SAM BYARUHANGA

Data Scientist | Business Analyst | Credit Risk Analyst | Data Analyst

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Professional Summary

I am a results-driven data scientist with a high level of integrity, bringing extensive experience in data science, data analysis, project management, and leadership across both the private and government sectors in the past 7 years. I apply advanced analytical methods to drive decision-making, optimize processes, and enhance organizational efficiency.

As a resourceful leader, I thrive in building high-performing, collaborative teams and empowering them to unlock the full potential of data. My track record includes delivering innovative solutions that optimize operations, improve efficiency, and solve challenging business problems across diverse domains.

I have developed a wealth of skills throughout my professional experience, including:

- ***Communication****: Conveying technical concepts and insights effectively to various stakeholders (technical and non-technical) in both Good written and verbal.*

- ***Collaboration****: Working well with cross-functional teams and diverse stakeholders.*

- ***Analytical & Problem-Solving:*** *Strong analytical and problem-solving abilities, including data interpretation, issue diagnosis, and finding actionable insights.*

- ***Learning & Growth:*** *Curiosity, adaptability, and a willingness to learn new technologies and stay updated in the field.*

- ***Project Management & Execution:*** *Ability to manage projects, prioritize tasks, Lead and guide team members to deliver high-quality results within deadlines.*

Technical Skills:

- ***Programming Languages:*** *Proficient in Python, R, and SQL for Database Management.*
- ***Machine Learning & AI:*** *Expertise in supervised and unsupervised machine learning, deep learning, Natural Language Processing (NLP), and frameworks such as TensorFlow, PyTorch, and scikit-learn for Artificial Intelligence.*
- ***Data Handling & Extract, Transform, Load (ETL):*** *Skilled in data cleaning, preparation, integration, and large-scale data processing.*
- ***Business Intelligence and Data Visualization Tools:*** *Proficient with Tableau, Excel, Power BI, and libraries like Matplotlib and Seaborn for Data Visualization.*
- ***Cloud & Big Data Technologies****: Experience with AWS, Azure, Google Cloud, and Spark in handling Big Data.*
- ***Statistical Analysis & Modelling:*** *Strong background in statistical methods, regression analysis, Credit risk modeling, time series forecasting, marketing analytics, and operational efficiency modeling.*

Professional Experience

Global Data Scientist - FINCA Impact Finance

October 2023 – Present

- Driving the development of in-house credit models (Behavioral application Credit Scoring Models)
- Monitoring and assessing the performance of the credit models.
- I work on data collection and cleansing, methodology evaluation, model refreshment, and documentation.
- I support the implementation team(s) on the model testing process.
- I support throughout the model lifecycle from model initiation to model retirement, including enhancements.
- I execute monthly credit scoring models (internal) in an accurate and timely manner for the credit risk team I collect credit risk-related data and conduct analysis, segmentation, trending, and forecasting.
- I conduct A/B testing, validate, and oversee the deployment of scorecards developed by external consultants for Finca Impact Finance.
- I develop and maintain documentation/manuals on processes, procedures, models developed, reports generated, and statistical solutions devised.

Key Achievements:

- I successfully developed newer generation scoring models across the Finca Impact Finance network, enhancing the organization's ability to assess and manage credit risk more effectively.
- I successfully developed, documented, and published the credit scoring manual outlining the model development, Model implementation, and model monitoring and maintenance, increasing confidence in credit scoring models and processes across the network.

Global Credit Risk Data Analyst - FINCA Impact Finance

September 2021 - October 2023

- Developed and improved credit risk models (application and behavior scoring) to assess customer risk, reducing default rates.
- Utilized Power BI and Tableau to visualize portfolio risk, aiding in executive decision-making for credit policy development.
- Conducted portfolio stress testing and scenario development to enhance risk mitigation strategies across subsidiaries.
- Automated risk reporting processes, improving efficiency in risk monitoring.
- Analyzed economic and financial data to improve the accuracy of risk models.

Key Achievements:

- Enhanced the accuracy of credit scoring models by 20%, increasing loan approval rates with lower risk.

- Developed advanced risk reports that directly informed executive decisions on credit limits and portfolio exposure.

Assistant Business Analyst / Data Analyst–Platinum Credit (U) Ltd

December 2019 - August 2021

- Analyzed daily performance data and prepared risk analysis reports for various loan products, optimizing loan recovery strategies.
- Designed financial and performance monitoring tools for sales and credit teams to improve cost efficiency.
- Led market analysis efforts, providing actionable insights for product development and marketing strategies.

Key Achievements:

- Improved loan recovery rates by 15% by introducing data-driven credit risk assessment tools.
- Played a pivotal role in reducing bad debt portfolio by 10% through enhanced data analysis and reporting.

Data Analyst- PMTS Limited (Airtel Distributor)

January 2017 to November 2019

- Led data analysis efforts to grow the Airtel Money business by over 50% in the Makindye territory.
- Provided performance reports and risk analysis that improved strategic decision-making for sales and distribution.

Education

Postgraduate Diploma in Monitoring and Evaluation
Uganda Management Institute, Kampala – 2020

Bachelor of Science in Quantitative Economics
Makerere University, Kampala – 2017

Certifications & Training

- Machine Learning & Data Science (Coursera)
- R and Python for Data Science (Coursera)

Professional References

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