CURRICULUM VITAE

First names:Valentina AlexsandrovnaDate of birth:22th Septemberl, 1948Nationality:RussianCivil status:WidowEducation:Valentina Alexsandrovna	Family name:	GROZDEVA
Nationality: Russian Civil status: Widow	First names:	Valentina Alexsandrovna
Civil status: Widow	Date of birth:	22th Septemberl, 1948
	Nationality:	Russian
Education:	Civil status:	Widow
	Education:	

Institution (Date from to)	Degree(s) or Diploma(s) obtained
1. Higher Ed Economical University in Ekaterinburg, Russia, Department of Industrial Economy, 1970	Economist - Thesis: "Information streams in transport enterprises "
2. Post Grad. St Institut of Engineering Economy in S-Peterburg, Russia, Department of National Economy, 1975	PhD – Thesis: "Research informations streams on transport of Ural Regions".

Academic Degree: Ph.D. (1975)

Academic Rank: Senior Reseach Fellow (1994)

Contact Address:

Office:

Bulgarian Academy of Science,

Institute of Economics, Department of Macroeconomics;

3, "Aksakov" Str., Sofia, 1040, Bulgaria

E.mail: ineco@iki.bas.bg

Tel.: (359 2) 810 40 27 (28)

Personal Information:

1966-1970: Student in Economical University, Ekaterinburg, Russia;

1971-1972: Reseach Fellow in Economical University, Ekaterinburg, Russia;

1973-1975: Post Graduate Student in Institut of Engineering Esonomy in S-Peterburg, Russia

1978-1983: Reseach Fellow at the National Statistical Institute,

1984-1993: Reseach Fellow at the Institute of Economics, BAS

1994 to present:

Senior Reseach Fellow at the Institute of Economics, BAS

Language skills: (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
----------	---------	----------	---------

Sofia

Russian	1	1	1
Bulgarian	1	1	1
English	1	5	1
German	5	5	5

Membership of professional bodies:

The Union of Scientists in Bulgaria

Other skills: (e.g. computer literacy, etc.): PC literacy - working level

Present position: Senior Reseach Fellow in Bulgarian Academy of Science, Institute of Economics, Department of Macroeconomics;

Years within the institut: 24 (of total 36 years of experience)

Key qualifications:

Problems in the Transition to a Market Economy (privatization, franchising, leasing, inflation, market researches);

Investments (national and foreign, institutional prerequisites and economical preconditions for stimulation);

Economical Development (influence of Central bank, monetary policy);

Bank business (currency board, credit, management, electronic banking - development, consequences, risks).

Specific experience in the region

Country Date from - Date to		
Russia	1970 – 1975	
Bulgaria	1976 – to present	

Professional experience record:

Date from - to	Location	Company	Position	Description
1994- to present	Sofia, Bulgaria	Institute of Economics, Bulgarian Academy of Science	Senior Reseach Fellow	Department "Macroeconomic" . The theory and methodology of researches of economy in Bulgaria. Data Processing and Analysis. Economic Development. Bank Business: Currency Board, Credit, Electronic Banking – Development, Consequences, Risks.
1984 - 1993	Sofia, Bulgaria	Institute of Economics, Bulgarian Academy of	Reseach Fellow	Department "Effectiveness of Social Production". Methodology of researches of effectiveness of industrial production in Bulgaria. Problems and methods of comparative research in the economy field; Data Processing and analysis.

		Science		
10/1978 – 09/1984	Sofia, Bulgaria	National Statistical Institute	Reseach Fellow	Department "Methodology of statistical researches". The theory and methodology of statistical researches of economy in Bulgaria. Data Processing and Analysis.
05/1976 – 09/1978	Shumen, Bulgaria	The Enterprise on Manufacture of Cars.	The head of group of the analysis	Department "The automated control systems". Data analysis and marketing research.

Other relevant information (e.g., Publications)

Major Research projects:

2005 - 2007	Risks of Electronic Banking.
2002 - 2004	Electronic Banking: Development and Economic Consequences.
2000 - 2001	A Role of the State in Economic Development.
1998 - 1999	- Basic Institutional and Economical Preconditions for Stimulation of Investments in Bulgaria;
	- Revaluation of the Fixed Assets.
1997	Impact of the Inflation on the Financial Results of the Companies.
1996	The Franchising and its Use to the Purposes of the Privatization.
1994 - 1995	Investments in the Transition to a Market Economy.
1992 – 1993	- Forms for Financing the Firms.
	- Leasing as an Investment Alternative.
1990 – 1991	- Privatization Technology in Bulgaria.
	- Problems in Evaluation Enterprise Privatization.
1988 – 1989	On the Strategy of the Transition to a Market Economy.

Publications Principales:

Books

Advancement in Science and Technology (A Methodology and Analysis of the Efficiency (Chapter 7). Publishing House of the BAS, Sofia, 1989, p.170-200;

Investments in the Transition to a Market Economy (Chapter 2 and 3). Published by "Open Society", Sofia, 1995, p. 45-115;

Studies and Papers

On the Strategy of the Transition from a Centralized to a Market Economy. - Economic Thought, Sofia, 1991, No 3, p. 16-24.

Privatization Technology in Bulgaria. - Economic Thought, Sofia, Year VIII, 1993, p. 80-91(co-autor)

Some Problems in Evaluation Enterprise Privatization. - Statistics, Sofia, 1993, No 1, p.40-55;

Leasing as an Investment Alternative in a Transition Economy. - Economic Thought, Sofia, 1994, No 3, p. 18-33;

Possible Forms for Financing the Firms. - Economic Thought, Sofia, 1995, No 6, p. 21-36;

The Franchising as a Business Concept and its Use to the Purposes of the Privatization. – Economic Studies, Sofia, Vol. VI, 1997, No 1, p.75-99;

Impact of the Inflation on the Financial Results and the Investment of the Companies. - Economic Studies, Sofia, Vol. VII, 1998, No 2, p. 83-111 (co-autor);

Revaluation of the Fixed Assets: Features of the Methods and Estimation of the Results. - Economic Thought, Sofia, 1999, No 5, p. 63-77;

Basic Institutional Prerequisites for Stimulation of Investments in Bulgaria. - Economic Studies, Sofia, Vol. VIII, 1999, No 2, p.124-150;

Basic Economical Preconditions for Stimulation of Investment's Activity. Economic Studies, Sofia, Vol. VIII, 1999, No 3, p. 94-120;

Influence of Central Bank on the Economic Development. - Economic Studies, Sofia, Vol. X, 2001, No 3, p.141-170;

Potencial Opportunities of Development Electronic Banking and Its Condition in Bulgaria. – Economics Alternative, 2005, No 4, p.94-108;

Electronic Money as Basis of Payments at Electronic Banking: Development and Consequences. - Economic Studies, Sofia, Vol. XV, 2006, No 1, p.112-136.