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Western New England Bancorp, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Western New England 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 Western New England Bancorp, Inc. and its competitors. This provides our Clients with a clear understanding of Western New England Bancorp, Inc. position in the Industry.

The report contains detailed information about Western New England 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 Western New England 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 Western New England 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

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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 Western New England 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 Western New England Bancorp, Inc. business.

About Western New England Bancorp, Inc.

Westfield Financial, Inc. operates as the holding company for Westfield Bank, which offers banking products and services to individuals and businesses.

The company operates 11 banking offices in Agawam, East Longmeadow, Holyoke, Southwick, Springfield, West Springfield, and Westfield, Massachusetts. It also has 8 free-standing ATM locations in Feeding Hills, Springfield, West Springfield, and Westfield, Massachusetts. In addition, it provides online banking services through its Web site located at www.westfieldbank.com.

Lending Activities

The company's loan portfolio primarily consists of commercial and industrial loans, commercial real estate loans, residential real estate loans, home equity loans, and consumer loans.

Commercial and Industrial Loans: The company offers commercial and industrial loan products and services which are designed to give business owners borrowing

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opportunities for modernization, inventory, equipment, construction, consolidation, real estate, working capital, vehicle purchases, and the financing of existing corporate debt. It offers business installment loans, vehicle and equipment financing, lines of credit, and other commercial loans. The company provides complementary commercial products and services, various commercial deposit accounts, cash management services, Internet banking, sweep accounts, an ATM network, and night deposit services. It offers a remote deposit capture product whereby commercial customers can receive credit for check deposits by electronically transmitting check images from their own locations.

Commercial Real Estate Loans: The company originates commercial real estate loans to finance the purchase of real property, which consists of apartment buildings, business properties, multi-family investment properties and construction loans to developers of commercial and residential properties. It also offers construction loans to finance the construction of commercial properties located in its primary market area. The majority of the commercial real estate portfolio consists of loans which are collateralized by properties in the Pioneer Valley of Massachusetts and northern Connecticut.

Residential Real Estate Loans and Originations: The company processes its originations of residential real estate loans through a third party mortgage company. It holds residential real estate loans in its loan portfolio. It occasionally purchases adjustable rate mortgages, which are serviced by the originating institutions, from other banks located in Massachusetts. The company originates and funds its home equity loans.

Consumer Loans: The company offers various consumer loans to retail customers in the communities it serves. Its consumer loans include automobile loans, secured passbook loans, credit lines tied to deposit accounts to provide overdraft protection, and unsecured personal loans.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included securities of government-sponsored enterprises; municipal bonds; government sponsored residential mortgage-backed securities; U.S. government guaranteed residential mortgage-backed securities; private label residential mortgage-backed securities; and marketable equity securities: mutual funds and common and preferred stock.

Deposits

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The company offers various deposit accounts, which include regular savings deposits (consisting of passbook and statement savings accounts), NOW accounts, noninterest-bearing demand accounts, money market accounts, and time deposits. It also offers jumbo certificates of deposit, tiered money market accounts, and customer repurchase agreements.

History

Westfield Financial, Inc. was founded in 1853.

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 3×3 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.

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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

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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

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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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