction. The interrelation of administrative barriers with transaction costs is traced. An integral method for measuring the economic efficiency of the resources used is proposed. This method improves the quality of measurement and evaluation of efficiency, taking into account the impact of transaction costs.

18.	7.	Gospodinova, A., Ganev, D. Advantages of using LARIS MLS on
		the market of real estate in Bulgaria. Real Estate Property &
		Business: Peer-reviewed academic journal. Sofia: Publishing
		complex UNWE, 5(2), 2021, pp. 119-125, ISSN (Print) - 2603-2759,
		ISSN (Online)-2603-2767

Laris MLS is a platform which unites brokers around a code of ethics and common rules of work, giving a number of advantages to all participants in the transaction: sellers, buyers, brokers, agents, real estate agencies.

The objective set by the authors of this article is to present the capabilities of Laris MLS, as well as lay down the advantages of its use on the real estate market in Bulgaria.

The following main conclusions are laid down:

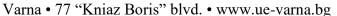
- 1. The use of Laris MLS will lead to limiting the poor practices of advertising properties presented with incomplete, unauthentic and misleading information.
- 2. It would be useful if the platform Laris MLS is further improved and there is added the possibility to provide access to potential customers (sellers and buyers), who would eventually have the option to choose among the professionals registered in the platform.
- 3. From the viewpoint of the seller, Laris MLS is a guarantee that everyone can choose a trusted broker (member of MLS), who would represent their interests on the basis of a signed exclusive contract containing all the necessary clauses, which protect the interests of both parties equally.
- 4. The advantages of Laris MLS to the buyer are connected with the fact that the latter making use of the services of an intermediary, who is a member of MLS gets a guarantee that they will be offered only real properties and ones that meet their demand.
- 5. One of the advantages of the Laris MLS platform is the availability of the product Laris Statistic for statistical analysis of the real estate market. The presence of this product makes the platform particularly attractive, not only to agents and brokers, but also to the other market participants (valuers, market analysts, customers).

19.	8.	Gospodinova, A., Yudenko, M., Kovalevskaya, O. The impact of
		institutional risks on the growth potential of organizations in
		construction. The construction complex: economics, management,
		investments. Interuniversity compilation of research works. Saint
		Petersburg: St. Petersburg State University of Economics, 15, 2021,
		pp. 25-32, ISBN 978 -5-7310-5479-9

Theoretical approaches to the concept of "growth potential" of organizations are investigated. A hypothesis is put forward about the objective presence of risks in the activities of organizations in the form of ineffective norms and rules that reduce the growth potential of organizations in the construction sector. The conclusion is made about the influence of

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ISO 9001:2015 9002





inefficient regulations on the occurrence of risks and institutional traps for the construction business and consumers of construction projects.

The foregoing reflections delineate the following conclusions and generalizations:

- 1. The potential for economic growth of the organizations from the construction complex is formed among other things under the influence of institutional risks, leading to transaction costs related to overcoming administrative barriers, a great part of which affect the value of the output of construction.
- 2. The assessment of the direct losses from the overcoming of institutional risks is a complicated and labour-intensive process, which is performed neither at the micro, nor at the macro level.
- 3. The ineffectiveness of state regulation through the existing institutions in construction leads to the emergence of institutional "traps", the creation of new administrative barriers and an increase in institutional risks.

20.	9.	Gospodinova, A., Stoyanov, S. Factors for development of peri-
		urban areas (example the city of Varna). Izvestia Journal of
		University of Economics - Varna. Varna: Science and Economics,
		66(3), 2022, pp. 240-253, ISSN 1310-0343 (print); 2367-6949
		(online).

Recent years it is seen an active process of development of peri-urban areas of the big cities of Bulgaria in a direction of increase of the areas of construction with buildings for habitation, production/storage activities, trade, tourism and other. This process is very typical for Varna territory. The direction and the pace of development of the peri-urban areas it is determined by many factors.

