

Southern Community Financial Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/S97303E1472BEN.html>

Date: July 2024

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: S97303E1472BEN

Abstracts

Southern Community Financial Corp. 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 Southern Community Financial Corp. and its competitors. This provides our Clients with a clear understanding of Southern Community Financial Corp. position in the Industry.

The report contains detailed information about Southern Community Financial Corp. 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 Southern Community Financial Corp.. 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 Southern Community Financial Corp. 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 Southern Community Financial Corp. 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 Southern Community Financial Corp. business.

About Southern Community Financial Corp.

Southern Community Financial Corporation operates as the holding company for Southern Community Bank and Trust, which provides financial services to individuals, businesses, and nonprofit organizations in North Carolina.

The company's services include various deposits; commercial, installment, mortgage, and personal loans; trust and investment services; and safe deposit boxes and other associated services.

As of December 31, 2009, the company with 22 banking offices operated in 9 counties throughout central and western North Carolina. Its banking offices are located in the Piedmont Triad area (including Winston-Salem (its headquarters), Greensboro, High Point and surrounding areas), Mooresville (the Charlotte area), Raleigh and Asheville. Its customers access various banking services through approximately 175 ATMs owned or leased by it, through debit cards, and through its automated telephone and Internet electronic banking products.

Lending Activities

The company provides residential, commercial, and construction loans secured by real estate, as well as short- to medium-term commercial and industrial, small business administration guaranteed, and personal loans, both secured and unsecured.

Real Estate Loans: The company makes real estate loans for purchasing, constructing, and refinancing one-to-four family residential, five or more family residential, and commercial properties. It also makes loans secured by real estate to commercial and individual borrowers who use the loan proceeds for other purposes.

Residential Mortgage Loans: The company provides long-term conventional real estate loans through the origination of Federal National Mortgage Association-conforming loans. Its lending efforts include the origination of loans secured by first mortgages on one-to-four family residences and on home equity credit lines.

Commercial Mortgage Loans: The company's commercial mortgage loans are secured by commercial buildings for office, retail, manufacturing, storage, and warehouse properties.

Construction Loans: The company originates one-to-four family residential construction loans for the construction of custom homes (where the home buyer is the borrower or the home is presold), and it provides construction financing to builders, including acquisition development and 'spec' home financing.

Commercial Loans: Commercial business lending is a primary focus of its lending activities. Commercial loans include both secured and unsecured loans for working capital, expansion, and other business purposes. Short-term working capital loans are secured by accounts receivable, inventory, and equipment. It also makes term commercial loans secured by equipment and real estate.

Loans to Individuals: Loans to individuals include automobile loans, boat and recreational vehicle financing, and miscellaneous secured and unsecured personal loans.

Investment Activities

As of December 31, 2009, the company's investment portfolio included securities of U.S. government agencies; mortgage-backed securities; municipal securities; trust preferred securities; common stocks and mutual funds; and other securities.

Deposits

The company provides various deposit services, including non-interest-bearing checking accounts; interest-bearing checking and savings accounts; money market accounts; NOW accounts; time deposits; and certificates of deposit.

History

Southern Community Financial Corporation was founded in 1996.

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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