

SAMPLE ASSESSMENT REPORT
FICTIONAL CASE FOR DEMONSTRATION ONLY

Contour

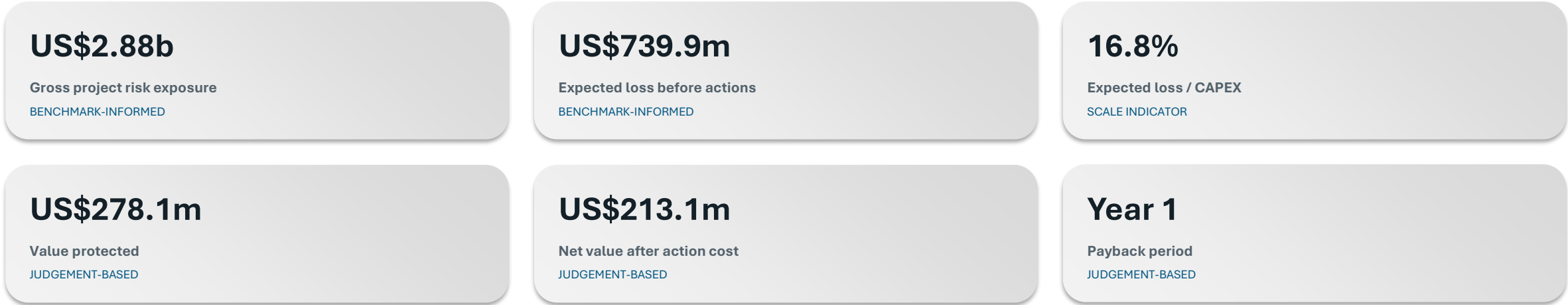
Frontier Copper Mine and Processing Expansion Project

Preparation-to-delivery and safeguards risk review

This report has been prepared to demonstrate how **Contour** translates preparation-stage project risks into financial exposure, action-scenario value and evidence checks. It is not project-specific due diligence.

Executive summary

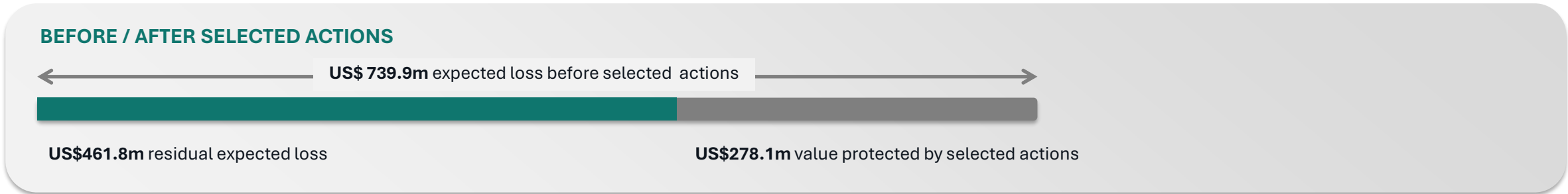
The project is assessed to have a Higher preparation-to-delivery risk position, with material financial exposure under the assumptions.



INTERPRETATION

The review identified material exposure, concentrated in permitting, land access, community conflict and preparation-to-delivery risks. The **selected actions** are positive but not transformative: they reduce expected loss while leaving **US\$ 461.8m** of residual expected loss under the central assumptions.

Action results are judgement-based and depend on selected action costs, effectiveness assumptions and the model action-to-risk map.



Assessment purpose

This assessment tests how preparation-stage safeguards and delivery-readiness risks affect financial exposure before final investment, lender review or main works mobilisation.

