

Pyxis Finvest Limited Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Pyxis Finvest Limited Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Pyxis Finvest Limited and its competitors. This provides our Clients with a clear understanding of Pyxis Finvest Limited position in the Industry.

The report contains detailed information about Pyxis Finvest Limited that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Pyxis Finvest Limited. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Pyxis Finvest Limited financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-



term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Pyxis Finvest Limited competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Pyxis Finvest Limited business.

About Pyxis Finvest Limited

BCB Holdings Limited, through its subsidiaries, operates financial services businesses in Belize, and the Turks and Caicos Islands. The company provides banking and financial services to individual and corporate customers in the Caribbean region.

Domestic banking in Belize

Belize Bank provides a range of banking and financial services to both retail and commercial customers, including online banking and electronic bill paying services. Belize Bank has a head office in Belize City, 11 branches, and a network of 21 ATMs.

Belize Bank provides credit facilities to both commercial and retail customers.

Approximately half of Belize Bank's loan portfolio consists of corporate loans supporting the tourism, agriculture, mariculture, and distribution industries. The balance of the portfolio is extended to residential mortgages and consumer loans.

Belize Bank current and savings accounts provide customers access to their funds with debit cards. Belize Bank's VISA Gold Card and MasterCard credit cards allow customers to make purchases and access funds Worldwide. The VISA Gold Card also offers free travel accident insurance, free auto rental insurance, and an array of



emergency travel assistance services.

Through the Belize Bank Visa Debit Card, cardholders are able to access funds in their deposit accounts by using the card to pay for goods and services at approximately 1,000 business establishments across Belize.

Belize Bank Merchant Accounts provide Belizean based businesses with VISA, MasterCard, and American Express electronic processing capability. The Merchant Accounts feature discount rates, next day credits, reconciliation through online banking service, and a support system. In direct response to the needs of its commercial customers, Belize Bank also offers Internet Merchant Accounts (IMAs), using PayPal's PayFlow Pro Internet payment gateway to enable the processing of credit card transactions via the Internet.

With Belize Bank Online, customers can view and download to accounting programs or spreadsheets their account transactions, transfer funds, and pay their bills online. In addition, Commercial Online Banking customers can reconcile their credit card transactions and process their payrolls by making direct payments to their employees.

Belize Bank's 24-hour Online Messaging System allows customers to correspond with Belize Bank personnel through a secure channel. The services of Belize Bank Online are also available to customers of British Caribbean Bank International and the company.

International banking

The company provides a range of banking services to its worldwide customers. These services include deposit accounts in multiple currencies, flexible types of loan facilities, credit, debit and prepaid cards, online stock trading, online banking, online merchant acquiring, company formation and administration, and other related services.

The company has correspondent banking relationships with international banks, including Bank of America and Citibank. It also offers tax-free, hard currency term deposits with various terms of maturity. It provides various types of lending options to facilitate the possible financing solutions for its customers. Credit facilities include overdrafts, lines of credit and secured mortgage loans for personal, residential or commercial purposes. The company also offers standby and documentary letters of credit and financial guarantees.



The company offers customers access to stocks, mutual funds, options, and other securities through its brokerage service partners in the U.S. BCB International's VISA Gold Card, MasterCard credit cards, and VISA Debit cards are available to customers and provide the same services as those provided by Belize Bank.

Through Belize Corporate Services Limited and affiliated companies, BCB International offers Belize International Business Company (Belize IBC) formation and maintenance services along with complementary administrative and ancillary services. As of March 2009, Belize Corporate Services has approximately 16,000 companies under management.

Banking in the Turks and Caicos Islands

The company provides lending and deposit facilities together with a range of other banking services to domestic and international customers. Its assets comprise principally asset backed lending to the tourism and property development sectors.

The company offers both current accounts and term deposits in U.S. dollars, Canadian dollars, and U.K. pounds. BCB's bank accounts are suited for international customers who require immediate access to their funds by wire transfer. The company provides facilities for tourism related development financing, residential mortgages, and service businesses throughout TCI.

Numar

Numar, based in Costa Rica, owns edible oil processing and distribution operations and palm seed plantations in Central America where the company engages in the production and distribution of edible oils, margarine, industrial oils and animal feed. The company controls approximately 65,000 acres of oil palm plantations spread across south east Costa Rica, Mexico, and Nicaragua.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.



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^{1 –} Data availability depends on company's security policy.

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ANALYSIS FEATURES

SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

Enhanced SWOT Analysis

Enhanced SWOT is a 3×3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.



Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors



integrated into one suggestive model.

Porter Five Forces Analysis

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

VRIO Analysis

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity



Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?
Rare?
Costly to imitate?
Organized properly?



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