

Cash America International, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Cash America International, 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 Cash America International, Inc. and its competitors. This provides our Clients with a clear understanding of Cash America International, Inc. position in the Industry.

The report contains detailed information about Cash America International, 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 Cash America International, 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 Cash America International, 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 Cash America International, 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 Cash America International, Inc. business.

About Cash America International, Inc.

Cash America International, Inc. provides specialty financial services to individuals. These services include secured non-recourse loans (pawn loans), short-term unsecured cash advances, installment loans, credit services, check cashing, and related financial services. The company also arranges loans for customers with independent third-party lenders through a credit services organization and operates a card services business through which it provides marketing and loan processing services for a third-party bank issued line of credit on certain stored-value debit cards that the bank issues and purchases a participation interest in certain line of credit receivables originated by the bank.

As of December 31, 2009, the company had 1,048 total locations offering specialty financial services to its customers in the United States and Mexico. It also offered specialty financial services over the internet in the United States, United Kingdom, Canada, and Australia. The company operates in three segments: Pawn Lending, Cash Advance, and Check Cashing.

Pawn Lending Segment

This segment offers pawn loans through its pawn lending locations in the United States

and Mexico. As of December 31, 2009, the pawn lending segment offered pawn loans through 676 total pawn lending locations, including 667 company-owned units and nine unconsolidated franchised units, consisting of: 500 stores that operate in 22 states in the United States under the names 'Cash America Pawn' and 'SuperPawn;' and 176 stores that operate in 20 jurisdictions in central and southern Mexico under the name 'Prenda Fácil'.

The company sells merchandise that pawn customers forfeit when they do not repay or renew their pawn loans. The company sells most of this merchandise at its pawnshops, but the company also disposes of some items through wholesale sources, over the internet, or, in the case of some gold jewelry, through a gold bullion bank. Its pawnshops also sell used goods purchased from the general public and some new merchandise, principally accessory merchandise that complements and improves the marketability of items, such as tools, consumer electronics and jewelry.

Cash Advance segment

As of December 31, 2009, the company's cash advance operating segment consisted of: 246 cash advance storefront locations in six states in the United States operating under the names 'Cash America Payday Advance' and 'Cashland;' the company's Internet channel, which offered short-term cash advances over the internet to customers in 33 states in the United States at www.cashnetusa.com, in the United Kingdom at www.quickquid.co.uk, in Australia at www.dollarsdirect.com.au, and in Canada at www.dollarsdirect.ca; and the company's card services business, which processed line of credit advances on behalf of a third-party lender and had a participation interest in line of credit receivables that were processed for the lender by the company or other third-parties and that were outstanding in all 50 states and three other U.S. jurisdictions.

Cash Advance Activities: The company offers cash advance products through its cash advance storefront locations, through its internet channel and through many of its pawn lending locations. The company also purchases a participation interest in a third-party bank's line of credit cash advances through its card services business. In addition, the company arranges for customers to obtain cash advances from independent third-party lenders through the CSO program in other locations. The company's short-term cash advance products are generally offered as single payment cash advance loans. The company also offers an Internet longer-term installment loan product that typically has an average term of four months.

The company provides services in connection with single payment cash advances

originated by independent third-party lenders, whereby it acts as a credit services organization on behalf of consumers in accordance with applicable state laws (the 'CSO program). The CSO program includes arranging loans with independent third-party lenders, assisting in the preparation of loan applications and loan documents, and accepting loan payments.

In connection with the company's card services business, it provides marketing and loan processing services for a third-party bank issued line of credit made available by the bank on certain stored-value debit cards the bank issues (Processing Program). The company also acquires a participation interest in the receivables generated by the bank in connection with the Processing Program.

Check Cashing segment

This segment provides check cashing and other financial services through its pawn lending locations, cash advance storefront locations and through its Mr. Payroll subsidiary. Other financial services include the sale of stored-value cards, money orders, and money transfers, among others. As of December 31, 2009, the company's check cashing operating segment consisted of 120 unconsolidated franchised and six consolidated Company-owned check cashing locations operating in 16 states in the United States under the name 'Mr. Payroll.'

Significant Events

In October 2010, Cash America International, Inc. announced that it has begun operations of Gold Promise, a mail-in gold and jewelry buying business. The new business offers consumers throughout the United States a way to sell their old, broken or unused gold jewelry, diamonds platinum and fine watches.

History

Cash America International, Inc. was founded in 1984.

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.
The complete financial data is available for publicly traded companies.

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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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