REVIEW QUESTIONS

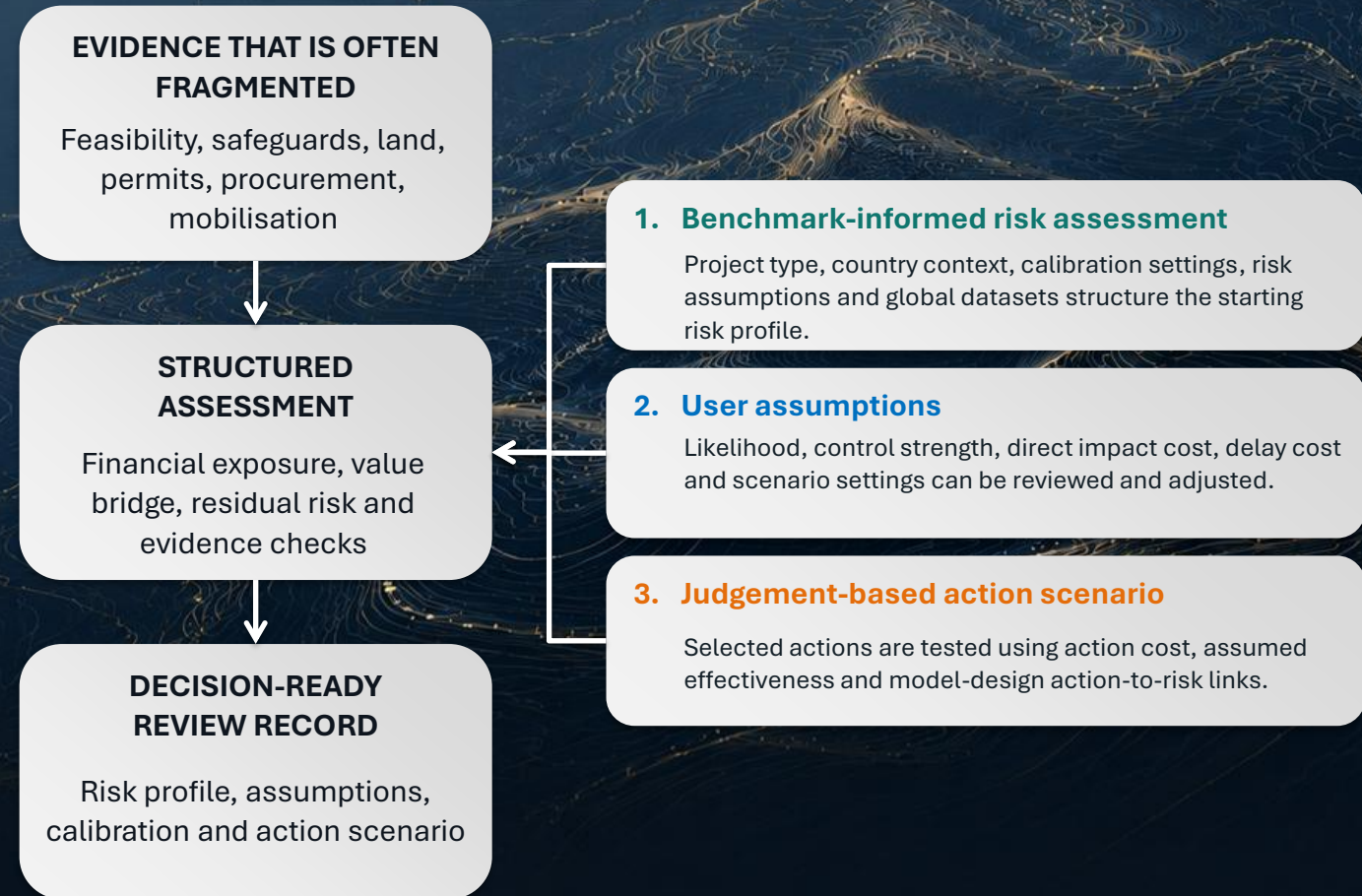
Which risks are most material?

What is the project's delay exposure?

What actions may reduce exposure and protect value?

What additional evidence to improve the assumptions?

Methodology



Boundary: this is a structured decision-support review. It is not a prediction, due diligence opinion, approval recommendation or guarantee of outcomes.

Project context

This is a fictional demonstration case used to illustrate a preparation-to-delivery assessment

Project name	Frontier Copper Mine and Processing Expansion Project
Country	Mongolia
Sector	Mining / copper mine and processing expansion
Assessment scope	Preparation-to-delivery focus
Assessment scenario	Central
Capex (US\$)	4.4B
Analysis horizon (years)	15.0
Discount rate applied (%)	10.0
Delay cost per day (US\$)	2.1M
Project description and risk context	Large-scale copper mine and processing expansion in a remote Central Asian setting, modelled as a fictional demonstration case. The case includes permitting complexity, water-resource sensitivity, biodiversity and habitat considerations, community interface with rural land users, labour and H&S exposure, contractor mobilisation, procurement readiness, cultural heritage sensitivity, remote logistics and site-access constraints.

