

# Risk Management Process

*by educationberkah 1*

---

**Submission date:** 02-Aug-2021 11:26PM (UTC-0500)

**Submission ID:** 1608871018

**File name:** THE\_PROPERTY\_DEVELOPMENT\_OF\_NUSA\_DUA\_RESORT\_BALI\_INDONESIA.docx (499.09K)

**Word count:** 4569

**Character count:** 23631

# RISK MANAGEMENT PROCESS ON THE PROPERTY DEVELOPMENT OF NUSA DUA RESORT BALI INDONESIA

I Wayan MUKA<sup>1\*</sup>, Agung WIBOWO<sup>2</sup>

<sup>1</sup> Faculty of Engineering, Hindu University of Indonesia, JL. Sanggalangit Penatih Denpasar, Indonesia.

<sup>2</sup> Faculty of Engineering, Diponegoro University, Jl. Prof. Soedarto, SH, Tembalang, Semarang, Indonesia.

\*corresponding author: wayanmuka@unhi.ac.id

## Abstract

This research identifies risk sources, identifies risk factors, identifies the level of danger, identifies the level of vulnerability, identifies the level of capacity and determines risk priorities. Data collection was

carried out through interviews and filling out questionnaires by resource persons involved in property development in the tourism area

of Nusa Dua Resort ITDC Bali Province. The results showed that the

risk factors that receive priority to be continuously mitigated and monitored are: interest rate and inflation risk, design risk, land

maturation risk, and development financing risk. The level of risk in the

development of the Nusa Dua Resort area is in the acceptable

category so that it is feasible to build. The risk management process in this research can be applied to property development projects to help interested parties make investment decisions.

## Keywords:

Property;  
Risk;  
Hazard,  
Vulnerability;  
Capacity.

## 1 Introduction

The property business is a business that deals with all things that are tangible, have ownership rights, and have a period of use. While property investment (real estate) simply means issuing or investing in assets in the form of land or buildings on it. Investing because you are driven by the hope of making a profit, [6]. The property business is one of the most dynamic, risky and challenging businesses. Yet property development has a bad reputation for managing risk. Business in the property sector, like businesses in all other economic fields, needs to manage every risk it faces so that the balanced relationship between rate of return and business liquidity is not disturbed by events, both economic and non-economic, which happens outside of his business. The more successful entrepreneurs are in mitigating risk, the more interested they will be in investing, and vice versa. The ability to manage this risk also depends on the level of risk, both in the economic and non-economic

fields, it faces in the environment concerned. The smaller the environmental risk, the smaller the threat that needs to be managed so that entrepreneurs will be more interested in investing, developing their business or vice versa, [2].

Observing the course of the property industry business cycle in Indonesia from year to year, it has experienced ups and downs. In the era of the 1980s, the property business had peaked (boom), then in 1983 it fell to its lowest point, and in 1986 was hit by the oil crisis. Furthermore, in 1989, the property sector returned to its golden age. Unfortunately, this condition did not last long because in 1993 it fell again. The property business found its peak again in 1997, before the economic crisis hit Asia. Once the crisis hit, the property sector plunged to its lowest level. After the crisis period, the property industry began to recover, especially since 2000 and experienced a rapid increase so that by 2004 it had reached a capitalization of Rp.66.18 trillion from Rp.9.88 trillion in 2000, or an increase of about 570 % in 4 years last 1A pretty spectacular jump, [12].

The weak capital structure is also a problem in the property industry. As stated in an article entitled Five Strong Signals of Japans Coming Crash by Kenichi Ohmae, said the property crash in Japan occurred because the financial foundations of average property companies were unhealthy. In Indonesia, it also happens that the capital structure of national developers is not healthy, because the debt to equity ratio is very unequal, namely 75 % : 25 %. In the United States, a large accumulation of funds in the housing sector (property) has resulted in stagnation, which resulted in a slowdown in economic growth in 2007, which was estimated to grow by 2.3 %, whereas in 2006 it grew by 3.3 %. This situation was also followed by worsening social conditions with an unemployment rate of 4.9 %, while in 2006 it was 3 %. Inflation in 2006 was 2.1 % and in 2007 it increased to 4.3 %. Inflation in the United States in 2017 was 2.0 % and has a huge impact on the property industry, [8].

