# Moffat Kagiri Ngugi

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## Education

University of East London — London, UK

Master of Science in Data Science

In progress

Daystar University — Nairobi, KE

Bachelor of Science in Actuarial Science

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 the preparation of public sector tenders 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.
- 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.

## KCB Investment Bank — Nairobi, KE

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 Jan 2025 – July 2025

- Designed and developed an Android-based financial tracker app for freelancers and SMEs with real-time expense tracking and financial optimization.
- Architected a mobile app with analytics for budgeting, report generation, and actionable insights.
- Implemented iterative development and user feedback integration.
- Built a scalable roadmap for a B2B SaaS platform.

**Predictive Analytics** — Python, Random Forests, R, R Studio, R Markdown *Mar - Oct 2023* 

- Applied predictive analytics and ML (logistic regression, random forests) on ecommerce data to predict sales conversion.
- Integrated GitHub OAuth and visualized team collaboration data.

**OCR Extraction Tool** — Python, Tesseract OCR, pdf2image, OpenCV Feb 2025 – June 2025

- Built a tool to extract text from scanned documents including secure PDFs with tables.
- Created a reproducible Conda environment and automated reporting pipelines.

## 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, GCP, VS Code, PyCharm, IntelliJ, Eclipse

Libraries: pandas, NumPy, Matplotlib