The main purpose posed by the authors of this article is on the base of the done theoretical review, to look over some specific (local) factors, influencing the development of peri-urban areas of city of Varna.

There were shown prepositions of acceleration of the process of development of the periurban areas of the city of Varna.

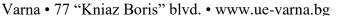
In conclusion, the development of the peri-urban areas requires an analysis of the factors which influence the process and the level of that development, as well as the increase in their investment attractiveness. The authors of this study do not claim exhaustiveness in the analysis of the factors exerting influence on the development of the peri-urban areas of the town of Varna, but believe that the examined factors: spatial planning, infrastructural provisioning, administrative provisioning and the increased demand for properties in the peri-urban areas reveal the rate and the direction of development of these territories and justify the decisions for the realization of specific investment projects in them.

21.	10.	Gospodinova, A. Alternative forms of administrative territorial
		reconstruction and alternatives for the development of small
		municipalities in Bulgaria. Journal of the Bulgarian Academy of
		Sciences. Sofia: Prof. Marin Drinov Publishing House of Bulgarian
		Academy of Sciences, (3), 2022, pp. 79-85, ISSN (print) 0007-3989,
		ISSN (online) 2683-0302

There are a significant number of municipalities in Bulgaria, which are characterized as small in terms of population, area, as well as limited resources and opportunities for economic, demographic, and social development. At the same time, some of these municipalities can be defined as disadvantaged municipalities in terms of location, level of development and

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structure of the local economy, which creates the need for more intensive support for their development. All this necessitates the search for alternative forms of administrative-territorial reorganization and alternatives for development in small municipalities, such as consolidation of some municipalities, partnership between individual municipalities on the principle of clustering, and creating clusters within the municipalities themselves.

In the article, some alternative forms of administrative and territorial reorganization and alternatives for the development of the territory of the small municipalities are discussed, and on that basis the benefits of applying those alternatives are laid down.

As a result of the conducted study it can be noted that the search for and the application of suitable alternatives for administrative and territorial reorganization will have a positive effect on the development of the territory of the small municipalities in Bulgaria and will help - on the one hand - reduce the imbalances in the development of the national territory, and - on the other - achieve a more harmonious socioeconomic, territorial and spatial development at the national, regional and local level.

IV. Scientific papers

General	Group	Title
number	number	
22.	1.	Gospodinova, A. Information provision of the actual prices on the real estate market. Building Enterpreneurship and Immovable Property: A collection of lectures from a scientific conference with foreign attendance in November 2006. Varna: Science and Economics, 2006, pp. 141 - 145, ISSN 1313-2369

One of the main issues associated with the analysis of the real estate market is the lack of information about the actual prices of the transactions made, which defines it as non-transparent. This hampers the orientation of participants in this market as regards the value of real properties sought or offered by them.

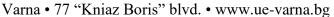
The issue of the lack of information on the actual transactions can be resolved through the creation of an Information Services System on the reality of prices on the real estate market. By means of this system the data needs to be collected and processed by kind of real property - residential, commercial, office space, industrial estates, lands - taking into account the different extent of influence of the factors on the value, depending on the kind of real estate. In conclusion it can be said that in our view this system will increase the credibility of market information and the market will become more transparent.

23.	2.	Gospodinova, A. Regional characterization of the use of land in the
		urbanized territories of Bulgaria. Contemporary problems of
		regional economy management: VIII All-Russian Scientific and
		Practical Conference 22 April 2011. Saint Petersburg: Saint
		Petersburg State University of Engineering and Economics, 2011,
		pp. 191-194, ISBN: 978-5-9978-0378-0

Through an analysis of the use of the land in the urbanized territories at the regional level, the aim is to examine and outline the zones of high and low degree of urbanization, as well as the causes which have led to a stronger or weaker anthropogenic impact in these zones. This creates the possibility of the use of effective tools to prevent the adverse processes ensuing from the excessive concentration of anthropogenic sites in certain parts of the territory of

CERTIFIED MANAGEMENT SYSTEM

ISO 9001:2015 9002





Bulgaria.

