**MARTHA NJERI**

0702 641 614| [marthaenjeri@gmail.com](mailto:marthaenjeri@gmail.com) | www.linkedin.com/in/marthanjeri

**PROFESSIONAL PREVIEW**

Martha is an adept GRC professional with a versatile background in Banking, Consultancy (forensic accounting) and FinTech. She holds a Bachelor of commerce, accounting major and is a CPA-Finalist. She is experienced in leading teams where she has a proven track record of delivering exceptional results while fostering a motivated team environment that prioritizes growth through coaching and quality review of work. Through her commitment to delivering quality and progressive value, Martha has assisted companies to strengthen their internal controls, comply with regulations and industry standards by flagging control deficiencies, uncovering fraudulent activities and enabling them to conduct corrective measures. She has advised institutions on matters relating to compliance with ISOs, Data Protection laws, POCAMLA, industry best practices and local regulatory requirements. Beyond the professional realm, you can find her exploring different cuisines and reading books.

**KEY SKILLS**

Forensic Accounting || Compliance Analysis || Risk Management || Data Governance || Data Protection and Privacy || GDPR || Cyber Security GRC || Project Management || Team Management || Relationship Building || Expert problem solving || Public Speaking || Leadership ||Adeptness in The Use of Logic, And Above-Average Communication Skills.

**Technical Skills**: NetSuite Oracle, Power BI, Ms Dynamics, T24 Core Banking system, Tera Intelligence, Google Analytics

**Languages**: English(proficient), Kiswahili(Native)

**WORK EXPERIENCE**

**Risk and Compliance Specialist – Regulatory and Data Governance**

*Kenya Women Microfinance Bank(KWFT)-* July 2023- Present

**Key Achievement**s (so far)

* Implementation of Darktrace AI as a cyber-attack preventative/defense measure in data protection efforts.
* Conducting a DPIA for the core banking system update from R12 MCB to R21 version in guidance of the Company DPO.
* Implementation of a regulatory change management policy at the headquarters and branches.
* Implementation of High Risk Client Approval internal controls/protocols as per the FRC guidelines.

**Key Responsibilities**

**Data Governance**

* Liaise with various departments to collect and collate enterprise risk assessment data to facilitate risk management efforts in 3rd Party risk exposure and Project/product risk assessments and review Service Level Agreements and Memorandum of Understanding from vendors.
* Monitor the data governance process to ensure proper measures are in place in relation to data accuracy, data classification, data storage, data disposal and data protection in efforts of monitoring compliance to data protection and Privacy Act 2019 and EU GDPR.
* Implementation and monitoring of the data protection framework and sharing updates on data protection with the company at large.
* Conducting data protection compliance risk assessment to: identify vulnerabilities and develop risk mitigation plans as well as conducting Data Protection Impact assessments when needed.

**Regulatory**

* Act as anti-money laundering liaison contact in Head Office, maintaining continuous dialogue and information to business units and external stakeholders on key issues defined in the AML/KYC /CFT/CPF/ and Global sanctions guidelines to ensure adherence to Financial Crime Compliance(FCC)
* Conducting SAR, STR and CTR, determining ground for suspicion and escalating accordingly to relevant authority.
* Monitoring compliance to PCI DSS guidelines and launching investigations on suspicious activities as well as policing compliance in the dynamic Fintech (mobile banking) domain.
* Engaging in the policy development life cycle which is inclusive of development, monitoring and continuous review as well as overseeing the regulatory change management process.
* Promote and reinforce a strong culture of compliance throughout the organization, through regular training and by emphasizing the importance of reporting obligations and monitoring of the same.

**Cyber Security Analyst – Virtual Intern (Apprenticeship) -** *Mastercard -* January 2024

I played a role in ensuring the security and resilience of the MasterCard digital infrastructure. I contributed to the design, implementation, and monitoring of security measures to safeguard our systems and data against evolving cyber threats. I analyzed security data to provide insights into potential risks and recommended improvements. I also analyzed and identified which areas of the business needed more robust security training and implemented training courses and procedures for the teams involved.

**Digital Assurance and Transparency – Virtual Intern (Apprenticeship)** - *PriceWaterhouse Coopers(PWC) US*

Dec 2023 - Jan 2024

I took part in ensuring the reliability, security, and transparency of digital systems and processes. I Completed a client engagement where I assessed digital processes and their impact on assurance and transparency for PwC's Digital Assurance and Transparency.

