

Moffat Kagiri Ngugi

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Education

University of East London — *London, UK*

Master of Science in Data Science

Mar. 2022 – Present

Daystar University — *Nairobi, KE*

Bachelor of Science in Actuarial Science

Aug. 2017 – Nov. 2021

Experience

Liberty & Heritage Insurance — *Nairobi, KE*

Actuarial Graduate Trainee

Apr 2025 – Present

- Developed interactive dashboards (Power BI, Excel) for business acquisition tracking, improving decision-making across sales and underwriting teams.
- Conducted data-driven policy analysis and automated renewal workflows using actuarial principles and claims experience metrics.
- Applied statistical insights and loss ratio analysis to support underwriting decisions and pricing strategy.
- Collaborated with cross-functional teams to integrate actuarial feedback into product design, marketing, and distribution strategy.
- Contributed to public-sector tender preparation through technical documentation, compliance analysis, and stakeholder engagement.

Gauss Analytics — *Nairobi, KE*

Founder & Lead Data Scientist

Jan 2025 – Present

- Founded a data analytics and financial insight firm serving SMEs, NGOs, and professional service firms.
- Designed and implemented tiered analytics solutions: Foundational Analytics, Advanced Analytics & Architecture, and Embedded DSaaS (Data Science as a Service).
- Built custom data pipelines, automated reporting systems, and interactive dashboards to improve decision speed and financial visibility.
- Developed **Fedha**, an SME-focused financial app with tools for tax calculations, invoicing, and compliance.
- Secured initial client engagements in legal and social enterprise sectors, delivering measurable improvements in reporting efficiency and operational clarity.
- Driving strategic growth roadmap: pricing models, data governance frameworks, and regional expansion.

KCB Bank Kenya — *Nanyuki, KE*

Personal Banker

Sep 2022 – Apr 2025

- Analysed customer transaction data and identified high value clients, increasing my sales conversion rates.
- Developed automated dashboards in Excel to track portfolio growth, improving the efficiency of lead targeting.
- Utilized SQL to extract insights from banking databases, supporting strategy in retail loan products.

Trading Intern

Jul 2023 – Aug 2023

- Interned at the brokerage to learn various investment banking operations including compliance to NSE and CMA regulations, investor relations, and securities trading.

Projects

Fedha Tracker App | *Android (Java/Kotlin), Python, SQL, Google APIs, Git*

December 2024 – February 2025

- Designed and developed an Android-based financial tracker app, aimed at empowering freelancers and SMEs with real-time expense tracking and financial optimization.
- Architected a user-friendly mobile application that integrates data analytics for automated budgeting, report generation, and actionable insights.
- Implemented iterative development processes, ensuring rapid prototyping and continuous improvement based on user feedback.
- Established a scalable foundation with a roadmap for a future B2B SaaS web platform, enhancing financial decision-making capabilities.

Predictive Analytics | *Python, Random Forests, R, R Studio, R Markdown*

March – October 2023

- Applied predictive analytics and machine learning techniques like logistic regression and random forests on an ecommerce website dataset to develop models for classifying user sessions as converting to sales or not.
- The analysis was aimed at improving the ecommerce site's conversion rate.
- Implemented GitHub OAuth to get data from user's repositories.
- Visualized GitHub data to show collaboration.

OCR Extraction Tool | *Python, Tesseract OCR, pdf2image, OpenCV*

March 2025 – Present

- Developed an OCR extraction tool using Python and Tesseract OCR to extract text from scanned documents, including secured statements with embedded tables.
- Set up a robust Conda environment to manage dependencies and improve reproducibility.
- Implemented preliminary text extraction capabilities and laid the groundwork for future table extraction enhancements using advanced OCR techniques.
- Streamlined data ingestion, facilitating automated reporting and subsequent data analysis.

Technical Skills

Languages: Python, C/C++, SQL (Postgres), JavaScript, HTML/CSS, R, Java

Frameworks: React, Flutter, Node.js, Flask, Material-UI, FastAPI, Django

Developer Tools: Git, Jupyter Notebooks, Docker, Google Cloud Platform, VS Code, Visual Studio, PyCharm, IntelliJ, Eclipse

Libraries: pandas, NumPy, Matplotlib