The purpose of risk management is to create a level of protection that alleviates vulnerability to threats and their potential consequences, thereby reducing risk to an acceptable level. The implementation of risk management must be an integral part of the company's management system. The risk management process is one of the steps that can be taken to create continuous improvement. The risk management process is also often associated with the decision-making process in a company. This process can be applied to all activities, positions, projects, products or assets. Integrated risk management is a process by which various risks are identified, measured, and controlled throughout an organization or company. Through integrated risk management, [4]. In the process of property development, it is necessary to refer to the opinion which states that vulnerability is a system characteristic that will create the possibility of the influence of damage, danger and failure, [5]. Vulnerability is a system that functions as control and management. Risk is a function of the value of the hazard, vulnerability and capacity, [13].

The application of risk management in property development in Indonesia is still not optimal, where most of them still make decisions related to risk based on intuition, personal judgment and experience rather than using a formal and systematic risk management approach. Basically there are 4 (four) behavioral approaches from the management towards risk that have been developing in the property and real estate industry in Indonesia, namely: the approach that allows every possibility to occur by adding the allocation of funds for a risk premium which is quite large in value. investment, an approach that ignores all risks that may occur with the assumption that everything will run smoothly and somehow the risks that occur will be able to be overcome, [1]. Based on the above problems, this study develops a risk management application model in property development by including the level of hazard, vulnerability, capacity in risk analysis so that the priority risk index can be identified that can be used to make investment decisions, property business.

## **2 Method**

This research is a research using survey and interview methods. The survey method is a study that takes a sample from a population to represent the population and uses a questionnaire as a data collection tool. The survey is carried out in three stages which include; survey preparation, survey implementation; analysis and synthesis. Survey preparation includes; designing a questionnaire to collect information on the level of risk of property development in the research location, selecting respondents to be the target of the survey. In this study, the selection of respondents only through certain considerations. In summary, the target respondents for the survey are individuals who include developer companies in the property industry development sector. For consideration in selecting a survey based on three things, as follows; in that place a property project has been built, where a property project will be or is being built, where a problem is identified in the property project management. This research case study is the tourism area of Nusa Dua Resort ITDC BaliAs for the consideration of choosing Nusa Dua Resort ITDC as a case study because this state-owned company is engaged in the development of integrated tourism areas and is one of the best tourism areas in Indonesia, Fig. 1.



Fig. 1: Research site.

This study aims to assess the risk at each stage of the property development process by taking into account the level of hazard, level of vulnerability and level of capacity. The stages start from risk identification, risk analysis and risk evaluation. Risk identification aims to make a broad list of risks that can affect the achievement of company goals. The risk identification method is an interview with the ITDC Nusa Dua Resort Risk Management and Investment Committee who has the responsibility and understands the sources of risk, areas of impact, events, causes and potentials. The stages are: (1) data collection of all possible negative risk events by distributing questionnaires, interviews, literature studies and field observations, and (2) risk mapping and risk registers. In this study, equation 1 is used to measure risk [11] as follows:

$$RPI = HPI \cdot VPI / CPI, \quad (1)$$

where:  $Rpi$  is the risk in property development,  $Hpi$  is a threat in property development,  $Vpi$  is the vulnerability in property development,  $Cpi$  is the capacity or ability in property development.

In the context of this study, it is assumed that the level of threat, vulnerability and capacity can be explained as follows:

1) Hazard is a condition that has the potential to cause losses to the company due to activities in the property development process such as land development activities, design, financing, licensing, construction, marketing and sales.

2) Vulnerability is a condition that is vulnerable to a company and as a weakness in carrying out the activities of the property development process which can be in the form of economic, environmental, physical and social relations vulnerabilities. In accordance with the definition of vulnerability, in relation to property development.

3) Capacity is the strength or ability of the company to achieve goals by reducing the possible risks that will arise by using existing resources. Determining the priority risk level is carried out in the following stages: threat level assessment, vulnerability level assessment, capability level assessment, assessment of the importance of the criteria for the objectives of the parties, and calculation of the risk priority index (IPR).

Assessment of Importance Criteria. Based on existing problems, the structure of the criteria and alternatives can be arranged in a hierarchical system. Related to this thought, the Analytical Hierarchy Process method was chosen as the right method to determine the level of importance [3].

