

Bio of Thomas J. Montgomery, MHA, MBA

Contact Information:

Thomas J. Montgomery
Professor, Business Management
Tyler Junior College
Pirtle Building, Suite T-330
Tyler, TX 75701



573-517-9573 (mobile/text)/903-510-2394 (office)
Thomas.Montgomery@TJC.edu/Thomas@InnovativeCapitalStrategies.com

Experience:

Thomas Montgomery has a passion for helping entrepreneurs start and grow businesses to create jobs, economic impact, and strengthen communities. As a full-time faculty member at Tyler Junior College (TJC) and as a co-founder of Innovative Capital Strategies, Inc. (ICS), a Tyler, TX-based small business advisory firm, he educates and provides guidance to pre-launch, start-up, and mature businesses nationally.

His course load at TJC includes Small Business Management & Entrepreneurism which is a very practical credit-earning course offered both in-person at TJC's main campus and on-line. Students in this course actually develop a lender-compliant business plan including financial projections, personal financial statement, and uses of funds. Montgomery's students acquire real-world and relevant knowledge needed for a successful business that is typically not taught even in the nation's top MBA programs. He also teaches Financial Literacy and Business Principles at TJC.

Montgomery has acquired and demonstrated the qualifications to effectively assist and teach small business owners via several noteworthy roles:

- Small Business Advisor at the Tyler Small Business Development Center (SBDC)—a position funded by a grant from the United States Small Business Administration (SBA);
- SCORE Mentor and served as the Workshop Chair for a fourteen county area in North Texas;
- Senior Consultant with Deloitte, a global accounting, actuarial, and consulting firm, out of their Minneapolis, MN office helping business clients with debt- and equity-based capital raises; and
- owner of several small businesses.

In 2016 while serving as an Adjunct faculty member at North Central Texas College, Montgomery and two other educators worked under a grant from the Texas Workforce Commission. The team identified the two primary reasons why small business owners often don't have access to the capital needed to start, grow, and reach their potential:

1. they often don't know what the right type of capital is for their circumstance; and
2. they often don't meet the underwriting criteria to be approved.

After nearly three years of research and development, Montgomery helped develop and perfect a curriculum, referred to as the Four Tranche Model Of Capital Raising, that can help ANY business access at least \$100,000 of capital regardless of personal credit, time in business, or other common barriers. A key element is an emphasis on separating personal and business financial matters and leveraging business credit under the EIN of the business.

Now, in addition to teaching at TJC, Montgomery loves to teach free Access To Capital Workshops in collaboration with Chambers, EDCs, churches, co-working spaces, libraries, and key influencers to assist small businesses obtain the knowledge and capital they need to reach their potential. This year alone, he has been asked to speak to numerous business organizations, associations, and Chambers across the nation including in Fort Lauderdale, FL, New Haven, CT, Newport News, VA, Atlanta, GA, and across Texas.

Education/Licensure/Certification:

- Master of Business Administration (MBA) with an emphasis in Finance, University of Minnesota
- Master of Healthcare Administration (MHA) with an emphasis in Strategic Planning, University of Minnesota
- Bachelor of Business Administration with an emphasis in Accounting
- Licensed as a health and life insurance agent since 1996, Texas Department of Insurance (TDI)
- Certified as a highly qualified teacher in business, Texas Education Association (TEA)