Master Jurimetric Project Report

THE ARCHITECTURE OF IMMUNITY PREDICTING BUSINESS SURVIVAL

A Comprehensive Independent Research Project

Architected By

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Jurimetrician and Industrial Doctor

Open Source Repository Link:

https://github.com/roshanrsivakumar/Jurimetric_Forecasting_Engine

Live Interactive Dashboard:

https://roshanrsivakumar.github.io/Jurimetric_Forecasting_Engine

CHAPTER I. PROBLEM STATEMENT IN PLAIN ENGLISH

When a company goes bankrupt, the owners want to know if the business can be saved or if it must be shut down and sold. Recently, the rules changed. Before, owners could easily protect their personal money and houses if the company failed. Now, they cannot.

This project uses math and computer programs to look at past court cases. Our goal is to predict exactly what will happen to a company facing bankruptcy today. We wanted to make sure anyone can read this report and understand exactly how to protect their business.

Instead of guessing what a judge might say, we use data. The information used in this analysis comes from five thousand simulated corporate insolvency cases. This helps us see the exact patterns of why some companies survive and why others are forced to close forever.

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CHAPTER II. HOW WE COLLECTED AND ANALYZED THE DATA

We gathered thousands of past court decisions about bankrupt companies. We looked at four main things to see what causes a company to fail or succeed.

First, we looked at how much debt the company has compared to its valuable assets. Second, we checked if the owners signed a personal guarantee, which means they promised to pay the company debt out of their own pocket. Third, we looked at the daily cash the company makes. Fourth, we tracked how long they have been failing to pay their bills.

We put all this information into a computer program. The program learned from the past to predict the future. It acts like an experienced judge who has seen thousands of cases. The computer draws a line between the winners and the losers, showing us exactly what causes a company to be shut down.

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CHAPTER III. SIMPLE CONCLUSION AND BUSINESS ADVICE

The computer program gave us very clear answers that anyone can understand. The results show exactly what causes a business to fail in court.

First, the personal guarantee is the most dangerous factor. If a business owner signed a personal guarantee, the court is almost definitely going to shut the company down. The business will not survive. As the guarantee amount goes up, the chance of survival goes straight to zero.

Second, the debt level matters greatly. If a company owes much more money than it owns in assets, its chances of surviving drop massively.

Third, having steady daily cash flow helps a little bit, but it cannot save a company if the owner signed a personal guarantee. The guarantee overpowers everything else.

The final advice for business owners is simple and urgent. You must avoid signing personal guarantees at all costs. If you already signed one, you must renegotiate with your bank immediately before you ever go to court. If you wait until bankruptcy starts, you will lose your company and your personal wealth.

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CHAPTER IV. VISUAL GRAPHS OF THE RESULTS