Risk Priority Index Assessment. Assessment of the risk priority index can be carried out after the weighting of the importance level of the criteria for the objectives of the parties is obtained. The calculation of the priority risk index (IPR) is the result of the weighted analysis of the level of importance of each level and the amount of risk value based on the level of threat, level of vulnerability and level of capacity. The priority risk level assessment begins with an assessment of the level of threat, level of vulnerability, level of capacity and considers the relative importance of the criteria determined. IPR is calculated using the formula according to Equation (2) as follows:

$IPR = A(A_1 \times \text{risk value } a_1 + \dots + A_6 \times \text{risk value } a_6 + \dots + D_1 \times \text{weight } d_1 + \dots + D_5 \times \text{risk value } d_5)$ . (2). IPR is the Risk Priority Index, A to D is the Alternative Weight level 2 (based on the respondent's analysis),  $A_1, A_2, \dots, D_5$  is the Alternative Weight level 3 (based on the respondent's analysis), the risk value  $a_1$ , the risk value  $a_2, \dots$ , the risk value  $d_5$  is the risk value.

### 3 Results and discussion

#### 3.1 Risk assessment

At this stage the speakers are given a questionnaire. This stage of the questionnaire aims to assess the urgency or criticality level of a potential risk. The first stage questionnaire assessment was carried out by the informant by providing a number for each of the factors reviewed in the criteria columns using a linkert scale between 1 to 5. Consecutively, number 1 represents the level of risk that is not



V	Management	E1 Development financing target risk	0.200	0.143	0.080	0.090	0.250	0.153
	(management)	E2 Maintenance risk	0.153	0.120	0.150	0.083	0.247	0.151
		E3 Target marketing risk	0.153	0.120	0.100	0.070	0.267	0.142
		E4 Sales target risk	0.153	0.140	0.113	0.060	0.292	0.152
								0.149

3.2 Rating of importance

3.2.1 Hierarchy level determination

Assessment of the level of importance using the method Analytical Hierarchy Process (AHP) begins by establishing a hierarchical level. In this study, the hiraki level consists of four levels, namely:

- 1) Level I (Objective), to determine the level of importance of risk management
- 2) Level II (Criteria), the five stages of the property development process, namely: the idea stage A, the feasibility stage B, the commitment stage C, the construction stage D, the management stage E.
- 3) Level III (sub criteria), seven sources of property development risk, namely the idea stage A consisting of: risk of selecting location and land ownership A1, risk of preliminary design A2, risk of zoning investigation and licensing process A3, interest rate risk and inflation A4, market segment risk and market opportunity A5, economic policy risk A6. The feasibility stage B consists of: land investigation risk analysis B1, design analysis risk B2, legal and political analysis risk B3, economic feasibility analysis risk B4, development cost analysis risk B5, risk analysis marketing and sales B6. The Commitment Phase C consists of: land purchase risk C1, final design risk C2, licensing risk C3, project financing risk C4, construction contract risk C5, marketing agreement risk C6. The Management Stage E consists of: Development financing target risk E1, maintenance and delivery risk E2, marketing target risk E3, sales target risk E4.

4) Level IV (Alternative) index values that affect the risk value consist of: threat level H, vulnerability level V, capacity level C.

5) Fig. 2 illustrates the hierarchical structure of the level of interest of the parties. After the hierarchical structure of the interests of the parties is made the next steps to arrange questions for each level of the hierarchy. The list of questions that had been compiled was then assessed by the speakers. At this stage the resource persons are selected based on their level of expertise and expertise in the field of property development. Resource persons at this stage: 2 ITDC Directors, 1 academician, and 2 property practitioners.

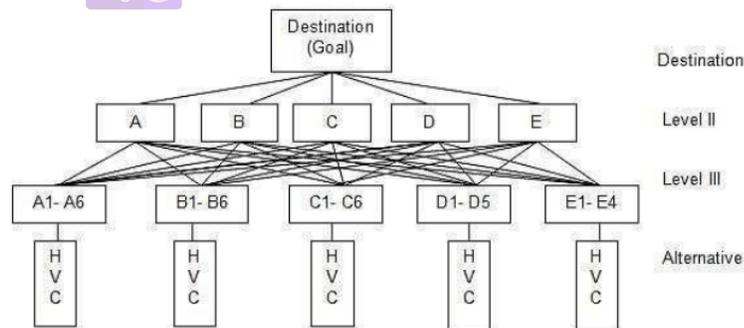


Fig. 2: Hierarchy structure of interest level of the parties.