The assessment uses Mongolia as the contextual calibration country to demonstrate how Contour’s benchmark-informed starting assumptions can be reviewed and refined.

Benchmark risk position

The Assessment shows a higher benchmark risk position.

THE USER SELECTED THE FOLLOWING CALIBRATION SETTINGS

Selected calibration settings as well as the project type, country context, and risk assumptions structure the starting risk profile.

SITE ACCESS, LOGISTICS AND READINESS

HIGH COMPLEXITY

DESIGN AND PREPARATION READINESS

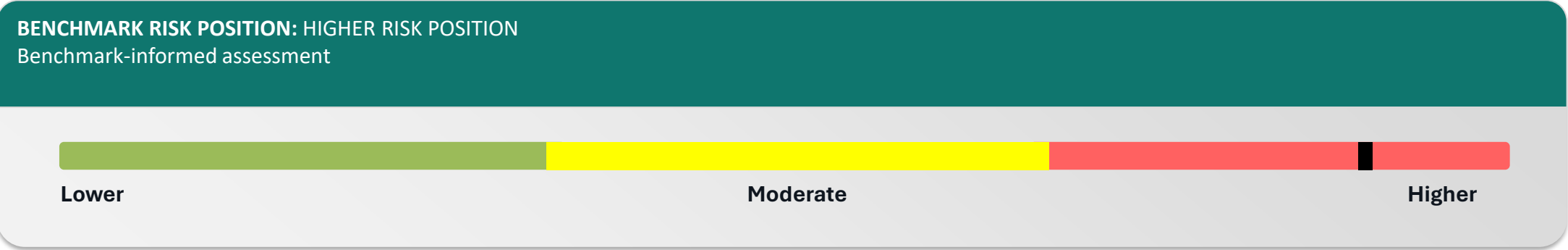
SOME COMPLEXITY

CONTRACTOR, WORKFORCE & SITE MOBILISATION

HIGH COMPLEXITY

PERMITTING, LAND AND APPROVALS

HIGH COMPLEXITY



Selected risk profile

18 risks were selected for assessment: 13 construction-stage risks and 5 operational risks.

INTERPRETATION

The selected profile brings safeguards, preparation-stage and delivery-related risks into one assessment record so expected loss and residual exposure can be reviewed in a single view.

APPROVALS / LAND / COMMUNITY	ENVIRONMENT / CLIMATE	PREPARATION / DELIVERY RISKS	DELIVERY SUPERVISION
Permitting / Regulatory Delay	Construction Biodiversity Impact	Labour Issues	Bribery / procurement integrity
Construction Community Conflict	Physical Climate Disruption	Health & Safety Incident	Contract management and supervision
Land Access and Resettlement	Operational Biodiversity / Natural Resource	Design maturity and scope-change	Operational labour / workforce disruption
Cultural heritage and community asset	Operational Climate Resilience	Procurement and tender readiness	Operational H&S incident
		Funding and payment continuity	Operational community conflict

Benchmark-informed financial exposure

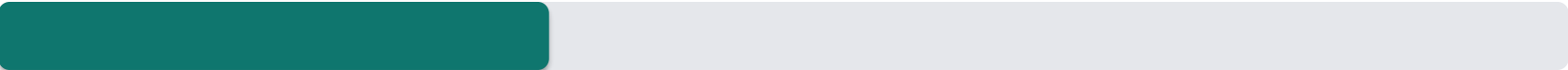
The expected loss result is primarily driven by delay-related exposure. US\$2.9b gross exposure translates into US\$739.9m expected loss



FROM EXPOSURE TO EXPECTED LOSS

Gross exposure is not the same as expected loss.

Gross exposure: US\$2.9b



Expected loss after likelihood and existing controls are considered: US\$739.9m

Priority risk drivers

Key modelled drivers

These risks matter because they contribute to expected loss through likelihood, delay days, direct impact cost and baseline control assumptions.

