Gift Nhlenyama

Website: www.giftnhlenyama.co.za | **Email:** giftnhlenyama@gmail.com | **Phone:** +27 84 870 16 11

LinkedIn: LinkedIn | **GitHub:** GitHub | **Location:** Johannesburg

Professional Summary

Curious and impact-driven Data Scientist with a strong track record of solving complex problems using machine learning and advanced analytics in the financial services industry. Experienced in credit risk modeling, pricing strategy, and operational optimization with a focus on aligning analytical solutions to real business challenges. Skilled in transforming complex data into actionable insights that support growth, efficiency, and strategic decision making. Committed to continuous learning and effective in communicating technical solutions to both technical and executive stakeholders.

Technologies & Technical Skills

- Python (Pandas, NumPy, Scikit-learn, TensorFlow, PyTorch, LightGBM, XGBoost, CatBoost)
- R Studio (Statistical Modeling & Reporting)
- SAS (Statistical Analysis)
- SQL & BigQuery (Hive, Teradata Studio)
- PySpark & Big Data Querying
- Bash Scripting & Automation
- Power BI
- Matplotlib/Seaborn (Advanced Visualization)
- Excel & PowerPoint (Advanced Reporting & Communication)
- R Shiny Dashboard Development
- Machine Learning (Regression, Clustering, Deep Learning, NLP, Computer Vision)
- Predictive Modeling & Time Series Analysis
- Experimental Design (A/B Testing, Multivariate Testing)
- Advanced Statistics (Causal Inference, Hypothesis Testing, Survey Design)
- Cloud Services (AWS)
- CI/CD Pipelines
- Data Pipeline Architecture (Dataflow, Cloud Composer)
- Big Data Engineering (Hadoop Ecosystem, Spark)
- Insurance Risk Modeling (Telematics/IoT)
- Financial Services Compliance (IFRS 9, BASEL II)
- Credit Risk & Fraud Detection Systems
- Product Analytics & Recommendation Engines
- Customer Segmentation & Lifetime Value Modeling
- ROI Optimization & Business Impact Analysis
- Pricing Strategy & Profitability Modeling
- Cross-functional Collaboration (Product/Engineering)
- Data Governance & Regulatory Compliance
- Stakeholder Management & Executive Communication
- Full Project Lifecycle Ownership
- Mentorship & Knowledge Sharing
- Agile Methodology & Rapid Prototyping
- Technical Documentation & Reproducibility

Education

University of Zululand, Bachelor of Science   Feb 2019 – Nov 2021

- **Discipline:** Applied Mathematics and Computer Science
- **Institute:** University of Zululand
- **Coursework:** Data Structures and Algorithms, Applied Mathematical Methods, Calculus, Nuclear Physics...

Experience

Data Scientist II, FNB Commercial Lending – Johannesburg, South Africa   Aug 2024 – Present

- Pricing Model : Notable contributor in the development of a dynamic pricing models for commercial lending products to enhance revenue and maintain competitive positioning.
- Data Pipeline Automation: Spearheaded a cross-functional initiative to automate data pipelines, reducing manual processes and improving data freshness.
- Executive Engagement: Presented business insights to C-suite executives, influencing decisions on product offerings and risk appetite.
- Reporting Automation: Automated Power BI and Excel reports by scheduling SQL and SAS scripts to streamline data reporting processes.
- Regulatory Compliance: Ensured adherence to governance, statutory, and legislative policies by aligning with regulatory frameworks.
- Methodology Innovation: Designed and optimized analytical methodologies to improve operational efficiency and profitability.
- Insightful Reporting: Created reports and presentations for stakeholders using advanced data interpretation and visualization techniques.
- Monetization Analysis: Applied statistical modeling and data analysis to identify monetization opportunities and improve customer experiences.
- Algorithm Development: Developed and documented analytical algorithms to streamline processes and enhance efficiency.
- Model Validation: Validated and tested analytical outputs to ensure accuracy and relevance to business needs.
- Data Privacy Assurance: Implemented privacy and data protection measures to maintain compliance with governance standards.
- Model Production Oversight: Oversaw model production processes to ensure scalability and alignment with business requirements.
- Structured Finance: Structured and costed leveraged finance transactions, focusing on term loans and funding solutions.
- High-Value Deal Support: Contributed to a pricing model supporting major deals, shaping commercial decision-making.
- Impact Analysis: Conducted internal and external assessments to mitigate risks from market dynamics and strategic changes.
- Regulatory Standards Application: Applied IFRS 9 provisioning and Basel methodologies in model development and validation.
- Effective Interest Rate (EIR) Modelling: Contributed to the development of the EIR model and its initial implementation through data-driven proof of concept.
- Product Scalability: Developed and tested data-agnostic solutions for scalability and cross-functional integration.
- Pricing Report Delivery: Managed and delivered pricing request reports to support strategic pricing initiatives.

