



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 ٤ مخاطر تواجهها هذه الشركة .

لكل خطر من هذه المخاطر قم بالاجابة عن الأسئلة التالية:

١. لماذا اعتبرته خطراً؟
٢. ماهو نوع هذا الخطر؟
٣. ماهي احتمالية هذا الخطر؟ وفي حالة وقوعه مامدى قوة وتأثير هذا الخطر؟
٤. 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 A٤

** يتم تسليم جميع الاجابات في ملف بصيغة pdf.

** حجم الخط ١٢.

** نوع الخط Arial.

** المسافة بين الأسطر (line spacing) ١,٥

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.

Selected: The National Commercial Bank

1. Risk # 1: Being responsible about money laundry.
 - 1.1. Why: Might close or blacklist the bank because of violating legal regulations or paying lots of money for lawyers to resolve the legal issue.
 - 1.2. Type: Compliance.
 - 1.3. Likelihood: High & Impact: losing reputation, losing money on lawyers, & effecting country economy causing lower opportunity for the bank.
 - 1.4. Strategy/Policy to manage: Reviewing all related international & local related regulations. Then developing & implementing strong money monitoring policy & procedures. Benefiting from the technology to be alerted about none regular money transactions. Only authorizing transactions between known parties. Generating periodical report handed to local Government to be audited.
2. Risk # 2: Providing special free banking services or special facilitation for large size organization/investor.
 - 2.1. Why: The bank needs to attract organizations & investors to do their banking services (loans, bank grantee, money transactions, etc.) through them in-order to benefit from the availability of their cash & to attract their employees & their partners getting charged services such as opening accounts, getting loans, etc. However, there is a possibility that these free services or facilitations costs more than the revenue of that attracted business.
 - 2.2. Type: Opportunity.
 - 2.3. Likelihood: Low & Impact: lowering bank revenue & losing the opportunity to attract better level customers.
 - 2.4. Strategy/Policy to manage: To prevent that the bank shall make feasibility study, consult independent specialized entities, & analyzing the listen learned from similar current customers to estimate the possible cost of the provided free services and expected revenue of the targeted investments. In addition, signing agreement to limit the provided free services for avoiding future unknown costs.

3. Risk # 3: Losing talented employee the bank invested in his/her knowledge.
 - 3.1. Why: The rapid improvement and fast changes in the business opportunities, attracting services, technology capabilities, the bank invest in costly training for set of employees. In addition, the bank built their experience & knowledge to benefit from them. While there is a possibility, another bank attract them. Therefore, they resigned.
 - 3.2. Type: Hazard.
 - 3.3. Likelihood: Medium Low & Impact: losing money in reinvesting to develop replacement & losing the opportunity to be leading in providing new attractive or smart services.
 - 3.4. Strategy/Policy to manage: Reviewing the HR services periodically to ensure of having acceptable competing salaries & services for those talented. Rewarding them by giving shares in the bank to inherent in their interest protecting the bank. Empowering them in the organization to feel they are main part of it. Buying their loyalty by providing limited cost services to their families. Also when providing so costly & long training, then signing commitment with them to ensure of serving for number of years or buying the cost if left the bank.
4. Risk # 4: Failing in delivering new e-services satisfy customer expectation on time.
 - 4.1. Why: To be competitive attractive for important investors & large size organizations, the bank has to be leading in providing new e-services, automating manual work, simplify the actions needed to complete a service, & provide variety of channels for their services.
 - 4.2. Type: Control.
 - 4.3. Likelihood: Low & Impact: losing the invested cost, paying more money re-do the project, & losing special type of customers.
 - 4.4. Strategy/Policy to manage: For current & planned projects the bank shall follow best industrial standard such as PMI standard or others. The bank board should have periodical follow up for such critical project. For innovating new e-services & better service, the bank should encourage their employee by giving rewards for who propose such. Also may contract with specialized organization for suggest.