Within the scope of the study there is included the territory of 3 Planning Regions according to the classification of territorial units for statistics – NUTS, namely the North-Eastern, the North-Western and the South Central Region. The choice of the three experimental Planning Regions is grounded on their differences in terms of area, population, natural and socioeconomic potential, level of investment attractiveness. The task is to reveal the general and the specific in the use of the main kinds of urbanized zones in each one of these regions and the provinces in them. On that basis, to lay down the common problems in the use of the land and to put forward instruments and mechanisms for the balanced use of the national territory in its entirety, as well as that of the land in the urbanized territories of the individual Planning Regions.

As a result of the conducted analysis, some conclusions regarding the regional land use in the urbanized territories of Bulgaria are drawn.

24.	3.	Gospodinova, A. Changes and trends in land use in the urbanized
		territories of Bulgaria and other European countries (comparative
		analysis). Building Enterpreneurship and Immovable Property:
		Proceedings of the 26th Scientific Conference with International
		Participation in November 2011. Varna: Science and Economics,
		2011, pp. 153 - 166, ISSN 1313-2369

The specific character of the territory, determined by the differences in the natural geographic conditions and the unequal levels of economic development in Europe determine the regional policies for the use of urbanized land. Bulgaria's membership of the European Union and the striving towards harmonization of the policies on the sustainable use of urbanized land, completely justifies the scientific interest in the study of the state and the dynamics of land use in Bulgaria, as compared to the other countries from the European Union.

The goal set in the paper is to analyze certain indicators characterizing the use of the land in the urbanized territories of Bulgaria and the European countries.

For the purposes of the analysis there have been selected countries from the European Union, which are similar in terms of area and population (with respect to the periods under study) to the area and the population of Bulgaria. Based on the criterion of area of the country there have been selected the following: Austria, Hungary and Portugal. Based on the criterion of population – Belgium, Denmark and the Czech Republic.

As a result of the conducted study the main conclusions and findings are drawn.

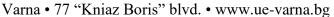
25.	4.	Gospodinova, A. Integrated planning and development of cities in
		Bulgaria. Contemporary Problems of Regional Economy
		Management: Sel. Papers: IX All-Russian Sci. a. Practical Conf. with
		Intern. Participation. Saint Petersburg: Saint Petersburg State
		University of Engineering and Economics, 2012, pp. 11 - 14, ISSN
		2304-926X

Combining economic, social, environmental and spatial dimensions in the development of cities, as well as strengthening the partnership among institutional authorities, civil society and business is the foundation of an integrated approach to sustainable urban development. This article reveals the nature and role of integrated plans for the development of cities in Bulgaria and their place in the system of documents related to the strategic spatial and socio-economic planning.

In conclusion some conclusions, ideas and recommendations are laid down:

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- 1. The integrated plans are to be perceived as medium-term documents, which specify the objectives and the measures in the operative strategies and plans at the regional (areas and provinces) and the local (municipalities) level, adding a spatial expression to the issues and the solutions in the various kinds of zones.
- 2. It is necessary that the integrated development plans are developed and perceived as plans for economic, social, spatial and environmental development, which are used in certain zones of influence within a planning region and province (highly urbanized and less urbanized zones) and town/city (zone of a predominantly social character, zone with a potential for economic development and zone of public functions of high public significance).
- 3. In the integrated development plans of the urbanized territories it is necessary to provide for and execute certain measures such as: incentivizing the development of the small settlements, with a view to preventing or reducing the depopulation in them; limiting the growth of big towns and cities.

The advantage of the integrated approach is that it will promote the development of the smaller settlements and will limit the imbalance in the use of the national territory.

26.	5.	Gospodinova, A. Information system for sustainable land use in
		Bulgaria. Real estate management in the context of the Knowledge
		Economy: Proceedings: Intern. scient. conf., 18 May 2012. Sofia:
		Avangard Prima, 2012, pp. 154-158, ISBN - 978-954-323-997-9

The successful formulation and implementation of policies for land use and management require complete and accurate information for proper decision making in the area of sustainable land use. Current and detailed information about land is needed in the following main areas: planning and management of territories, economic development, environmental protection, planning and management of social processes in Bulgaria.

