

Virginia Heritage Bank Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Virginia Heritage Bank 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 Virginia Heritage Bank and its competitors. This provides our Clients with a clear understanding of Virginia Heritage Bank position in the Industry.

The report contains detailed information about Virginia Heritage Bank 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 Virginia Heritage Bank. 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 Virginia Heritage Bank 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 Virginia Heritage Bank 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 Virginia Heritage Bank business.

About Virginia Heritage Bank

Virginia Heritage Bank offers commercial banking products and services in the Commonwealth of Virginia. The bank serves the greater Washington, D.C. metropolitan area with an emphasis on Northern Virginia.

The bank offers a range of banking services through traditional and electronic delivery. Its services include free business and consumer checking, premium interest-bearing checking, business account analysis, savings, certificates of deposit, and other depository services, as well as an array of commercial, real estate, and consumer loans.

Market Area

The bank's target market is the greater Washington, D.C. metropolitan area with an emphasis on Northern Virginia, which consists of the counties of Arlington, Fairfax, Fauquier, Loudoun and Prince William, and the cities of Alexandria, Fairfax, Falls Church, Manassas and Manassas Park. Its main office is located approximately 12 miles west of Washington, D.C. in Fairfax, Virginia. It also has full service branches in Chantilly, Virginia, and Gainesville, Virginia, and a mortgage division headquartered in Chantilly, Virginia.

Lending Activities

The bank's primary market focus is on making loans to small businesses, professionals, and other consumers in its local market area, along with various aspects of real estate finance.

Commercial Business Lending: Commercial loans are written for a variety of business purposes, including government contract receivables, plant and equipment, general working capital, contract administration, and acquisition lending.

Commercial Real Estate Lending: The bank finances owner occupied and investment commercial real estate. Its processes focus on the client's ability to repay the loan, as well as assessment of the underlying real estate.

Real Estate Construction Lending: This segment of portfolio is residential in nature and composed of loans with short durations. The bank offers real estate construction financing to customers that have in place a permanent loan 'take-out,' either by itself or another institution.

Residential Real Estate Lending: The bank offers a variety of consumer-oriented residential real estate loans both for purchase and refinancing, most of which are sold in the secondary market. Its residential real estate lending products are available through all of banking facilities and mortgage division in Chantilly, Virginia.

Consumer Installment Lending: The bank offers an array of consumer loans, including car loans, term loans, and overdraft protection.

Investment Portfolio

The bank's investment portfolio includes investments in U.S. government agency securities and U.S. government agency MBS.

Deposit Activities

The bank offers an array of deposit products that include demand, NOW, money market, and savings accounts, as well as certificates of deposit.

History

Virginia Heritage Bank was founded in 2005.

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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The complete financial data is available for publicly traded companies.

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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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