

Village Bank & Trust Financial Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Village Bank & Trust 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 Village Bank & Trust Financial Corp. and its competitors. This provides our Clients with a clear understanding of Village Bank & Trust Financial Corp. position in the Industry.

The report contains detailed information about Village Bank & Trust 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 Village Bank & Trust 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 Village Bank & Trust 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 Village Bank & Trust 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 Village Bank & Trust Financial Corp. business.

About Village Bank & Trust Financial Corp.

Village Bank and Trust Financial Corp. operates as the holding company for Village Bank, which provides banking and related financial services to individuals and businesses in Richmond, Virginia metropolitan area.

Subsidiaries

The company's wholly owned subsidiaries include Village Bank Mortgage Corporation (Village Bank Mortgage), a full service mortgage banking company; Village Insurance Agency, Inc. (Village Insurance), a full service property and casualty insurance agency; and Village Financial Services Corporation (Village Financial Services), a financial services company.

Market Area

The company focused its operations in Chesterfield County, Virginia. In addition to Chesterfield County, it has opened three branches in both Hanover and Henrico Counties, and one in Powhatan County. As of December 31, 2009, the company had 15

full service banking offices.

Lending Activities

The company offers a range of short-to-medium term commercial and personal loans. Commercial loans include 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. Consumer loans include secured and unsecured loans for financing automobiles, home improvements, education, and personal investments. It also originates fixed and variable rate mortgage loans and real estate construction and acquisition loans. Residential loans originated by its mortgage company are usually sold in the secondary mortgage market.

Commercial Real Estate Lending: The company finances commercial real estate for its clients and commercial real estate loans represent the major segment of its loan portfolio. It finances owner-occupied commercial real estate at an 80% loan-to-value ratio or less.

Residential Mortgage Lending: The company makes permanent residential mortgage loans for inclusion in the loan portfolio. The majority of permanent residential loans are made by its subsidiary, Village Bank Mortgage, which sells these products to investors in the secondary mortgage market. It originates both conforming and non-conforming single-family loans.

Real Estate Construction Lending: This segment of the company's loan portfolio is residential in nature and includes loans with short duration. Residential houses under construction and the underlying land for which the loan was obtained secure the construction loans. Additionally, it offers real estate construction financing to individuals.

Commercial Business Lending: The company's commercial business lending includes lines of credit, revolving credit facilities, term loans, equipment loans, stand-by letters of credit, and unsecured loans. Commercial loans are written for business purpose, including the financing of plant and equipment, carrying accounts receivable, general working capital, contract administration, and acquisition activities. Commercial business loans are secured by accounts receivable, equipment, inventory, and other collateral, such as marketable securities, cash value of life insurance, and time deposits.

Consumer Installment Lending: The bank offers various types of secured and unsecured consumer loans. It makes consumer loans primarily for personal, family, or

household purposes.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included securities of the U.S. government agencies, mortgage-backed securities, municipals, and other investments.

Deposits

The company's various deposit products include noninterest-bearing demand accounts; and interest-bearing deposits, including interest checking accounts, money market accounts, savings accounts, and time deposits.

History

Village Bank and Trust Financial Corp. was founded in 1999.

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?

I would like to order

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