3.2.2 Determination of IPR (risk priority index) for each level

In full, the Risk Priority Index IPR in the Nusa Dua Resort area for each level can be illustrated according to Fig. 3. In the development of the Nusa Dua Resort area property, it is concluded that the most risky development stage is the construction stage IPR = 0.082, followed by the idea stage IPR = 0.041, then the feasibility study stage IPR = 0.031, the commitment stage IPR = 0.014, and management stage IPR = 0.012. Based on the value of the Risk Priority Index, the construction phase is the recommended property development stage to prioritize getting priority handling or response.

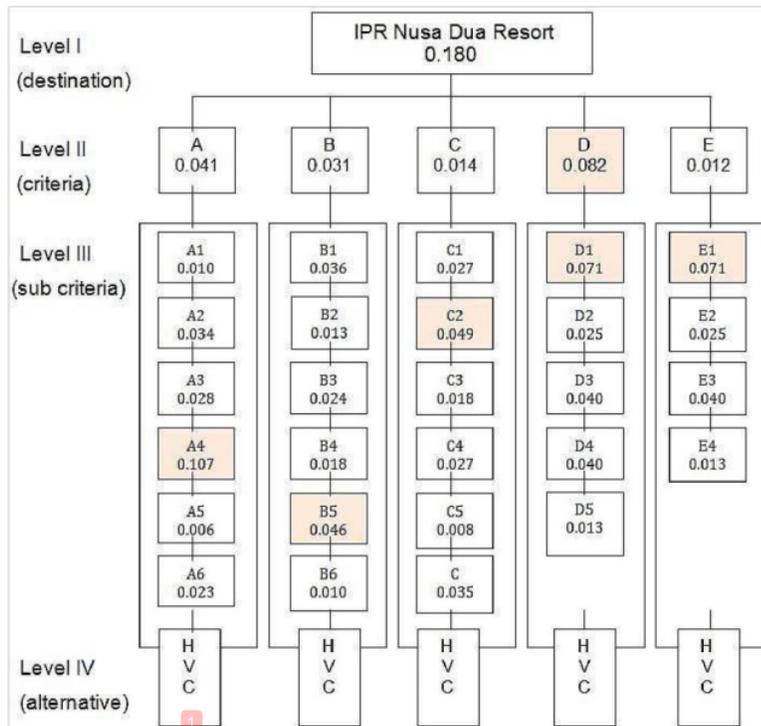


Fig. 3: Nusa Dua Resort priority risk index.

3.2.3 Risk response and mitigation policy

The risk response policy is implemented after the risk factors are identified and assigned a ranking (risk level). The risk that is responded to is the dominant risk or the risk that has the highest IPR at each stage of property development. This research risk management strategy is used according to [7] are as follows:

1) **Accepting risk R1:**  
This risk response alternative is chosen by assuming or accepting the risk as part of the company's management decision.

2) **Reducing or mitigating risk R2:**  
Risk can be reduced by reducing the likelihood that a risk event will occur and reducing the impact the event has on the company.

3) **Risk avoidance R3:**  
Risk avoidance is taken when the results of the analysis of the possible losses are high.

4) **Transferring or transferring risk R4:**  
Transferring risk can be done by conventional methods such as; insurance or paying a third party to take a risk.

Meanwhile, the measurement of response type is used to develop normalized risk acceptance scale [10]. The response and risk mitigation policies in this study are presented in accordance with Table 2.

Table 2: Response and risk allocation of Nusa Dua Resort.

