GABRIELA CISNEROS V

gabycisnerosv@gmail.com | (44) 07518764934 | Manchester, UK
Gaby's AI Agent | *GitHub Profile* | *LinkedIn Profile*

SKILLS

Programming and tools: Python (Pandas, MLflow, Scikit-learn, NumPy, Seaborn, Matplotlib, Keras) | SQL | PySpark | Git | Azure Databricks | Qlik Sense | NPrinting | Microsoft Officea

Data Science and analytical skills: machine learning techniques (supervised, unsupervised, and neural networks) | statistical modelling | data pre-processing | financial modelling | predictive modelling | data visualization | dashboard creation

EDUCATION

MSc in Data Science

The University of Manchester

Sep 2021 – Sep 2022 | Manchester, United Kingdom

Distinction **(GPA: 78.25/100)**
Business and Management pathway

BSc in Economics

Universidad San Francisco de Quito

Aug 2012 – Jun 2017 | Quito, Ecuador

Magna Cum Laude **(GPA: 3.88/4.00)**
Adam Smith Scholarship for Academic Excellence

WORK EXPERIENCE

Data Scientist

Azzurro Associates

Mar 2025 – Present | Manchester, United Kingdom

- **Build** and **deploy models** focused on **increasing collections**. Most recently, created the company's **first model-based performance indicator** for non-PG accounts **using CAIS commercial data**: a classification model (ROC AUC 0.79 on ~13% positive prevalence) that enables account ranking and sets a benchmark for future analysis.
- **Design end-to-end model pipelines**, including data cleaning, aggregation, preprocessing, and feature selection. Conduct extensive model testing, cross-validation, and hyperparameter tuning to prevent overfitting and ensure reliability on highly imbalanced data. Carry out final testing, make the model deployment ready and document the full process.
- **Use MLflow** in **Databricks** to **implement, track,** and **monitor multiple ongoing experiments**, including production models and prototypes, ensuring reproducibility and continuous improvement.
- **Develop internal Python packages** used across the analytics team. The main package includes **methodologies** to calculate and recommend **settlement discounts** using statistical techniques and present value (PV) calculations.
- **Review** and **validate Python** and **SQL code** produced by the operations analytics team to ensure quality, reproducibility, and compliance with best practices.

Technologies used: Python MLflow, SQL, Databricks, PySpark, Excel, Word.
Business sector: Finance

Investment Analyst

Azzurro Associates

Aug 2022 – Mar 2025 | Manchester, United Kingdom

- **Analyse** and **apply machine learning techniques** to **price debt portfolios** from the UK, Ireland, western and northern Europe, having significantly contributed to the **investment of £77.3 million** in portfolios.
- **Preprocess data** of approximately **80% of the portfolio files** analysed. This involves cleaning, transforming, and integrating data from various sources and in different formats.
- Perform an **in-depth insight analysis** of the portfolios to understand their characteristics and see how they compare to other portfolios. Most of the analysis is done **using Python** and **SQL** in **Databricks**.

- **Create classification** and **clustering models** for analysis, and later use them to forecast collections. Conduct simulations using in-house tools, involving hyperparameter tuning tailored to individual cases, requiring a thorough understanding of the data and algorithms.
- **Present** and **discuss** the **analysis** performed **with senior stakeholders**, including the CEO and Analytics Director. Then prepare investment memos for the Investment Committee to approve, detailing important findings, portfolio characteristics, and technical pricing methodologies used.
- **Collaborate** with other teams **to develop** and **evaluate new pricing methodologies** designed to streamline processes and enhance account analysis efficiency.

Technologies used: Python, SQL, Databricks, PySpark, Excel, Word.
Business sector: Finance

Budget and Reporting Analyst
Universidad San Francisco de Quito

Jan 2019 – Jun 2021 | Quito, Ecuador

- **Created Qlik Sense apps** joining financial information from different sources and pre-processing the data, reducing 120 minutes of labour per day for each team member.
- **Collaborated with** the **International Programs Department** creating **dashboards** that helped spot unnecessary costs and calculate the direct cost of their programs automatically. This development reduced the cost of all their programs by close to USD 80 000 from 2018 to 2019.
- **Produced** and **configured** the **automated delivery** of **financial status reports** to approximately 110 university researchers weekly through Qlik NPrinting. This initiative saved 2 days of work per month for each team member.
- Developed **personalized dashboards for** the **Research Director** with academic and financial data, creating data visualizations and KPIs that helped make informed strategic decisions that involved close to 2 million US dollars per year.

Technologies used: Qlik, NPrinting, Excel, Word, PowerPoint.
Business sector: Education

Credit Operations Officer Jr
Diners Club Ecuador

Feb 2018 – Dec 2018 | Quito, Ecuador

- Identified improvement areas in the assessment process of the credit card applications that reduced the time spent per application by 16.6%. Analysed labour, financial, and credit profiles of more than 200 new applicants weekly in the credit card approval process.

Technologies used: Excel, Word.
Business sector: Finance

PROJECTS

Gaby's AI Agent: Conversational AI agent serving as my 24/7 personal rep. Apart from having knowledge of my professional experience and background, it features real-time calendar integration, automated meeting scheduling, and Strava running data via Google Calendar and Strava APIs. **Techniques Applied:** OpenAI GPT-4o, Function Calling, API Integration, Streamlit (Python).

Fraud Detection in Credit Cards: Creation and evaluation of models to detect fraud in credit card transactions. **Techniques Applied:** XGBoost, Random Forest Classifier and LightGBM (Python).

Formula 1 Predictor: Analysis and modelling including EDA, race podium predictor, predictor for the number of pit stops in an F1 race for each driver. Data obtained from API (Ergast). **Techniques Applied:** Random Forest Classifier, XGBoost and Multilayer Perceptron (Python).

Satellite Feature Detection: Image processing and object classification of ships present in satellite images (computer vision). UoM MSc project partnering with BAE Systems. **Techniques Applied:** Convolutional Neural Networks (Python).

LANGUAGES

Spanish (Native), **English** (Fluent), **French** (Basic)

INTERESTS

Running: Training for my first marathon (March 2026). **F1:** Lifelong Ferrari fan. Attended this year's race in Belgium.