



جامعة الجميع الذكية
EVERYONE'S SMART UNIVERSITY

Everyone's Smart University

Assignment 1 (Spring 2021)

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Section

Master of Project
Management

Date

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Course Code

(PMG510)

Project Risk Management

Instructions:

Instructor's Name: Eng. Mosaab M. Hamed

حتى الآن من المفترض أن تكون أصبحت قادراً على التعرف والتمييز بين أنواع المخاطر المختلفة وكيفية التعامل معها. كما يمكنك الآن رؤية كيف يتم هذا الأمر في الشركات الكبيرة والمرموقة.

في هذا الواجب: قم باختيار واحدة من الشركات التالية:

أرامكو السعودية

البنك الأهلي التجاري

شركة الاتصالات السعودية

قم باختيار واحدة من الشركات الثلاث المذكورة أعلاه ثم ابحث عن أي 4 مخاطر تواجهها هذه الشركة .

لكل خطر من هذه المخاطر قم بالاجابة عن الأسئلة التالية:

1. لماذا اعتبرته خطراً؟
2. ماهو نوع هذا الخطر؟
3. ماهي احتمالية هذا الخطر؟ وفي حالة وقوعه مامدى قوة وتأثير هذا الخطر؟
4. ماهي السياسة أو الاستراتيجية التي تتبعها هذه الشركة للتعامل مع هذا الخطر وإدارته؟

** يمكنك الاجابة باللغة العربية أو الانجليزية على ألا تتجاوز اجابتك صفحتين من النوع A4

** يتم تسليم جميع الاجابات في ملف بصيغة pdf.

** حجم الخط 12.

** نوع الخط Arial.

** المسافة بين الأسطر (line spacing) 1.5

أمنياتي بالتوفيق.

Throughout this course you have learned about the different types of risk and how businesses manage them. Now you will be able to see how it is done in a well-known company.

Your assignment is to choose one of the following companies:

Saudi Aramco

The National Commercial Bank

Saudi Telecom Company

Do some research on any of the aforementioned companies and identify four risks they are facing.

For each risk please answer the following:

1. Why is this a risk?
2. What type of risk is it?
3. What is the likelihood of the risk? How great is the impact?
4. What strategy or policy does the company use to manage the risk?

** Your answers could either be in Arabic or English.

** You should submit your assignment in a pdf formatted file.

** Font size should be 12.

** Font type is Arial.

** Line spacing is 1.5.

All the best.

Answer

Some of the risks you might the National Commercial Bank will be facing These dangers present variable tiers of risk to enterprise from minor inconvenience to probable swing its extraordinarily life in risks.

I will start with the reputational damage. Why is this a risk? As your business tries to attain your strategic objectives, internal and external events will deter or forestall you from accomplishing them. What type of risk is it? this can be referred to as Opportunity risks. What is the likelihood of the risk? How great is the impact? It increases liquidity risk, impacting stock price and cutting market capitalization. What strategy or policy does the company use to manage the risk? Strategic risk management could be a method which will assist you to spot, assess and manage the danger in your business strategy. It conjointly permits you to require fast action once risks fall out. It involves evaluating how doable events and situations could influence your strategy and its execution the ultimate impact of those risks on the company's worth.

There are also market risks. Market risk is risks that occurs when the market of the product is uncertain, this is type of opportunity risks. Banks area unit additional exposed if they are heavily concerned in investment in capital markets or sales and commercialism. That mean the likelihood of the risk will be high and the impact will also be high. With my research if found some active strategies the bank use like permanent evaluation, questionnaires, and communication with the customers. National Commercial Bank try to mitigate the impact of risk marketing by matching the marketing with the business needs by constantly studying and following up the market.

There are also regulatory risks. Regulatory risk is the impact of a modification in laws and laws that might probably cause losses to your business, sector, or market. For example, your products or services could become less marketable if new laws or taxes are introduced this is one type of the compliance risks. The likelihood of such risks occurring in the bank is low, while the probability of impact is very high. While compliance

risks primarily involve the requirement to accommodate laws and laws, they will conjointly be related to the requirement to act in a very manner that investors and customers expect. As an example, by making certain correct company governance.

Lastly, there is a business disruption risks one of the compliance risks. It is one of operational risk we consider the risk because These risks gift variable levels of threat to business from minor inconvenience to probably swing its terribly existence in risk. The possibility of such a risk occurring is very low and the bank tries to avoid such risks by providing systems that work with reserve. In the event of failure of the reserve work, the impact will be very high and may cause loss to the customer. The bank strategy the avoid these risks understand the nature of business and the risks associated with it. This will help you to identify, assess, monitor, and adequately control or mitigate the risks.

References

Ni, business (2020), <https://www.nibusinessinfo.co.uk/content/types-risk-your-business-faces>