Step	Risk factors	IPR	Response risk
1. The idea (initiation)	A4 Interest rate and inflation risk	0.107	Accepted / ignored
2. Feasibility	B5 Risk analysis of development costs	0.046	Accepted / ignored
3. Commitment	C2 Final design risk	0.049	Accepted / ignored
4. Construction	D1 Land maturation risk	0.071	Accepted / ignored
5. Management	E1 Development financing target risk	0.070	Accepted / ignored

### 3.2.4 Discussion on risk assessment results

The Nusa Dua Resort Tourism Area is one of the integrated tourism areas in Indonesia. The Nusa Dua Resort tourism area was initiated in 1971. Nusa Dua Resort manages an area of approximately 350 hectares, which was originally barren and unproductive, into an attractive tourism area in Bali. This area has even been famous in foreign countries as one of the 6 best tourism areas in the world. Infrastructure development for the ITDC Nusa Dua Resort area with funding sources borrowed from the World Bank in accordance with the appraisal made in May 1974. The stages of development of the Nusa Dua Tourism Area from 1976 to 2014 have built a number of 5 star hotels and facilities. Other supporters Kawasan Nusa Dua Resort is managed by PT, Indonesian Tourism Development (ITDC) a state-owned company. Even though as a state-owned company, the management of PT, Development of Indonesian Tourism, risk management is the main focus of the company which is carried out continuously and sustainably. In accordance with the BTDC Annual Report 2015, the types of risks that are monitored effectively are: operational risk, human resource risk, market risk, legal risk, reputation risk, compliance risk and strategic risk. Based on the results of an interview with the head of the Internal Supervisory Unit who is responsible for managing company risk, it was stated that at PT [9]. Based on the risk value of the Nusa Dua Resort area (Table 1) it can be explained as follows:

- 1) The highest risk value at the initiation stage was the risk of interest rates and inflation with a score of 0.231.
- 2) The highest risk value at the feasibility stage is the risk of economic feasibility analysis with a score of 0.190.
- 3) The highest risk value at the commitment stage is the risk in licensing with a score of 0.195.
- 4) The highest risk value at the construction stage is construction permit risk with a score of 0.229.
- 5) The highest risk value at the management stage is the target risk for development financing with a score of 0.153.

Based on the results of the risk assessment analysis above, it can be concluded that the risk value in the development of the Nusa Dua Resort area is very low category from the highest score of 1.00. This shows that the level of threats, vulnerabilities and capacities that affect risk factors at each stage of property development has varying values. For example, the Nusa Dua Resort risk assessment for risk factors for site selection and land ownership with a risk value = 0.20, hazard = 5, vulnerability = 5, capacity = 5, it can be interpreted that the choice of location and land ownership has a level of threat and vulnerability that is very high but the company PT, Indonesian Tourism Development ITDC has the ability, strength and great capacity to reduce threats and reduce the level of vulnerability. Likewise for other risk factors at each stage of development. In order to obtain a more valid risk value and determine priority risk, it is necessary to include the level of interest of the parties in the form of the criteria weight for each level in the risk assessment. The combination of the risk value and the weight of the criteria for each level is obtained from the priority risk index IPR which shows the risk ranking at each development stage which can be used to determine the priority risks that must be mitigated and can be used to make decisions for the next activity step. This is indicated by the results of this study, the overall risk assessment of the Nusa Dua Resort area (Level I) with an IPR of 0.18. The IPR for the idea stage is 0.04. The IPR for the eligibility stage is 0.031. The IPR for the commitment stage is 0.014. The IPR for the construction stage is 0.082 and the IPR for the management stage is 0.012. The priority risk factors for continuous mitigation and monitoring are: interest rate and inflation risk, development cost analysis risk, final design risk, land maturity risk and development financing target risk. It can be concluded that the overall level of risk in the development of the Nusa Dua resort area is acceptable and the development of the Nusa Dua Resort area is indeed feasible to develop or build.

## 4 Conclusion

Based on the results of the risk assessment, it is concluded that the risk value in the development of the Nusa Dua Resort area is very low category from the highest score of 1.00. This shows that the level of hazard, vulnerability and capacity that affect the risk factors at each stage of property development has varying values. Risk factors for site selection and land ownership with a risk value of 0.20, it means that the choice of location and land ownership has a very high level of threat and vulnerability, however Nusa Dua Resort has the ability, strength and great capacity to reduce threats and minimize hazards. Level of vulnerability. In order to obtain a more valid risk value and determine priority risk, it is necessary to include the level of interest of the parties in the form of the weight of the criteria for each level in the risk assessment. The combination of the risk value and the weight of the criteria for each level is obtained from the priority risk index IPR which shows the risk ranking at each development stage which can be used to determine the priority risks that must be mitigated and can be used to make decisions for the next activity step Overall risk assessment for the Nusa Dua Resort area

