

SCSCB 2008 In Pictures

Friday, April 18, 2008

3-5 PM

Keynote by Chris Baldwin











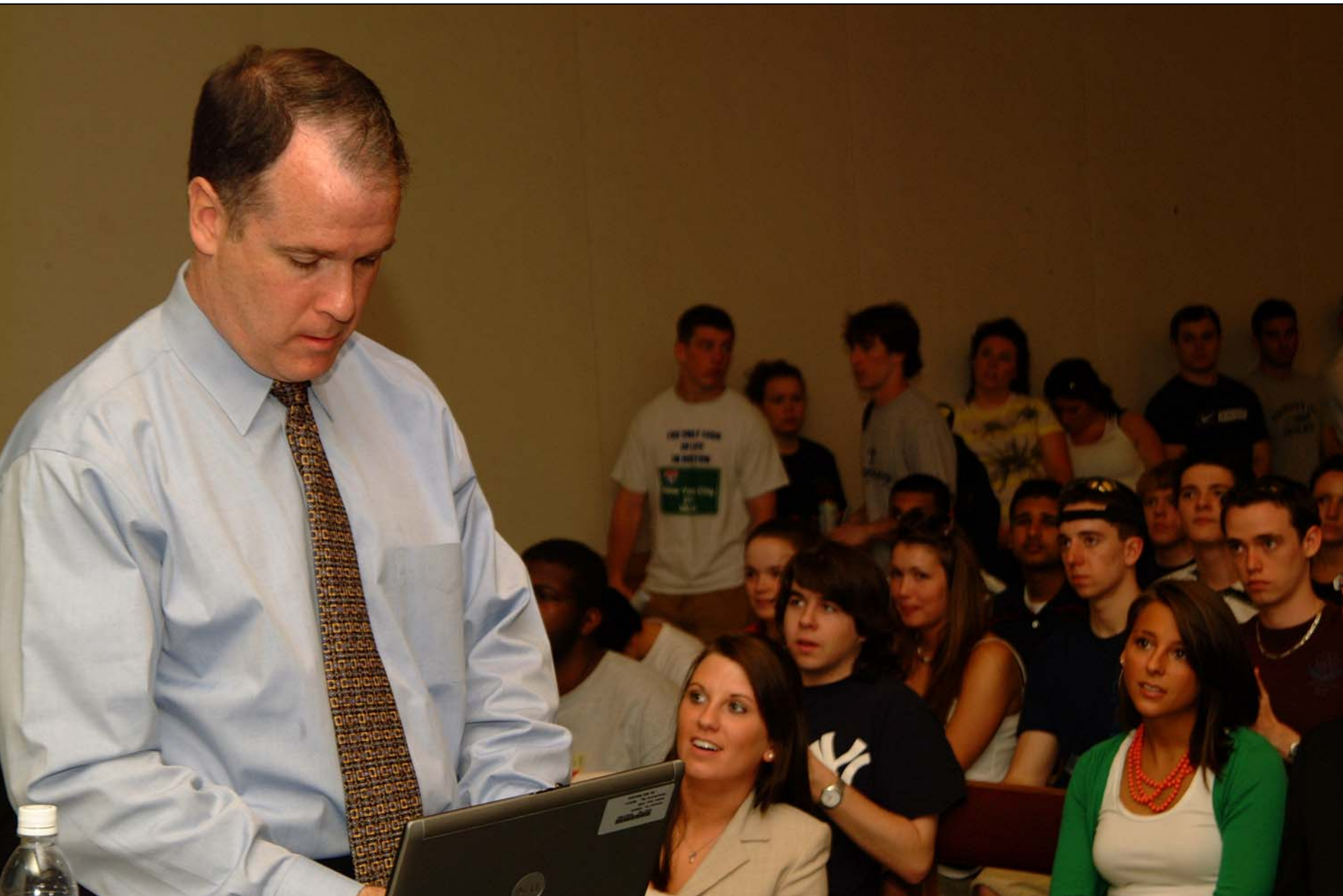


























Since I left campus...

