# JOHN YOUNG

**Chief Technology Officer | Full Stack Engineer | DeFi Systems Architect**

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## PROFESSIONAL SUMMARY

With 12+ years in fintech, spearheaded multi-agent systems development, optimized workflow automation, and led technical due diligence for portfolio investments. Fine-tuned LLMs for enhanced investigation efficiency and built data infrastructure processing 100K+ daily events. Expertise spans agentic workflow automation, risk management, and financial modeling.

## WORK EXPERIENCE

### Chief Technology Officer

**Combine Capital** • *January 2023 - Present*

* Implemented a robust multi-agent system that streamlined data processing, achieving a **75% reduction in analysis time** and increasing decision-making speed within 3 months
* Fine-tuned LLMs to explain complex DeFi transactions in plain English, improving investigation efficiency by **65%** for compliance reviews
* Built ReAct-based agentic workflow automation for complex DeFi transactions, integrating dynamic slippage optimization and MEV protection across **10+ protocols**
* Developed an end-to-end data infrastructure that processed **100K+ daily events** across multiple EVM chains and CEXs, enhancing data accessibility within 6 months
* Led technical due diligence for portfolio investments

### Software Engineer

**FRACTAL (Fractal Wealth)** • *January 2021 - January 2022*

* Designed and deployed automated crypto/DeFi trading strategies
* Developed a backtesting framework that processed **5+ years of historical data**, enhancing strategy validation and performance analysis within 4 months
* Engineered risk management systems with dynamic position sizing, reducing potential losses by **40%** within 4 months through advanced algorithmic strategies

### Founder & Chief Technology Officer

**Cryptosheets** • *January 2018 - January 2021*

* Scaled a data platform to over **30,000 active users** within 12 months by implementing targeted marketing strategies and enhancing user experience
* Developed a Microsoft Excel add-in for real-time crypto market data, enhancing user decision-making speed and accuracy through custom APIs within 3 months
* Led successful exit to private buyer within first year

### Founder & Chief Software Architect

**Spreadstreet.io** • *January 2016 - January 2019*

* Built subscriber base of **5,000+ users** with recurring revenue
* Negotiated and completed exit to strategic buyer

### Principal Financial Analyst

**Capital One** • *January 2010 - January 2017*

*Progressive roles: Finance Rotation → Senior Analyst → Principal Analyst*

* Led cross-functional teams developing financial models for **$1B+ credit portfolio**
* Developed predictive models for customer acquisition and retention

## TECHNICAL SKILLS

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| --- | --- |
| Category | Technologies |
| **Languages** | Go, Python, Solidity, SQL, TypeScript |
| **AI/ML & LLMs** | Anthropic Claude API, OpenAI API, Gemini API, LangChain, LangGraph, AutoGen, CrewAI, Chain-of-thought prompting, Constitutional AI, Function calling & tool use, ReAct patterns, Model fine-tuning (LoRA/QLoRA), Multi-agent orchestration, RAG architectures |
| **Frontend** | React, Next.js, Vue.js, Tailwind CSS, Ant Design, D3.js, Recharts |
| **Backend** | Node.js, REST APIs, GraphQL, gRPC, WebSockets, FIX Protocol |
| **Databases** | PostgreSQL, MongoDB, Redis, TimescaleDB, BigQuery, ChromaDB, Pinecone, Qdrant, Weaviate |
| **Infrastructure** | AWS, GCP, Docker, Kubernetes, CI/CD, Modal, Ray, Replicate |
| **Blockchain** | Uniswap, Aave, Compound, Ethers.js, Web3.js, EVM chains, Geth, Erigon |
| **Data Engineering** | Apache Kafka, Airflow, Pandas, LlamaIndex, Google Sheets API, Retool, Weights & Biases |
| **Trading Systems** | Autonomous agents, Backtesting frameworks, CCXT, FIX connectivity, Hummingbot, Market data feeds, OMS, Reinforcement learning, Risk management |

## EDUCATION

**Engineering Immersion Program**  
Thinkful • *January 2018 - January 2019*  
Intensive 6-month program (60-90 hours/week) focused on full-stack development with JavaScript, React, Node.js, and PostgreSQL

**Bachelor of Science, Finance & Economics** (Dual Concentration)  
Towson University • *January 2008 - January 2010*  
Activities: Towson University Investment Group

## CERTIFICATIONS

**StrategyV2 Developer**  
Hummingbot Foundation • *May 2024*

## PUBLICATIONS

**Medium Articles**

* “10 Statistical Price Predictions for 10 Cryptocurrencies”
* “Bitcoin Madness: How to Simulate Bitcoin Prices in Google Sheets”
* Additional technical articles on cryptocurrency analysis and DeFi protocols