1

## Civil and Environmental Engineering

Vol. 17, Issue 1, 117-124

(Level I) with an IPR of 0.18. The IPR for the idea stage was 0.041, the IPR for the feasibility stage was 0.031, the IPR for the commitment stage was 0.014, the IPR for the construction stage was 0.082 and the IPR for the management stage was 0.012. The risk factors that have priority to be mitigated and monitored continuously are; interest rate and inflation risk, development cost analysis risk, final design risk, land maturation risk and development financing target risk. Overall the level of risk in the development of the Nusa Dua resort area is acceptable and the development of the Nusa Dua Resort area is indeed feasible to be developed or built.

## 5 Acknowledgements

Thank you to the Directors of PT. Indonesia Tourism Development Corporation ITDC as a stateowned company that helps provide data and facilities so that this research can be completed.

## References

- [1] BASUKI: Investment Risk Management for Housing Development. Indonesian Islamic University, 2012.
- [2] BESLEY - TIMOTHY - MAITREESH GHATAK: Property Rights and Economic Development. Handbook of Development Economics, <https://doi.org/10.1016/B978-0-444-52944-2.00006-9>, 2010.
- [3] DARMANTO, EKO: Application of the Ahp (Analythic Hierarchy Process) Method for SIMETRIS Journal, 2014.
- [4] EATON, CHRISTOPHER: Enterprise Risk Management. Canadian Nuclear Society. 35th Annual Conference of the Canadian Nuclear Society and 38th CNS/CNA Student Conference 2015, <https://doi.org/10.4018/ijrcm.2014040102>.
- [5] EZELL - BARRY CHARLES: Infrastructure Vulnerability Assessment Model (I-VAM). Risk Analysis, <https://doi.org/10.1111/j.1539-6924.2007.00907.x>, 2007.
- [6] MARZUKI - JUFRI - GRAEME NEWELL: Real Estate Finance and Investment. [https://doi.org/10.15396/eres2019\\_79](https://doi.org/10.15396/eres2019_79), 2019.
- [7] PMBOK: A Guide to the Project Management Body of Knowledge (PMBOK Guide). Project Management Institute, 2017.
- [8] SANTOSA - AGUS BUDI: Analysis of Inflation in Indonesia. Proceedings of the National MultiDiscipline Seminar & 3rd UNISBANK Call Papers (SENDI\_U 3), 2017.
- [9] SUDIARTA - SUARDANA: Tourism Destination Planning Strategy: Analysis and Implementation of Marketing City Tour in Bali. Procedia - Social and Behavioral Sciences, <https://doi.org/10.1016/j.sbspro.2016.06.130>.
- [10] THE WORKS - C CIRIA: Ciria C683 1. Marine Structures, 2007.
- [11] VILLAGRÁN DE LEÓN - JUAN CARLOS: Vulnerability: A Conceptual and Methodological Review. Source. <https://doi.org/10.1017/CBO9781107415324.004>, 2006.
- [12] WAYAN MUKA - RIZAL Z TAMIN - AGUNG WIBOWO: Property Development Risk: Case Study In Indonesia. International Refereed Journal of Engineering and Science (IRJES) ISSN (Online), 2015.
- [13] ZHANG, HONGLIANG: A Redefinition of the Project Risk Process: Using Vulnerability to Open up the Event-Consequence Link. International Journal of Project Management, <https://doi.org/10.1016/j.ijproman.2007.02.004>.

# Risk Management Process

---

## ORIGINALITY REPORT

---

99%

SIMILARITY INDEX

30%

INTERNET SOURCES

99%

PUBLICATIONS

7%

STUDENT PAPERS

---

## PRIMARY SOURCES

---

1

I Wayan Muka, Agung Wibowo. "Risk Management Process on the Property Development of NUSA DUA Resort Bali Indonesia", Civil and Environmental Engineering, 2021

Publication

99%

---

Exclude quotes Off

Exclude matches Off

Exclude bibliography Off

# Risk Management Process

---

PAGE 1

---



**Sp.** This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



**Run-on** This sentence may be a run-on sentence.



**Sentence Cap.** Review the rules for capitalization.



**Missing ", "** Review the rules for using punctuation marks.



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.



