

# Credit Union Miscellaneous Lines

PDF Express Edition



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The PDF report is an extract of the main database and provides a number of limited datasets for each of the countries covered. For users needing more information, detailed data on Credit Union Miscellaneous Lines is available in several geographic Editions and Database versions. Users can order any other Editions, or the full Database version, as required from the After-Sales Service or from any NIN Dealer at a discount.

This research provides data on **Credit unions Lines**.

## Contents

Express Edition .....	4
Products & Markets.....	4
Report Description .....	6
Tables .....	6
Countries Covered .....	11
Market Notes & Definitions .....	12
Financial Notes & Definitions .....	16
Industry Norms Definitions .....	23
Upgrade to the full Database Edition at a reduced cost .....	25
Database Editions .....	26
Editions available .....	27
World Report.....	27
Regional Report .....	27
Country Report.....	27
Country & City Report .....	27
Markets & Products.....	28
Products covered: .....	29
World Database Description .....	31
Geographic Coverage .....	38
Financial Data .....	39
General Contents.....	40
Database Edition Market Research Contents.....	41
Databases & Structures .....	41

## Credit Union Miscellaneous Lines

Spreadsheets .....	43
Chapters.....	43
Countries.....	45
Methodology .....	48
Deliverables .....	48
About this Database.....	48
Real Time Support .....	48
Toolkits.....	49
Proprietary Software package compatibility.....	50
Resource Web .....	50
Research & Survey Methodology Analysis.....	51
Appendix 1 : Regional Report country coverage .....	52
Appendix 2 : About the After-Sales Service.....	53
Modular Research.....	53
1. Market Research.....	53
2. Distribution Channels & End Users Data.....	53
3. Survey Data .....	54
4. Corporate Data .....	55
5. Additional Data.....	59
Database Compatibility .....	60

## Express Edition

### Credit Union Miscellaneous Lines

NAICS / SIC / SERIES: 5221309\_L

This PDF Express edition has 1269 pages. Updated monthly.

Years covered: Historic data for the past 7 years, and Forecast data for the next 7 years.

**Price:** \$950

**Delivery:** 24 hours as a downloaded PDF file, or shipped as a DVD.

## Products & Markets

This report covers the following Product and Market Sectors:-

Product & Market data is given in US\$ for each Country, by each Product by each Year: Historic data for the past 7 years, and Forecast data for the next 7 years.

### CREDIT UNION MISCELLANEOUS LINES

1. Credit unions Lines
2. Loan income from financial businesses
3. Interest income from loans to financial businesses
4. Origination fees from loans to financial businesses
5. Other fees from loans to financial businesses
6. Loan income from nonfinancial businesses: secured
7. Interest income from loans to nonfinancial businesses: secured
8. Origination fees from loans to nonfinancial businesses: secured
9. Other fees from loans to nonfinancial businesses: secured
10. Loan income from nonfinancial businesses: unsecured
11. Interest income from loans to nonfinancial businesses: unsecured
12. Origination fees from loans to nonfinancial businesses: unsecured
13. Other fees from loans to nonfinancial businesses: unsecured
14. Loan income from consumers: secured
15. Residential mortgage loans: interest income from consumer loans: secured
16. Home equity loans: interest income from consumer loans: secured
17. Vehicle loans: interest income from consumer loans: secured
18. Other loans to consumers: interest income: secured
19. Residential mortgage loans: origination fees from consumer loans: secured
20. Home equity loans: origination fees from consumer loans: secured
21. Vehicle loans: origination fees from consumer loans: secured
22. Other loans to consumers: origination fees: secured
23. Residential mortgage loans: other fees from consumer loans: secured
24. Home equity loans: other fees from consumer loans: secured
25. Vehicle loans: other fees from consumer loans: secured
26. Other loans to consumers: other fees: secured
27. Loan income from consumers: unsecured
28. Personal lines of credit: interest income from consumer loans: unsecured
29. Other loans to consumers: interest income: unsecured
30. Personal lines of credit: origination fees from consumer loans: unsecured
31. Other loans to consumers: origination fees: unsecured
32. Personal lines of credit: other fees from consumer loans: unsecured
33. Other loans to consumers: other fees: unsecured
34. Credit card cardholder and merchant fees
35. Interest income from credit card cardholder and merchant fees: credit financing products
36. Cardholder fees: credit financing products, except loans
37. Merchant fees: credit financing products, except loans
38. Credit card association products: fees
39. Leasing products: credit financing products, except loans

## Credit Union Miscellaneous Lines

- 40. Interest income from motor vehicle leases: credit financing products
- 41. Interest income from other leases: credit financing products
- 42. Fees from motor vehicle leases: credit financing products
- 43. Installment credit products: credit financing products
- 44. Interest income from installment credit financing products
- 45. Fees from installment credit financing products, except loans
- 46. All other credit financing products, except loans
- 47. Interest income from other credit financing products
- 48. Fees from other credit financing products, except loans
- 49. Fees for bundled services from deposit account related products
- 50. Fees for individual services from deposit account related products
- 51. ATM charges and other electronic transaction fees for individual services
- 52. Other deposit account service fees for individual services
- 53. Business account service fees from cash handling and management products
- 54. Fees for bundled services from business accounts
- 55. Fees for individual services from business accounts
- 56. Correspondent account products service fees
- 57. Other cash handling & management product fees
- 58. Bankers & certified check fees from document payment products
- 59. Money order fees from document payment products
- 60. Fees from document payment products
- 61. Other fees from document payment products
- 62. Foreign currency exchange fees: retail
- 63. Payment clearing and settlement fees
- 64. Security and commodity contract trade execution
- 65. Access fees for security and commodity contract trade execution
- 66. Security and commodity contract exchange & clearinghouse listing fees
- 67. Automated clearinghouse (ACH) payroll deposit fees
- 68. Automated clearinghouse (ACH) bill & utility payment fees
- 69. Other Automated clearinghouse (ACH) fees
- 70. Other products supporting financial services: fees

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## NAICS / SIC coded reports and databases

This is a Market database which is designed to be compatible with U.S. government databases.

For NAICS / SIC coded reports and databases, the report structures are an analogue of U.S. Department of Commerce / U.S. Census databases, and are an analogue of U.S. Census data, but in a worldwide context.

For a full explanation of the NAICS coding system see: <http://www.census.gov/eos/www/naics/>

These product / revenue lines codes and definitions are determined by the U.S. Government agencies.

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## Report Description

### Credit Union Miscellaneous Lines Report

The Credit Union Miscellaneous Lines PDF Express Report gives data on each of the Products & Markets listed by 2 Time series: 7 years Historic data and 7 years Forecast data.

Each of the 71 Products & Markets are quantified in US\$, by each year (7 historic & 7 forecast years).

Financial data is provided for Credit Union Miscellaneous Lines, by each year (7 historic & 7 forecast years), including complete aggregated Financials, Balance Sheets and Financial Margins and Ratios, by country.

A range of Industry Data is provided for Credit Union Miscellaneous Lines, by country, by year. The Industry Data is based on 44,466 Companies and Entities which Supply or Distribute Credit Union Miscellaneous Lines.

This Credit Union Miscellaneous Lines Report is a PDF Express Edition. 1269 pages. Updated monthly.

## Tables

1.	World Market Historic : US\$ Million		
2.	World Market Forecast : US\$ Million		
3.	Canada & USA Market Historic : US\$ Million	13.	Middle East Market Historic : US\$ Million
4.	Canada & USA Market Forecast : US\$ Million	14.	Middle East Market Forecast : US\$ Million
5.	Central America Market Historic : US\$ Million	15.	Africa Market Historic : US\$ Million
6.	Central America Market Forecast : US\$ Million	16.	Africa Market Forecast : US\$ Million
7.	South America Market Historic : US\$ Million	17.	Asia Market Historic : US\$ Million
8.	South America Market Forecast : US\$ Million	18.	Asia Market Forecast : US\$ Million
9.	Europe Market Historic : US\$ Million	19.	Oceania Market Historic : US\$ Million
10.	Europe Market Forecast : US\$ Million	20.	Oceania Market Forecast : US\$ Million
11.	Eurasia Market Historic : US\$ Million		
12.	Eurasia Market Forecast : US\$ Million		
21.	Algeria Market Historic : US\$ Million	46.	Bahrain Market Historic : US\$ Million
22.	Algeria Market Forecast : US\$ Million	47.	Bahrain Market Forecast : US\$ Million
23.	Algeria Financials Historic	48.	Bahrain Financials Historic
24.	Algeria Financials Forecast	49.	Bahrain Financials Forecast
25.	Algeria Industry Norms	50.	Bahrain Industry Norms
26.	Argentina Market Historic : US\$ Million	51.	Bangladesh Market Historic : US\$ Million
27.	Argentina Market Forecast : US\$ Million	52.	Bangladesh Market Forecast : US\$ Million
28.	Argentina Financials Historic	53.	Bangladesh Financials Historic
29.	Argentina Financials Forecast	54.	Bangladesh Financials Forecast
30.	Argentina Industry Norms	55.	Bangladesh Industry Norms
31.	Australia Market Historic : US\$ Million	56.	Belarus Market Historic : US\$ Million
32.	Australia Market Forecast : US\$ Million	57.	Belarus Market Forecast : US\$ Million
33.	Australia Financials Historic	58.	Belarus Financials Historic
34.	Australia Financials Forecast	59.	Belarus Financials Forecast
35.	Australia Industry Norms	60.	Belarus Industry Norms
36.	Austria Market Historic : US\$ Million	61.	Belgium Market Historic : US\$ Million
37.	Austria Market Forecast : US\$ Million	62.	Belgium Market Forecast : US\$ Million
38.	Austria Financials Historic	63.	Belgium Financials Historic
39.	Austria Financials Forecast	64.	Belgium Financials Forecast
40.	Austria Industry Norms	65.	Belgium Industry Norms
41.	Azerbaijan Market Historic : US\$ Million	66.	Bolivia Market Historic : US\$ Million
42.	Azerbaijan Market Forecast : US\$ Million	67.	Bolivia Market Forecast : US\$ Million
43.	Azerbaijan Financials Historic	68.	Bolivia Financials Historic
44.	Azerbaijan Financials Forecast	69.	Bolivia Financials Forecast
45.	Azerbaijan Industry Norms	70.	Bolivia Industry Norms

## Tables

71.	Bosnia & Herzegovina Market Historic : US\$ Million	131.	Cyprus Market Historic : US\$ Million
72.	Bosnia & Herzegovina Market Forecast : US\$ Million	132.	Cyprus Market Forecast : US\$ Million
73.	Bosnia and Herzegovina Financials Historic	133.	Cyprus Financials Historic
74.	Bosnia and Herzegovina Financials Forecast	134.	Cyprus Financials Forecast
75.	Bosnia and Herzegovina Industry Norms	135.	Cyprus Industry Norms
76.	Botswana Market Historic : US\$ Million	136.	Czech Republic Market Historic : US\$ Million
77.	Botswana Market Forecast : US\$ Million	137.	Czech Republic Market Forecast : US\$ Million
78.	Botswana Financials Historic	138.	Czech Republic Financials Historic
79.	Botswana Financials Forecast	139.	Czech Republic Financials Forecast
80.	Botswana Industry Norms	140.	Czech Republic Industry Norms
81.	Brazil Market Historic : US\$ Million	141.	Denmark Market Historic : US\$ Million
82.	Brazil Market Forecast : US\$ Million	142.	Denmark Market Forecast : US\$ Million
83.	Brazil Financials Historic	143.	Denmark Financials Historic
84.	Brazil Financials Forecast	144.	Denmark Financials Forecast
85.	Brazil Industry Norms	145.	Denmark Industry Norms
86.	Bulgaria Market Historic : US\$ Million	146.	Ecuador Market Historic : US\$ Million
87.	Bulgaria Market Forecast : US\$ Million	147.	Ecuador Market Forecast : US\$ Million
88.	Bulgaria Financials Historic	148.	Ecuador Financials Historic
89.	Bulgaria Financials Forecast	149.	Ecuador Financials Forecast
90.	Bulgaria Industry Norms	150.	Ecuador Industry Norms
91.	Cambodia Market Historic : US\$ Million	151.	Egypt Market Historic : US\$ Million
92.	Cambodia Market Forecast : US\$ Million	152.	Egypt Market Forecast : US\$ Million
93.	Cambodia Financials Historic	153.	Egypt Financials Historic
94.	Cambodia Financials Forecast	154.	Egypt Financials Forecast
95.	Cambodia Industry Norms	155.	Egypt Industry Norms
96.	Canada Market Historic : US\$ Million	156.	El Salvador Market Historic : US\$ Million
97.	Canada Market Forecast : US\$ Million	157.	El Salvador Market Forecast : US\$ Million
98.	Canada Financials Historic	158.	El Salvador Financials Historic
99.	Canada Financials Forecast	159.	El Salvador Financials Forecast
100.	Canada Industry Norms	160.	El Salvador Industry Norms
101.	Chile Market Historic : US\$ Million	161.	Estonia Market Historic : US\$ Million
102.	Chile Market Forecast : US\$ Million	162.	Estonia Market Forecast : US\$ Million
103.	Chile Financials Historic	163.	Estonia Financials Historic
104.	Chile Financials Forecast	164.	Estonia Financials Forecast
105.	Chile Industry Norms	165.	Estonia Industry Norms
106.	China Market Historic : US\$ Million	166.	Finland Market Historic : US\$ Million
107.	China Market Forecast : US\$ Million	167.	Finland Market Forecast : US\$ Million
108.	China Financials Historic	168.	Finland Financials Historic
109.	China Financials Forecast	169.	Finland Financials Forecast
110.	China Industry Norms	170.	Finland Industry Norms
111.	Colombia Market Historic : US\$ Million	171.	France Market Historic : US\$ Million
112.	Colombia Market Forecast : US\$ Million	172.	France Market Forecast : US\$ Million
113.	Colombia Financials Historic	173.	France Financials Historic
114.	Colombia Financials Forecast	174.	France Financials Forecast
115.	Colombia Industry Norms	175.	France Industry Norms
116.	Costa Rica Market Historic : US\$ Million	176.	French Guiana Market Historic : US\$ Million
117.	Costa Rica Market Forecast : US\$ Million	177.	French Guiana Market Forecast : US\$ Million
118.	Costa Rica Financials Historic	178.	French Guiana Financials Historic
119.	Costa Rica Financials Forecast	179.	French Guiana Financials Forecast
120.	Costa Rica Industry Norms	180.	French Guiana Industry Norms
121.	Croatia Market Historic : US\$ Million	181.	Georgia Market Historic : US\$ Million
122.	Croatia Market Forecast : US\$ Million	182.	Georgia Market Forecast : US\$ Million
123.	Croatia Financials Historic	183.	Georgia Financials Historic
124.	Croatia Financials Forecast	184.	Georgia Financials Forecast
125.	Croatia Industry Norms	185.	Georgia Industry Norms
126.	Cuba Market Historic : US\$ Million	186.	Germany Market Historic : US\$ Million
127.	Cuba Market Forecast : US\$ Million	187.	Germany Market Forecast : US\$ Million
128.	Cuba Financials Historic	188.	Germany Financials Historic
129.	Cuba Financials Forecast	189.	Germany Financials Forecast
130.	Cuba Industry Norms	190.	Germany Industry Norms

## Tables

191.	Ghana Market Historic : US\$ Million	251.	Italy Market Historic : US\$ Million
192.	Ghana Market Forecast : US\$ Million	252.	Italy Market Forecast : US\$ Million
193.	Ghana Financials Historic	253.	Italy Financials Historic
194.	Ghana Financials Forecast	254.	Italy Financials Forecast
195.	Ghana Industry Norms	255.	Italy Industry Norms
196.	Greece Market Historic : US\$ Million	256.	Jamaica Market Historic : US\$ Million
197.	Greece Market Forecast : US\$ Million	257.	Jamaica Market Forecast : US\$ Million
198.	Greece Financials Historic	258.	Jamaica Financials Historic
199.	Greece Financials Forecast	259.	Jamaica Financials Forecast
200.	Greece Industry Norms	260.	Jamaica Industry Norms
201.	Guyana Market Historic : US\$ Million	261.	Japan Market Historic : US\$ Million
202.	Guyana Market Forecast : US\$ Million	262.	Japan Market Forecast : US\$ Million
203.	Guyana Financials Historic	263.	Japan Financials Historic
204.	Guyana Financials Forecast	264.	Japan Financials Forecast
205.	Guyana Industry Norms	265.	Japan Industry Norms
206.	Honduras Market Historic : US\$ Million	266.	Kazakhstan Market Historic : US\$ Million
207.	Honduras Market Forecast : US\$ Million	267.	Kazakhstan Market Forecast : US\$ Million
208.	Honduras Financials Historic	268.	Kazakhstan Financials Historic
209.	Honduras Financials Forecast	269.	Kazakhstan Financials Forecast
210.	Honduras Industry Norms	270.	Kazakhstan Industry Norms
211.	Hong Kong Market Historic : US\$ Million	271.	Kenya Market Historic : US\$ Million
212.	Hong Kong Market Forecast : US\$ Million	272.	Kenya Market Forecast : US\$ Million
213.	Hong Kong Financials Historic	273.	Kenya Financials Historic
214.	Hong Kong Financials Forecast	274.	Kenya Financials Forecast
215.	Hong Kong Industry Norms	275.	Kenya Industry Norms
216.	Hungary Market Historic : US\$ Million	276.	Kuwait Market Historic : US\$ Million
217.	Hungary Market Forecast : US\$ Million	277.	Kuwait Market Forecast : US\$ Million
218.	Hungary Financials Historic	278.	Kuwait Financials Historic
219.	Hungary Financials Forecast	279.	Kuwait Financials Forecast
220.	Hungary Industry Norms	280.	Kuwait Industry Norms
221.	Iceland Market Historic : US\$ Million	281.	Kyrgyzstan Market Historic : US\$ Million
222.	Iceland Market Forecast : US\$ Million	282.	Kyrgyzstan Market Forecast : US\$ Million
223.	Iceland Financials Historic	283.	Kyrgyzstan Financials Historic
224.	Iceland Financials Forecast	284.	Kyrgyzstan Financials Forecast
225.	Iceland Industry Norms	285.	Kyrgyzstan Industry Norms
226.	India Market Historic : US\$ Million	286.	Laos Market Historic : US\$ Million
227.	India Market Forecast : US\$ Million	287.	Laos Market Forecast : US\$ Million
228.	India Financials Historic	288.	Laos Financials Historic
229.	India Financials Forecast	289.	Laos Financials Forecast
230.	India Industry Norms	290.	Laos Industry Norms
231.	Indonesia Market Historic : US\$ Million	291.	Latvia Market Historic : US\$ Million
232.	Indonesia Market Forecast : US\$ Million	292.	Latvia Market Forecast : US\$ Million
233.	Indonesia Financials Historic	293.	Latvia Financials Historic
234.	Indonesia Financials Forecast	294.	Latvia Financials Forecast
235.	Indonesia Industry Norms	295.	Latvia Industry Norms
236.	Iran Market Historic : US\$ Million	296.	Lebanon Market Historic : US\$ Million
237.	Iran Market Forecast : US\$ Million	297.	Lebanon Market Forecast : US\$ Million
238.	Iran Financials Historic	298.	Lebanon Financials Historic
239.	Iran Financials Forecast	299.	Lebanon Financials Forecast
240.	Iran Industry Norms	300.	Lebanon Industry Norms
241.	Ireland Market Historic : US\$ Million	301.	Lithuania Market Historic : US\$ Million
242.	Ireland Market Forecast : US\$ Million	302.	Lithuania Market Forecast : US\$ Million
243.	Ireland Financials Historic	303.	Lithuania Financials Historic
244.	Ireland Financials Forecast	304.	Lithuania Financials Forecast
245.	Ireland Industry Norms	305.	Lithuania Industry Norms
246.	Israel Market Historic : US\$ Million	306.	Luxembourg Market Historic : US\$ Million
247.	Israel Market Forecast : US\$ Million	307.	Luxembourg Market Forecast : US\$ Million
248.	Israel Financials Historic	308.	Luxembourg Financials Historic
249.	Israel Financials Forecast	309.	Luxembourg Financials Forecast
250.	Israel Industry Norms	310.	Luxembourg Industry Norms



