

Colonial Virginia Bank Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Colonial Virginia Bank 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 Colonial Virginia Bank and its competitors. This provides our Clients with a clear understanding of Colonial Virginia Bank position in the Industry.

The report contains detailed information about Colonial Virginia Bank 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 Colonial Virginia Bank. 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 Colonial Virginia Bank 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 Colonial Virginia Bank 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 Colonial Virginia Bank business.

About Colonial Virginia Bank

Colonial Virginia Bank engages in the general banking business serving the community in and around Gloucester County, Virginia. The bank primarily offers commercial and retail banking services.

The bank is a community-oriented institution with substantial local ownership. The bank offers various banking and related financial services, including checking, savings, certificates of deposit and other depository services, and commercial, real estate and consumer loans.

Market Area

The bank operates through its two offices. The bank's focus is in Gloucester County, where the bank's headquarters are located and the York River branch office located at George Washington Memorial Highway in Gloucester Point.

Loan Portfolio

As of December 31, 2005, the bank's loan portfolio included mortgage construction and land development loans, mortgage residential real estate loans, mortgage

nonresidential loans, commercial loans, agricultural and other farm loans, and consumer and other loans.

Deposits Portfolio

As of December 31, 2005, the bank's deposits portfolio includes interest bearing Demand deposits, savings deposits, non-interest bearing Demand deposits, money market deposits, NOW accounts, checking accounts, and time deposits.

Banking Services

The bank receives deposits, makes consumer and commercial loans, issues drafts, and provides other services customarily offered by a commercial banking institution, such as business and personal checking and savings accounts, drive-in windows, and 24-hour automated teller machines.

The bank offers various short-to-medium term commercial and personal loans. Commercial loans include both secured and unsecured loans for working capital, including inventory and receivables; business expansion, including acquisition of real estate and improvements; and purchase of equipment and machinery. Consumer loans include secured and unsecured loans for financing automobiles, home improvements, education and personal investments. The Bank originates and holds or would sell into the secondary market fixed and variable rate mortgage loans and real estate construction and acquisition loans.

Other services offered by the bank include issuance of cashier's checks, certain cash management and safe deposit box services, travelers' checks, direct deposit of payroll and social security checks and automatic drafts for various accounts. The bank is associated with a shared network of automated teller machines that may be used by Bank customers throughout Virginia and other regions. The bank also offers MasterCard and VISA credit card services through an agent program with another financial institution. During 2005, the bank began offering investment services, through its newly formed division, operating as Colonial Virginia Investment Services. These services are offered through an affiliation with Community Bankers Securities.

Investment Portfolio

The bank invests in certain U.S. Government and agency obligations and other investments permitted by applicable laws and regulations. As of December 31, 2005,

the bank's investment portfolio includes its investment in securities of U.S. government and federal agencies, mortgage-backed securities, securities of states and political subdivisions, and restricted stock.

Customers

The bank focuses on serving the financial needs of various customers, including small and medium sized businesses, professional concerns and individuals in the Middle Peninsula, which includes the counties of Gloucester, Mathews and Middlesex, and the Peninsula, which includes the cities of Hampton, Newport News, Williamsburg and Poquoson and the counties of James City and York, regions of Virginia.

History

Colonial Virginia Bank was incorporated in 2002.

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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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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