Nick Hargreaves

Engineering Leader & Hands-On Builder in Fintech, Cloud Platforms & AI

Email +254 717 374 752 Nairobi, Kenya LinkedIn nickhargreaves.com

SUMMARY

Engineering and technology leader with **15+ years** designing and scaling distributed fintech systems across Africa, still hands-on across backend development, cloud architecture, infrastructure as code, and production reliability. Built and led distributed engineering teams across Africa and India, shipped payments and banking platforms used by hundreds of thousands of people, and works with AI coding agents and LLMs daily. Comfortable owning architecture, delivery, and the code itself.

CORE COMPETENCIES

Languages & Backend

Java (Spring Boot), Python (Django/FastAPI), TypeScript/Node.js, Go; distributed systems, microservices, API design, GraphQL, event- and domain-driven architecture, SQL & data modeling

Cloud & Infrastructure

AWS (EKS, IAM, VPC, SNS/SQS, Lambda, CloudWatch), GCP, Terraform (IaC), Docker, Kubernetes, Kafka, RabbitMQ, Redis, Elasticsearch, PostgreSQL/MySQL

DevOps & Reliability

CI/CD, GitOps (ArgoCD), secrets management (Vault), observability, SLOs, incident response, root-cause analysis

AI & Automation

LLM/API integration, RAG and agentic workflows, AI-assisted development (Claude Code and similar), engineering automation

Leadership

Engineering strategy, hiring & team building, mentoring, technical roadmap ownership, stakeholder communication, cross-functional delivery

EXPERIENCE

Fractional CTO at Hiruko

Jul 2025 – Present

- Provide fractional CTO advisory and hands-on execution support to startups and fintech teams
- Design, build, and operate SaaS products end-to-end as sole engineer: architecture, AWS/GCP infrastructure, Terraform IaC, CI/CD, and LLM integrations

> NOTABLE BUILD **KaziOS** kazios.cloud
>
> Automation-first, AI-enabled modular ERP for African SMEs, with M-Pesa integration and an LLM-backed assistant.

> NOTABLE BUILD **AkiliQuest** akiliquest.com
>
> Gamified learning platform built on the Kenyan CBC curriculum, with contest and leaderboard features.

Chairman of the Board at goal4.org

Jul 2025 – Present

- Chair the board of a nonprofit delivering maternal and child health programs in Sega, Kenya, providing governance oversight and strategic direction
- Guide funding strategy and program priorities across Mothers' Education, Safe Birth, and Special Projects initiatives

Head of Engineering at Choice Bank

Jul 2024 – Jul 2025

- Led engineering teams building API banking infrastructure for African fintech platforms
- Stayed hands-on: wrote and reviewed infrastructure-as-code, set CI/CD and deployment standards, and served as senior escalation authority for production incidents and root-cause analysis
- Delivered AI-driven internal and customer-facing tools; owned architecture, reliability, and scaling of digital banking systems

Chief Technology Officer at Koa (Lotus)

May 2022 – Jul 2024

- Led engineering for a consumer savings platform serving hundreds of thousands of users
- Architected and built the AWS environment hands-on (EKS, IAM, VPC, SNS/SQS), wrote and managed Terraform IaC, built CI/CD pipelines, and led incident response and production reliability
- Directed the pivot to Lotus, a Banking-as-a-Service platform for SMEs: payments, spend management, ERP integrations, and public APIs
- Owned technical strategy, infrastructure, and hiring; built and mentored the engineering team

Beyonic → Onafriq

2016 – May 2022

One continuous tenure through acquisition, across three roles of increasing scope.

Technical Director, Partner Tools

2020 – May 2022

- Led post-acquisition technical integration of Beyonic into Onafriq's pan-African payments network
- Managed distributed engineering teams of up to 25, including tech leads, engineers, and QA across Africa and India, while remaining hands-on in architecture, DevOps, and delivery

Technical Director

2019 – 2020

- Led engineering and product roadmap through the acquisition by Onafriq
- Built scalable payment APIs and improved CI/CD and infrastructure reliability

Senior Software Engineer

2016 – 2018

- Designed and built payment APIs and mobile money integrations, including M-PESA, over SMS and USSD rails
- Contributed to platform scalability during rapid regional expansion

Senior Software Engineer at Code for Africa

2012 – 2015

- Built backend systems and mobile applications leveraging open government data
- Developed tools supporting data-driven journalism across East Africa

Senior Software Engineer at Open Institute

2013

- Developed data-driven platforms supporting civic transparency and open data initiatives

EDUCATION

B.Tech, Chemical Engineering

2006 – 2010

Moi University

© 2026 Nick Hargreaves

Nairobi, Kenya