## Tables

311.	Malawi Market Historic : US\$ Million	371.	Peru Market Historic : US\$ Million
312.	Malawi Market Forecast : US\$ Million	372.	Peru Market Forecast : US\$ Million
313.	Malawi Financials Historic	373.	Peru Financials Historic
314.	Malawi Financials Forecast	374.	Peru Financials Forecast
315.	Malawi Industry Norms	375.	Peru Industry Norms
316.	Malaysia Market Historic : US\$ Million	376.	Philippines Market Historic : US\$ Million
317.	Malaysia Market Forecast : US\$ Million	377.	Philippines Market Forecast : US\$ Million
318.	Malaysia Financials Historic	378.	Philippines Financials Historic
319.	Malaysia Financials Forecast	379.	Philippines Financials Forecast
320.	Malaysia Industry Norms	380.	Philippines Industry Norms
321.	Mexico Market Historic : US\$ Million	381.	Poland Market Historic : US\$ Million
322.	Mexico Market Forecast : US\$ Million	382.	Poland Market Forecast : US\$ Million
323.	Mexico Financials Historic	383.	Poland Financials Historic
324.	Mexico Financials Forecast	384.	Poland Financials Forecast
325.	Mexico Industry Norms	385.	Poland Industry Norms
326.	Morocco Market Historic : US\$ Million	386.	Portugal Market Historic : US\$ Million
327.	Morocco Market Forecast : US\$ Million	387.	Portugal Market Forecast : US\$ Million
328.	Morocco Financials Historic	388.	Portugal Financials Historic
329.	Morocco Financials Forecast	389.	Portugal Financials Forecast
330.	Morocco Industry Norms	390.	Portugal Industry Norms
331.	Netherlands Market Historic : US\$ Million	391.	Romania Market Historic : US\$ Million
332.	Netherlands Market Forecast : US\$ Million	392.	Romania Market Forecast : US\$ Million
333.	Netherlands Financials Historic	393.	Romania Financials Historic
334.	Netherlands Financials Forecast	394.	Romania Financials Forecast
335.	Netherlands Industry Norms	395.	Romania Industry Norms
336.	New Zealand Market Historic : US\$ Million	396.	Russia Market Historic : US\$ Million
337.	New Zealand Market Forecast : US\$ Million	397.	Russia Market Forecast : US\$ Million
338.	New Zealand Financials Historic	398.	Russia Financials Historic
339.	New Zealand Financials Forecast	399.	Russia Financials Forecast
340.	New Zealand Industry Norms	400.	Russia Industry Norms
341.	Nicaragua Market Historic : US\$ Million	401.	Saudi Arabia Market Historic : US\$ Million
342.	Nicaragua Market Forecast : US\$ Million	402.	Saudi Arabia Market Forecast : US\$ Million
343.	Nicaragua Financials Historic	403.	Saudi Arabia Financials Historic
344.	Nicaragua Financials Forecast	404.	Saudi Arabia Financials Forecast
345.	Nicaragua Industry Norms	405.	Saudi Arabia Industry Norms
346.	Nigeria Market Historic : US\$ Million	406.	Serbia & Montenegro Market Historic : US\$ Million
347.	Nigeria Market Forecast : US\$ Million	407.	Serbia & Montenegro Market Forecast : US\$ Million
348.	Nigeria Financials Historic	408.	Serbia and Montenegro Financials Historic
349.	Nigeria Financials Forecast	409.	Serbia and Montenegro Financials Forecast
350.	Nigeria Industry Norms	410.	Serbia and Montenegro Industry Norms
351.	Norway Market Historic : US\$ Million	411.	Singapore Market Historic : US\$ Million
352.	Norway Market Forecast : US\$ Million	412.	Singapore Market Forecast : US\$ Million
353.	Norway Financials Historic	413.	Singapore Financials Historic
354.	Norway Financials Forecast	414.	Singapore Financials Forecast
355.	Norway Industry Norms	415.	Singapore Industry Norms
356.	Pakistan Market Historic : US\$ Million	416.	Slovakia Market Historic : US\$ Million
357.	Pakistan Market Forecast : US\$ Million	417.	Slovakia Market Forecast : US\$ Million
358.	Pakistan Financials Historic	418.	Slovakia Financials Historic
359.	Pakistan Financials Forecast	419.	Slovakia Financials Forecast
360.	Pakistan Industry Norms	420.	Slovakia Industry Norms
361.	Panama Market Historic : US\$ Million	421.	Slovenia Market Historic : US\$ Million
362.	Panama Market Forecast : US\$ Million	422.	Slovenia Market Forecast : US\$ Million
363.	Panama Financials Historic	423.	Slovenia Financials Historic
364.	Panama Financials Forecast	424.	Slovenia Financials Forecast
365.	Panama Industry Norms	425.	Slovenia Industry Norms
366.	Paraguay Market Historic : US\$ Million	426.	South Africa Market Historic : US\$ Million
367.	Paraguay Market Forecast : US\$ Million	427.	South Africa Market Forecast : US\$ Million
368.	Paraguay Financials Historic	428.	South Africa Financials Historic
369.	Paraguay Financials Forecast	429.	South Africa Financials Forecast
370.	Paraguay Industry Norms	430.	South Africa Industry Norms

**Tables**

431.	South Korea Market Historic : US\$ Million	486.	Uganda Market Historic : US\$ Million
432.	South Korea Market Forecast : US\$ Million	487.	Uganda Market Forecast : US\$ Million
433.	South Korea Financials Historic	488.	Uganda Financials Historic
434.	South Korea Financials Forecast	489.	Uganda Financials Forecast
435.	South Korea Industry Norms	490.	Uganda Industry Norms
436.	Spain Market Historic : US\$ Million	491.	Ukraine Market Historic : US\$ Million
437.	Spain Market Forecast : US\$ Million	492.	Ukraine Market Forecast : US\$ Million
438.	Spain Financials Historic	493.	Ukraine Financials Historic
439.	Spain Financials Forecast	494.	Ukraine Financials Forecast
440.	Spain Industry Norms	495.	Ukraine Industry Norms
441.	Sri Lanka Market Historic : US\$ Million	496.	United Arab Emirates Market Historic : US\$ Million
442.	Sri Lanka Market Forecast : US\$ Million	497.	United Arab Emirates Market Forecast : US\$ Million
443.	Sri Lanka Financials Historic	498.	United Arab Emirates Financials Historic
444.	Sri Lanka Financials Forecast	499.	United Arab Emirates Financials Forecast
445.	Sri Lanka Industry Norms	500.	United Arab Emirates Industry Norms
446.	Suriname Market Historic : US\$ Million	501.	United Kingdom Market Historic : US\$ Million
447.	Suriname Market Forecast : US\$ Million	502.	United Kingdom Market Forecast : US\$ Million
448.	Suriname Financials Historic	503.	United Kingdom Financials Historic
449.	Suriname Financials Forecast	504.	United Kingdom Financials Forecast
450.	Suriname Industry Norms	505.	United Kingdom Industry Norms
451.	Sweden Market Historic : US\$ Million	506.	United States Market Historic : US\$ Million
452.	Sweden Market Forecast : US\$ Million	507.	United States Market Forecast : US\$ Million
453.	Sweden Financials Historic	508.	United States Financials Historic
454.	Sweden Financials Forecast	509.	United States Financials Forecast
455.	Sweden Industry Norms	510.	United States Industry Norms
456.	Switzerland Market Historic : US\$ Million	511.	Uruguay Market Historic : US\$ Million
457.	Switzerland Market Forecast : US\$ Million	512.	Uruguay Market Forecast : US\$ Million
458.	Switzerland Financials Historic	513.	Uruguay Financials Historic
459.	Switzerland Financials Forecast	514.	Uruguay Financials Forecast
460.	Switzerland Industry Norms	515.	Uruguay Industry Norms
461.	Taiwan Market Historic : US\$ Million	516.	Uzbekistan Market Historic : US\$ Million
462.	Taiwan Market Forecast : US\$ Million	517.	Uzbekistan Market Forecast : US\$ Million
463.	Taiwan Financials Historic	518.	Uzbekistan Financials Historic
464.	Taiwan Financials Forecast	519.	Uzbekistan Financials Forecast
465.	Taiwan Industry Norms	520.	Uzbekistan Industry Norms
466.	Tanzania Market Historic : US\$ Million	521.	Venezuela Market Historic : US\$ Million
467.	Tanzania Market Forecast : US\$ Million	522.	Venezuela Market Forecast : US\$ Million
468.	Tanzania Financials Historic	523.	Venezuela Financials Historic
469.	Tanzania Financials Forecast	524.	Venezuela Financials Forecast
470.	Tanzania Industry Norms	525.	Venezuela Industry Norms
471.	Thailand Market Historic : US\$ Million	526.	Vietnam Market Historic : US\$ Million
472.	Thailand Market Forecast : US\$ Million	527.	Vietnam Market Forecast : US\$ Million
473.	Thailand Financials Historic	528.	Vietnam Financials Historic
474.	Thailand Financials Forecast	529.	Vietnam Financials Forecast
475.	Thailand Industry Norms	530.	Vietnam Industry Norms
476.	Tunisia Market Historic : US\$ Million	531.	Zambia Market Historic : US\$ Million
477.	Tunisia Market Forecast : US\$ Million	532.	Zambia Market Forecast : US\$ Million
478.	Tunisia Financials Historic	533.	Zambia Financials Historic
479.	Tunisia Financials Forecast	534.	Zambia Financials Forecast
480.	Tunisia Industry Norms	535.	Zambia Industry Norms
481.	Turkey Market Historic : US\$ Million		
482.	Turkey Market Forecast : US\$ Million		
483.	Turkey Financials Historic		
484.	Turkey Financials Forecast		
485.	Turkey Industry Norms		

## Countries Covered

Algeria	Greece	Peru
Argentina	Guyana	Philippines
Australia	Honduras	Poland
Austria	Hong Kong	Portugal
Azerbaijan	Hungary	Romania
Bahrain	Iceland	Russia
Bangladesh	India	Saudi Arabia
Belarus	Indonesia	Serbia & Montenegro
Belgium	Iran	Singapore
Bolivia	Ireland	Slovakia
Bosnia & Herzegovina	Israel	Slovenia
Botswana	Italy	South Africa
Brazil	Jamaica	South Korea
Bulgaria	Japan	Spain
Cambodia	Kazakhstan	Sri Lanka
Canada	Kenya	Suriname
Chile	Kuwait	Sweden
Colombia	Kyrgyzstan	Switzerland
Costa Rica	Laos	Taiwan
Croatia	Latvia	Tanzania
Cuba	Lebanon	Thailand
Cyprus	Lithuania	The Netherlands
Czech Republic	Luxembourg	Tunisia
Denmark	Malawi	Turkey
Ecuador	Malaysia	Uganda
Egypt	Mexico	Ukraine
El Salvador	Morocco	United Arab Emirates
Estonia	New Zealand	United Kingdom
Finland	Nicaragua	United States
France	Nigeria	Uruguay
French Guiana	Norway	Uzbekistan
Georgia	Pakistan	Venezuela
Germany	Panama	Vietnam
Ghana	Paraguay	Zambia

### Data Caveat

The report databases are designed to give a common definition, unit of measure and quantification of markets in over 200 countries. The reports rely on data collection at various levels of the product flow; this effectively means, the producer, the distribution channels and the end user or consumers. This data is then correlated with any national and international statistical data produced by official agencies. Unfortunately, product flow data gathering in some countries is difficult, and furthermore the official statistical data is both inaccurate and sparse. In such circumstances, in some countries, we have to flag a Data Caveat as a warning. What this means is that in some countries the data is not sufficiently verifiable for statistical purposes and in those cases the data may not be presented.

## Market Notes & Definitions

ALL MARKET DATA FIGURES ARE IN REAL TERMS : US\$

REAL TERMS are figures excluding the effects of inflation, thus the Forecasts and figures given can be readily converted into units or volume. This is done by applying the average prices for the base year and dividing the figures by this price for all years. Thus it is possible to easily ascertain both historic and forecasted product volume.

A "most recent published accounts" base is used because most company accounts are historic and thus clients will be able to compare the figures given in this report with their own company figures without the need for conversion or the need for inflators or multiplying factors.

AVERAGE SALES PRICES ARE NOT APPROPRIATE OR APPLICABLE TO THIS DATABASE

The effect of using Real Terms figures is that the forecasted figures will be depressed, as they do not include inflation, and figures from former years (i.e. before the Base Year) will be increased.

The Current or Base Year is at the convergent point as is the Current cost. This Current Cost usually increases because of the effects of inflation. The Real Terms figures do not include the effects of inflation and thus only increases or decreases if the actual product volume or units increase or decrease. In this way it is possible to evaluate the market and other figures more realistically.

The figures and the Trend figures represent an overall median probability trend line that is plotted to give the most probable course amongst the annual forecast scatter. Thus, the figures do not reflect year-on-year depressions and peaks in absolute terms, but instead represents a year-on-year modified trend line. The various SCENARIOS provided in the database reflect the differential forecasts specific to the factors being forecast.

The U.S. government uses the term Constant dollars (or "real" dollars) and this is defined thus: Output values converted to a base price level, calculated by dividing current (or actual) dollars by a deflator. Use of constant dollars eliminates the effects of price changes between the year of measurement and the base year and allows calculation of real changes in output.

## HISTORIC & FORECAST MARKET DATA TRANSITION PERIODS

The HISTORIC DATA covers the last 7 years, and the MEDIAN FORECAST DATA series covers the years the next 7 years. There is always a transition period; which is in fact during the last two quarters, i.e. whilst the historic data is being collated. In addition the data given for the next two quarters is considered an estimate rather than a forecast. Thus the 12 month period around the database output date is an estimate.

## THE MARKET ENVIRONMENT

There are four basic issues to investigate when considering the market environment:

1. Market Growth
2. Market Structure
3. Market/s Serviced
4. Customer & End User Factors

1. MARKET GROWTH (both short-term and medium term) is fully analysed in other sections and further analysed in these sections. The importance of this factor is of course self-evident and thus not requiring further explanation.

2. THE MARKET STRUCTURE is very critical for profitability. The nature of the market, the location of the Marketplace, the customer base and the supplier structure is fully provided in several other sections of this study and therefore no further discussion is necessary.

3. MARKET SERVICED is the term used to denote the function between the product/s and services offered by companies and the particular market sector the marketing effort reaches. In addition, there is the MARKET AVAILABILITY to consider as this represents the 'real market' available to any particular company or supplier.

## THE TOTAL AVAILABLE MARKET



Thus the Market Area Serviced is the sector of the market for which companies are offering a suitable product or service and Available Markets the sector of the market reached by a company's marketing effort. The areas marked as the overlap in the Market Area Serviced, i.e. the market sector for which companies are offering suitable product/s or services and which may theoretically be reached by a company's marketing activities, but of which part is controlled by either other Purchasers or Suppliers. The Market Availability is the total market perceived by the total Purchaser universe; however the Available Markets the market which is actually available to individual Suppliers.

The Market Area Serviced is the true market in terms of product/s and services, however parts of this market may be difficult or impossible to attain due to the control exerted by either the controlling Purchasers or Suppliers.

## **HISTORIC DATA & TIME SERIES**

### **Last 7 Years to Current Year**

This standard HISTORIC format is the most popular time series demanded by readers. Many readers feel that it is more important to know what is likely to happen in the recent past rather than what has transpired in the long-term past. The HISTORIC DATA in the database covers the years from 1997 to the Current Year.