MAIN MODELLED RISK DRIVERS		
RISK DRIVERS	LIKELIHOOD (%)	DELAY DAYS
Permitting / Regulatory Delay	60	123
Construction land access and resettlement risk	35	103
Construction Community Conflict	35	103
Design maturity and scope-change	35	90
Contract management and delivery supervision risk	35	80

Contour uses the project archetype, contextual country indicators, benchmark data and user-selected calibration settings to create a benchmark-informed starting point for likelihood and delay assumptions. These assumptions remain reviewable, so users can refine them where project evidence is available.

Risks contributing to expected loss

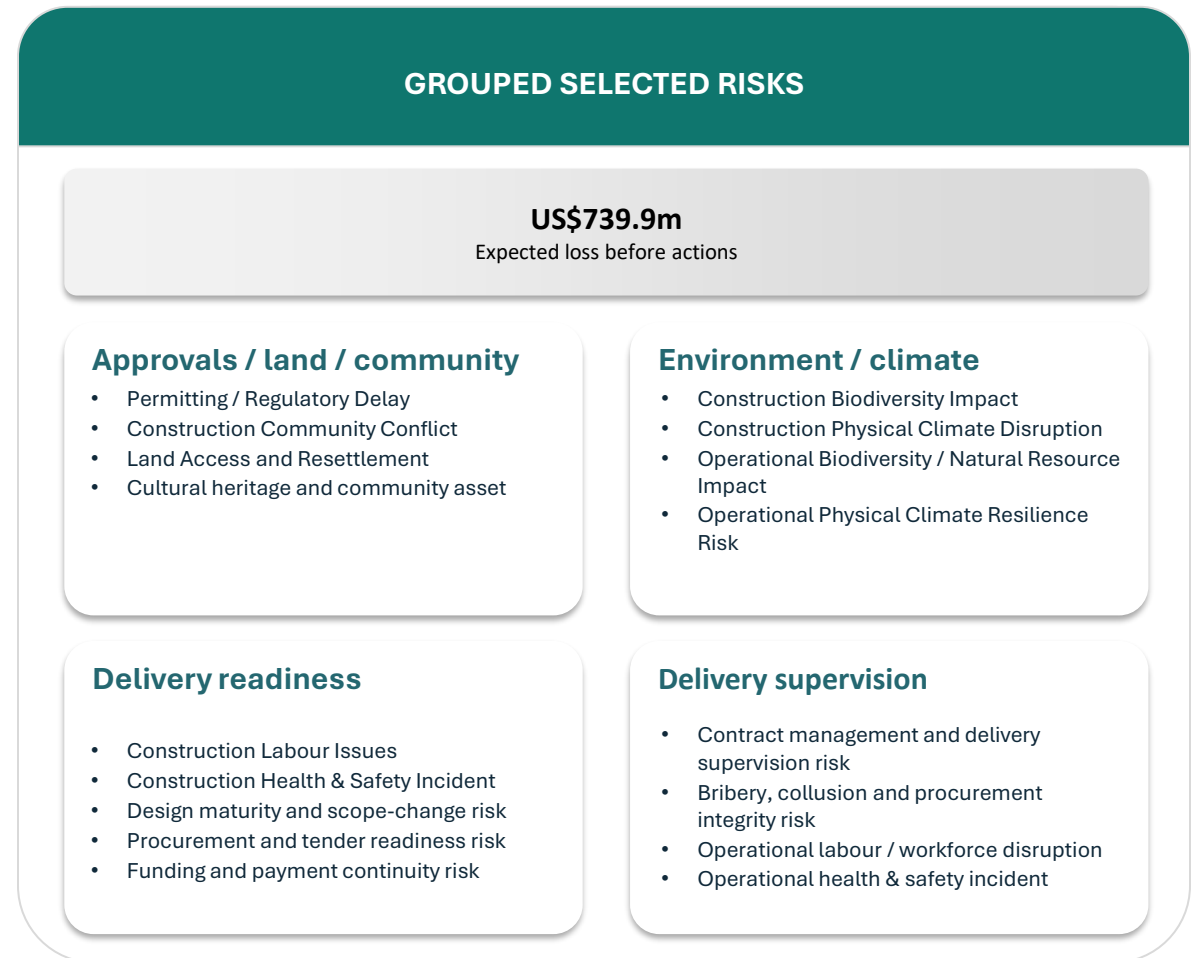
Expected loss before actions reflects the combined effect of selected risks and their assumptions

The expected loss result is produced by the combined effect of the selected risks and the assumptions applied to each risk: likelihood, delay days, direct impact cost and baseline control strength.