- ◆ 22 years
- ◆ 10 moves
- ◆ 9 homes
- ◆ 3 companies
- ◆ 1 marriage
- ◆ 2 wonderful children



Experiences Than I Could Have Imagined





Great People Building Great Brands



Great People Building Great Brands



SIENAcollege



Great People Building Great Brands



SIENA college





Building Great Brands







Electronic Arts Strategic Proposal for 2004



Tiffany Wyszowski
Shannon Zulauf
Ashley Nuzio
Amanda Kurban



Electronic Arts Strategic Proposal for 2004



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Analysis Process

- Key Stakeholder Analysis
- Dominant Economic Characteristics
- Driving Forces
- Competitive Forces
- SWOT Analysis



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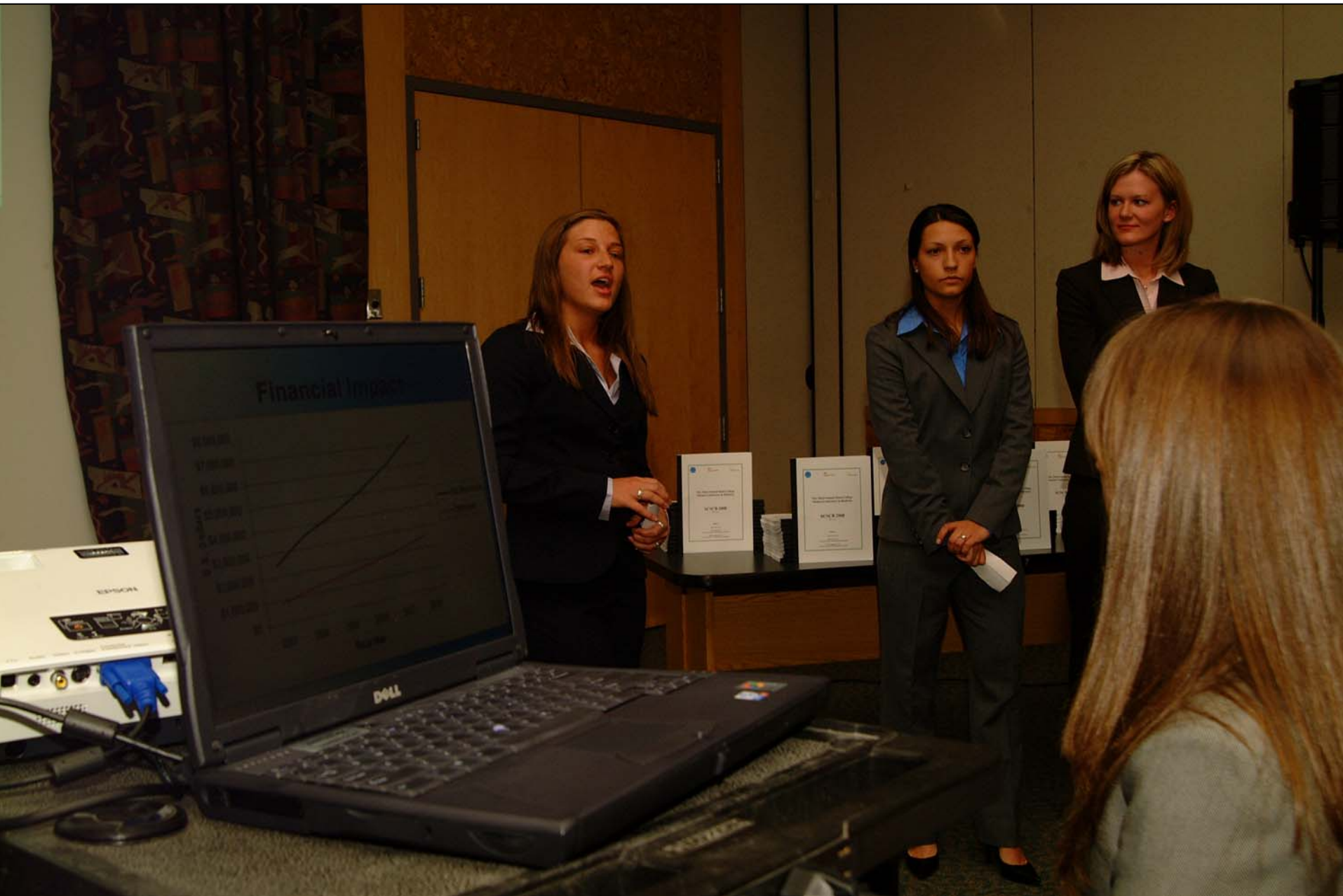
2008

