

**Thomas E. Coghill, III**  
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## Education

- **Master of Science in Finance – University of Miami, Coral Gables**
  - Scheduled to graduate in August of 2022
- **Master of Business Administration - Old Dominion University, Norfolk**
  - Concentration in Maritime and Port Management
- **Bachelor of Arts - Flagler College, Saint Augustine**
  - Majors: Business Administration, Spanish / Minors: Finance, Economics

**Studied abroad in Costa Rica with the Intercultura School of Spanish in San Jose in the summer of 2005, the International School of Spanish in Uruguay in 2006, and the International School of Spanish in Granada, Nicaragua in the summer of 2007**

## Experience

**Assistant Vice President, Enterprise Risk Analyst, TowneBank, Portsmouth, VA** (*December 2019-August 2021*)

- Perform additional risk oversight and assessment activities including, but not limited to operational loss data validation, control testing and validation, root cause analysis of significant fraud and other risk events, preparation of management reports, and targeted risk and control assessments
- Measure, monitor and report on operational risk for different functions in the various operations of the Bank by analyzing key risk indicators and other metrics
- Produce value added risk identification and reporting impacting senior management decision making
- Manage Risk and Control Assessment (RCSA) for assigned Lines of Business
- Facilitate the development of remediation plans to address identified issues as they arise and as part of the issues-management process

**Senior Business Consultant, TEC Consulting Group, LLC, Deerfield Beach, FL** (*December 2014 – December 2019*)

- Analyze clients' current online strategies and effectively implement a plan to utilize SEO and SMO to increase traffic to their sites while increasing the clients' ROI
- Consult with independent web designers to improve the navigation of a site to enhance its search engine ranking
- Consult with domestic and international companies on branding, eCommerce development, business analysis, marketing, email blasts, reputation management, strategic sales strategies, and financial analysis
- Develop relationships with domestic clients seeking acquiring, developing, and selling properties in Latin America including Nicaragua, Mexico, and Guatemala

**Investment Advisor Representative, Gradient Advisors, LLC, Arden Hills, Minnesota** (*October 2014 – December 2019*)

- Provide clients with advice on financial matters, making recommendations on ways for them to best utilize their money and retirement goals while evaluating their risk threshold

**Director of Marketing and Operations, TommiSea Bicycles, Deerfield Beach, FL** (*September 2008- October 2014*)

- Implemented a business model that has successfully gained market share through online marketing strategies
- Developed relationships with over one hundred wholesalers nationwide and multiple international dealers within two years of our products being developed
- Securing relationships with foreign manufacturers in China, Japan, and Taiwan
- Completing all import and export documentation including forecasting for all parts
- Creating product packaging, a pricing strategy, product labels, warranties, and marketing brochures, reviewing all new product designs and obtaining international patents
- Analyzing the budgets of all projects, producing financial reports and supervising daily operations to insure quality, while minimizing risks
- Sold the company with a substantial profit to a domestic buyer

**Financial Advisor, Evershore Financial Group, Boca Raton, FL** (*June 2011- September 2013*)

- Evaluating economic conditions and investment products
- Working with detailed financial records and compiling the data for financial reports
- Analyzing clients current financial position and establishing a strong investment strategy to achieve their financial goals

**Skills / Abilities**

- Currently hold a Life, Health, and Annuities license and a 4-40 Customer Representative License
- Creative thinker, able to solve problems with a range of alternative solutions
- Excellent verbal and written communication skills with proficiency in eCommerce, WordPress, FaceBook and Instagram Advertising, SEO, Google AdWords, web design, and Google Analytics Certificate
- Able to interpret contractual agreements providing feedback and modification
- Communicate in Professional verbal and written Spanish

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