

THE AREAL AS A TOOL FOR LOCAL BUSINESS DEVELOPMENT AND PROSUMING (A vision)

Nikola Yankov¹

Abstract: Strategic turns in regional development are a serious challenge. They lead to actions related to the rationalisation of the management of administrative units and territorial systems, to their linking in order to seek synergistic effects. The article deals with a problem related to the creation of associations of municipalities, here conventionally called *areals*. This idea develops in the direction of their aggregation, conforming to, and responding to the megatrend of local prosuming. Emphasis is placed on the configuration and role of the areal. Strategic issues that accompany the formation of areals are formulated including models that can become the basis for visioning, strategizing and planning. On this basis, an integral model (vision) for the formation of a specific areal in the Southernmost Danube Arc, called Svibenik (Svishtov - Belene - Nikopol) is launched. The intention is also to combine in one the theory with the design of a real areal structure.

Keywords: areal, areal formation, prosuming, econeconomics.

JEL: R11, R58.

Introduction

The object of this paper is the formation of an areal, seen as an alternative approach to the organization and self-organization of more serious and large-scale local initiatives. The areal formation in principle can overcome and solve regional development problems that are difficult to be dealt with in current frameworks². Areal are a new generation of territorial

¹ Prof., PhD, D. Tsenov Academy of Economics, Svishtov, n.yankov@uni-svishtov.bg; ORCID: 0000-0003-4993-5109 .

² One of them is that the Law on Administrative and Territorial Planning of Bulgaria sets a threshold of a minimum number of inhabitants above which a separate municipality can be established and maintained.

projects. They are also a tool for improved territorial division and administration.

Areals provide opportunities to make more comprehensive use of available local resources, many of which cannot currently be harnessed with a traditional approach.

1. The areal as a component of the econeconomics

We consider the areal as a collection of close or contiguous territorial units and settlements. It is one of the foundations of the process we call *the construction of the complex of econeconomics*³ in territorial terms. On the one hand, we generally understand by this concept a different model of economy from the current one, based on the principles of rationalism. Intelligently delineated and directed, the areal creates preconditions for the implementation of certain of its principles, rules, laws, mechanisms, procedures and concepts in territorial terms. These should (and must) be taken into account and guided by governing bodies and persons at different levels who direct it in its movement in the future-sphere.

In this regard we believe that the concept of areal is similar to the concept term sub-region (sub-region) launched in European Union documents⁴. The latter is associated with a number of characteristics - geographical proximity of the included settlements, common business sphere, common cultural and social characteristics and common history (Acharya, 2000; Laruff, A., 2019; Bonnet, J., Tomas, F., 1989).

Areals connect yet unrelated, divergent components in their movement. They emphasize the coming together in a complete, self-directing and with a certain degree of territorial system self-sufficiency⁵. The areals provide frameworks for the multidirectional integration of small local and administrative communities into structures of a less formal

³ In our opinion, the econeconomics is an imperative objective, which should be addressed by those interested in its construction. This is the economic system of the coming decades that solves global, continental, national and local problems of civilization.

⁴ The sub region outlines a geographical and political space. It is a subgroup of a larger regional community institutionalized by regional integration projects. This structure can be associated with imperatives such as "Europe closer to citizens", Decentralization, Strong local initiative, etc.

⁵ We consider that the term self-sufficiency is not precise, it is associated with arthritis, which is far from being a goal of modern artificial systems. Self-insurance has certain degrees, from the lowest to the highest.

nature. The process of the areal formation overcomes the current administrative divisions, built according to a different logic and unable to solve new problems that arise in neighboring territorial communities. The point of a realization is to strengthen the cohesion of the local community (communities), boost twin transition (Angelova, 2023) to achieve a better quality of life, better conditions for human health and material well-being, and at the same time to reduce pollution and prevent degradation of the natural environment.

Areal can be used to address a wide range of issues - from neighborhood to creating large, medium and small energy communities; from alternative learning spaces to small business alliances; to supporting any entrepreneurial initiatives undertaken, etc.

The main advantages of the areal as a territorial formation are:

- * local businesses sharing local resources and assets;
- * opportunities are provided (with reasonable initiative) to create integrated and diversified tourism products;
- * seeking solutions for greater energy self-sufficiency and creating a common energy base;
- * in the direction of stimulating energy communities and cooperatives of different nature;
- * experimenting with technologies and innovations that respond to the principles of econoeconomics;
- * introducing alternative energy technologies;
- * the formation of a common market for food, the production of which within the area reduces transport costs and consequently the carbon footprint;
- * organising groups for areal initiatives and participation in the prosumption process (Avdiushchenko, 2018).

The purpose of the functioning and development of an areal is to achieve the capacity to use available local resources (energy, communication, transport, food, occupational structure, etc.). It has to happen more intelligently and fully, to respond and recover after being in adverse situations (the concept of a *resilient community*). Through participatory planning at different levels, the areal can create a common economic platform.

