

Enterprise Risk Management implementation study in the Small-Medium manufacturing companies in the United Arab Emirates

**دراسة حول تطبيق إدارة مخاطر المؤسسات في الشركات
الصناعية الصغيرة والمتوسطة في الإمارات العربية المتحدة**

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Dissertation submitted in partial fulfillment of
MSc. Finance and Banking
Faculty of Business

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May-2013

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Abstract

The purpose of this dissertation research is to examine the risk management status of Small-Medium enterprises in the manufacturing field in the United Arab Emirates in order to ease the implementation process of Enterprise Risk Management to enhance the business performance and allow managements to execute their strategies and achieve the organization's objectives considering the benefit versus costs where managing a risk should be an added value to the organization as risk confront firms and threaten their going concern concept which ultimately affect the shareholders value.

It was found that risks are being controlled in many manufacturing companies in the UAE through each line manager or supervisors or by the internal audit department without applying ERM guidelines or implement a kind of organized risk management system which certainly enforces these organizations to accept losses that can be mitigated if ERM or risk management system took place.

ملخص البحث

الغرض من هذا البحث هو أطروحة لدراسة تطبيق إدارة مخاطر المؤسسات في الشركات الصناعية الصغيرة والمتوسطة في الإمارات العربية المتحدة وتسهيل عملية تنفيذ إدارة المخاطر المؤسسية لتعزيز أداء الأعمال وتسمح للإدارات بتنفيذ استراتيجياتها وتحقيق أهداف المؤسسة مع الأخذ بالاعتبار العوائد مقابل التكاليف بحيث تكون إدارة المخاطر قيمة مضافة للمؤسسة بما أن المؤسسات و الشركات تواجه العديد من المخاطر التي تهدد استمرارية الشركة التي تؤدي في النهاية إلى انخفاض قيمة المساهمين.

وقد وجد أن المخاطر يتم التحكم فيها في العديد من شركات التصنيع في دولة الإمارات العربية المتحدة من خلال مدراء خطوط الانتاج و المشرفين عليها بشكل عام أو من قبل قسم التدقيق الداخلي دون تطبيق المبادئ التوجيهية لإدارة مخاطر المؤسسات أو تطبيق نوع من أنظمة إدارة المخاطر المتخصصة التي تفرض بالتأكيد على هذه المؤسسات لقبول خسائر يمكن أن يتم تقليلها إذا طبقت إدارة مخاطر المؤسسات بمفهومها الشمولي.