

Sample MBA Student Paper: Company Analysis

Note: Assignment completed following information literacy session and illustrates strong research and critical thinking skills.

BUS 574 Wednesdays 7-10pm

Company Analysis Assignment - Countrywide Financial Corporation

Organization Description

Countrywide Financial Corporation is a well-rounded financial services provider with mortgage banking at its core. The company's activities or businesses are grouped into the following segments: Mortgage Banking, Capital Markets, Insurance, Banking, and Global. It was founded in 1969 by two ambitious New Yorkers, Angelo Mozilo and David Loebl. Through the years, Countrywide has evolved and grown into one of the leading providers of residential mortgages and a diversified financial services company. Continued improvement and innovation has guided the company, its mission and vision, and its people.

In the Mortgage Banking sector, Countrywide offers a diverse array of products and covers every aspect of the mortgage spectrum. A consumer interested in buying a house, refinancing their loan, obtaining a second loan, etc. need not go further than a Countrywide branch (and Countrywide has strategically opened a number of branches in select geographical areas). Here one can apply for a loan, take care of the title search and other title-related requirements, be assured of the servicing that comes with funding the loan, obtain escrow services, and so forth. According to an analyst at CreditSights, Countrywide is one of the best miners of the mortgage market. It is estimated that Countrywide will meet its goal this year of writing \$400 billion in home loans. Countrywide currently ranks second nationwide in the home-loan industry – its competitors are Wells Fargo ranking first and Washington Mutual ranking third. Other competitors are Bank of America and J.P Morgan.

Within the mortgage umbrella, Countrywide has introduced innovation by constantly offering new products and implementing and following through with its strategies. One example of Countrywide's product offering is the House America program that was launched in 1992 to lower the barriers to homeownership, particularly to low-to-moderate-income and minority individuals and families. In 2001, Countrywide announced its One Hundred Billion Dollar challenge to provide \$100 billion in residential financing to minorities and lower-income communities over the next five years. As of June 30, 2003, the company has funded over \$185 billion, exceeding its original goal by 85%. It has since changed this goal to a commitment and challenge of \$600 billion by 2010.

Countrywide has heavily invested its resources into looking at technology and processes and improvements in these areas to move forward and complement its strategic initiatives. One example of this is a new program it introduced in January 2002. This program, called FASTER, which stands for Flow, Analyze, Solve, Target, Execute and Review is Countrywide's six-step

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Joacim Rocklöv



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Entrepreneurial Finance in Emerging Markets Darek Klonowski,2020-08-10 This book presents a wide range of tools and techniques used in entrepreneurial finance in emerging markets Among them venture capital is perhaps the best known understood and researched mode of entrepreneurial finance However a significant focus of the book is dedicated to other modes of entrepreneurial finance such as bootstrapping angel financing bank financing and other alternative means of financing which could include government assistance programs business incubation technology parks or family financing In addition the book highlights how new and innovative financial technologies comprised of software business processes and other modern technologies known under the term of FinTech may support enable and enhance the provision of different modes of entrepreneurial finance in emerging markets The book also discusses entrepreneurial finance in emerging markets in the context of women entrepreneurs A comprehensive analysis of entrepreneurial finance in emerging market countries this book will appeal to academics researchers and students of entrepreneurial finance venture capital and private equity entrepreneurship and international business *CompetitiveEdge:A Guide to Business Programs 2013* Peterson's,2013-04-15 Peterson's *CompetitiveEdge A Guide to Graduate Business Programs 2013* is a user friendly guide to hundreds of graduate business programs in the United States Canada and abroad Readers will find easy to read narrative descriptions that focus on the essential information that defines each business school or program with photos offering a look at the faces of students faculty and important campus locales Quick Facts offer indispensable data on costs and financial aid information application deadlines valuable contact information and more Also includes enlightening articles on today's MBA degree admissions and application advice new business programs and more **Resources in Education** ,1997 *Survey Research in Corporate Finance* H. Kent Baker,J. Clay Singleton,E. Theodore Veit,2011-01-19 As there is no current book that deals extensively or exclusively with survey research in corporate finance *Survey Research in Corporate Finance* is the only one of its kind For even while there are numerous books on survey methodology none focus on this methodology as specifically applied to corporate finance In the book Baker Singleton and Veit do nothing less than provide an overview of survey methodology useful to financial researchers synthesize the major streams or clusters of survey research in corporate finance and offer a valuable resource and guide for those interested in conducting survey research in finance Thus this volume will be an essential reference for practitioners academics and graduate students who all must know the methodology of finance survey research In addition to methodology the book identifies areas that will be best served by survey based research Researchers will have a wealth of information regarding past surveys and will be aware of suitable candidates for future surveys Several chapters are devoted to synthesizing survey results on major issues in finance These will help decision makers in finance and in non finance firms to acquire knowledge learned from years of communications between academics and practitioners