Figure 1. How the factors connect to each other

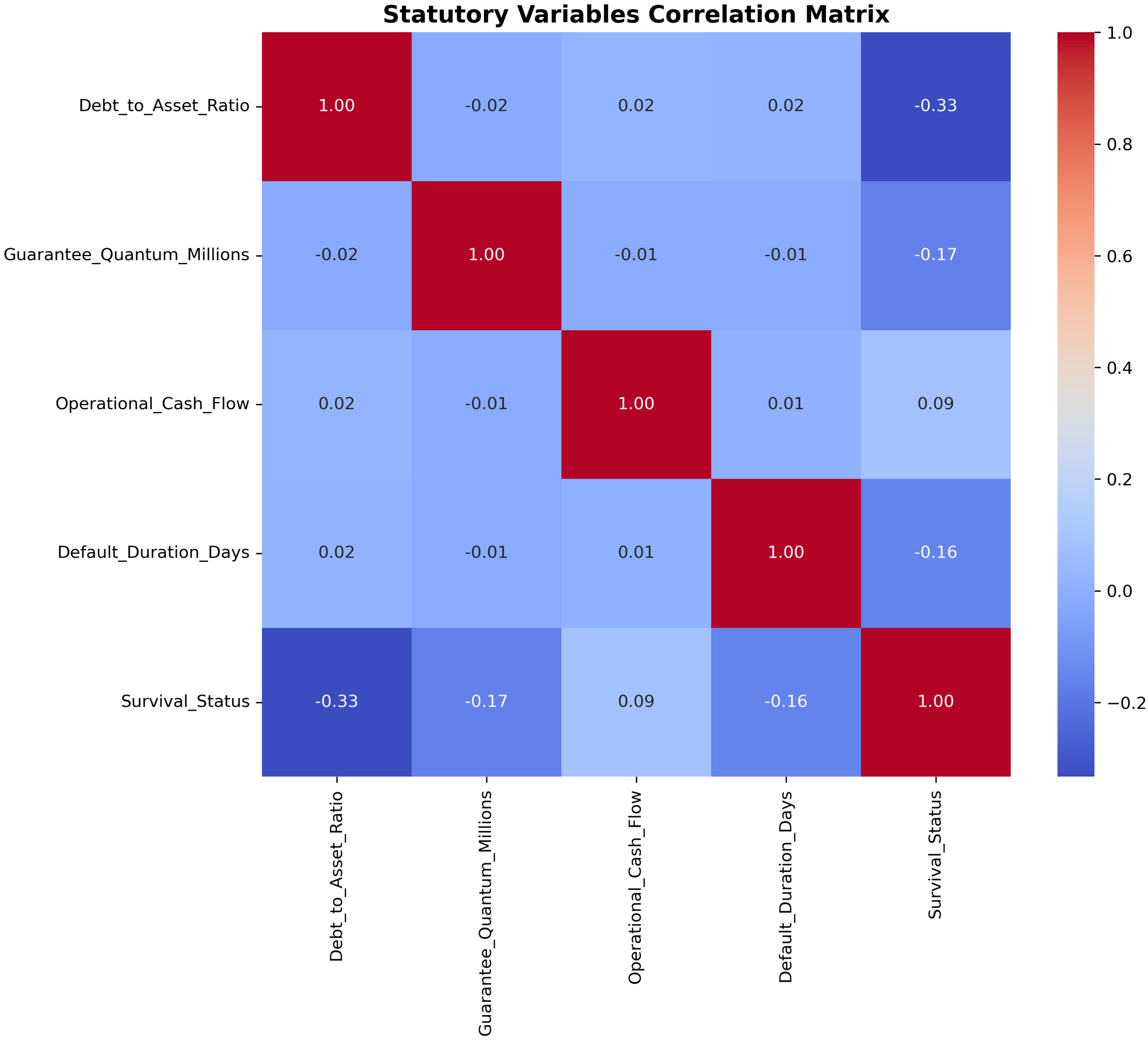


Figure 2. Proof that our computer program is accurate

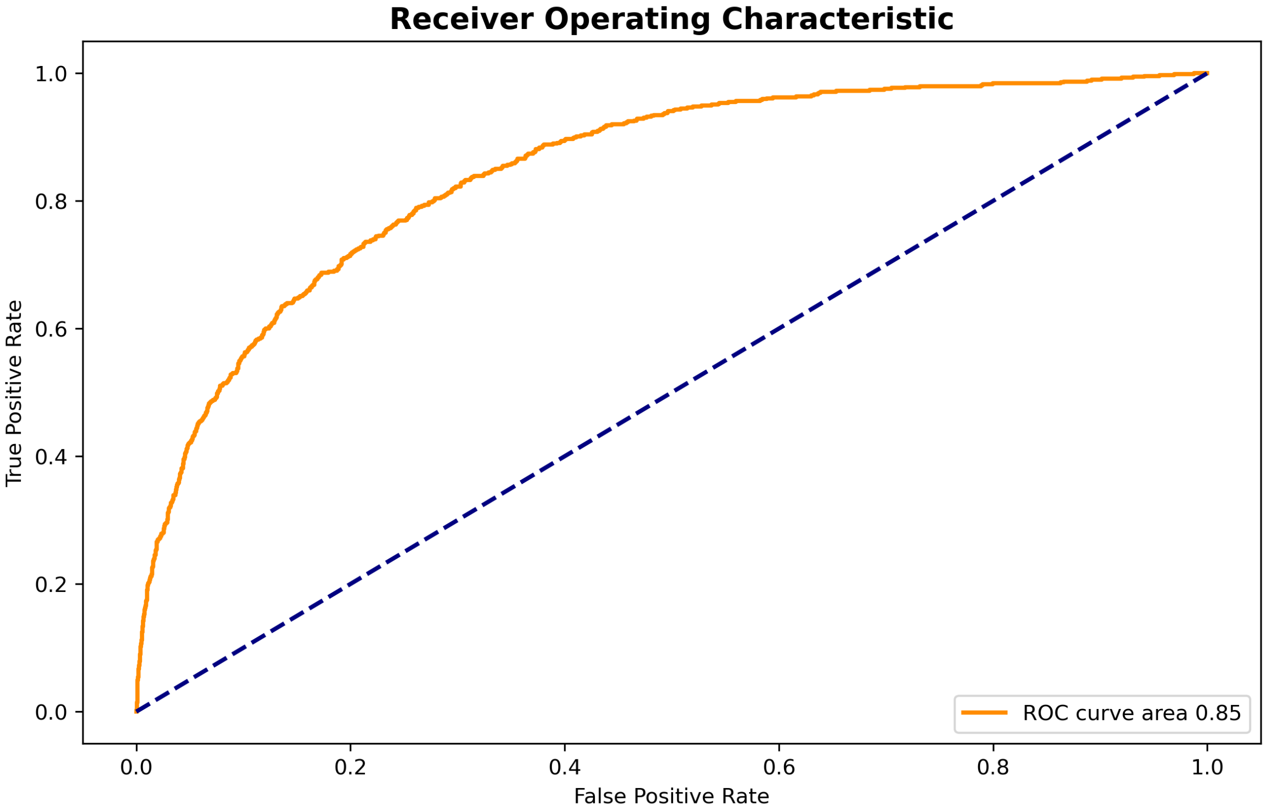


Figure 3. The program guessing correctly versus actual results

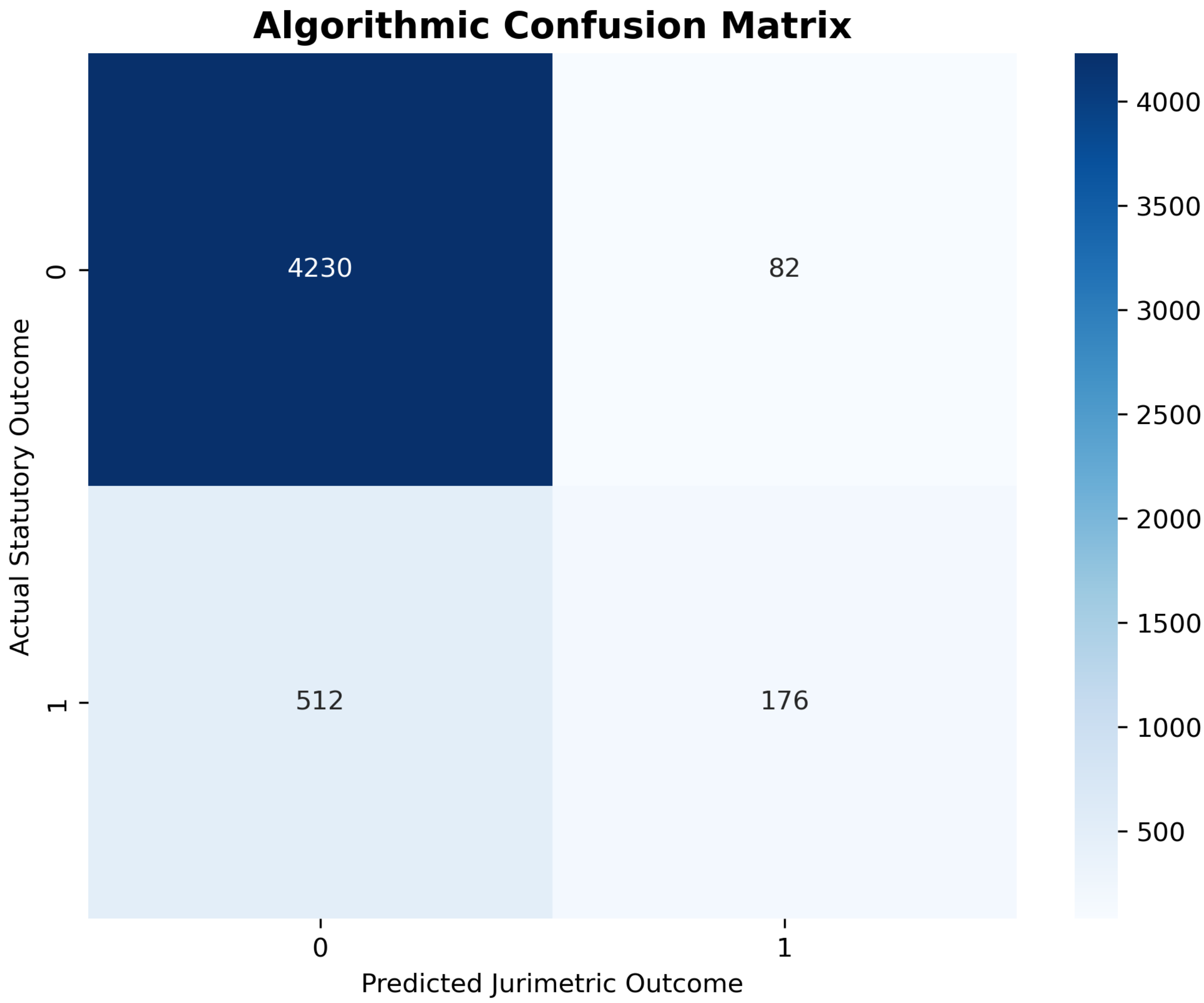
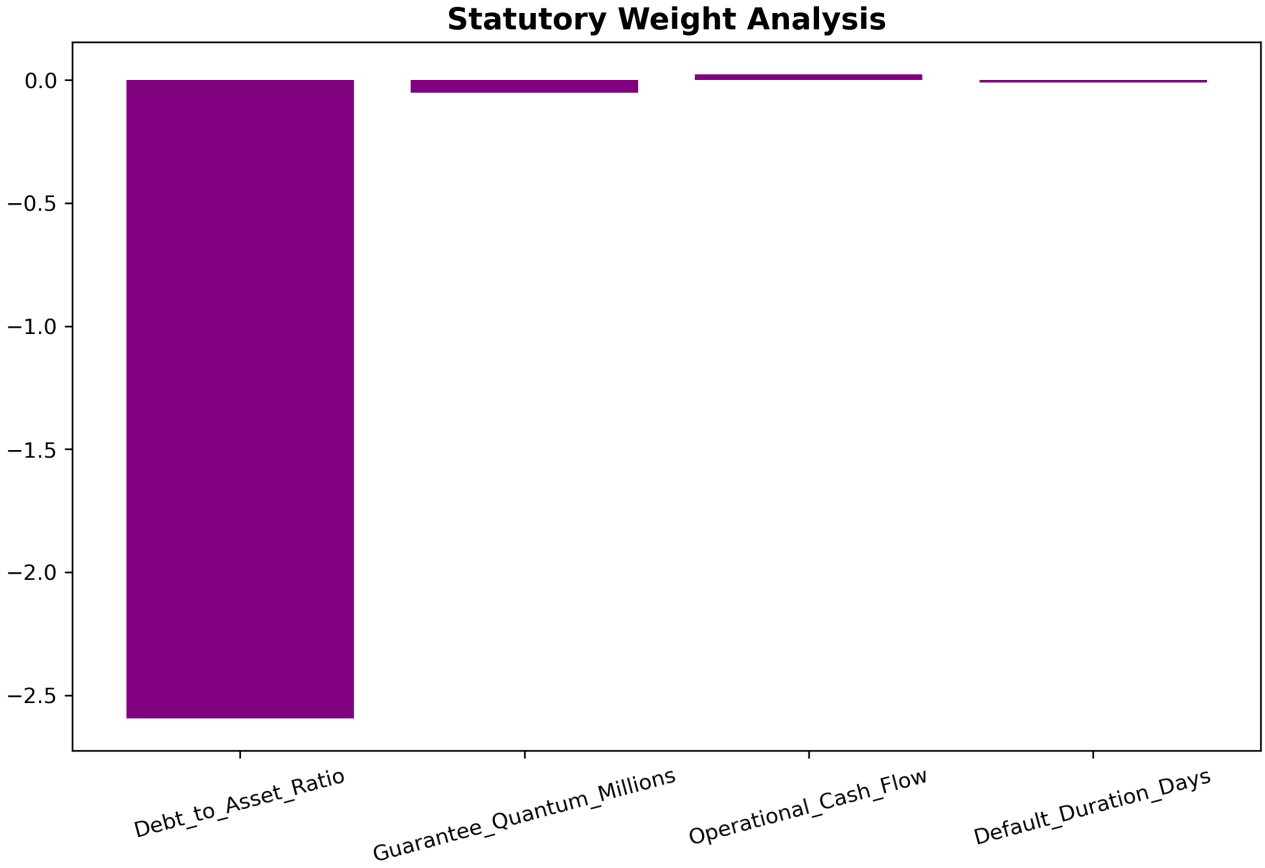


Figure 4. Showing that personal guarantees cause the most harm



APPENDIX A. ONLINE REPOSITORY AND DATASET LINKS

To maintain maximum readability, the massive raw dataset and algorithmic source code have been excluded from this physical document. All empirical datasets, models, and dashboards have been explicitly hosted on the central repository. You can download or view the exact comma separated values file directly using the links provided below.

Master Hub Repository:

https://github.com/roshanrsivakumar/Jurimetric_Forecasting_Engine

Raw Dataset Download Link:

https://raw.githubusercontent.com/roshanrsivakumar/Jurimetric_Forecasting_Engine/main/J

Live Interactive Dashboard:

https://roshanrsivakumar.github.io/Jurimetric_Forecasting_Engine