

Thomas E. Coghill, III
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Education

- **Master of Science in Finance – University of Miami, Coral Gables, FL**
 - Certificate in Financial Decision Making
 - Certificate in Corporate Finance
- **Master of Business Administration - Old Dominion University, Norfolk, VA**
 - Concentration in Maritime and Port Management
- **Bachelor of Arts - Flagler College, Saint Augustine, FL**
 - Majored in Business Administration and Spanish with Minors in Finance and Economics
 - Studied abroad in Costa Rica with the Intercultura School of Spanish in San Jose in the 2005, the International School of Spanish in Uruguay in 2006, and the International School of Spanish in Granada, Nicaragua in 2007

Experience

- **Senior Business Consultant, TEC Consulting Group, LLC, Deerfield Beach, FL (October 2015 – Present)**
 - 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 and international clients seeking investment opportunities in Latin America
- **Assistant Vice President, Enterprise Risk Analyst, TowneBank, Portsmouth, VA (December 2019-August 2021)**
 - Performed 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
 - Measured, monitored, and reported on operational risk for different functions in the various operations of the Bank by analyzing key risk indicators and other metrics
 - Produced value added risk identification and reporting impacting senior management decision making
 - Managed Risk and Control Assessment (RCSA) for assigned Lines of Business
 - Facilitated the development of remediation plans to address identified issues as they arise and as part of the issues-management process
- **Director of Marketing and Operations, TommiSea Bicycles, LLC, Deerfield Beach, FL (September 2012- October 2015)**
 - Implemented a business model that gained market share through online marketing strategies and trade shows
 - Developed relationships with over two hundred wholesalers nationwide and multiple international dealers within two years of our products being developed
 - Secured relationships with foreign manufacturers in China, Japan, and Taiwan
 - Completed all import and export documentation including forecasting for all production components
 - Created product packaging, a pricing strategy, product labels, warranties, marketing brochures, obtained international patents and trademarks, and collaborated with engineers to review all new product designs
 - Analyzed the budgets of all projects, produced financial reports, and supervised daily operations to ensure 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 2012)**
 - Evaluated economic conditions and investment products for clients' financial future
 - Worked with detailed financial records and compiled the data for financial reports
 - Analyzed client's current financial position and established an 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 the Spanish language, eCommerce, WordPress, Facebook Advertising, Google AdWords, web design, Yelp ads, SEO, SMO, and Google Analytics
- Able to interpret contractual agreements providing feedback and modification if needed