

KANGWA MUMBA

Lusaka • +260965188504 • hello@kangwamumba.com • linkedin.com/in/nathanmumba • kangwamumba.com

Data Analyst

WORK EXPERIENCE

Lupiya Financial Services Credit & Data Analyst Lead

09/2023 – Present

- **Data-Driven Risk Management:** Leverage SQL and Advanced Excel to analyze loan portfolio performance, building comprehensive vintage analysis and roll-rate models to predict and mitigate credit risk.
- **Business Intelligence:** Design and maintain interactive Power BI dashboards that provide executive leadership with real-time visibility into portfolio health, non-performing loans (NPLs), and collection trends.
- **Workflow Automation:** Champion the integration of automated reporting and spreadsheet modeling to streamline the credit assessment process, reducing turnaround time in line with SLAs while maintaining strict risk standards.
- **Data Validation & Reporting Accuracy:** Developed a comprehensive data validation process for large datasets, enhancing reporting accuracy and providing actionable business insights within 3 months.
- **Policy Evaluation:** Utilize robust framework evaluations to ensure credit operations align with both internal risk appetites and external regulatory standards.

Bayport Financial Services Recoveries Officer

08/2017 – 09/2023

- **Quantitative Target Achievement:** Directed data-driven targeting and portfolio segmentation strategies to hit an unprecedented monthly recovery and capital mobilization milestone of over **K1,000,000**.
- **Process Optimization:** Evaluated collection strategies using data-driven insights, significantly improving recovery efficiency and reducing delinquency rates over a six-year tenure. Developed a comprehensive data validation process for large datasets containing 50,000+ records, enhancing baseline reporting accuracy and delivering actionable business insights within 3 months.
- **Cross-Functional Indicator Tracking:** Partnered closely with 3 cross-functional departments (Finance, Operations, and Compliance) to track organizational performance indicators, presenting key findings during 2 annual evaluation reviews. Compliance & Risk Mitigation: Ensured all recovery operations adhered strictly to compliance frameworks, consumer protection guidelines, and internal policy metrics.

SKILLS

Credit & Risk Management: Credit Scoring, Portfolio Quality Monitoring, Risk Mitigation, Roll Rates, Vintage Analysis

Data Analytics & Visualization: Advanced Excel (Financial Modeling/FMVA Certified), Data Validation, Power BI, SQL

Operations & Recoveries: Efficiency Optimisation, Legal & Regulatory Compliance, Negotiation, Stakeholder Management

Framework Evaluation: Indicator Tracking, Policy Adherence Score (PAS) development, Process Automation

EDUCATION

Bachelor of Science - Banking and Finance

The Copperbelt University

01/2011 - 01/2015

CERTIFICATIONS

Successful Negotiation: Essential and Skills - an online non-credit course

University of Michigan

Financial Modelling and Valuation Analyst (FMVA®)

Corporate Finance Institute