

KOBE CARGILL

Business Systems Analyst | Data, AI-Enabled Workflows & Technology Risk

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PROFESSIONAL SUMMARY

IT professional with end-to-end experience across business systems analysis, application support, data workflows, and technology risk — spanning enterprise financial services (CIBC), full-stack product delivery (SkillHat), and independent software development. Skilled at gathering and translating business requirements into technical specifications, testing and validating data- and AI-enabled systems, and building governance and control frameworks around technology delivery. Hands-on technical builder (Python, SQL, React, FastAPI) with a strong analytical foundation in actuarial science, plus additional depth in cybersecurity, systems governance, and formal research into multi-agent AI system design. Comfortable operating across both business and technical stakeholder groups, from requirements gathering and UAT through to solution design, testing, and documentation.

CORE COMPETENCIES & TOOLS

- Business & Systems Analysis: requirements gathering, stakeholder management, process mapping, gap analysis, UAT & functional/stress testing, technical documentation
- Data & AI-Enabled Systems: SQL-based monitoring & analysis, Python, RAG system design/testing/validation, agentic & multi-agent workflow design, AI infrastructure assessment (SharePoint, knowledge bases, vector retrieval), model risk & human-in-the-loop controls
- Technology Risk, Governance & Compliance: NIST CSF, SOC 1 & 2, GDPR, PIPEDA, AIDA, EU AI Act, control design & validation, audit readiness, risk scoring & assessment frameworks, Privacy Impact Assessments, Privacy-by-Design
- Applied Security & Systems: Linux system controls, network traffic analysis (tcpdump, Wireshark), least-privilege access reviews
- Delivery & Tooling: Agile delivery, Jira, Confluence, Python, SQL, Linux, Excel, GitHub, SharePoint, FastAPI, SQLite, React / React Native, TypeScript, Supabase, Claude / Claude Code, RAG pipelines, stakeholder communication

PROFESSIONAL EXPERIENCE

Analyst, Liquidity & Change Management — CIBC, Toronto, ON | *Mar 2026 – Jul 2026*

- Designed a complete enterprise risk and controls assessment model for Treasury and Global Operational Risk Management (GORM) from first principles — risk-scoring formulas, control-weighting methodology, and quantitative assessment logic, through to framework architecture, risk-register design, and governance documentation — handed off for future implementation.
- Built an automated verification tool that ingests completed risk-assessment documents and checks likelihood/impact ratings against embedded methodology logic, flagging misaligned items with a cited justification in a structured report.
- Designed a multi-source data integration pipeline standardizing pricing data from 17 partner banks — extracting inconsistent PDF and email sources into structured JSON, then compiling into a side-by-side comparison spreadsheet with an audit trail for traceability across currencies, tenors, and maturities.
- Assessed, rebuilt, and validated the knowledge infrastructure behind an enterprise decision-support system — auditing the SharePoint knowledge layer for structural gaps and access-control weaknesses, then rebuilding document organization, metadata tagging, and content governance; validated the rebuild through functional, stress, and structured UAT testing.
- Identified, scoped, and delivered process-automation use cases across two business units (Treasury and GORM Assurance) using Python, working independently and with department stakeholders to translate business problems into technical solutions.
- Synthesized technical findings and risk observations into contextualized recommendations for cross-functional stakeholders, bridging systems/infrastructure work with business-specific decision-support requirements.

Agile Project Manager & Business/Systems Analyst — SkillHat AI Consultant Accelerator, Toronto, ON | *Oct 2025 – Jan 2026*

- Led end-to-end Agile delivery of a full-stack product, translating business requirements into sprint backlogs and managing a cross-functional team of business analysts, product managers, and UX/UI designers across North America.
- Mapped data flows, system dependencies, API integrations, and control points across the platform to identify risk exposures; conducted technology risk assessments covering identity & access controls, third-party services, data storage, and logging mechanisms.

- Defined and documented control requirements (data minimization, encryption, access controls, audit logging) aligned to GDPR, PIPEDA, SOC, and NIST CSF, and authored a governance and privacy documentation suite, including a Privacy Impact Assessment and data governance framework.
- Delivered risk summaries and governance recommendations to both technical and non-technical stakeholders throughout iterative development.