## **FORECAST DATA & TIME SERIES : MEDIAN MARKET FORECAST**

### **From the Current Year to the next 7 Years**

The MEDIAN FORECAST DATA covers the next 7 years. This standard FORECAST format is the most popular format demanded by readers.

We can of course provide readers with other data on long-range forecast data and this is done as part of the After-Sales Service.

#### **1. ALL FIGURES IN THIS SECTION ARE IN REAL TERMS: Current Year BASE**

REAL TERMS are prices excluding the effects of inflation, thus the Market Consumption figure given can be readily converted into units or volume. This is done by applying the average sales prices for the Current Year and dividing the Market Consumption figures by this price for all years. Thus it is possible to easily ascertain previous and forecasted product volume.

A base year is used because most company accounts are historic and thus readers will be able to compare the figures given in this volume with their own figures without the need for conversion or the need for inflators or multiplying factors.

The effect of using Real Terms figures is that the forecasted figures will be depressed, as they do not include inflation, and figures from former years will be increased.

2. The Market Consumption figures and the Trend figures represent an overall median probability trend line which is plotted to give the most probable course amongst the annual market forecast scatter. Thus the figures do not reflect year-on-year depressions and peaks in absolute terms, but instead represents a year-on-year modified trend line.

3. All analyses are based on correlations of the results of the Surveys of Suppliers, Distribution and Customers. Thus, for example, an analysis of Market Sectors will gain data firstly from the End User Surveys and secondly confirmations and correlations will be gained from the Surveys of Suppliers / Distributors. This in the opinion of the publishers is a very accurate method and is far superior than, for example, that which is used in the compilation of the majority of published governmental statistics.

4. All figures given in this volume refer only to the product/s covered and not to any other product or systems which may be connected or associated with the products covered.

5. The TREND figures given in the Industry section of this volume refers to the average year-on-year change in the period specified.

6. The YEAR-ON-YEAR TREND figures given in this volume refer to the average year-on-year change in the period specified

The AVERAGE GROWTH TRENDS figures refer to the long term trends over the period.

Thus the actual Trend is given by a year-on-year figure and the long-term Trends are given as a Real Terms Forecast.

## **DATABASE LONG-RANGE DATA & TIME SERIES**

### **From 1972 until the Next 28 Years**

The database contains a LONG-RANGE HISTORIC time series which covers the years from 1972. This is the standard long range HISTORIC format. We provide readers with this time series (on request) to enable long range regression analysis for forecasting models which require an extended time period analysis.

The database contains a LONG-RANGE FORECAST time series which covers a period for the next 28 years. This is the standard long range forecast format and is usually used for planning production plant / capital projects, macro-economic trends and demographics data.

We can of course provide readers with other data on long-range historic and forecast data and this is done as part of the After-Sales Service.

## **EXCHANGE RATES + PURCHASING POWER PARITY**

The report database and forecasting models do not use current market or bank exchange rates as these can be deceptive. The rates used are those of the base year in addition to a number of real value factors which reflect the actual or forecasted value of the product in each of the national markets over the period 1974 to 2028. A simple conversion of local currency into U.S. Dollars or any other national currency cannot be used to adequately represent products or services.

The report database and forecasting models are attempting to show the relative values of products or markets free from any extraneous effects of currency movements or government fiscal policy which arbitrarily alter currency exchange rates. Thus the currency calculations and data in the database are indicating relative unit values or the relative cost of the product or service in the national market.

We do not indicate the Currency Conversion Rate that you can use with any calculations and readers will have to apply their own discretion in this respect. Beware however, such calculations involving currency conversions can be artificial and spurious and do not reflect real values of either products or markets.

The diagram shows the problem of relating Product or Market Values or Costs in Real Terms (+), the National Currency Value in Real Terms (i.e. excluding the effects of Inflation) and the Value of another currency (the Converted Currency, given as \$) in relation to the National Currency.

## **PRODUCT PARITY**

The basis of the data provided is to allow users to produce business plans and forecasting models across national and statistically diverse boundaries. Thus it is necessary to adopt a standard product definition which can be then applied across national borders. The product definition chosen is the U.S. government's NAICS product codes (and the previous SIC product codes where relevant). The problem is to apply these product definitions across the national boundaries. The U.S. government stubbornly clings to the imperial system of measurement and this further complicates the matter.

The use of PRODUCT PARITY is intended to allow trans-national business planning and forecasting (however readers can request data based on national product definitions), and in general terms Product Parity means that equivalent products are compared even where the exact technical specification, or quantification, of the product is not the same. Thus a 12 fluid ounce liquid container as defined in the (Imperial measuring system) NAICS product codes is quantitatively equivalent to 355ml, however for the purposes of Product Parity it will be the equivalent of a 333ml liquid container in countries with a Metric measuring system. Similarly in non-Metric markets a 16 ounces or 1 pound Imperial measure, whilst actually equivalent to 454 grams, will equate to a 450 gram product in Metric measure markets.

For many products this 'Product Parity' will be based on the 'Purchasing Parity unit costs' -v- 'product performance', rather than 'unit cost' -v- 'technical specifications'. This is because national markets impose different technical specifications on products which essentially fulfil the same customer requirement, and thus these products have a Product Parity which can be used for uniform, cross border, business planning and forecasting.

## Financial Notes & Definitions

### HISTORIC & FORECAST FINANCIAL DATA TRANSITION PERIODS

The HISTORIC DATA covers the last 7 years, and the FORECAST DATA series covers the next 7 years. There is always a transition period; which is in fact during the last two quarters, i.e. whilst the historic data is being collated. In addition the data given for the next two quarters is considered an estimate rather than a forecast. Thus the 12 month period around the database output date is an estimate.

For the various Financial Scenarios it must be assumed that the Scenario factor or strategy being considered will not exert an impact on the forecast immediately and will not become evident for some time after its inception. Whilst the forecasting models used operates on a monthly time scale and does also take account of other temporal factors (for example seasonality of demand, industry accounting periods, stock taking scheduling, et al) it would be too pedantic to express the transition year in greater detail. Therefore in the forecast data a straight line plot is produced between the BASE year, through the transition period to the first full forecast year.

The data in this section derives data from 44,466 worldwide companies and organisations (Suppliers and Distribution Channel members).

ALL FINANCIAL DATA FIGURES ARE IN REAL TERMS

### FINANCIAL BALANCE SHEETS

Row	TITLE	LEGEND
	TOTAL SALES	
1	The TOTAL SALES figures given are synchronized with the Median Market Forecast and not to the individual Market Scenario Forecasts. This ensures that one can use a standardized market measure to compare the Financial data and not have the additional complication of interpreting the financial data in relation to the market scenarios.	
2	DOMESTIC SALES	% Sales
3	EXPORTS	% Sales
4	PRE-TAX PROFIT	% Sales
5	INTEREST PAID	% Sales
6	NON-TRADING INCOME	% Sales
7	OPERATING PROFIT	% Sales
8	DEPRECIATION: STRUCTURES	% Sales
9	DEPRECIATION: PLANT AND EQUIPMENT	% Sales
10	DEPRECIATION: MISCELLANEOUS ITEMS	% Sales
11	TOTAL DEPRECIATION	% Sales
12	TRADING PROFIT	% Sales
13	INTANGIBLE ASSETS	% Sales
14	INTERMEDIATE ASSETS	% Sales
15	FIXED ASSETS: STRUCTURES	% Sales
16	FIXED ASSETS: PLANT AND EQUIPMENT	% Sales
17	FIXED ASSETS: MISCELLANEOUS ITEMS	% Sales
18	FIXED ASSETS	% Sales
19	CAPITAL EXPENDITURE ON STRUCTURES	% Sales
20	CAPITAL EXPENDITURE ON PLANT AND EQUIPMENT	% Sales
21	CAPITAL EXPENDITURE ON VEHICLES	% Sales
22	CAPITAL EXPENDITURE ON DATA PROCESSING EQUIPMENT	% Sales
23	CAPITAL EXPENDITURE ON MISCELLANEOUS ITEMS	% Sales



## Credit Union Miscellaneous Lines

Row	TITLE	LEGEND
24	TOTAL CAPITAL EXPENDITURE	% Sales
25	RETIREMENTS: STRUCTURES	% Sales
26	RETIREMENTS: PLANT AND EQUIPMENT	% Sales
27	RETIREMENTS: MISCELLANEOUS ITEMS	% Sales
28	TOTAL RETIREMENTS	% Sales
29	TOTAL FIXED ASSETS	% Sales
30	FINISHED PRODUCT STOCKS	% Sales
31	WORK IN PROGRESS AS STOCKS	% Sales
32	MATERIALS AS STOCKS	% Sales
33	TOTAL STOCKS & INVENTORY	% Sales
34	DEBTORS	% Sales
35	MISCELLANEOUS CURRENT ASSETS	% Sales
36	TOTAL CURRENT ASSETS	% Sales
37	TOTAL ASSETS	% Sales
38	CREDITORS	% Sales
39	SHORT TERM LOANS	% Sales
40	MISCELLANEOUS CURRENT LIABILITIES	% Sales
41	TOTAL CURRENT LIABILITIES	% Sales
42	NET ASSETS / CAPITAL EMPLOYED	% Sales
43	SHAREHOLDERS FUNDS	% Sales
44	LONG TERM LOANS	% Sales
45	MISCELLANEOUS LONG TERM LIABILITIES	% Sales
46	WORKERS	persons
47	HOURS WORKED	Hours
48	WORK IN 1ST QUARTER	% of Annual
49	WORK IN 2ND QUARTER	% of Annual
50	WORK IN 3RD QUARTER	% of Annual
51	WORK IN 4TH QUARTER	% of Annual
52	TOTAL EMPLOYEES	persons
53	RAW MATERIALS COST	% Sales
54	FINISHED MATERIALS COST	% Sales
55	FUEL COST	% Sales
56	ELECTRICITY COST	% Sales
57	TOTAL INPUT SUPPLIES / MATERIALS AND ENERGY COSTS	% Sales
58	PAYROLL COSTS	% Sales
59	WAGES	% Sales
60	DIRECTORS' REMUNERATIONS	% Sales
61	EMPLOYEE BENEFITS	% Sales
62	COMMISSIONS & INCENTIVES PAID	% Sales
63	TOTAL REMUNERATIONS	% Sales
64	SUB CONTRACTORS	% Sales
65	RENTAL & LEASING: STRUCTURES	% Sales
66	RENTAL & LEASING: PLANT AND EQUIPMENT	% Sales
67	TOTAL RENTAL & LEASING COSTS	% Sales

## Credit Union Miscellaneous Lines

Row	TITLE	LEGEND
68	MAINTENANCE: STRUCTURES	% Sales
69	MAINTENANCE: PLANT AND EQUIPMENT	% Sales
70	TOTAL MAINTENANCE COSTS	% Sales
71	SERVICES PURCHASED	% Sales
72	COMMUNICATIONS COSTS	% Sales
73	MISCELLANEOUS EXPENSES	% Sales
74	SALES PERSONNEL VARIABLE & COMMISSION COSTS	% Sales
75	SALES EXPENSES AND COSTS	% Sales
76	SALES MATERIALS COSTS	% Sales
77	TOTAL SALES COSTS	% Sales
78	DISTRIBUTION FIXED COSTS	% Sales
79	DISTRIBUTION VARIABLE COSTS	% Sales
80	WAREHOUSING FIXED COSTS	% Sales
81	WAREHOUSING VARIABLE COSTS	% Sales
82	PHYSICAL HANDLING FIXED COSTS	% Sales
83	PHYSICAL HANDLING VARIABLE COSTS	% Sales
84	PHYSICAL PROCESS FIXED COSTS	% Sales
85	PHYSICAL PROCESS VARIABLE COSTS	% Sales
86	TOTAL DISTRIBUTION AND HANDLING COSTS	% Sales
87	MAILING & CORRESPONDENCE COSTS	% Sales
88	MEDIA ADVERTISING COSTS	% Sales
89	ADVERTISING MATERIALS & PRINT COSTS	% Sales
90	POS & DISPLAY COSTS	% Sales
91	EXHIBITION & EVENTS COSTS	% Sales
92	TOTAL ADVERTISING COSTS	% Sales
93	PRODUCT RETURNS & REJECTION COSTS	% Sales
94	PRODUCT INSTALLATION & RE-INSTALLATION COSTS	% Sales
95	PRODUCT BREAKDOWN & POST INSTALLATION COSTS	% Sales
96	PRODUCT SYSTEMS & CONFIGURATION COSTS	% Sales
97	PRODUCT SERVICE & MAINTENANCE COSTS	% Sales
98	CUSTOMER PROBLEMS & CUSTOMER COMPLAINT COSTS	% Sales
99	TOTAL AFTER-SALES COSTS	% Sales
100	TOTAL MARKETING COSTS	% Sales
101	NEW TECHNOLOGY EXPENDITURE	% Sales
102	NEW PRODUCTION TECHNOLOGY EXPENDITURE	% Sales
103	TOTAL RESEARCH AND DEVELOPMENT EXPENDITURE	% Sales
104	TOTAL OPERATIONAL & PROCESS COSTS	% Sales
105	DEBTORS WITHIN AGREED TERMS	% Sales
106	DEBTORS OUTSIDE AGREED TERMS	% Sales
107	UN-RECOVERABLE DEBTS	% Sales

## FINANCIAL DATA DEFINITIONS

Data given on:	Definition:
% OF CUSTOMERS = 50% SALES	The best estimate of the percentage of immediate customers accounting for 50% of the sales of the business.
% SHARE OF 4 LARGEST FIRMS	The combined market shares of the four leading firms in the industry, expressed as a percentage.
ACTUAL RETURN ON INVESTMENT	The actual, pre-tax net income expressed as a percentage of investment for the business, used to adjust the future estimates of ROI.
ASSET UTILIZATION	Sales as a ratio of total sales.
AVERAGE REMUNERATION	Total employee remuneration divided by the number of employees.
BORROWING RATIO	Total debt as a ratio of net worth.
CAPACITY UTILIZATION	The average % percentage of standard capacity utilized during the year. Standard capacity is the sales value of the maximum output the business can sustain with:  a) facilities normally in operation and b) current constraints (e.g. technology, work rules, labour practices, etc.)
CAPITAL EMPLOYED	The sum of long term liabilities. It represents the counterpart of the net assets employed by the firm.
CREDIT PERIOD	Debtors over sales times 365 days.
CREDITORS RATIO	Creditors over sales times 365 days.
CREDITORS	Trade creditors and bills payable within one year.
CURRENT RATIO	Current assets as a ratio of current liabilities.
DEBT GEARING RATIO	Long term loans as a ratio of net worth.
DEBTORS	Trade debtors and trade bills receivable due within one year.
DEPRECIATION	Includes amounts written off tangible fixed assets, including leased assets.
DIRECTORS REMUNERATION	Includes all payments made to directors including pension fund contributions, ex-gratia payments and payments to directors' family.
DISCOUNT CASH FLOW YIELD RATE	The internal rate of return after tax earned in this business when this strategy is executed. It is the time discount rate at which discounted cash flow plus residual is equal to initial investment.
DISCOUNTED CASH FLOW	The cash generated over ten years from net income, less the cash absorbed by increases in the net investment in the business. The annual cash flows are discounted to a present value, using the time discount rate.
DISCOUNTED NET INCOME (10 YEARS)	From pre-tax net income in each year is deducted a capital charge on the increase in investment since the base period to reflect the cost of these funds. The time discount rate is then applied to obtain the present value of the income stream for the 10 year period.
DOMESTIC SALES	Wherever applicable, domestic Sales represent the proportion of total turnover generated locally less exports produced by the same companies.
EMPLOYEES UNIONIZED	The percentage of total employees of the business who are unionized.
EQUITY GEARING	Shareholders' funds as a ratio of total liabilities.
EXPORTS / SALES	Exports divided by sales.
EXPORTS	This figure will be shown where it has been disclosed.
FIFO VALUATION	The accounting method used for inventory valuation FIFO, or other method (e.g. LIFO).
FIXED ASSETS / EMPLOYEES	Fixed assets divided by the number of employees.
FIXED ASSETS	Property, plant, fixtures and fittings, office equipment and motor vehicles wholly owned and shown at their written down book value.
FIXED CAPITAL INTENSITY	Gross book value of plant & equipment expressed as a percentage of sales. Gross book value includes original value of buildings, real estate manufacturing & transportation equipment.

