

John King'athia Karuitha

FINANCIAL ECONOMIST | DATA ANALYST

Karatina University, School of Business, P.O. Box 1957-10101, Karatina, Kenya.

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Summary

Finance and research professional passionate about applying data analytics and machine learning to Business, Economics and Finance.

I enjoy coding.

Proficient in Ms Excel, R, Python, MySQL, PostgreSQL, Teradata, SQL Server, Git, and GitHub, and Tableau. Sound knowledge of Bash, Docker, Stata and E-views.

Adept at conducting interviews, literature reviews, managing and organizing data, data synthesis and analysis, financial modelling, and communicating results to non-technical stakeholders.

Capable of forecasting, inference, and producing reports and dashboards on KPI using statistical techniques like A/B tests, time series and regression analysis.

Able to lead, train and mentor team members.

Software

Proficient: *Ms Office* | *R* | *Python3* | *Pandas* | *SQL & Databases (MySQL, PostgreSQL, Teradata, SQL Server)* | *Google Big-Query* | *Git* | *GitHub* | *Tableau*

Working Knowledge: *Bash* | *Docker* | *Stata* | *Eviews*

Key Skills

- Financial management, budgeting, donor grants management & reporting - USAID / EU/ AMREF.
- Research methods in finance (see www.orcid.org/0000-0002-8204-7034).
- Financial analysis/ Business Analysis/ Data analysis (see <https://github.com/Karuitha?tab=repositories>).
- Creative with strong verbal & written communication skills (see writing samples below).
- Problem-solver with good people skills & a strong work ethic.

Languages

- English: Kiswahili: Kikuyu (Full proficiency)

Certifications

Short Courses

UC Davis: Data Visualization with Tableau

Harvard on EdX: Professional Certificate in Data Science

Datacamp: Data Scientist with R

Emory University on Coursera: Reproducible Templates

Cerified Public Accountant of Kenya

MIT on EdX: The Analytics Edge

Datacamp: Data Analyst with R

Udemy: Linux Command Line

Certified Information Systems Auditor

Experience

May 2023 - Present: Data Scientist (Remote), Nuit Analytics, London, United Kingdom

- Works closely with business stakeholders to understand business requirements and develop KPIs and metrics.
- Conducts data quality assurance using SQL and other tools to ensure accuracy, consistency, and completeness of data.

- Develops data transformations and manipulations using R and Python to clean and transform large and complex data sets.
- Designs and develops statistical models and machine learning algorithms using R and Python to uncover patterns and trends in data.
- Builds interactive dashboards and reports using Tableau and Shiny to communicate insights to business stakeholders.
- Develops and maintains data pipelines using Python and other tools to ensure timely and efficient data processing.

2022- Present: Associate Research Fellow, African Centre for the Study of the United States, South Africa

- Teams to design data collection instruments and evaluation criteria for the US businesses in Africa awards.
- Writes articles on US and Africa for publication on the ACSUS website and Africa portal.
- Edits articles for publication in the Wits ACSUS website and Africa Portal.
- Performs data analysis and compiles reports using R Markdown and Jupyter Notebooks.
- Ensures data confidentiality, integrity, and availability.

2022 January - April: Macroeconomic Statistician, Sovereign Debt, Tounceflow (Remote from London, UK)

- Accurately and efficiently gathers sovereign debt data from Central Banks PDF reports for different countries and cleans the data using the R Programming language.
- Creates 5 spreadsheets using Microsoft Excel for weekly dissemination of data collected.
- Gathers, arranges, and corrects research data to create representative graphs and charts highlighting results for presentations.

2017-2021: Graduate Research Assistant, University of the Witwatersrand, Johannesburg, South Africa.

- Conducted finance research and completed administrative duties to assist professors with academic pursuits.
- Gathered, arranged and corrected research data from The IMF, World Bank, MIX Market, BankScope and Bloomberg to create representative graphs and charts highlighting results for presentations.
- Validated data to check information accuracy and integrity while locating and correcting concerns.
- Performed statistical, qualitative and quantitative analysis using R, Stata, Eviews, and Ms Excel.
- Attended seminars and symposiums in Economics, Econometrics, Finance and Statistics.

2012-Current: Lecturer in Finance, Karatina University, Karatina, Kenya (www.karu.ac.ke).

