

# Seneca-Cayuga Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

Seneca-Cayuga Bancorp 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 Seneca-Cayuga Bancorp Inc. and its competitors. This provides our Clients with a clear understanding of Seneca-Cayuga Bancorp Inc. position in the Industry.

The report contains detailed information about Seneca-Cayuga Bancorp 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 Seneca-Cayuga Bancorp 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 Seneca-Cayuga Bancorp 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 Seneca-Cayuga Bancorp 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 Seneca-Cayuga Bancorp Inc. business.

### **About Seneca-Cayuga Bancorp Inc.**

Seneca-Cayuga Bancorp, Inc. operates as the holding company for The Seneca Falls Savings Bank that provides various banking products and services principally to individuals, families, and businesses in the Northern Finger Lakes region of the New York State. The company operates as a subsidiary of Seneca Falls Savings Bank, MHC.

#### **Market Area**

The company conducts its banking operations through its main office located in Seneca Falls, New York and four full-service banking offices located in Waterloo, Auburn, and Geneva, New York. In addition, the company conducts business through an in-store branch located in a Wal-Mart super center in Auburn, New York.

The company's principal business consists of accepting retail deposits from the general public and investing those deposits, together with funds generated from operations, in one- to four-family residential mortgage loans and manufactured home, automobile, home equity, commercial, non-residential real estate, construction, and multi-family loans. It also makes investments in mortgage-backed and other equity securities.

## Lending Activities

**One- to Four-Family Residential Real Estate Lending:** The company originates long-term permanent loans secured by mortgages on owner-occupied one- to four-family residences.

**Multi-Family and Non-Residential Real Estate Lending:** The company originates permanent multi-family and non-residential real estate loans. Its multi-family loan portfolio includes loans secured by five or more unit residential buildings located in its primary market area. The company's non-residential real estate loan portfolio consists of loans on various non-residential properties, including small office buildings, churches, and retail facilities.

**Construction Lending:** The company makes construction loans to individuals for the construction of their primary or secondary residences and loans to builders or developers for the construction of single-family and multi-family properties. The company also makes construction loans for small commercial development projects, such as multi-family, apartment, and small retail and office buildings.

**Commercial Loans:** The company makes secured or unsecured loans to professionals, sole proprietorships, and small businesses for commercial, corporate, and business purposes. Commercial lending products include term loans and revolving lines of credit. Such loans are often used for working capital purposes or for purchasing equipment, inventory, or furniture.

**Home Equity Lending:** The company originates fixed-rate home equity loans and variable rate home equity lines of credit secured by a lien on the borrower's residence.

**Manufactured Home Lending:** The company offers manufactured home loans.

**Automobile Lending:** The company offers automobile loans. It offers automobile lending by entering into an indirect lending arrangement with a third party auto dealership.

**Other Consumer Lending:** The company offers various other secured consumer loans, including loans secured by recreational vehicles and savings deposits.

## Insurance Activities

The company offers personal and commercial property insurance, life insurance, long

term care, annuity, and other products and services.

## Deposits

The company offers a range of deposit accounts, including demand accounts, NOW accounts, money market accounts, savings accounts, transaction accounts, and certificates of deposits, as well as interest bearing checking and savings accounts.

## History

Seneca-Cayuga Bancorp, Inc. was founded in 1870.

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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## 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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