



جامعة الجميع الذكية
EVERYONE'S SMART UNIVERSITY

Everyone's Smart University

Assignment 1 (Spring 2021)

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الرقم الجامعي

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.

البنك الأهلي التجاري

National Commercial Bank

I'll mention below four possible risk will face NCB:

1- Operational Risk (Hazard Risk)

It usually happens because of human errors or mistake or IT/System failures, leaking or hacking of information and inaccuracy of data processing.

If NCB doesn't invest to mitigate this kind of risk the possibility of happening is most likely and because it is a Hazard risk it will be a big threat for NCB and.

NCB mitigate this risk by establishing an extraordinary training system for all its staff and invest a lot in protecting IT building servers facilities and creating backup and all kind of information protecting systems. And above all that there is an inspecting monitoring testing system to insight risk before it happen.

2- Currency exchange and Stocks rate Risk (Controlled risk)

Cause NCB in banking business this risk is a most common and probably effect directly to NCB if they don't take precaution to mitigate this risk. It occur to the losses an international financial transaction or due to Currency Fluctuations (FX) and same situation we could measure for stocks even local or international.

NCB mitigate this risk by analyzing its business operating cycle to identify where FX and stocks risks exists. Calculating its exposure to FX and stocks risks. Hedging its FX and stocks risk. Creating an FX and stocks dealing policy and following it and not letting those hedges squeezing there working capital.

3- Credit risk (opportunity risk)

Simply, it is the potential that a bank borrower will fail to meet its obligations.

As long as NCB had agents credit risk will be exist and it could be happening at NCB.

NCB mitigate this risk by checking a new customer's credit record, establishing credit limits, making sure the credit terms of its sales agreements are clear, using credit risk insurance, using factoring and developing a standard process for handling overdue accounts.

4- Interest Rates risk (controlled risk)

It is how much of borrowers pay to NCB for access to capital. More interest rate encourage more borrowing and vice versa.

This risk impact NCB by adding or removing liquidity from financial system and it can have impact on national stock markets and therefore international investor.

NCB mitigate this risk by buying interest rate futures, selling long terms investments products and buying floating rate or high yield products.