With areals, the idea of prosuming (production for its own sake) can be realised (brought back into focus). The concept was originally launched by the *The Futurist* magazine in the 1980s and was connected with Alvin Toffler (Toffler, 1980). It was also debated by authors as P. Kotler (1986), T.

Szymusiak (2015) and others. However, it was considered at the level of individuals and families (farms) producers. In the twenty-first century the prosuming is defined as a new era (Alderete, 2017).

The areal prosumption nowadays does not only refer to an individual and a family farm. In its new sense, it is valid (desirable and we will even add imperative) at the level of specific territorial communities. These are interacting communities that have common interests and also the potential to implement joint projects. This process is practically possible at the level of associated territorial systems as the areals.

Currently, in the context of the energy and food crisis, (Angelova, 2023) a targeted process of prosuming of systems at all territorial levels is necessary (and required). It is a highly topical and strategic process with the following main points:

1. **Levels:** European Union, Macro-region, member country, areal, settlements, households.

2. **Territorial objectives:** increasing the degree of prosumption with the emphasis on: energy and food self-sufficiency; finding a new configuration of the balance of consumerism/ prosumption (consumerism/ prosuming).

3. **Key documents:** visions, strategies, projects, programmes, plans.

At the areal level necessary necessary to follow a trajectory **FROM** "Areal Consuming (Consumerism)" **TO** "Areal Prosuming/Prosumerism" to be followed. It indicates the transition from one state (dominance of consumerism) to another (increasing efforts to realize the prosuming process).

As one of the foundations of econeconomics in territorial terms, the areals can achieve the goal of having the majority of food provisioned by nearby farms and businesses. It should provide food security throughout the year. In this plan, local businesses should look for employment opportunities and solutions on how to keep more of the realized funds in the areal.

In another aspect, the self-sufficiency of the areal is necessarily linked to the production of its own energy from renewable energy sources from Generation 3.0 and especially from Generation 4.0 renewable energy sources.

2. Integral decision support models for areal formation and operation

The conceptual-visual models that delineate, structure and clarify areal functioning are very diverse. At their centre should be placed conceptual modelling in combination with the futurocomplex of activities that we call the "Vi-Stra-Plan" (Visioning, Strategizing, Designing, Planning).

Along these lines, a generalized model that reflects the strategic nodes of the areal development network is presented in Figure 1.

