



NETWORKING CREDIT NORWAY

YEAR 2000, 2002 and 2004

COMPERANCE SURVEY



COMPERANCE SURVEY

| | Year 2000 | Year 2002 | Year 2004 |
|-------------------|-----------|-----------|-----------|
| SURVEY RESPONSE | 57 % | 44,18 % | 34 % |
| ACTIVE GROUPS | 124 | 175 | 209 |
| CLOSED GROUPS | 4 | 8 | 14 |
| ACTIVE MEMBERS | 595 | 902 | 1096 |
| INCL. ESTABLISHED | 440 | 723 | 850 |
| AVERAGE AGE | 41,13 | 40,18 | 43 |
| HIGHER EDUCATION | 33 % | 34 % | 57 % |
| WISH TO EXPAND | 34 % | 39% | 52 % |

FORM FOR THE NC- GROUP LEADERS

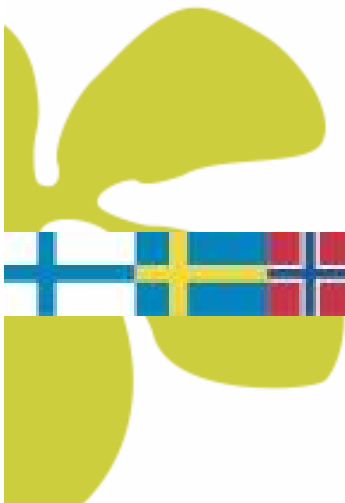


- 9 of the groups have lose some of the loan capital

- average of the interest 2,713 %

- 50% means 200.000 kr. is enough as loan capital for the group

- 50% means 200.000 kr is not enough



FORM FOR THE NC- MEMBERS

- **28 % stipend from Innovation Norway**
- **26 % other public-support**
- **42 % wishes international contact**

From 390 answer:

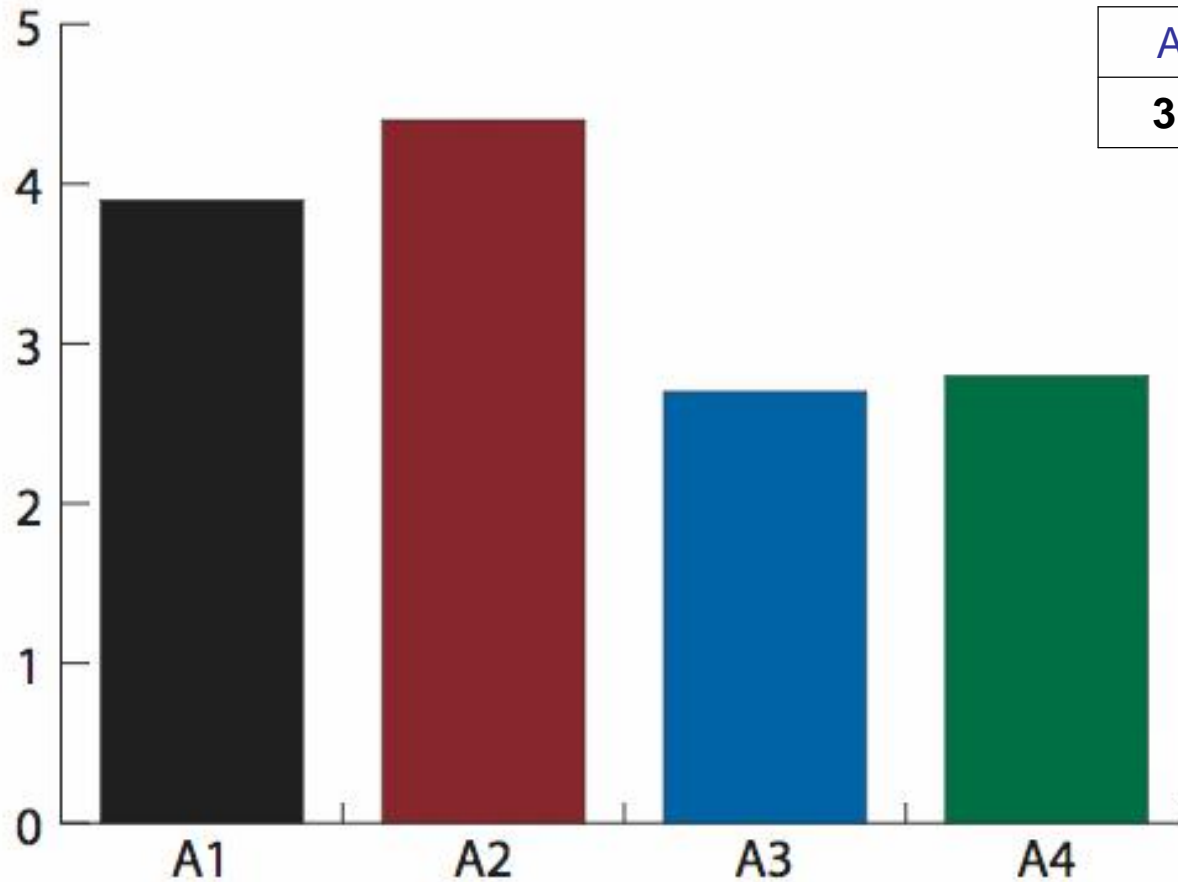
- **45 over 1 mill. kr. turnover**
- **12 over 2 mill. kr.**
- **4 over 3 mill. kr.**
- **highest 9 mill.**