Financial Impact



DELL









Economic Situation

- ◎ Diversified Economy
 - Agricultural
 - Industrial
 - Services
- ◎ Asian Crisis
- ◎ Reforms in 2004
- ◎ Large GDP Growth

- ◎ Currently:
 - Large population
 - High oil prices
 - Inflation
 - High interest rates

Economic Situation

Comparison of the Philippines and United States Economies

	Philippines		USA	
	1997-2001	2001-2006	1997-2001	2001-2006
Budget Balance as % of GDP	-4.8	-3.58	0.01	-2.5
Current Account as % of GDP	0.90	3.34	-2.98	-4.14
Current Account as % of XGB	-0.02	5.40	-0.73	-0.22
Debt Service as % of XGB	13.01	14.82	26.40	31.01
GDP per Head of Population	1,096.20	1,090.00	12,373.20	9,822.00
Inflation	6.0	5.98	2.50	2.0
			1.04	1.0
			1.14	1.0
			1.09	1.09

Economic Situation

Comparison of the Philippines and United States Economies

	Philippines		USA	
	1997-2001	2001-2006	1997-2001	2001-2006
Budget Balance as % of GDP	-1.8	-3.58	0.48	-2.70
Current Account as % of GDP	0.90	3.34	-2.98	-6.54
Current Account as % of XIB	-0.02	5.40	-21.74	-42.42
Debt Service as % of XGS	13.68	14.82	26.80	21.8
GDP per Head of Population	1,096.29	1,050.60	22,353.20	20,822.98
Inflation	6.40	5.58	2.50	2.40
Interest Rate	5.25	2.25	1.04	0.75
Unemployment Rate	7.54	7.54	3.54	3.66
Population	74.69	74.69	1,011.98	1,011.98

Economic Situation

Comparison of the Philippines and United States Economies

	Philippines		U.S.A.	
	2008-09	2007-08	2008-09	2007-08
Foreign Balance as % of GDP	-4.25	-3.52	-3.33	-3.72
Current Account as % of GDP	-5.96	-5.54	-2.98	-3.14
Current Account as % of GDP	-6.02	-5.40	-2.76	-3.22
Trade Balance as % of GDP	-3.50	-3.32	-2.46	-2.62
GDP per Head of Population	1,096.26	1,079.48	21,011.29	19,822.56
Inflation	4.80	1.30	3.50	3.60
Government Expenditure	22.0	2.90	1.90	2.70
Total GDP Growth	5.10	4.70	3.50	5.60
Total Foreign Debt	25.47	24.47	1,111.90	1,170.70



Include Philippines in a Globally Diversified Portfolio?