**Article Error** You may need to use an article before this word. Consider using the article **the**.



**Article Error** You may need to use an article before this word. Consider using the article **the**.



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.

PAGE 2

---



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.



**Missing ", "** Review the rules for using punctuation marks.



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.



**Frag.** This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence to be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.



**Article Error** You may need to remove this article.



**Sentence Cap.** Review the rules for capitalization.

PAGE 3

---



**Article Error** You may need to use an article before this word. Consider using the article **the**.



**Run-on** This sentence may be a run-on sentence.



**Missing ","** Review the rules for using punctuation marks.



**Proofread** This part of the sentence contains an error or misspelling that makes your meaning unclear.



**Frag.** This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence to be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.



**Missing ","** Review the rules for using punctuation marks.



**Missing ","** Review the rules for using punctuation marks.



**Article Error** You may need to use an article before this word.



**Article Error** You may need to use an article before this word. Consider using the article **the**.



**Missing ","** Review the rules for using punctuation marks.



**Article Error** You may need to use an article before this word. Consider using the article **the**.



**Article Error** You may need to use an article before this word. Consider using the article **the**.



**Confused** You have used either an imprecise word or an incorrect word.



**Article Error** You may need to use an article before this word.



**Possessive** Review the rules for possessive nouns.



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.

PAGE 4

---



**Missing ","** Review the rules for using punctuation marks.



**Run-on** This sentence may be a run-on sentence.



**Article Error** You may need to remove this article.



**Proofread** This part of the sentence contains an error or misspelling that makes your meaning unclear.

PAGE 5

---



**Frag.** This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence to be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.



**Article Error** You may need to use an article before this word.



**Article Error** You may need to use an article before this word.



**Missing ","** Review the rules for using punctuation marks.



**Missing ","** Review the rules for using punctuation marks.



**Missing ","** Review the rules for using punctuation marks.



**Missing ","** Review the rules for using punctuation marks.



**Article Error** You may need to remove this article.



**Missing ","** Review the rules for using punctuation marks.



**Sp.** This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



**Article Error** You may need to remove this article.



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.



**Missing ", "** Review the rules for using punctuation marks.



**Frag.** This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence to be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.



**Article Error** You may need to use an article before this word.



**Run-on** This sentence may be a run-on sentence.



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.



**Missing ", "** Review the rules for using punctuation marks.

PAGE 6

---



**Article Error** You may need to remove this article.



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.



**Frag.** This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence to be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.

PAGE 7

---



**P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.



**Frag.** This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence to be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.



**Missing ", "** Review the rules for using punctuation marks.



**Prep.** You may be using the wrong preposition.



**Article Error** You may need to remove this article.

-  **Article Error** You may need to use an article before this word.
-  **Prep.** You may be using the wrong preposition.
-  **Run-on** This sentence may be a run-on sentence.
-  **Frag.** This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence to be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.
-  **Possessive** Review the rules for possessive nouns.
-  **Article Error** You may need to remove this article.
-  **P/V** You have used the passive voice in this sentence. You may want to revise it using the active voice.
-  **Article Error** You may need to use an article before this word.
-  **Missing ", "** Review the rules for using punctuation marks.
-  **Missing ", "** Review the rules for using punctuation marks.
-  **Article Error** You may need to use an article before this word.
-  **Prep.** You may be using the wrong preposition.
-  **Missing ", "** Review the rules for using punctuation marks.
-  **Article Error** You may need to use an article before this word. Consider using the article **the**.
-  **Frag.** This sentence may be a fragment or may have incorrect punctuation. Proofread the sentence to be sure that it has correct punctuation and that it has an independent clause with a complete subject and predicate.
-  **Article Error** You may need to remove this article.



**Article Error** You may need to use an article before this word.



**Missing ","** Review the rules for using punctuation marks.



**Missing ","** Review the rules for using punctuation marks.



**Missing ","** Review the rules for using punctuation marks.



**Sp.** This word is misspelled. Use a dictionary or spellchecker when you proofread your work.