

MOREEN GATWIRI

Data Analyst · Banking & Financial Analytics

✉ moreengatwiri90@gmail.com ☎ +254 759 587 791 📍 Nairobi, Kenya 🌐 github.com/Moh254

PROFILE SUMMARY

Results-oriented Data Analyst with a BSc in Mathematics (Second Class Honours – Upper Division, University of Nairobi) and hands-on experience in banking, statistical analysis, and financial data modelling. Proficient in SQL, Excel, Power BI and Python — with a portfolio of six banking analytics projects spanning fraud detection, credit risk intelligence, customer attrition analysis, and credit scoring. Brings a unique advantage of direct banking experience as a Sales Representative at HF Group, providing deep understanding of financial products, customer behaviour, and operational risk. Passionate about transforming complex financial data into clear, actionable insights that drive smarter banking decisions.

CORE SKILLS & TOOLS

Data Analytics: SQL (MySQL), Microsoft Excel, Power BI, Python (Pandas, NumPy, Matplotlib, Seaborn)

Analytical Methods: Credit Risk Analysis, Fraud Detection, Customer Attrition Analysis, Portfolio Risk Modelling, Credit Scoring

Excel Skills: Power Query, Pivot Tables, SUMIFS, XLOOKUP, VLOOKUP, Advanced Formulas, Dashboard Development

Power BI: DAX Measures, Conditional Formatting, KPI Cards, MySQL Integration, Interactive Dashboards

Python Libraries: Pandas, NumPy, Matplotlib, Seaborn, Jupyter Notebook, OpenPyXL

Soft Skills: Analytical Thinking, Problem Solving, Client Communication, Attention to Detail, Fast Learner

WORK EXPERIENCE

Direct Sales Representative · HF Group

April 2025 – Present

- ▶ Promote and explain the bank's financial products and services to prospective clients across multiple channels.
- ▶ Guide customers through account opening, loan applications, and documentation processes — ensuring full KYC compliance.
- ▶ Analyze customer bank statements to assess financial behaviour and support loan processing decisions.
- ▶ Build and maintain strong client relationships to support business development and retention objectives.
- ▶ Collect and synthesise customer feedback to inform service delivery improvements and product positioning.
- ▶ Consistently meet and manage sales targets across multiple product lines in a high-pressure banking environment.

Data Analyst Attachee · Kenya National Bureau of Statistics (KNBS)

May 2023 – August 2023

- ▶ Collected, cleaned, and organised large datasets for statistical analysis and national survey reporting.

- ▶ Reviewed datasets to ensure accuracy, completeness, and consistency across multiple data sources.
- ▶ Assisted in preparing statistical summaries and data visualizations to support evidence-based national reporting.
- ▶ Utilized statistical software and spreadsheet tools to enhance data quality and streamline analytical workflows.
- ▶ Participated in field data verification processes as part of national quality assurance initiatives.

PORTFOLIO PROJECTS

Six end-to-end banking analytics projects demonstrating expertise across four tools:

- ▶ **Fraud Detection Monitoring System** (*SQL · MySQL*) — 5 business questions, 4 SQL views, KES 2.60M in flagged transactions identified
- ▶ **Bank Risk Intelligence System** (*SQL · MySQL*) — Credit exposure, collateral coverage and branch default risk analysis
- ▶ **Retail Loan Portfolio Risk Analysis** (*Excel · Power Query*) — 2,000 loan records — mortgage concentration, branch exposure, default risk
- ▶ **Customer Attrition & Engagement Dashboard** (*Excel · Power Query*) — KES 186M revenue at risk, 20.4% churn rate, digital engagement driver analysis
- ▶ **Fraud Monitoring Dashboard** (*Power BI · MySQL · DAX*) — 3-page live dashboard — KPI cards, conditional formatting, 6 DAX measures
- ▶ **Customer Credit Scoring Model** (*Python · Pandas · Seaborn*) — Weighted scorecard on 1,000 applications — 300–850 scale, automated loan decisions

Portfolio: <https://moh254.github.io/moreen-portfolio>

EDUCATION

Bachelor of Science in Mathematics

University of Nairobi

Second Class Honours – Upper Division

Completed September 2023

TRAINING & CERTIFICATIONS

- ▶ **Business Analytics with Excel** — *Simplilearn*
- ▶ **Machine Learning** — *Simplilearn*
- ▶ **Statistical Packages** — *Mathematics Association — University of Nairobi*

LANGUAGES

English (Professional Proficiency) **Swahili** (Native)