

دورة تدريبية

" التحليل المالي التنفيذي للعقارات الاستثمارية: ما وراء الأرقام "

❖ المحاضر: د. حصة السنوسي

❖ تاريخ الانعقاد: الفترة من 25-27 أكتوبر 2026 من الساعة 5:30 إلى الساعة 8:30 مساءً في مقر الجمعية الاقتصادية الكويتية الكائن في منطقة بنيد القار - قطعة (3).

❖ أهداف الدورة

- تهدف الدورة إلى تزويد المشاركين بإطار عملي ومنهجي لتقييم العقارات الاستثمارية من منظور مالي واستثماري بما يمكنهم من تحليل العوائد والتدفقات النقدية والمخاطر والاستدامة واتخاذ قرارات استثمارية أكثر وعياً وانضباطاً

❖ محاور الدورة

- I. التفكير الاستثماري وتقييم الفرص الاستثمارية
- II. التحليل المالي وقياس الأداء الاستثماري
- III. إدارة المخاطر واختبارات الضغط والاستدامة
- IV. العناية الواجبة واتخاذ القرار الاستثماري

❖ برنامج الدورة

- اليوم الأول:

- التفكير الاستثماري والعائد مقابل المخاطر
- فهم الأداء الاستثماري وجودة واستدامة الدخل
- أساسيات التحليل المالي والتدفقات النقدية ونقطة التعادل

- اليوم الثاني:

- تقييم المخاطر واختبارات الضغط
- العناية الواجبة (التحقق من المستندات)
- دراسة حالة تطبيقية متكاملة واتخاذ القرار الاستثماري

❖ الفئة المستهدفة من الدورة

- المستثمرين وأصحاب العقارات الاستثمارية
- العاملين في القطاع المالي والاستثماري
- محلي الاستثمار والمحللين الماليين
- العاملين في البنوك وشركات التمويل
- العاملين في إدارة الأصول وتطوير الأعمال
- المدراء وصناع القرار



❖ الوسائل المستخدمة في الدورة التدريبية

- المناقشات الجماعية
- دراسات الحالة
- التمارين والتطبيقات العملية
- تحليل أمثلة واقعية
- ورش العمل

Curriculum Vitae

Personal details

Name: Hessa Abdulaziz Saud AlSanousi
Address: Yarmouk, Block 4, Street 20, House 14
Mobile: +965 69933388/ +965 90033388
Email: hessasanousi@gmail.com
Date of birth: 30th of June 1985
Nationality: Kuwaiti
Marital status: Married

Education & qualification

- 2003-2008 Kuwait University; bachelor in Business administration, accounting major.
- 2009 Institute of Banking Studies, Kuwait; the Certified Credit Management (CCM)
- 2012-2014 Kuwait University; Masters in Accounting
- 2018-2022 Cranfield University, United Kingdom; PhD in accounting

Employment history

- 2007-2008 Burgan Bank, call center agent (part time while studying)
- 2008-2009 Burgan Bank, Customer Relationship Officer (full time)
- 2010-2011 Burgan Bank, Risk Management Group, Credit Risk Department, Credit analyst
- 2012-2016 Central Bank of Kuwait, Off Site Supervision, Banking Supervisor
- 2016-2017 Central Bank of Kuwait, Financial Stability Office, Financial Analyst
- 2017-2018 Central Bank of Kuwait, Financial Stability Office, Senior Financial Analyst
- 2018-2022 Scholarship Granted from Central Bank of Kuwait to study PhD in Accounting
- 2023- Chief Financial Analyst- Central bank of Kuwait
- 2023- Adjunct Professor in accounting- American University of Kuwait
- 2024-2025 Full time Assistant Professor in Accounting (IUK)
- 2026- CEO & Founder of Alassas Kuwaiti Financial Consultation Company

