

VERONICA NGATIA

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PROFESSIONAL SUMMARY

Data Analyst with 2+ years of experience in operational and financial data analysis, reporting, and data quality management across banking, SACCO, and public-sector environments. Skilled in SQL, Power BI, and Advanced Excel to extract, validate, and analyze large datasets, identify trends, anomalies, and data gaps, and build dashboards and recurring reports for internal and external stakeholders. Experienced in resolving stakeholder data queries, collaborating across departments, and automating reporting workflows to improve efficiency and data accuracy. Currently pursuing an MBA in Strategic Management.

CORE SKILLS

- SQL
- Power BI (Dashboard Development & Data Visualization)
- Advanced Microsoft Excel (Pivot Tables, VLOOKUP, XLOOKUP, Data Manipulation)
- Data Quality Control, Validation & Documentation
- Data Analysis & Recurring/Ad-hoc Reporting
- Trend, Anomaly & Data Gap Identification
- Process Automation & Workflow Optimization
- Stakeholder Communication & Cross-Team Collaboration
- Financial Analysis & Portfolio Monitoring
- Data Analytics, Validation & Report Production
- Tableau
- AI-Assisted Productivity Tools

WORK EXPERIENCE

Credit Analyst

January 2025 – Present

Apenia – Nairobi, Kenya

- Extract, structure, and validate borrower and portfolio datasets across 1,000+ accounts annually, identifying trends, anomalies, and data quality issues to support accurate credit decision-making.
- Develop monthly and quarterly portfolio performance dashboards, credit risk reports, and management reports using Advanced Excel and Power BI to support lending, restructuring, and collections strategies.
- Apply financial modelling, dashboard development, and automation techniques to streamline reporting processes, reducing manual analysis time by 30–40%.
- Collaborate with collections, sales, and client relationship teams to triage and resolve data queries, communicating complex findings clearly to non-technical stakeholders.
- Monitor portfolio concentration, sector performance, and macroeconomic trends to identify emerging risks and recommend timely mitigation strategies.
- Conduct financial statement analysis, cash flow assessments, transaction-level reviews, and financial data validation to support portfolio monitoring and risk assessment.

- Support predictive risk modelling and AI-assisted analytical initiatives to enhance portfolio monitoring and reporting efficiency.
- Maintain accurate reporting trackers, financial records, and analytical documentation while ensuring compliance with internal controls and regulatory requirements.

Account Executive

January 2024 – December 2024

Apenia – Nairobi, Kenya

- Managed a portfolio of over 150 clients, balancing business growth with sound credit quality through effective relationship management and financial analysis.
- Conducted client financial assessments and credit evaluations, contributing to approval-to-disbursement conversion rates of 60–70%.
- Analyzed market trends and competitor offerings to support data-driven adjustments to sales and lending strategies.
- Worked closely with credit and risk teams to improve portfolio quality by minimizing onboarding of high-risk borrowers.
- Managed more than 100 active prospects monthly, supporting customer acquisition and portfolio growth through data-driven engagement strategies.

SEO Content Analyst

January 2023 – December 2023

Self-Employed – Nairobi, Kenya

- Delivered high-quality, SEO-optimized, research-based content for international clients across finance, business, and general topics, consistently meeting deadlines in a fully remote environment.
- Conducted online research and data gathering, synthesizing complex information into clear, structured insights to support client objectives.
- Managed 5–10 active client projects per week, maintaining 100% on-time delivery and high client satisfaction.
- Applied data interpretation and analytical thinking to produce fact-based, accurate content aligned with client requirements.
- Communicated with global clients, demonstrating strong remote collaboration, time management, and self-management skills.

Junior Financial Analyst

October 2021 – September 2022

Unitrust SACCO – Nairobi, Kenya

- Conducted financial analysis on 50+ client accounts and internal financial datasets, identifying trends that supported strategic planning and improved operational efficiency.
- Managed and cleaned financial datasets using Excel, improving data integrity and reducing reporting errors.
- Built budget forecasts using historical data in Microsoft Excel (Pivot Tables, VLOOKUP), improving forecast accuracy and supporting resource allocation decisions.
- Prepared monthly financial reports using Excel and accounting systems, ensuring 100% data accuracy and compliance with regulatory standards.
- Identified and assessed credit and operational risks, contributing to stronger internal controls and reduced exposure to high-risk accounts.

Junior Data Analyst (Intern)

May 2021 – July 2021

Department of Finance & Economic Planning – Embu County Government – Embu, Kenya

- Collected, cleaned, and analyzed datasets on county development projects using Excel and SQL, improving data reliability for reporting.
- Supported preparation of expenditure tracking and project performance reports, aiding planning and accountability.
- Contributed to statistical reporting used in policy and planning decisions.
- Assisted in administrative coordination, documentation, and reporting workflows, improving departmental efficiency.

Accounts Assistant (Intern)

October 2022 – December 2022

NG-CDF Manyatta Constituency – Embu, Kenya

- Processed and verified payment vouchers with 100% accuracy, ensuring compliance with public finance regulations.
- Supported preparation of quarterly financial and operational reports, improving reporting efficiency and documentation accuracy.
- Assisted in budgeting processes for administrative and recurrent expenditures, contributing to cost tracking and financial planning.
- Maintained organized financial records and documentation, improving audit readiness and internal control compliance.

EDUCATION

MBA in Strategic Management

Kenyatta University – Nairobi, Kenya | 2022 – Present

Bachelor of Economics and Statistics (2nd Class, Upper Division)

University of Embu – Embu, Kenya | 2017 – 2021

PROFESSIONAL CERTIFICATIONS

- Business Intelligence & Data Analyst (BIDA®) — Corporate Finance Institute (CFI), 2026
- Financial Modeling & Valuation Analyst (FMVA®) — Corporate Finance Institute (CFI), 2026
- FinTech Industry Professional (FTIP®) — Corporate Finance Institute (CFI), 2026
- AWS AI & ML Scholars Challenge — Udacity, 2026
- E-Procurement & IFMIS System Training — Centre for Procurement and Supply Chain Management, 2021

REFERENCES

Available upon request.