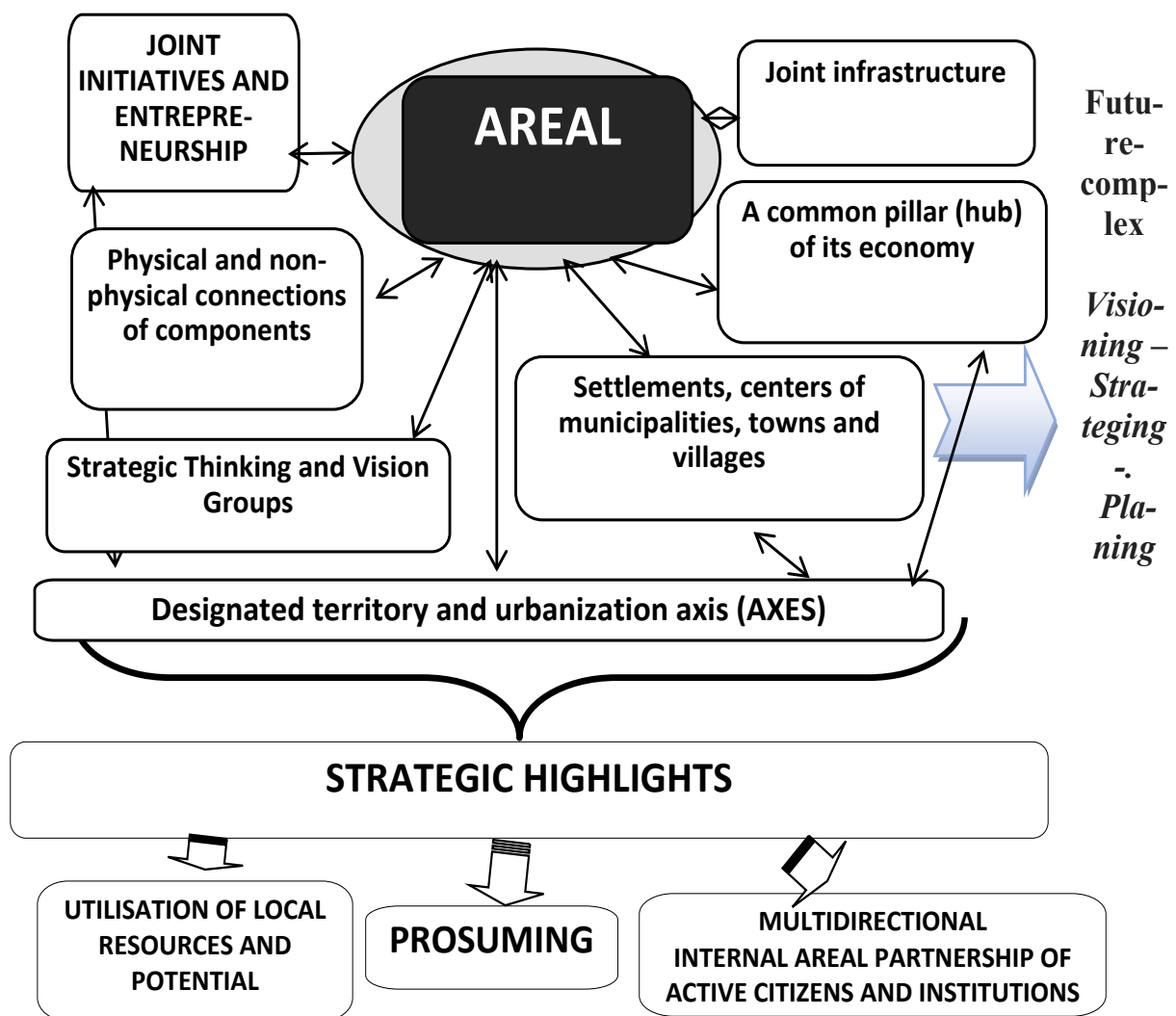


Figure 1. The accents of the areal development

A more detailed model that covers both the vertical structure of the range and provides opportunities for its analysis and strategizing is presented in Table 1.

Table 1.
Areal components

FUNCTIONAL AREAL'S SUB-SYSTEMS	MAIN COMPONENTS OF THE FUNCTIONAL SUBSYSTEMS OF THE AREA
SUPER-STRUCTURE	<p>Strategic Centre for Areal Development Networks of actuators and realizers: Specialists; Institutions for functioning and development; Entrepreneurs interested in development; Organizations of active citizens to launch initiatives; Educated institutions to prepare and areal regional entrepreneurs, universities and schools – with a region-oriented problematic, etc. Council of Mayors of towns and villages included in the range (Area Coordinating Authority) Expert groups for the formation and development of the areal Project teams, etc.</p>
BASIC STRUCTURES	Settlements, local economy (business organizations, business formations), social sphere, spiritual sphere, ecosphere, etc.
INFRASTRUCTURE	Energy networks, connecting infrastructure, ports, energy societies, energy cooperatives, etc.
INFOSTRUCTURE	For information provision of the area as a whole, for its presentation in the physical and digital space, for its complete management, etc.

Vertically, the integral approach should focus on the main invariant strategic problems of the different subsystems of an areal (superstructure, basic structures, infrastructure and infostructure). In this respect, the Fan-shaped Model of problems, (opportunities, imperatives, strategic emphases and axes) can be used. Certain strategic highlights and points of the Model are systematized in the following statement:

I. AREAL - COMMON STRATEGIC PROBLEMS (CONDITIO SINE QUA NON):

- Outline the range of areal
- Creation of the range - tracing axes, implementation of rational initiatives
- Formulation of common areal strategic problems
- Conceiving and drafting common areal projects
- Separation of the Network of activators, integrators, actors, managers, interested and guiding individuals and institutions to deal with its intelligent development
- Management of the network of activators of ideas and concepts for general areal development
- Development of a portfolio of innovations realizable on the territory of the area (of its econoeconomics system)

II. STRATEGIC HIGHLIGHTS RELATED TO THE UPGRADE OF THE AREAL ACCENT: CREATING STRUCTURES TO EDUCATE AND TRAIN THOSE INTERESTED IN ACHIEVING THE GOALS OF THE AREAL.

AXIS: Provide training of human resources and professionals for the areal who to stay and work for the areal.

AXIS: Areal activism: forming and organizing a critical mass of individuals and organizations committed and concerned about the development of local communities.

AXIS: Inspiring the local population to generate ideas and participate in the implementation of areal projects.

AXIS: Specific training to acquire knowledge and skills to solve local problems.

III. STRATEGIC ISSUES RELATED TO THE DEVELOPMENT OF THE MAIN AREAL STRUCTURES:

ACCENT: Creation of the iconomic system of the areal.

AXIS: Integral capture, identification and use of local resources with emphasis on their involvement in economic circulation.

AXIS: Achieving a greater degree of areal food self-sufficiency.

IV. STRATEGIC ISSUE - CREATION AND USE OF COMMON AREAL INFRASTRUCTURE with the EMPHASIS on: ACHIEVING A GREATER DEGREE OF ENERGY SELF-SUFFICIENCY.

AXIS: production of own energy from renewable energy sources

AXIS: Improved maintenance of the areawide connecting transportation system.

AXIS: Creating energy communities of different scales.

AXIS: Coordinated development of tourism- infrastructure - bike paths, trails, eco-trails, visitor centers, hotels, etc.

In another aspect, planning can use a Model to identify the potential of areal, shown in Table 2.

