

Newtek Business Services Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Newtek Business Services 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 Newtek Business Services Inc. and its competitors. This provides our Clients with a clear understanding of Newtek Business Services Inc. position in the [Software and Technology Services](#) Industry.

The report contains detailed information about Newtek Business Services 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 Newtek Business Services 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 Newtek Business Services 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 Newtek Business Services 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 Newtek Business Services Inc. business.

About Newtek Business Services Inc.

Newtek Business Services, Inc., through its subsidiaries, provides business services to the small- and medium-sized business market.

Business Segments

The company's principal business segments include Electronic Payment Processing; Web Hosting; Small Business Finance; and Other.

Electronic Payment Processing

The company markets third party credit card processing and check approval services to the small- and medium-sized business market. Universal Processing Services of Wisconsin, LLC, doing business as Newtek Merchant Solutions (NMS) markets credit and debit card processing services, check approval services, and ancillary processing equipment and software to merchants who accept credit cards, debit cards, checks and other non-cash forms of payment.

The company's primary focus is on developing new merchant sales leads as a result of

internal sales efforts. NMS has targeted the marketing of its array of services under agreements with alliance partners which are principally financial institutions, including banks, credit unions and other related businesses which are able to refer potential customers to NMS through the company's NewTracker referral system.

The company maintains two main customer service and sales support offices which are located in Milwaukee, Wisconsin and Brownsville, Texas with specialists also located in Phoenix, Arizona and New York. The company's personnel at these locations assist merchants with initial installation of equipment and on-going service, as well as any other special processing needs that they may have.

Web Hosting Services

Through CrystalTech Web Hosting, Inc. doing business as Newtek Technology Services (CrystalTech and NTS), the company provides Web site hosting services to approximately 68,000 customer accounts with 105,000 domains in approximately 120 countries. NTS provides shared and dedicated hosting plans under the CrystalTech brand. NTS delivers services under the CrystalTech brand not just to customers seeking hosting but also to wholesalers, resellers and Web developers by offering a range of tools for them to build, resell and deliver their Web content. CrystalTech, the core business supporting its Web hosting initiatives, became a Newtek Technology Services brand. The company intends to market and cross market under Newtek Technology Services, Newtek Web Services, and Newtek Webhosting brands. NTS primarily uses Microsoft Windows technology. NTS also offers Linux-based Web hosting and Web-based data storage and back-up services. NTS operates a 5,000 square foot fortress strength data center located in Scottsdale, Arizona, utilizing redundant networking, electrical and back-up systems.

The company has diversified its hosting reach by offering services to small- and medium-sized businesses under different brands all under Newtek Technology Services including Newtek Web Services, Newtek Data Storage, and Newtek Web Design and Development. NTS focuses specifically on select target markets, such as restaurants, financial institutions, medical practices, law firms, accountants, retail and technology service providers for channel business and reselling.

Small Business Finance (SBA)

The company originates SBA loans and offers accounts receivable financing and other lending products essential for small- and medium-sized businesses. In addition, the

company provide small business loan servicing and consulting to the Federal Deposit Insurance Corporation (FDIC).

Newtek Small Business Finance, Inc. (NSBF) specializes in originating, servicing, and selling small business loans guaranteed by the SBA for the purpose of acquiring commercial real estate, machinery, equipment and inventory and to refinance debt and fund franchises, working capital and business acquisitions.

The company also offers accounts receivable financing and management services through CDS Business Services, Inc. doing business as Newtek Business Credit (NBC). Through this service, small- and medium-sized businesses can obtain some amount per month through the sale of their trade receivables, as well as back office services, such as billing and cash collections.

The company also offers merchant cash advance services to its customers, under which a merchant sells future credit card receivables at a discount, but do so only through referrals to third party providers. It offers these services as an agent, and is not taking on credit risk in connection with these services.

Other (including Small Business Insurance Products and Services)

The company offers small business insurance products and services through Newtek Insurance Agency, LLC, which is licensed in 50 states. The company serves as a retail and wholesale agency specializing in the sale of personal, commercial, and health/benefits lines insurance products to customers of all its affiliated companies as well as its alliance partners. The company offers insurance products from multiple insurance carriers providing a range of choice for its customers.

Marketing

The company markets its services through referrals from its alliance partners using its proprietary NewTracker referral system. In addition, electronic payment processing services are also marketed through independent representatives and Web hosting and ecommerce services are marketed through Internet-based marketing and third-party resellers. It has entered into agreements to provide business services with the following entities: Chartis, Inc.; Merrill Lynch; Morgan Stanley Smith Barney; Credit Union National Association (CUNA); Microsoft; Pershing; Navy Federal Credit Union; Members 1st Federal Credit Union; Ent Federal Credit Union; NCMIC Financial, Inc.; Bellco Credit Union; The Latino Coalition; and Wright Patt Credit Union.

Competition

The company's Electronic payment processing segment competes with Heartland Payment Systems, First National Bank of Omaha, and Paymentech, L.P. Its Web hosting segment competes with Host My Site, Discount ASP, Maxum ASP, GoDaddy, Yahoo!

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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