This slide groups the selected risks into the main categories used elsewhere in the report to show how the assessment record feeds into the expected loss result before selected actions.

DECISION IMPLICATION

Review whether the selected risks, assumptions and action package reflect the current project evidence before using the expected loss and action-scenario outputs in investment, safeguards or mobilisation discussions.



Selected actions and assumptions to reduce exposure

Selected action costs and effectiveness assumptions used in the judgement-based scenario

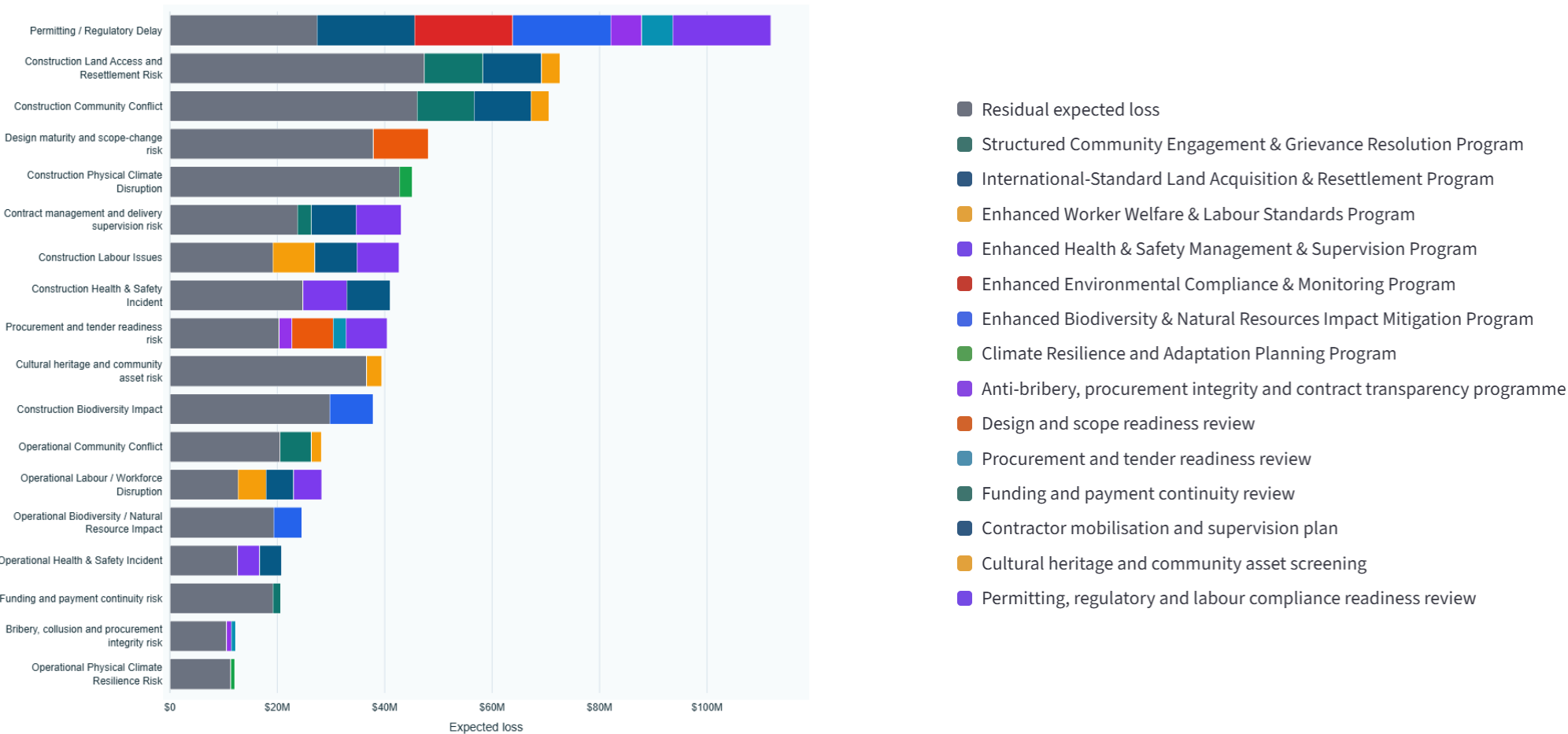
ASSUMED EFFECTIVENESS OF SELECTED ACTIONS

