



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 وادارته؟

** 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.

The National Commercial Bank

Based on the research, these the four risks have faced or currently facing the National Commercial Bank

1. Risks Relating to Growth Strategy

Questions	Answers
Why is this a risk?	This is risk because return of the investment of the shares will be saturated or minimized due the market competitors among the kingdom which will affect the shareholder's investment.
What type of risk is it?	This is a growth strategy which considers as "Opportunity Risk"
What is the likelihood of the risk? How great is the impact?	The likelihood is minimum as it depends on the kingdom economy and oil prices fluctuation. However, the impact will be great once it happened.
What strategy or policy does the company use to manage the risk?	The management of the Group's growth will therefore require, amongst other things, continued development of the Group's financial and information management control systems, the ability to integrate new products and services, the ability to attract and retain sufficient numbers of qualified management and other personnel, the continued training of such personnel, the presence of adequate supervision and the maintenance of consistency of customer services.

2. Risks Relating to Loan and Deposit Concentration with a Limited Number of Clients

Questions	Answers
Why is this a risk?	Because any negative variation of the money deposit may result in the reduced load to the customer which may affect the net income.
What type of risk is it?	Hazard Risk
What is the likelihood of the risk? How great is the impact?	The likelihood is low however the impact is high which result in case of large money withdrawal from the top ten customer to difficult finding regalement.
What strategy or policy does the company use to manage the risk?	The company concentration of the money depositors and money loans are balanced to avoid such mitigate such risks.

3. Risks Relating to Project Finance

Questions	Answers
Why is this a risk?	NCB's loan portfolio includes long-term project finance loans, such as infrastructure and industrial projects, and those loans are exposed to a variety of risks which differ quantitatively than the lending risks in general, which are related to the relevant financed projects, particularly given that paying those loans depends on the project success to achieve the expected returns. Those risks include risks of delays in regulatory approvals
What type of risk is it?	Compliance
What is the likelihood of the risk? How great is the impact?	LL
What strategy or policy does the company use to manage the risk?	As in any project financing, it is not certain that these projects will perform as anticipated and any future project finance losses or high levels of loan restructuring would have an adverse effect, that may be material, on NCB's business, financial condition, results of operations or prospects.

4. Risks Relating to Information Technology Systems

Questions	Answers
Why is this a risk?	The Group depends on its respective IT systems to process a large number of transactions on an accurate and timely basis, and to store and process substantially all of its business and operating data.
What type of risk is it?	Control
What is the likelihood of the risk? How great is the impact?	LH
What strategy or policy does the company use to manage the risk?	the Group maintains audit logs for its critical servers, there is a risk that the Group's audit logs, could be altered or come under attack. The proper functioning of the Group's IT systems also depends on accurate and reliable data and other system inputs, which are subject to human errors. Any failure or delay in recording or processing the Group's transaction data could subject it to claims for losses and regulatory fines and penalties. There can be no assurance that NCB's IT safeguards will be fully effective in the event of a disaster and any failure will have an adverse effect, that may be material, on the Group's business, financial condition, results of operations or prospect