Table 2.
The Areal's potential structure

Total potential of the areal – basic components		Key features and assessments
<p>Production potential: strategic business organizations, including with a strong exit and presence on international and national markets (prominent business organizations of regional, national and international importance)</p> <p>Human potential - Occupational + available specialists</p> <p>Infrastructure – connectivity to national road, rail networks, Port potential</p> <p>Facilities for the protection of the natural environment</p> <p>Natural potential – natural resources and resources</p> <p>Information potential</p> <p>Tourism potential</p> <p>Potential for association between settlements and business systems of area settlements,</p> <p>Cultural and historical potential</p> <p>Other Potentials</p>		<p><u>First aspect (scale):</u></p> <p>Very big, big, Medium, Small Extra Small Non-existent</p> <p><u>Second aspect</u></p> <p>(Degrees of use) A great deal Large, Medium, Small, Very small</p> <p><u>Third aspect</u></p> <p>Ability to identify, exploit local areal natural resources</p>

On the basis of what has been presented so far, we propose a generalizable starting model for areal planning design. It is presented in Table 3.

*Table 3.
The areal's integral planning process*

	INPUTS		OUTPUTS -- Effects for the areal community
PRO- CESS OF THE AREAL PLAN- NING	Objectives, direction of development, highlights, criteria	Pro- cess of targeted areal construc- tion	
	CREATING MORE SUSTAINABLE LOCAL ECONOMIES		
	Moving towards more localised, diversified business organisations, producers and food offerors		PRESERVATION AND USE OF LOCAL COMMUNITY ASSETS
	Increase in local production of staple foods, production of plant and animal foods within the areal Reducing the import of food produced outside the areal (from other countries and especially from other continents) transported by fossil fuels		Reduces emissions of fossil fuels and the defense of the world trade
	Transforming Areal into an energy producer - increasing the degree of energy self-sufficiency		Providing prerequisites and conditions for a better quality of life
	Outline connecting axes and cooperative links as the backbone of the local economy (industrial zones of different sizes and other business organizations)		Micro-production and energy, a greater degree of energy self-sufficiency-weaving through energy communities
	Creating energy communities - micro (individual residential buildings, connected cooperatives of several buildings), neighborhoods (and business partners), united in different formations		Less hindering future generations with physical constructions that have a small life cycle
	Implementation of small and medium-sized investment projects in the sphere of food and energy production for the areal		The energy produced is consumed on site, saving transmission costs and consequently no losses
	Reducing the volume of household waste in the areal		Achieve the ability to identify, exploit t local resources that have so far been neglected
	Achieving greater energy independence of the areal Higher degree of connection between the main functions of the human life cycle – work, life (living, servicing), recreation		

3. Outlining the configuration and concept of a possible areal, branded SVIBENIK

In the Agenda of Bulgaria for the third decade of the XXI century it is unnecessary to enter, among others the following topics and priorities:

1. The development of the Bulgarian Danube river coastal territories by overcoming the chaotic regional process that has led to the movement of North and South Bulgaria at different speeds.

2. Danube Bulgaria in the following decades of the XXI century to become a modern part of the European Lower Danube macro-region. It should respond to (and exploit) the achievements of the Mega Technological Revolution of the 21st century.

3. Delineation of the areals to become the basis of Econeconomics in territorial terms.

4. A changed approach to the co-development of the Bulgarian-Romanian Danube river coastal territories.

Over the years, non-strategic decisions have been taken in relation to the Bulgarian Danube Region, which have resulted in an imbalance between operational and strategic issues of regional and municipal functioning and development.

One of the reasons for its uneven development was the lack of a critical mass of modern and forward-thinking politicians and administrators, visionaries, nationally responsible institutions, academics, strategists and civil society organizations. Bulgaria itself is a periphery of the European Union, and in Bulgaria the territory along the southernmost Danube arc - Nikopol, Belene, Svishtov (formerly a complete administrative unit - a county), is administratively divided between two European planning regions (North-West and North-East). In addition, this arc is the periphery of three districts - Pleven, Veliko Tarnovo and Ruse. In this delineated "border or grey" area, divergent projects are being implemented, which are not particularly relevant for its better future.

In the spirit of creating territorial systems to fulfil new functions (with an emphasis on prosuming), we propose the creation of an areal between specific neighbouring municipalities. It is not an arbitrarily delineated formation, but is based on the former Svishtov district⁶ (okolia).

⁶ In the past, several Bulgarian towns along the Danube, and especially the town of Svishtov, have played a major role in the penetration of European culture and innovations into Bulgaria and in trade with the rest of the world. Nowadays their role in

One of the considerations of disbanding historical administrative units (in the mentioned case) was to provide access to the Danube River to Veliko Tarnovo district (region). This areal we tentatively branded (according to the laws of marketing) "Areal SVIBENIK" (Svishtov-Belene-Nikopol plus rural municipality of Tsenovo). And from the tourism point of view, we propose its identifier to be "The Areal of the Southernmost Danube Arc".

