

Mission Community Bancorp Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Mission Community Bancorp 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 Mission Community Bancorp and its competitors. This provides our Clients with a clear understanding of Mission Community Bancorp position in the Industry.

The report contains detailed information about Mission Community Bancorp 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 Mission Community Bancorp. 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 Mission Community Bancorp 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 Mission Community Bancorp 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 Mission Community Bancorp business.

About Mission Community Bancorp

Mission Community Bancorp operates as the holding company for Mission Community Bank that provides general commercial banking products and services to small and middle-market businesses and individuals in the central coast of California.

The bank offers various deposit and loan products to individuals and small businesses and a specialization in community development financial services and small business administration (SBA) loans.

The bank's primary service area includes San Luis Obispo county and northern Santa Barbara county. Secondary market areas include cities and unincorporated areas in the neighboring counties, including Monterey, Kern, Kings, and Fresno. As of December 31, 2009, the bank operated out of four offices in the cities of San Luis Obispo, Paso Robles, Arroyo Grande, and Santa Maria, as well as a loan production office and an administrative facility located in the city of San Luis Obispo.

The bank's wholly owned subsidiary, Mission Community Development Corporation, provides financing for small businesses and low- to moderate-income area development and/or affordable housing projects. It also has an affiliate relationship with Mission Community Services Corporation, which focuses on providing technical assistance and

training services to the community, including small business, minority, and low-income entrepreneurs.

Products and Services

The bank offers checking and savings accounts, money market accounts, and time certificates of deposits; offers various loans; issues drafts, sells travelers' checks, and provides other customary banking services.

Lending Activities

The bank offers various types of loans, including commercial, agribusiness, government guaranteed, real estate, automobile, and other installment and term loans and leases. The areas in which the bank has directed its lending activities are commercial loans (including government-guaranteed and agricultural loans), real estate loans, construction loans, consumer loans, and lease financing. It offers real estate loans, for single family residences or for commercial development, and interim construction loans.

The bank funds commercial loans to provide working capital, to finance the purchase of equipment and for other business purposes. It originates and services SBA loans and is active in specific SBA programs. Its consumer loans are used to finance automobiles, various types of consumer goods, and other personal purposes. The bank offers construction lending to finance the construction of commercial and single family residential property. Residential real estate loans offered by the bank are limited to home equity loans and home equity lines of credit. Other real estate loans consist primarily of commercial and industrial real estate loans.

Investment Portfolio

As of December 31, 2009, the bank's investment portfolio included the U.S. government agencies securities, mortgage-backed securities, municipal securities, corporate debt securities, and asset-backed securities.

History

Mission Community Bancorp was founded in 1997.

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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