Data Scientist I, WesBank – Johannesburg, South Africa   Feb 2022 – Aug 2024

- Stakeholder Collaboration: Engaged with stakeholders to identify critical business challenges and uncover opportunities for data-driven solutions that delivered measurable value.
- Data Management: Collected, cleaned, and transformed large and complex datasets to extract actionable insights and support the development of predictive models.
- Model Development: Applied advanced statistical techniques and machine learning algorithms to build high-performing predictive models and generate strategic recommendations.
- Insight Communication: Presented findings through comprehensive reports, intuitive visualizations, and engaging presentations tailored to both technical and non-technical audiences.
- Cross-Functional Collaboration: Collaborated with data scientists, engineers, and business analysts to design and implement scalable data pipelines and workflows.
- Model Optimization: Continuously refined and enhanced models through rigorous evaluation and iterative

improvements to maintain performance and business relevance.

- Innovation Advocacy: Stayed abreast of emerging trends in data science and machine learning and championed the adoption of innovative tools and methodologies.
- Analytical Reporting: Took ownership of reporting on analytical work, modelling initiatives, and implemented solutions, ensuring comprehensive documentation and transparent stakeholder communication.
- Credit Risk Modelling: Utilized expertise in credit risk assessment and scoring methodologies to support effective risk management practices.
- Process Enhancement: Identified and recommended improvements to business processes, analytical models, and systems to drive operational efficiency and value.
- Solution Delivery: Contributed to the development and delivery of high-impact solutions through rigorous analysis, business requirements gathering, and validation against stakeholder specifications.
- Governance Compliance: Ensured full compliance with governance standards and internal policies, from model development through to validation and regulatory sign-off, in line with the Model Risk Policy.
- Stakeholder Engagement: Actively engaged with model users, validation teams, monitoring teams, and regulators to ensure that their needs and priorities were reflected in delivered solutions.
- Team Synergy: Worked collaboratively with analysts, data engineers, and analytics engineers to implement end-to-end data science and machine learning solutions.
- Strategic Enablement: Supported functional teams by integrating data and analytics into strategic decision-making processes.
- Analytics Culture: Fostered strong partnerships and promoted data literacy across the organization, contributing to the company's analytics maturity.
- Methodology Development: Developed methodologies to improve data analysis and enhance the accuracy of predictive modelling.
- Professional Development: Proactively enhanced personal capabilities through continuous learning, training, feedback, and by maintaining relevant certifications.
- Technical Presenter: Delivered technical presentations at FirstRand's Technical ANCO, showcasing advanced data science methodologies, model insights, and business-impacting analytics solutions.
- Data Governance Participation: Attended FML Data Executive Committee (Data Exco) meetings, gaining exposure to high-level strategic discussions on data governance, analytics priorities, and enterprise data initiatives.

Certificates

Introduction to Cloud Computing, Udemy	2025
Credit Risk Modelling in Python, Udemy	2024
Certificate in Data Science, EXPLORE AI	2022
Leadership: How to Influence, Inspire and Impact as a Leader, Udemy	2022

References

Available upon request.