The concept of the creation of the SVIBENIK areal as an informal integration of several municipalities is based on the fact that they are connected by a common urbanization axis parallel to the Danube River. Its delineation with the town of Svishtov as its centre (hub) can show how to recompose historically created territorial formations. SVIBENIK would fulfil many different functions. The first among them is not only to be self-organized, but to strive for greater economic independence through the process of prosuming, to stimulate new and serious local activist initiatives, to attract external investors, to more fully utilize local resources, etc.

To contour and function the SVIBENIK areal, an integral and prospective (visionary) approach is needed. With the planning function of vista-planning (in particular visioning and the tool Vi-Stra-Plan respectively, one can draw a picture of its future, help its visual conceptualization and modelling. In this regard the main document is the vision, which includes as ideas: integral development of the area (vertical, horizontal and diagonal); a fuller use of the unique feature - the Danube River and a part of its bank (about 67 km).

For the visioning process, a systemic (holistic) approach involves establishing the connectivity between the components of the SVIBENIK areal and between the network with super systems of different orders and levels.

The analysis of the strategic potential of SVIBENIK, among others, can reveal:

- * weak horizontal and vertical connectivity. Undeveloped at present, it hinders the obtaining of synergistic effects such as the retention in residence of local labour potential, under-exploitation of local resources;

- * under-utilisation of tourism resources, assets and attractors for cultural, historical, adventure, environmental, rural, volunteer and other types of non-mass and alternative tourism;

- * incomplete treatment of specific and unique natural assets (natural potential – Danube River coast, islands, dykes-coast strips);

social, economic and business life has dramatically declined and they are in a prolonged decline.

- * low level of attraction of investors - respectively investments;
- * divergent and non-intensive cooperation initiatives with other countries along the Danube. Danube and especially with Romanian municipalities;
- * drain on the available labour potential and inability to attract new human resources to revitalise the economies of the adjacent municipalities.

These findings call for targeted solutions and actions for the overall positive development of the Bulgarian Danube Region and its areals, in particular of SVIBENIK areal.

The main components of the areal are the axes:

- * natural axis - the river itself. Danube;
- * parallel axis - west - east - along the line Nikopol - Belene - Svishtov - Tsenovo - Byala, which can become the backbone of the areal;
- * an emerging Bulgarian-Romanian interregional axis, which we have designated as the Trans meridian Axis VTAS (Veliko Tarnovo, Alexandria, Svishtov (Yankov, 2006 and Yankov, 2011).

A necessary (and envisaged) bridge over Danube River in Svishtov (Bulgaria) and Zimnicea (Romania) could become the basis for its full functioning. The bridge could be a component of the routed Eastern Motorway within the common transport Grid of the European Union. We refer to it as the Baltic-Aegean Transport Mega corridor BEMTC (Yankov, 2020). This motorway connects six Eastern European countries of the European Union - Poland, Slovakia, Hungary, Romania, Bulgaria and Greece. And eventually it becomes a super strategic component of the Eastern European and Pan-European transport Grid.

This is one corridor of many competing European routes (Tamás Fleischer (2005).

4. The problem of creating a business hub on the SVIBENIK areal

In a highly changing business environment, it becomes imperative to develop a vision for a common economic platform for the Svibenik area. In his case, it is necessary to reconsider certain projects that should be subject to an objectively existing law, which has the following formulation: ***"Against every conventional project, there should be an alternative project that is more protective of nature, is not risky; is designed more rationally and provides real benefits"*** (Yankov, 2009).

In this context, the goal makes sense and rationality: Creation of a business formation developed on the unused site of Belene Nuclear Power Plant (NPP). The intelligent use of its available potential after starting a transformation process is necessary. It involves changing its function, conceived in the 1970s, and turning it into a complex and modern business formation. This option emphasizes the need for a strategic systemic turnaround (Yankov, 2015).

More specifically, one option is the transformation of the Belene site into a multifunctional economic zone - and respectively into a business hub of the SVIBENIK areal. The first action is to launch quality investment marketing. For its development, we propose to brand the site as "LOWER MOESIA ECONOMIC ZONE (LMEZ)⁷. From this point of view, the site could become a North-Bulgarian analogue (and counterpoint) to the already developed "Thracian Economic Zone" (TEZ) near Plovdiv.

The proposed idea for such a business zone could become an attractor of direct, indirect and additional investments. Especially sensitive for the residents of the municipalities of Svishtov, Belene, Nikopol is the fact that the zone can provide diversified jobs and positions.

The transformation requires the redesign of the existing site into a useful project for both the Bulgarian society and the SVIBENIK areal.

At present, there is a lack of a vision for an ultra-modern, post-modern, digimodern development of the Belene site. Its physical structures and infrastructure are crumbling over time. In this regard, various options for reprofiling the site are possible.

A holistic solution for the use of the Belene site for the benefit of society, North Central Bulgaria, the region and the Svibenik area requires strategic depth and political will. Strategically, the DMEZ can form the territorial backbone of the future Bulgarian economy, be a component of its future structure – the econeconomics.

The systematization of the more important effects of transformation is made in Table 4 (Yankov, 2017).

