# Credit Card Issuing Revenues

# World
# Report & Database

Data Group Africa Data Group Asia Data Group Europe Data Group USA Data Group

PureData established in 1974, and a Data Group brand since 1981.

www.datagroup.org

Database Ref: 52221_L
This database is updated monthly.

# Credit Card Issuing Revenues
# World
# Report & Database

**CREDIT CARD ISSUING REVENUES REPORT**

The Credit card issuing Lines Report & Database has the following information. The base report has 59 chapters, plus the Excel spreadsheets & Access databases specified.

This research provides World on Credit card issuing Product Lines. The report is available in several Editions and Parts and the contents and cost of each part is shown below. The Client can choose the Edition required; and subsequently any Parts that are required from the After-Sales Service.

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## Description

Credit Card Issuing Revenues

**CREDIT CARD ISSUING REVENUES WORLD REPORT + DATABASE**

The Credit Card Issuing Revenues World Report + Database gives Market Consumption / 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 include: 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, 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.

59 MARKET RESEARCH CHAPTERS. 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 & NATIONAL REPORT MARKET DATABASE & SPREADSHEETS. FINANCIAL SPREADSHEETS & DATABASES. INDUSTRY SPREADSHEETS & DATABASES.

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 is on a DVD containing the entire web and databases; it is also delivered as an online download. Merge text, tables & databases for your own reports, spreadsheet calculations & modelling.

34 Products/Markets covered, 2061 pages, 10092 spreadsheets, 9669 database tables, 598 illustrations. Updated monthly. 12 month After-Sales Service.

This database covers NAICS/SIC code: 52221_L.

## Coverage

**CREDIT CARD ISSUING REVENUES WORLD REPORT + DATABASE**

The Market for Credit Card Issuing Revenues in each country by Products & Services.

This database covers NAICS/SIC code: 52221_L. Products/Services classified by 5-Digit US Commerce Department Code and then defined by each 6 to 10-Digit Product Codes.

The Credit Card Issuing Revenues World Report + Database covers:

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

PRODUCTS & MARKETS COVERED:

**CREDIT CARD ISSUING REVENUES**

1. Credit card issuing Lines
2. Loan income from nonfinancial businesses - secured
3. Interest income from loans to nonfinancial businesses - secured
4. Origination fees from loans to nonfinancial businesses - secured
5. Other fees from loans to nonfinancial businesses - secured
6. Loan income from nonfinancial businesses - unsecured
7. Interest income from loans to nonfin businesses - unsecured
8. Origination fees from loans to nonfin businesses - unsecured
9. Other fees from loans to nonfinancial businesses - unsecured
10. Loan income from consumers - secured
11. Resident mortgage loans - int income from consu loans - secured
12. Home equity loans - interest income from consumer loans - secured
13. Vehicle loans - interest income from consumer loans - secured
14. Other loans to consumers - interest income - secured
15. Residential mortgage loans - orig fees from consu loans - secured
16. Resident mortgage loans - oth fees from consu loans - secured
17. Vehicle loans - other fees from consumer loans - secured
18. Other loans to consumers - other fees - secured
19. Loan income from consumers - unsecured
20. Credit card cardholder & merchant fees - ct fin prods, exc loans
21. Int income from ct card cardholder & merch fees - ct fin prods
22. Cardholder fees - credit financing products, except loans
23. Merchant fees - credit financing products, except loans
24. Credit card assn products - fees - credit fin products, exc loan
25. Factoring-fees - credit financing products, except loans
26. Leasing products - credit financing products, except loans
27. Interest income from other leases - ct fin products, exc loans
28. Fees from oth leases, exc real est rents - ct fin prods
29. Installment credit products - credit fin products, exc loans
30. Fees from installment credit financing products, except loans
31. All other credit financing products, except loans
32. Interest income from other credit fin products, exc loans
33. 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 is produced on a DVD containing the entire report web and databases; it is also delivered as an online download. 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.

34 Products covered for over 200 Countries: 2061 pages, 10092 spreadsheets, 9669 database tables, 598 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.

# REPORT EDITIONS

## Credit Card Issuing Revenues

The World on Credit Card Issuing Revenues is available is several editions, and also there are various additional elements available from the After-Sales Service.

## World Report & Database

The World Report & Database gives market data for Credit Card Issuing Revenues 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.

