

Steven Minnikin

Principal AI Architect & Technology Leader

Newcastle upon Tyne, UK

Available from 30 Nov 2026
Contract | Remote or Newcastle

Portfolio: minnikin.ai | Consultancy: minibit.co.uk

>90%	£1bn+	5	6
APPLICATION TIME CUT	CLIENT ASSETS SUPPORTED	TECHNICAL TEAM MEMBERS LED	MCP SERVERS BUILT

01 PROFILE

AI architect and technology leader with a 25-year career spanning software engineering and computing education, including 11 years’ experience in regulated financial services. Builds and operates agentic AI systems with human approval, permissioned tools and auditable workflows. Delivered Autocalls, a live UK investment platform, and led technology at Lowes Financial Management. Combines hands-on engineering with team leadership and staff training.

02 SELECTED ACHIEVEMENTS

CLIENT REPORTING	Accountable for six-monthly valuations and annual costs and charges reporting for over 4,000 clients.
TECHNOLOGY LEADERSHIP	Led a team of five and technology serving 80+ staff and 5,000+ clients at an FCA-regulated advice firm.
BUSINESS TRANSFORMATION	Cut onboarding processing time by over 90%; consolidated a 44-application, 45-database estate in stages.

03 EXPERIENCE

Founder & Principal AI Architect

MINIBIT LTD

OCT 2025 - PRESENT

Autocalls | Hamilton Thomas

- Designed, built and now operates a UK structured-products investment platform for retail investors and their advisers. Delivered in under a year and live on the web with its first investors.

AI and data consultancy | UK financial advice firms

- Designed and costed a phased AI rollout with human approval for client documents.
- Built an Intelliflo Office MCP connector with user-level permissions and request logging to support client and policy data reconciliation and management information reporting.
- Train client teams and design connections across existing back-office, CRM, research and meeting-note systems.

Head of Software Development

LOWES FINANCIAL MANAGEMENT

2018 - SEP 2025

- Led a technical team of five, reporting to the managing director. Owned software, infrastructure and data for a firm with £1bn+ in client assets; served as Deputy Data Protection Officer.
- Accountable for six-monthly client valuation reports and annual costs and charges reporting for over 4,000 clients, ensuring accuracy before issue.
- Designed a React investment onboarding platform used by 80+ staff, including 18 advisers; cut application processing time by over 90% and removed paper applications.
- Consolidated 44 applications and 45 databases; modernised virtualised infrastructure and built Power BI and Excel reporting for directors, advisers and compliance.
- Led the Lowes side of post-acquisition migration, integration and legacy decommissioning. Subsequently retained as a consultant by the former managing director.

Teaching & Department Leadership

THOMAS HEPBURN COMMUNITY SCHOOL / EXCELSIOR ACADEMY

2008 - 2018

PGCE placements (2008-09); teacher (2009-14); Head of Computer Science & New Technologies (2014-18), leading six staff across three subjects. Achieved the academy's highest results for three consecutive years: 100% A*-C in IT and Financial Management, and a 72.7% Computing pass rate against a 27% academy average.

04 SELECTED AI PROJECTS

ShipKeys

PRIVATE BETA

Launch checks for AI-built apps, with a 51-tool MCP server, OAuth 2.1 Claude connector and Claude Code plugin. CI agents use spend caps and pull-request-only fixes.

Mini Steps

PRIVATE BETA

Persistent goals and context across conversations, owner-approved actions and per-call metering with spend limits. Two MCP servers, including an OAuth 2.1 Claude connector for end-to-end voice interaction.

Mini Engine

PROTOTYPE

Review-pack drafting with LangGraph, RAG on pgvector, human approval and evals for citation accuracy and leaked names. Built on synthetic data.

05 EARLIER ENGINEERING CAREER

- 2005 - 2008
- Steve Minnikin Financial Management | Engineer and financial adviser. C#/SQL Server systems supporting a doubling of business volume.
- 2004 - 2005
- Microsol | SCADA and HMI for power-network fault analysis.
- 2002 - 2004
- Rolls-Royce | Transmission and distribution of power; aerospace asset management. Led recovery of a failing server-side application project, restoring a major client's confidence.
- 2001 - 2002
- Capita | Smart-card programme; led 12 testers and secured a £1m milestone.

06 CORE SKILLS

AI & AGENTS	Claude tool use, MCP, OAuth 2.1, agent orchestration, RAG, LangGraph, evals, human approval, context engineering, cost metering and audit trails.
ENGINEERING	TypeScript, Python, React, Next.js, React Native/Expo, Node.js, C#, PostgreSQL, SQL Server, DynamoDB, MongoDB, Supabase, Power BI and Excel.
CLOUD & DELIVERY	Vercel, AWS Lambda/CDK, Google Cloud Run, Terraform, GitHub Actions.

07 EDUCATION & TRAINING

BSc (Hons) Computing, University of Sunderland, 1998 - 2001. PGCE, Computing, University of Sunderland, 2008 - 2009. Mathematics Development Programme, Bishop Grosseteste (2010 - 2011). CeMAP & CeRGI, both with distinction. GDPR Foundation / Practitioner, IT Governance, 2022.