

STATUS

by Prof. Dr. Evgeni Petrov Manev
professor at UNIBIT

for the scientific works of
GERGANA DINITROVA YORDANOVA PhD

presented for participation in a competition for occupying the academic position of "associate professor" for the needs of the "High School of Security and Economics", in the field of higher education 9. Security and defense, professional direction 9.1. National Security (Combating Money Laundering and Financing of Terrorism and Proliferation), announced in SG no. 81/11.10.2022

Sofia * 2023

1. General characteristics of the candidate's scientific-research, scientific-applied and pedagogical activities

Documents for participation in the announced competition were submitted by Dr. Eng. Gergana Yordanova. The same meet the requirements of the ZRASRB and the PPZRASRB for occupying the academic position "associate professor".

The candidate submitted a list of 12 publications, and only those with which she did not participate in other competitions for holding academic positions and were not used in the awarding of scientific degrees were proposed for review.

The publications are as follows: 1 monograph (habilitation thesis), 1 monograph based on a defended dissertation, 10 publications of which 1 article and 9 reports presented at scientific conferences, all independent.

The works proposed for review meet the requirements and standards for academic publications, have the necessary scientific and applied value and are in accordance with the field of the announced competition.

The applicant's academic performance meets the minimum national and VUSI requirements for holding the academic position "associated professor/docent".

The reference to the citations of the candidate's works proves that there are 12 of them, sufficient for holding the academic position of "associate professor".

2. General characteristics of the candidate's research and teaching activities

The scientific research and publication activity of the candidate shows that the research results cover the announced requirements of the competition, which meets the needs of the "High School of Security and Economics" according to the announced competition.

The monograph "Hawala. Essence. Typologies of money laundering, financing of terrorism and proliferation" with author Gergana Yordanova, 2023, ISBN 978-619-7143-14-0 is presented for review as a habilitation thesis, where in a logical and methodological sequence it researches and analyzes the etymology,

essence and peculiarities of functioning of the ancient Arab informal, non-banking, unregulated money transfer system with settlement of the "Hawala" type, without physical transfer of cash. The study is structured in an introduction, three chapters, a conclusion and a bibliography. The same applies only to open sources of information, as well as to declassified ones in accordance with the Law on the Protection of Classified Information and the Regulations for its implementation.

In Chapter One, an analysis and synthesis of the existing knowledge about the origin of the "Hawala" system has been carried out. In a logical sequence, Chapter Two examines the use of the money laundering system.

The third chapter focuses on issues related to terrorist financing and proliferation. Based on his research, the author generated useful ideas and makes suggestions for implementation in practice.

The monograph is a comprehensive and complete work that may be useful to senior and management officials in the field of security - dealing with money laundering and terrorist financing issues, social governance, politicians, PhD students, students interested in the topic etc.

I positively assess the substantive and didactic essence of the monographic work submitted for opinion and the candidate's other publications.

3. Main scientific results and contributions

I accept the submitted contributions of the candidate, which can be summarized in the following areas of knowledge:

Scientific contributions

1. New theoretical knowledge has been generated about the nature, etymology and financial-accounting nature of the Arab informal remittance system with settlement of the Hawala type, in the context of national and international security.
2. A new system of knowledge has been structured in the form of a methodology for risk assessment and management in the course of cash

settlement operations of the "Hawala" type (by following the indicated signs and criteria), in cases where the same is used as a typology of money laundering and terrorist financing and proliferation, which can successfully be used to protect national and international financial security.

3. A classification and systematization, by functional basis, of various types of businesses and practical activities is proposed, which structure new knowledge on the management of the risk of money laundering and terrorist financing and construct a system of criteria and indicators for suspicious transactions, operations and customers , when making a Hawala cash settlement.

Practical-applied contributions

1. The possible so-called "Black Hawala" to potential money laundering and terrorist financing operations.

2. A system of criteria and indicators for dubious transactions, operations and customers, when carrying out the settlement of money of the "Hawala" type, has been constructed, which will benefit the security services.

3. Defined basic elements of the nature of Hawala settlement money transfer transactions as a criminal act that could be incriminated and defined as an entirely new crime.

4. Specific roles within the Hawala settlement process have been clarified in cases involving money laundering, which may be of benefit to investigative persons and intelligence, counter-intelligence agencies and the anti-terrorist units of the security services.

5. Materials have been developed for the introduction of a new study discipline "Islamic Finance" for the preparation of students or specialists in courses for subsequent professional training and qualification of security service employees

I positively assess the candidate's scientific and applied contributions.

4. Personal impressions

I don't know personally. Dr. Gergana Dimitrova Yordanova and I have no joint publications with her.

5. Conclusion

I positively assess the scientific and teaching activity of the candidate and her theoretical and empirical experience. I vote positively and propose to the respected members of the Scientific Jury to vote positively for the occupying academic position "docent" for the needs of VUSI in the field of higher education 9. Security and defense, professional direction 9.1. National Security (Combating Money Laundering and Financing of Terrorism and Proliferation), announced in SG no. 81/11.10.2022, by Dr. **Gergana Dimitrova Yordanova**.

Member of the scientific jury:

Prof. Dr. Eng. Evgeni Manev

10.02.2023