Cost: $ 2850

## Regional Report & Database

There are 9 Regional reports available which give market data for Credit Card Issuing Revenues 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

Cost: $ 1850

## Country Report & Database

There are Credit Card Issuing Revenues Country Reports available for most countries. Country Reports provide detailed information on the target country.

Cost: $ 1250

## Town & Country Report & Database

The Credit Card Issuing Revenues Town + Country 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.

Cost: $ 2850

# CREDIT CARD ISSUING REVENUES

## Markets & Products

The report will give market data for each of the below Credit Card Issuing Revenues Product and Market Sectors, by year Historic: from 2007, and a Forecast by year to 2028 & 2045. Data will be given for about 200 countries.

To see what such Country spreadsheets looks like see:
http://www.datagroup.org/XLS_File_Samples/M0M.xls
http://www.datagroup.org/XLS_File_Samples/Germany_Market.xls
http://www.datagroup.org/XLS_File_Samples/Germany_Market_Values.xls (US$, Euros, Yen & Yuan)

In addition aggregate Market data is given as:

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_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_Yen_Yuan.xls

Year / Country Totals (2007 to 2028 & 2045).
http://www.datagroup.org/XLS_File_Samples/Year_2010_Country_Values_Dollars.xls

The Credit Card Issuing Revenues 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 card issuing 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. 34 Products/Markets are covered, 2061 pages, 10092 spreadsheets, 9669 database tables, 598 illustrations. Updated monthly. 12 month After-Sales Service.

NAICS / SIC / Product Code definition: 52221_L : Credit card issuing Product Lines

## Products & Markets covered:

**CREDIT CARD ISSUING REVENUES**

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9. Other fees from loans to nonfinancial businesses - unsecured
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21. Int income from ct card cardholder & merch fees - ct fin prods
22. Cardholder fees - credit financing products, except loans
23. Merchant fees - credit financing products, except loans
24. Credit card assn products - fees - credit fin products, exc loan
25. Factoring-fees - credit financing products, except loans
26. Leasing products - credit financing products, except loans
27. Interest income from other leases - ct fin products, exc loans
28. Fees from oth leases, exc real est rents - ct fin prods
29. Installment credit products - credit fin products, exc loans
30. Fees from installment credit financing products, except loans
31. All other credit financing products, except loans
32. Interest income from other credit fin products, exc loans
33. Other products supporting financial services - fees

## Geographic Coverage

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

***See* Data Caveat *below*.**

# Financial data

The databases will give Financial data for each of the below Credit Card Issuing Revenues Financial Data and Margins, by country, by year Historic from 2007, and a Forecast by year to 2028 & 2045. 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/F0M.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/G0M.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 Card Issuing Revenues World

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.

## 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 | 2061 | Online & DVD | c. 550 | c. 9000 |

The Credit Card Issuing Revenues 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 card issuing 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. 34 Products/Markets are covered, 2061 pages, 10092 spreadsheets, 9669 database tables, 598 illustrations. Updated monthly. 12 month After-Sales Service.

## Databases & Structures

Root Folder

### Credit Card Issuing Revenues Report Database

This folder contains a number of general files, plus the various main Chapter Files.

**Summary Documents**

The Report contains 2 Summary documents for the Market Research which can be opened in a Browser or as a Word document and paginated.

If required these files can then be saved as PDF files:-

1. MR_Executive_Summary_Brief.html of about 70 pages.
2. MR_Executive_Summary.html of about 950 pages.

**Market Research**
This folder contains the main Market Research files.

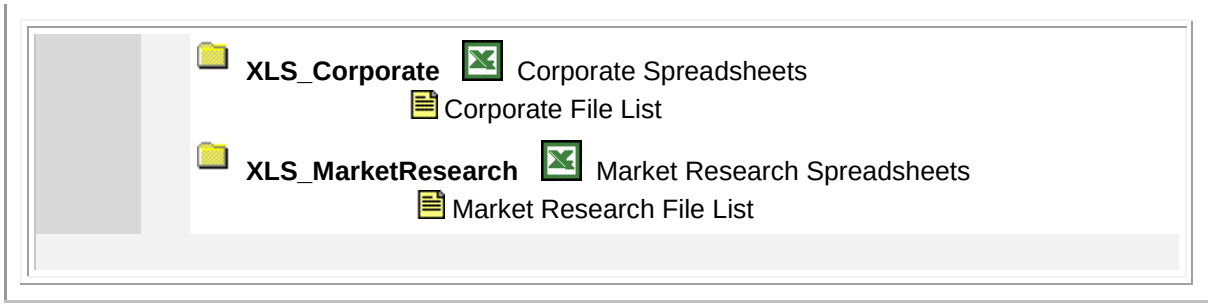
**Corporate Research**
Where the database is specified as having Corporate Intelligence, this folder contains the main Corporate Research files.