1997 - 2002
• No impact in adding Philippines to portfolio

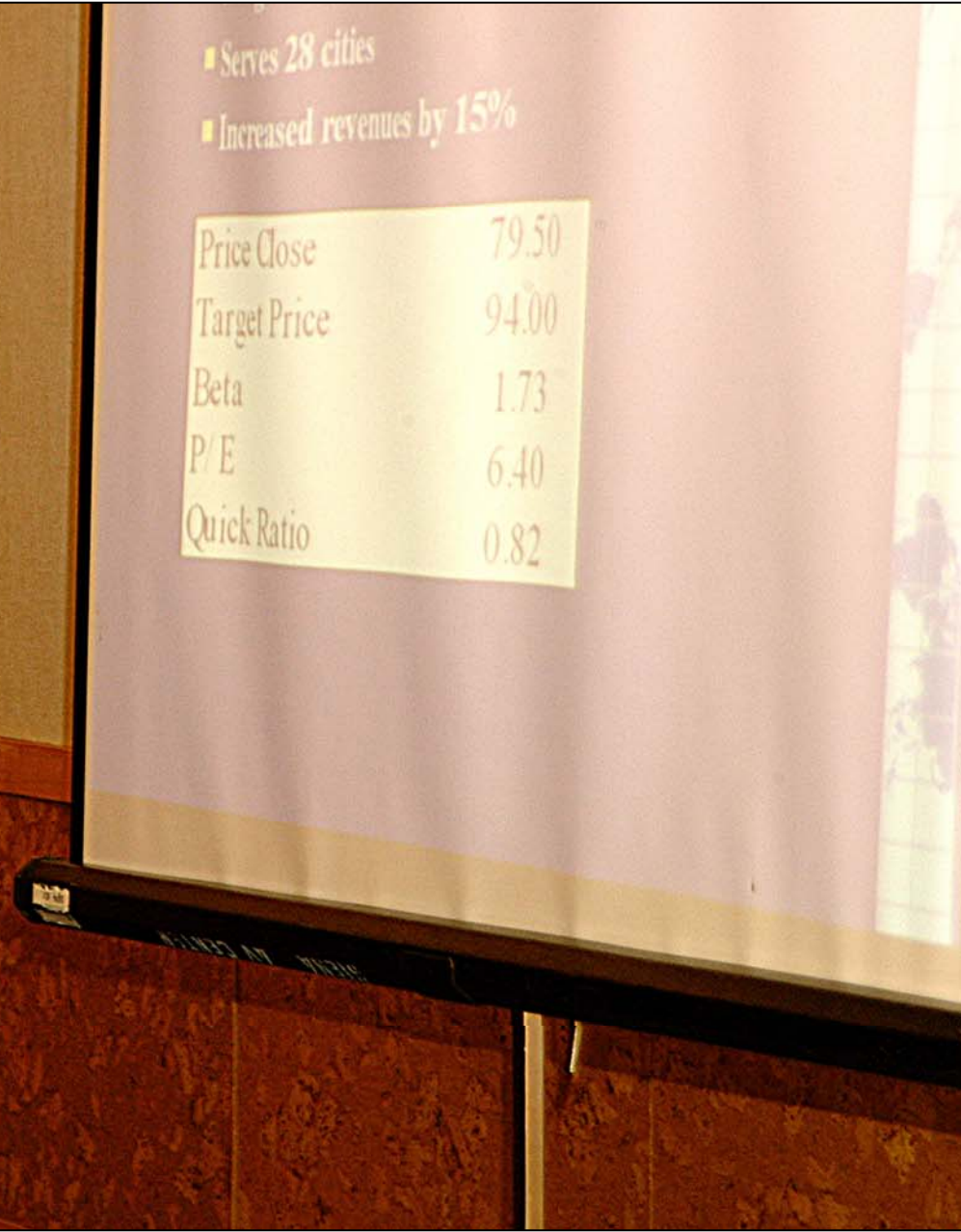
2002 - 2007
• Large impact in adding Philippines to portfolio





- Serves 28 cities
- Increased revenues by 15%

Price Close	79.50
Target Price	94.00
Beta	1.73
P/E	6.40
Quick Ratio	0.82



Thank You

Alexander J. Walthers, Siena College
Cheryl L. Buff, Siena College

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Questions and Comments?

Thank You

Alexander J. Walker Siena College
Cheryl L. Butler College

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Question

Thank You

Alexander J. Walther Siena College
Cheryl L. Buffum College

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Questions and Comments?
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Cryl L. Buff, Siena College















Hypothesis

- ▶ "The American way of life—which is now virtually synonymous with suburbia—can run only on reliable supplies of dependably cheap oil and gas" —James Kunstler
- ▶ My hypothesis is that people move closer to work when oil becomes more expensive, and therefore leave the suburbs which are usually a significant distance from their place of employment.

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- ▶ My hypothesis is that people move closer to work when oil becomes more expensive, and therefore leave the suburbs which are usually a significant distance from their place of employment.



Linear Regression

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \epsilon$$

Variable	Approximation	Definition
β_0	Intercept	Baseline (normally time to work) - defined as the average number of minutes residents in a city require to a one-way trip to work.
β_1	Wage	The average (hour) cost of gasoline in a city, excluding all taxes.
β_2	Pop	The population density in a city, defined as the number of residents per square mile of area.
β_3	Pop 1990	The median income of all households in a city.
β_4	Pop 2000	The percentage of non-business units in a city that are visited by the average.
β_5	Pop 2010	The percentage of the population in a city that commutes using mass transit, using New York as a baseline is zero.
β_6	Pop 2020	The cost of living in a city. This is the cost of living, groceries, housing, utilities, etc. (taken from the level 1990). Transportation: 1% (taken from health care). The cost of living is not a living expense, transportation: 1%.