ACTIONS	COST (US\$)	EFFECTIVENESS (%)
Structured Community Engagement & Grievance Resolution Program	4.5m	15
International-Standard Land Acquisition & Resettlement Program	8.0m	15
Enhanced Worker Welfare & Labour Standards Program	5.5m	15
Enhanced Health & Safety Management & Supervision Program	6.0m	15
Enhanced Environmental Compliance & Monitoring Program	5.0m	15
Enhanced Biodiversity & Natural Resources Impact Mitigation Program	8.0m	15
Climate Resilience and Adaptation Planning Program	4.5m	5
Anti-bribery, procurement integrity & contract transparency programme	3.5m	5
Design and scope readiness review	4.0m	15
Procurement and tender readiness review	3.0m	5
Funding and payment continuity review	2.0m	5
Contractor mobilisation & supervision plan	5.5m	15
Cultural heritage & community asset screening	2.0m	5
Permitting, regulatory & labour compliance readiness review	3.5m	15

How selected actions reduce each risk

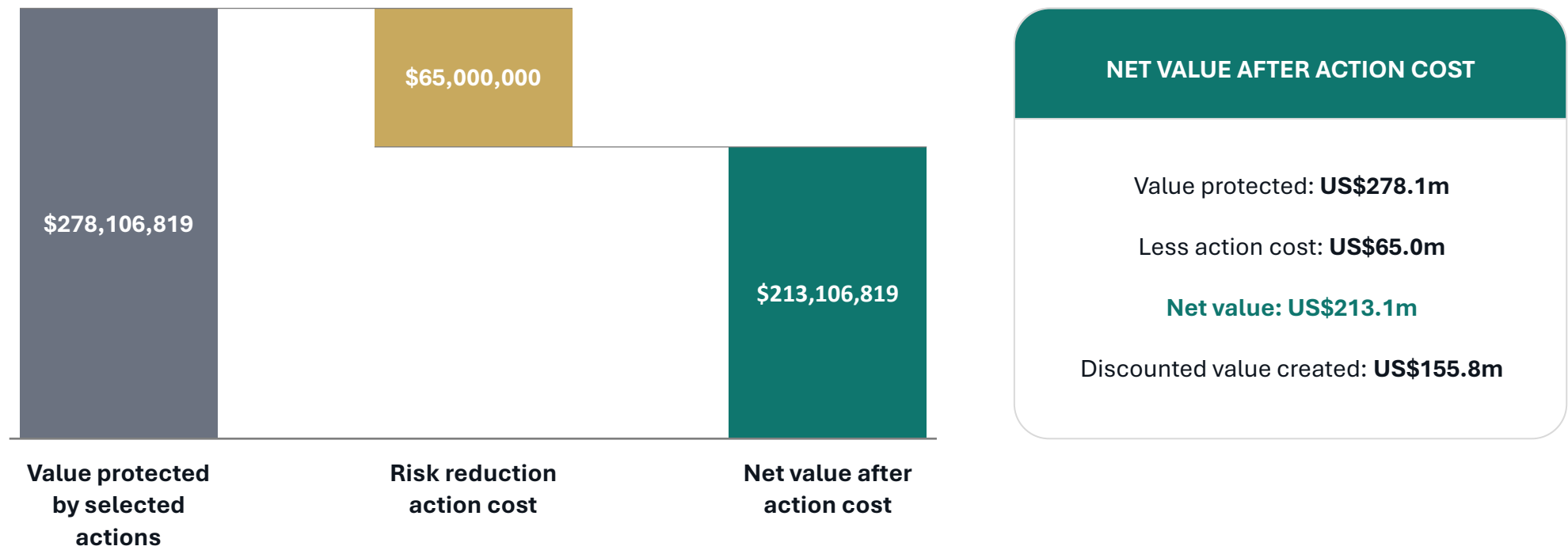
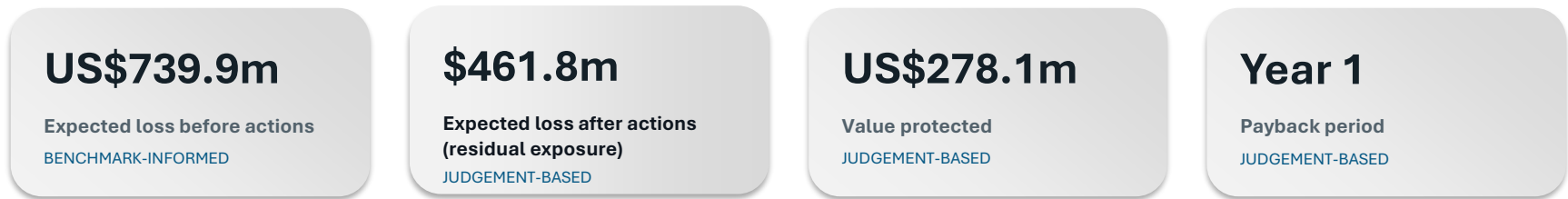
Users can select actions and test value protection options