**Research Data**
This folder contains the Market Research files which are specific to the edition of the report.

**BUSINESS PLANNING**
This folder contains the Business Plan Documents & Boilerplates
**Also see the Business Plan Images folder in Toolkit 1**

**BASE_FOLDERS** Significant folders include:-

- **CHAPTERS in HTM** HTM files listing the Chapter contents
- **Cities** HTM files listing Cities & Towns in the database
- **HELP** Help documents **Also see the HELP folder in Toolkit 1**
- **MAPS**
- **MDB** 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




**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

## NAICS / SIC coded reports and databases

This database 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, datasets, field names, et al, are an analogue of U.S. Department of Commerce databases, and the U.S. Census databases, are designed to provide an analogue of U.S. Census data, but in a worldwide context. The products are described under their NAICS or SIC coding. This coding system classifies products within Product Codes.

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

These product / revenue lines codes are of course determined by the U.S. Government agencies.

However if users want additional data then this can be extracted from the various databases and surveys as part of the After-Sales Service.

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

| 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 |

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|---|---|---|---|---|---|---|---|
| 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 |
| 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 |

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|---|---|---|---|---|---|---|---|
| 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 |
| 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 a general description of the methodology used to prepare this database see: Methodology

For more information on DataGroup methodology please ask for a copy of the DataGroup Methodology Manual.

## Deliverables

The report will be provided as follows:

1. Executive Brief (90 pages) & Executive Summary (900 pages).
2. Online downloadable Zipped  Database & Report.
3. Back-up DVD with Report and Report Database.
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.

## Toolkits

To assist users there are various Toolkits available on request:

### Toolkit 1 & Toolkit 2

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.

**DVD 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

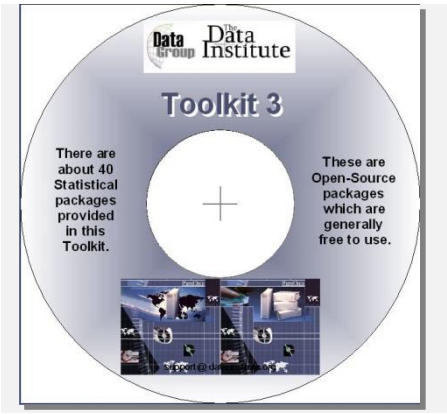
   Because all DataGroup and Data Institute database are directly compatible with U.S. Government databases (especially the Department of Commerce, US census, NIST, Treasury, et al) it is sometimes useful for users to use US Government data handling tools to manage not only US Government data, but also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

10. Utilities & Tools

**DVD 2**

11. Database Utilities
12. Enterprise Resource Planning
13. Integrated Development Environment

    If you intend to implement DataGroup and Data Institute databases online (internet or intranet) then an Integrated Development Environment is often the easiest route to data dissemination and data manipulation.




## Toolkit 3 **DVD 3**

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

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:-

acslX, 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 & Toolkit 5

These are optional Toolkits which are supplied on request.

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

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

**DVD 4** Microsoft Server 2003 utilities and resources. These are for clients implementing databases on Microsoft Server 2003 systems.

**DVD 5** Microsoft Server 2008 utilities and resources for clients implementing databases on Microsoft Server 2008 systems. Microsoft Server 2012 migration utilities are also provided 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 (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 (MarketTools), 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/or 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 and know point of access for that data. Resource Webs are maintained for the use of the client for a period of 12 months from the data of the last data addition or update to that site.

These dedicated web sites are provided as part of the After-Sales Service.

http://www.datagroup.org/about-resource-webs.html

For a more detailed view of a typical Resource Web:

http://www.eni-italy.info produced for ENI, the Italian Oil group

## This Credit Card Issuing Revenues Report & Database is an Entry Level product

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. The database flow chart and database description should be consulted when applying statistical and modelling software.

