

Mustapha Toyib

Software Engineer

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SUMMARY

Software engineer with 5+ years shipping production fintech, mobility, and marketplace systems. Builds end to end across React and Next.js web, Flutter mobile, and Node.js, FastAPI, and ASP.NET services.

SKILLS

Languages: TypeScript, JavaScript, Python, C#, Dart
Frontend: React, Next.js, Tailwind CSS, HTML5, CSS3
Backend and APIs: Node.js, FastAPI, ASP.NET, REST, GraphQL, WebSockets
Mobile: Flutter, cross-platform iOS and Android delivery
Architecture: System design, Clean Architecture, domain-driven design, MVVM, MVC, TDD
Data: PostgreSQL, Redis, SQLite, offline-first sync
DevOps: Git, GitHub Actions, Docker, CI/CD, automated testing, monitoring and logging

EXPERIENCE

Software Engineer, Izifin Technologies

Apr 2023 - Present

Lagos, Nigeria | Full-time, hybrid
Flutter (mobile), React / Next.js (web), C# / ASP.NET (services), Docker, Redis, TDD

- Owned the mobile application as the sole mobile engineer on the tech team, delivering features on sprint cycles and keeping the codebase extensible for new financial products through Clean Architecture and modular state management.
- Moved onto the backend team, building and maintaining the services and API contracts behind the platform's financial features.
- Worked with the web frontend team on the Risk Engine platform, a loan decisioning product for business lending, translating decisioning rules and data models into the web interface.
- Held fixed-term contract engagements (listed below) concurrently with this role, outside its hours.

Software Engineer (Mobile, Flutter), CLIMDES Research Group

Apr 2026 - Present

East Lansing, Michigan, USA | Remote, contract
Flutter (mobile)

- Re-engaged by the research group on a six-month renewable term to continue development on the climate data platform.

Software Engineer (Mobile, Flutter), CLIMDES Research Group

Jan 2025 - Jun 2025

East Lansing, Michigan, USA | Remote, contract
Flutter (mobile)

- Delivered a cross-platform climate data application for agricultural field decisions by working directly with a US-based research team to turn complex data models into usable interfaces.
- Made the app usable in low-connectivity field conditions by implementing offline-first data sync and map-based features over REST APIs.

Software Engineer, Yalla Technologies

Feb 2021 - Oct 2025

Lagos, Nigeria | Fully remote

Flutter (mobile), React / Next.js (web), GraphQL

- **Yalla.ng, savings and investment (Feb 2021 - Jan 2024):** launched the company's Islamic savings and investment product by building savings vaults, profit-sharing calculations, and onboarding flows across the Flutter mobile app and the React web frontend.
- **Maintenance (2024):** kept the live savings product supported on a reduced, part-time basis through the company's transition year.
- **Yalla Ride, ride-hailing (Jan 2025 - Oct 2025):** carried the codebase through the company's pivot from savings and investment to ride-hailing, building the new product on the existing mobile and web foundations.
- Shipped both the customer and driver applications for Yalla Ride to production on iOS and Android.
- Enabled live trip visibility for riders by developing real-time ride booking, driver matching, and trip tracking.
- Gave drivers self-service operations by building trip request management, an earnings dashboard, and navigation integration.

Software Engineer (Mobile, Flutter), Bitnob

Jan 2025 - Jun 2025

Remote | Contract

Flutter (mobile)

- Cut development time across the team by 25% by building a reusable UI component library adopted product-wide.
- Supported cross-border payments, virtual cards, and digital asset transactions by engineering real-time wallet and transaction flows that held up under live load.

PROJECTS

Yalla Ride: Ride-hailing customer app for booking trips with live tracking, fare estimates, in-app wallet payments, and trip history. Flutter, Dart, REST API. [App Store](#) | [Play Store](#)

Yalla Ride Driver: Driver app for trip requests, earnings dashboard, and navigation integration. Flutter, Dart, REST API. [App Store](#) | [Play Store](#)

RinseHQ: Laundry management dashboard: store management, service catalog, orders, invoicing, and multi-store admin workflows. React, Vite, TypeScript, Python and FastAPI services, Docker, Redis, TDD. [Case study](#)

MartX Store: eCommerce marketplace with live shopping streams, digital gift cards, virtual prepaid cards, and secure checkout. [Play Store](#)

Carbiz: Marketplace for auto parts and vehicle accessories across Africa on a GraphQL API: verified merchants, checkout, order tracking, and pooled delivery. Paired with [Carbiz Rider](#) for delivery partners. Carbiz: [App Store](#) | [Play Store](#). Carbiz Rider: [Play Store](#)

Maxicare: Shift app for US healthcare professionals: shift browsing, GPS-verified clock in and out, earnings tracking, and Stripe payouts. [App Store](#) | [Play Store](#)

Yayact: Community app for churches: event discovery, Bible study sign-up, and outreach volunteering. [App Store](#) | [Play Store](#)

Full portfolio: toyibmustapha.com/projects

EDUCATION

Yaba College of Technology , Higher National Diploma (HND), Lagos, Nigeria	2018 - 2023
Yaba College of Technology , National Diploma (ND), Lagos, Nigeria	2018 - 2023
National Youth Service Corps (NYSC)	2023 - 2024

COMMUNITY

- Volunteer, FlutterByte Conference, 2024 and 2025
- Open source contributor, GDG Ajah SDG Challenge, 2021 - 2022