The nexus between innovation and environmental sustainability Shaojian Wang,Jose Balsa-Barreiro,Yingcheng Li,Jianjun

Tu,2023-04-28 *Handbook of Research on Behavioral Finance and Investment Strategies: Decision Making in the Financial Industry* Copur, Zeynep,2015-01-31 In an ever changing economy market specialists strive to find new ways to evaluate the risks and potential reward of economic ventures by assessing the importance of human reaction during the economic planning process The Handbook of Research on Behavioral Finance and Investment Strategies Decision Making in the Financial Industry presents an interdisciplinary comparative and competitive analysis of the thought processes and planning necessary for individual and corporate economic management This publication is an essential reference source for professionals practitioners and managers working in the field of finance as well as researchers and academicians interested in an interdisciplinary approach to combine financial management sociology and psychology **Alternative Finance** Mina Fanea-Ivanovici,Hasnan Baber,2024-11-06 The alternative financing space has grown exponentially in the last few decades namely as a consequence of the financial crisis technological advancement niche customer segments and more recently the pandemic Now with the inclusion of Fintech online lenders crowdfunding accelerators venture capitalists or angel investors this funding channel is no longer seen as a substitute for formal financing but rather a core one This book is a comprehensive guide to alternative financing methods offering insights into emerging trends the role of FinTech and the intersection of finance with sustainability innovation and entrepreneurship It fills a knowledge gap by exploring innovative financing channels such as fintech green finance and venture capital as well as other non traditional ways of raising funds which have become crucial for startups and businesses It discusses the impact of financial technology FinTech on these methods and their function in supporting entrepreneurship and sustainable business while also examining the implications of these technological advancements in the wider financial sector It addresses challenges and opportunities for entrepreneurs and explores how alternative financing options can support growth and innovation particularly in the context of environmentally and socially focused ventures including how to integrate economic social and environmental considerations The emphasis on sustainability and green finance aligns with the growing global concern for responsible business practices and the Sustainable Development Goals While the primary audience for the book is scholars researchers and students the inclusion of case studies and the exploration of various financing options extends practical cues for policymakers and practitioners and contributes to the understanding of how finance entrepreneurship and sustainability intersect in real world business scenarios New Trends in Marketing and Consumer Science Tarnanidis, Theodore K.,Sklavounos, Nikolaos,2024-05-17 Marketing and consumer science are undergoing a seismic shift propelled by an array of dynamic trends and advancements Technological advancements along with shifting socioeconomic and geopolitical factors have transformed consumer behaviors and preferences in unprecedented ways As a result anticipating emerging trends and adapting strategies accordingly has become essential for success in this dynamic landscape New Trends in Marketing and Consumer Science is the groundbreaking solution poised to revolutionize how academia approaches the study of marketing and consumer science

This book offers a roadmap for scholars to navigate the evolving landscape with confidence and foresight while delving into the trends shaping the future of these disciplines From AI and machine learning to sustainability and ethical marketing each chapter provides invaluable insights and practical strategies for addressing the challenges of today and anticipating those of tomorrow

Trade Union Finance Marick F. Masters, Raymond Gibney, 2023-03-22 There are few contemporary studies on the finances of unions Indeed little research exists on the internal operations of unions in the U S This book provides a comprehensive analysis of the financial resources and performance of the largest national unions It discusses the theoretical and practical relevance of the topic which goes directly to the formation maintenance and potential advancement of labor organizations Financial capacity and performance create incentives for unions to mobilize at the grassroots level and launch major drives to improve their position in society Understanding how unions raise and spend money provides insight as to their administrative orientation and organizational capacity Given its topical breadth and depth the book stands apart from the extant literature on unions in society It is unique in the range of financial information presented how data are analyzed and its treatment of such important matters as compensation and benefits operating budgets political activism as measured by expenditures from treasury based funds and political mechanisms funded by members through voluntary donations The authors show not only the scope of union financial wherewithal and how it varies across labor organizations but also how such indicators compare to corporate entities who employ the rank and file The book provides a wealth of information on how to analyze the finances of unions and to use this information to prepare for collective bargaining and other aspects of labor management relations It informs employers and other observers about how unions are able to represent members and their ability to withstand strikes

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Emotional Intelligence And Academic Achievement Among Intermediate Students Ramana Koppula, **Graduate Programs in Business, Education, Information Studies, Law & Social Work 2014 (Grad 6)** Peterson's, 2013-12-20 Peterson's Graduate Programs in Business Education Information Studies Law Social Work 2014 contains comprehensive profiles of more than 11 000 graduate programs in disciplines such as accounting finance business administration management education human resources international business law library