In the paper, an idea-project for improving the Integrated Information System for Cadastre and Property Register in Bulgaria is presented.

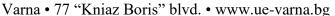
The conclusion is reached that it would be expedient for the Integrated Information System for Cadastre and Property Register to be organized in two subsystems: Management of the land market and Management of the use of land.

In the subsystem dealing with the management of the land market it is appropriate to include information about registered transactions, real rights, bearers of the real rights and prices of the accomplished transactions. The primary data needed for this subsystem will be provided by lawyers, notaries, real estate agencies, the National Statistical Institute. This will guarantee the development of a transparent market of land plots. In the subsystem of Management of the use of land there will be included information about the zoning of the individual kinds of territories at the national, regional and municipal level, indicators of the current and the future state of land use, policies on the use of land at the different territorial levels, as well as control over land use. The information provisioning of this subsystem will be from the National Spatial Data Portal and from the documents and the plans, connected with the territorial and spatial as well as the socioeconomic development.

The importance of the Integrated Information System for Cadastre and Property Register consists in that it ought to provide information about the spatial and the socioeconomic planning and land use, as well as information about the market for land plots.

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27.	6.	Gospodinova, A., Dyankov, T. Opportunities for development of the
		timeshare business with real estate in Bulgaria. Construction
		Entrepreneurship and Real Property: Proceedings of the 27th
		Scientific Conference with International Participation in November
		2012. Varna: Science and Economics, 2012, pp. 184 - 192, ISSN
		1313-2369

The construction of a great number of holiday sites of real property in Bulgaria of latter years, as well as the development of the tourism sector as one of the leading sectors for the national economy of this country, create preconditions not only for the entry, but also for the development of alternative forms of offering and using real property.

One of them - relatively new and less popular in Bulgaria - is timeshare. The business in timeshare represents by design a unique combination of activities, connected with the development of tourism and the realization of real estate sites (in most cases holiday ones).

The timeshare business is relatively new for Bulgaria, but its future development outlines the following possibilities: development of the tourism sector in conjunction with the business in real estate; from the viewpoint of the buyer - there is the opportunity to possess a property for a set period of time, at a price that is lower in comparison with the individual accommodation or package tours offered by hotels; achieving a partnership between real estate agencies and travel agencies (specialized timeshare companies in particular); the owners of the timeshare property can realize a vacation in a tourist destination selected by them, different than the one in which their timeshare property is located; the purchase of a timeshare property protects the buyers of this kind of product from inflationary processes; buyers can negotiate favourable terms as regards the purchase price and the period of use of timeshare properties, owing to the fact that in Bulgaria timeshare is still not well-established as a practice, and also to the fact, that under conditions of economic crisis sellers find it more difficult to realize sales.

Besides the opportunities it offers, the timeshare business is also associated with certain drawbacks, given in summary in this report.

28.	7.	Nikolaev, R., Gospodinova, A. Integer model for portfolio
		investments management. Construction Entrepreneurship and Real
		Property: Proceedings of the 29th International Scientific and
		Practical Conference in November 2014. Varna: Science and
		Economics, 2014, pp. 101 - 110, ISSN 1313-2369

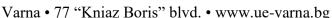
The aim of the authors in this work is - on the basis of designing a modified integer pattern/model - to propose possibilities for maximizing the return from investments in packages of real properties.

In order for the objective thus set to be realized, the following tasks are performed:

- 1. Certain modifications and additions to an existing integer model for the management of investment portfolios are offered, leading to simplification and on that basis a reduction in the number of calculations.
- 2. Individual probabilities on the future prices of each of the packages are introduced, which makes the model of greater practical applicability.
- 3. The presented theoretical works are tested on the basis of a suitable numerical example and by means of varying the source data a comparative analysis is conducted.

