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Dr. Christov is a co-founder of the [ICFC](#) (Institute of Certified Financial Consultants), and an advisor to the [Bulgarian National Consumer Association](#). The ICFC mission benefits individual consumers by upholding standards for competent and ethical financial advice and promoting professional service in the best interest of individuals and families.

He has served on the ESMA SMSG in 2014-2018 and the EBA [Banking Stakeholder Group](#) in 2011-13. As an Advisor to the Executive Director of the World Bank in Washington, DC (1995-2000), Dr. Christov specialized in drafting positions on Bank-supported financial sector reforms in Central and Eastern Europe and globally. He served as the CEO of the [Central Securities Depository](#) (2007-08) during which time managed the implementation of the ECSDA's Code of Conduct in Bulgaria.

Dr. Christov was Chief Economist and Member of the Board of the Bulgarian National Bank (1990-94). Prior to that he taught several economics courses, including Money and Banking, at the University of National and World Economy in Sofia, Bulgaria (1980-1990).

He holds a Ph.D. from the [University of National and World Economy](#) and a ChFC (Chartered Financial Consultant) from [the American College](#) in Brin Mawr, Pennsylvania, U.S.