Training, Seminars and Conferences

- 2007, Kuwait University, courses in MS Word, Excel, Power Point
- 2007, Burgan bank, banking introduction training certificate.
- 2008, Institute of Banking Studies (IBS), Money laundry program
- 2012, Ernest and Young, EY Academy of Business training program
- 2013, Switzerland (Basel), FSI Seminar on Financial Stability & Stress Testing
- 2013, UAE (Abu Dhabi), Course on Macroeconomics Management & Monetary Operations
- 2015, Singapore, Monetary Authority of Singapore (MAS), 20th MAS Banking Supervisors Training Program
- 2016, United Arab Emirates (Abu Dhabi), Twelfth High-level Meeting for the Arab Region: Global Banking Standards and Regulatory and Supervisory Priorities organized by the Basel Committee on Banking Supervision (BCBS), Financial Stability Institute (FSI) and Arab Monetary Fund (AMF)
- 2017, Oman (Muscat), The IMF's Institute for Capacity Development, Vulnerability Diagnostics (مواطن التعرض للقطاع الخارجي)
- 2019, Switzerland (Basel), Bank of International Settlement, Financial Stability Institute 20th anniversary conference: "A cross-sectoral reflection on the past, and looking ahead to the future"

- 2019, Kuwait, Central Bank of Kuwait International Banking Conference: "Shaping the Future"
- 2021, United Kingdom (London), Sixth International Congress on Information and Communication Technology
- 2022 ,Saudi Arabia, participation with a research paper in the fifth workshop to exchange experiences on building and using economic models. Office of the economic and development affairs authority

Publication

1. Alsanousi H, Albarrak N, Moulitsas I & Filippone S (2021) Understanding customer behaviours toward the use of electronic banking given customer characteristics and financial portfolios, International Journal of Business and Social Science, 12 (1, January 2021) 54-64.
ijbssnet.com/view.php?u=https://ijbssnet.com/journals/Vol_12_No_1_January_2021/9.pdf
2. Alsanousi H, Albarrak N, Moulitsas I & Filippone S (2021) Using client's characteristics and their financial products to predict their usage of banking electronic channels. In: 6th International Congress on Information and Communication Technology, London, 25-26 February 2021. [Using client's Characteristics and Their Financial Products to Predict Their Usage of Banking Electronic Channels | SpringerLink](#)
3. Albarrak N, Alsanousi H, Moulitsas I & Filippone S (2021) Credit Rating Models for Central Banks, International Journal of Business and Social Science, 12 (7, July 2021).
ijbssnet.com/view.php?u=https://ijbssnet.com/journals/Vol_12_No_7_July_2021/1.pdf
4. Albarrak N, Alsanousi H, Moulitsas I & Filippone S (2021) Using Big Data to compare classification models for household credit rating in Kuwait. In: 6th International Congress on Information and Communication Technology, London, 25-26 February 2021. [Using Big Data to Compare Classification Models for Household Credit Rating in Kuwait | SpringerLink](#)
5. Albarrak N, Alsanousi H, Moulitsas I & Filippone S (2020) Using Big Data to compare classification models for household credit rating in Kuwait, International Journal of Soft Computing and Artificial Intelligence, 8 (2) 1-7.
[Using Big Data to compare classification models-2020.pdf \(cranfield.ac.uk\)](#)

Other skills & additional information

- Participated in presentations and discussions in most attended seminars and conferences
- Analyzing banks financial statements by creating ratio comparisons, charts,..etc.
- Contributed in analyzing and writing the financial stability report: profitability chapter.
- Participated in many projects at central bank of Kuwait other than the main financial analysis task. For example, real estate index, Consumer price index and financial stability index
- 2011-2014, managing partner of "Mates Company for Light Food" partnership, Mates Popcorn.
- 2023, managing partner of Wazin company for Integrated computing, provides FinTech services
- 2023, CEO in a family entertainment company (Go Kids).
- 2024-Member of the Kuwait Economic Society
- 2025-Member of the Kuwait Association of accountants and auditors(KAAA)