COLLINS KIPTOO

Bubble.io Engineer · Full-stack Products and Integrations

Nairobi, Kenya (UTC+3) | collo060@gmail.com | +254 745 610 706 | collinskiptoo.site | linkedin.com/in/collins-kiptoo | github.com/SoiCollins | Available now, remote

PROFILE

Bubble.io engineer with 5+ years building complete products on Bubble: marketplaces with escrow payments, multi-channel e-commerce tooling, SaaS dashboards, document AI front ends and booking apps, plus 2.5 years working across every part of Cloover's Bubble platform, a lending product with 6,000+ users at around 500k workload units a day: offers and checkout, Schufa and CRIF credit checks, contracts, invoicing, payments, compliance records and 30+ integrations through the API Connector, not plugins. Deep on backend workflows, privacy rules, server scripts, releases and workload-unit tuning. Source of truth for the Bubble app during its migration to Google Cloud. Uses Buildprint and Claude Code daily.

KEY FIGURES

15+
products shipped to production since 2020

30+
third-party integrations in a single platform

6,000+
users on the largest product I worked on

5.0
on every rated freelance contract since 2021

EXPERIENCE

Software Engineer · Cloover, climate fintech, Berlin (remote) — Feb 2024 to Sep 2026

Lending platform for residential solar, storage and heat pumps; about 20,000 installations a year across four countries; backed by a $1.2B debt facility and a €300M European Investment Fund guarantee.

- **Built across the whole platform in Bubble:** offers and checkout (VAT rules for split solar and heat-pump projects at 0% and 19%, a lock on offers edited after signing), contracts, invoicing and payments, organisation-level feature switches and lead notifications for installers.
- **Credit decisions:** Schufa and CRIF report processing, score-to-probability-of-default mapping, an affordability rule, underwriting alerts and a backoffice credit-report import tool; reconciled 63 projects with missing credit records.
- **Integrations through the API Connector, not plugins:** 30+ integrations and 340+ API calls, including Stripe, Buckaroo, Nordiska, PAIR Finance, QuickBooks, HubSpot, Postmark, DocuGenerate, OpenSanctions and Google Solar; a Zapier and Pipedrive flow approved for Zapier's public listing.
- **Compliance system:** designed and shipped the EIF guarantee-eligibility audit: one record per deal frozen at approval, four automated checks, cost-of-funds snapshots, recompute metadata and a backfill across every live German project. Audited the finance spreadsheet first and found three errors before sign-off.
- **Payments:** Stripe PaymentIntents, SetupIntents, Checkout, SEPA Direct Debit, virtual IBAN, payouts and refunds, Buckaroo mandates. Traced why payouts failed to link to invoices and backfilled 720 records, cutting unmatched payouts from 532 to 157.
- **Data correctness:** sweeps across every live project (7 fix batches, 89 fee-inflation projects, 133 SEPA consents, 45 split projects); fixed an effective-interest-rate formula (monthly ×12 replaced with compounding) and VAT conversion errors.
- **Security:** privacy rules across core data types, webhook authentication for Stripe, Buckaroo and Postmark, a hardcoded secret found through an agent-assisted sweep and rotated, live keys removed from test.
- **Migration to Google Cloud:** source of truth for legacy behaviour while the Google Cloud team built the new services; found that new-platform projects never set a customer link the old app read in 289 places, fixed a checkout-redirect bypass, aligned invoice timing across both platforms.
- **Team:** named platform-expertise contact in the engineering onboarding plan, first engineer in the PR review rotation, named validator before release, built the Checkout 2.0 test infrastructure, inherited and maintained the installer incentive system.
- **Stack:** Bubble.io (backend workflows, API Connector, privacy rules, server scripts, releases), Stripe, SEPA, Buckaroo, Schufa, CRIF, Postmark, DocuGenerate, HubSpot, Zapier, Google Cloud; Claude Code and Buildprint daily.

Freelance Bubble.io Engineer · Upwork and direct clients, alongside the roles below; 7 contracts, 5.0 on every rated one — 2021 to 2026

- Ten-month fullstack engagement for a US client; consolidated several apps into one application; Bulk Create API support; a QA audit delivered as a written report.

Software Developer · Naviu.tech, product studio, Berlin (remote) — Feb 2023 to Jan 2024

- **Fence (fence.finance) in Bubble:** asset-backed finance operations platform for lenders, backend and dashboard; the company later raised a $20M Series A and administers $1.5B in assets.
- **Koncile.ai in Bubble:** document intelligence for finance teams, front end and review flows over an AWS Textract extraction pipeline.

Software Developer · Optimal.dev (USA) and Webmastry.com, contract — May 2022 to Jan 2023

- Six production apps in parallel in Bubble across marketplaces, e-commerce, SaaS and AgriTech: a freelance marketplace with Stripe Connect split payments, escrow milestones and DocuSign; a five-channel inventory sync (Shopify, Amazon, eBay, Facebook Marketplace, Mercari); image-based pest counting on Xano; review collection and social-sharing tools.
- Compminer at Webmastry: an anonymous compensation-benchmarking SaaS with survey collection and market comparison charts.

Junior Developer and Actuarial Intern · Teknospur Inc; Jubilee Insurance, Nairobi — 2020 to 2021

- MVP builds with dynamic forms and conditional workflows; insurance data validated for risk pricing and reporting accuracy.

SKILLS

Platform	Bubble.io (5 years, production fintech: backend workflows, API Connector, privacy rules, releases, workload tuning), Xano, Supabase, FlutterFlow
Code	JavaScript and Node.js (working), SQL (basic). **Learning now:** Python, TypeScript, React, Docker
Payments and data	Stripe, SEPA Direct Debit, Buckaroo, reconciliation and backfills, dunning (DE, NL, SE), Schufa, CRIF, PD mapping, EIF eligibility logic
Integrations	REST APIs and webhooks, Stripe Connect, Shopify, Amazon and eBay APIs, HubSpot, QuickBooks, Postmark, DocuGenerate, DocuSign, Zapier, Pipedrive, AWS Textract, Google Maps and Places
Cloud and AI	Google Cloud, Cloudflare; Claude Code and Buildprint daily; prototyping with the Claude and OpenAI APIs, MCP, RAG and evaluation harnesses
Delivery	Specs with stakeholder sign-off, Jira and Linear, PR review, QA against production data, incident triage, Notion, Figma

EDUCATION

BSc Actuarial Science with Information Technology — 2018 to 2021 (conferred 2022)

The Catholic University of Eastern Africa, Nairobi · Second Class Upper Division · English (C1), Swahili (native)