



### **Dr. Lubomir CHRISTOV, ChFC**

Dr. Christov is a co-founder and Chairman 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 [Banking Stakeholder Group](#) at the European Banking Authority (2011-13) and was a member of the [EGFE](#) (Expert Group on Financial Education) to the European Commission (2008-11). As an Advisor to the Executive Director of the World Bank in Washington, DC (1995-2000), Mr. 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).

Currently Dr. Christov is a member of the Global Committee of the [FPA](#) (the U.S. Financial Planning Association) and Chairman of its EAME (Europe, Africa and the Middle East) Geo-focus group.

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.