

## **RELEVANT EXPERIENCE**

### **Freelance Data Consultant – Emerging Markets**

***Lipa Later, Kasha Global, Nairobi***

*01/21 – Present*

- Working with a FinTech, Lipa Later, to create a credit prediction model and advise on creation of a scalable data infrastructure
- Delivering insights to Kasha Global, an e-commerce platform for feminine healthcare products, on usage of their contraceptive education tools and orders of related products

### **Data Scientist and Data Product – Business Intelligence Lead**

***Collective Health, San Francisco***

*07/18 – 01/21*

- Responsible to instill a culture of data driven decision making in the product organization and c-suite
- Conducted regression analysis and hypothesis testing for site of care re-routing experience in order to identify 2% cost savings opportunity, which in turn inspired product pilots geared to realize these savings
- Served as a Product Manager to data engineers for creation of data pipelines, product instrumentation and client-facing data products
- Defined relevant product metrics and created dashboards to understand influence of the product on higher level business goals

### **Consultant**

***Oliver Wyman, San Francisco***

*09/16 – 06/18*

- Conducted in-depth primary and secondary research on a corporation as a part of due diligence provided to a private equity fund
- Involved in defining a client's broader payments strategy by analyzing competitor models and extracting relevant benchmarks
- Identified business processes to be accomplished under a post-merger operations project and implemented a platform to optimize execution of these processes
- Analyzed a payer-provider health system's financials and utilization data to deduce value of the health insurance plan to the hospital
- Designed a behavior change strategy for a project aiming to reduce over-practice in medicine by certain physician groups

### **Risk Engineering Intern**

***Earnest Inc., San Francisco***

*06/15 – 09/15*

- Analyzed the risk profile of personal and student loan refinancing applications in order to underwrite loans suitable for our portfolio
- Leveraged past data on personal loans and used ordinary least squares regression to extract features that most influenced interest rates assigned to applicants. Used the results of the regression on the test set to measure performance of the model
- Automated parts of the underwriting procedure so as to reduce time-consuming, manual processing of the loans

### **Summer Analyst, Public Sector and Infrastructure Banking**

***Goldman Sachs & Co. Investment Banking Division, New York***

*06/14 – 08/14*

- Received full time return offer
- Structured debt for municipalities for the purposes of refinancing and new project financing
- Analyzed company filings, investor presentations and market information in order to create advisory materials for public health and energy companies
- Created fully integrated credit models in order to understand the current status of the municipality and impact of various strategic decisions on key financial indicators

### **Summer Analyst, PWM Global Management**

***Goldman Sachs & Co. Investment Management Division, New York***

*06/13 – 08/13*

- Completed and managed projects that supported the technological and regulatory changes in the business
- Conducted competitor, market and accounts analysis in order to determine the impact of current business strategy and to evaluate strategy going forward
- Ran various management reports, organized data and maintained agendas on a weekly basis for internal use by the team and for distribution to PWM as a whole

## **ACADEMICS**

### **Stanford University**

*M.S. Class of 2016, B.A. Class of 2015*

*Graduate Program: Management Science and Engineering (M.S), GPA: 3.8. Undergraduate Major: Economics (B.A), GPA: 3.9*

### **Karachi Grammar School (Pakistan)**

*08/04 – 06/11*

*Cambridge A Levels: 4 A\*s. Cambridge GCE O levels: 11 A\*s*

**SAT I:** Math; 770 Reading; 730 Writing; 690. **SAT II:** Math 2; 800 Physics; 780

## **ADDITIONAL INFORMATION**

- Programming skills in Python, SQL, STATA and MATLAB
- Proficient in English and Urdu
- Interested in guitar playing, painting, rock climbing