## Credit Union Miscellaneous Lines

FIXED CAPITAL INTENSITY	The gross book value of plant and equipment, expressed as a percentage of sales.
FORECAST REAL MARKET GROWTH RATE (% / YEAR)	An estimate of the future annual real growth rate of the served market.
FORECAST SELLING GROWTH RATE % p.a.	A forecast of the annual growth rate of the selling prices.
IMMEDIATE CUSTOMER FRAGMENTATION	The proportion of the total number of immediate customers accounting for 50% of total sales, expressed as a percentage. For example, if 5 of a business's 100 immediate customers represent 50% of sales, immediate customer fragmentation is 5%.
INCOME GEARING	Interest paid as a percentage of profit before tax and before interest paid.
INDUSTRY (SIC/NAICS) GROWTH, LONG RUN	The annual long term (10 year) growth rate of the SIC/NAICS industry in which the business is located, expressed as a percentage.
INDUSTRY CONCENTRATION RATIO	The amount of industry shipments accounted for by the four largest firms in the industry expressed as a percentage.
INTANGIBLE ASSETS	Non-tangible assets such as good will, trademarks, patents and copyrights owned.
INTEREST PAID	Gross interest paid. It should be noted that many private companies either do not disclose this figure in full or aggregate short-term, long-term and hire purchase interest together.
INTERMEDIATE ASSETS	Includes investments in subsidiary and associated companies, trade investments and other unquoted investments, insurance premiums on life policies, and Advanced Corporation Tax recoverable. In addition, amounts due from other Group companies (as necessary), associated and affiliated companies, receivable after one year and with no stated fixed repayment terms will be included. Long term portions of trade and sundry debtors will also be included, wherever they are disclosed separately in the accounts.
INVENTORY / SALES	The sum of raw materials, work-in-process inventory and finished goods inventory (each net of reserve for losses) as a percentage of sales.
INVESTMENT / SALES	Investment as a percentage of sales. Investment can be measured in any of the following ways: a) net book value of plant and equipment plus working capital b) equity plus long-term debt c) total assets employed minus current liabilities attributable to the business.
INVESTMENT / VALUE ADDED	Investment expressed as a percentage of value added. Value added is adjusted for profits to minimize that portion of the relationship with ROI which is caused by under or overstated earnings.
INVESTMENT PER EMPLOYEE	Average investment, expressed in monetary units per employee.
LONG TERM LOANS	Includes long term portions of bank & other institutional loans, mortgages, hire purchase repayments and leasing obligations, all of which are due after one year. Also, amounts due to group, associated & affiliated companies payable after one year are included.
MARKET POSITION	A factor combining:  a) MARKET SHARE: the share of the served market for the business, expressed as a percentage. b) RELATIVE MARKET SHARE: the market share of the business relative to the combined market share of the three leading competitors, expressed as a percentage. For example if ones business has 30% of the market and the three largest competitors have 20%, 10% and 10%: 30 divided by (20+10+10) = 75%.
MARKET SHARE GROWTH RATE	The annual growth rate of market share expressed as a percentage.
MARKET SHARE INSTABILITY	The instability of the market share of the business, measured as the sum of the absolute values of the business's annual market share changes.
MARKET SHARE	The share of the served market expressed as a percentage.
MARKETING EXPENSES / SALES	The sum of salesforce, advertising, promotion and other marketing expenses expressed as a percentage of sales. Does not include costs of physical distribution.
MISCELLANEOUS CURRENT ASSETS	Cash and near cash items such as quoted investments and tax reserve certificates. Also sundry debtors, prepayments & accrued income due within one year, plus amounts due from group companies, associated & affiliated companies receivable within one year.
MISCELLANEOUS CURRENT LIABILITIES	Sundry creditors, accrued expenses and prepaid income including dividends, corporation tax, social security and other sundry amounts payable within one year.

## Credit Union Miscellaneous Lines

MISCELLANEOUS LONG TERM LIABILITIES	Deferred and future taxation, minority interests, pension funds and similar liabilities, provisions for liabilities and charges due.
NET ASSETS	The net assets employed are obtained by subtracting total current liabilities from the total assets.
NET WORTH	Equals shareholders' funds less the intangible assets.
NEW PRODUCT SALES / SALES	Percentage of sales accounted for by new products. New products are those products introduced during the three preceding years.
NEWNESS OF PLANT & EQUIPMENT (NBV / GBV)	Newness of plant and equipment, measured as the ratio of Net Book Value to Gross Book Value.
NON-TRADING INCOME	Comprises Investment income received, such as income from quoted & unquoted investments, rents received, share of profit from associated companies; as well as Reserves adjustments, such as transfers from capital grant reserve, interest relief grants.
NUMBER OF EMPLOYEES + THEIR REMUNERATION	The average number of employees together with their aggregate wages and salaries.
OPERATING PROFIT MARGIN	Operating profit as a percentage of sales.
OPERATING PROFIT	Pre-tax profit plus interest, less non-trading income.
PRE-TAX PROFIT MARGIN	Pre-tax profits as a percentage of sales.
PRE-TAX PROFIT	The net trading profit figure declared after deducting all operating expenses including depreciation & finance charges but before deduction of tax, dividends, subventions or group relief and other appropriations. Consolidated data is included where applicable in respect of the share of profits & losses of associated companies. Items described as exceptional are included. Those described as extraordinary items are excluded.
PROFIT / EMPLOYEES	Profit before tax divided by the number of employees.
PURCHASE AMOUNT IMMEDIATE CUSTOMERS	The typical amount of products or services bought by an immediate customer in a single transaction.
QUICK RATIO	Current assets less stocks as a ratio of current liabilities.
RESEARCH & DEVELOPMENT EXPENSES / SALES	Product or Service R & D expenses plus Process R & D expenses expressed as a % of sales. Product or Service R&D expenses include all expenses for innovation & advances in the products or services; including improvements in packaging, product design, features and functions. Process R & D expenses include all expenses for process improvements to reduce the cost of producing, processing and handling of goods. Sales are the net sales billed including lease revenues.
REAL MARKET GROWTH, SHORT-RUN	The annual growth rate of the size of served market, deflated by the selling price index, expressed as a percentage.
REAL MARKET GROWTH RATE	The historical annual real (unit) growth rate of the market which the business serves, expressed as a percentage.
RELATIVE COMPENSATION	The average of hourly wage rates relative to leading competitors and salary levels relative to competitors. Competitors' wage rates and salary levels are 100%; if ones wage rates and salary levels are 5% higher, ones relative hourly wage rates are 105%, relative salaries are 105%, and ones average relative compensation is 105%.
RELATIVE INTEGRATION BACKWARD	The degree of backward vertical integration (i.e. toward suppliers) of the business relative to its leading competitors.
RELATIVE INTEGRATION FORWARD	The degree of forward vertical integration (i.e. toward customers) of the business relative to its leading competitors (less than, the same as, more than).
RELATIVE MARKET SHARE	The market share of the business, relative to the combined market shares of the three leading competitors, expressed as a percentage.
RELATIVE PRICE	The average level of selling prices of the products & services relative to the average level of the leading competitors. The average price of the competitors is 100%; if the average prices of the business are 5% higher when its price relative to competition is 105%.
RELATIVE PRODUCT QUALITY	The percentage of sales volume from products and service that, from the perspective of the consumer, are judged as superior to those available from leading competitors minus the percentage judged as inferior.
RETURN ON ASSETS	Pre-tax profits as a percentage of total assets.
RETURN ON CAPITAL	Pre-tax profits as a percentage of capital employed.

## Credit Union Miscellaneous Lines

RETURN ON SHAREHOLDERS FUNDS	Pre-tax profits as a percentage of shareholders' funds.
ROI = NET INCOME / INVESTMENT	Pre-tax net income, including special non-recurring costs, minus corporate overhead costs, as a percentage of average investment including fixed and working capital at book value, but excluding corporate investment not particular to the business.
SALES / EMPLOYEES	Sales divided by the number of employees.
SALES / FIXED ASSETS	Sales as a ratio of fixed assets.
SALES	Gross turnover recorded, including overseas sales, inter-group sales and exports, but excluding Value Added Tax or Sales Tax.
SALES	The net sales billed, including lease revenues.
SELLING PRICE GROWTH RATE	The annual growth rate of selling prices charged, expressed as a percentage.
SHAREHOLDERS FUNDS	The sum of issued, ordinary, and preference share capital, all reserves, the profit and loss balance (retained profits) and government grants.
SHORT TERM LOANS	Includes short term portions of loans, bank overdrafts, hire purchase repayments & leasing obligations, due within one year. Plus amounts due to affiliated entities within one year.
STANDARD PRODUCTS / SERVICES	The products or services of the business more or less standardized for all customers, or are they designed or produced to order for individual customers.
STOCK TURNOVER	Sales as a ratio of stocks.
STOCKS	Stocks and work in progress (net of progress repayments) held.
TOTAL CURRENT ASSETS	The sum of stocks, debtors and other current assets, representing the portion assets which is realizable within a year.
TOTAL CURRENT LIABILITIES	The sum of trade creditors, short term debt and other current liabilities.
TOTAL DEBT / WORKING CAPITAL	Total debt as a ratio of working capital.
TOTAL DEBT	This amount is obtained by adding short term loans to the long term loans.
TOTAL LIABILITIES	The sum of capital employed and total current liabilities.
TRADING PROFIT MARGIN	Trading profit as a percentage of sales.
TRADING PROFIT	Operating profit plus depreciation.
VALUE ADDED / EMPLOYEES	Value added (adjusted for profits) expressed in monetary terms per employee.
VERTICAL INTEGRATION	Value added as a percentage of sales. Both value added & sales are adjusted for profits to minimize that portion of the relationship with ROI affected by under or overstated earnings.
WAGES / SALES	Employee remuneration divided by sales.
WORKING CAPITAL / SALES	Working capital over sales.
WORKING CAPITAL	The short-term funding to carry out day to day trading activities, it is obtained by subtracting total current liabilities from the current assets.

## Industry Norms Definitions

The data in this section derives data from 44,466 worldwide companies and organisations (Suppliers and Distribution Channel members).

Norms for the Product industry are shown in this section. This represents the major industry sector data for the industry in each country and as such forms the basis of international comparison.

Only the most critical factors should be compared with the various scenarios given above as industry averages can at best represent an indication and not a specific point of measure.

Reliance on Industry Norms is often used by analysts in order to support theories and suppositions and these are in turn used for investment scenarios. In fact Industry Norms or Averages are not tangible as they combine and manipulate data from companies in wide ranging activities.

Much of the benefit in the analysis of Industry Norms is to use the data to provide guide-lines or parameters which can be seen to define and identify issues for the target industry sector.

Since these Industry Norms should be representative of the entire industry it is wise to provide an average which encompasses all the major countries in the trade cell.

## INDUSTRY NOTES + DEFINITIONS

- |     |  |
|-----|--|
| 01. | OEM & Manufacturers Market Level                         |
| 02. | Wholesale & Distributor Market Level                     |
| 03. | Retailer & Added Value Retailer Market Level             |
| 04. | End User & Consumer Market Level                         |
| 05. | Discounted & Promotional Market Level                    |
| 06. | Plant & Equipment Average Annual Investment              |
| 07. | Product Prices / Market Average Index                    |
| 08. | New Products Introduction Index                          |
| 09. | Relative output of Products of a Superior Quality Index  |
| 10. | Index of Comparative Salesforce and Selling Expenditure  |
| 11. | Index of Comparative Advertising Expenditure             |
| 12. | Index of Comparative General Promotional Expenditure     |
| 13. | Product Adoption Rates                                   |
| 14. | Product Sales Conversion Rates                           |
| 15. | Average Annual Sales Growth Rate                         |
| 16. | Capacity Utilization as a measure of Standard Capacity   |
| 17. | Standardized Products & Services Index                   |
| 18. | Relative Employee Compensation Index                     |
| 19. | Instable Market Share as an Index of Total Market Share  |
| 20. | Relative Forward Integration Index                       |
| 21. | Plant and Equipment Investment greater than Depreciation |
|     | Plant and Equipment Investment Equal to Depreciation     |
|     | Plant and Equipment Investment Less than Depreciation    |
|     | Plant and Equipment Investment - Unallocated             |
| 22. | Plant and Equipment in Use within the range 0-3 years    |
|     | Plant and Equipment in Use within the range 3-6 years    |

## Credit Union Miscellaneous Lines

- |     |  |
|-----|--|
|     | Plant and Equipment in Use within the range 6-9 years        |
|     | Plant and Equipment in Use over years 9 old / Unallocated    |
| 23. | Supplier Concentration = 8 Largest                           |
|     | Supplier Concentration = 20 Largest                          |
|     | Supplier Concentration = 50 Largest                          |
|     | Supplier Concentration = Unspecified / Unallocated           |
| 24. | Immediate Wholesale & Retail Customers                       |
|     | Immediate OEM and Manufacturing Customers                    |
|     | Immediate Consumer and End User Customers                    |
|     | Immediate Non-Specific Customers / Unallocated               |
| 25. | Enterprises within the Range 1-19 Employees                  |
|     | Enterprises within the Range 20-99 Employees                 |
|     | Enterprises within the Range 100+ Employees                  |
|     | Enterprises within Unspecified / Unallocated Employee Ranges |
| 26. | Buyer Age Profile in the range 0-19 Years                    |
|     | Buyer Age Profile in the range 20-24 Years                   |
|     | Buyer Age Profile in the range 25-34 Years                   |
|     | Buyer Age Profile in the range 35-44 Years                   |
|     | Buyer Age Profile in the range 45-54 Years                   |
|     | Buyer Age Profile in the range 55-64 Years                   |
|     | Buyer Age Profile in the range 65+ / Unallocated Years       |
| 27. | Buyer Profile in the AB Social Group                         |
|     | Buyer Profile in the C1 Social Group                         |
|     | Buyer Profile in the C2 Social Group                         |
|     | Buyer Profile in the DE / Unallocated Social Group           |
| 28. | End User Age Profile in the range 0-19 Years                 |
|     | End User Age Profile in the range 20-24 Years                |
|     | End User Age Profile in the range 25-34 Years                |
|     | End User Age Profile in the range 35-44 Years                |
|     | End User Age Profile in the range 45-54 Years                |
|     | End User Age Profile in the range 55-64 Years                |
|     | End User Age Profile in the range 65+ / Unallocated Years    |
| 29. | End User Profile in the AB Social Group                      |
|     | End User Profile in the C1 Social Group                      |
|     | End User Profile in the C2 Social Group                      |
|     | End User Profile in the DE / Unallocated Social Group        |





## **Credit Union Miscellaneous Lines**

### **Upgrade to the full Database Edition at a reduced cost**

**To upgrade to the full Database Edition you can use the coupon in the PDF Express Edition to order the upgrade database edition you need at a reduced cost.**

To claim your Coupon please contact your usual NIN Dealer, and you will be supplied with the Database Edition of your choice.

**World Database: Cost \$ 2850, less the Coupon value of \$500.**

**Regional Database: Cost \$ 1850, less the Coupon value of \$300.**

**Country + City Database: Cost \$ 2850, less the Coupon value of \$500.**

**Country Database: Cost \$ 1250, less the Coupon value of \$300.**

#### **Delivery**

Online delivery of a Zipped file in 24 hours; plus an optional back-up DVD shipped in 1 working day.



## Credit Union Miscellaneous Lines Database Editions



[www.datagroup.org](http://www.datagroup.org)

## Editions available

### Credit Union Miscellaneous Lines

The report on Credit Union Miscellaneous Lines is available in several editions, and also there are various additional elements available from the After-Sales Service.

## World Report

The World Report gives market data for Credit Union Miscellaneous Lines on each of the Product and Market Sectors for about 200 countries. There are data caveats on country data because in certain countries the data may not be available.

## Regional Report

There are 9 Regional reports available which give market data for Credit Union Miscellaneous Lines on each of the Product and Market Sectors for countries in a particular Region. There are data caveats for some country data because in certain countries the data may not be available.

1. Canada & USA
2. Central America (31 Countries)
3. South America (13 Countries)
4. Europe (44 Countries)
5. Eurasia (4 Countries)
6. Middle East (19 Countries)
7. Africa (54 Countries)
8. Asia (24 Countries)
9. Oceania (17 Countries)

See the countries in each Regional Report [Appendix 1](#)

## Country Report

There are Credit Union Miscellaneous Lines Country Reports available for most countries. Country Reports provide detailed information on the target country.

## Country & City Report

The Credit Union Miscellaneous Lines Country + City Reports provides users with commercial intelligence on markets and industry in a particular country, plus market, financial and industry data on each of the significant Cities and Towns in the country. For the larger countries, like China, India, the USA, Brazil, et al, the data is generally limited to the top 500 Cities and Towns within the country.

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## Credit Union Miscellaneous Lines

### Markets & Products

The report will give market data for each of the below Credit Union Miscellaneous Lines Product and Market Sectors, by year Historic: from 1997, and a Forecast by year to 2040. Data will be given for about 200 countries.

To see what such Country spreadsheets looks like (*illustrative examples only*):

[http://www.datagroup.org/XLS\\_File\\_Samples/MOM.xls](http://www.datagroup.org/XLS_File_Samples/MOM.xls)

[http://www.datagroup.org/XLS\\_File\\_Samples/Germany\\_Market.xls](http://www.datagroup.org/XLS_File_Samples/Germany_Market.xls)

[http://www.datagroup.org/XLS\\_File\\_Samples/Germany\\_Market\\_Values.xls](http://www.datagroup.org/XLS_File_Samples/Germany_Market_Values.xls) (US\$, Euros, Yen & Yuan)

In addition aggregate Market data is given (*illustrative examples only*):

World / Global Totals (in US\$, Euros, Yen and Yuan)

[http://www.datagroup.org/XLS\\_File\\_Samples/WORLD\\_Market\\_Values\\_Dollar\\_Euro.xls](http://www.datagroup.org/XLS_File_Samples/WORLD_Market_Values_Dollar_Euro.xls)

[http://www.datagroup.org/XLS\\_File\\_Samples/WORLD\\_Market\\_Values\\_Yen\\_Yuan.xls](http://www.datagroup.org/XLS_File_Samples/WORLD_Market_Values_Yen_Yuan.xls)

9 Regional (Canada & USA, Central America, South America, Europe, Eurasia, Middle East, Africa, Asia, Oceania) Totals (in US\$, Euros, Yen and Yuan):

[http://www.datagroup.org/XLS\\_File\\_Samples/Europe\\_Market\\_Values\\_Dollar\\_Euro.xls](http://www.datagroup.org/XLS_File_Samples/Europe_Market_Values_Dollar_Euro.xls)

[http://www.datagroup.org/XLS\\_File\\_Samples/Europe\\_Market\\_Values\\_Yen\\_Yuan.xls](http://www.datagroup.org/XLS_File_Samples/Europe_Market_Values_Yen_Yuan.xls)

Year / Country Totals (1997 to 2040).

