

RIDWANLLAH HUSAIN

Data Analyst | Analytics Engineering

Lagos, Nigeria | h.ridwan707@gmail.com | +234 810 449 3837 | [LinkedIn](#) | [GitHub](#)

SUMMARY

Data analyst who owns the full path from raw source to the decision it drives; pulling from APIs, modeling in PostgreSQL, then building the Power BI layer business teams rely on daily. A year of portfolio and operational analytics in fintech, alongside a self-directed energy-sector data warehouse, has sharpened me most where the data is messy and the question is still unclear. Electrical engineering background, so I chase the mechanism behind a number before I trust the correlation.

CORE SKILLS

Data Analytics: SQL (PostgreSQL, SQL Server), Python (Pandas, NumPy, Scikit-learn), Excel, Exploratory Data Analysis, Statistical Analysis, Machine Learning (Classification & Regression, LightGBM, SHAP), Data Validation, Cohort & Funnel Analysis

Business Intelligence: Power BI (DAX), Metabase, Data Visualization, KPI Analysis, Automated Reporting

Analytics Engineering: Automation, Data Warehousing, ETL Pipelines, REST APIs, FastAPI, Streamlit

Cloud & Tools: Supabase, AWS (Redshift), Apache Airflow, Docker, Git

PROFESSIONAL EXPERIENCE

Risk & Data Analyst | Quickcheck — Digital Lending Fintech

08/2025 – Present

Lagos, Nigeria (Remote)

- Drove early repayment from 54% to 66% by segmenting borrower cohorts in SQL and Python, isolating the behaviors preceding late payment and converting them into policy and product changes.
- Accelerated recurring reporting by 40%, automating 15+ Power BI and Metabase dashboards across portfolio, collections, delinquency, and fraud KPIs.
- Delivered the standing portfolio reporting Risk and Operations use to monitor loan book quality and adjust lending strategy month to month.
- Collaborated across Risk, Product, and Operations functions to map out processes, identify operational vulnerabilities, and conduct data-integrity risk audits before executive reporting.

PROJECTS

Nigeria Electricity Grid Analytics — Sector Performance Warehouse & Scenario Model

SQL, Python, PostgreSQL, Supabase, Power BI, DAX | [GitHub](#) · [Dashboard](#)

- Traced where 45% of Nigeria's electricity value disappears: 145,500 GWh generated across 2021–2026 returns only 55% as collected revenue, with ₦2.0 trillion of ₦7.8 trillion billed left uncollected.
- Modelled three what-if levers and proved metering returns more per point than new capacity, since a chain retaining 59% strands two-fifths of added generation while metering coverage correlates with collection at $r = 0.92$.
- Diagnosed three distribution companies with matching loss rates as three separate failures — billing, collection, and both — each pointing to a distinct remedy.
- Architected an 11-table PostgreSQL star schema consolidating 24 API endpoints and OCR-extracted regulator PDFs, with idempotent reloads and automated referential-integrity verification.

Credit Scoring Application — Risk Analytics & Predictive Modelling

Python, SQL, Machine Learning, FastAPI, Streamlit | [Website](#)

- Isolated an eightfold default gap across 600,000+ loan records, 43% for first-time borrowers against 5% for repeat borrowers, which set the case for segmented rather than pooled models.
- Delivered 0.76 out-of-time AUC and an 8% gain in risk discrimination over a pooled baseline, using segment-specific LightGBM models tuned with Optuna.
- Applied SHAP explainability to surface the drivers behind individual predictions, making model output reviewable rather than opaque.

EDUCATION & CERTIFICATION

University of Lagos — Lagos, Nigeria

B.Sc. Electrical & Electronics Engineering | CGPA 4.40/5.00 (Second Class Upper) | Graduated 2025

Udacity ALX-T Data Analyst Nanodegree | Udacity | 2022

LEADERSHIP EXPERIENCE

Financial Secretary | University of Lagos Engineering Society

11/2023 – 08/2024

- Directed budgeting and expenditure tracking for a 5,000+ member student society, building an Excel allocation model that made spend traceable by activity across the academic year.