AI Trainer — Outlier AI & Alignerr, Toronto, ON | *Mar 2024 – Present*

- Validate AI training datasets for quality, integrity, and responsible data handling in support of model development — mathematics-focused reasoning assessment at Outlier AI, general reasoning assessment at Alignerr.
- Create prompts for models to solve, then assess the logical soundness and accuracy of step-by-step model reasoning, contributing to projects focused on building accuracy and trustworthiness in AI model responses.

Black Student Success Advisor, LEAP — Algoma University, Brampton, ON | *Apr 2024 – Jul 2025*

- Designed workshops and information sessions for high school students from equity-deserving groups, applying risk-assessment techniques to identify and mitigate program-delivery risk while maintaining compliance with data privacy and institutional governance requirements.

EDI & Outreach Coordinator — Risk and Insurance Studies Centre (RISC), Toronto, ON | *Jun 2025 – Aug 2025*

- Built partnerships with youth-focused organizations for a risk education and literacy program, promoting awareness of cyber, financial, and wellbeing-related risk and facilitating collaboration between community partners and the centre.

Intern, HALLiVE — Risk and Insurance Studies Centre (RISC), Toronto, ON | *Feb 2023 – Jun 2023*

- Led a team analyzing risk management challenges in the insurance industry and presented solutions to subject matter experts.

INDEPENDENT RESEARCH

Provable Structural Containment in Multi-Agent AI Systems | *Graph theory, order theory, information-flow security, control theory*
| *2026 – Present*

- Built a formal framework establishing that containment in multi-agent AI systems is decidable from declared permissions — a design-time check rather than a post-deployment evaluation — grounded in three verified 2026 agent-security incidents.
- Designed a static analysis reconstructing an agent network's channel graph from permissions alone, surfacing implicit channels invisible to architecture review; delivered full technical documentation, an interactive 3D visualization, and a project one-pager — kobecargill.com.

SELECTED PROJECTS & TECHNICAL BUILDS

Personal Intelligence OS — AI Governance & Intelligence Platform | *Python, React, FastAPI, Anthropic API*

- Solo-designed, built, and operate a local-first, six-channel AI intelligence platform with autonomous ingestion, LLM-based synthesis, real-time alerting, and an interactive dashboard.
- Maintained a full governance program from inception — risk register, threat models, regulatory register, and decision log (70+ logged decisions) — alongside privacy-by-design controls (PII redaction, encrypted backups, zero-exposure remote access).

Sparkplug — AI Job Application Platform | *React, TypeScript, Supabase*

- Designed and delivered a full-stack platform automating job discovery, match scoring, resume tailoring, and application workflows (13 Edge Functions, Firecrawl integration across major job boards).
- Produced a complete governance and security documentation suite (data governance framework, compliance risk assessment, Privacy Impact Assessment, security report graded A) as a core delivery artifact.

Cyber Flash — Mobile Cybersecurity Study App | *React Native (Expo), iOS & Android*

- Built an offline-first study app for the CompTIA Security+ and ISC2 CC exams, implementing spaced repetition across 331 flashcards and a 50-scenario applied-judgment module, with zero network dependencies or third-party analytics.

Personal RAG Chatbot | *Python, Claude API*

- Built an AI chatbot using retrieval-augmented generation to query a custom multi-domain knowledge base, with OCR ingestion and a source-citation viewer for each response.

Applied Security Practice | *Linux, SQL, Network Analysis*

- Developed SQL-based monitoring queries to identify anomalous authentication activity and analyzed access patterns to support identity and access governance reviews.
- Reviewed file and directory permissions against least-privilege standards, and captured/analyzed network traffic (tcpdump, Wireshark) for incident investigation practice.

EDUCATION & CERTIFICATIONS

B.A. Actuarial Science — York University, Toronto (Probability Theory, Mathematical Statistics, Regression Analysis, Time Series Analysis, Financial Mathematics, Ruin & Credibility Theory, Statistical Computing in R/Python/Excel)

- AI Governance Professional (AIGP), IAPP (exam in progress) • Certified in Cybersecurity (CC), (ISC)² • AI Consultant, SkillHat
- Google Project Management Professional Certificate • Google Cybersecurity Certificate • CompTIA Security+ (in progress)
- DataCamp: SQL, Python, R, Excel, Data Science Fundamentals