[http://www.datagroup.org/XLS\\_File\\_Samples/Year\\_2010\\_Country\\_Values\\_Dollars.xls](http://www.datagroup.org/XLS_File_Samples/Year_2010_Country_Values_Dollars.xls)

NAICS / SIC Product definition: 5221309\_L : Credit unions Product Lines

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## Products covered:

### CREDIT UNION MISCELLANEOUS LINES

1. Credit unions Lines
2. Loan income from financial businesses
3. Interest income from loans to financial businesses
4. Origination fees from loans to financial businesses
5. Other fees from loans to financial businesses
6. Loan income from nonfinancial businesses: secured
7. Interest income from loans to nonfinancial businesses: secured
8. Origination fees from loans to nonfinancial businesses: secured
9. Other fees from loans to nonfinancial businesses: secured
10. Loan income from nonfinancial businesses: unsecured
11. Interest income from loans to nonfinancial businesses: unsecured
12. Origination fees from loans to nonfinancial businesses: unsecured
13. Other fees from loans to nonfinancial businesses: unsecured
14. Loan income from consumers: secured
15. Residential mortgage loans: interest income from consumer loans: secured
16. Home equity loans: interest income from consumer loans: secured
17. Vehicle loans: interest income from consumer loans: secured
18. Other loans to consumers: interest income: secured
19. Residential mortgage loans: origination fees from consumer loans: secured
20. Home equity loans: origination fees from consumer loans: secured
21. Vehicle loans: origination fees from consumer loans: secured
22. Other loans to consumers: origination fees: secured
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26. Other loans to consumers: other fees: secured
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28. Personal lines of credit: interest income from consumer loans: unsecured
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30. Personal lines of credit: origination fees from consumer loans: unsecured
31. Other loans to consumers: origination fees: unsecured
32. Personal lines of credit: other fees from consumer loans: unsecured
33. Other loans to consumers: other fees: unsecured
34. Credit card cardholder and merchant fees
35. Interest income from credit card cardholder and merchant fees: credit financing products
36. Cardholder fees: credit financing products, except loans
37. Merchant fees: credit financing products, except loans
38. Credit card association products: fees
39. Leasing products: credit financing products, except loans
40. Interest income from motor vehicle leases: credit financing products
41. Interest income from other leases: credit financing products
42. Fees from motor vehicle leases: credit financing products
43. Installment credit products: credit financing products
44. Interest income from installment credit financing products
45. Fees from installment credit financing products, except loans
46. All other credit financing products, except loans
47. Interest income from other credit financing products
48. Fees from other credit financing products, except loans
49. Fees for bundled services from deposit account related products
50. Fees for individual services from deposit account related products
51. ATM charges and other electronic transaction fees for individual services
52. Other deposit account service fees for individual services
53. Business account service fees from cash handling and management products
54. Fees for bundled services from business accounts
55. Fees for individual services from business accounts
56. Correspondent account products service fees
57. Other cash handling & management product fees
58. Bankers & certified check fees from document payment products
59. Money order fees from document payment products
60. Fees from document payment products
61. Other fees from document payment products
62. Foreign currency exchange fees: retail

## Credit Union Miscellaneous Lines

- 63. Payment clearing and settlement fees
  - 64. Security and commodity contract trade execution
  - 65. Access fees for security and commodity contract trade execution
  - 66. Security and commodity contract exchange & clearinghouse listing fees
  - 67. Automated clearinghouse (ACH) payroll deposit fees
  - 68. Automated clearinghouse (ACH) bill & utility payment fees
  - 69. Other Automated clearinghouse (ACH) fees
  - 70. Other products supporting financial services: fees
-

## World Database Description

### Credit Union Miscellaneous Lines Report

The Credit Union Miscellaneous Lines World Report + Database provides data on the net market for the Products and Services covered in each of 205 countries. The Products and Services covered (Credit unions Lines) are classified by the 5-Digit United States Commerce Department Major Product Codes and each Product and Services is then further defined and analysed by each 6 to 10-Digit United States Commerce Department Product Codes.

71 Products/Markets are covered, 2064 pages, 9699 spreadsheets, 9606 database tables, 558 illustrations.

Updated monthly. 12 month After-Sales Service.

### Overview

#### CREDIT UNION MISCELLANEOUS LINES WORLD REPORT + DATABASE

The Credit Union Miscellaneous Lines World Report + Database gives Market Consumption for Products + Services for over 200 countries by 6 to 10-Digit NAICS Product Codes by 3 Time series: From 2007, Forecast to 2028 & 2045.

Countries covered: Albania, Algeria, Angola, Argentina, Armenia, Aruba, Australia, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Belarus, Belgium, Belize, Bolivia, Bosnia and Herzegovina, Botswana, Brazil, Bulgaria, Cambodia, Cameroon, Canada, Chile, China, Colombia, Costa Rica, Cote d'Ivoire, Croatia, Cuba, Cyprus, Czech Republic, Denmark, Dominica, Dominican Republic, Ecuador, Egypt, Eire, El Salvador, Eritrea, Estonia, Ethiopia, Finland, France, French Guiana, Gabon, Gambia, Georgia, Germany, Ghana, Greece, Guadeloupe, Guatemala, Guinea, Guinea-Bissau, Guyana, Haiti, Honduras, Hungary, Iceland, India, Indonesia, Iran, Iraq, Israel, Italy, Jamaica, Japan, Jordan, Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Laos, Latvia, Lebanon, Lesotho, Liberia, Libya, Lithuania, Luxembourg, Macedonia, Madagascar, Malawi, Malaysia, Malta, Martinique, Mexico, Moldova, Montenegro, Morocco, Mozambique, Namibia, Netherlands, Netherlands Antilles, New Zealand, Nicaragua, Nigeria, Norway, Oman, Pakistan, Panama, Papua New Guinea, Paraguay, Peru, Philippines, Poland, Portugal, Puerto Rico, Qatar, Reunion, Romania, Russia, Saudi Arabia, Senegal, Sierra Leone, Singapore, Slovakia, Slovenia, South Africa, South Korea, Spain, Sri Lanka, Sudan (2 states), Suriname, Swaziland, Sweden, Switzerland, Syria, Taiwan, Tajikistan, Tanzania, Thailand, Trinidad and Tobago, Tunisia, Turkey, Turkmenistan, Uganda, Ukraine, United Arab Emirates, United Kingdom, United States, Uruguay, Uzbekistan, Venezuela, Vietnam, Zambia, Zimbabwe.

SPREADSHEET CHAPTERS: Market Consumption - in US\$ by Country by Product/Service by Year. Market, Financial, Competitive, Market Segmentation, Industry, Critical Parameters, Marketing Costs, Markets, Decision Makers, Performance, Product Launch.

WORLD & COUNTRY DATA  
MARKET DATABASES & SPREADSHEETS  
FINANCIAL DATABASES & SPREADSHEETS  
INDUSTRY DATABASES & SPREADSHEETS

Data includes Market Consumption by individual Product / Service, Per-Capita Consumption, Marketing Costs & Margins, Product Launch Data, Buyers, End Users & Customer Profile, Consumer Demographics. Historic Balance Sheets, Forecast Financial Data, Industry Profile, National Data.

The report and database is supplied as a Zip file containing the reports and databases.

71 Products/Markets covered.

The World Report + Database will contain about 21,000 files, including:

1. World Summary Report (PDF) of about 1247 pages
2. World Summary Report (Word Format) of about 1247 pages
3. Executive Summary (.htm) about 900 pages
4. Executive Briefing (.htm) about 90 pages
5. Data Pages about 2064 pages
6. Chapters and General (.htm) Pages: about 9,000 pages
7. Reference documents (PDF): 140
8. Templates which can be used to produce internal reports or documents (Word): 160
9. Excel spreadsheet: about 9699
10. 4 Access databases: about 9606 tables
11. Excel templates, Software tools & utilities, and reference documents: 200 documents
12. Maps & Diagrams: 558

**Note:**

All HTM (.htm) files can be opened in Word and are designed to be paginated and indexed; and can then be output as a Word document, a PDF document, a PowerPoint file, printed hardcopy, et cetera.

All Excel spreadsheets can be opened and processed with Excel; and can be used to produce other Microsoft office document formats, PDF files, printed hardcopy, et cetera.

All Access database tables can be used and processed programmatically. The database are not locked or protected in any way.

Merge text, tables & databases for your own reports, spreadsheet calculations & modelling.



The Excel spreadsheets and Access tables are designed to be an analogue of the U.S. Government databases, specifically the U.S. Census of Manufactures and the U.S. Business Census. As such these reports are presented as Excel spreadsheets and Access tables which are compatible in structure and field names to U.S. Government databases.

There are a large number of Excel spreadsheets and Access tables in each report which are compatible with governmental and NGO databases as well as proprietary database handling software.

The Report + Database are dynamically generated, date stamped and output for each client order; and the client name is shown on the reports & databases.

Clients usually receive their orders via a download link in about 2-3 hours after the publishers receive the order.

Updated monthly. 12 month After-Sales Service.

A 65 page Methodology Manual is available on request.

Toolkits are available on request: 5 DVDs containing over 20GB of Reference documents, Database Utilities, Enterprise Planning, Integrated Development Environment tools, Statistical tools, Software packages, Server add-ons, et al.

This database covers NAICS/SIC code: 5221309\_L.

## **Contents**

### **CREDIT UNION MISCELLANEOUS LINES WORLD REPORT + DATABASE**

The Market for Credit Union Miscellaneous Lines in each country by Products & Services.

This database covers NAICS/SIC code: 5221309\_L. Products/Services classified by 5-Digit US Commerce Department Code and then defined by each 6 to 10-Digit Product Codes.

The Credit Union Miscellaneous Lines World Report + Database covers:

TIME SERIES : Historic from 2007, Forecast to 2028 & 2045. Data given at industry / distribution channel / service or product line level.

### **PRODUCTS & MARKETS COVERED**

#### **CREDIT UNION MISCELLANEOUS LINES**

1. Credit unions Lines

## Credit Union Miscellaneous Lines

2. Loan income from financial businesses
3. Interest income from loans to financial businesses
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68. Automated clearinghouse (ACH) bill & utility payment fees
69. Other Automated clearinghouse (ACH) fees
70. Other products supporting financial services: fees

## **59 MARKET RESEARCH CHAPTER**

- 1 Administration
- 2 Advertising
- 3 Buyers - Commercial Operations
- 4 Buyers - Competitors
- 5 Buyers - Major City
- 6 Buyers - Products
- 7 Buyers - Trade Cell
- 8 Competitive Industry Analysis
- 9 Competitor Analysis
- 10 Country Focus
- 11 Distribution
- 12 Business Decision Scenarios
- 13 Capital Costs Scenarios
- 14 Cashflow Option Scenarios
- 15 Cost Structure Scenarios
- 16 Historic Industry Balance Sheet
- 17 Historic Marketing Costs & Margins
- 18 Investment + Cost Reduction Scenarios
- 19 Market Climate Scenarios
- 20 Marketing Costs
- 21 Marketing Expenditure Scenarios
- 22 Marketing Margins
- 23 Strategic Options Scenarios
- 24 Survival Scenarios
- 25 Tactical Options Scenarios
- 26 Geographic Data
- 27 Industry Norms
- 28 Major City Market Analysis
- 29 Capital Access Scenarios

- 30 Market Cashflow Scenarios
- 31 Economic Climate Scenarios
- 32 Market Investment + Costs Scenarios
- 33 Marketing Expenditure Scenarios
- 34 Market Risk Scenarios
- 35 Market Strategic Options
- 36 Market Survival Options
- 37 Market Tactical Options
- 38 Marketing Expenditure -v- Market Share
- 39 Marketing Strategy Development
- 40 Markets
- 41 Operational Analysis
- 42 Overseas Development
- 43 Personnel Management
- 44 Physical Distribution + Customer Handling
- 45 Pricing
- 46 Process + Order Handling
- 47 Product Analysis
- 48 Product Development
- 49 Product Marketing Factors
- 50 Product Mix
- 51 Product Summary
- 52 Profit Risk Scenarios
- 53 Promotional Mix
- 54 Salesforce Decisions
- 55 Sales Promotion
- 56 Surveys
- 57 Targets - Product + Market
- 58 Technology
- 59 Trade Cell Analysis.

## **SPREADSHEET CHAPTERS**

PRODUCT CONSUMPTION - in US\$ by Country by Product/Service by Year: From 2007, Forecast to 2028 & 2045. Market, Financial, Competitive, Market Segmentation, Industry, Critical Parameters, Marketing Costs, Markets, Decision Makers, Performance, Product Launch.

WORLD & NATIONAL REPORT MARKET DATABASE & SPREADSHEETS: 1332 World Database tables & Spreadsheets covering business scenarios. 1435 World Database tables & Spreadsheets covering Markets, Market Forecast, Financial Forecast, Financial Margins, Historic Financial, Historic Costs, Industry Norms for each country. 3816 National Database tables & Spreadsheets covering business scenarios.

FINANCIAL SPREADSHEETS & DATABASES: 188 Balance Sheet, Financial Margins & Ratios for each of 103 Business Scenarios - by Country by Year - From 2007, Forecast to 2028 & 2045.

INDUSTRY SPREADSHEETS & DATABASES: 820 Database tables & Spreadsheets covering Historic Industry Balance Sheet Data, Forecast Industry Financial Data, Industry Profiles & Norms - by Country by Year - From 2007, Forecast to 2028 & 2045.

## NATIONAL DATA - by Country by Year.

The report and database is supplied as a Zip file containing the reports and databases. Readers can access & reproduce the information for their own documents or reports. Tables & databases as Access & Excel formats enable readers to produce their own spreadsheet calculations and modelling.

71 Products covered for over 200 Countries: 2064 pages, 9699 spreadsheets, 9606 database tables, 558 diagrams & maps.

This database is updated monthly. 12 months Full After-Sales Services & Updates available from the publishers.

This report is also available as 9 Regional Reports: Canada and the USA, Central America (31 countries), South America (13 countries), Europe (45 countries), Eurasia (4 countries), Middle East (19 Countries), Africa (54 countries), Asia (48 countries), and Oceania (20 countries). This report is also available for individual countries.

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## Geographic Coverage

Albania	Germany	Nicaragua
Algeria	Ghana	Nigeria
Angola	Greece	Norway
Argentina	Guadeloupe	Oman
Armenia	Guatemala	Pakistan
Aruba	Guinea	Panama
Australia	Guinea-Bissau	Papua
Austria	Guyana	Paraguay
Azerbaijan	Haiti	Peru
Bahamas	Honduras	Philippines
Bahrain	Hong Kong	Poland
Bangladesh	Hungary	Portugal
Barbados	Iceland	Puerto Rico
Belarus	India	Qatar
Belgium	Indonesia	Reunion
Belize	Iran	Romania
Bhutan	Iraq	Russia
Bolivia	Ireland	Saudi Arabia
Bosnia + Herzegovina	Israel	Senegal
Botswana	Italy	Serbia + Montenegro
Brazil	Jamaica	Sierra Leone
Brunei	Japan	Singapore
Bulgaria	Jordan	Slovakia
Burma	Kazakhstan	Slovenia
Cambodia	Kenya	South Africa
Cameroon	Korea South	Spain
Canada	Kuwait	Sri Lanka
Chile	Kyrgyzstan	Sudan
China	Laos	Suriname
Colombia	Latvia	Swaziland
Republic of Congo	Lebanon	Sweden
D R Congo - Zaire	Lesotho	Switzerland
Costa Rica	Liberia	Syria
Cote d'Ivoire	Libya	Taiwan
Croatia	Lithuania	Tajikistan
Cuba	Luxembourg	Tanzania
Cyprus	Macedonia	Thailand
Czech Republic	Madagascar	Trinidad
Denmark	Malawi	Tunisia
Dominica	Malaysia	Turkey
Dominican Republic	Martinique	Turkmenistan
Ecuador	Mauritius	Uganda
Egypt	Micronesia	Ukraine
El Salvador	Mexico	United Arab Emirates
Estonia	Moldova	United Kingdom
Ethiopia	Mongolia	United States
Finland	Morocco	Uruguay
France	Mozambique	Uzbekistan
French Guiana	Namibia	Venezuela
Gabon	Netherlands	Vietnam
Gambia	Netherlands Antilles	Zambia
Georgia	New Zealand	Zimbabwe

See Data Caveat *below*.

## Financial Data

The databases will give Financial data for each of the below Credit Union Miscellaneous Lines Financial Data and Margins, by country, by year Historic from 1997, and a Forecast by year to 2040. Data will be given for EACH of the countries covered.

## Balance Sheet Data

To see what such a spreadsheet looks like: [http://www.datagroup.org/XLS\\_File\\_Samples/FOM.xls](http://www.datagroup.org/XLS_File_Samples/FOM.xls)

Total Sales, Domestic Sales, Exports, Pre-tax Profit, Interest Paid, Non-trading Income, Operating Profit, Depreciation: Structures, Depreciation: Plant and Equipment, Depreciation: Miscellaneous Items, Total Depreciation, Trading Profit, Intangible Assets, Intermediate Assets, Fixed Assets: Structures, Fixed Assets: Plant and Equipment, Fixed Assets: Miscellaneous Items, Fixed Assets, Capital Expenditure on Structures, Capital Expenditure on Plant and Equipment, Capital Expenditure on Vehicles, Capital Expenditure on Data Processing Equipment, Capital Expenditure on Miscellaneous Items, Total Capital Expenditure, Retirements: Structures, Retirements: Plant and Equipment, Retirements: Miscellaneous Items, Total Retirements, Total Fixed Assets, Finished Product Stocks, Work in Progress as Stocks, Materials as Stocks, Total Stocks / Inventory, Debtors, Total Maintenance Costs, Services Purchased, Miscellaneous Current Assets, Total Current Assets, Total Assets, Creditors, Short Term Loans, Miscellaneous Current Liabilities, Total Current Liabilities, Net Assets / Capital Employed, Shareholders Funds, Long Term Loans, Miscellaneous Long Term Liabilities, Workers, Hours Worked, Work in 1st Quarter, Work in 2nd Quarter, Work in 3rd Quarter, Work in 4th Quarter, Total Employees, Raw Materials Cost, Finished Materials Cost, Fuel Cost, Electricity Cost, Total Input Supplies / Materials and Energy Costs, Payroll Costs, Wages, Directors' Remunerations, Employee Benefits, Employee Commissions, Total Employees Remunerations, Sub Contractors, Rental & Leasing: Structures, Rental & Leasing: Plant and Equipment, Total Rental & Leasing Costs, Maintenance: Structures, Maintenance: Plant and Equipment, Communications Costs, Miscellaneous Expenses, Sales Personnel Variable & Commission Costs, Sales Expenses and Costs, Sales Materials Costs, Total Sales Costs, Distribution Fixed Costs, Distribution Variable Costs, Warehousing Fixed Costs, Warehousing Variable Costs, Physical Handling Fixed Costs, Physical Handling Variable Costs, Physical Process Fixed Costs, Physical Process Variable Costs, Total Distribution and Handling Costs, Mailing & Correspondence Costs, Media Advertising Costs, Advertising Materials & Print Costs, POS & Display Costs, Exhibition & Events Costs, Total Advertising Costs, Product Returns & Rejection Costs, Product Installation & Re-Installation Costs, Product Breakdown & Post Installation Costs, Product Systems & Configuration Costs, Product Service & Maintenance Costs, Customer Problem Solving & Customer Complaint Costs, Total After-Sales Costs, Total Marketing Costs, New Technology Expenditure, New Production Technology Expenditure, Total Research and Development Expenditure, Total Operational & Process Costs, Debtors within Agreed Terms, Debtors Outside Agreed Terms, Un-recoverable Debts.

