

Credit Union Miscellaneous Lines

World

Report & Database



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

PureData

established in 1974, and a



brand since 1981.

www.datagroup.org



Database Ref: 5221309_L
This database is updated monthly.

Credit Union Miscellaneous Lines World Report & Database



CREDIT UNION MISCELLANEOUS LINES REPORT

The Credit unions 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 unions 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 Union Miscellaneous Lines

CREDIT UNION MISCELLANEOUS LINES WORLD REPORT + DATABASE

The Credit Union Miscellaneous Lines 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.

71 Products/Markets covered, 2177 pages, 9924 spreadsheets, 9651 database tables, 516 illustrations. Updated monthly. 12 month After-Sales Service.

This database covers NAICS/SIC code: 5221309_L.

Coverage

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. Consumption given at industry / distribution channel / service or product line level.

PRODUCTS & MARKETS 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 nonfin businesses - unsecured
12. Origination fees from loans to nonfin businesses - unsecured
13. Other fees from loans to nonfinancial businesses - unsecured
14. Loan income from consumers - secured
15. Resident mortgage loans - int income from consu 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 - orig fees from consu loans - secured
20. Home equity loans - origination fees from consu loans - secured
21. Vehicle loans - origination fees from consumer loans - secured
22. Other loans to consumers - origination fees - secured
23. Resident mortgage loans - oth fees from consu 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 ct - int income from consu loans - unsecured
29. Other loans to consumers - interest income - unsecured
30. Personal lines of credit - orig fees from consu loans - unsecured
31. Other loans to consumers - origination fees - unsecured
32. Personal lines of ct - other fees from consu loans - unsecured
33. Other loans to consumers - other fees - unsecured
34. Credit card cardholder & merchant fees - ct fin prods, exc loans
35. Int income from ct card cardholder & merch fees - ct fin prods
36. Cardholder fees - credit financing products, except loans
37. Merchant fees - credit financing products, except loans
38. Credit card assn products - fees - credit fin products, exc loan
39. Leasing products - credit financing products, except loans

Credit Union Miscellaneous Lines

40. Int income from motor vehicle leases - ct fin prods, exc loans
41. Interest income from other leases - ct fin products, exc loans
42. Fees from motor vehicle leases - ct financing prods, exc loans
43. Installment credit products - credit fin products, exc loans
44. Int income from installment credit fin products, exc loans
45. Fees from installment credit financing products, except loans
46. All other credit financing products, except loans
47. Interest income from other credit fin products, exc loans
48. Fees from other credit financing products, except loans
49. Fees for bundled services from deposit account related products
50. Fees for individ services from deposit account related prods
51. ATM charges & oth electr transaction fees for indiv dep acct servs
52. Other deposit acct service fees for indiv services
53. Business acct service fees from cash handling & management prods
54. Fees for bundled servs from bus accts - cash handling & mgt prods
55. Fees for indiv servs from bus accts from cash handling & mgt prods
56. Correspondent account products service fees from cash handling & mgt prods
57. Other cash handling & management product fees
58. Cashier's & certified check fees from document payment products
59. Money order fees from document payment products
60. Travelers' check fees from document payment products
61. Other fees from document payment products
62. Foreign currency exch fees from document payment prods - retail
63. Payment clearing & settlement fees from mgt of fin mkt prods
64. Security & commdty contst trade exec, clearing & settlmnt fees
65. Access fees for security & comdty conts trade exec & clearing sys
66. Security & commdty conts 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

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.

71 Products covered for over 200 Countries: 2177 pages, 9924 spreadsheets, 9651 database tables, 516 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 Union Miscellaneous Lines

The World 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 & Database

The World Report & Database 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.

Cost: \$ 2850

Regional Report & Database

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](#)

Cost: \$ 1850

Country Report & Database

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

Cost: \$ 1250

Town & Country Report & Database

The Credit Union Miscellaneous Lines 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 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 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/MOM.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 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, 2177 pages, 9924 spreadsheets, 9651 database tables, 516 illustrations. Updated monthly. 12 month After-Sales Service.

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

Products & Markets covered:

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48. Fees from other credit financing products, except loans
49. Fees for bundled services from deposit account related products
50. Fees for individ services from deposit account related prods
51. ATM charges & oth electr transaction fees for indv dep acct servs
52. Other deposit acct service fees for indv services
53. Business acct service fees from cash handling & management prods

Credit Union Miscellaneous Lines

54. Fees for bundled servs from bus accts - cash handling & mgt prods
 55. Fees for indv servs from bus accts from cash handling & mgt prods
 56. Correspondent account products service fees from cash handling & mgt prods
 57. Other cash handling & management product fees
 58. Cashier's & certified check fees from document payment products
 59. Money order fees from document payment products
 60. Travelers' check fees from document payment products
 61. Other fees from document payment products
 62. Foreign currency exch fees from document payment prods - retail
 63. Payment clearing & settlement fees from mgt of fin mkt prods
 64. Security & commdty contst trade exec, clearing & settlmnt fees
 65. Access fees for security & comdty conts trade exec & clearing sys
 66. Security & commdty conts 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
-

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 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/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

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

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	2177	Online & DVD	c. 550	c. 9000

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, 2177 pages, 9924 spreadsheets, 9651 database tables, 516 illustrations. Updated monthly. 12 month After-Sales Service.

