

# Carbiz Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

Carbiz 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 Carbiz Inc. and its competitors. This provides our Clients with a clear understanding of Carbiz Inc. position in the [Retail](#) Industry.

The report contains detailed information about Carbiz 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 Carbiz 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 Carbiz 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 Carbiz 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 Carbiz Inc. business.

### **About Carbiz Inc.**

Carbiz Inc. engages in selling and financing used automobiles in the United States. It operates credit centers that sell and lease used cars and trucks, as well as originate loans for consumers. The company also provides consulting and training services to the automotive dealers for buy here-pay here and lease here-pay-here business models.

#### **Carbiz Auto Credit**

The company's credit center is a used automobile dealership that offers financing on-site to customers with poor credit through the utilization of its Dealer Controlled Financing (DCF) business model. The company acquired the auto loan portfolio and ongoing operations of 26 credit center locations in the Midwest, with approximately 6000 loans in the portfolio. The locations include 8 locations in Illinois, 7 locations in Indiana, 1 location in Ohio, 1 location in Kentucky, 2 locations in Iowa, 3 locations in Nebraska, and 4 locations in Oklahoma. Subsequently, 2 locations in Illinois, 1 location in Nebraska and 1 location in Florida were merged into nearby locations.

#### **Dealer Business Model Consulting**

The company's consulting business model and related products focus on assisting its dealers with the operation of an on-site self funded auto financing business. Its

consultants have knowledge and practical experience in finance and insurance, sub-prime finance, and the BHPH business.

**Dealer Controlled Finance ('DCF') Business Model Package:** DCF provides dealers with an operation model for an on-site self funded auto finance dealership, including policies and procedures, sales methods, collections methods, and manager and associate training.

**Guardian Consulting Service:** This provides DCF dealers with a weekly review of goals, problem areas and operational results done through extraction of data from the dealer's software, a written summary of results, and presentation of the report by conference call by a Carbiz consultant.

**On-site Consulting:** This provides dealers with an on-site review of sales and collections policies and procedures, including the presentation of a written summary of recommendations by a Carbiz consultant.

**Training:** This provides dealers with a manager training class and an associate training class held at the Carbiz facility in Sarasota, Florida.

The company offers two levels of consulting services targeted mainly to the dealer who provides self-funded, on-site auto financing (BHPH and LHPH). The standard package includes unlimited manager training, unlimited '800' number technical support, a monthly benchmarking report of composite data from dealerships, and one training conference per year. The premier package additionally includes a weekly faxed performance report based on download and analysis of the client's data.

**Markets:** The primary market for the company services is the automotive retail industry in North America, with a direct focus on the on-site self funded financing (BHPH and LHPH) segment.

## History

Carbiz Inc. was founded in 1995.

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.

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?

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