Linear Regression

$$Y = \beta_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + u_i$$

Variable	Abbreviation	Definition
Y		Average commute time to work, defined as the average number of minutes residents in a city require for a one-way trip to work.
X ₂	POIL	The average 'pump' price of gasoline in a city, including all taxes.
X ₃	POP	The population density in a city, defined as the number of residents per square mile of area.
X ₄	INCOME	The median income of all households in a city.
X ₅	HOUSE	The percentage of total housing units in a city that are rented by the occupant.
X ₆	TRANSP	The percentage of the population in a city that commutes using mass transit, using bus, light rail, subway, or ferry.
X ₇	CLIV	The cost of living in cities. This is the cost of living categories weighted subjectively as follows: housing: 30%, food: 15%, transportation: 10%, utilities: 6%, healthcare: 7%, miscellaneous such as clothing, services, entertainment: 32%.



Linear Regression

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10}$$

Variable	Abbreviation	Definition
Y		Average commute time to work, defined as the average number of minutes residents in a city require for a one-way trip to work.
X_1	POPI	The average pump price of gasoline in a city, excluding all taxes.
X_2	POP	The population density in a city, defined as the number of residents per square mile of area.
X_3	INCOME	The median income of all households in a city.
X_4	HOUSE	The percentage of total housing units in a city that are rented by the occupant.
X_5	TRANSP	The percentage of the population in a city that considers using mass transit, using taxi, light rail, subway, or ferry.
X_6	CITY	The cost of living in cities. This is the cost of being a category, weighted equally by its factors: housing (10%), food (15%), transportation (10%), utilities (10%), health care (10%), insurance (such as carbing, services, entertainment) (10%).



Linear Regression

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10}$$

Variable	Abbreviation	Definition
β_0		Average commute time to work, defined as the average number of minutes residents in a city require for a one-way trip to work.
β_1	POB	The average (per 1,000) of gasoline in a city, including all taxes.
β_2	POP	The population density in a city, defined as the number of residents per square mile of area.
β_3	HOVMS	The median value of all houses in a city.
β_4	HOVSQ	The percentage of total housing units in a city that are owned by the occupants.
β_5	TRANS	The percentage of the population in a city that commutes using mass transit, using the high rail system, if any.
β_6	COST	The cost of living in a city. This is the cost of living composite weighted equally by the following categories: groceries, 10%; health care, 10%; housing, 10%; education, 10%; utilities, 10%; transportation, 10%; clothing, services, entertainment, 10%.

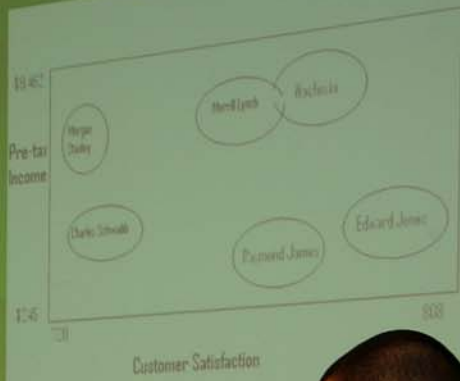


Key Stakeholders & Mission/Vision

- Customer
 - Pre Retiree, Retiree, & Small Business Owners
- Financial
 - Financial advisors, partners, Business Product Partners e.g. American Funds
- Internal Process
 - St. Louis compliance Office, Branch Office Assistant
- Learning & Growth
 - Recruiting Team
- Mission - To become the best retail firm in the
- Vision - Grow to have 20,000 financial advisors



Market Position



SWOT Analysis

- **Strengths**
 - Customer-based
 - Face-to-face service
 - 4th largest brokerage firm
- **Weaknesses**
 - Not on the internet
 - Lack of advertising
 - Small range of demographics
- **Opportunities**
 - Expand into the online market
 - Attract new types of customers
- **Threats**
 - Online brokerage firms such as e*Trade
 - Discount brokers e.g. Charles Schwab





ade
b

For Fire Emergency
Use Only

SWOT Analysis

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Identify the Key Success Factors of the Industry

Convenient Locations
Talented workforce
Equipping up with technology
Providing courteous personalized customer service



Identify the Key Success Factors of the Industry

Convenient Locations
Talented workforce
Keeping up with technology
Courteous personalized customer service



Pick a generic Competitive Strategy

- Broad Differentiation Strategy
 - Expand demographically
 - Expand geographically
 - Attract a wider range of customers
 - Increase breadth of product line



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during their freshman year.