## Financial Margins & Ratios Data

To see what such a spreadsheet looks like: [http://www.datagroup.org/XLS\\_File\\_Samples/GOM.xls](http://www.datagroup.org/XLS_File_Samples/GOM.xls)

Return on Capital, Return on Assets, Return on Shareholders' Funds, Pre-tax Profit Margins, Operating Profit Margin, Trading Profit Margin, Return on Investment, Assets Utilisation (given as a ratio of Sales to Total Assets), Sales as a ratio of Fixed Assets, Stock Turnover (Sales as a ratio of Stocks), Credit Period, Creditors' Ratio (given as Creditors divided by Sales times 365 days), Default Debtors given as a Ratio of Total Debtors, Un-Recoverable Debts given as a Ratio of Total Debts, Working Capital / Sales, Materials & Energy Costs as a % of Sales, Added Value, Investment as a Ratio of Added Value, Value of Plant & Equipment as a % of Sales, Vertical Integration (Value Added as a % of Sales), Research & Development Investment as a % of Sales, Capital Expenditure Investment as a % of Sales, Marketing Costs as a % of Sales, Current Ratio (Current Assets as a ratio of Current Liabilities), Quick Ratio, Borrowing Ratio (or Total Debt as a ratio of Net Worth), Equity Ratio (Shareholders Funds as a ratio of Total Liabilities), Income Gearing, Total Debt as a ratio of Working Capital, Debt Gearing Ratio (Long Term Loans as a ratio of Net Worth), Average Remuneration (all employees - full and part), Profit per Employee, Sales per Employee, Remunerations / Sales, Fixed Assets per Employee, Capital Employed per Employee, Total Assets per Employee, Value of Average Investment per Employee, Value Added per Employee, Materials Costs as a % of Sales, Wage Costs as a % of Sales, Payroll and Wages as a Ratio to Materials, Variable Costs as a % of Sales, Fixed Costs as a % of Sales, Fixed Costs as a Ratio of Variable Costs, Distribution Costs as a % of Sales, Warehousing Costs as a % of Sales, Physical Costs as a % of Sales, Fixed as a Ratio of Variable Distribution Costs, Fixed as a Ratio of Variable Warehousing Costs, Fixed as a Ratio of Variable Physical Costs, Fixed as a Ratio of Variable Total Distribution & Handling Costs, Product Returns & Rejections Costs as a % of Sales, Product Installation & Associated Costs as a % of Sales, Product Breakdown & Associated Costs as a % of Sales, Product Systems & Associated Costs as a % of Sales, Product Service & Associated Costs as a % of Sales, Customer Complaint & Associated Costs as a % of Sales, Stock Work in Progress & Materials as a Ratio of Finished Products, Stock Materials as a Ratio of Work in Progress, Un-recoverable Debts as a Ratio of Total Debt, Un-recoverable Debts as a Ratio of Debts Within Agreed Terms, Total Sales Costs as a % of Sales, Total Distribution & Handling Costs as a % of Sales, Total Advertising Costs as a % of Sales, Total After-Sales Costs as a % of Sales, Total Customer Compensation Costs as a % of Sales, Total Variable Marketing Costs as a % of Sales, Total Fixed Marketing Costs as a % of Sales, Total Fixed Marketing Costs as a Ratio of Total Variable Marketing Co, Variable Sales Personnel Costs as a Ratio of Marketing Costs, Variable Distribution & Handling Costs as a Ratio of Marketing Costs, Variable Advertising Costs as a Ratio of Marketing Costs, Variable After-Sales Costs as a Ratio of Marketing Costs, Sales Personnel Variable Costs as a Ratio of Sales, Sales Personnel Variable Costs as a Ratio of Debtors, Sales Personnel Variable Costs as a Ratio of Un-Recoverable Debtors, Exports as a % of Sales, \$ Hourly Pay Rate, \$ Hourly Wage Rate, Capital Employed.

## General Contents

### Credit Union Miscellaneous Lines World Report

This report provides users with commercial intelligence on markets and industries in over 200 countries. The report analyses the world markets with a basic point of reference, namely a base country. The Client can select the base reference country when ordering the database.

These reports are formatted to give both a narrative description of the various matters covered as well as provide readers with the ability to directly use the Chapters (via Microsoft Word or compatible word processors) to produce their own reports and documentation. Experienced users will be able to use the spreadsheet and databases to generate highly detailed narrative reports, charts and graphics - as well as sophisticated business and commercial forecasts and models. The databases are provided in both Excel spreadsheets and an Access database. Explanatory notes are provided as Word documents or in PDF formats.

As an entry level product the narrative is necessarily illustrative in its terminology and seeks to provide a basic degree of business logic and theory which indicates the rational applied in the forecasting and modelling methodology.

The databases are specifically designed to provide users with a uniform and consistent numeric measure of both (normally) quantifiable values as well as conceptual factors which are (usually) only capable of qualification. Experienced users will know how to apply forecasting and modelling software to the numeric data provided to generate highly detailed and discrete business planning models. The databases provided in this report can be used directly with databases on other product, markets and industries in other countries. The databases are specifically designed to be transnational, currency neutral, inflation and purchasing parity adjusted, product parity and product equivalent adjusted, opportunity cost adjusted, and numerically compatible; they all can be linked or merged programmatically in business planning models to provide multi-national and multi-level analysis.

The report databases are designed to give a common definition, unit of measure and quantification of markets in over 200 countries. These reports rely on data collection at various levels of the product flow; this effectively means, the producer, the distribution channels and the end user or consumers. This data is then correlated with any national and international statistical data produced by official agencies. Unfortunately, product flow data gathering in some countries is difficult, and furthermore the official statistical data is both inaccurate and sparse. In such circumstances, in some countries, we have to flag a Data Caveat as a warning.

### Choice of Base Reference Country

As report databases are generated specifically for each client order, the client can select which Base Country the database uses. The choice of a Base Country is important as it puts the database into the client's own perspective. This is important, for example, in respect of Purchasing Parity data or the results of End User Survey data where the world data is presented from the relative position of the Base Country. Where a client does not specify a Base Reference country, the database is generated with the Base Reference country being the same country as the client.















## Database Edition Market Research Contents

























Please also see the Notes to the contents: [Notes](#)

Within each heading there are links with detailed descriptions and explanation of the contents; these can be opened when the link is clicked.

Chapters	Pages	Volumes	Diagrams, Maps & Illustrations	Spreadsheets & Database tables
59	2024	Online & DVD	c. 500	Excel Spreadsheets: 9608 Access tables: 9784

## Databases & Structures

Credit Union Miscellaneous Lines Report Database	
<b>Root Folder</b>	<p>This folder contains a number of general files, plus the various main Chapter Files.</p> <p><b>Summary Documents</b></p> <p>The Report contains 2 Summary documents for the Market Research which can be opened in a Browser or as a Word document and paginated.</p> <p>If required these files can then be saved as PDF files:-</p> <ol style="list-style-type: none"> <li>1. <a href="#">MR_Executive_Summary_Brief.html</a> will render into about 70 pages.</li> <li>2. <a href="#">MR_Executive_Summary.html</a> will render into about 950 pages.</li> </ol>
• 	<b>Market Research</b>
	This folder contains the main Market Research files.
• 	<b>Corporate Research</b>
	Where the database is specified as having Corporate Intelligence, this folder contains the main Corporate Research files.
• 	<b>Research Data</b>
	This folder contains the Market Research files which are specific to this edition of the report.
• 	<b>BUSINESS PLANNING</b>
	This folder contains the Business Plan Documents & Boilerplates
	<b>Also see the Business Plan Images folder in Toolkit 1</b>
• 	<b>BASE_FOLDERS</b> Significant folders include:-
• 	<b>CHAPTERS in HTM</b> HTM files listing the Chapter contents
• 	<b>Cities</b> HTM files listing Cities & Towns in the database
• 	<b>HELP</b> Help documents <b>Also see the HELP folder in Toolkit 1</b>
• 	<b>MAPS</b>
• 	<b>MDB</b> Access databases
• 	MarketResearch.mdb
	 MarketResearch.mdb Table List

-  World.mdb  
 World.mdb Table List
-  World\_Product\_Sectors.mdb  
 World\_Product\_Sectors.mdb Table List
-  Corporate.mdb  
 Corporate.mdb Table List
-  Base.mdb General & Database Reference tables in 'Base\_mdb\_Database.zip' file [Size 75.8MB]
-  Data.exe Supplemental Database extraction [Optional. 547 databases for Modelling Level products. Size 2.56GB]
-  Auxiliary\_Data.exe Auxiliary Database extraction [Optional. 44 databases for Modelling Level products. Size 298MB]
-  Data\_Help.exe Help file extraction [Optional. 10,400 help files for Modelling Level products. Size 34MB]
-   **NAICS** Classifications
-  **REFERENCE** Reference documents:   &  links to external databases  
**Also see the REFERENCE folder in Toolkit 1**
-  **XLS**  Business Planning & Database Reference Spreadsheets
-  **XLS\_Corporate**  Corporate Spreadsheets  
 Corporate File List
-  **XLS\_MarketResearch**  Market Research Spreadsheets  
 Market Research File List

## Documents & Manuals

There are additional resources to be found in Toolkit 1 which can be used to assist the interpretation and manipulation of the database. These are:-

1. Data Manuals on the Report Contents
2. Documents & Templates on the Report Contents
3. Help files on the Report Contents
4. Manuals & Templates on the Report Contents

For a detailed Table of Contents for each chapter, database or spreadsheet: **click** on the **Blue** headings shown below. This will open a page in your browser which fully specifies the contents of that heading.

## Spreadsheets

[Financial](#) 

[Industry](#) 

[Market](#) 

[Competitive](#) 

[Critical Parameters](#) 

[Decision Makers](#) 

[Market Segmentation](#) 

[Marketing Costs](#) 

[Performance](#) 

[Product Launch](#) 

## Chapters

- 1 [OVERSEAS DEVELOPMENT](#)
- 2 [ADMINISTRATION](#)
- 3 [ADVERTISING](#)
- 4 [BUYERS – COMMERCIAL OPERATIONS](#)
- 5 [BUYERS – COMPETITORS](#)
- 6 [BUYERS – MAJOR CITY](#)
- 7 [BUYERS – PRODUCTS](#)
- 8 [BUYERS – TRADE CELL](#)
- 9 [COMPETITIVE INDUSTRY ANALYSIS](#)
- 10 [COMPETITOR ANALYSIS](#)
- 11 [COUNTRY FOCUS](#)
- 12 [DISTRIBUTION](#)
- 13 [FINANCIAL - BUSINESS DECISION SCENARIOS](#)
- 14 [FINANCIAL - CAPITAL COSTS FINANCIAL SCENARIOS](#)
- 15 [FINANCIAL - CASHFLOW OPTION SCENARIOS](#)
- 16 [FINANCIAL - COST STRUCTURE SCENARIOS](#)
- 17 [FINANCIAL - HISTORIC INDUSTRY BALANCE SHEET](#)
- 18 [FINANCIAL - HISTORIC MARKETING COSTS & MARGINS](#)
- 19 [FINANCIAL - INVESTMENT + COST REDUCTION SCENARIOS](#)
- 20 [FINANCIAL - MARKET CLIMATE SCENARIOS](#)
- 21 [FINANCIAL – MARKETING COSTS](#)
- 22 [FINANCIAL - MARKETING EXPENDITURE SCENARIOS](#)
- 23 [FINANCIAL – MARKETING MARGINS](#)
- 24 [FINANCIAL - STRATEGIC OPTIONS SCENARIOS](#)
- 25 [FINANCIAL - SURVIVAL SCENARIOS](#)
- 26 [FINANCIAL - TACTICAL OPTIONS SCENARIOS](#)

- 27 GEOGRAPHIC DATA
- 28 INDUSTRY - NORMS
- 29 MAJOR CITY MARKET ANALYSIS
- 30 MARKET CAPITAL ACCESS SCENARIOS
- 31 MARKET CASHFLOW SCENARIOS
- 32 MARKET ECONOMIC CLIMATE SCENARIOS
- 33 MARKET INVESTMENT + COSTS SCENARIOS
- 34 MARKET MARKETING EXPENDITURE SCENARIOS
- 35 MARKET RISK SCENARIOS
- 36 MARKET STRATEGIC OPTION SCENARIOS
- 37 MARKET SURVIVAL OPTION SCENARIOS
- 38 MARKET TACTICAL OPTION SCENARIOS
- 39 MARKETING EXPENDITURE -v- MARKET SHARE
- 40 MARKETING STRATEGY DEVELOPMENT
- 41 MARKETS
- 42 OPERATIONAL ANALYSIS
- 43 PERSONNEL MANAGEMENT
- 44 PHYSICAL DISTRIBUTION + CUSTOMER HANDLING
- 45 PRICING
- 46 PROCESS + ORDER HANDLING
- 47 PRODUCT ANALYSIS
- 48 PRODUCT DEVELOPMENT
- 49 PRODUCT MARKETING FACTORS
- 50 PRODUCT MIX
- 51 PRODUCT SUMMARY
- 52 PROFIT RISK SCENARIOS
- 53 PROMOTIONAL MIX
- 54 SALESFORCE DECISIONS
- 55 SALES PROMOTION
- 56 SURVEYS
- 57 TARGETS - PRODUCT + MARKET
- 58 TECHNOLOGY
- 59 TRADE CELL ANALYSIS

## Credit Union Miscellaneous Lines

Countries	Market	Market Forecast	Financial Forecast	Financial Margins	Historic Financial	Historic Costs	Industry Norms
Albania	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Algeria	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Angola	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Argentina	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Armenia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Aruba	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Australia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Austria	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Azerbaijan	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Bahamas	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Bahrain	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Bangladesh	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Barbados	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Belarus	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Belgium	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Belize	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Bermuda	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Bhutan	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Bolivia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Bosnia & Herzegovina	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Botswana	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Brazil	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Brunei	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Bulgaria	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Cambodia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Cameroon	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Canada	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Chad	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Chile	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
China	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Colombia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Costa Rica	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Cote d'Ivoire	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Croatia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Cuba	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Cyprus	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Czech Republic	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Denmark	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Dominica	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Dominican Republic	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Ecuador	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Egypt	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
El Salvador	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Estonia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Ethiopia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Finland	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
France	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
French Guiana	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Gabon	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Gambia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Georgia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Germany	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Ghana	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Greece	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Guadeloupe	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Guatemala	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Guinea	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Guinea-Bissau	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Guyana	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms

## Credit Union Miscellaneous Lines

Haiti	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Honduras	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Hong Kong	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Hungary	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Iceland	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
India	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Indonesia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Iran	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Iraq	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Ireland	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Israel	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Italy	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Jamaica	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Japan	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Jordan	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Kazakhstan	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Kenya	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Kuwait	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Kyrgyzstan	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Laos	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Latvia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Lebanon	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Lesotho	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Liberia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Libya	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Liechtenstein	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Lithuania	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Luxembourg	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Macedonia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Madagascar	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Malawi	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Malaysia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Malta	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Martinique	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Mauritius	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Mexico	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Moldova	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Monaco	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Mongolia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Morocco	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Mozambique	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Namibia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Nepal	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Netherlands	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Netherlands Antilles	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
New Caledonia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
New Zealand	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Nicaragua	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Nigeria	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Norway	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Oman	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Pakistan	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Panama	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Papua New Guinea	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Paraguay	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Peru	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Philippines	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Poland	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Portugal	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Puerto Rico	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Qatar	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Reunion	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Romania	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms

## Credit Union Miscellaneous Lines

Russia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Saudi Arabia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Senegal	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Serbia & Montenegro	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Sierra Leone	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Singapore	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Slovakia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Slovenia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
South Africa	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
South Korea	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Spain	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Sri Lanka	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Suriname	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Swaziland	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Sweden	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Switzerland	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Syria	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Taiwan	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Tajikistan	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Tanzania	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Thailand	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Trinidad & Tobago	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Tunisia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Turkey	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Turkmenistan	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Uganda	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Ukraine	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
United Arab Emirates	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
United Kingdom	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
United States	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Uruguay	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Uzbekistan	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Venezuela	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Vietnam	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Virgin Islands	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Zambia	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms
Zimbabwe	Market	Forecast	Forecast	Forecast	Historic	Historic	Norms

### The Data Caveat

The report databases are designed to give a common definition, unit of measure and quantification of markets in over 200 countries. These reports rely on data collection at various levels of the product flow; this effectively means, the producer, the distribution channels and the end user or consumers. This data is then correlated with any national and international statistical data produced by official agencies. Unfortunately, product flow data gathering in some countries is difficult, and furthermore the official statistical data is both inaccurate and sparse. In such circumstances, in some countries, we have to flag a Data Caveat as a warning. What this means is that in some countries the data is not sufficiently verifiable for statistical purposes and in those cases the data may not be presented.

