

Charles Reynolds

Fractional CTO | Interim CIO

Technology leadership for organisations that can't afford to get it wrong.

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Profile

A fractional CTO and interim CIO who gets called when the technology matters too much to leave to chance. More than twenty years leading technology and transformational change across financial services, retail, the public sector and charities. The work tends to start where others have stalled: a programme off track, a board that needs an honest read, an AI ambition that hasn't left the pilot stage. Senior delivery, plain speaking, and enough hands-on depth to tell you what's really going on - not what's comfortable to hear.

What I do

Fractional CTO / CIO - board-level technology leadership, a few days a week: strategy, architecture direction, team shape, vendor and budget leverage, and the translation that turns technology spend into decisions executives can defend.

Programme rescue & assurance - independent recovery when delivery is off track, and honest assurance before it gets there. A credible plan, the hard conversations, and reporting your board and auditors will accept.

AI & automation enablement - from pilot theatre to production value: use cases that pay back, governance that survives audit and regulatory scrutiny, and automation in the workflow rather than the slide deck.

Architecture & governance - target architectures, operating models and decision records that stand up in front of boards and auditors, especially in regulated and public-sector settings.

Selected engagements

A national membership body - Global Architecture Lead (current)

Leading the CRM transformation strategy for a national membership organisation: scope, target architecture and roadmap, with product, data and technology decisions orchestrated across **Salesforce, NetSuite and Azure** to create a member-centric ecosystem. Led the supporting procurement end-to-end - evaluation frameworks, supplier engagement, evidence-based selection - and raised delivery maturity through embedded agile governance.

Pension Protection Fund - Programme Manager, Future of Levy Transformation

Programme management of the transformation programme behind the PPF's **£500M-a-year** levy collection - public-sector financial services where failure isn't an option. C-suite engagement on vision and delivery, portfolio maturity uplift (P3M3, Scrum), GDPR compliance across complex business functions, and recovery of a troubled levy software development project.

M&S - Senior Technical Programme Manager

Stepped in at short notice to lead and stabilise the Accelerate/Remediate programme in the strategic data portfolio: GDPR remediation, customer-domain migration and integration of media and marketing data products.

Governance, risk and release readiness held across Microsoft Azure, Adobe and offshore teams; consulted on AI and data science strategy.

The Prince's Trust - Programme Manager

Directed the closure of a 2.5-year CRM transformation programme, delivering **40% savings** on a complex multi-million-pound contract - with a new TCO model, overhauled benefits realisation, and coaching that raised the organisation's agile, DevOps and AI/automation capability.

British Red Cross - Programme Manager

Led transition and assurance enabling a new SRO and Programme Director to deliver the final tranches of a multi-million-pound CRM transformation. **All technical workstreams** - data, architecture, development, testing, integration - across Power Platform, Dynamics 365 and the Azure data estate, with Microsoft engaged to assure design patterns.

A national charity - production AI on Microsoft Azure

Delivered a **production AI natural-language query interface** on Microsoft Azure - a large, hard-to-search body of information made usable conversationally, with the guardrails and governance to be safe at scale.

Book a 30-minute discovery call - no deck, no pitch.

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Engagement history

Current portfolio

Mar 2025 - Global Architecture Lead - a national membership body (CRM transformation: Salesforce, NetSuite, Azure)

Sep 2024 - CTO (fractional) - Next Level Business Club (technology roadmap; AI, low-code and automation)

Sep 2024 - Trustee, Digital & IT - Community Support Network South London

Jan 2024 - Founder - EILEEN Health (AI-driven health-tech platform for independent living)

Feb 2021 - Founder & Principal - CTR Ltd

Jan 2019 - CTO (voluntary) - Nightwatch Croydon (Azure, M365, web security)

Engagements

Jan - Mar 2025 Senior Technical Programme Manager - M&S (strategic data portfolio stabilisation)

Feb - Jul 2024 Programme Manager - The Prince's Trust (CRM programme closure; 40% contract savings)

Dec 2022 - Dec 2023 Programme Manager - British Red Cross (CRM transformation transition & assurance)

Oct 2021 - Jan 2023 Senior Project Manager - Islington Council (H-CLIC, secure collaboration, service systems)

May - Oct 2021 Senior Project Manager - British Red Cross (ITSM, cyber security, martech delivery)

Apr 2018 - May 2021 Programme management, Future of Levy Transformation - Pension Protection Fund (£500M p.a.)

Apr 2016 - Dec 2017 Programme Manager - Southwark Council (digital transformation; enterprise & application architecture across CRM, ERP, API and BI; DfE social-care innovation programme with Catch22)

Nov 2015 - Apr 2016 Senior Project Manager - Croydon Council (digital & enabling transformation)

May - Oct 2015 Programme Manager - Royal Borough of Greenwich (digital transformation programme)

2015 Project Manager - Southwark Council (digital payments, channel shift)

2014 Project Manager - Westminster City Council (parking transformation, CX/UX)

2012 - 2013 Project Manager - London Borough of Lambeth (service improvement & systems)

Earlier roles (pre-2012) available on request.

Career footprint

Engagements include CIPD, M&S, The Prince's Trust, British Red Cross, the Pension Protection Fund and six London boroughs (Islington, Southwark, Croydon, Greenwich, Westminster, Lambeth) - financial services, retail, public sector and charities.

How I work

Senior, hands-on, plain-speaking. Engagements start with the problem, not a rate card. Sovereignty- and governance-aware by default - important in regulated and public-sector settings where "why did you build it this way?" is a question you will be asked.

Credentials & memberships

TOGAF certified. Professional membership across the disciplines I work in: MBCS (BCS, The Chartered Institute for IT), MIoD (Institute of Directors), MAPM / APM (Association for Project Management), RITTech.

Beyond the day job

Charity trustee. Founder of EILEEN Health, a mental-health technology venture. Thirty years in strength coaching, with a background competing as a GB Olympic weightlifter. The same discipline - judgement under pressure and the long game - in a different arena.