⁷ The Roman Empire Province of Lower Moesia (Moesia Inferior) is the foundation of Danubian Bulgaria. And the Belene site is located on its territory.

*Table 4.
Possible effects of the areal's business hub building*

EFFECTS of the PROJECT «TRANSFORMING BELENE SITE IN ECONOMIC ZONE» REALISATION	Balancing the territorial development of the country, preventing its uneven territorial development
	Embedding in the National Network of Strategic Economic Areal
	Transformation into an engine and accelerator of the regional development of the urban axis "Svishtov - Belene - Nikopol" and into a pole of growth – specifically of the SWIBENIK areal
	Use of the established infrastructure and facilities at Belene site
	Creating a formation that not only absorbs funds for maintenance, but also generates revenue.
	Combining production and jobs with conventional and high-tech technologies
	Offers a variety of jobs for the country and the inhabitants of the surrounding villages
	Attractor of direct, indirect and additional investments
	The area around the site can develop organic (organic) farming
	Elimination of the expressed serious fears and concerns of the Bulgarian and Romanian population living in the area from natural and technological disasters, from nuclear and military threats, etc.
It becomes a kind of North Bulgarian counterpoint to the Thrace Economic Zone (Plovdiv)	

5. Outlining the Strategic Projection for the Southernmost Danube Arc (SVIBENIK Areal)

A generalized visual future-model of the SVIBENIK area integrating several scenarios related to development has the following configuration: - Figure 2.

The future of the specific territories and municipalities discussed in the above presentation (Svishtov, Nikopol, Belene plus Tsenovo) can be shaped by several scenarios (options). They are either conventional or alternative. These options are:

