

# Andre de Carvalho

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## SUMMARY

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Chevening Scholar and Mandela Washington Fellow with nearly 5 years of experience advancing digital trust, financial inclusion, and ICT leadership across Angola, the UK, and the US. Having experienced the barriers of digital exclusion in my own community, I went on to lead ICT infrastructure improvements for MSF humanitarian operations, support UNICEF's digital inclusion programs, and deliver talks on digital trust at the U.S. Embassy in Angola and the Chevening Conference in the UK. I am now developing a fintech startup to extend secure, cashless payments to Angola's informal economy. Passionate about responsible AI and e-government, my mission is to build secure, inclusive, and scalable digital economies in Africa.

## PROFESSIONAL EXPERIENCE

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### Tapy

2025 – Present

Founder & Builder | Angola/Remote

- Founding and conducting economic landscape analysis of Angola's informal economy (13M users, 40%+ GDP), mapping barriers to digital payment adoption, platform market dynamics, and regulatory frameworks.
- Engineering and piloting a secure hardware prototype, enabling cashless payments for low-income communities and targeting reduction of daily cash handling risks worth thousands of USD across informal trade.

### UNICEF

May 2023 – Nov. 2023

Digital Inclusion Consultant | Angola

- Implemented and advanced UNICEF programs to advance digital inclusion strategies, focusing on digital literacy and e-learning adoption barriers in transport sector.
- Delivered and coached 10 professional drivers to complete online certification courses, increasing course completion rates from 30% to 90% with measurable impact on employability and income stability for 10 drivers.

### North Carolina State University

Jan 2024– Mar 2024

MWF Professional Development Experience | Raleigh, North Carolina, USA (remote)

- Conducted market and economic landscape analysis for cybersecurity sector in Angola, including SWOT assessment of regulatory frameworks and platform market dynamics.
- Secured Voice of Customer studies with Angolan financial institutions, leading to 2 partnerships.

### Doctors Without Borders (MSF)

May 2022 – May 2023

ICT Supervisor | Luanda, Angola

- Directed and managed ICT operations across 3 offices, resulting in uninterrupted digital service delivery for 40+ staff in humanitarian health programs, analyzing system vulnerabilities and operational dependencies; produced technical documentation informing infrastructure investment decisions.
- Informed \$100,000 investment decisions in network infrastructure upgrades, directed migration to secure IT environment, improving resilience of critical health operations and reducing downtime incidents by 25%; optimized network infrastructure, boosting operational reliability by 20%.

- Managed and optimized Windows/Linux systems and Active Directory, improving governance and security of digital platforms.
- Designed and delivered digital skills training across 5 departments (100+ employees), achieving 15% reduction in operational errors and measurable increases in digital tool adoption rates.

## EDUCATION

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MSc., Cybersecurity and Machine Learning, University of Aberdeen | Aberdeen, UK      Sept 2025

MWF Leadership in Business, University of Texas at Austin | Austin, Texas      Jun 2023 - Aug 2023

B.S., Computer Science, Lusiada University of Angola | Luanda, Angola      Mar 2014 – Nov 2017

## AWARDS

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Chevening Scholarship (UK) – Awarded for leadership and academic excellence (selected from 69,000 applicants, 2024).

Mandela Washington Fellowship (US) – Selected among 50,000 applicants across Africa for digital innovation and leadership (2023).

## RESEARCH

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RBAC for LLMs (Responsible AI for secure e-gov chatbots) | Master's Thesis, 2025  
Developed role-based access control for large language models in public sector, analysing governance frameworks and ethical considerations for AI in government services | Demo | Video.

Digital Payment Systems for Informal Economies: Policy Recommendations" | Forthcoming  
Analysis of Angola's informal economy digital payment landscape, examining market structure, regulatory barriers, and financial inclusion pathways for 13M underbanked users

## LANGUAGES

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Portuguese (native), English (fluent, reading, listening, writing, oral)

## SKILLS

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- **Technical:** Cybersecurity, AI/ML, Responsible AI, Incident Response, Ethical Hacking, MLOps, Web Development, Hardware Prototyping.
- **Policy & Strategy:** Policy Design, Strategic Planning, Digital Transformation Strategy, Financial Inclusion, Stakeholder Engagement, Multi-stakeholder Coordination, Government Advisory
- **Tools:** Linux, Microsoft Office (Advanced), Active Directory, GitHub, Google Workspace.
- **Soft Skills:** Public Speaking, Policy Engagement, Leadership.