Young adult cardholders do not pay off their
full each month.

Students open up new credit cards to pay off
credit card debt.



Credit Cards & College Population

•83% of all undergraduates in 2001 had at least one credit card, with the average student carrying four credit cards at any one time.

•Used to pay for educational needs such as textbooks, tuition and transportation.

•Some students abuse the idea of buying on credit and purchase novelty items.

Source: <http://www.fidelity.com/research/college/2001/010601news01.ppt>



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Relationships or Problems?

Methodology & Data Collection

- Sample Size: 107
- 29 Freshmen
- 29 Sophomores
- 24 Juniors
- 25 Seniors



The Relationship of Problems?



Methodology & Data Collection

- Sample Size: 107



- 29 Freshmen
- 29 Sophomore
- 24 Junior
- 25 Senior

Any Relationships or Problems?

SIENA University

DELL



Methodology & Data Collection

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Any Relationships or Problems?

Methodology & Data Collection

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- 25 Senior



Any Relationships or Problems?





My par

Source:
<http://www.poli.org>

Population vs. Siena College Sample

Characteristic	Population	Siena College Sample
Age	18-24	18-24
Gender	50% Male, 50% Female	50% Male, 50% Female
Ethnicity	60% White, 20% Black, 10% Hispanic, 10% Asian, 10% Other	60% White, 20% Black, 10% Hispanic, 10% Asian, 10% Other
Income	\$10,000-\$20,000	\$10,000-\$20,000
Education	High School	High School
Marital Status	Single	Single
Religion	Christian	Christian
Political Affiliation	Democrat	Democrat
Occupation	Student	Student



As a college student...

Credit card payment behavior

- Pay off all credit card balances on all cards each month
- Make the minimum monthly payment on all cards every month
- Make more than the minimum payment but always carry a balance
- My parents pay my credit card bills



