

1. Explain the definition of risk. Get an example of business risk and estimate its consequences
2. Explain the meaning of risk management and give example
3. explain objectives of risk management
4. Explain the content of identifying potential losses and give example
5. Risk control techniques and give example

#### **1. Definition of risk.**

- In simple terms, risk is the possibility of something bad happening. Risk involves uncertainty about effects/implications of an activity with respect to something that has human value (such as health, well-being, wealth, property or the environment), often focusing on negative, undesirable consequences. Many different understandings of risk common in different applications is "effect of uncertainty on objectives".

#### **2. An example of business risk and estimate its consequences.**

Financial risks can occur when a company doesn't perform debt management or financial planning tasks. Market changes or losses can threaten a company's financial standing. Here are few types of financial risk for businesses:

- **Currently risk:** A business can experience currency risks in international business dealings because a foreign currency's value can depreciate unexpectedly.
- **Default risk:** Taking out a business loan with greater interest than a company can afford can put a company at risk of defaulting, or not paying, the loan.
- **Liquidity risk:** A company faces a liquidity risk when it can't quickly convert its assets into cash.

Example: A marketing company takes out a high-interest loan in anticipation of growing its client base, but the company doesn't grow as fast as its executives anticipated. The loan's high interest rate puts the marketing company at risk of defaulting on the loan, which may negatively impact the company's financial operations.

#### **3. Classification of risk.**

##### **Business risk and Personal risk.**

- Business risk is the probability of loss (failure) or gain (success) inherent in conducting business. Although business risk can include the possibility of

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**Lei Huang**



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often accompanies risk analysis Features Details the tasks of risk management risk assessment and risk communication in a straightforward conceptual manner Provides sufficient detail to empower professionals in any discipline to become risk practitioners Expands the risk management emphasis with a new chapter to serve private industry and a growing public sector interest in the growing practice of enterprise risk management Describes dozens of quantitative and qualitative risk assessment tools in a new chapter Practical guidance and ideas for using risk science to improve decisions and their outcomes is found in a new chapter on decision making under uncertainty Practical methods for helping risk professionals to tell their risk story are the focus of a new chapter Features an expanded set of examples of the risk process that demonstrate the growing applications of risk analysis As before this book continues to appeal to professionals who want to learn and apply risk science in their own professions as well as students preparing for professional careers This book remains a discipline free guide to the principles of risk analysis that is accessible to all interested practitioners Files used in the creation of this book and additional exercises as well as a free student version of Palisade Corporation's Decision Tools Suite software are available with the purchase of this book A less detailed introduction to the risk analysis science tasks of risk management risk assessment and risk communication is found in Primer of Risk Analysis Decision Making Under Uncertainty Second Edition ISBN 978 1 138 31228 9

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no the output is 1 2 1 half the input for all values except the first input 3 output 2 exercises 9 base of 3 squares with the number of squares increasing vertically by one on each of the outer

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67 1 x 1 2 68  $\sin \theta$  69  $\cos \theta$

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