- Evaluates and revises lesson plans and course content to achieve student-centred learning.
- Uses a variety of learning methods and support materials to facilitate the learning process.
- Oversees student projects, advising on focus, methodology and report generation to meet pre-set standards.
- Grades assignments according to strict institutional policies while upholding guidelines for academic integrity.
- Participates in academic and professional conferences to remain aware of developments in finance.
- Publishes research articles in refereed journals as part of university research agenda.
- Participates and leads committees to review old curricula and design new curricula in business education.

2009 - 2010: Project Manager, NECLI CBO

- Developed and initiated projects, managed costs, and monitored project performance.
- Updated operational methods, oversaw accounting procedures in Microsoft Excel, tracked information and compiled data to improve efficiency in project delivery.
- Reported regularly to donors (European Union, EU, Danish Development Agency DANIDA, and CDTF), the board, and stakeholders on project budget, progress and technical problems.
- Adhered to budget requirements with planning and consistent expense monitoring to achieve set milestones.

2008- 2009: Finance Officer, Twana Twitu Cares

- Established and enforced controls on revenue and expenses to protect company assets.
- Monitored budget, revenue and variance trends for US\$300,000 AED/USAID and AMREF grants, regularly appraising CEO and the board of company's financial standing.
- Used QuickBooks to prepare monthly bank accounts reconciliation and take corrective actions on deviations.
- Verified compliance of financial policies and accounting procedures against USAID regulations.

Professional Memberships

- 2015 - Current: Information Systems Audit and Control Association (ISACA) Kenya chapter.

Education

- **PhD in Financial Economics**, *University of the Witwatersrand, Johannesburg, South Africa.*
- **Master of Business Administration**, *Egerton University, Kenya.*
- **Bachelor of Education, Arts**, *Egerton University, Kenya.*

Awards and Prizes

- 2020: Africa Economic Research Consortium (AERC) research grant. (US\$ 3,000).
- 2019: Banking Sector Education & Training Authority (BANKSETA) research grant. (US\$10,000).
- 2018: Bradlow Foundation research grant. (US\$ 10,000).
- 2017-2019: PhD Post-graduate merit award, University of the Witwatersrand. (US\$ 10,000).
- 2008: Vision Institute of Professionals- Top 10 Student in Kenya's Public Accountancy Exams, 2007.

Journal Articles

- Karuitha, J. K., & Onyuma, S. O. (2013). Management of Financial Crises: Priorities for Rebuilding the Financial Architecture in Africa. *African Management Development Review*, 10(4), 34-49.
- Karuitha, J. K., Onyuma, S. O., & Mugo, R. (2013). Do Stock Splits Affect Ownership Concentration of Firms Listed at the Nairobi Securities Exchange? *Research Journal of Finance and Accounting*, 4(15), 105-117.
- Onyuma, S. O., Mugo, R. K., & Karuitha, J. K. (2012). Does Cross-border listing (still) improve firm financial performance in Eastern Africa?. *Journal of Business, Economics*, 1(1), 91-109.

Newspaper Opinion Pieces & Reports

8 newspaper opinion pieces & 3 reports (<https://johnkaruitha.wordpress.com/blog/>). Samples;

- Youth and the Digital Economy in Africa, *The Africa Portal*, July 31, 2020.
- Why FinTech lending could push the poor into debt trap, *Business Daily- Kenya*, April 2, 2019.

Conferences and Workshops

Over 20 conferences & workshops (see <https://johnkaruitha.wordpress.com/conferences/>), the recent are;

- Nov 2019: *Global development finance*. Johannesburg, South Africa. Paper: "Microfinance and financial inclusion in Africa."
- Aug 2019: *Political economy of Africa's development*, Johannesburg, South Africa. Paper: "Is Micro too Small? Microfinance and Financial Inclusion in Africa."

Hobbies

Swimming & general fitness training; Listening to music; Adventure.

Referees

- Kalu Ojah, Professor of Finance, Graduate School of Business Administration, University of the Witwatersrand, Johannesburg, South Africa. Phone: +27 117 173 764. Email: kalu.ojah@wits.ac.za
- Raphael Kariuki, Head of Region, East Africa, Terre des Hommes, The Netherlands. Phone: +254 722 591 344 / +254 722 209 581. Email: r.kariuki@tdh.nl
- Stephen Macharia, Head of Department, Business & Economics, Karatina University, Kenya. Phone: +254 722 332 381. Email: smuriu@karu.ac.ke