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29.	8.	Selyutina L., Gospodinova A., Bulgakova K. The problem of provision of housing and the alternative ways to solve it. <i>Energy saving and energy efficiency improvement in the regions. Energy and environmental security - a new priority of state policy. Contemporary problems of regional economy management.</i> Saint Petersburg: Petersburg Power Engineering Institute of Advanced Studies, 2014, pp. 59-68
		es the existing schemes of the acquisition of property and the necessity of d social tenements in St. Petersburg, defines, evaluate existing mechanisms

establishing a fund social tenements in St. Petersburg, defines, evaluate existing mechanisms of rental stock, methods of financing the construction of tenement houses, determines legislative changes necessary for the successful development of rental housing.

30.	9.	Chaparov, B., Gospodinova, A. The infrastructure as a compulsory
		condition for the development of the professional football in
		Bulgaria. Construction Entrepreneurship and Real Property:
		Proceedings of the 31st International Scientific and Practical
		Conference in November 2016. Varna: Science and Economics, 2016,
		pp. 42-49, ISSN 1313-2369

The relevance of the issues connected with the construction and maintenance of stadiums and training facilities in Bulgaria is determined by the following: physically and morally obsolete infrastructure characterized by poor maintenance, not meeting the obligatory infrastructure criteria for participation in the national football championship, limited research on matters related to the construction and maintenance of stadiums in Bulgaria.

In the paper the criteria which must be met by stadiums and training facilities are examined, as an essential condition for the development of professional football in Bulgaria, and some problems connected with maintaining the infrastructure are laid down.

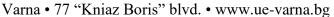
The building, maintenance, reconstruction and modernization of a stadium and the facilities is associated with heavy expenditure, which puts the issue of financing in the foreground. The nature of the ownership, which the majority of stadiums in Bulgaria have (state and/or municipal) determines their financing - mainly from public sources. Football clubs use the stadiums on the basis of lease agreements for a period of up to 10 years, which renders investment difficult. This necessitates the search and application of an individual approach with respect to the issue of the ownership of a stadium and its operation. According to the authors of this paper, there should be sought and found a balance between the individual sources of funding in the infrastructure. As the principal ones there may be pointed out the following: the state budget, the Ministry of Youth and Sports, the municipal budgets, the private sector, the football clubs' own revenue.

31.	10.	Chaparov, B., Gospodinova, A. Public authorities commitment in
		construction, reconstruction and management processes of football
		stadiums in Bulgaria. Construction Entrepreneurship and Real
		Property: Proceedings of the 32th International Scientific and
		Practical Conference in November 2017. Varna: Science and
		Economics, 2017, pp. 69 - 78, ISSN 1313-2369

The world experience has shown that the availability of football stadiums undoubtedly has its economic and social significance to the cities and the district centers in which they are located. Depending on a number of factors such as: population size, age and gender structure,

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employment and average income per capita, as well as established football traditions, in some regions the social aspects of such facilities availability are leading, while in others they have found natural pathways to become an essential part of the local economy. All that implies their flawless future functioning to be ensured as early as in planning, construction or reconstruction processes, as well as in those processes related to stadiums management and maintenance in full compliance with the concept of sustainable development - ensuring conditions for future generations to develop their football potential. The realization of all this would not be possible, or at least not in the necessary completeness, without adequate commitment of public authorities, both in the construction and reconstruction processes and in maintenance of the football stadiums.

In the paper the social and economic benefits from the processes of building, reconstruction and management of football stadiums in Bulgaria are revealed, and on that basis the roles and responsibilities of public authorities in these processes are laid down.

According to the authors the normative regulation of a certain structure (organization), which would be responsible for the building of new stadiums or the reconstruction of existing ones, as well as their management and operation, will guarantee the achievement of a certain balance between public and private interest. This will lead to a decrease in the possibilities for improper use and operation of the stadiums by particular business organizations, and will create the preconditions for a more sustainable development of the football clubs, as well as greater investment interest in the reconstruction and operation of the facilities for football.

