

# **Blackhawk Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

Blackhawk Bancorp Inc. 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 Blackhawk Bancorp Inc. and its competitors. This provides our Clients with a clear understanding of Blackhawk Bancorp Inc. position in the Industry.

The report contains detailed information about Blackhawk Bancorp Inc. 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 Blackhawk Bancorp Inc.. 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 Blackhawk Bancorp Inc. 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 Blackhawk Bancorp Inc. 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 Blackhawk Bancorp Inc. business.

### **About Blackhawk Bancorp Inc.**

Blackhawk Bancorp, Inc. operates as a holding company for Blackhawk State Bank, a community bank serving clients in Illinois and Wisconsin. The bank offers various consumer and commercial banking services.

#### Market Area

The bank operates seven office locations in Beloit, south central Wisconsin; and Roscoe, Machesney Park, Rockford, Belvidere and Capron in north central Illinois.

#### Personal Banking Services

**Loans:** The bank offers various personal loans, such as installment loans, home equity line of credit, and other home loans. It also offers credit card services.

**Deposits:** The bank offers checking accounts, certificate of deposits, health savings accounts, regular savings accounts, kid's savings accounts, Christmas club savings accounts, investor money market accounts, money market savings accounts, and IRAs. Its various checking accounts include advantage club checking accounts, easymoney checking, totally free checking, interest checking, and investor checking accounts.

**Other Services:** The bank's other service offerings include - free wallet checks, money orders, traveler's checks, cashier's checks, notary service, safe deposit box, ATM/debit card, and wealth management services. Its online banking services include - check balances, verify deposits/withdrawals, pay bills, confirm cleared checks, transfer funds, make payments to Blackhawk loans, and use the loan calculators.

### Business Banking Services

**Commercial Deposit Accounts:** The bank offers various commercial deposit accounts, including free business checking, business checking, small business checking, business now, money market savings, reward money market, investor money market, investor savings, fingertip remote electronic deposit, and health savings accounts.

**Credit Services:** The bank's credit services offerings include commercial loans, development loans, term loans, equipment/fixed asset loans, SBA loans, lines of credit, letters of credit, receivables financing, and corporate credit cards.

**Cash Management Services:** The bank offers various cash management services, including online banking, merchant credit card processing, payroll services, lock box services, account reconciliation, account analysis, zero balance disbursement account, and controlled disbursement capability.

**Other Services:** The bank also offers various other services, including employee retirement accounts and international banking services. Its online banking services include cash management, fingertip remote electronic deposit, imaged checks, and statements on CD Rom. It offers 50 complimentary checks, and easyMoney checking services.

### Mortgage Banking Services

The bank offers various mortgage options, including construction loans; lot loans; bridge loans; interest only loans; jumbo mortgage loans; balloon & adjustable rate mortgages; FHA – low down payment loans; VA – full amount financing, no PMI (Private Mortgage Insurance); Fixed Rate Loans with varying maturities; No Down Payment Loans, some without PMI; Sub-Prime Credit Loans; First-time Homebuyer Loans; and No Income, No Asset Loans.

### Wealth Management Services

The bank offers banking, investment, insurance and trust services. The bank offers various wealth management services to businesses, such as - investment management through RJFS, employee benefits, business insurance, financing strategies, and risk management services. Securities are offered through Raymond James Financial Services, Inc.

## History

Blackhawk Bancorp, Inc. was founded in 1881.

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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2 – These sections are available only when you purchase a report with appropriate additional types of analyses.  
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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 3x3 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?

## I would like to order

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