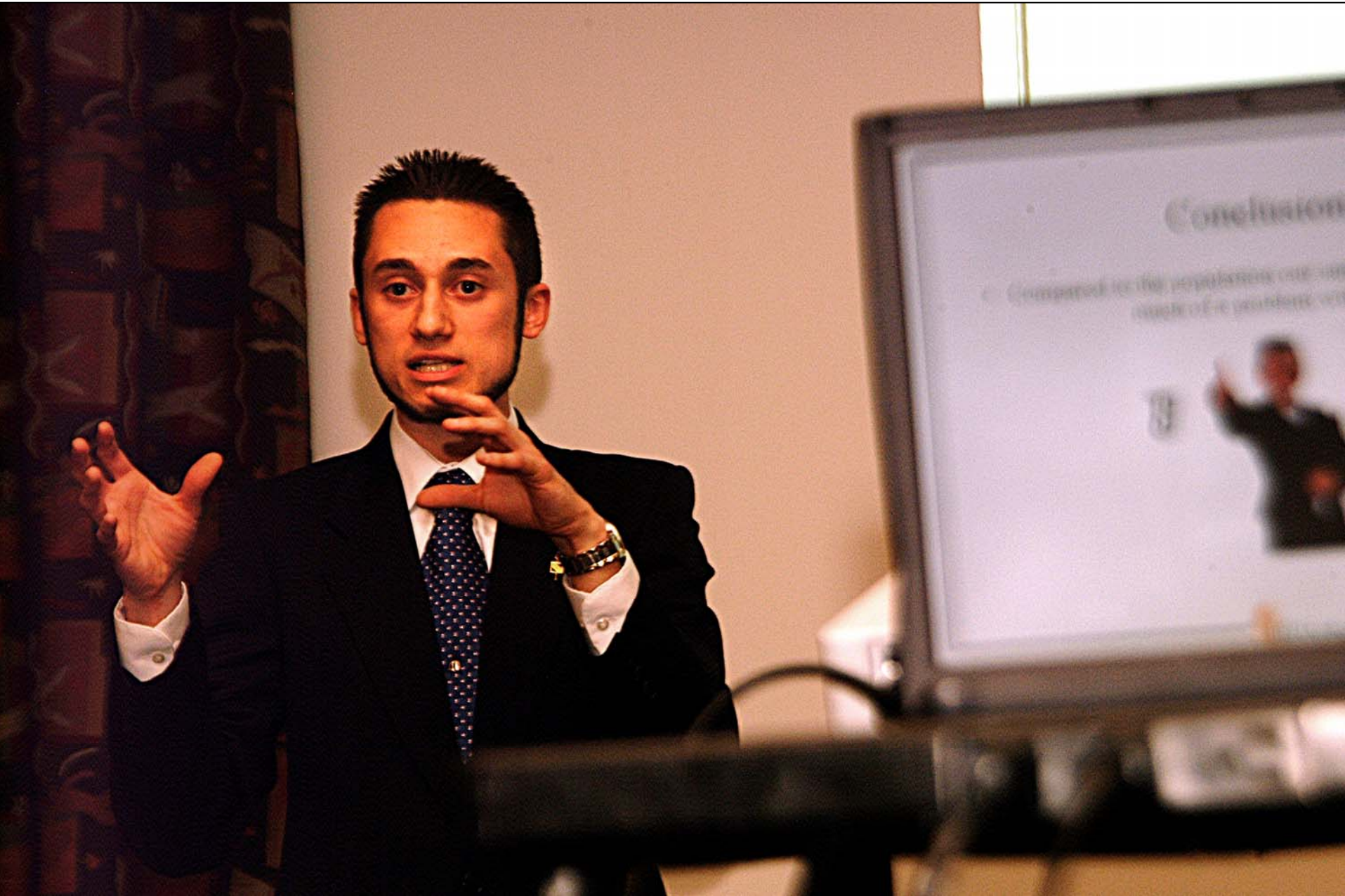


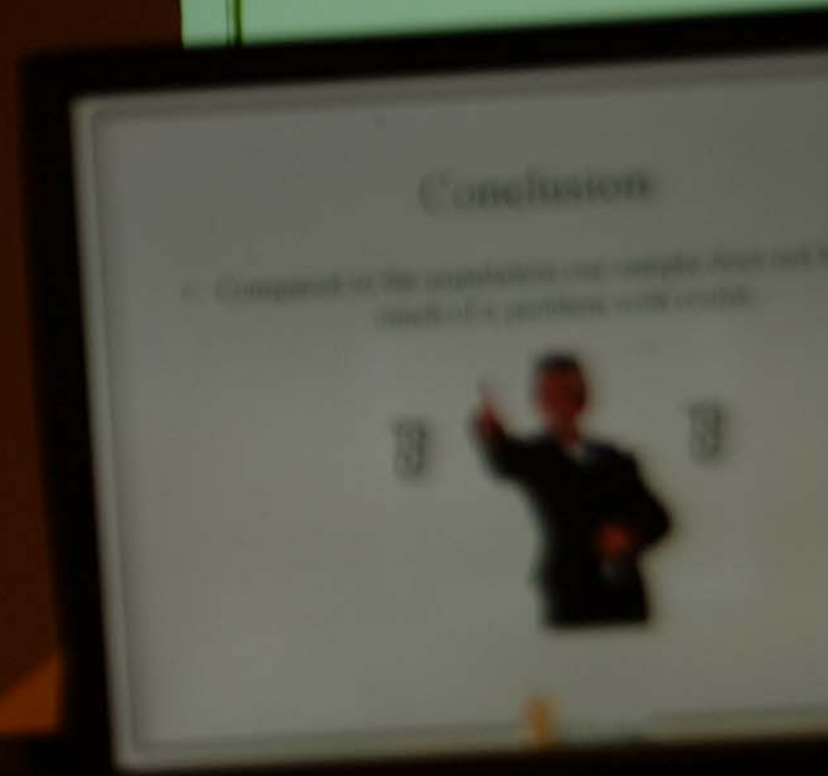


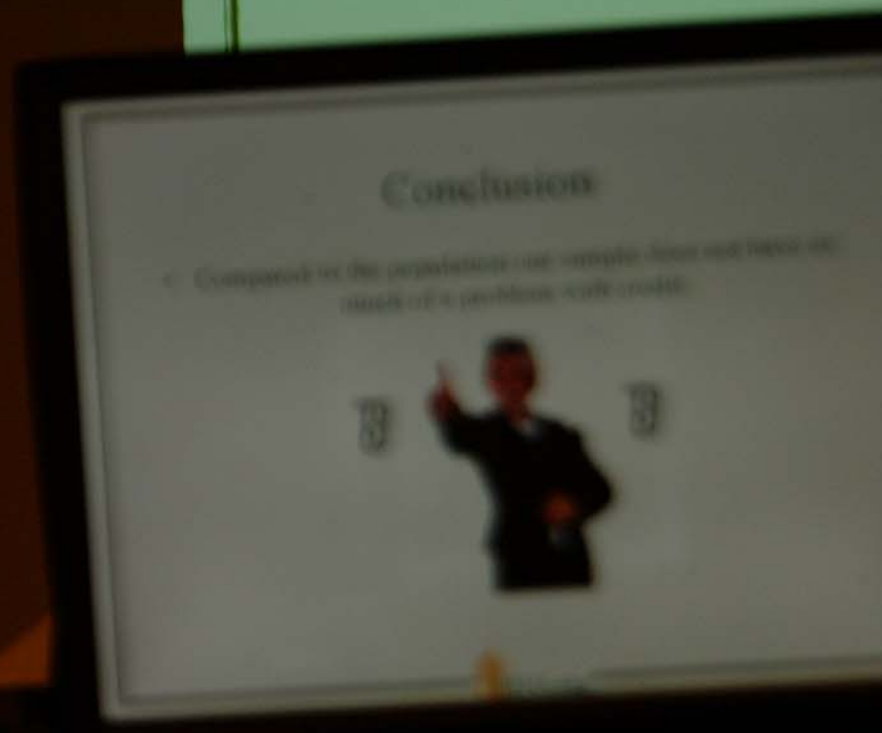
Conclusion

- Compared to the population our sample does not have as much of a problem with credit.











• Explore Marke

Further Considerations

- Surveying a larger sample of students.
- Self-Efficacy
- Respondent Error (GPA)
- Explore Marketing Strategies

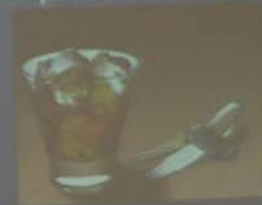






Hypothesis:

- The less young people have in their lives, the more likely they are to become pregnant
- Teen pregnancy is far more determined by ones economic status and perception



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Equation:

- **Regression Formula:**

$$Y = \beta_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \mu_1$$

- **Definitions:**

- β_2 : PerPovety = Percent of the County living in poverty
- β_3 : BA = Percent of the County with a B.A.
- β_4 : Unemploy = Percent Unemployment for the county
- β_5 : FamDisFun = Family Dysfunction (in index)
- β_6 : nonWhite = Percent of the County that is non-white
- β_7 : HNY = Percent of the county enrolled in Healthy New York



Equation:

• Regression Formula:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \epsilon$$

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- β_5 : FamDisFun = Family Dysfunction (in index)