32.	11.	Gospodinova, A., Koleva, A. Advantages of implementing solar
		roofs in Bulgarian construction. Construction Entrepreneurship and
		Real Property: Proceedings of the 33-rd International Scientific and
		Practical Conference in November 2018 Dedicated to the 65
		Anniversary Department of Economics and Management of
		Construction. Varna: Science and Economics, 2018, pp. 213 - 222,
		ISSN 1313-2369

The application of a new approach to the construction of buildings, functioning on a self-powering principle by using solar roofs, will inevitably have a favourable effect not only in an economic, but also in a social and environmental aspect.

Appropriate measures for the creation of incentives for the construction of buildings having solar roofs would be the following:

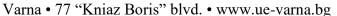
- the offering of a bank loan under the "green future" programme, which will on the one hand increase the bank's portfolio of services offered, whereas on the other it will be consumer-oriented and have certain environmental impact. Banks should offer preferential terms with low interest rates for the construction of buildings having solar roofs, both to natural, and to legal persons.
- the creation of a draft law, providing for tax relief for those investing in structures with solar roofs, facilitating the administrative procedures, reducing the taxes levied on the enterprises according to the Environmental Protection Act (EPA).

33.	12.	Fedoseev, I.V., Yudenko, M. N., Grigoriev, K.A., Gospodinova, A.
		Trends in State Management of Spatial Planning. IOP Conference
		Series: Materials Science and Engineering. Bristol, England: IOP
		[Institute of Physics] Publ., 698(7), 077012, 2019, pp. 1 - 6, ISSN
		1757-8981 (print); 1757-899X (online)

A combination of factors, influencing the spatial regional planning is defined as follows:

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social stratification, low migration capacity; move into next technological paradigm according to the results of the fourth technology revolution; insufficient accounting of low material intensity of production in post-industrial economy.

The purpose of this article is to identify key factors that should further determine the goals of the state (a separate region) in the field of spatial planning. Consideration of such goals and the correct timely response to the efficiency of its achievement can be the key to a stable successful (as well as economically successful) state.

An important role of the considered factors influencing spatial planning and ever-more profound understanding of such importance have not been sufficiently reflected in the scientific literature on regional management. Moreover, the authors of this article suggest to consider these issues not separately within methodological aspects, but taking into account the strategic objectives of spatial planning in Russia, including socio-economic development of territories.

34.	13.	Gospodinova, A. Clustering of small municipalities as a possibility
		for the development of their territory. Construction
		Entrepreneurship and Real Property: Proceedings of the 36-th
		International Scientific and Practical Conference in November 2021.
		Varna: Science and Economics, 2021, pp. 100-104, ISSN 2683-0280

The objective set by the author of this paper is to examine clustering as a form of cooperation and partnership among municipalities and on that basis to lay down the benefits and opportunities arising from the implementation of this alternative for the development of the territories of small municipalities.

As a result of the conducted study the conclusion is reached that the clustering of municipalities leads to the creation of networks of interested and geographically linked municipalities in order to achieve a more effective concentration of resources for improving the development of the latter. This approach is particularly important and useful for the small and very small municipalities, which do not have at their disposal a big area, population or economic opportunities, unlike the medium-sized and large municipalities.

V. Textbooks

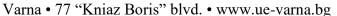
General	Group	Title
number	number	
35.	1.	Kalinkov, K., Gospodinova, A. Spatial planning. Varna: Science and Economics, 2013, p. 356, (Chapter VIII. Territorial arrangement of the population in Bulgaria, pp. 143-168; Chapter IX. Occupancy and housing policy of Bulgaria, pp. 169-194), ISBN - 978-954-21-0654-8

The textbook *Spatial Planning* is intended for the students in the programme *Economics of Construction* with the Department of *Economics and Management of Construction* at the University of Economics - Varna, for the educational and qualification degree of "bachelor". It can also be used by students from other institutions of higher education/Universities, as well as by practitioners.

