

Cornerstone Financial Corp. (NJ) Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Cornerstone Financial Corp. (NJ) 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 Cornerstone Financial Corp. (NJ) and its competitors. This provides our Clients with a clear understanding of Cornerstone Financial Corp. (NJ) position in the Industry.

The report contains detailed information about Cornerstone Financial Corp. (NJ) 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 Cornerstone Financial Corp. (NJ). 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 Cornerstone Financial Corp. (NJ) 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 Cornerstone Financial Corp. (NJ) 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 Cornerstone Financial Corp. (NJ) business.

About Cornerstone Financial Corp. (NJ)

Cornerstone Financial Corporation operates as the holding company for Cornerstone Bank, which provides commercial banking products and services to small businesses and professionals.

The company conducts business from its main office in Moorestown and from five additional branch offices located in Medford, New Jersey, Burlington, New Jersey, Cherry Hill, New Jersey, Voorhees, New Jersey, and Mount Laurel, New Jersey.

The company offers a range of deposit and loan products and banking services, including personal and business checking accounts, individual retirement accounts, business money market accounts, statement savings, certificates of deposit, wire transfers, automated teller services, night depository, and drive-through banking. It also offers a three-tiered form of personal demand account and indexed money market account. The company provides remote deposit services to its commercial customers (C-Scan). It also offers a transactional Web site under the domain name www.cornerstonebanknj.com.

Lending Activities

The company offers business and personal loans on a secured basis, including: commercial loans (term and time); commercial lines of credit; mortgage loans (conventional 30-year, commercial, and jumbo real estate); commercial and residential construction loans; letters of credit; and consumer loans (home equity and installment).

Commercial Loans: Commercial loans include short and long-term business loans and commercial lines of credit for the purposes of providing working capital, supporting accounts receivable, purchasing inventory, and acquiring fixed assets. The loans are secured by assets as collateral and/or by personal guarantees provided by principals of the borrowers.

Mortgage Loans: The company originates mortgage loans secured by real estate located in its market area. Included as mortgage loans are commercial real estate, conforming residential real estate, and residential real estate loans in excess of FNMA loan limits (jumbo real estate loans).

Commercial Real Estate: The company focuses on the origination of commercial real estate loans within its real estate portfolio. Loans on commercial properties are originated and secured by improved property, such as multi-family dwelling units, office buildings, retail stores, warehouse, church buildings, and other non-residential buildings.

Residential Real Estate: The company's residential mortgage loans consist of loans secured by one- to four-family residences located in its market area. A mortgage loan originated by it, for owner occupied property, whether fixed rate or adjustable rate, would have a term of up to 30 years. Non-owner occupied property, whether fixed rate or adjustable rate, would have a term of approximately 25 years.

Construction Loans: The company originates loans to finance the construction of commercial real estate and residential real estate.

Letters of Credit: Standby letters of credit are conditional commitments issued by the company to a third party on behalf of a customer.

Consumer Loans: The company originates consumer loans, including installment loans and home equity loans, secured by first or second mortgages on homes owned or being purchased by the loan applicant. Home equity term loans and credit lines are credit accommodations secured by either a first or second mortgage on the borrower's residential property. It makes limited unsecured installment loans, which includes

unsecured revolving credit reserve accounts.

Investment Portfolio

As of December 31, 2009, the company's investments portfolio included the U.S. government agency obligations, and mortgage-backed securities.

History

Cornerstone Financial Corporation was founded in 1999.

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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