## Methodology

For more information on methodology please download a copy of the Methodology Manual:

[http://www.datagroup.org/Methodology\\_Manual.pdf](http://www.datagroup.org/Methodology_Manual.pdf)

## Deliverables

The report will be provided as follows:

1. Executive Summary at Word document (900 pages) + Executive Summary as a PDF (900 pages)  
World Edition: Executive Brief (90 html pages) + Executive Summary (900 html pages).
2. Online downloadable Zipped version of the report.
3. Back-up DVD with Report and Report Database (Optional).
4. 12 months After-Sales Service.
5. 1-2 hour Teleconference / Teamviewer presentation of the report findings if required. See After-Sales Service
6. Dedicated web site access for the report & databases if required. See After-Sales Service.

## About this Database

As an entry level product the narrative is necessarily illustrative in its terminology and seeks to provide a basic degree of business logic and theory which indicates the rational applied in the forecasting and modelling methodology. First time users should read the Database Introduction as well as the Notes and Definitions links found in each Chapter. There are subtle statistical nuances to some of the spreadsheets and databases which will help the user to fine-tune their models and forecasts to obtain maximum effect and greater accuracy.

### Data Product levels

Because of the sheer volume of data potentially available it has been necessary to create a number of product levels which can provide clients with as little or as much data as needed. Clients can upgrade their Product level if required.

#### Database Entry level

Entry level products provide the most basic degree of information supplied. This product can be used to build upon for various business forecasting and planning application. A World Report will have a database of over 9,000 record sets.

#### Corporate Modelling level

The Corporate level modelling products provide the tools and information for medium and long term corporate forecasting and planning. Typically this level will produce a count of over 24,000 record sets.

#### Econometric Modelling level

The Econometric level modelling products provide the tools and information for industry level, national, and international medium & long term forecasting and planning. Typically this has a database of over 39,000 record sets.

#### Presentation level

The Presentation level products provide the information sought by a client company is a graphical or audio-visual format which is bespoke for the particular needs and applications of the client.

## Real Time Support

The After-Sales Service can offer client Real-Time Support. This usually involves using a software utility called TeamViewer (an installation program can be found in the Toolkit on your DVD or Hard Disk Drive) which allows the After-Sales Service support staff to directly link to the client's computer and work with the users in real time.



## Toolkits

To assist users there are various Toolkits available on request:

The Files, Data, Documents, Software, Tools, Utilities and other items provided on these DVDs are supplied for the sole use of the recipient. These items are the property of the publishers concerned and they may not be released or distributed without the express permission of the publisher of each item.

### Toolkit 1

1. Data Manuals
2. Document Templates
3. Help files
4. Manuals Templates
5. Microsoft Utilities
6. OpenOffice
7. Business Plan Images
8. Reference files
9. US Census Data Tools \*
10. Utilities & Tools

\* All our databases are directly compatible with U.S. Government databases (the Department of Commerce, US census, NIST, Treasury, et al) it is sometimes useful for users to use US Government data handling tools to manage not only US Government data, but also the data provided by us. Alternatively, if you are already using this US Government software you can simply access our databases with the same software. In general our databases use the same database parameters, structures and field names as those found in US Government databases, and thus users can correlate and query databases without undue difficulty.

### Toolkit 2

11. Database Utilities
  12. Enterprise Resource Planning
  13. Integrated Development Environment
- If you intend to implement our databases online (internet or intranet) then an Integrated Development Environment is often the easiest route to data dissemination and data manipulation.

### Toolkit 3

There are about 40 Statistical packages provided in this Toolkit. These are Open-Source packages which are generally free to use. The following packages are available:-

acsIX, ADaMSoft, ADMB, AMPL, Analyse-it, Analytica, Angoss, APMonitor, ASReml, Automlab, Baudline, Bayesian Filtering Library, BMDP, BV4.1, CalEst, Ch, Chronux, COMSOL Script, CSPRO, DADiSP, DAP, Data Applied, Dataplot, Demetra+, EJS, ELKI, Epi Info, Euler Mathematical Toolbox, EViews, FAME, FEniCS Project, Fityk, FlexPro, GAUSS, Genedata Analyst, GenStat, GeoDA, GLIM, GNU Data Language, GraphPad InStat, GraphPad Prism, gretl, Hermes, IBM SPSS Modeler, IBM SPSS Statistics, IDAMS/WinIDAMS, IDL, IGOR Pro, IMSL Numerical Libraries, Izenda, JAGS, JHepWork, JMP, JMulTi, Julia, KPP, LabPlot, LISREL, Macsyma, Madagascar, MadArtSoft, Madeline, Maple, Mathcad, Mathemagix, Mathematica, MATLAB, MCSim, MedCalc, Minitab, MINUIT, MLwiN, Mondrian, NCAR Command Language, NCSS, NMath Stats, numberGo Publisher, NumXL, Octave, O-Matrix, OpenBUGS, OpenEpi, OpenMx, OptimJ, Orange, Origin, OriginPro, PARI/GP, Partek, PAW, Perl Data Language, Ploticus, Primer-E Primer, PSPP, PV-WAVE, Q research software, QtiPlot, Quantum, R, R Commander, R Rattle GUI, RapidMiner, RATS, Revolution Analytics, ROOT, Sage, SALOME, Salstat, SAS, scikit-learn, Scilab, SciPy, SHAZAM, Shogun, SigmaStat, SigmaXL, Simfit, Simul, SOCR, SOFA Statistics, SPC XL, Speakeasy, S-PLUS, SPSS, Stata, Statgraphics, STATISTICA, Statistical Lab, Stat-JR, Stats Helper, StatXact, SUDAAN, Systat, The Unscrambler, Trilinos, Unistat, VisSim, Waffles, Weka, WinBUGS, Winpepi, X-12-ARIMA, XLfit, Xlisp-stat, XploRe, Yorick.

### Toolkit 4

Microsoft Server 2003 utilities and resources. These are for clients implementing databases on Microsoft Server 2003 systems.

### Toolkit 5

Microsoft Server 2008 utilities and resources for clients implementing databases on those systems. Microsoft Server 2012 migration utilities are also in this Toolkit.

## Proprietary Software package compatibility

If you use proprietary corporate planning software then it is easy to use these databases as they are compatible with the following packages:-

### Some Compatible Software products (See the Database Support site for a full list)

**Project Management Software:** 24SevenOffice, Assembla, AtTask, Basecamp, Central Desktop, Cerebro, Clarizen, codeBeamer, Collabtive, Concerto, Contactizer, CredAbility.info, dotProject, Easy Projects .NET, eGroupWare, FastTrack Schedule, Feng Office Community Edition, FogBugz, GanttProject, Gemini, Genius Inside, Glasscubes, Huddle, Hyperoffice, InLoox, JIRA, Journyx, Kayako, KForge, KPlato, Launchpad, LiquidPlanner, LisaProject, MacProject, MantisBT, MatchWare MindView 3 Business, Merlin, MicroPlanner X-Pert, Microsoft Office Project Server, Microsoft Project, Mingle, O3spaces, OmniPlan, Open Workbench, OpenProj, Oracle Project Portfolio Management, Planisware 5, Planner Suite, Pmplus+, Primavera Project Planner, Project KickStart, Project.net, Project-Open, Projectplace, ProjectSpaces, Projektron BCS, PSNext, QdPM, QuickBase, Redmine, Rachota, SAP RPM, Smartsheet, TaskJuggler, Teamcenter, Teamwork, Tenrox, Trac, TrackerSuite.Net, Ubidesk, VPMi, WorkLenz, WorkPLAN Enterprise, workspace.com, WebSPOC, Wrike, Zoho Projects

**ERP Packages:** Adempiere, BlueErp, Compiere, Dolibarr, Fedena, GNU Enterprise, JFire, Kuali Foundation, LedgerSMB, OFBiz, Openbravo, OpenERP, Opentaps, Postbooks, SQL-Ledger, Tryton, WebERP, 1C:Enterprise, 24SevenOffice Start / Premium / Professional, abas ERP, Accpac, Agresso Business World, AMS Advantage, BatchMaster ERP, Bowen & Groves, CGram Enterprise, Clear Enterprise, Comarch Altum, Compass ERP, Compiere, Comprehensive Patient Administrator, COA Solutions Ltd - Smart Business Suite, Consona Corporation – Intuitive / Made2manage / AXIS / Cimnet / Encompix / DTR, Epicor Enterprise, Global Shop Solutions One-System ERP Solutions, HansaWorld, ERP Adage (Adage), ERP LN (Baan), ERP LX (BPCS), ERP SL (SyteLine), ERP Swan, ERP SX.Enterprise (SX.Enterprise), ERP VE (Visual Enterprise), ERP XA (MAPICS), IFS Applications, JD Edwards EnterpriseOne & JD Edwards World, JustFoodERP.com, kVASy4, Kingdee, Lawson M3 / Movex, Lawson S3, Log-net, Maximo (MRO), Microsoft Dynamics AX, Microsoft Dynamics GP, Microsoft Dynamics NAV, Microsoft Dynamics SL, Momentum, MyWorkPLAN, NetSuite, Openda QX, OpenMFG, Oracle e-Business Suite, Paradigm, PeopleSoft, Plex Online, QAD Enterprise Applications, Ramco Enterprise Series 4.x, Ramco e.Applications, Ramco On Demand ERP, MAS 90, MAS 200, MAS 500, Technology One, SAGE ACCPPAC, SAGE Pro ERP, SAGE ERP X3, SAP Business Suite, SAP Business ByDesign, SAP Business One, SAP Business All-in-One, TaskHub, SYSPRO, SYS-APPS, mySAP, Visibility.net, WorkPLAN Enterprise

**Enterprise Feedback Management Systems:** SynGro, Perseus (Vovici), Clicktools, DatStat, Inquisite, SPSS, FIRM (Confirmit), NetReflector, Allegiance, Enetrix, Satmetrix, RightNow Technologies, Mindshare Technologies, Data Illusion, KeySurvey (WorldAPP), Kinetic Data, CustomerSat, Medallia, Interview SA, Surveynomics, Invoke Solutions, Qualtrics, Fizzback, Grimmersoft, QuestManager, QuestBack, Globalpark, DataCycles, Dub Studios, eLustro, Kinesis Survey Technologies, Knowledge Wave, myK (myKnowledge), mySurveyLab.com, QuickSearch, Ransys, ResponseTek Networks Corp., TalkFreely, XTCO, Zarca

## Resource Web

Sometimes clients also want the data loaded onto a password protected dedicated website for the use of their staff and any other persons they may authorise.

The main benefit of these Resource Webs is that the data is available to all the client's staff and professional advisors wherever they may be, and also when data is updated, or new data is added, then there is a common point of access for that data. Resource Webs are maintained for the use of the client for a period of 12 months from the last update to that site. These dedicated web sites are provided by the After-Sales Service.

For a detailed view of a typical Resource Web: <http://www.eni-italy.info> produced for ENI, the Italian Oil group

## Research & Survey Methodology Analysis

Some client may wish to understand the statistical and methodological basis of the specific research conducted and this can be provided as part of the After-Sales Service.

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### Statistical Appraisal of Datasets (via the After-Sales Service)

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- **Sampling**
    - External Validity
    - Sampling Terminology
    - Statistical Terms in Sampling
    - Probability Sampling
    - Nonprobability Sampling
  - **Measurement**
    - Construct Validity
      - Measurement of Validity Types
      - Construct Validity
      - Convergent & Discriminant Validity
      - Threats to Construct Validity
      - Nomological Networks
      - Multi-trait / Multi-method Matrix
      - Pattern Matching Construct Validity
    - Reliability
      - True Score
      - Measurement Error
      - Reliability
      - Type of Reliability Analysis
      - Validity
    - Levels of Measurement
    - Survey Research
      - Survey Type
      - Selecting the Survey Method
      - Construction of the Survey
        - Questions
        - Question Content
        - Response Format
        - Question Wording
        - Question Placement
      - Interviews
      - Appraisal of Survey Method
    - Scaling
      - General Issues in Scaling
      - Thurstone Scaling
      - Likert Scaling
      - Guttman Scaling
    - Qualitative Measures
      - Qualitative Discussion
      - Qualitative Data
      - Qualitative Approach
      - Qualitative Method
      - Qualitative Validity
    - Unobtrusive Measures
  - **Design**
    - Internal Validity
      - Establishing Cause & Effect
      - Single Group Threats
        - Regression to the Mean
      - Multiple Group Threats
      - Social Interaction Threats
    - Design Development
    - Design Type
    - Experimental Designs
      - Two-Group Experimental Design
        - Probabilistic Equivalence
        - Random Selection & Assignment
      - Classifying Experimental Designs
      - Factorial Design
        - Factorial Design Variations
      - Randomized Block Design
      - Covariance Design
      - Hybrid Experimental Design
    - Quasi-Experimental Designs
      - Non-equivalent Groups Design
      - Regression-Discontinuity Design
      - Other Quasi-Experimental Design
    - Relationships of Pre-Post Designs
    - Formulation of the Designs
    - Modification & Experimentation
  - **Analysis**
    - Conclusion Validity
      - Threats to Validity
      - Validity Improvements
      - Statistical Control
    - Data Preparation
    - Descriptive Statistics
      - Correlation
    - Inferential Statistics
      - T-Test
      - Indicator Variables
      - General Linear Model
      - Post-test-Only Analysis
      - Factorial Design Analysis
      - Randomized Block Analysis
      - Analysis of Covariance
      - Non-equivalent Group Analysis
      - Regression-Discontinuity Analysis
      - Regression Displacement Analysis
-

## Appendix 1 : Regional Report country coverage

### Canada & USA

[Canada](#)  
[United States](#)

### Central America

[Antigua and Barbuda](#)\*  
[Aruba](#)  
[Bahamas](#)  
[Barbados](#)  
[Belize](#)  
[Bermuda](#)\*  
[Cayman Islands](#)\*  
[Costa Rica](#)  
[Cuba](#)  
[Dominica](#)  
[Dominican Republic](#)  
[El Salvador](#)  
[Grenada](#)\*  
[Guadeloupe](#)  
[Guatemala](#)  
[Haiti](#)  
[Honduras](#)  
[Jamaica](#)  
[Martinique](#)  
[Mexico](#)  
[Netherlands Antilles](#)  
[Nicaragua](#)  
[Panama](#)  
[Puerto Rico](#)  
[Saint Kitts and Nevis](#)\*  
[Saint Lucia](#)\*  
[Saint Vincent](#)  
[Grenadines](#)\*  
[Trinidad and Tobago](#)  
[US Virgin Islands](#)\*

### South America

[Argentina](#)  
[Bolivia](#)  
[Brazil](#)  
[Chile](#)  
[Colombia](#)  
[Ecuador](#)  
[French Guiana](#)  
[Guyana](#)  
[Paraguay](#)  
[Peru](#)  
[Suriname](#)  
[Uruguay](#)  
[Venezuela](#)

### Europe

[Albania](#)  
[Andorra](#)\*  
[Armenia](#)  
[Austria](#)  
[Belarus](#)  
[Belgium](#)  
[Bosnia + Herzegovina](#)  
[Bulgaria](#)  
[Croatia](#)  
[Cyprus](#)  
[Czech Republic](#)  
[Denmark](#)  
[Finland](#)  
[France](#)  
[Eire](#)  
[Estonia](#)  
[Georgia](#)  
[Germany](#)  
[Greece](#)  
[Greenland](#)\*  
[Hungary](#)  
[Iceland](#)  
[Italy](#)  
[Latvia](#)  
[Liechtenstein](#)\*  
[Lithuania](#)  
[Luxembourg](#)  
[Macedonia](#)  
[Malta](#)\*  
[Moldova](#)  
[Montenegro](#)  
[Netherlands](#)  
[Norway](#)  
[Poland](#)  
[Portugal](#)  
[Romania](#)  
[Serbia](#)\*  
[Slovakia](#)  
[Slovenia](#)  
[Spain](#)  
[Sweden](#)  
[Switzerland](#)  
[United Kingdom](#)  
[Ukraine](#)

### Eurasia

[Kazakhstan](#)  
[Kyrgyzstan](#)  
[Russia](#)  
[Uzbekistan](#)

### Middle East

[Afghanistan](#)\*  
[Azerbaijan](#)  
[Bahrain](#)  
[Iran](#)  
[Iraq](#)  
[Israel](#)  
[Jordan](#)  
[Kuwait](#)  
[Lebanon](#)  
[Oman](#)  
[Pakistan](#)  
[Qatar](#)  
[Saudi Arabia](#)  
[Syria](#)  
[Tajikistan](#)  
[Turkey](#)  
[Turkmenistan](#)  
[United Arab Emirates](#)  
[Yemen](#)\*

### Asia

[Bangladesh](#)  
[Brunei](#)\*  
[Burma](#)\*  
[Cambodia](#)  
[China](#)  
[India](#)  
[Indonesia](#)  
[Japan](#)  
[Laos](#)  
[Malaysia](#)  
[Mongolia](#)\*  
[Nepal](#)\*  
[North Korea](#)\*  
[Philippines](#)  
[Singapore](#)  
[South Korea](#)  
[Sri Lanka](#)  
[Taiwan](#)  
[Thailand](#)  
[Vietnam](#)

### Oceania

[Australia](#)  
[Fiji Islands](#)\*  
[French Polynesia](#)\*  
[Kiribati](#)\*  
[Micronesia](#)\*  
[New Caledonia](#)\*  
[New Zealand](#)  
[Papua New Guinea](#)

### Africa

[Algeria](#)  
[Angola](#)  
[Benin](#)\*  
[Botswana](#)  
[Burkina Faso](#)\*  
[Burundi](#)\*  
[Cameroon](#)  
[Cape Verde](#)\*  
[Cen African Rep](#)\*  
[Chad](#)\*  
[Cote d'Ivoire](#)  
[Democratic](#)  
[Republic Congo](#)\*  
[Djibouti](#)\*  
[Egypt](#)  
[Equatorial Guinea](#)\*  
[Eritrea](#)  
[Ethiopia](#)  
[Gabon](#)  
[Gambia](#)  
[Ghana](#)  
[Guinea](#)  
[Guinea-Bissau](#)  
[Kenya](#)  
[Lesotho](#)  
[Liberia](#)  
[Libya](#)  
[Madagascar](#)  
[Malawi](#)  
[Mali](#)\*  
[Mauritania](#)\*  
[Morocco](#)  
[Mozambique](#)  
[Namibia](#)  
[Niger](#)\*  
[Nigeria](#)  
[Republic Congo](#)\*  
[Rwanda](#)\*  
[S Tome Principe](#)\*  
[Senegal](#)  
[Seychelles](#)\*  
[Sierra Leone](#)  
[Somalia](#)\*  
[South Africa](#)  
[Sudan](#)\*  
[Swaziland](#)  
[Tanzania](#)  
[Tunisia](#)  
[Uganda](#)  
[Zambia](#)  
[Zimbabwe](#)

The countries marked \* indicate a data caveat due to local survey conditions.

