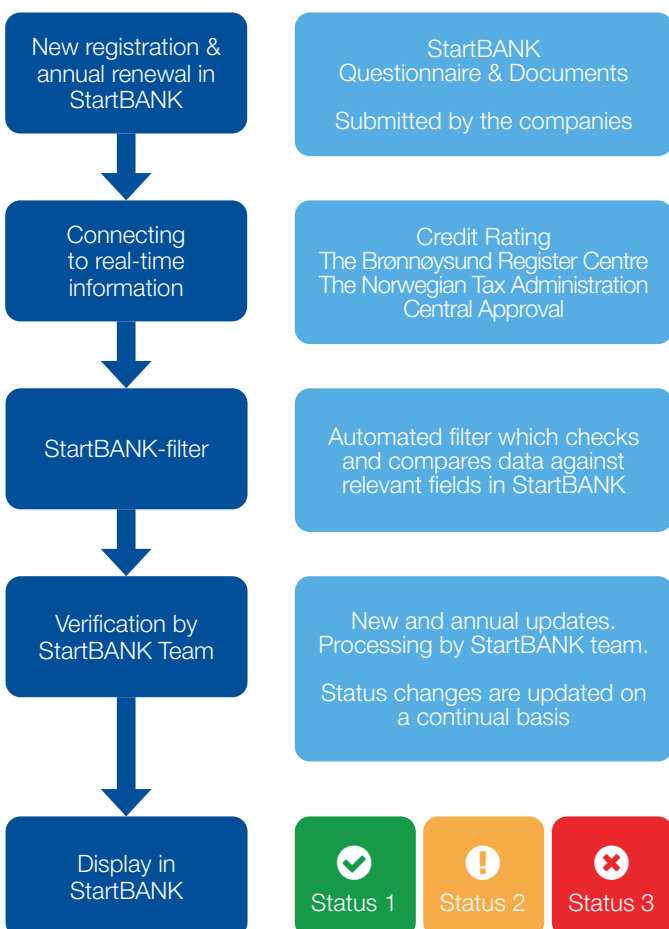




StartBANK registration process and symbol key



What is StartBANK-filter

- Filter with predetermined parameters and threshold values
- All companies in StartBANK are processed through the filter
- The risk is assessed based on findings. These are shown using green, amber or red symbols, including explanatory comments
- All parameters and values have been established in cooperation with, and input from, industry
- The filter is updated every day to ensure the information is up-to-date. All validation is based on objective sources and responses from StartBANK registered companies

Why StartBANK-filter

- Requirement from the StartBANK board - and working group as well as users to implement even more thorough checking and validation of the suppliers
- Ensure that all registered companies are treated equally and are assessed according to the same criteria

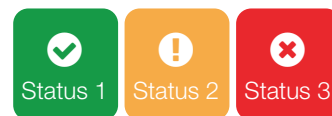
How to use StartBANK-filter

- Template rules based on the filter should not be used, that is not the intention
- The filter is not a traffic light. Findings are highlighted. The user must decide whether the findings represent a risk

Suppliers and StartBANK-filter

- Make sure you have valid documents uploaded to StartBANK at all times. You will be notified when a document expires
- Be careful and correct when answering the questionnaire

Overview of status, colour coding and associated comments



Search fields, comments and colour coding

| | Filter search text | Automatic colour coding & comments |
|--------------------------------------|--|---|
| Financial information | 1.1 No. mths operation | The company is less than 18 months old |
| | 1.2 Revenue / capacity (supplier entered) | The company has stated that they can handle projects that exceed their own annual turnover |
| | 1.3 EBIT including interest expenses | The company has been operating at a loss in 2 of the previous 3 years |
| | 1.4 Solvency Ratio | The company's Solvency Ratio is below 10% |
| | 1.5 Liquidity Ratio | The company has a Liquidity Ratio below 1 |
| | 1.6 Annual Revenue | The company's annual revenue is below minimum amount and exempts it from the requirement to audit their accounts |
| | 1.7 Auditor's Notes - any negative indications during last 3 years (financial) | The company has received qualifications or negative indications in Auditor's Notes in one or more of the last 3 years |
| | 1.8 Total labour cost (less CEO) divided by no. employees -1 | Average Cost of Labour per employee is low (below NOK300.000). The buyer should request Supervisory Responsibility / Audit |
| | 1.9 Total labour cost (less CEO) divided by no. employees -1 | Average Cost of Labour per employee is low (below NOK400.000). The buyer should request Supervisory Responsibility / Audit |
| | 1.10 Rating | The company has rating C |
| | 1.11 Revenue per employee | The company's revenue per employee exceeds NOK 7.5 million. Only service providers |
| Tax | 2.1.1 Taxes and fees - arrears > 10.000 | The company is not up-to-date on tax payment, arrears more than 10,000 NOK |
| | 2.1.2 Taxes and fees - arrears < 10.000 | The company is not up-to-date on tax payment, arrears between 1 and 10,000 NOK |
| | 2.1.3 Taxes and fees - deferral of payment | The company has a arrears, but has been granted a deferral of payment from the tax authority |
| | 2.2 Tax certificate | The company has not uploaded a valid tax certificate |
| | 2.3 Has signed authorisation to release VAT information | The company has not signed an authorisation form to release information on VAT payments (Norwegian SKAV) Foreign companies: missing tax certificate |
| Insurance | 3.1 Occupational injury insurance | The company does not have valid occupational injury insurance (Workman Compensation Insurance) |
| | 3.2 Occupational injury insurance foreign companies | Does not have occupational injury insurance but accident insurance from the home country |
| | 3.3 Liability Insurance | The company does not have valid Liability Insurance |
| | 3.4 Construction Insurance | The company has either not uploaded the insurance documents for any relevant construction insurance, or the documents have expired |
| Form of business organisation | 4.1 Foreign company | Foreign company. Remember to check any NUF (Norwegian branch of foreign company) or VAT representative |
| | 4.2 NUF | Business organised as NUF |
| | 4.3 Sole proprietorship | Sole proprietorship |
| | 4.4 General Partnership | Form Sole proprietorship of business organisation: General Partnership |
| Government schemes | 5.1 Apprenticeship programme | The company is not part of an apprenticeship programme |
| | 5.2 HSE cards | The company has not given all employees HSE cards |
| | 5.3 Central Approval (Quality Certification) | The company does not have Central Approval |
| | 5.4 Occupational health service | The company has not documented occupational health services |
| | 5.5 Collective bargaining agreement | The company has not entered into a collective agreement with a trade union with the right to make a recommendation under the Labour Disputes Act |

Status display in StartBANK is based on search fields and thresholds



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