

# Valley Financial Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

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

The report contains detailed information about Valley Financial Corporation 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 Valley Financial Corporation. 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 Valley Financial Corporation 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 Valley Financial Corporation 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 Valley Financial Corporation business.

## **About Valley Financial Corporation**

Valley Financial Corporation operates as the holding company for Valley Bank, which provides commercial banking services to small-to-medium sized businesses, professional concerns, and individuals primarily in the Roanoke metropolitan statistical area.

As of December 31, 2009, the company operated eight full-service branch locations in the Cities of Roanoke and Salem, and the County of Roanoke; and seven proprietary ATMs in Virginia and other regions.

### **Lending Activities**

The company offers range of lending services, including commercial loans, residential real estate loans, construction and development loans, and consumer loans.

**Commercial Lending:** The company offers both secured and unsecured loans for working capital (including inventory and receivables), business expansion (including acquisition of real estate and improvements), and purchase of equipment and machinery. Collateralized business loans might be secured by a security interest in marketable equipment, accounts receivable, business equipment and/or general

intangibles of the business. In addition, the loan might be secured by a deed of trust lien on business real estate.

**Residential Real Estate Lending:** Residential real estate loans are secured by deeds of trust on 1-4 family residential properties. The company also serves as a broker for residential real estate loans placed in the secondary market.

**Construction and Development Lending:** The company makes loans for the purpose of financing the construction of business and residential structures to financially responsible business entities and individuals. Additionally, it makes loans for the purpose of financing the acquisition and development of commercial and residential projects.

**Consumer Lending:** The company offers consumer loans, both secured and unsecured for financing automobiles, home improvements, education, and personal investments. Loans used to purchase vehicles or other specific personal property and loans associated with real estate are secured with a lien on the subject vehicle or property.

**Other Lending Activities:** The company offers leasing services for its small business, private banking, and business banking customers and prospects to access equipment, technology or other capital assets.

The company offers various forms of specialized asset-based lending to its commercial business customers, which include:

**Accounts Receivable Financing,** which enables small businesses to unlock the cash frozen in accounts receivable, which provides cash flow to support operations. The company utilizes an automated software program to manage and monitor collateral values on a consistent and routine basis.

**Automobile Floor Plan Financing,** which enables auto-related businesses to carry sufficient levels of inventories to support sales demand.

## Other Services

Other company services include safe deposit boxes, certain cash management services, including overnight repurchase agreements, merchant purchase and management programs, traveler's checks, direct deposit of payroll and social security checks, and automatic drafts for various accounts. The company operates proprietary

ATM's and are associated with the Star, Cirrus, and InterCept shared networks of automated teller machines that might be used by its customers throughout Virginia and other regions. It also offers VISA and MasterCard credit card services, as well as a debit-check card. Its lockbox service provides a collect accounts receivable payments locally for businesses and non-profit organizations.

## Deposits

The company offers various deposit services, including checking accounts, NOW accounts, savings accounts, and other time deposits of various types, ranging from daily money market accounts to longer-term certificates of deposit; and retirement account services.

## Financial Services

The company also operates a wealth management subsidiary, Valley Wealth Management Services, Inc. It offers non-deposit investment products and insurance products for sale to the public.

## History

Valley Financial Corporation was incorporated in 1994.

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.

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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?

## I would like to order

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