RESIDUAL EXPECTED LOSS AFTER SELECTED ACTIONS



Action scenario value bridge

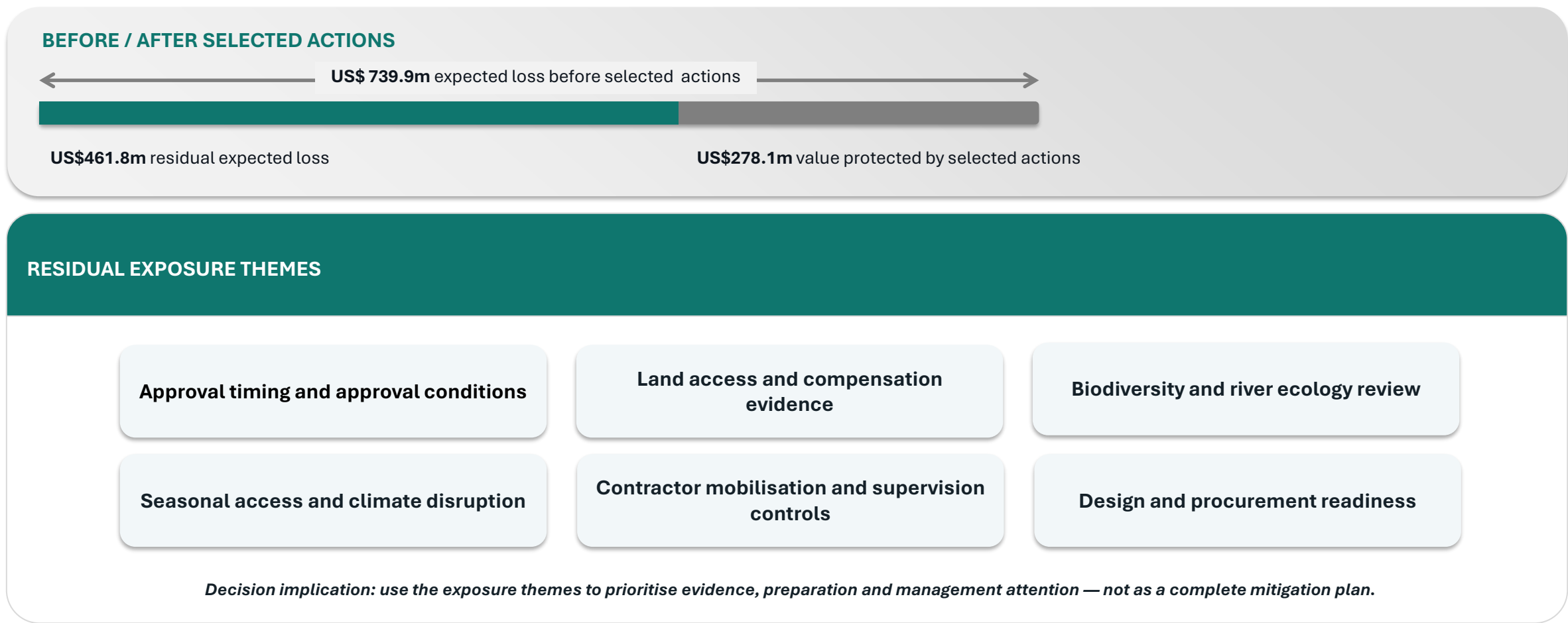
Selected actions reduce expected loss, but residual risk remains



Residual exposure after selected actions

Expected loss remains at \$461.8m after selected actions

Residual exposure remains because several risks depend on external approvals, stakeholder response, environmental conditions, contractor performance and evidence quality.