## Data Product levels

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

Entry level

Entry level products provide the most basic degree of information supplied by DataGroup. This product can be used to build upon for various business forecasting and planning application. Typically for a World this level will produce a database and spreadsheet count of over 9,000 record sets. Each record, if converted into graphs, will itself produce between 1 to 300 graphs.

Corporate Modelling level

The Corporate level modelling products provide the tools and information for medium and long term corporate forecasting and planning. These products are bespoke and are specific to the client company in question. 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 and long term forecasting and planning. These products are bespoke and are specific to the industry and/or geographic reach of the client company in question. Typically this level will produce a database and spreadsheet count 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.

## 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.

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

- **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

The data for this particular datasets is correlated with base data norms, over several time series, to calculate the statistical parameters for the specific datasets. Client can order this analysis at any time during the 12 months After-Sales Service period.

# Costs

## Report & Database Cost

Credit Card Issuing Revenues World Report:  Cost: $ 2850

Credit Card Issuing Revenues Regional Report:  Cost: $ 1850

Credit Card Issuing Revenues Country Report: Cost: $ 1250

Credit Card Issuing Revenues Town + Country Report:  Cost: $ 2850

# Delivery

Account Holders: 59 minutes. Retail Clients: Online delivery in 8 hours; plus a back-up DVD shipped in 1 working day if required.

# Payment

If you wish to order this report, please send us an order quoting your account number, or request an Invoice.

## 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 DataGroup / Data Institute After-Sales Service are an independent unit which provides support to DataGroup / Data Institute users. The After-Sales Service is a stand-alone unit which is not connected to any particular Distributor, Reseller or Retailer.

The support is provided on a contractual basis to Account Holders; and on an Ad Hoc basis to retail and non-account users.

## Database specificity

The After-Sales Service can only provide support for the specific database(s) licenced to the user. We cannot generally provide data from unrelated databases, unless there is a specific agreement for this.

## Costs

The current cost is $95 per hour; this includes all researchers / computer / database access costs. This costing is based on work which is scheduled at off-peak times.

## Delivery

We normally seek to fulfil orders in 7-10 days. For more urgent After-Sales Service work the costs depend on the client's time frame and the availability of our researchers.

## Telephone Support

Account Holders receive telephone support via their Account Manager. We are unable to offer telephone support to Ad Hoc or retail clients unless there is a specific agreement for this.

## Online Support

Account Holders receive online support via their Account Manager. We are able to offer online support to Ad Hoc or retail clients by specific agreement for this. The client will need to install the TeamViewer software on their own computer to allow online assistance.

## Quotations

Client will usually be provided with a formal proposal and quotation for After-Sales Service work. This will underline the work which is to be provided and the cost of that work.

## How to order After-Sales Services

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.

What this means is that it is frequently less expensive to obtain a World or Regional report or database rather than separate country data.

## 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.

To insert information objectives Clients do so in Red

Once the After-Sales Service have a final specification, we will then produce a static PDF document which will form the basis of the contract.

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 2007, and a Forecast by year to 2028 & 2045. Data can be provided for up to 200 countries.

### Part 1.1
The client can specify Product & Market breakdowns as needed:

### Part 1.2
The client can specify Product & Market breakdowns as needed:

### Part 1.3
The client can specify Product & Market breakdowns as needed:

### Part 1.4
The client can specify Product & Market breakdowns as needed:

# 2. Distribution Channels & End Users Data

## Distribution Channels & End Users

## Distribution Channels

This section can investigate the Product Distribution Channels in the selected Markets. The data is based on a series of existing DataGroup 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 DataGroup 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.

| | |
|---|---|
| **Products** | **The client can specify information as needed** |
| **Operations** | **The client can specify information as needed** |
| **Buyer & Decision Maker Profiles** | **The client can specify information as needed** |
| **Trading Area** | **The client can specify information as needed** |
| **Competitors** | **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

Corporate data is available; however this data has to be verified by a telephone survey to ensure that the data is up-to-date. In addition some data will need to be updated, collated and analysed for each target company.

