Benj Roberts

Chief Technology Officer (CTO) | Technology Strategist | Transformation Executive

United Kingdom / Hong Kong

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Professional Summary

Technology executive with more than twenty-five years' experience building products, platforms, and teams across financial services, nature finance, startups, and scale-ups in Europe, Asia-Pacific, and Africa.

I started programming at eight and remain close to engineering. I work from board and regulatory strategy through architecture, delivery, and operations. I have built functions from scratch, turned around complex teams, supported acquisitions and venture exits, and worked with regulators, investors, founders, and global executive committees.

Core Competencies

Technology strategy | Product strategy | Artificial intelligence (AI) and data | Cloud architecture | Cybersecurity | Engineering leadership | Operational resilience | Organisational transformation | Delivery governance | Budget and supplier oversight | C-suite, investor, and regulator engagement

Professional Experience

Indelible Earth

Co-Founder and Chief Technology Officer | United Kingdom / Africa

January 2026 -- Present

Own technology strategy, architecture, and engineering leadership for **Pay2Nature**, Indelible's embedded nature-finance platform.

- Leading the transition from MVP to a bank-grade platform for banks, telcos, mobile money providers, corporate partners, and nature projects.
- Designed secure Google Cloud architecture spanning identity, multi-tenant access, payments, ledger integrity, reconciliation, data provenance, and explainable verification.
- Established a modular multi-provider payments model covering Stripe and African payment providers, with durable webhooks, idempotency, independent controls, and settlement reconciliation.
- Lead engineering standards, delivery governance, CI/CD, security, and operational readiness; advise the Board and represent the technology with investors, banks, partners, and enterprise clients.

zerokelvin labs

Fractional Chief Technology Officer | Global

December 2019 -- Present; previously May 2016 -- April 2017

Provide technology strategy, product leadership, architecture, and operational transformation to startups and established businesses.

- **Fusang:** simplified infrastructure, reduced cost and complexity, reorganised teams, introduced product management and automated testing, strengthened cybersecurity, and delivered smart contracts for a novel Sukuk product.
- **GDEX Metaverse:** reset the roadmap and organisation; introduced controls across smart contracts, DeFi, and APIs; and built launch security and monitoring.
- **Liberatrade:** established the vision for an AI-led supply-chain platform; shaped its data and decentralised-finance strategy; and led technical engagement with clients and investors.
- **Equitis and AMP:** set the technology vision for digital SME-loan origination and led engineering, infrastructure, partnerships, standards, and budgets. Helped preserve clients and the platform through an asset acquisition and later sale of intellectual property and services.
- **BEA and OWLS** (**February 2025 -- Present**): designed a secure shared operating model covering identity, organisational data, board collaboration, audit and General Data Protection Regulation (GDPR) controls, Slack, and training. Designed and led a unified customer relationship management (CRM) programme; led multi-site broadband, virtual private network (VPN), and voice over internet protocol (VoIP) modernisation; and supported fundraising governance, digital-inclusion services, case logging, and volunteer development with the University of Leeds.
- **Adel War Memorial Association** (**2026 -- Present**): as Trustee and Honorary Membership Secretary, lead a phased five-year technology and operating-model modernisation covering board assurance, cybersecurity and data protection, membership, finance, infrastructure, brand and communications, and analytics-led decision-making.

J.P. Morgan

Executive Director, Global Technology Strategy, Innovation & Partnerships | Hong Kong

April 2017 -- May 2019

- Built the Asia-Pacific technology strategy, innovation, and partnerships practice, connecting external ecosystems and FinTechs with firm-wide business priorities.
- Advised the Hong Kong Monetary Authority on Faster Payment System integration, the Monetary Authority of Singapore on Project Ubin, and the ASX CHESS replacement programme.

- Created secure approaches for regulated innovation and represented the firm with regulators, clients, and industry. Delivered more than 100 engagements; one early implementation identified approximately US$40 million of potential savings.

Prudential Corporation Asia
Principal, Head of Technology-Digital | Hong Kong
August 2015 -- February 2016

First member of a new regional digital function. Defined its two-year foundation strategy, five-year vision, operating model, and hiring standards. Delivered electronic point of sale in Thailand within three months and regional analytics covering fraud, next-best offer, and churn.

Decision Fuel / YouGov
CTO & Senior Director | Hong Kong and Asia-Pacific
September 2010 -- August 2015

Set product and technology vision for a research platform engaging more than one million respondents. Enabled 24-hour turnaround and infrastructure processing 10,000 responses per second. Supported due diligence and acquisition by YouGov, then led integration and Asia-Pacific technology.

Barclays Capital, Morgan Stanley, and Deutsche Bank
Executive Banking Technology Leadership | Hong Kong
2006 -- 2011

- At **Deutsche Bank**, led Asia-Pacific equity service delivery across 187 front-office applications and six countries; grew the team from 22 to 37 and reduced regional cost by 18%.
- At **Morgan Stanley**, led global and regional production-management teams; reduced Priority 1 incidents by 97%, cut lower-priority incidents by 86%, and shortened average critical resolution from hours to approximately 30 minutes.
- At **Barclays Capital**, built the Asia-Pacific Credit Trading and Credit Derivatives technology organisation from two to 60 people, helped establish a 1,000-person development centre, and tripled complex-trade throughput.

Leafprint Solutions
Founder and Director | United Kingdom
March 1999 -- March 2006

Founded a consultancy delivering trading, risk, investment, and logistics systems. Reduced TD Securities' overnight risk processing from 13 hours to one; built structured-credit tools for RBS; led a private-equity platform managing approximately £3 billion for the Wellcome Trust; and delivered business-critical integration for CP Ships / Hapag-Lloyd.

Governance, Inclusion, and Community Strategy

My community work follows the same principle as my executive work: institutions work better when people can participate, information is governed, and technology serves a clear purpose. From Treasurer and committee governance for the **NatWest Choir / NatWest City Chorus**, I went on to help establish LGBTQIA+ employee networks and serve on internal diversity, charity, and social working groups in banking. In Hong Kong I contributed strategy, technology, and finance to **Pink Dot and related Pink Season work**, alongside IDAHOT and PlanetAlly. Back in the UK, that experience now informs practical transformation at **BEA and OWLS** and technology strategy at **Adel War Memorial Association**, where I serve as a Trustee and Honorary Membership Secretary.

Technology, Qualifications, and Work Authorisation

Technology: AWS, Azure, Google Cloud, Linux, DevOps, Python, Java, C#, C++, Go, Rust, Solidity, JavaScript/React, TypeScript/Node.js, Flutter/Dart, SQL and NoSQL platforms, APIs, distributed systems, blockchain, and smart contracts.

Development: EXIN ITIL Service Management Foundation v2 and v3; Morgan Stanley Leading High Performing Teams; further leadership, markets, and technical training. A levels in Physics, Chemistry, Mathematics, and Further Mathematics.

Work authorisation: British citizen; Hong Kong permanent resident. References available on request.