



# FINANCIAL RISK ASSESSMENT

RESUME

## Project Finance

### 8R-PF PROGRAM

**EIGHTER 7+1 Program (8R-P)** is a unique software for assessment of **7**-factors and their impact over **1**—operational risk factor, practicing by the borrower's managing body. Its development began by Prof. George Angelov, President and CEO of International Investment Council (IIC) Washington, DC, when the financial crisis in 2008 began with AAA+ valuation of Lehman Brothers and its collapse on the next day with bankruptcy. It clearly shows an increase of the inadequacy of the long-time used software for financial risk assessment.

Risk is measurable uncertainty about getting expected future results at the realization of the investment project. The purpose of risk analysis is to quantify uncertainty with regard to factors influencing the results of the acceptance of an investment decision. To use the results both for financing the project and subsequently for its management, the Program Author was created an **Online Cash Flow Control System**. Monthly accounting data reports are automatically entered into the IIC's server where the predictable and unpredictable events of interest are treated primary by the [Bayes Theorem](#) algorithm.

Finally, for a real, adequate result, the **8R-P** algorithm requires the assessment to be made by three groups—INSIDE EXPERTISE by trained project company's employees, EXTERNAL ASSESSORS—by experts of the outsourcing company (for Europe and Asia) East Electric Company, Ltd., Bulgaria, and professional INDEPENDENT EVALUATION by experts of the outsourcing. In case the specialized expertise confirms high level of risk, but operational management of the project largely depends on the personal quality of the operational decision maker this is subject of application of [biometric identification](#) with assessment of his (manager's) PERSONALITY TRAITS, evaluated in a new matrix of **8R-P**, represented by new graphic interpretation\*. In the Theory of Control, the above is defined as "external interference feedback".

- ✓ For more information download the full text pdf-file:  
<http://www.iic-london.co.uk/risk/SUMMARY.En.pdf>
- ✓ For your information how the invested funds are under control of the creditor and insurer, which is the most important for the financial advising through **8R-Program**, click:  
[http://www.iic-london.co.uk/HOME\\_OCFCS.HTML/](http://www.iic-london.co.uk/HOME_OCFCS.HTML/)
- ✓ Enjoy **8R-Program** website now:  
<http://www.risk8rprogram.com/>



\* It's composed of two intertwined Cartesian polar coordinate systems. This is a symbol of regeneration — for the natural universe, respectively in the personal mind—interweaving order and disorder.