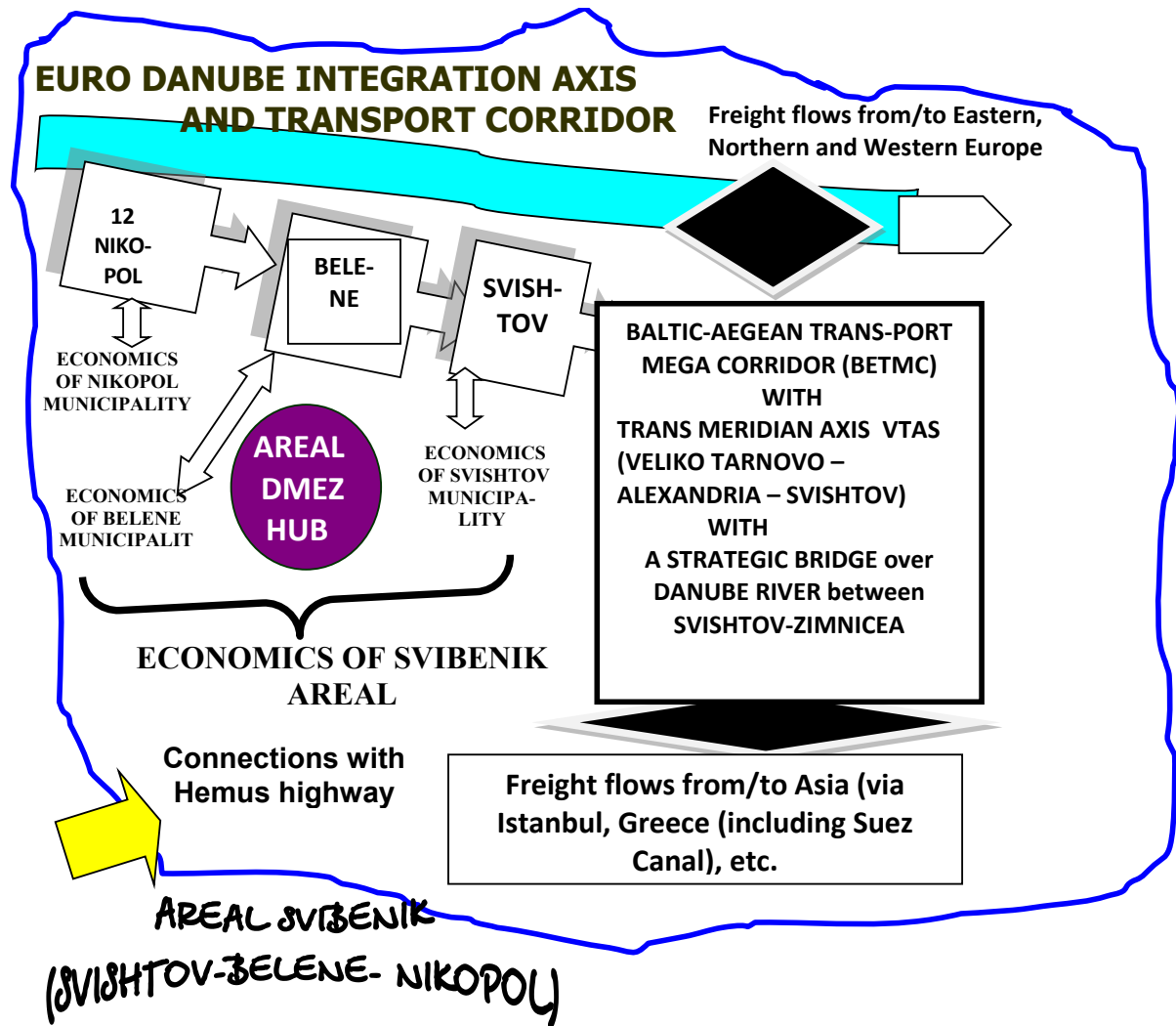


Figure 2. The integral model of the SVIBENIK areal

1. The mentioned municipalities to continue to act independently, inversely and with different dynamics.
2. That they formally and through external initiatives move towards a degree of cooperation to develop joint bi- and multilateral projects and inter-municipal initiatives.
3. Purposeful integration of the efforts of different actors (institutions, organizations, expert groups, civic associations and scrums) to jointly exploit local potential (and especially natural resources).
4. Taking an areal initiative - creating a jointly acting territorial formation, which we proposed to call SVIBENIC.
5. Implementing a project to transform the Belene site into an economic zone, which we branded the Lower Moesia Economic Zone (LMEZ).
6. In the concept of areal association to add a crossing of r. Danube strategic bridge at the town of Svishtov, which should be a prerequisite for

the formation of the Trans meridian and transboundary axis designated as VTAS (Veliko Tarnovo - Alexandria - Svishtov).

7. The Trans meridian axis VTAS to become a connecting component of the East-Europe Baltic-Aegean Transport Mega Corridor (BETMC).

8. Connecting the SVIBENIK areal with the **Hemus** motorway and the Veliko Tarnovo - Ruse expressway.

Conclusion

The areals are a business development opportunity for individual territories. They can (and should) be useful if they organise a targeted prosumption process, performing functions related to providing a more powerful energy and food base.

A concept, a vision and a focused strategy are needed to enhance the role of the SVIBENIK area in the national economy. These documents should trace the transition along the following trajectory: **FROM** (the past) - Svishtov, a settlement with leading cultural diffusion of achievements from Europe, a cultural and commercial centre and front → **TILL** (the present) - periphery of the country → **TO** (the future) - revitalisation, turning to face the Danube River, intelligent and complex use of its strategic potential (currently untapped).

It is of paramount importance to develop a flexible investment policy mechanism, launch investment marketing; stimulate different profiles of entrepreneurs - technological, business, regional (regio-preneurs), urban (urbanpreneurs), tourist (touristpreneurs) and others.

References

- Alderete, María Verónica. (2017). The Age of Prosuming: Some Micro-Economic Analysis
https://www.scielo.cl/scielo.php?script=sci_arttext&pid=S0718-18762017000300002, Accessed 15.10.2021].
- Alessandro, Laruff. (2019). The new challenges of the European Union. The case of macro-regional strategies. *Rivista dell'Istituto di Storia dell'Europa*
- Angelova, M. (2023). Factors for Boosting the Green Transition of the European Micro, Small and Medium-Sized Enterprises – *Economic Studies* (Ikonomicheski Izsledvania), 32(2), pp. 59-77.

- Aydiushchenko, A. (2018). Toward a Circular Economy Regional Monitoring Framework for European Regions: Conceptual Approach. *Sustainability*; 10(12):4398.
- Bonnet, J., Tomas, F. (1989). Centre périphérie, élément une problématique urbaine”, *Revue Géographique de Lyon*, 64, 1, 3-12.
- EU Strategy for the Danube Region. (2010). Bucharest: Government of Romania, Ministry of Foreign Affairs, <http://www.mae.ro>, accessed, August 20, 2014.
- Kotler, Philip. (1986). Prosumers: A New Type of Customer. *Futurist* (September–October), 24-28.
- Norbert, H. (2019). Local Futures. Building economies that restore community and nature. Local Futures . <https://www.localfutures.org/>
- Fleischer, Tamás. (2005). Competing corridors or common European transport system? <https://doi.org/10.3390/su10124398>
- Szymusiak, T. (2015). Prosumer – Prosumption – Prosuming, OmniScriptum GmbH & Co. KG, Düsseldorf. [ISBN 978-3-639-89210-9](https://doi.org/10.3390/su10124398)
- Toffler, Arnold. (1980). The third wave. Pan books. N.Y. pp. 25, 53-56, 64, 95-96, 347)
- Yankov, N. (2013). Outlines of the Trans border meridian axes integration: In „The future of integration, the future of the European Union” Proceeding of the Jubilee Scientific conference, Svishtov, Bulgaria, 2013, pp. 275-283 . (In Bulgarian)
- Yankov, N. (2011). Marketing of the concept of "integral connectivity" in the Lower Danube macro-region. *Journal of Business Management*, 4, 2011, № 5, pp. 7-37 (In Bulgarian)
- Yankov, N. (2010). Education and training needs in the local development in the Lower Danube Region (Bulgarian situation). *Amfiteatru Economic*, Academia de studii economice – Bucuresti, Vol. XII, Special No 4.
- Yankov, N. (2009). The necessity for a different paradigm for economic development. *Amfiteatru Economic*, Academia de studii economice, No 25.
- Yankov, N. (2009). Management and marketing of Trans border regional integration process. *Amfiteatru Economic*, Bucuresti, No 25, pp.189-199
- Yankov, N. (2017). The Vision-Investment Marketing Relationship in transformation of business systems". In: *Contemporary Challenges for Financial Science in a Changing Europe- Svishtov, 2017*. (In Bulgarian)
- Yankov, N. (2020). A vision about the correlation recontinentalisation-integral connectivity of the European Union: *Business management journal*, No 3.