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 were possible these will be achieved by the research. For example:-

1. Financials: historical sales, forecasted sales, gross profit margin.
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…

## 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 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
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.**

---

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

## 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
2. Return on Assets
3. Return on Shareholders' Funds
4. Pre-tax Profit Margins
5. Operating Profit Margin
6. Trading Profit Margin
7. Return on Investment
8. Assets Utilisation (Sales to Total Assets)
9. Sales as a ratio of Fixed Assets
10. Stock Turnover (Sales as a ratio of Stocks)
11. Credit Period
12. Creditors' Ratio (given as Creditors divided by Sales times 365 days)
13. Default Debtors / Ratio of Total Debtors
14. Un-Recoverable Debts Ratio of Total Debts
15. Working Capital / Sales
16. Materials & Energy Costs as a % of Sales
17. Added Value
18. Investment as a Ratio of Added Value
19. Value of Plant & Equipment % of Sales
20. Vertical Integration (Value Added % Sales)
21. Research & Development Investment % Sales
22. Capital Expenditure Investment % of Sales
23. Marketing Costs as a % of Sales
24. Current Ratio (Current Assets/Liabilities)
25. Quick Ratio
26. Borrowing Ratio Total Debt ratio of Net Worth)
27. Equity Ratio (Shareholders Funds ratio Total Liabilities)
28. Income Gearing
29. Total Debt as a ratio of Working Capital
30. Debt Gearing Ratio (Long Term Loans ratio of Net Worth)
31. Average Remuneration (all employees)
32. Profit per Employee
33. Sales per Employee
34. Remunerations / Sales
35. Fixed Assets per Employee
36. Capital Employed per Employee
37. Total Assets per Employee
38. Value of Average Investment per Employee
39. Value Added per Employee
40. Materials Costs as a % of Sales
41. Wage Costs as a % of Sales
42. Payroll and Wages as a Ratio to Materials
43. Variable Costs as a % of Sales
44. Fixed Costs as a % of Sales
45. Fixed Costs as a Ratio of Variable Costs
46. Distribution Costs as a % of Sales
47. Warehousing Costs as a % of Sales
48. Physical Costs as a % of Sales
49. Fixed as a Ratio of Variable Distribution Costs
50. Fixed as a Ratio of Variable Warehousing Costs
51. Fixed as a Ratio of Variable Physical Costs
52. Fixed Ratio of Variable Total Distribution Costs
53. Product Returns Costs % of Sales
54. Product Installation Costs as a % of Sales
55. Product Breakdown Costs as a % of Sales
56. Product Systems Costs as a % of Sales
57. Product Service & Associated Costs % of Sales
58. Customer & Associated Costs % Sales
59. Stock Work in Progress & Materials as a Ratio of Finished Products
60. Stock Materials as a Ratio of Work in Progress

61. Un-recoverable Debts Ratio of Total Debt
62. Un-recoverable Debts Ratio Within Terms
63. Total Sales Costs as a % of Sales
64. Total Distribution Costs as a % of Sales
65. Total Advertising Costs as a % of Sales
66. Total After-Sales Costs as a % of Sales
67. Total Customer Compensation Costs
68. Total Variable Marketing Costs % of Sales
69. Total Fixed Marketing Costs % of Sales
70. Total Fixed Marketing Costs : Ratio of Total Variable Marketing Costs
71. Variable Sales Personnel Costs: Marketing
72. Variable Distribution Ratio Marketing Costs
73. Variable Advertising Costs : Marketing
74. Variable After-Sales Costs as a Ratio of Marketing Costs
75. Sales Personnel Variable Costs : Sales
76. Sales Personnel Variable Costs : Debtors
77. Sales Personnel Variable Costs
78. Exports as a % of Sales
79. $ Hourly Pay Rate
80. $ Hourly Wage Rate
81. Capital Employed
82. Return on Capital
83. Return on Assets
84. Return on Shareholders' Funds
91. Stock Turnover (Sales as a ratio of Stocks)
92. Credit Period
93. Creditors' Ratio
94. Default Debtors Ratio of Total Debtors
95. Un-Recoverable Debts Ratio of Total Debts
96. Working Capital / Sales
97. Materials & Energy Costs as a % of Sales
98. Added Value
99. Investment as a Ratio of Added Value
100. Value of Plant & Equipment as a % of Sales
101. Vertical Integration Ratio
102. Research & Development Investment as a % of Sales
103. Capital Expenditure Investment % Sales
104. Marketing Costs as a % of Sales
105. Current Ratio
106. Quick Ratio
107. Borrowing Ratio
108. Equity Ratio
109. Income Gearing
110. Total Debt as a ratio of Working Capital
111. Debt Gearing Ratio
112. Average Remuneration (all employees)
113. Profit per Employee
114. Sales per Employee
115. Remunerations / Sales

