

# **LifeStore Financial Group Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

LifeStore Financial Group 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 LifeStore Financial Group and its competitors. This provides our Clients with a clear understanding of LifeStore Financial Group position in the Industry.

The report contains detailed information about LifeStore Financial Group 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 LifeStore Financial Group. 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 LifeStore Financial Group 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 LifeStore Financial Group 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 LifeStore Financial Group business.

## **About LifeStore Financial Group**

AF Financial Group operates as the holding company for AF Bank, which provides banking, insurance and investment services to residents in the northwest corner of North Carolina. The Bank offers a diversified product line by engaging in mortgage, non-residential mortgage and non-mortgage lending.

The Bank has a third party relationship with LaSalle Street Securities. This relationship allows the Bank to offer a range of investment products, including fixed-rate and variable annuities and mutual funds. This third party relationship operates as a division of the Bank under the name AF Investments. The Bank offers traditional property and casualty, life and health insurance products.

The company also owns AF Insurance Services, Inc. (an independent insurance agency) and Ashe Lane Capital Trust (a Delaware business trust).

## **Market Area and Branch Offices**

The Bank's market area for deposit gathering and lending is concentrated in Alleghany, Ashe and Watauga Counties, North Carolina and to areas adjacent to those counties. It has branches in Boone, Elkin, Jefferson, Lenoir, Sparta, West Jefferson, and North

Wilkesboro, North Carolina. It serves Ashe, Alleghany and Watauga counties in North Carolina.

The Bank conducts business from its main office located in West Jefferson, North Carolina, with branches in Boone, Jefferson, Sparta, Warrensville, and West Jefferson, North Carolina. It operates 7 branches.

### Lending Activities

**Loan Portfolio:** The Bank's loan portfolio consists primarily of mortgage loans. It also offers consumer loans, including automobile and home improvement loans. It offers commercial loans to businesses in Ashe, Alleghany and Watauga counties and to areas adjacent to those counties.

**One-to-Four-Family Mortgage Lending:** The Bank offers both fixed-rate and adjustable-rate mortgage loans, which are secured by one-to-four-family residences, which generally are owner-occupied. Most are secured by property located in Ashe, Alleghany and Watauga counties, North Carolina. The Bank offers three to five year call loans, which are either called or modified based on the Bank's interest rates.

**Construction Lending:** The Bank originates construction loans primarily to finance construction of one-to- four-family homes to the individuals. It makes construction loans to a select group of builders for speculative purposes.

**Non-Residential Mortgage Lending:** The Bank originates real estate mortgage loans that are generally secured by various properties used for business purposes and retail facilities, such as small office buildings and church loans.

**Other Mortgage Lending:** The Bank also offers loans secured by land and multi-family residences. Multi-family loans generally consist of residential properties with approximately four units, typically small apartment complexes. It originates multi-family residential loans with both fixed and adjustable interest rates which vary as to maturity. Such loans are typically income-producing investment loans.

**Consumer Loans:** The Bank makes loans for various personal or consumer purposes. It also offers loans secured by savings accounts.

**Commercial Business Loans:** The Bank offers commercial business loans that are generally provided to various types of closely held businesses located in the Bank's

primary market area. The Bank's commercial loans generally are secured by equipment, machinery or other corporate assets including receivables.

### Investment Activities

The Bank invests in U.S. government obligations, certain securities of various government-sponsored agencies, including municipal bonds, mortgage-backed securities issued/guaranteed by Federal National Mortgage Association (FNMA), Federal Home Loan Mortgage Corporation (FHLMC), and Government National Mortgage Association (GNMA) and, certificates of deposit of insured banks, federal funds, mutual funds, municipal securities and FHLB stock.

### Deposits

The Bank offers various deposit accounts with a range of interest rates and terms. Its deposits consist of savings accounts, checking accounts, money market deposit accounts, IRAs and certificates of deposit.

### History

AF Financial Group was founded in 1939.

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 3×3 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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