- β_6 : nonWhite = Percent of the County that is non-white
- β_7 : HIV = Percent of the county enrolled in Healthy New York

Expectations:

beta	Variable	Sign	importance
β ₁	PerPoverty	+	significant
β ₂	BA	-	insignificant
β ₃	UnempRate	+	insignificant
β ₄	FemOfPop	+	significant
β ₅	nonWhite	+	significant
β ₆	HOV	-	slightly significant



Data:

- 62 counties in New York State
- Collected mainly by the U.S. Census Bureau and New York State Department of Health
- Cross sectional reported in percent exposure for family dysfunction (index)

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Summary of Statistics:

		Mean	Standard Deviation	Range
	Y	0.007	0.003	.001 - .017
β_2	PerPoverty	0.121	0.038	.045 - .282
β_3	BA	0.215	0.082	.115 - .494
β_4	Unemploy	0.044	0.007	.034 - .065
β_5	FamDisFun	48.0	17.1	2.77 - 95.6
β_6	nonWhite	0.103	0.107	.013 - .504
β_7	HNY	0.016	0.026	.000 - .132



Siena College

SIFE

- 1) Market Economics
- 2) Success Skills
- 3) Entrepreneurship
- 4) Financial Literacy
- 5) Business Ethics

SIFE
STUDENTS IN FIELDS OF ENTERPRISE



Siena College

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SIFE
STUDENTS IN FUTURE INVESTMENT

















































**BUILT
TO
SERVE**

DAN LASSNER









