

# Whitehall Enterprises Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

Whitehall Enterprises 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 Whitehall Enterprises and its competitors. This provides our Clients with a clear understanding of Whitehall Enterprises position in the Industry.

The report contains detailed information about Whitehall Enterprises 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 Whitehall Enterprises. 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 Whitehall Enterprises 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 Whitehall Enterprises 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 Whitehall Enterprises business.

## **About Whitehall Enterprises**

Whitehall Enterprises, Inc (the Company) was incorporated in Delaware in 1988. The Company, through its subsidiary, currently operates a mortgage bank licensed in twelve states and pending licensure in two additional states.

During the year ended September 30, 2000, the Company acquired Alternative Lending Group, Inc. (ALG) and Direct Financial LLC (DF). During the year ended September 30, 2001, ALG acquired MiB Financial Services, Inc. and MiB Group Ltd (Indiana organizations). These companies are licensed in Indiana and Kentucky. These entities constitute the core of the Company's operations in the financial services sector. The Company also acquired and incorporated Interactive Medical Technologies as a wholly owned subsidiary to distribute and sell "DocPal," a medical diagnostic software product.

The Company's plan for growth included the acquisitions of Hairbiotech, ALG, DF, MiB and the incorporation of IMT to market the DocPal medical software.

### **Incorporation of "IMT"**

During April 2001, the Company incorporated Interactive Medical Technologies, Inc. (IMT) to carry out the marketing efforts and medical review related to the distribution of

its medical software.

Since its formation in 1984, MBM had operated as a specialized custom molder or manufacturer of plastic bottles and containers for use in the pharmaceutical, health and beauty, household cleaner and food product industries.

DocPal is an advanced state-of-the-art program, offering the most current medical information gathered from universities and health organizations across the globe. Additionally, the software contains an extensive database of over 600 diagnoses with corresponding signs, symptoms, procedures and treatments, and can be used in conjunction with a medical knowledge base via an intricate system wherein the physician can view the relationships between a diagnosis and its corresponding signs, symptoms, procedures and medications.

During April 2001, the Company incorporated Interactive MedicalTechnologies, Inc (IMT) to carry out the marketing efforts and medical review related to the distribution of its medical software.

## Alternative Lending Group, Inc

### ALG Operations

Alternative Lending Group (ALG) commenced operations in 1993 as a full service mortgage broker in 13 states. The company has focused its mortgage operations through a consumer direct channel and has maintained steady growth even through down markets by providing conventional, non-conventional, government and niche loan products.

### Wholesale and Online Mortgage Division

ALG continues to develop its mortgage divisions. The wholesale division has provided necessary product. The wholesale division is an important part of the future of ALG and it will play a much larger role in the months to come.

### Web Site

The launch of the Alternativelending.com web site has been a growing source of leads for the ALG sales force. This web site not only produces applications for ALG retail but also offers the consumer a virtual confirmation of the person they are dealing with via

phone, mail or the internet. ALG continues to reshape and apply its Internet marketing strategy direct to customers and competes directly with other lenders. The goal is to provide a low cost niche mortgage option to all consumers regardless of credit histories.

Hairbiotech, Inc

Hairbiotech, Inc (HBI), a Nevada Corporation, is a developmental stage company that intends to enter the hair growth stimulation and hair loss prevention industry by marketing its hair growth and hair loss prevention technologies.

Products

HBI has three technologies that will provide the basis for its hair restoration products: the antioxidant (A-O) technology, the vitamin D3 technology and the Hair Growth Factor (HGF) technology.

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.  
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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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