

# THOMAS CARNELL

Fintech CTO & product developer  
Madrid, Spain

## At a glance

- Product design
- Company founder
- Fintech & startups
- Financial services
- Team leadership
- Product management
- Marketing
- FCA - financial regulation
- Investment management
- Web developer
- Software engineering

## Technical

- Software development
- Project management
- Scrum, agile & XP
- LAMP
- Database design/admin
- Linux sysadmin & devops
- Infrastructure, scaling
- Data & systems security
- Full stack, cloud, SASS
- QA & testing

## About Me

Husband to a wonderful wife, father to three amazing kids, dreadful photographer, slighter better guitarist.

Hope to leave the world in a better state than when I arrived.

## Contact

### Phone:

+34 608978638

### Email:

tcarnell@gmail.com

### LinkedIn:

<https://www.linkedin.com/in/tcarnell/>

## Profile

Senior product designer and web application developer with over 15 years of commercial experience.

I have been the lead developer of two successful tech startups, one of which is an FCA regulated fintech "robo-advisor", in which I was a co-founder, company director and CTO.

## Experience

### CTO / Director / co-founder

ETFOMATIC LTD ◦ 2014 - 2018 ◦ Madrid, Spain

- I was one of the three original co-founders and board level director. I was an FCA approved person (CF1) and was the Data Protection Officer
- I pretty much single-handedly designed and built the entire FCA compliant investment technology platform:
  - Pan-European, multi-currency, scalable investment platform
  - From client onboarding to portfolio trading, trade settlement, invoicing and reporting
  - Financial performance tracking & monte-carlo simulations
  - Class leading portfolio rebalancing algorithms
  - Regulatory reporting: internal recs, CMAR, MIFIR
  - Internal system integrity checking and data logging tools
  - API to provide platform integration with partner companies (B2B)
  - Client payment integration
  - Ops "backoffice" admin site
- I was responsible for all infrastructure design, maintenance, data security, backup and availability
- I grew the tech team and oversaw the development of the front-end client app and public website.
- I trained and supported the business operations team.

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### Contractor

Various ◦ 2009 - 2013 ◦ Madrid, Spain

Hewlett Packard, Surevine Ltd, Strands Labs

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### Website founder

Hobby projects ◦ 2009 - present ◦ Madrid, Spain

OnWebChange.com - 20,000+ users

### **Lead Developer/Architect**

Tyven Systems ◦ 2008 - 2009 ◦ Madrid, Spain

- Selected to join a well-funded Internet start-up venture as the lead developer and architect.
- Responsible for choosing the entire technology stack for all architectures, including: Programming languages, databases, web servers, browser client libraries and all supporting technologies

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### **Software Developer**

Various ◦ 2001 - 2008 ◦ Madrid, Spain

Vox Generation Ltd, Harris Communications, Pixology Ltd, EDS (Electronic Data Systems)

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### **Software Test Engineer**

Oracle Corporation ◦ 1998 - 1999 ◦ United Kingdom

## **Education**

### **1st class degree - Software Engineering**

South Bank University ◦ 1997 - 2000 ◦ London, UK

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### **3 A-levels: Physics, Computing & Media Studies**

Queen Mary's College ◦ 1995 - 1997 ◦ Basingstoke, UK

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### **10 GCSE's**

Harriet Costello School ◦ 1990 - 1995 ◦ Basingstoke, UK

## **Languages**

### **English**

Native/fluent

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### **Spanish**

Medium/high