ISSN 0861 - 6604
ISSN 2534 - 8396

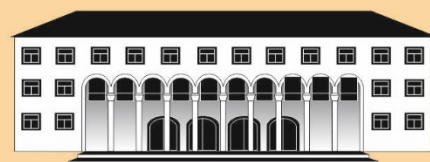
БИЗНЕС УПРАВЛЕНИЕ

1/2023

2023/1

BUSINESS management

BUSINESS management



PUBLISHED BY
D. A. TSENOV ACADEMY
OF ECONOMICS - SVISHTOV

1/2023

Editorial board:

Prof. Mariyana Bozhinova, Phd - Editor in Chief, Tsenov Academy of Economics, Svishtov, Bulgaria

Prof. Krasimir Shishmanov, Phd – Co-editor in Chief, Tsenov Academy of Economics, Svishtov, Bulgaria

Prof. Mariana Petrova, PhD - Managing Editor Tsenov Academy of Economics, Svishtov, Bulgaria

Prof. Borislav Borissov, DSc - Tsenov Academy of Economics, Svishtov, Bulgaria

Assoc. Prof. Aleksandar Ganchev, Phd - Tsenov Academy of Economics, Svishtov Bulgaria

Assoc. Prof. Irena Emilova, Phd - Tsenov Academy of Economics, Svishtov Bulgaria

Assoc. Prof. Ivan Marchevski, Phd - Tsenov Academy of Economics, Svishtov, Bulgaria

Assoc. Prof. Simeonka Petrova, Phd - Tsenov Academy of Economics, Svishtov Bulgaria

International editorial board:

Yuriy Dyachenko, Prof., DSc (Ukraine)

Olena Sushchenko, Prof., DSc (Ukraine)

Nurlan Kurmanov, Prof., PhD (Kazakhstan)

Dariusz Nowak, Prof., PhD (Poland)

Ryszard Pukala, Prof., PhD (Poland)

Yoto Yotov, Prof., PhD (USA)

Badri Gechbaia, Assoc. Prof., PhD (Georgia)

Ioana Panagoret, Assoc. Prof., PhD (Romania)

Proofreader: Elka Uzunova

Technical Secretary: Zhivka Tananeeva

Web Manager: Martin Aleksandrov

The printing of the issue 1-2023 is funded with a grand from the Scientific Research Fund, Contract KP-06-NP4/75 /16.12.2022 by the competition “Bulgarian Scientific Periodicals - 2023”.

Submitted for publishing on 29.03.2023, published on 30.03.2023, format 70x100/16, total print 80

© D. A. Tsenov Academy of Economics, Svishtov,

2 Emanuil Chakarov Str, telephone number: +359 631 66298

© Tsenov Academic Publishing House, Svishtov, 11A Tsanko Tserkovski Str

BUSINESS **management**

D. A. Tsenov Academy
of Economics, Svishtov

Year XXXIII * Book 1, 2023

CONTENTS

MANAGEMENT theory

**THE EU POLICIES AS THE PUBLIC ADMINISTRATION TOOL
TO INCREASE THE AGRICULTURAL PRODUCTS EXPORTS**
Oksana Kiforenko 5

**MODELS FOR MAKING DECISIONS ON PURCHASE VOLUMES
DEPENDING ON THE ASSESSMENT OF UPCOMING RETAIL SALES**
Zalozhnev A. Yu., Chistov D. V. 20

INSURANCE and social security

**THE NON-LIFE INSURANCE MARKET IN BULGARIA – 15 YEARS
AFTER THE COUNTRY'S ACCESSION TO THE EUROPEAN UNION**
Rumen Erusalimov, Ventsislav Vasilev, Aneliya Paneva 32

MANAGEMENT practice

**THE AREAL AS A TOOL FOR LOCAL BUSINESS
DEVELOPMENT AND PROSUMING (A vision)**
Nikola Yankov 47

**THE INFLUENCE OF SOCIAL MEDIA ON ADVERTISING
TOURISM SERVICES (IN THE EXAMPLE OF BULGARIA)**
Angel Stoykov 64

**COVID-19 AND RELATED GOVERNMENT
REGULATIONS' IMPACT ON EMPLOYMENT IN GEORGIA**
Giga Abuseridze, Nino Paresashvili, Teona Maisuradze,
Badri Gechbaia, Levan Gvarishvili, Janis Grasis 81