

SWOT Analysis for Potential Agricultural Lenders

Here is an example of a SWOT analysis for a bank’s entry into agricultural lending:

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> • Sufficient capital for growth • Network of branches in underserved areas • Strong and prestigious shareholders • Committed leadership team • Strong organizational values, commitment, teamwork, pro-activity, and leadership • Ability to approve loans quickly • High-quality portfolio showing a strong customer base 	<ul style="list-style-type: none"> • Low levels of client growth • Weak customer service • Low levels of deposits • Lack of credit technology (workflow, scoring, etc.) • Lack of process standardization • Lack of segmentation methodology • Weak monitoring and enforcement • Weak channels of communication • Lack of innovation • Limited focus on training loan officers
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> • Agriculture sector is growing • Widespread updating of communication technology to improve controls • Expanding market exposure – national and regional • Some competitors are weak in the agri-finance area • Develop strategies for customer retention and loyalty 	<ul style="list-style-type: none"> • Country risk – changing climate • World economy – linkage to local markets