

Chicopee Bancorp, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Chicopee 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 Chicopee 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 Chicopee 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 Chicopee 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 Chicopee Bancorp, Inc. business.

About Chicopee Bancorp, Inc.

Chicopee Bancorp, Inc. operates as the holding company for Chicopee Savings Bank that provides financial products and services to individuals, small and middle-market businesses, and residential property homeowners in Massachusetts. The company also owns Chicopee Funding Corporation that lends funds to the Chicopee Savings Bank Employee Stock Ownership Plan Trust.

The company's principal business includes acceptance of retail deposits from the general public and the investment of those deposits, together with funds generated from borrowings, retail operations, investment management, and insurance services, and into various lending products.

Market Area and Branch Offices

The company's principal market area includes Hampden and Hampshire Counties in western Massachusetts. It conducts its business through its main office in Chicopee, Massachusetts, eight full service branch offices and its lending and operation center.

Lending Activities

One- to Four-Family Loans: The company originates mortgage loans to enable borrowers to purchase or refinance existing homes, majority of which serve as the primary residence of the owner. It offers 30-year fixed-rate residential mortgage loans through the Massachusetts Housing Finance Agency First Time Home Buyer Program, and offers adjustable-rate mortgage loans to municipal employees through the Massachusetts Housing Finance Agency Municipal Employee Mortgage Program.

Commercial Real Estate and Multi-Family Loans: The company's commercial real estate and multi-family loans are generally secured by apartment buildings and properties used for business purposes, such as office buildings, industrial facilities, and retail facilities. It originates various fixed, adjustable-rate commercial real estate, and multi-family loans. It also originates land loans primarily to local contractors and developers for making improvements on approved building lots.

Construction Loans: The company originates fixed-rate and adjustable-rate loans to individuals and builders to finance the construction of residential dwellings. It also makes construction loans for commercial development projects, including apartment buildings, small industrial buildings, and retail and office buildings.

Commercial and Industrial Loans: The company makes commercial business loans to various professionals, sole proprietorships, and small businesses. Commercial lending products include term loans, revolving lines of credit, and letters of credit loans.

Financial Services

The company has a partnership with a third-party registered broker-dealer, Linsco/Private Ledger. Through Linsco/Private Ledger, it offers various non deposit investment products, including mutual funds, debt, equity, and government securities; retirement accounts; insurance products; and fixed and variable annuities.

Consumer Loans: The company offers various consumer loans, primarily home equity loans and lines of credit; and loans secured by new and used automobiles, recreational vehicles; pools and spas; and home improvement loans.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio consisted primarily of short-term U.S Treasury securities and U.S. Government and government sponsored enterprise securities, investment-grade corporate and industrial revenue bonds,

collateralized mortgage obligations, and investment-grade marketable equity securities.

Deposits

As of December 31, 2009, the company's various deposits included non-interest-bearing demand accounts, such as checking accounts; interest-bearing accounts, such as NOW and money market deposit accounts; regular savings accounts, such as passbook accounts; and certificates of deposit.

History

Chicopee Bancorp, Inc. was founded in 1845.

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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