Databases & Structures

Root Folder



Credit Union Miscellaneous Lines 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

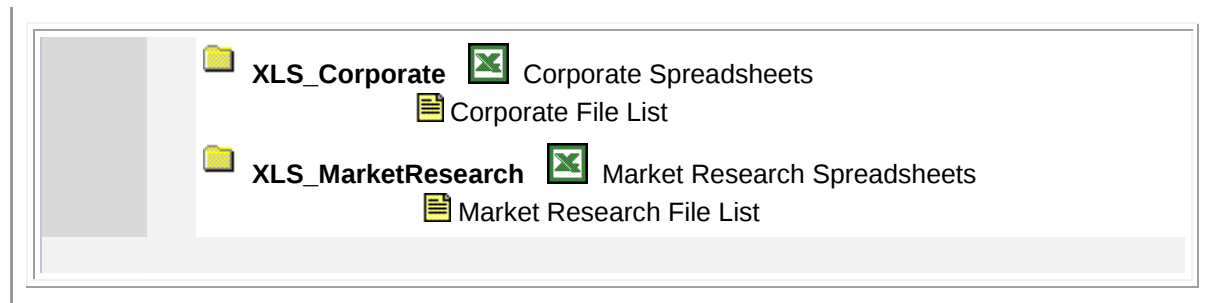
This folder contains the main Market Research files.



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

Credit Union Miscellaneous Lines

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

Credit Union Miscellaneous Lines

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

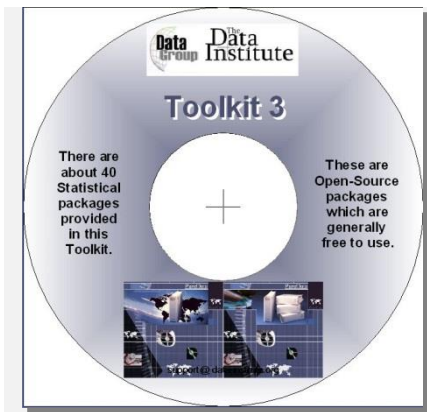
Because all DataGroup and Data Institute database are directly compatible with U.S. Government databases (especially the Department of Commerce, US census, NIST, Treasury, et al) it is sometimes useful for users to use US Government data handling tools to manage not only US Government data, but also 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:-

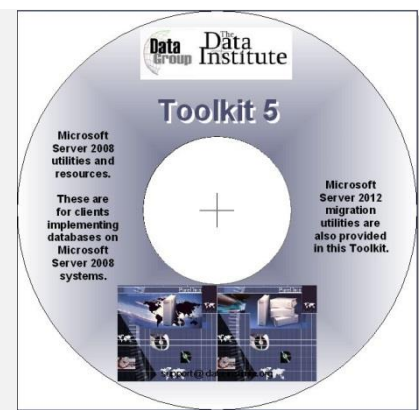
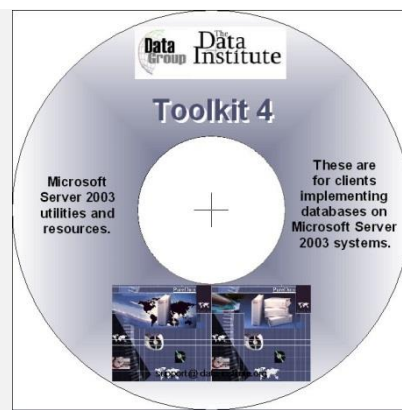
acslX, ADaMSoft, ADMB, AMPL, Analyse-it, Analytica, Angoss, APMonitor, ASReml, Automlab, Baudline, Bayesian Filtering Library, BMDP, BV4.1, CalEst, Ch, Chronux, COMSOL Script, CSPro, DADiSP, DAP, Data Applied, Dataplot, Demetra+, EJS, ELKI, Epi Info, Euler Mathematical Toolbox, EViews, FAME, FEniCS Project, 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, Survenomics, 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 Union Miscellaneous Lines 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 in 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 Union Miscellaneous Lines World Report: Cost: \$ 2850

Credit Union Miscellaneous Lines Regional Report: Cost: \$ 1850

Credit Union Miscellaneous Lines Country Report: Cost: \$ 1250

Credit Union Miscellaneous Lines 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 where 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 | 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 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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