In terms of subject-matter the textbook covers the main aspects of spatial planning and there is made a logical connection with regional development as a Directive of the European Union for achieving territorial cohesion - a basis for the convergence of the economic and the

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physical area of the EU.

The structure of the textbook includes 15 chapters, and, in its creation, the authors have sought the logical connection and the correlation between the functional division of the territory and the localization of investments through the realization of regional development. This point is in line with the realized legal changes in the Spatial Planning Act and the Regional Development Act, which are reflected in the educational material.

The parts developed by Chief Assist. Prof. Dr Anna Gospodinova are as follows: Chapter VIII. Territorial arrangement of the population in Bulgaria (pp. 143-168), Chapter IX. Occupancy and housing policy of Bulgaria (pp. 169-194).

36.	2.	Stoyanov, S., Iliev, I., Kalchev, R., Monev, P., Zhelev, I., Chaparov,
		B., Gospodinova, A., Antonova, V. Economics of Real Estate.
		Varna: Science and Economics, 2013, p. 368, (Chapter II. Land as a
		resource and a real property - theory, relations and
		interdependencies, pp. 32-52; Chapter XIV. Operations with
		agricultural land and land from the State Forest Fund, pp. 304-
		336), ISBN - 978-954-21-0644-9

The textbook *Economics of Real Estate* is the first publication in this discipline at the University of Economics - Varna and is intended for students in the programmes of *Economics of Real Estate* and *Economics of Construction*. Its structure is consistent with the syllabuses on the subject in this country and with the subject taught at European Universities, as well as with the practice of the already structured real estate market in Bulgaria. Thus it can also serve successfully other students who study the subject of real estate.

The writing of the textbook is conformable to the main requirements in the area of education, and each of the authors has tried to make a connection between the achievements of the theory and the practice in the respective area.

As for the theoretical aspect of real estate, precedence is given to the topics connected with the nature, the classifications, functions and main features of real estate. Land as a resource and a real property, the investments in real estate, the characteristics of the real estate market, the efficiency of the activity involving real estate, the economic problems of the forms of use and disposition of real property, the financing, insurance, valuation and other important issues.

The parts developed by Chief Assist. Prof. Dr Anna Gospodinova are: Chapter II. Land as a resource and a real property - theory, relations and interdependencies (pp. 32-52) and Chapter XIV. Operations with agricultural land and land from the State Forest Fund (pp. 304-336).

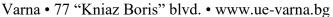
37.	3.	Kalinkov, K., Gospodinova, A. Urban Studies. Varna: Science and
		Economics, 2016, p. 375, (Chapter III. Land resources, pp. 52-67;
		Chapter XIV. Housing and residential environment, pp. 282-299),
		ISBN - 978-954-21-0896-2

The textbook *Urban Studies* is intended for students in the programmes of *Construction Business and Entrepreneurship (Economics of Construction*) and *Real Estate and Investments (Economics of Real Estate*) with the Department of *Economics and Management of Construction* at the University of Economics - Varna, for the educational and qualification degree of "bachelor". It can also be used by students from others higher education institutions/Universities, as well as practitioners.

In terms of subject-matter, the textbook covers the main aspects of spatial planning, and for that purpose the algorithm of the spatial planning of settlements/populated places in this

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country is presented, based on the current legislative and normative matter in this area.

The structure of the textbook comprises 15 chapters, and in writing it the authors have sought a logical connection and interdependence between the investment intention, spatial planning and the role of the local executive authority for the making of decisions and issuing documents for the acquisition and development of a particular urbanized territory. This point is in unison with the realized legal changes in the Spatial Planning Act, the Cadastre and Property Register Act and the application of Ordinance No 7 on the rules and the norms for the structure of the individual kinds of territories and structural zones.

The parts developed by Chief Assist. Prof. Dr Anna Gospodinova are: Chapter III. Land resources (pp. 52-67) and Chapter XIV. Housing and residential environment (pp. 282-299).