Evidence checks to refine the assessment

Moving from benchmark-informed screening toward evidence-tested assumptions. The Assessment should be updated throughout the lifecycle as more information and data become available.

NEXT STEPS		
The recommended evidence checklist is part of the assessment output: it shows where assumptions should be tested before the findings are used in investment, safeguards or mobilisation discussions.		
EVIDENCE AREA	INFORMATION TO REVIEW	WHY IT MATTERS
Early project preparation	Concept note, feasibility studies, design maturity, drawings, bills of quantities, scope definition, procurement strategy, funding arrangements, land access, stakeholder records and contractor assumptions.	Moves the assessment from benchmark-informed screening to an evidence-based risk view.
Design & preparation	Feasibility studies, design packages, drawings, bills of quantities, scope definition, technical documentation and design approval dependencies.	Weak preparation are common sources of delay.
Permitting, land & approvals	Environmental permits, planning approvals, sector licenses, land access records, site-clearance status, compensation arrangements and approval dependencies.	Permitting, access and clearance constraints can create exposure before construction begins.
Stakeholder, community & cultural heritage	Consultation records, grievance logs, stakeholder engagement plans, gender and inclusion assessments, cultural heritage screening and any locally significant sites.	Issues may already be visible in specialist assessments but not surfaced to decision-makers.
Contractor mobilisation & supervision	Contractor capability, subcontractor controls, labour obligations, worker accommodation, health and safety systems, mobilisation plans, equipment and material readiness, supervision arrangements and escalation mechanisms.	Contractor capability can materially affect delivery discipline and delay exposure.
Procurement & tender	Procurement strategy, tender documentation, technical specifications, contractor qualification criteria, procurement timetable, bid evaluation process and potential bid challenge risks.	Tender readiness can delay implementation even where no integrity issue is present.
Regulatory & labour compliance	Permitting dependencies, regulatory approvals, labour compliance requirements, workforce documentation, worker accommodation obligations, statutory approval conditions and controls.	Compliance gaps can create delays and workforce mobilisation disruption.
Funding & payment	Budget availability, disbursement arrangements, counterpart funding, payment approval processes, contractor payment history and financial continuity risks.	Funding gaps and delayed payments can slow contractor performance.
Climate, logistics and site-readiness	Site access, logistics constraints, transport routes, utilities, enabling works, seasonal disruption exposure and climate or weather disruption risks.	Site access and seasonal disruption can increase exposure where climate disruption risk is material.

Assumption register

Making the result reviewable, challengeable and suitable for structured discussion

ASSUMPTION REGISTER

The assumption register is central to making the result auditable and useful in decision discussions.

ASSUMPTION	VALUE USED	WHERE IT AFFECTS THE ASSESSMENT
Assessment scope	Preparation-to-delivery focus	Risk library, action library and next-step evidence checks
Scenario	Central	Likelihood and action effectiveness multipliers
Analysis horizon (Years)	15	Cashflow timing, NPV and payback
Discount rate (%)	10.0	NPV calculation
Delay cost per day (US\$)	2.1M	Delay-related financial exposure.
Permitting / land / approvals	High complexity	Benchmark placement, likelihood adjustment and conditional risks
Design readiness	Some complexity	Benchmark placement, likelihood adjustment and conditional risks
Site access / logistics	High complexity	Benchmark placement, likelihood adjustment and conditional risks
Contractor / workforce mobilisation	High complexity	Benchmark placement, likelihood adjustment and conditional risks
Selected risks / actions	18 risks / 14 actions	Expected loss before and after selected actions / Action effectiveness, action cost and value protected

Most sensitive assumptions to test

Delay cost per day

Delay days

Action effectiveness

Risk likelihood

Existing control strength

Action costs

Sample report generated from the Contour assessment workflow

This sample report demonstrates how a preparation-stage project risk review can be translated into expected loss, selected action-scenario value, residual exposure and evidence checks.



To discuss a guided review using an anonymised, hypothetical or public-domain project case, visit www.contour.global.