

# FirstRand Ltd. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

FirstRand Ltd. 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 FirstRand Ltd. and its competitors. This provides our Clients with a clear understanding of FirstRand Ltd. position in the Industry.

The report contains detailed information about FirstRand Ltd. 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 FirstRand Ltd.. 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 FirstRand Ltd. 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 FirstRand Ltd. 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 FirstRand Ltd. business.

### **About FirstRand Ltd.**

FirstRand Limited, through its subsidiaries, provides banking, insurance, asset management, and health services in South Africa and internationally. The company engages in various financial services activities in the areas of retail, corporate, investment and merchant banking, life and health insurance, employee benefits, short term insurance, and asset and property management.

The company consists of a portfolio of financial services franchises, including First National Bank (FNB), the retail and commercial bank; Rand Merchant Bank (RMB), the investment bank; WesBank, the installment finance business; and Momentum Group Limited, the life insurance business. As of June 30, 2008, the company operated 712 branches and 4800 ATM's in southern Africa.

### **Products and Services**

The company offers smart and Mzansi accounts; microloans (SmartSpend); ATMs (including retail & mini-ATMs); cell phone banking and prepaid products; housing finance (SmartBond & Smart Housing Plan); cheque & transmission products, including overdrafts; investments and equity products; personal loans (including student loans); eBucks; home loans; and card Issuing. It also offers small business, business and

medium corporate transactional and overdraft products; investment products; commercial property finance; debtor finance; FNB leveraged finance; BEE funding; franchises; tourism; and agric and start-ups.

The company provides various financial solutions, including working capital solutions, structured finance, investment products, transactional banking and term loans to the mid corporate, business, and small business sub segments. It also offers corporate current account services and associated working capital solutions; SpeedPoint (card acquiring); bulk cash; electronic banking (FNB Online and Hyphen); international banking; and custody services. Its corporate and transactional banking provides working capital solutions and transactional banking to corporates, financial institutions, and state owned enterprises.

The company also offers public sector banking services, such as transactional banking, working capital requirements, and other financial products and services to the three spheres of government; namely national, provincial, and local government. It also services universities, public schools, and public sector related trade unions.

## Markets

The company, in addition to South Africa, has operations in the neighboring countries, including the United Kingdom, the Middle East, and Australia. It also has start up operations in Brazil and India.

## Acquisitions

In 2007, the company acquired 80% of Banco de Desenvolvimento e Comercio SARL; 100% of the Transnet Lending division; and 65% of Rentworks Africa (Pty) Limited, a rentor of IT and other assets.

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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