Merrill Koshy THOMAS

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ABOUT ME

Results-driven Full Stack Engineer with 9+ years of experience delivering innovative, scalable solutions for businesses globally, including user bases in the millions. With a track record of transforming traditional operations into digital-first systems, I specialize in FinTech, SaaS, and eGovernance projects. Committed to German standards of precision and collaboration, I excel in multicultural teams and am actively improving my German proficiency to better integrate into local workspaces.

CORE COMPETENCIES

- **Frontend**: ReactJS, NextJS, TypeScript, JavaScript, Playwright, MUI, Redux Toolkit Query, Progressive Web Apps

- **Backend**: NodeJS, ExpressJS, NestJS, MongoDB, PostgreSQL, Redis, Docker, RabbitMQ, Python

- **Tools & Frameworks**: Webpack, RollupJS, Vitest, TailwindCSS, Adobe Illustrator, Photoshop

- **Languages**: English (C1), German (A1 certified, currently refreshing B1/B2)

WORK EXPERIENCE

Technical Lead | Senior Full Stack Developer
Incomlend - Singapore   Jun 2022 – Feb 2025

Project: FinTech Platform architecture, development & tooling
- Designed and developed a FinTech platform (Python, Postgres, React), streamlining trade financing and integrating prediction engines for data processing and decision-making.
- Transitioned the company's flagship product to a SaaS model, achieving a 30% YoY increase in revenue.
- Led a team of 14 developers across 3 time zones, fostering collaboration and mentoring team members.

Senior Associate | Full Stack Developer
PricewaterhouseCoopers - Dubai, UAE   Sep 2021 – May 2022

- Developed TAMM, an eGovernance platform for Abu Dhabi's Digital Authority (PERN stack), reducing process time by 50%.
- Unified complex services into a single, user-friendly platform, boosting user adoption by 25%.
- Collaborated with a fully remote 15-member team, ensuring seamless integration of backend services.

Full Stack Developer
Freelance - Dubai, UAE   Mar 2021 – Sep 2021

- Digitized two startups and one scale-up in six months, delivering ERP systems, admin panels, and mobile apps (MERN, JAMstack).

- Provided end-to-end solutions in design, development, and marketing across diverse industries such as automotive and manufacturing.

Full Stack Developer
Sana'a Kayum **- Dubai, UAE**   **Jul 2019 – Mar 2021**

- Created eCommerce and CRM platforms (MERN stack), driving a 120% revenue increase.

- Collaborated with stakeholders to develop scalable web and mobile applications tailored to business needs.

Web and Software Developer
Dot10 Technical Services **- Dubai, UAE**   **Nov 2017 – Jul 2019**

- Led digital transformation efforts, securing six new clients and delivering 11 websites and mobile apps.

- Integrated payment gateways and managed advertising campaigns, enhancing client services.

Earlier Experience   **2016 – 2017**

Contributed to automation tools and tourism platforms using Python, C#, and ASP.NET in team-driven environments.

EDUCATION AND TRAINING

Bachelor of Technology in Electronics & Communication Engineering
Mahatma Gandhi University **- Kerala, India**   **Jul 2015**

Website https://www.mgu.ac.in/   **Level in EQF**: EQF level 6

NOTABLE ACHIEVEMENTS

- Architected a SaaS transformation project, achieving a 30% YoY revenue boost for Incomlend.

- Reduced operational inefficiencies by 50% through TAMM, an eGovernance platform for PwC.

- Successfully led multicultural teams across Asia, the Middle East, and Europe to deliver high-impact projects.