**Forensic Accountant -** *Riskhouse International Ltd* October 2022 – July 2023

**Key Achievements**

* Conducted fraud assessments in companies spanning Financial institutions and Insurance sectors. This led to development of fraud management frameworks for respective companies and recovery of over KES 50 Million.
* Conducted an internal control review where I challenged the client on the segregation of duties controls and lack of the aspect of **Least Privilege Access** in their internal systems as a data governance measure.
* Led two forensic audit engagements as a forensic accountant – associate level and ably reviewed the work of my fellow forensic accountants. In addition, leveraged on my relationship with the client to negotiate higher fees than initially quoted on the RFP (by 30%).
* Collaborated with internal teams to design and implement training programs for employees, resulting in increased awareness and understanding of compliance regulations, internal controls, and AML policies, and data protection policies leading to a stronger culture of compliance and reduced regulatory risks.
* Appeared in the court of law (High Court) as an expert witness in an effort to weigh in on the forensic audit report presented as evidence in an embezzlement case.

**Key Responsibilities**

* Conducted and led forensic audits engagements in the banking and insurance sectors helping uncover fraudulent activities leading to a recovery of over USD 50 million
* Executed due diligence – commercial and financial, ahead of mergers and acquisitions as well as capital raises.
* Led compliance audits in areas of laws and regulations, Industry standards such as ISOs, PCI DSS and industry best practices, helping in reduction of non-compliance incidents.
* Conducted risk assessments, resulting in risk identity and evaluation and ultimately a reduction in overall organizational risk.
* Provided feedback on deliverables to the company engagement team.
* Responsible for coaching and training of junior engagement team members (forensic accountants).

**Finance officer/internal auditor -** *Payloan Investment Ltd(Fintech) February* 2021 – August 2022

**Key Achievements**

* Lead the implementation of NetSuite Oracle as the company's ERP system.
* Identified Instances where there were inappropriate accounting treatments, researched them and communicated them to my supervisor and with proper authorization, made necessary amendments with minimal supervisory intervention.
* Developed a financial planning template and employed Power BI as a visualization tool to bring out insights from voluminous data in the assigned cycle. The analysis and resulting tables were effective in enabling the C-suite focus on areas that posed potential risk and value addition areas.
* Developed standard Operating Procedures for the Finance team and office assistants.

**Key Responsibilities**

* + Maintained accurate financial statements and ensured timely updates on the NetSuite Oracle ERP system.
  + Provided management accounting services that guided decision-making, leading to improvement in cost management and resource allocation.
  + Monitored company cash flows, resulting reduction in cash flow gaps and improved liquidity management.
  + Conducted comprehensive financial analysis, evaluating the viability, stability, and profitability of company products. Developed sophisticated financial models that accurately assessed the company's performance.
  + Developed and implemented standardized operating procedures (SOPs) and Implemented network flows to enhance inter-department communication and data sharing.
  + Assessed company risks and provided recommendations, resulting in a 15% reduction in identified risks and improved risk management practices.
  + Maintained comprehensive asset history records, and oversaw asset procurement and disposal.

**EDUCATION**

**Certified Public Accountant** *(CPA)– KASNEB (2023)*

**Bachelor of Commerce (Accounting):** *The Cooperative University of Kenya (2020)*

**CERTIFICATIONS**

* **Certification in Cyber Security – ISC2 Candidate –** *Currently Undertaking*
* **Ignite Data Protection Officer Certification –** Scratch and Script & ISACA – Currently undertaking
* **Cyber Security Compliance Framework and System Administration –** *IBM (2024*
* **FinTech Security and RegTech –** *Hong Kong University of Sciences and Technology (2024)*
* **Enhancing Financial Inclusion using a Risk based Approach** – *ACAMS (2023*)
* **Data Analysis with Python**- *Summit Institute of professionals (2023)*
* **Data Protection Certificate** – *Strathmore University (2023)*

**LEADERSHIP FELLOWSHIP**

* **Mckinsey Forward Program** *(2022)*

Collaborated with a team of five professionals across different professions and in different continents to solve complex case studies with a focus on agile leadership, team collaboration, digital skills, and network building.

**FORUMS & WEBINARS**

* **Unpacking Fraud Investigations for Corporate Organizations –** Panelist (2023)

Had a sit-down with fellow experts in forensic accounting, digital forensics and criminologists to create awareness on fraud investigations in corporate organizations.

**REFEREES**

**Rose Muyanga |**General manager- Risk and Compliance | KWFT Bank | rmuyanga@kwftbank.com

**Faith Wanjuki |**Manager- Forensic Audit | Riskhouse International LTD| faith.wanjuki@gmail.com

**Susanne Njoroge |**HR and Operations Manager | Payloan Investment LTD|njorogesusanne@gmail.com