



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

18 / 02 / 2021

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:

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 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.

Merger of National Commercial Bank with Samba Financial Group

Opportunity Risk

The organization seeks to achieve a mission to enlarge its business and raise market share and benefits for expectation of high profits and return. In this case, NCB merger with the assets of Samba will strengthen NCB's capitalization and reinforce it as the biggest bank in Saudi Arabia in terms of its market share of system-wide assets. This move will also further establish the NCB resources and corporate franchise that will be better able to fund Saudi Arabia's vast infrastructure projects both in the local and regional level. The risks that will be faced from the merger include the following:

- Consuming the resources of the organization. The acquisition of Samba bank entails the utilization of the funds of NCB to facilitate the process which may have an effect on profitability although this is anticipated to be in the short term only since both banks are capable of maintaining their operations and customer services independently.
- Amending or changing the structure and policies particularly Human Resources that will occur during the merging process. There is a risk of laying off some of employees to streamline the flow in the bank transactions and reduce redundancy in the services.

The bank has recognized the risks as minor in terms of severity or impact while the likelihood of occurrence is possible. By evaluating these categories, the merging process falls under the moderate risk. The bank makes a decision on treating all the risk. The organization will perform investment plan and make control and mitigate their risk wherever possible to enhance it and measure success so it can achieve benefits.

The Cyber Security Attack

Hazard Risk

The cyber security attack is considered as high risk due to the major impact to the organization and the possibility of occurrence since there have been hacking incidents in the past and banks are vulnerable to such cyber-attacks.

The organization needs to review and reform all its Standard Operating Procedures to ensure the safety and security of information. The installation of antivirus or anti cyber-attacks software and application is recommended as well as other strict control measures. The extensive protection and in case of attack, the quick reaction plan and mechanism to mitigate the effects and prevent its recurrence must also be in place and these are subject to continuous review and monitoring.

The COVID-19 Pandemic

Hazard Risk

The COVID-19 crisis risks created major setbacks in financing for sustainable development particularly on banking sector including financial, business and operational aspects. The recent pandemic caused slow economic growth major disruption to the business and the impact is major in terms of severity or consequence while the probability is assessed as likely. Combining the ratings will make the COVID-19 pandemic as High Risk category in the merger of the two banks. To be specific, the risk of employees being infected is high will cause inadequate manpower and operational efficiency due to absences or ill-health. To address this risk, the bank needs to reform and review its practices by implementing measures such as social distancing, wearing of Personal Protective Equipment, work from home scheme and vaccination of employees.

The Merger of the Banks and Legal Requirements and Regulatory Risk

Compliance Risk

The merger of the banks require that all legal requirements and regulatory approvals must be fulfilled. The impact is minor and possible likelihood for a Moderate Risk rating. Due to merging conflicts and minor revenue loss from integration disruption, the organization needs to review the system including internal audit and the banks needs to be informed of its obligations, standardize documents and transactions and minimize discrepancies to avoid any legal sanctions.