COMPERANCE SURVEY

| | Year 2000 | Year 2002 | Year 2004 |
|--------------------------------|----------------------------|---------------------------|---------------------------|
| AVERAGE YEARLY TURNOVER | 315.000 kr. 39.338 M. € | 326.000 kr. 40.711 M.€ | 475.000 kr. 59.319 M.€ |
| TOTAL TURNOVER | 125 M.kr. 15.610 M.€ | 236 M.kr. 29.472 M.€ | 380 M.kr. 47.455 M.€ |
| HIGHEST TURNOVER | 3.5 M. kr. 437.000 € | 4.1 M. kr. 512.000 € | 9.0 M. kr. 1.124 M.€ |
| AVERAGE LOAN | 39.170 kr. 4892 € | 39.684 kr. 4955 € | 39.072 kr. 4879 € |
| USE OF PUBLIC FUNDS | 38.5 M.kr. 4.807 M.€ | 56 M.kr. 6.993 M.€ | 68 M.kr. 8.492 M. € |
| LOAN CAPITAL IN GROUPS | 21.8 M.kr. 2.722 M.€ | 31.5 M.kr. 3.933 M. € | 38.3 M.kr. 4.783 M. € |

GROUP PROBLEMS



| A1 | A2 | A3 | A4 |
|-----|-----|-----|-----|
| 3,9 | 4,4 | 2,7 | 2,8 |

A 1: pay back loan

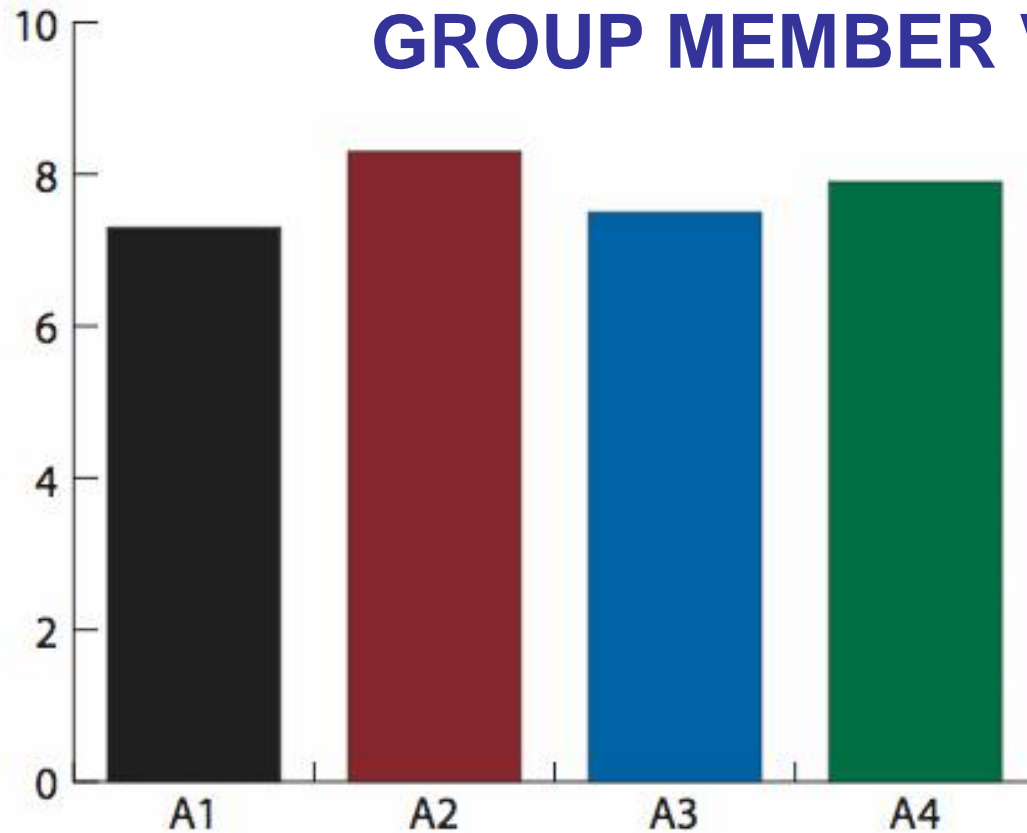
A 2: participate in
the meetings

A 3: conflicts

A 4: getting new
members



GROUP MEMBER VALUES



| A1 | A2 | A3 | A4 |
|----------------------|------|------------------------|---------------------|
| Business development | Loan | Personally development | Exchange Experience |
| 7,3 | 8,3 | 7,5 | 7,9 |

MARKETING

| B1 | B2 | B3 | B4 |
|----------|----------|--------|----------|
| regional | national | export | internet |
| 7,2 | 5,4 | 3,6 | 6,3 |