## Appendix 2 : About the After-Sales Service

The After-Sales Service is most effective if users plan their orders sequentially, i.e. extract the basic data which will then lead to more complex data or correlations. This also helps to reduce costs as the use of automated data processing and standard data formats are always less expensive to produce than Ad Hoc work.

### Modular Research

Once the After-Sales Service understands the general data requirements they will send the Client a Modular Proposal as a Word document. The Client can then select the Parts required, and amend or modify the information objectives.

The best method to organise the ordering of data is as follows:-

#### 1 Additional Market Research Data

#### 2 Distribution Channels & End Users

#### 3 Survey Data

#### 4 Corporate Data

#### 5 Additional Requirements

Once a client has specified exactly what data is needed, and that specification is available, then the After-Sales Service will produce a written quotation of cost and delivery time.

### 1. Market Research

#### Markets & Products

Clients can order data for additional Product and Market Sectors. This will always include data, by year Historic: from 1997, and a Forecast by year to 2040. Data can be provided for up to 200 countries.

The client can specify Product & Market breakdowns as needed:

### 2. Distribution Channels & End Users Data

#### Distribution Channels

This section can investigate the Product Distribution Channels in the selected Markets. The data is based on a series of existing Databases. The client can specify information as needed.

#### End Users

This section can investigate the End Users of the Products in the selected markets. The data is based on a series of existing Databases. The client can specify information as needed.

### 3. Survey Data

#### Supplementary Survey Data for the selected Products & Markets

Each survey (Suppliers, Distribution Channels, Decision Makers, and End Users) contains 5 sub-sets for Products, Supplier Operations, Buyer & End Users, Trading Area, & Competitors in the selected Markets.

<b>Products</b>	The client can specify information as needed.
<b>Operations</b>	The client can specify information as needed.
<b>Buyer &amp; Decision Maker Profiles</b>	The client can specify information as needed.
<b>Trading Area</b>	The client can specify information as needed.
<b>Competitors</b>	The client can specify information as needed.

These surveys cover the Markets, Products, Competitors, Operations and Product Flows in terms of the Suppliers, Distributors, Decision Makers, and End Users.

#### Industry & Supplier Performance

One can investigate the product Industry in the selected Markets. Industry Performance Survey results. **The client can specify information as needed.**

#### Distribution Channels

One can investigate the product Distribution Channels in the selected Markets. Distribution Survey results. **The client can specify information as needed.**

#### Decision Makers

One can investigate the product Buyers and Purchasing Decision Makers in the selected Markets. Purchasing Decision Makers Survey results. **The client can specify information as needed.**

#### End Users

One can investigate the End Users in the selected Markets. End User & Buyer Survey results. **The client can specify information as needed.**

## 4. Corporate Data

**This database contains data on 44,466 significant Companies (Suppliers and Distribution Channel members) worldwide.**

This part is provided as a  PDF file or a  Word file, as specified by the client.

### Data Objectives for each Target Company

The data objectives have to be set by the client and where possible these will be achieved by the research. For example:-

1. Financials: historical sales, forecasted sales, gross profit margin.
  - a. By industry sector and application sector as defined by the client.

For example, for the sales made by a Target Company those products sold to specific categories of customers, how much of their revenue is generated from providing various products, or application to specific categories of customers, et cetera.
2. A list of products produced by the Target Company or sourced from other suppliers.
3. Type of distribution channel, e.g. direct sales to End Users, OEM sales, via specifiers, via importers or distributor, partnering with third party providers, et cetera.
4. Partners by type (e.g. specifiers, product distributor, customer service partner) per country
5. Pricing by product sector defined by the client.
6. Discount structures
7. Capacity by product/market defined
8. Availability of products (% of product in stock versus product to be ordered)
9. Sales by the type of Support for all categories specified by the client.
10. The average Modernization and Upgrades period by Product Sector defined by the client.
11. Customer Perceptions
12. The size (in terms of number) of management team per country, number of field sales persons per country, number of customer service staff per country.
13. Countries covered by the competitors, production sites (city), customer service sites (city), headcount, documentation.
14. Technology and innovation: innovative technology or application developments.
15. Et cetera... **The client can specify any particular data which needs to be covered.**

### List of Target Companies

The Client may either select the target themselves, or can specify the Top 10 or Top 15 in the World / Europe / individual Country / et cetera. **The client can specify here which Target Companies are to be covered.**

## Base data objectives for the Target Company

### Key Personnel:

1. Chairman
2. Chief Executive
3. Directors:
4. Executives:

### Corporate Summary:

5. Company Description
6. Company History
7. Legal Entity & Ownership
8. Company Facilities
9. Company Key Assets
10. Mainline product / service
11. Product / services provided
12. Parent Company
13. Bankers
14. Year established
15. Current employees
16. Issued capital
17. Shareholders
18. Last published turnover
19. Subsidiaries
20. Associated companies
21. Companies represented
22. Agencies
23. Physical processing locations
24. Capital investment
25. Advertising expenditure
26. Advertising media
27. Advertising posture
28. Sales promotion activity
29. Method of selling
30. Distribution
31. Distribution network
32. Use of distribution channels

### Corporate Observations:

33. Premises
34. Product Brands
35. Product Sales Channels
36. Products Carried & Services Offered
37. Consumer Features & Benefits
38. Current Market Analysis
39. Competition
40. Competitive Advantage
41. Target Markets
42. Target Customers
43. Current Strategy & Implementation
44. Current Management
45. Current Financial Plan
46. Investment Fund Sources & Use of Funds
47. Future Target Customers
48. Future Process Trends
49. Future Market Analysis
50. Projected Market Size
51. Planned Products & Services
52. Development Plans

### SWOT Analysis:

53. Strengths



## Credit Union Miscellaneous Lines

- 54. Weaknesses
- 55. Opportunities
- 56. Threats

### Future Strategy Planning & Implementation:

- 57. Philosophy
- 58. Product Development
- 59. Internet Strategy
- 60. Marketing Strategy
- 61. Sales Strategy
- 62. Strategic Alliances
- 63. Operations

### Goals:

- 64. Renovating premises, stocking, staff hiring and marketing.
- 65. Market Penetration
- 66. Penetrate and raise awareness in the targeted markets.
- 67. Achieving a higher profit margin.
- 68. Building the customer base.
- 69. Generate repeat and referral sales.
- 70. Expansion potential.
- 71. Reputation as a quality Supplier.

### Exit Strategies

#### Management:

- 72. Organisational Structure
- 73. Leadership
- 74. Staff Members

#### Financial Plans:

- 75. Finance Requirements
- 76. Use of Funds
- 77. Cash Flow
- 78. Balance Sheet Topics
- 79. Financial Assumptions

## Specific Additional corporate data required on Target Companies

The client can specify any particular corporate data which is needed:

- 80. -
- 81. -
- 82. - .../

These above items are a qualitative analysis of the Target Company. This data is derived from the Surveys of Industry sources, Distribution Channels and Buyers of the products supplied by the target company. This data is not quantified, but is presented as the qualified and subjective opinions of those responding to the surveys.

## Financial Data for the Target Company

The financial data is provided in sections:-

1. the most salient Management figures and margins, and
2. a full Balance Sheet and Management Accounts simulation.

## Management Accounts

Management figures for the Target Company:  as an Excel file:

- |  |   |
|--|---|
| 1. Product Revenue                       | 21. Total Fixed Assets                  |
| 2. Product Profitability as a % of Sales | 22. Finished Product Stocks             |
| 3. Total Process Space                   | 23. Work in Progress as Stocks          |
| 4. Average Site Process Space            | 24. Materials as Stocks                 |
| 5. Average Site Revenues                 | 25. Total Stocks / Inventory            |
| 6. Average Site Establishment Cost       | 26. Debtors                             |
| 7. Fixed Assets: Premises                | 27. Miscellaneous Current Assets        |
| 8. Fixed Assets: Equipment               | 28. Total Current Assets                |
| 9. Fixed Assets: Miscellaneous Items     | 29. Total Assets                        |
| 10. Fixed Assets                         | 30. Creditors                           |
| 11. Capital Expenditure on Premises      | 31. Short Term Loans                    |
| 12. Capital Expenditure on Plant         | 32. Miscellaneous Current Liabilities   |
| 13. Capital Expenditure on Equipment     | 33. Total Current Liabilities           |
| 14. Cap. Expend. on Data Processing      | 34. Net Assets / Capital Employed       |
| 15. Capital Expenditure on Misc. Items   | 35. Long Term Loans                     |
| 16. Total Capital Expenditure            | 36. Miscellaneous Long Term Liabilities |
| 17. Retirements: Premises                | 37. Shareholders' Funds                 |
| 18. Retirements: Plant & Equipment       | 38. Process Workers                     |
| 19. Retirements: Miscellaneous Items     | 39. Total Employees                     |
| 20. Total Retirements                    |   |

## Specific Additional Financial data required on Target Companies

The client can specify any particular Financial data which is needed.

## Balance Sheet and Management Ratios

Balance Sheet and Management Accounts for the Target Company:  as an Excel file:

- |   |  |
|---|--|
| 1. Return on Capital                                    | 61. Un-recoverable Debts Ratio of Total Debt                 |
| 2. Return on Assets                                     | 62. Un-recoverable Debts Ratio Within Terms                  |
| 3. Return on Shareholders' Funds                        | 63. Total Sales Costs as a % of Sales                        |
| 4. Pre-tax Profit Margins                               | 64. Total Distribution Costs as a % of Sales                 |
| 5. Operating Profit Margin                              | 65. Total Advertising Costs as a % of Sales                  |
| 6. Trading Profit Margin                                | 66. Total After-Sales Costs as a % of Sales                  |
| 7. Return on Investment                                 | 67. Total Customer Compensation Costs                        |
| 8. Assets Utilisation (Sales to Total Assets)           | 68. Total Variable Marketing Costs % of Sales                |
| 9. Sales as a ratio of Fixed Assets                     | 69. Total Fixed Marketing Costs % of Sales                   |
| 10. Stock Turnover (Sales as a ratio of Stocks)         | 70. Total Fixed Marketing Costs : Ratio Variable Costs       |
| 11. Credit Period                                       | 71. Variable Sales Personnel Costs: Marketing                |
| 12. Creditors' Ratio (Creditors / Sales times 365 days) | 72. Variable Distribution Ratio Marketing Costs              |
| 13. Default Debtors / Ratio of Total Debtors            | 73. Variable Advertising Costs : Marketing                   |
| 14. Un-Recoverable Debts Ratio of Total Debts           | 74. Variable After-Sales Costs as a Ratio of Marketing Costs |
| 15. Working Capital / Sales                             | 75. Sales Personnel Variable Costs : Sales                   |
| 16. Materials & Energy Costs as a % of Sales            | 76. Sales Personnel Variable Costs : Debtors                 |
| 17. Added Value   | 77. Sales Personnel Variable Costs                           |
| 18. Investment as a Ratio of Added Value                | 78. Exports as a % of Sales                                  |
| 19. Value of Plant & Equipment % of Sales               | 79. \$ Hourly Pay Rate                                       |
| 20. Vertical Integration (Value Added % Sales)          | 80. \$ Hourly Wage Rate                                      |
| 21. Research & Development Investment % Sales           | 81. Capital Employed   |
| 22. Capital Expenditure Investment % of Sales           | 82. Return on Capital  |
| 23. Marketing Costs as a % of Sales                     | 83. Return on Assets   |
| 24. Current Ratio (Current Assets/Liabilities)          | 84. Return on Shareholders' Funds                            |

## Credit Union Miscellaneous Lines

25. Quick Ratio	85. Pre-tax Profit Margins
26. Borrowing Ratio Total Debt ratio of Net Worth)	86. Operating Profit Margin
27. Equity Ratio (Shareholders Funds : Total Liabilities)	87. Trading Profit Margin
28. Income Gearing	88. Return on Investment
29. Total Debt as a ratio of Working Capital	89. Assets Utilisation (Sales : Total Assets)
30. Debt Gearing Ratio (Long Term Loans: Net Worth)	90. Sales / Fixed Assets Materials Ratio Work in Progress
31. Average Remuneration (all employees)	91. Stock Turnover (Sales as a ratio of Stocks)
32. Profit per Employee	92. Credit Period
33. Sales per Employee	93. Creditors' Ratio
34. Remunerations / Sales	94. Default Debtors Ratio of Total Debtors
35. Fixed Assets per Employee	95. Un-Recoverable Debts Ratio of Total Debts
36. Capital Employed per Employee	96. Working Capital / Sales
37. Total Assets per Employee	97. Materials & Energy Costs as a % of Sales
38. Value of Average Investment per Employee	98. Added Value
39. Value Added per Employee	99. Investment as a Ratio of Added Value
40. Materials Costs as a % of Sales	100. Value of Plant & Equipment as a % of Sales
41. Wage Costs as a % of Sales	101. Vertical Integration Ratio
42. Payroll and Wages as a Ratio to Materials	102. Research & Development Investment as a % of Sales
43. Variable Costs as a % of Sales	103. Capital Expenditure Investment % Sales
44. Fixed Costs as a % of Sales	104. Marketing Costs as a % of Sales
45. Fixed Costs as a Ratio of Variable Costs	105. Current Ratio
46. Distribution Costs as a % of Sales	106. Quick Ratio
47. Warehousing Costs as a % of Sales	107. Borrowing Ratio
48. Physical Costs as a % of Sales	108. Equity Ratio
49. Fixed as a Ratio of Variable Distribution Costs	109. Income Gearing
50. Fixed as a Ratio of Variable Warehousing Costs	110. Total Debt as a ratio of Working Capital
51. Fixed as a Ratio of Variable Physical Costs	111. Debt Gearing Ratio
52. Fixed Ratio of Variable Total Distribution Costs	112. Average Remuneration (all employees)
53. Product Returns Costs % of Sales	113. Profit per Employee
54. Product Installation Costs as a % of Sales	114. Sales per Employee
55. Product Breakdown Costs as a % of Sales	115. Remunerations / Sales
56. Product Systems Costs as a % of Sales	116. Fixed Assets per Employee
57. Product Service & Associated Costs % of Sales	117. Capital Employed per Employee
58. Customer & Associated Costs % Sales	118. Total Assets per Employee
59. Work in Progress / Materials Ratio Finished Products	119. Value of Average Investment / Employee
60. Stock	120. Value Added per Employee

## 5. Additional Data

The client can specify information as needed.

This section can be used to specify non-Market or non-Corporate data and research, for example:-

- Product Data
- Distribution Data
- Processes
- Technologies
- Macro-Economic Issues
- Political Issues
- National Legislation and Regulations
- Product Certification and Conformity Issues
- Demographic Data
- Physical & Geographical data (for example, Highways, Elevations, et al)
- Business Resources
- Et cetera...

## Database Products supported by the After-Sales Service

The After-Sales Service support all products and databases, including those shown below.

## Database Compatibility

The increased use of Database Management Systems, Business Planning and Control Systems, Enterprise Resource Planning, Management Information Systems, and other tools amongst management professionals has produced a critical need for the harmonisation of data across various software applications and systems platforms. The After-Sales Service ensures that its output, where required, will be fully compatible with every product and database.

For this reason all the databases use harmonised database and data sets; thereby users can obtain any database from any of the publishers, for any of their brands, with the assurance that these databases are fully compatible and can be used in conjunction with one another and the various platforms, operating systems and software.



Since 2007, we have undertaken the harmonisation and convergence of the database specifications and definitions of the various database providers. This is to allow users a uniform and standardised reference to use with their planning and forecasting; and to allow cross-database functionality.

The data sets, modules and standards shown are now fully harmonised and standardised to allow data and software interflow and cross-platform usage of the databases. Users may obtain older data dictionaries and standards, and/or data sets and data dictionaries for their own national standards. The standard product and market definitions have been harmonised and are provided (in the standard database products supplied), often as the NAICS classifications. Users wishing to remain with the previous SIC classifications may obtain these databases under that classification system. Users requiring other (U.N., European, Japanese, et cetera) classification definitions and norms may obtain those as necessary. Accounting standards are also harmonised according to the U.S. regulatory norms; however other norms are available. Data dictionary and data definition bridges and converters are available to allow users to update or standardise their databases. We have undertaken to maintain support for the older data dictionary standards and definitions until 2025; however users are urged to update at their earliest convenience.



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