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Dear Sir or Madam:

**RE: APPLICATION - FINANCE ANALYST**

I write to apply for the position of Finance Analyst at United Nations Human Settlement Program (UN Habitat).

I have submitted my PhD thesis in Financial Economics at the **University of the Witwatersrand, Johannesburg** in South Africa, expecting to graduate in June 2022. Hence, I have well-developed knowledge in rural finance and markets, financial development and inclusion, and financial management. My PhD research examined the transformation of Microfinance Institutions in Africa. Furthermore, I have over 15 years of experience in education, research, finance, and related roles.

The PhD research journey saw me gain expert level skills in R programming and Ms Excel, with sound working knowledge of SQL, Stata and Eviews. I have also become familiar with Big Data analytics ecosystems like SQL, Hadoop, and Spark. Moreover, as a research assistant at the Wits Business School, I have had five years of practical experience working with Bloomberg, IMF, the World Bank data, the mainstream UN system and other data sets.

Importantly, I embrace continuous learning, a critical personal quality in the era of rapid technological changes that also affect the evolving data science field. Currently, I am undertaking further data science courses to further my knowledge and independent data science projects. Further information is available in my **GitHub** account (see [github.com/Karuitha](https://github.com/Karuitha)) and **LinkedIn** profile page (see <https://www.linkedin.com/in/karuitha/>).

Although I am currently in academia, I have previously held professional positions. At Twana Twitu Cares, an NGO, I was in charge of finance, where I did financial reports for the management and donors (USAID and AMREF). I was the project manager at NECLI, a livelihoods improvement and environmental conservation community-based organisation, at the time, funded by the EU and DANIDA.

Given my background, I believe I can handle the tasks of a Finance Analyst. Please feel free to contact me for further information or clarification.

Best regards,

John Karuitha.