

SOFTWARE

for quantitative assessment of the financial risk of investment projects – Web site →



8R-PF PROGRAM

EIGHTER 7+1 Program (8R-P) The **program** is a unique software for assessment of the **7** factor and their impact on **1** — the operational risk factor in the practice / behavior in decision-making of the manager — person or board of management of the borrower, especially valuable and applicable in [project financing](#). It is developed based on Windows application, Excel, for maximum ease of use of use by everybody.

17	
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19	Group
20	B
21	EXTERNAL ASSESSORS
22	Lenders Capital Risk
23	Default Risk
24	Economic Risk
25	Currency Risk
26	Interest Rate Risk
27	Operational Risk
28	Political Risk
29	Liquidity Risk

43	
44	YOU NEED QUALIFIED
45	AUDIT GROUP TO ADD
46	CREDIBILITY TO YOUR
47	FINAL RISK ASSESSMENT
48	D
49	PERSONALITY TRAITS
50	Insincere Sympaty
51	Uncertainty
52	Selfconfidence
53	Increased Importance
54	Mutism (pride)
55	Loquacity (vanity)
56	Momentary Inferiority
57	Negativism

For accuracy and completeness of the result, the risk assessment should be performed by 3 independent groups of evaluators - internal, external and specialized professional experts - depending on the results of the first two groups for the specific case:

- Total high value of risk *and*
- Their assessments differ significantly; the quantitative assessment of the financial risk is calculated based on accepted **8** risk factors - **7** financial and **1** operational, directly dependent on the others.

In case the expertise confirms a high value of the risk, and the implementation of the project largely depends on the qualities of the personality of the operative decision maker and in particular the manifestation of these qualities in non-extreme, working conditions, this in many cases could lead to a reduction in risk (eg from late payment of credit installments). This is the subject of [biometric identification](#) with numerical assessment of personal qualities using a matrix (s) of the fourth group of evaluators of the program.

The design of the **8R-Program** product can be defined as a unique identifier of the treated parameters for this type of programming.

- The visualization is in order to facilitate the perception of the abstract algorithm - graphical representation, matrix interpretation, analogous coloring of similar data, etc.

- The mathematical logic (metalogy) is: quantitative assessment from 1 to 10 of each factor and the coefficient of its impact on the specific project in the unique business environment from 0.5 to 1.2. The multiplication of both assessments represents the specific size of the respective factor, and the average value of the sum of them - the final risk assessment from 1 to 10 units.

A significant, *additional*, contribution to the practice of using the **8R-CI Program** is its connection with a second software product - a specific financial model (most often and effectively for project financing) - whose evaluation is crucial for its financing, regardless of the way and the source of the resource.

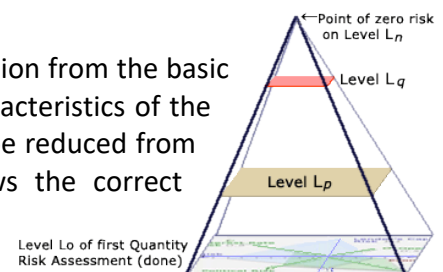
The system allows:

(a) **Feedback from** evaluation results to management.

(b) **Hierarchical structure** of treatment of the primary external information from the basic level of the pyramid to its top, where it is processed according to the characteristics of the activity, and vice versa - the information about management decisions to be reduced from the top, management level, down to contractors. This structure allows the correct understanding and logical treatment of project solutions, both in the pre-project phase and in the business management process.

(c) **Real-time cash flow control** is one of the priorities of the project management system during the crediting period. Operational accounting data will be compared with the draft budget data. The graphs of the two cash flows are presented in the same coordinate system. Thus, the manager, the creditor and the insurer can control the financial indicators in the implementation of the project.

In conclusion, the depression of 1970 and the incredible absurdity of the new "century of progress", the financial crisis of 2008, which began with the AAA + assessment of Lehman Brothers and its collapse the next day, unequivocally show the increasing inadequacy of financial risk assessment software.



Whole information: <http://www.risk8rprogram.com>