

Home Capital Group Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Home Capital Group 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 Home Capital Group Inc. and its competitors. This provides our Clients with a clear understanding of Home Capital Group Inc. position in the Industry.

The report contains detailed information about Home Capital Group 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 Home Capital Group 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 Home Capital Group 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 Home Capital Group 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 Home Capital Group Inc. business.

About Home Capital Group Inc.

Home Capital Group Inc., through its wholly owned subsidiary, Home Trust, provides deposit services, mortgage lending, securitization of insured residential first mortgages, payment card services, and retail lending. The company focuses on providing residential first mortgages to borrowers that fail to meet all of the banks' lending requirements. As of December 31, 2008, Home Trust operated through five branches located in Toronto, Calgary, Vancouver, Halifax and Montreal.

Mortgage Lending

Residential Mortgage Lending

Home Trust's principal line of business includes mortgage lending on residential properties that is primarily funded by retail deposits. Home Trust's main residential offering is fixed rate mortgages with terms up to five years. As of December 31, 2008 the composition of the total mortgage portfolio was 79.8% residential and 20.2% non-residential. Home Trust's residential borrowers primarily consist of self-employed individuals, individuals with a short or limited credit history and individuals with some impairment in their credit history.

Home Trust is an active participant in the residential mortgage securitization market securitizing pools of residential mortgages. The company also participates in the Canada Mortgage Bond program sponsored by CMHC and administered through Canada Housing Trust. This program provides the company with an alternate distribution channel to diversify its funding stream for MBS pools. In 2008 the company continued to diversify its MBS program by securitizing shorter term pools and multi-unit residential mortgage pools.

Commercial Mortgage Lending

The majority of Home Trust's commercial mortgage business is derived from a select group of commercial mortgage brokers.

Deposits

Home Trust is a federally regulated deposit taking institution and is a member of the Canada Deposit Insurance Corporation. Deposits are raised through deposit brokers, including both independent agents and the investment arm of financial institutions, or directly through the Toronto branch. Home Trust takes deposits in the form of short-term deposits, guaranteed investment certificates, registered retirement savings plans and registered retirement income funds. As of January 1, 2009 Home Trust was also offering deposit customers tax free savings accounts. The deposit funds are then invested into the company's loans portfolio with any excess deployed to invest in the company's liquidity or securities portfolio.

Consumer Lending

Home Capital offers Home Trust Visa credit card. In March 2002, Home Trust launched a Visa product, the Equity Plus Visa card. The Equity Plus Visa product allowed homeowners to use their home equity as collateral to obtain credit. In 2006, the company re-launched the Equity Plus Visa as the Home Trust Equityline Visa. As of December 31, 2008 the personal loan portfolio included 5,846.

Other

Other activities of the company involve the investment of surplus deposits into securities and cash resources for liquidity management.

History

Home Capital Group Inc. was founded in 1977.

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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