

# 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. My key attributes include leadership, teamwork, problem-solving, and process improvement in data management. I can train and mentor a team.

Adept at conducting interviews, literature reviews, data management and organisation, data synthesis, data analysis, business analysis, financial analysis and modelling, and communication of 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.

## Software

Proficient: *Ms Office* | *R* | *Python3* | *Pandas* | *Databases (MySQL, PostgreSQL, Teradata, SQL Server)* | *Git* | *GitHub*

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](https://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).
- Analytical problem-solver with good people skills & a strong work ethic.

## Languages

- English: Kiswahili: Kikuyu (Full proficiency)

## Certifications

### Short Courses

Harvard on EdX: Professional Certificate in Data Science	MIT on EdX: The Analytics Edge
Datacamp: Data Scientist with R	Datacamp: Data Analyst with R
Emory University on Coursera: Reproducible Templates	Udemy: Linux Command Line
Cerified Public Accountant of Kenya	Certified Information Systems Auditor

## Experience

### 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](http://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**

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

### **Education**

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- **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**

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- 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**

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- 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

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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

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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

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

## Referees

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- 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](mailto: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](mailto:r.kariuki@tdh.nl)
- Stephen Macharia, Head of Department, Business & Economics, Karatina University, Kenya. Phone: +254 722 332 381. Email: [smuriu@karu.ac.ke](mailto:smuriu@karu.ac.ke)