| | |
|---|---|
| 85. Pre-tax Profit Margins | 116. Fixed Assets per Employee |
| 86. Operating Profit Margin | 117. Capital Employed per Employee |
| 87. Trading Profit Margin | 118. Total Assets per Employee |
| 88. Return on Investment | 119. Value of Average Investment / Employee |
| 89. Assets Utilisation (Sales : Total Assets) | 120. Value Added per Employee |
| 90. Sales as a ratio of Fixed Assets | |

NB: These above tables use standard Accounting terms, as used by accountants and financial managers. The Balance Sheet formats are used by accountants when they produce management accounts for companies and when they audit company financial results. The Balance Sheets are not the same as the Cashflow projections. Balance sheets are done on an Annual basis and Cashflow projections are done on a Monthly basis. These documents are usually produced as interactive/dynamic Excel sheets, thus if one set of data is changed (for example Payroll Costs) then this automatically changes the other data in the Balance Sheet or Cashflow projection.

**Background to the Derived Financial calculations**

There is a radical difference between the published financial data of companies and the Derived Financial calculations shown in these reports.

Whereas a company's published financial data may rely on the auditor's opinion that it is a fair representation of that company's financial situation, it may not reflect the actual financial circumstances of that company.

This is especially critical when evaluating Net Assets or Shareholders Funds. Essentially the Shareholders Funds are what assets would be realisable if the company was liquidated. These are the Liquidated Net Assets of the enterprise.

The software used to produce these calculations search for the realisable assets of the company. Those realisable assets tend to be found as Stock and Inventory (at the current product level valuation), and other Tangible Assets like the actual or current market value of owned Property.

Intangible Assets like intellectual property rights, or goodwill, are only valuable where market conditions are buoyant and optimistic, and allow for the on-going exploitation of such assets.

Certain items, like leased property holdings, are assets during buoyant market conditions in market specific locations; however in depressed market conditions or depressed market locations, these items are a liability because the company are tied to unprofitable locations and are constrained by the terms of the property leases, and other costs.

In many jurisdictions there will be liabilities due to national and local taxes and duties, outstanding social security contributions, and redundancy liabilities. Where a company is trading in difficult market conditions these items should be considered as liabilities chargeable against Shareholder Funds.

The Derived Financial calculations pay particular attention to the off balance sheet activities of the company, and the legal context to those activities. In addition assets which have been mortgaged or pledged or against which there is a charge cannot be regarded as assets; and a calculation must be made in relation to the actual market value of the assets set off against the amount of the charge. In many instances this produces a negative figure, and this is listed as a net liability and deducted from the Net Assets figure.

## 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 most DataGroup / Data Institute 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 DataGroup / Data Institute products and databases.

For this reason all the databases and reports provided 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.

The DataGroup Stiftung has, since 2007, 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. The DataGroup Stiftung has undertaken to maintain support for the older data dictionary standards and definitions until 2018; however users are urged to update at their earliest convenience.

## Database Flowchart + Configuration

The flowchart provides the minimum configuration for the databases provided by the DataGroup / Data Institute publishers and brands. All the data, time and record sets of these databases are fully compatible.

http://www.datagroup.org/BASE_FOLDERS/CHAPTER_HTM/Ch_dg_dataflow.htm

The output provided by the After-Sales Service will respect the standard data configuration to ensure compatibility.

## About DataGroup

DataGroup was formed in 1974 by a group of management consultants and information technology specialists whom had previous worked with, amongst other organisations, the U.S. Department of Commerce, Bank of America, Chase Econometrics, The Marketing Strategies Institute, the OECD in Paris, and MITI in Tokyo. DataGroup was established in order to develop a systemised, computerised, and uniform methodology to facilitate real world forecasting models for macro-economic, micro-economic, market, product, and industry purposes.

For full details of DataGroup's history please see: About DataGroup

## DataGroup Clients

DataGroup do not publish a list of current client list due to client confidentiality; however a partial list of client in the period 1975 to 2000 is shown here: DataGroup Client 1975-2000

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