



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

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**Instructions:**

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**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.

## **Saudi Aramco**

### **The risk of lowering the price of oil**

#### **.1 Why is this a risk?**

Because the Kingdom of Saudi Arabia is still depending on a large proportion of its economy on oil, and the low price of oil directly affects its economy.

#### **.2 What type of risk is it?**

Uncertainties risk

#### **.3 What is the likelihood of the risk? How great is the impact?**

The price of oil is affected by several factors, as global economic and political conditions, decisions related to production levels taken by the Kingdom or other producing countries is what makes the possibility of this risk occurring.

This is what happened in 2020 as the world was affected by Corona virus ,Demand for oil and productivity decreased due to city closures, as negatively affected many countries of the world, including Saudi Arabia, which led to a decrease in the Kingdom's budget for the same year and a deficit in the state's budget.

#### **.4 What strategy or policy does the company use to manage the risk?**

Aramco follows a policy to avoid this decline through the volume of reserves from previous years, as it is the second largest reserve in the world and the expansion of its foreign investments, which raised its previous capital.

### **The risk of terrorist attacks**

#### **.1 Why is this a risk?**

Because the occurrence of terrorist attacks affects the premises and people

#### **.2 What type of risk is it?**

Hazard risk

#### **.3 What is the likelihood of the risk? How great is the impact?**

The Kingdom of Saudi Arabia is exposed to many terrorist attacks as the possibility of attacks on oil installations and oil facilities, which leads to injuries to people, the suspension of the amount of crude oil supplies, and a sharp decrease in Aramco's production that affected the price of oil in the global market.

#### **.4 What strategy or policy does the company use to manage the risk?**

The reserve stock policy was followed to maintain the flow rate in the global market and quickly control the risk.

### **Putting shares in the market**

#### **.1 Why is this a risk?**

Aramco's taking this step could be a bit of a risk to increase profits or losses.

#### **.2 What type of risk is it?**

Opportunity risk

#### **.3 What is the likelihood of the risk? How great is the impact?**

Since Aramco's revenues depend on the price of oil, fluctuation in the prices of shares traded in the market is likely.

#### **.4 What strategy or policy does the company use to manage the risk?**

it deals with this risk by raising oil supplies and reducing the value of crude.

### **Workers health**

#### **.1 Why is this a risk?**

Because it affects people

#### **.2 What type of risk is it?**

Hazard risk

#### **.3 What is the likelihood of the risk? How great is the impact?**

The occurrence of health risks to workers that are reported almost daily at work, and in the event of such occurrence, it may affect the possibility of a delay in productivity or a shortage of workers.

#### **.4 What strategy or policy does the company use to manage the risk?**

Throughout the year, the company organizes many campaigns and events across the company and local communities to spread healthy lifestyle choices and raise awareness of important health issues and have strong health insurance.

### **References:**

- [www.aramco.com](http://www.aramco.com)
- [www.alarabiya.net](http://www.alarabiya.net)
- [www.mc-doualiya.com](http://www.mc-doualiya.com)