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[Rise of International Finance](#) Carlo Edoardo Altamura,2016-08-12 The banking and financial sector has expanded dramatically in the last forty years and the consequences of this accelerated growth have been felt by people around the world [European Banks and the Rise of International Finance](#) examines the historical origins of the financialised world we live in by analysing the transformations in world finance which occurred in the decade from the first oil crisis of 1973 until the debt crisis of 1982 This a crucial and formative decade for understanding the modern financial landscape but it is still mostly unexplored in economic and financial history The availability of new archival evidence has allowed for the re examination of issues such as the progressive privatisation of international financial flows to Less Developed Countries especially in Latin America and South East Asia and its impact on the expansion of the European banking sector and for the development of an invaluable financial and political history This book is well suited for those interested in monetary economics and economic history as well as those studying international political economy banking history and Financial history **Peterson's**

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Peterson's,2012-05-15 Peterson's Graduate Programs in Business Education Health Information Studies Law Social Work 2012 contains a wealth of info on accredited institutions offering graduate degrees in these fields Up to date info collected through Peterson's Annual Survey of Graduate and Professional Institutions provides valuable data on degree offerings professional accreditation jointly offered degrees part time evening weekend programs postbaccalaureate distance degrees faculty students requirements expenses financial support faculty research and unit head and application contact information There are helpful links to in depth descriptions about a specific graduate program or department faculty members and their research and more Also find valuable articles on financial assistance the graduate admissions process advice for international and minority students and facts about accreditation with a current list of accrediting agencies [Finance and Accounting for Managerial Competitiveness](#) Dhameja Nand/ Sastry K.S. & Dhameja Kapil,2014 [Finance and Accounting for Managerial Competitiveness](#) *Innovation and Market Value. The Case of Tourism Enterprises* Dawid Szutowski,2017-03-18 In contemporary economics only one thing is constant constant change Gunday et al 2011 The notion of change relates directly to innovation The very nature of innovation constitutes combining existing factors in a new changed way Since the early

stage of the scientific investigation of innovation research has focused mainly on the solutions actually implemented Schumpeter 1939 Yet it is only through implementation that the benefits of innovation may materialise The task is not simple The process of obtaining the gains is complex as innovation may pass through different stages Thus for almost half century the scientific community has considered innovation to be a complex process and not just a simple occurrence Myers and Marquis 1969 Innovation pushes progress forward Thus previous scientific investigation limited the concept of innovation to implementations which generate positive effects Nelson and Winter 1982 The above scientific considerations still hold today Moss Kanter 2006 Innovation is of crucial importance for tourism companies which cover accommodation for visitors food and beverage serving activities passenger transportation travel agencies and other reservation activities cultural activities sports and recreational activities and retail trade of country specific tourism characteristic goods UNWTO 2010 It provides them with competitive advantage and hence the firms with market power gain more from innovation Tirole 1995 A firm's innovation interacts with the environment It delivers diverse benefits to the consumers in the form of new products and lower prices which in turn impact positively on the company Shiller 2006 In the context of tourism the ongoing scientific discussion on innovation seems not to have achieved any definite conclusions yet The implementation of innovation in tourism enterprises leads to the achievement of diverse ends From this point of view the measurement of the effects of innovation is of vital importance There are a number of financial measures covering substantially different fields The most comprehensive amongst them is a company's value It covers all the aspects of a company's activity Bodie and Merton 2000 However due to its importance and complexity numerous approaches to company value were created The basic distinction covers book and market value based approaches The proponents of book value assume that the balance sheet yields a reliable estimate of the value of assets and equities However numerous shortcomings emerge the static character dealing with historical figures failing to include intangibles and treating all classes of accounts as having equal importance Nunes 2003 The market value based approach stands for the price that assets would fetch in the marketplace Fabrozi and Drake 2009 The main objective of the research is to measure the short and long term impact of innovation announcements on the market value of equity of tourism enterprises

Decentralizing the Online Experience With Web3 Technologies Darwish, Dina, 2024-03-18 The internet has undergone a remarkable metamorphosis since its inception From the static web of the early days Web 1.0 to the interactive and social web Web 2.0 and now to the decentralized intelligent and immersive web Web3 the evolution has been nothing short of astounding This radical transformation has ushered in a new era in the digital realm one that promises to reshape how we learn communicate transact and interact with the world Decentralizing the Online Experience with Web3 Technologies offers an exploration of the Web3 era a transformative phase in the evolution of the internet Beginning with the foundational understanding of Web3's core concepts technologies and tools readers embark on a journey through the driving forces fueling its growth The book demystifies blockchain technology elucidating its basics

and the practicalities of wallets and transactions It delves into the world of cryptocurrencies particularly Ethereum and explores the disruptive potential of Decentralized Finance DeFi This knowledge empowers a diverse audience from students to professionals and researchers across information technology business education media social sciences and humanities

The Journal of Entrepreneurial Finance & Business Ventures ,2003-04 **Recent Trends in Finance** Dr.B.Hari Babu,Dr.K.Raghuveer, **ICMLG2016-4th International Conference on Management, Leadership and Governance** Dmitry Vasilenko and Natalia Khazieva,

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