

Christiaan Phillip Nel

Full-Stack Developer | Business Systems Builder

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Professional Summary

Business-oriented full-stack developer with over 20 years of banking and operational experience, focused on building practical business systems, workflow automation tools, and operational software solutions.

Over the past 5+ years, I have designed and developed real-world software projects using TypeScript, JavaScript, Python, Next.js, NestJS, PostgreSQL, and modern web technologies.

Strong background in governance, compliance, risk analysis, reconciliation workflows, and operational process improvement gained through senior banking and relationship management roles in South Africa and the UAE.

Developed strong operational understanding across multiple industries through business banking, credit review, and compliance analysis responsibilities, contributing to practical business-oriented software and workflow design capabilities.

Technical Skills

Experienced in full-stack development, operational workflow design, governance-focused systems, reporting platforms, and business-oriented software solutions.

Languages

- TypeScript
- JavaScript
- Python
- HTML5
- CSS3

Frontend

- Next.js
- React
- Tailwind CSS
- Responsive Web Design

Backend

- NestJS
- Node.js
- Flask
- REST API Development

Databases & ORM

- PostgreSQL
- SQLite
- Prisma ORM

Tools & Platforms

- Git
 - GitHub
 - VS Code
 - Railway
 - Cloudflare
 - Turborepo
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Featured Projects

Enterprise AI Governance Copilot

Tech Stack: TypeScript, Next.js, NestJS, PostgreSQL, Prisma, Turborepo

Designed and developed a full-stack governance platform for auditing and comparing governance risks in AI-related software repositories.

Key capabilities:

- Repository audit ingestion workflows
- Governance, security, privacy, and responsible AI analysis
- Audit comparison reporting between baseline and improved repositories
- PostgreSQL-backed reporting workflows
- Full-stack monorepo architecture using Next.js and NestJS

Guesthouse Accounting System

Tech Stack: JavaScript, HTML, CSS, JSON-based persistence

Designed and developed an offline-first accounting and reconciliation system for a real guesthouse business, focused on operational simplicity and senior-friendly usability.

Key capabilities:

- Monthly transaction tracking and reconciliation workflows
- Accountant-aligned income statement reporting
- Excel export support
- Simplified transaction capture workflow
- Offline-first browser-based architecture
- Category mapping guidance for operational consistency

Saffas AE Connect

Tech Stack: Next.js, TypeScript, PostgreSQL, Prisma, Railway

Designed and developed a community and business networking platform for South Africans living in the UAE.

Key capabilities:

- Business directory and professional profiles
- Job board and job seeker workflows
- Admin moderation and analytics features
- Production-oriented full-stack platform architecture
- PostgreSQL-backed data management
- Cloud deployment and operational management

Hospitality Invoice Generator

Tech Stack: JavaScript, HTML, CSS, Workflow Automation

Developed a practical invoice generation and workflow automation solution designed for hospitality and small-business operations.

Key capabilities:

- Automated invoice generation
- Hospitality-focused workflow design
- Operational process simplification
- Business document automation
- User-friendly interface for non-technical users
- Business-oriented document automation

Certificate Generator Showcase

Tech Stack: Python, Flask, PDF Processing

Developed a certificate generation and automation workflow system for producing branded PDF certificates from structured participant data.

Key capabilities:

- Automated PDF certificate generation
- Dynamic participant name placement and formatting
- Batch processing workflows
- Business-oriented document automation

Professional Experience

Independent Consultant & Full-Stack Developer

2020 – Present

Designing and developing practical business systems, workflow automation tools, and operational software solutions using modern web technologies.

Areas of focus include:

- Workflow optimization
- Governance and reporting systems
- Operational usability
- Offline-first applications
- Business process simplification
- Full-stack web application development

Business Banking Relationship Manager — Emirates NBD, UAE

2010 – 2020

Areas of focus included:

- Managed AED 300M+ portfolio of business clients across multiple sectors.
- Conducted risk assessments, compliance reviews, and credit proposal analysis.
- Led negotiations and coordinated multi-department approvals for financial facilities.
- Ensured adherence to KYC and AML regulatory requirements.
- Improved workflow efficiency and documentation accuracy.
- Collaborated across operations, product, compliance, and support teams.

Priority Relationship Manager — Emirates NBD, UAE

2008 – 2010

Areas of focus included:

- Managed high-value wealth portfolios and structured compliant financial solutions.
- Conducted financial needs analysis and supported investment and lending workflows.
- Ensured compliance with regulatory and suitability requirements.
- Coordinated with investment specialists and product teams.

Priority Relationship Manager — Standard Chartered Bank, UAE

2007 – 2008

Areas of focus included:

- Managed and expanded Priority Banking portfolios.
- Conducted financial needs analysis and structured banking solutions.
- Collaborated with internal teams and external product providers.
- Maintained strong client relationship and advisory standards.

Premier Relationship Manager — First National Bank, South Africa

2006 – 2007

Areas of focus included:

- Managed affluent client portfolios and banking relationships.
- Coordinated financial facility documentation and approvals.

- Worked closely with product teams and credit departments.

Credit Analyst — First National Bank, South Africa

2004 – 2006

Areas of focus included:

- Prepared financial analysis, risk assessments, and credit proposals.
- Monitored facility utilization and maintained MIS reporting data.
- Supported business lending and relationship management teams.

Customer Care / Service Roles — First National Bank, South Africa

1997 – 2004

Areas of focus included:

- Managed customer servicing, regulatory documentation, and transactional workflows.
- Processed guarantees, foreign exchange requests, and fixed deposits.
- Supported compliance alignment and risk escalation procedures.

Education

BCom Financial Management Studies — UNISA, South Africa

Grade 12/Senior Certificate — Brandwag High School, South Africa, 1996